

Timing of Fully Banked Households' Use of Refund Anticipation Loans

By State

Geography	All Fully Banked Households		Timing of Refund Anticipation Loan Use				Memo Item	
			Not used in the last 12 months		Never Used		Ever Used Refund Anticipation Loan	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,041	1.3	81,788	98.7	1,041	1.3
Alabama	1,099	100.0	25	2.3	1,074	97.7	25	2.3
Alaska	196	100.0	4	2.0	192	98.0	4	2.0
Arizona	1,734	100.0	16	0.9	1,718	99.1	16	0.9
Arkansas	658	100.0	12	1.8	646	98.2	12	1.8
California	9,355	100.0	86	0.9	9,269	99.1	86	0.9
Colorado	1,510	100.0	23	1.5	1,487	98.5	23	1.5
Connecticut	1,056	100.0	9	0.9	1,046	99.1	9	0.9
Delaware	262	100.0	2	0.8	260	99.2	2	0.8
District of Columbia	180	100.0	3	1.6	177	98.4	3	1.6
Florida	5,309	100.0	76	1.4	5,233	98.6	76	1.4
Georgia	2,248	100.0	20	0.9	2,227	99.1	20	0.9
Hawaii	313	100.0	5	1.7	308	98.3	5	1.7
Idaho	432	100.0	5	1.3	427	98.7	5	1.3
Illinois	3,546	100.0	32	0.9	3,514	99.1	32	0.9
Indiana	1,817	100.0	17	0.9	1,800	99.1	17	0.9
Iowa	932	100.0	12	1.3	920	98.7	12	1.3
Kansas	814	100.0	3	0.4	811	99.6	3	0.4
Kentucky	1,225	100.0	20	1.6	1,205	98.4	20	1.6
Louisiana	1,066	100.0	14	1.3	1,052	98.7	14	1.3
Maine	413	100.0	6	1.3	407	98.7	6	1.3
Maryland	1,528	100.0	11	0.7	1,517	99.3	11	0.7
Massachusetts	2,029	100.0	16	0.8	2,013	99.2	16	0.8
Michigan	2,824	100.0	14	0.5	2,810	99.5	14	0.5
Minnesota	1,763	100.0	8	0.4	1,756	99.6	8	0.4
Mississippi	696	100.0	11	1.6	685	98.4	11	1.6
Missouri	1,681	100.0	40	2.4	1,640	97.6	40	2.4
Montana	303	100.0	2	0.7	301	99.3	2	0.7
Nebraska	559	100.0	9	1.6	550	98.4	9	1.6
Nevada	600	100.0	10	1.7	590	98.3	10	1.7
New Hampshire	439	100.0	4	0.9	435	99.1	4	0.9
New Jersey	2,297	100.0	17	0.7	2,280	99.3	17	0.7
New Mexico	494	100.0	6	1.3	488	98.7	6	1.3
New York	5,159	100.0	45	0.9	5,114	99.1	45	0.9
North Carolina	2,579	100.0	56	2.2	2,523	97.8	56	2.2
North Dakota	210	100.0	2	0.9	209	99.1	2	0.9
Ohio	3,172	100.0	55	1.7	3,117	98.3	55	1.7
Oklahoma	935	100.0	21	2.2	914	97.8	21	2.2
Oregon	1,195	100.0	11	0.9	1,184	99.1	11	0.9
Pennsylvania	3,771	100.0	71	1.9	3,701	98.1	71	1.9
Rhode Island	304	100.0	1	0.5	303	99.5	1	0.5
South Carolina	1,219	100.0	29	2.3	1,190	97.7	29	2.3
South Dakota	236	100.0	6	2.6	230	97.4	6	2.6
Tennessee	1,818	100.0	20	1.1	1,798	98.9	20	1.1
Texas	5,309	100.0	79	1.5	5,230	98.5	79	1.5
Utah	694	100.0	11	1.5	683	98.5	11	1.5
Vermont	207	100.0	2	0.8	206	99.2	2	0.8
Virginia	2,138	100.0	27	1.3	2,110	98.7	27	1.3
Washington	2,012	100.0	31	1.5	1,981	98.5	31	1.5
West Virginia	505	100.0	9	1.7	496	98.3	9	1.7
Wisconsin	1,823	100.0	28	1.5	1,796	98.5	28	1.5
Wyoming	167	100.0	3	1.7	164	98.3	3	1.7

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](#)