

Timing of Unbanked Households' Use of Refund Anticipation Loans

By State

Geography	All Unbanked Households		Timing of Refund Anticipation Loan Use ^a								Memo Item	
			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 Unbanked Households	9,875	100.0	335	3.4	529	5.4	8,363	84.7	648	6.6	864	8.8
Alabama	193	100.0	8	4.0	17	8.8	164	85.4	4	1.9	25	12.7
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	4	1.5	12	3.8	273	90.0	14	4.7	16	5.3
Arkansas	141	100.0	7	5.2	5	3.3	116	82.7	12	8.8	12	8.6
California	1,030	100.0	28	2.7	20	1.9	903	87.6	80	7.8	48	4.6
Colorado	107	100.0	8	7.6	8	7.1	85	79.3	6	6.0	16	14.7
Connecticut	73	100.0	4	5.4	5	6.8	60	82.3	4	5.5	9	12.2
Delaware	23	100.0	1	3.1	1	3.3	20	85.8	2	7.8	1	6.4
District of Columbia	31	100.0	1	2.5	1	4.3	27	86.7	2	6.5	2	6.8
Florida	570	100.0	20	3.6	14	2.5	473	82.9	63	11.0	35	6.1
Georgia	442	100.0	12	2.7	36	8.2	370	83.6	24	5.5	48	10.9
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	11	3.0	18	4.9	310	82.9	34	9.1	30	7.9
Indiana	201	100.0	4	1.9	4	2.2	177	88.1	16	7.8	8	4.2
Iowa	54	100.0	3	5.7	3	5.0	44	81.3	4	8.0	6	10.7
Kansas	81	100.0	-	-	10	11.9	67	82.8	4	5.3	10	11.9
Kentucky	179	100.0	3	1.4	18	10.2	150	83.9	8	4.5	21	11.6
Louisiana	209	100.0	-	-	22	10.6	173	82.7	14	6.7	22	10.6
Maine	20	100.0	0	2.3	1	5.8	17	85.2	1	6.7	2	8.1
Maryland	123	100.0	-	-	-	-	115	94.1	7	5.9	-	-
Massachusetts	128	100.0	-	-	4	3.4	121	94.2	3	2.4	4	3.4
Michigan	307	100.0	4	1.3	18	6.0	264	85.9	21	6.7	22	7.3
Minnesota	90	100.0	2	2.4	6	6.2	78	86.7	4	4.7	8	8.6
Mississippi	173	100.0	20	11.4	7	4.0	136	79.0	10	5.6	26	15.3
Missouri	237	100.0	7	2.9	13	5.3	211	89.0	7	2.8	19	8.2
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	-	-	8	9.8	59	76.0	11	14.2	8	9.8
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	8	4.0	3	1.6	196	92.7	4	1.7	12	5.6
New Mexico	94	100.0	3	3.1	3	3.0	88	94.0	-	-	6	6.0
New York	740	100.0	20	2.8	32	4.3	644	87.1	44	5.9	52	7.0
North Carolina	359	100.0	5	1.4	22	6.2	313	87.1	19	5.4	27	7.5
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	8	1.8	30	7.3	329	79.4	47	11.4	38	9.1
Oklahoma	164	100.0	8	5.1	14	8.4	140	85.3	2	1.1	22	13.6
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	31	9.9	264	83.6	21	6.5	31	9.9
Rhode Island	30	100.0	1	2.2	0	1.4	27	91.5	1	4.9	1	3.6
South Carolina	166	100.0	3	1.8	17	10.4	131	78.9	15	9.0	20	12.1
South Dakota	15	100.0	1	6.5	2	13.0	11	76.0	1	4.5	3	19.5
Tennessee	283	100.0	27	9.5	24	8.5	227	80.4	5	1.6	51	18.0
Texas	1,167	100.0	67	5.8	67	5.7	972	83.3	61	5.2	134	11.5
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	12	6.2	7	3.5	144	72.2	36	18.1	19	9.7
Washington	123	100.0	2	1.9	3	2.5	102	82.9	16	12.6	5	4.4
West Virginia	72	100.0	7	9.4	7	9.0	58	79.7	1	1.9	13	18.4
Wisconsin	105	100.0	3	2.4	2	2.1	92	87.4	8	8.1	5	4.5
Wyoming	14	100.0	0	2.8	2	16.9	10	75.5	1	4.8	3	19.7

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 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](#)