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

Timing of Unbanked Households' Use of Pawnshops

By State

Geography	All Unbanked Households		Timing of Pawnshop Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Pawnshop Use in the Last Year		Ever Used Pawnshop	
	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	Households (1000s)	Row Pct
All Unbanked Households	9,875	100.0	267	2.7	774	7.8	992	10.0	7,197	72.9	645	6.5	1,041	10.5	2,033	20.6
Alabama	193	100.0	3	1.7	42	22.0	27	13.8	117	60.6	4	1.9	46	23.7	72	37.6
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	16	5.2	51	16.8	18	5.9	205	67.4	14	4.7	67	22.0	85	27.8
Arkansas	141	100.0	8	5.7	6	4.5	10	7.4	107	76.0	9	6.4	14	10.1	25	17.6
California	1,030	100.0	7	0.7	53	5.1	65	6.3	816	79.2	89	8.7	60	5.9	125	12.1
Colorado	107	100.0	8	7.0	7	6.1	16	14.7	71	66.2	6	6.0	14	13.1	30	27.8
Connecticut	73	100.0	2	2.1	4	6.0	5	6.2	58	80.2	4	5.5	6	8.1	10	14.3
Delaware	23	100.0	-	-	1	4.4	1	6.0	19	83.8	1	5.8	1	4.4	2	10.4
District of Columbia	31	100.0	0	1.0	0	1.5	2	6.8	26	84.3	2	6.5	1	2.5	3	9.2
Florida	570	100.0	8	1.5	33	5.9	32	5.7	433	76.0	63	11.0	42	7.3	74	13.0
Georgia	442	100.0	9	2.0	32	7.2	55	12.4	323	72.9	24	5.5	40	9.1	95	21.6
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	4	1.0	21	5.6	27	7.2	296	79.2	26	7.0	25	6.6	52	13.8
Indiana	201	100.0	-	-	20	10.2	23	11.6	141	70.5	16	7.8	20	10.2	44	21.7
Iowa	54	100.0	-	-	4	8.2	7	13.6	40	72.9	3	5.2	4	8.2	12	21.8
Kansas	81	100.0	3	4.1	6	7.5	20	24.8	47	58.3	4	5.3	9	11.6	29	36.4
Kentucky	179	100.0	11	6.0	11	5.9	23	13.1	126	70.5	8	4.5	21	11.9	45	25.0
Louisiana	209	100.0	-	-	7	3.2	24	11.5	164	78.6	14	6.7	7	3.2	31	14.7
Maine	20	100.0	1	2.8	2	9.0	5	24.8	12	56.6	1	6.7	2	11.9	8	36.7
Maryland	123	100.0	-	-	8	6.5	8	6.4	102	83.5	4	3.6	8	6.5	16	12.9
Massachusetts	128	100.0	7	5.6	6	4.7	16	12.5	94	73.5	5	3.8	13	10.3	29	22.7
Michigan	307	100.0	16	5.3	9	2.8	36	11.7	229	74.5	18	5.8	25	8.1	61	19.8
Minnesota	90	100.0	5	6.0	3	3.9	4	4.0	71	79.4	6	6.7	9	9.8	12	13.8
Mississippi	173	100.0	5	3.1	11	6.3	16	9.3	134	77.4	7	3.8	16	9.4	32	18.8
Missouri	237	100.0	-	-	24	10.1	39	16.4	168	70.7	7	2.8	24	10.1	63	26.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	6	8.4	10	13.4	9	11.4	41	52.5	11	14.2	17	21.9	26	33.2
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	7	3.3	10	4.8	17	8.0	177	83.8	-	-	17	8.1	34	16.2
New Mexico	94	100.0	3	3.1	7	7.8	5	5.4	78	83.7	-	-	10	10.8	15	16.3
New York	740	100.0	8	1.0	20	2.7	69	9.3	600	81.1	44	5.9	28	3.8	96	13.0
North Carolina	359	100.0	15	4.0	22	6.1	26	7.2	271	75.3	27	7.4	36	10.1	62	17.3
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	15	3.7	21	5.1	29	7.1	293	70.8	55	13.3	36	8.8	66	15.9
Oklahoma	164	100.0	4	2.2	34	21.0	9	5.5	115	70.2	2	1.1	38	23.2	47	28.7
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	31	10.0	28	8.9	232	73.4	24	7.7	31	10.0	59	18.8
Rhode Island	30	100.0	1	3.4	2	7.8	1	2.2	24	81.8	1	4.9	3	11.1	4	13.3
South Carolina	166	100.0	-	-	11	6.7	18	10.8	122	73.5	15	9.0	11	6.7	29	17.5
South Dakota	15	100.0	1	9.0	3	21.3	1	8.1	8	57.3	1	4.5	4	30.2	6	38.3
Tennessee	283	100.0	15	5.3	25	8.9	69	24.5	165	58.2	8	3.0	40	14.3	110	38.8
Texas	1,167	100.0	46	4.0	161	13.8	153	13.1	746	63.9	61	5.2	207	17.8	360	30.9
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	5	2.7	6	3.1	-	-	166	83.5	21	10.6	12	5.8	12	5.8
Washington	123	100.0	6	4.7	16	12.6	15	12.6	67	54.4	19	15.8	21	17.3	37	29.8
West Virginia	72	100.0	3	4.7	6	8.5	13	17.6	49	67.3	1	1.9	10	13.1	22	30.8
Wisconsin	105	100.0	3	2.9	3	2.7	5	4.9	89	84.4	5	5.1	6	5.6	11	10.5
Wyoming	14	100.0	1	6.9	2	16.5	2	17.2	7	54.6	1	4.8	3	23.4	6	40.6

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households 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.

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](#)