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



Timing of Underbanked Households' Use of Non-Bank Money Orders

By State

| Geography | All Underbanked Households | | Timing of Non-Bank Money Order Use ^a | | | | | | | | | | Memo Items | | | |
|----------------------------|----------------------------|-------|---|---------|---------------------|---------|---------------------------|---------|--------------------|---------|--------------------|---------|---|---------|--------------------------------|---------|
| | | | In Last 30 Days | | In Last 2-12 Months | | Not in the Last 12 Months | | Never Used | | Unknown | | Non-Bank Money Order Use in the Last Year | | Ever Used Non-Bank Money Order | |
| | | | 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 | 6,786 | 28.0 | 10,447 | 43.2 | 2,000 | 8.3 | 4,898 | 20.2 | 68 | 0.3 | 17,233 | 71.2 | 19,233 | 79.5 |
| Alabama | 544 | 100.0 | 114 | 20.9 | 297 | 54.6 | 37 | 6.7 | 93 | 17.1 | 4 | 0.7 | 411 | 75.5 | 447 | 82.2 |
| Alaska | 56 | 100.0 | 13 | 22.7 | 25 | 44.8 | 6 | 10.3 | 12 | 22.2 | - | - | 38 | 67.5 | 43 | 77.8 |
| Arizona | 537 | 100.0 | 142 | 26.5 | 250 | 46.5 | 38 | 7.1 | 107 | 20.0 | - | - | 392 | 73.0 | 430 | 80.0 |
| Arkansas | 321 | 100.0 | 105 | 32.8 | 125 | 38.8 | 25 | 7.7 | 67 | 20.8 | - | - | 230 | 71.5 | 255 | 79.2 |
| California | 2,374 | 100.0 | 658 | 27.7 | 811 | 34.1 | 201 | 8.5 | 700 | 29.5 | 4 | 0.2 | 1,468 | 61.8 | 1,670 | 70.3 |
| Colorado | 317 | 100.0 | 57 | 18.0 | 148 | 46.6 | 37 | 11.6 | 74 | 23.2 | 2 | 0.5 | 205 | 64.7 | 242 | 76.3 |
| Connecticut | 208 | 100.0 | 47 | 22.5 | 91 | 43.6 | 18 | 8.6 | 52 | 25.2 | - | - | 138 | 66.2 | 156 | 74.8 |
| Delaware | 54 | 100.0 | 16 | 30.6 | 28 | 51.6 | 4 | 6.6 | 6 | 11.2 | - | - | 44 | 82.2 | 48 | 88.8 |
| District of Columbia | 63 | 100.0 | 24 | 38.6 | 27 | 42.8 | 3 | 5.0 | 8 | 13.6 | - | - | 51 | 81.4 | 54 | 86.4 |
| Florida | 1,645 | 100.0 | 416 | 25.3 | 764 | 46.5 | 139 | 8.4 | 321 | 19.5 | 5 | 0.3 | 1,181 | 71.8 | 1,319 | 80.2 |
| Georgia | 1,026 | 100.0 | 369 | 36.0 | 416 | 40.5 | 81 | 7.9 | 159 | 15.5 | - | - | 786 | 76.5 | 867 | 84.5 |
| Hawaii | 89 | 100.0 | 13 | 14.5 | 41 | 46.6 | 24 | 26.6 | 11 | 12.3 | - | - | 54 | 61.1 | 78 | 87.7 |
| Idaho | 112 | 100.0 | 21 | 19.2 | 46 | 41.4 | 17 | 15.1 | 27 | 24.4 | - | - | 68 | 60.6 | 85 | 75.6 |
| Illinois | 879 | 100.0 | 217 | 24.6 | 374 | 42.5 | 81 | 9.2 | 208 | 23.6 | - | - | 591 | 67.2 | 671 | 76.4 |
| Indiana | 489 | 100.0 | 131 | 26.8 | 209 | 42.8 | 30 | 6.1 | 118 | 24.2 | - | - | 341 | 69.7 | 371 | 75.8 |
| Iowa | 215 | 100.0 | 60 | 27.9 | 74 | 34.4 | 16 | 7.6 | 62 | 28.9 | 3 | 1.3 | 134 | 62.3 | 150 | 69.9 |
| Kansas | 223 | 100.0 | 59 | 26.5 | 85 | 38.1 | 24 | 10.9 | 55 | 24.5 | - | - | 144 | 64.7 | 169 | 75.5 |
| Kentucky | 391 | 100.0 | 109 | 28.0 | 170 | 43.4 | 33 | 8.4 | 79 | 20.2 | - | - | 279 | 71.4 | 312 | 79.8 |
| Louisiana | 495 | 100.0 | 192 | 38.8 | 211 | 42.6 | 37 | 7.6 | 54 | 11.0 | - | - | 403 | 81.4 | 440 | 89.0 |
| Maine | 104 | 100.0 | 20 | 19.3 | 41 | 39.6 | 10 | 10.1 | 32 | 31.0 | - | - | 61 | 58.9 | 72 | 69.0 |
| Maryland | 461 | 100.0 | 124 | 26.8 | 243 | 52.8 | 9 | 1.9 | 85 | 18.5 | - | - | 367 | 79.6 | 376 | 81.5 |
| Massachusetts | 369 | 100.0 | 107 | 29.1 | 150 | 40.7 | 26 | 7.0 | 86 | 23.2 | - | - | 257 | 69.8 | 283 | 76.8 |
| Michigan | 685 | 100.0 | 198 | 28.9 | 304 | 44.4 | 54 | 7.9 | 124 | 18.1 | 4 | 0.6 | 502 | 73.3 | 556 | 81.2 |
| Minnesota | 272 | 100.0 | 53 | 19.6 | 102 | 37.6 | 26 | 9.5 | 89 | 32.7 | 2 | 0.6 | 156 | 57.2 | 181 | 66.7 |
| Mississippi | 269 | 100.0 | 85 | 31.6 | 131 | 48.7 | 26 | 9.5 | 28 | 10.2 | - | - | 216 | 80.3 | 242 | 89.8 |
| Missouri | 514 | 100.0 | 131 | 25.4 | 265 | 51.5 | 41 | 8.0 | 74 | 14.4 | 3 | 0.6 | 395 | 77.0 | 437 | 85.0 |
| Montana | 93 | 100.0 | 20 | 21.3 | 36 | 38.5 | 15 | 16.0 | 23 | 24.1 | - | - | 56 | 59.9 | 71 | 75.9 |
| Nebraska | 130 | 100.0 | 33 | 25.6 | 50 | 38.2 | 6 | 4.6 | 40 | 30.9 | 1 | 0.7 | 83 | 63.8 | 89 | 68.4 |
| Nevada | 323 | 100.0 | 99 | 30.7 | 122 | 37.8 | 24 | 7.4 | 76 | 23.6 | 1 | 0.5 | 221 | 68.5 | 245 | 75.9 |
| New Hampshire | 66 | 100.0 | 10 | 15.2 | 31 | 47.5 | 7 | 10.1 | 18 | 27.3 | - | - | 41 | 62.6 | 48 | 72.7 |
| New Jersey | 621 | 100.0 | 147 | 23.7 | 318 | 51.2 | 40 | 6.5 | 111 | 17.9 | 5 | 0.7 | 465 | 74.9 | 505 | 81.3 |
| New Mexico | 193 | 100.0 | 72 | 37.2 | 76 | 39.2 | 15 | 7.7 | 31 | 15.9 | - | - | 147 | 76.4 | 162 | 84.1 |
| New York | 1,487 | 100.0 | 398 | 26.7 | 749 | 50.3 | 107 | 7.2 | 226 | 15.2 | 7 | 0.5 | 1,146 | 77.1 | 1,253 | 84.3 |
| North Carolina | 840 | 100.0 | 222 | 26.5 | 408 | 48.5 | 51 | 6.0 | 159 | 19.0 | - | - | 630 | 75.0 | 681 | 81.0 |
| North Dakota | 51 | 100.0 | 13 | 24.7 | 18 | 35.2 | 5 | 10.3 | 15 | 29.0 | 0 | 0.8 | 31 | 59.8 | 36 | 70.2 |
| Ohio | 912 | 100.0 | 272 | 29.8 | 396 | 43.4 | 77 | 8.4 | 165 | 18.0 | 3 | 0.4 | 667 | 73.2 | 744 | 81.6 |
| Oklahoma | 349 | 100.0 | 88 | 25.2 | 166 | 47.7 | 24 | 6.9 | 71 | 20.2 | - | - | 254 | 72.9 | 278 | 79.8 |
| Oregon | 219 | 100.0 | 75 | 34.2 | 83 | 38.0 | 14 | 6.3 | 47 | 21.5 | - | - | 158 | 72.2 | 172 | 78.5 |
| Pennsylvania | 931 | 100.0 | 321 | 34.5 | 429 | 46.1 | 58 | 6.3 | 122 | 13.1 | 1 | - | 750 | 80.6 | 809 | 86.9 |
| Rhode Island | 75 | 100.0 | 20 | 27.0 | 32 | 41.9 | 5 | 6.1 | 18 | 24.3 | 1 | 0.7 | 52 | 68.9 | 57 | 75.0 |
| South Carolina | 369 | 100.0 | 138 | 37.5 | 143 | 38.8 | 32 | 8.6 | 56 | 15.1 | - | - | 281 | 76.3 | 313 | 84.9 |
| South Dakota | 72 | 100.0 | 16 | 22.3 | 24 | 33.6 | 8 | 11.2 | 24 | 32.9 | - | - | 41 | 55.9 | 49 | 67.1 |
| Tennessee | 473 | 100.0 | 71 | 15.0 | 248 | 52.4 | 60 | 12.7 | 90 | 19.1 | 4 | 0.8 | 319 | 67.4 | 379 | 80.1 |
| Texas | 2,481 | 100.0 | 837 | 33.7 | 952 | 38.4 | 234 | 9.4 | 446 | 18.0 | 12 | 0.5 | 1,789 | 72.1 | 2,023 | 81.5 |
| Utah | 195 | 100.0 | 49 | 25.4 | 72 | 37.0 | 18 | 9.1 | 55 | 28.4 | - | - | 121 | 62.4 | 139 | 71.6 |
| Vermont | 47 | 100.0 | 7 | 15.7 | 21 | 45.5 | 5 | 11.0 | 13 | 27.8 | - | - | 29 | 61.2 | 34 | 72.2 |
| Virginia | 503 | 100.0 | 175 | 34.7 | 176 | 35.0 | 37 | 7.3 | 116 | 23.0 | - | - | 351 | 69.7 | 387 | 77.0 |
| Washington | 533 | 100.0 | 89 | 16.7 | 228 | 42.8 | 74 | 13.9 | 136 | 25.5 | 6 | 1.1 | 317 | 59.5 | 391 | 73.4 |
| West Virginia | 146 | 100.0 | 30 | 20.3 | 73 | 49.9 | 19 | 13.2 | 23 | 15.5 | 2 | 1.2 | 102 | 70.2 | 122 | 83.3 |
| Wisconsin | 329 | 100.0 | 87 | 26.4 | 149 | 45.2 | 20 | 5.9 | 74 | 22.5 | - | - | 236 | 71.6 | 255 | 77.5 |
| Wyoming | 50 | 100.0 | 15 | 29.7 | 21 | 41.3 | 4 | 8.4 | 10 | 20.7 | - | - | 35 | 70.9 | 39 | 79.3 |

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](#)