

### Timing of Underbanked Households' Use of Pawnshops

#### By State

Geography	All Underbanked Households		Timing of Pawnshop Use <sup>a</sup>										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 Underbanked Households	24,199	100.0	644	2.7	1,835	7.6	2,238	9.2	19,297	79.7	186	0.8	2,479	10.2	4,717	19.5
Alabama	544	100.0	7	1.2	45	8.2	52	9.6	441	81.0	-	-	51	9.5	104	19.0
Alaska	56	100.0	3	5.5	6	10.0	10	18.1	37	66.5	-	-	9	15.4	19	33.5
Arizona	537	100.0	14	2.6	53	10.0	74	13.8	396	73.6	-	-	68	12.6	142	26.4
Arkansas	321	100.0	13	4.0	28	8.8	36	11.3	244	75.9	-	-	41	12.9	78	24.1
California	2,374	100.0	57	2.4	125	5.3	254	10.7	1,919	80.8	19	0.8	182	7.7	436	18.4
Colorado	317	100.0	15	4.7	36	11.3	51	16.2	212	66.7	3	1.1	51	16.0	102	32.2
Connecticut	208	100.0	7	3.2	15	7.1	17	8.2	168	80.8	1	0.7	22	10.3	39	18.5
Delaware	54	100.0	1	1.5	1	2.4	1	1.7	50	93.2	1	1.2	2	4.0	3	5.6
District of Columbia	63	100.0	1	2.1	4	6.4	2	3.9	54	86.9	0	0.6	5	8.5	8	12.5
Florida	1,645	100.0	40	2.4	151	9.2	99	6.0	1,340	81.5	15	0.9	191	11.6	290	17.6
Georgia	1,026	100.0	43	4.2	110	10.7	85	8.3	778	75.8	10	1.0	153	14.9	238	23.2
Hawaii	89	100.0	2	2.1	2	2.1	3	3.7	82	92.1	-	-	4	4.2	7	7.9
Idaho	112	100.0	4	3.8	11	10.0	16	14.6	80	71.6	-	-	15	13.8	32	28.4
Illinois	879	100.0	8	0.9	43	4.9	67	7.6	758	86.2	3	0.4	51	5.8	118	13.4
Indiana	489	100.0	13	2.6	19	3.9	59	12.0	398	81.4	-	-	32	6.5	91	18.6
Iowa	215	100.0	1	0.7	18	8.2	22	10.1	171	79.7	3	1.3	19	8.9	41	19.0
Kansas	223	100.0	11	5.1	23	10.3	20	9.1	166	74.1	3	1.4	34	15.4	55	24.5
Kentucky	391	100.0	10	2.5	32	8.3	34	8.7	312	79.8	3	0.7	42	10.8	76	19.5
Louisiana	495	100.0	3	0.6	27	5.4	37	7.6	427	86.4	-	-	30	6.1	67	13.6
Maine	104	100.0	3	2.6	11	10.8	10	10.0	79	76.0	1	0.6	14	13.4	24	23.4
Maryland	461	100.0	16	3.6	19	4.1	27	5.8	398	86.5	-	-	36	7.7	62	13.5
Massachusetts	369	100.0	4	1.1	20	5.4	34	9.2	311	84.2	-	-	24	6.5	58	15.8
Michigan	685	100.0	10	1.5	61	9.0	48	7.1	553	80.8	12	1.7	72	10.4	120	17.5
Minnesota	272	100.0	5	1.8	26	9.7	27	9.8	209	76.7	5	2.0	31	11.5	58	21.4
Mississippi	269	100.0	3	1.0	23	8.5	7	2.5	234	87.0	3	1.0	26	9.5	32	12.0
Missouri	514	100.0	4	0.7	37	7.1	71	13.8	393	76.5	10	1.9	40	7.8	111	21.6
Montana	93	100.0	9	9.3	18	19.6	8	8.9	57	60.7	1	1.4	27	29.0	35	37.9
Nebraska	130	100.0	5	3.7	9	6.5	14	11.0	102	78.1	1	0.7	13	10.3	28	21.3
Nevada	323	100.0	8	2.3	28	8.8	31	9.5	249	77.2	7	2.3	36	11.1	66	20.6
New Hampshire	66	100.0	2	2.7	4	6.7	1	2.0	58	87.9	0	0.7	6	9.4	7	11.4
New Jersey	621	100.0	15	2.3	23	3.7	50	8.1	525	84.6	8	1.3	37	6.0	87	14.1
New Mexico	193	100.0	6	3.0	8	4.1	22	11.4	157	81.5	-	-	14	7.1	36	18.5
New York	1,487	100.0	13	0.9	41	2.8	75	5.1	1,331	89.5	27	1.8	54	3.6	129	8.7
North Carolina	840	100.0	25	2.9	78	9.3	78	9.3	660	78.5	-	-	102	12.2	180	21.5
North Dakota	51	100.0	1	2.1	5	9.3	3	6.0	42	82.6	-	-	6	11.4	9	17.4
Ohio	912	100.0	21	2.3	43	4.7	90	9.9	751	82.3	7	0.7	65	7.1	155	16.9
Oklahoma	349	100.0	8	2.2	38	10.9	47	13.6	256	73.3	-	-	46	13.2	93	26.7
Oregon	219	100.0	4	2.0	29	13.3	27	12.2	156	71.4	2	1.1	33	15.3	60	27.5
Pennsylvania	931	100.0	27	2.9	43	4.6	82	8.8	775	83.2	4	0.4	70	7.5	152	16.3
Rhode Island	75	100.0	2	2.2	8	10.8	4	4.9	61	80.8	1	1.3	10	13.0	14	17.9
South Carolina	369	100.0	9	2.4	34	9.2	42	11.5	283	76.9	-	-	43	11.6	85	23.1
South Dakota	72	100.0	5	6.6	6	8.5	12	16.1	50	68.9	-	-	11	15.1	23	31.1
Tennessee	473	100.0	20	4.2	63	13.3	56	11.8	330	69.8	4	0.9	83	17.5	139	29.3
Texas	2,481	100.0	109	4.4	233	9.4	277	11.2	1,851	74.6	10	0.4	342	13.8	619	24.9
Utah	195	100.0	4	2.3	18	9.1	34	17.7	138	71.0	-	-	22	11.4	56	29.0
Vermont	47	100.0	1	1.5	1	2.0	2	4.8	43	90.9	0	0.8	2	3.6	4	8.3
Virginia	503	100.0	18	3.6	39	7.7	19	3.8	416	82.7	11	2.2	57	11.3	76	15.1
Washington	533	100.0	21	4.0	74	13.9	44	8.3	391	73.4	3	0.5	95	17.8	139	26.1
West Virginia	146	100.0	2	1.3	16	10.7	20	14.0	105	71.9	3	2.2	17	12.0	38	26.0
Wisconsin	329	100.0	13	3.9	25	7.7	25	7.7	263	79.8	3	1.0	38	11.5	63	19.2
Wyoming	50	100.0	1	2.5	4	7.5	8	15.6	37	73.6	0	0.8	5	10.0	13	25.6

#### 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.

<sup>a</sup> 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](#)