

Timing of Underbanked Households' Use of Non-Bank Check Cashing

By State

Geography	All Underbanked Households		Timing of Non-Bank Check Cashing Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Check Cashing Use in the Last Year		Ever Used Non-Bank Check Cashing	
	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 Underbanked Households	24,199	100.0	2,160	8.9	3,356	13.9	2,095	8.7	16,493	68.2	95	0.4	5,516	22.8	7,611	31.5
Alabama	544	100.0	9	1.7	74	13.6	65	12.0	392	72.1	4	0.7	83	15.3	148	27.3
Alaska	56	100.0	2	4.3	16	28.9	6	9.9	32	56.9	-	-	19	33.2	24	43.1
Arizona	537	100.0	31	5.7	73	13.6	46	8.5	388	72.3	-	-	103	19.3	149	27.7
Arkansas	321	100.0	24	7.3	59	18.4	34	10.5	205	63.8	-	-	83	25.7	116	36.2
California	2,374	100.0	282	11.9	241	10.2	117	4.9	1,728	72.8	6	0.3	523	22.0	640	27.0
Colorado	317	100.0	20	6.5	44	13.7	30	9.6	219	69.0	4	1.3	64	20.2	94	29.8
Connecticut	208	100.0	9	4.3	14	6.7	9	4.1	177	85.0	-	-	23	10.9	31	15.0
Delaware	54	100.0	4	7.6	6	11.0	5	8.8	38	70.3	1	2.2	10	18.6	15	27.4
District of Columbia	63	100.0	3	4.8	4	6.6	5	8.6	50	80.0	-	-	7	11.3	13	20.0
Florida	1,645	100.0	143	8.7	211	12.8	156	9.5	1,122	68.2	13	0.8	354	21.5	510	31.0
Georgia	1,026	100.0	58	5.6	115	11.2	86	8.4	767	74.8	-	-	173	16.9	259	25.2
Hawaii	89	100.0	6	6.9	28	31.5	3	3.3	51	57.4	1	0.9	34	38.4	37	41.7
Idaho	112	100.0	13	11.6	21	18.6	9	8.2	68	60.5	1	1.0	34	30.2	43	38.4
Illinois	879	100.0	109	12.4	97	11.1	88	10.0	585	66.5	-	-	206	23.5	294	33.5
Indiana	489	100.0	42	8.7	67	13.7	51	10.5	328	67.1	-	-	109	22.4	161	32.9
Iowa	215	100.0	23	10.8	40	18.6	17	7.9	135	62.8	-	-	63	29.3	80	37.2
Kansas	223	100.0	34	15.0	31	14.1	29	12.9	130	58.0	-	-	65	29.1	94	42.0
Kentucky	391	100.0	39	9.9	44	11.3	42	10.8	263	67.4	2	0.6	83	21.2	125	32.0
Louisiana	495	100.0	23	4.7	70	14.1	32	6.4	370	74.7	-	-	93	18.8	125	25.3
Maine	104	100.0	11	10.7	20	19.0	9	8.6	64	61.6	-	-	31	29.7	40	38.4
Maryland	461	100.0	37	7.9	52	11.2	33	7.1	340	73.7	-	-	88	19.1	121	26.3
Massachusetts	369	100.0	29	7.7	47	12.7	16	4.4	277	75.2	-	-	75	20.4	92	24.8
Michigan	685	100.0	70	10.3	129	18.8	66	9.6	419	61.2	-	-	199	29.1	265	38.8
Minnesota	272	100.0	16	5.9	62	22.9	12	4.3	182	66.9	-	-	78	28.8	90	33.1
Mississippi	269	100.0	19	7.2	45	16.8	17	6.3	188	69.7	-	-	65	24.0	82	30.3
Missouri	514	100.0	45	8.7	67	13.1	65	12.7	333	64.9	4	0.7	112	21.7	177	34.4
Montana	93	100.0	15	15.6	20	21.2	9	9.4	50	53.9	-	-	34	36.7	43	46.1
Nebraska	130	100.0	14	11.0	28	21.2	11	8.4	77	58.7	1	0.7	42	32.2	53	40.6
Nevada	323	100.0	28	8.6	42	13.0	26	8.2	225	69.7	1	0.5	70	21.6	96	29.8
New Hampshire	66	100.0	5	8.3	11	17.1	3	5.3	46	69.3	-	-	17	25.4	20	30.7
New Jersey	621	100.0	58	9.4	55	8.9	92	14.8	415	66.9	-	-	113	18.3	206	33.1
New Mexico	193	100.0	19	9.7	26	13.3	10	5.0	139	71.9	-	-	44	23.1	54	28.1
New York	1,487	100.0	116	7.8	181	12.2	132	8.9	1,044	70.2	14	0.9	297	20.0	429	28.9
North Carolina	840	100.0	49	5.8	186	22.1	50	6.0	555	66.1	-	-	234	27.9	285	33.9
North Dakota	51	100.0	5	9.7	13	25.0	6	11.3	28	54.1	-	-	18	34.6	23	45.9
Ohio	912	100.0	64	7.0	123	13.4	88	9.6	633	69.4	4	0.5	187	20.5	274	30.1
Oklahoma	349	100.0	35	10.1	29	8.4	16	4.5	268	76.9	-	-	65	18.5	81	23.1
Oregon	219	100.0	9	4.0	22	9.8	35	16.0	151	69.1	2	1.0	30	13.8	65	29.9
Pennsylvania	931	100.0	84	9.1	139	14.9	77	8.3	631	67.8	-	-	223	24.0	300	32.2
Rhode Island	75	100.0	5	6.5	8	10.5	5	6.7	58	76.3	-	-	13	17.0	18	23.7
South Carolina	369	100.0	57	15.5	48	13.0	53	14.5	210	57.0	-	-	105	28.5	159	43.0
South Dakota	72	100.0	11	15.2	17	23.5	4	6.0	40	54.7	0	0.6	28	38.7	32	44.7
Tennessee	473	100.0	34	7.2	94	19.9	44	9.3	293	62.0	8	1.7	128	27.1	172	36.3
Texas	2,481	100.0	316	12.8	332	13.4	236	9.5	1,585	63.9	10	0.4	649	26.2	885	35.7
Utah	195	100.0	10	5.0	32	16.5	12	6.0	139	71.5	2	1.0	42	21.6	54	27.5
Vermont	47	100.0	7	14.4	9	20.2	2	5.2	28	59.5	0	0.7	16	34.5	19	39.8
Virginia	503	100.0	33	6.5	94	18.6	33	6.6	336	66.7	8	1.5	127	25.2	160	31.8
Washington	533	100.0	35	6.6	78	14.6	55	10.2	358	67.1	8	1.5	113	21.2	167	31.4
West Virginia	146	100.0	12	8.5	35	23.7	10	6.5	90	61.3	-	-	47	32.2	57	38.7
Wisconsin	329	100.0	31	9.5	51	15.5	33	9.9	214	65.1	-	-	82	25.0	115	34.9
Wyoming	50	100.0	6	11.3	8	16.0	7	13.2	30	59.5	-	-	14	27.2	20	40.5

Notes:

- = 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](#)