

Timing of Households' Use of Refund Anticipation Loans

By State

Geography	Timing of Refund Anticipation Loan Use ^a										Memo Item	
	All U.S. Households		In the Last Year		Not in the Last Year		Never Used		Unknown		Ever Used Refund Anticipation Loan	
	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 U.S. Households	120,408	100.0	1,449	1.2	3,020	2.5	112,614	93.5	3,324	2.8	4,470	3.7
Alabama	1,889	100.0	48	2.6	70	3.7	1,740	92.1	30	1.6	119	6.3
Alaska	276	100.0	4	1.6	10	3.4	254	91.9	9	3.1	14	5.0
Arizona	2,622	100.0	4	0.2	32	1.2	2,541	96.9	45	1.7	36	1.4
Arkansas	1,142	100.0	30	2.6	38	3.4	1,049	91.9	25	2.2	68	6.0
California	13,191	100.0	104	0.8	189	1.4	12,489	94.7	409	3.1	293	2.2
Colorado	1,974	100.0	22	1.1	49	2.5	1,864	94.4	38	1.9	72	3.6
Connecticut	1,365	100.0	9	0.7	26	1.9	1,302	95.4	27	2.0	36	2.6
Delaware	346	100.0	3	0.9	6	1.8	329	95.1	8	2.3	9	2.6
District of Columbia	281	100.0	1	0.3	7	2.6	264	93.9	9	3.2	8	2.9
Florida	7,801	100.0	67	0.9	169	2.2	7,235	92.7	330	4.2	236	3.0
Georgia	3,834	100.0	95	2.5	141	3.7	3,487	91.0	111	2.9	235	6.1
Hawaii	443	100.0	2	0.5	10	2.2	413	93.3	18	4.0	12	2.7
Idaho	589	100.0	5	0.8	11	1.8	566	96.1	8	1.3	15	2.6
Illinois	4,956	100.0	48	1.0	104	2.1	4,648	93.8	157	3.2	151	3.1
Indiana	2,560	100.0	39	1.5	42	1.6	2,416	94.4	63	2.4	81	3.1
Iowa	1,244	100.0	13	1.1	28	2.3	1,166	93.7	36	2.9	42	3.3
Kansas	1,136	100.0	22	1.9	24	2.1	1,074	94.5	16	1.4	46	4.0
Kentucky	1,819	100.0	12	0.7	85	4.7	1,694	93.1	28	1.5	97	5.3
Louisiana	1,816	100.0	16	0.9	54	3.0	1,708	94.0	39	2.1	70	3.8
Maine	546	100.0	5	0.9	17	3.1	517	94.7	7	1.3	22	4.0
Maryland	2,170	100.0	23	1.0	29	1.3	2,072	95.5	47	2.1	51	2.4
Massachusetts	2,614	100.0	29	1.1	32	1.2	2,484	95.0	69	2.7	61	2.3
Michigan	3,969	100.0	25	0.6	73	1.9	3,729	94.0	141	3.6	99	2.5
Minnesota	2,163	100.0	11	0.5	27	1.2	2,090	96.6	36	1.6	38	1.8
Mississippi	1,143	100.0	28	2.4	34	3.0	1,063	93.0	18	1.6	62	5.4
Missouri	2,490	100.0	18	0.7	85	3.4	2,332	93.6	56	2.3	102	4.1
Montana	426	100.0	8	1.9	5	1.3	405	95.1	7	1.7	13	3.2
Nebraska	734	100.0	8	1.1	14	1.9	702	95.7	10	1.3	22	3.0
Nevada	1,035	100.0	10	1.0	50	4.8	940	90.8	35	3.4	60	5.8
New Hampshire	526	100.0	4	0.8	7	1.3	507	96.4	8	1.6	11	2.1
New Jersey	3,202	100.0	22	0.7	48	1.5	3,093	96.6	39	1.2	70	2.2
New Mexico	816	100.0	11	1.3	22	2.7	761	93.3	22	2.7	33	4.0
New York	7,677	100.0	45	0.6	165	2.2	7,180	93.5	287	3.7	210	2.7
North Carolina	3,878	100.0	49	1.3	142	3.7	3,593	92.6	94	2.4	191	4.9
North Dakota	283	100.0	2	0.6	6	2.0	271	95.9	4	1.5	7	2.6
Ohio	4,719	100.0	63	1.3	193	4.1	4,263	90.3	200	4.2	256	5.4
Oklahoma	1,503	100.0	34	2.3	53	3.5	1,366	90.9	49	3.3	87	5.8
Oregon	1,522	100.0	10	0.6	25	1.6	1,453	95.4	35	2.3	35	2.3
Pennsylvania	5,161	100.0	47	0.9	181	3.5	4,811	93.2	122	2.4	228	4.4
Rhode Island	423	100.0	2	0.4	4	1.1	404	95.4	13	3.1	6	1.5
South Carolina	1,787	100.0	43	2.4	79	4.4	1,626	91.0	38	2.2	122	6.8
South Dakota	329	100.0	6	2.0	15	4.4	302	91.8	6	1.9	21	6.4
Tennessee	2,605	100.0	66	2.5	83	3.2	2,419	92.9	37	1.4	149	5.7
Texas	9,136	100.0	223	2.4	318	3.5	8,410	92.1	186	2.0	540	5.9
Utah	926	100.0	8	0.8	24	2.5	891	96.2	4	0.4	31	3.4
Vermont	269	100.0	3	1.1	3	1.2	259	96.4	4	1.3	6	2.3
Virginia	3,008	100.0	49	1.6	55	1.8	2,715	90.3	188	6.3	104	3.5
Washington	2,748	100.0	26	0.9	63	2.3	2,584	94.0	75	2.7	89	3.2
West Virginia	762	100.0	10	1.3	24	3.1	701	92.0	27	3.6	34	4.4
Wisconsin	2,316	100.0	17	0.7	40	1.7	2,212	95.5	48	2.1	56	2.4
Wyoming	236	100.0	2	0.9	10	4.1	217	92.1	7	2.9	12	5.0

Notes:

^a Households are categorized by their most recent known use of AFS. 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.

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](#)