

Timing of Fully Banked Households' Use of Payday Loans

By State

Geography	All Fully Banked Households		Timing of Payday Lending Use				Memo Item	
			Not in the Last 12 Months		Never Used		Has Ever Used	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830.0	100.0	1,320.0	1.6	81,510.0	98.4	1,320.0	1.6
Alabama	1,099.0	100.0	36.0	3.2	1,064.0	96.8	36.0	3.2
Alaska	196.0	100.0	3.0	1.4	194.0	98.6	3.0	1.4
Arizona	1,734.0	100.0	47.0	2.7	1,687.0	97.3	47.0	2.7
Arkansas	658.0	100.0	7.0	1.1	650.0	98.9	7.0	1.1
California	9,355.0	100.0	200.0	2.1	9,155.0	97.9	200.0	2.1
Colorado	1,510.0	100.0	31.0	2.0	1,479.0	98.0	31.0	2.0
Connecticut	1,056.0	100.0	10.0	0.9	1,046.0	99.1	10.0	0.9
Delaware	262.0	100.0	5.0	1.8	257.0	98.2	5.0	1.8
District of Columbia	180.0	100.0	1.0	0.7	178.0	99.3	1.0	0.7
Florida	5,309.0	100.0	93.0	1.8	5,215.0	98.2	93.0	1.8
Georgia	2,248.0	100.0	13.0	0.6	2,235.0	99.4	13.0	0.6
Hawaii	313.0	100.0	4.0	1.2	310.0	98.8	4.0	1.2
Idaho	432.0	100.0	9.0	2.1	423.0	97.9	9.0	2.1
Illinois	3,546.0	100.0	54.0	1.5	3,492.0	98.5	54.0	1.5
Indiana	1,817.0	100.0	17.0	1.0	1,800.0	99.0	17.0	1.0
Iowa	932.0	100.0	15.0	1.6	917.0	98.4	15.0	1.6
Kansas	814.0	100.0	26.0	3.2	787.0	96.8	26.0	3.2
Kentucky	1,225.0	100.0	15.0	1.2	1,210.0	98.8	15.0	1.2
Louisiana	1,066.0	100.0	32.0	3.0	1,034.0	97.0	32.0	3.0
Maine	413.0	100.0	2.0	0.6	410.0	99.4	2.0	0.6
Maryland	1,528.0	100.0	5.0	0.3	1,523.0	99.7	5.0	0.3
Massachusetts	2,029.0	100.0	3.0	0.1	2,026.0	99.9	3.0	0.1
Michigan	2,824.0	100.0	21.0	0.8	2,802.0	99.2	21.0	0.8
Minnesota	1,763.0	100.0	13.0	0.8	1,750.0	99.2	13.0	0.8
Mississippi	696.0	100.0	17.0	2.5	679.0	97.5	17.0	2.5
Missouri	1,681.0	100.0	38.0	2.3	1,643.0	97.7	38.0	2.3
Montana	303.0	100.0	8.0	2.7	295.0	97.3	8.0	2.7
Nebraska	559.0	100.0	13.0	2.4	546.0	97.6	13.0	2.4
Nevada	600.0	100.0	14.0	2.4	586.0	97.6	14.0	2.4
New Hampshire	439.0	100.0	3.0	0.7	436.0	99.3	3.0	0.7
New Jersey	2,297.0	100.0	15.0	0.7	2,282.0	99.3	15.0	0.7
New Mexico	494.0	100.0	10.0	2.1	484.0	97.9	10.0	2.1
New York	5,159.0	100.0	14.0	0.3	5,145.0	99.7	14.0	0.3
North Carolina	2,579.0	100.0	25.0	1.0	2,554.0	99.0	25.0	1.0
North Dakota	210.0	100.0	4.0	2.1	206.0	97.9	4.0	2.1
Ohio	3,172.0	100.0	83.0	2.6	3,090.0	97.4	83.0	2.6
Oklahoma	935.0	100.0	11.0	1.2	924.0	98.8	11.0	1.2
Oregon	1,195.0	100.0	29.0	2.5	1,166.0	97.5	29.0	2.5
Pennsylvania	3,771.0	100.0	15.0	0.4	3,756.0	99.6	15.0	0.4
Rhode Island	304.0	100.0	1.0	0.2	304.0	99.8	1.0	0.2
South Carolina	1,219.0	100.0	28.0	2.3	1,190.0	97.7	28.0	2.3
South Dakota	236.0	100.0	3.0	1.1	233.0	98.9	3.0	1.1
Tennessee	1,818.0	100.0	24.0	1.3	1,794.0	98.7	24.0	1.3
Texas	5,309.0	100.0	75.0	1.4	5,234.0	98.6	75.0	1.4
Utah	694.0	100.0	17.0	2.4	677.0	97.6	17.0	2.4
Vermont	207.0	100.0	1.0	0.5	207.0	99.5	1.0	0.5
Virginia	2,138.0	100.0	36.0	1.7	2,102.0	98.3	36.0	1.7
Washington	2,012.0	100.0	125.0	6.2	1,887.0	93.8	125.0	6.2
West Virginia	505.0	100.0	4.0	0.8	501.0	99.2	4.0	0.8
Wisconsin	1,823.0	100.0	37.0	2.0	1,786.0	98.0	37.0	2.0
Wyoming	167.0	100.0	5.0	3.0	162.0	97.0	5.0	3.0

Notes:

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)