

ECONOMICINCLUSION.GOV

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



Timing of Households' Use of AFS

By State

Geography	AFS Use ^a												Memo Item	
	All Households		In last 30 Days ^b		In the Last 2-12 months		Not in the Last 12 Months		Never Used		Unknown		AFS Use in the Last year	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Households	120,408	100.0	14,470	12.0	16,139	13.4	21,002	17.4	65,335	54.3	3,461	2.9	30,609	25.4
Alabama	1,889	100.0	236	12.5	433	22.9	446	23.6	720	38.1	53	2.8	670	35.5
Alaska	276	100.0	24	8.7	40	14.5	49	17.9	152	55.1	10	3.8	64	23.2
Arizona	2,622	100.0	326	12.4	408	15.5	456	17.4	1,392	53.1	41	1.6	734	28.0
Arkansas	1,142	100.0	187	16.4	220	19.3	257	22.5	448	39.2	30	2.6	407	35.7
California	13,191	100.0	1,717	13.0	1,339	10.2	1,991	15.1	7,722	58.5	422	3.2	3,056	23.2
Colorado	1,974	100.0	165	8.4	225	11.4	453	22.9	1,096	55.5	35	1.8	390	19.8
Connecticut	1,365	100.0	94	6.9	144	10.6	181	13.2	916	67.1	30	2.2	238	17.4
Delaware	346	100.0	31	9.1	37	10.8	50	14.6	219	63.4	7	2.2	69	19.9
District of Columbia	281	100.0	44	15.7	38	13.5	41	14.7	148	52.6	10	3.5	82	29.2
Florida	7,801	100.0	885	11.3	1,122	14.4	1,288	16.5	4,215	54.0	291	3.7	2,007	25.7
Georgia	3,834	100.0	655	17.1	657	17.1	716	18.7	1,694	44.2	112	2.9	1,312	34.2
Hawaii	443	100.0	33	7.5	63	14.2	72	16.3	251	56.7	23	5.3	96	21.7
Idaho	589	100.0	64	10.9	70	11.8	120	20.3	326	55.3	10	1.6	134	22.7
Illinois	4,956	100.0	509	10.3	615	12.4	842	17.0	2,828	57.1	162	3.3	1,124	22.7
Indiana	2,560	100.0	278	10.9	338	13.2	429	16.8	1,457	56.9	57	2.2	616	24.1
Iowa	1,244	100.0	117	9.4	133	10.7	187	15.0	769	61.8	38	3.1	250	20.1
Kansas	1,136	100.0	158	13.9	134	11.8	203	17.9	622	54.8	18	1.6	292	25.7
Kentucky	1,819	100.0	238	13.1	274	15.1	339	18.6	944	51.9	25	1.4	512	28.2
Louisiana	1,816	100.0	306	16.8	309	17.0	320	17.6	817	45.0	64	3.5	615	33.9
Maine	546	100.0	45	8.2	74	13.5	121	22.1	300	55.0	7	1.3	119	21.7
Maryland	2,170	100.0	245	11.3	298	13.8	342	15.8	1,229	56.6	55	2.5	543	25.0
Massachusetts	2,614	100.0	201	7.7	247	9.4	370	14.2	1,708	65.3	89	3.4	447	17.1
Michigan	3,969	100.0	385	9.7	500	12.6	745	18.8	2,209	55.7	129	3.2	886	22.3
Minnesota	2,163	100.0	118	5.5	199	9.2	306	14.1	1,498	69.3	42	2.0	317	14.7
Mississippi	1,143	100.0	173	15.2	203	17.7	217	19.0	540	47.2	10	0.9	376	32.9
Missouri	2,490	100.0	300	12.0	379	15.2	511	20.5	1,251	50.3	49	2.0	679	27.3
Montana	426	100.0	46	10.8	62	14.6	90	21.0	222	52.1	6	1.4	108	25.4
Nebraska	734	100.0	67	9.1	83	11.3	122	16.7	444	60.5	18	2.4	150	20.4
Nevada	1,035	100.0	185	17.9	190	18.4	158	15.2	468	45.2	35	3.4	375	36.2
New Hampshire	526	100.0	22	4.3	49	9.3	90	17.2	353	67.1	11	2.1	72	13.6
New Jersey	3,202	100.0	341	10.7	432	13.5	698	21.8	1,692	52.8	40	1.2	773	24.1
New Mexico	816	100.0	135	16.5	106	13.0	142	17.4	403	49.4	30	3.7	241	29.5
New York	7,677	100.0	884	11.5	1,068	13.9	1,217	15.9	4,213	54.9	294	3.8	1,952	25.4
North Carolina	3,878	100.0	456	11.8	597	15.4	581	15.0	2,134	55.0	111	2.9	1,053	27.1
North Dakota	283	100.0	26	9.1	33	11.8	44	15.5	175	61.8	5	1.8	59	20.9
Ohio	4,719	100.0	521	11.0	610	12.9	931	19.7	2,412	51.1	244	5.2	1,131	24.0
Oklahoma	1,503	100.0	214	14.3	261	17.4	281	18.7	706	47.0	40	2.7	475	31.6
Oregon	1,522	100.0	140	9.2	130	8.6	344	22.6	871	57.2	37	2.4	271	17.8
Pennsylvania	5,161	100.0	501	9.7	614	11.9	999	19.3	2,902	56.2	146	2.8	1,115	21.6
Rhode Island	423	100.0	43	10.2	47	11.0	68	16.2	250	59.0	15	3.6	90	21.2
South Carolina	1,787	100.0	233	13.1	245	13.7	386	21.6	887	49.6	36	2.0	478	26.8
South Dakota	329	100.0	40	12.0	45	13.5	62	18.8	177	53.8	6	1.9	84	25.6
Tennessee	2,605	100.0	314	12.1	400	15.4	400	15.3	1,459	56.0	31	1.2	714	27.4
Texas	9,136	100.0	1,834	20.1	1,459	16.0	1,493	16.3	4,157	45.5	193	2.1	3,293	36.0
Utah	926	100.0	80	8.6	132	14.2	154	16.7	555	59.9	6	0.6	211	22.8
Vermont	269	100.0	19	7.0	34	12.7	51	18.9	160	59.5	5	1.8	53	19.8
Virginia	3,008	100.0	307	10.2	295	9.8	453	15.1	1,783	59.3	169	5.6	602	20.0
Washington	2,748	100.0	242	8.8	373	13.6	586	21.3	1,475	53.7	72	2.6	615	22.4
West Virginia	762	100.0	65	8.5	130	17.0	188	24.6	347	45.6	33	4.3	195	25.5
Wisconsin	2,316	100.0	187	8.1	216	9.3	367	15.9	1,496	64.6	51	2.2	402	17.4
Wyoming	236	100.0	32	13.6	28	12.1	46	19.5	123	52.1	6	2.7	60	25.6

Notes:

^aHouseholds are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^bThe AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days."

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](#)