

Timing of Underbanked Households' Use of Rent-to-Own Agreements

By State

Geography	Timing of Rent-to-Own Use ^a										Memo Item	
	All Underbanked Households		Not Used in the Last Year								Ever Used Rent-to-Own Agreements	
	Households (1000s)	Row Pct	In the Last Year		Year		Never Used		Unknown		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	1,312	5.4	1,832	7.6	20,881	86.3	175	0.7	3,144	13.0
Alabama	544	100.0	41	7.5	34	6.2	466	85.7	4	0.7	74	13.7
Alaska	56	100.0	2	3.2	4	7.7	50	89.1	-	-	6	10.9
Arizona	537	100.0	24	4.4	55	10.3	458	85.3	-	-	79	14.7
Arkansas	321	100.0	35	10.7	28	8.7	256	79.5	4	1.1	62	19.4
California	2,374	100.0	46	1.9	129	5.4	2,182	91.9	18	0.8	174	7.3
Colorado	317	100.0	16	5.2	28	8.7	271	85.6	2	0.6	44	13.9
Connecticut	208	100.0	15	7.4	17	7.9	175	84.0	1	0.7	32	15.3
Delaware	54	100.0	2	3.4	4	7.2	47	88.1	1	1.2	6	10.7
District of Columbia	63	100.0	1	0.9	2	2.8	60	95.8	0	0.6	2	3.7
Florida	1,645	100.0	77	4.7	122	7.4	1,433	87.1	13	0.8	199	12.1
Georgia	1,026	100.0	68	6.6	95	9.2	864	84.2	-	-	162	15.8
Hawaii	89	100.0	6	6.6	11	12.8	72	80.7	-	-	17	19.3
Idaho	112	100.0	7	6.0	8	7.3	97	86.7	-	-	15	13.3
Illinois	879	100.0	35	4.0	67	7.6	774	88.0	3	0.4	102	11.6
Indiana	489	100.0	62	12.7	48	9.9	379	77.5	-	-	110	22.5
Iowa	215	100.0	21	10.0	23	10.6	168	78.2	3	1.3	44	20.6
Kansas	223	100.0	19	8.7	19	8.4	185	82.9	-	-	38	17.1
Kentucky	391	100.0	27	7.0	29	7.5	332	84.9	3	0.7	56	14.4
Louisiana	495	100.0	31	6.4	36	7.2	428	86.5	-	-	67	13.5
Maine	104	100.0	22	21.5	12	11.9	69	66.0	1	0.6	35	33.4
Maryland	461	100.0	9	2.0	19	4.1	433	93.9	-	-	28	6.1
Massachusetts	369	100.0	10	2.8	19	5.1	340	92.1	-	-	29	7.9
Michigan	685	100.0	50	7.2	54	8.0	573	83.6	8	1.2	104	15.2
Minnesota	272	100.0	2	0.7	9	3.4	256	93.9	5	2.0	11	4.1
Mississippi	269	100.0	17	6.2	21	7.8	232	86.0	-	-	38	14.0
Missouri	514	100.0	25	4.9	61	11.9	418	81.3	10	1.9	86	16.8
Montana	93	100.0	4	3.9	4	4.7	85	90.7	1	0.7	8	8.6
Nebraska	130	100.0	5	3.9	7	5.1	118	90.4	1	0.7	12	8.9
Nevada	323	100.0	3	0.8	25	7.6	290	89.8	6	1.8	27	8.4
New Hampshire	66	100.0	4	6.7	4	6.7	57	86.7	-	-	9	13.3
New Jersey	621	100.0	25	4.0	21	3.4	566	91.2	8	1.3	46	7.5
New Mexico	193	100.0	8	4.1	15	8.0	169	87.9	-	-	23	12.1
New York	1,487	100.0	41	2.7	45	3.0	1,375	92.4	27	1.8	86	5.8
North Carolina	840	100.0	51	6.0	62	7.4	727	86.6	-	-	113	13.4
North Dakota	51	100.0	3	5.9	1	1.9	47	92.2	-	-	4	7.8
Ohio	912	100.0	84	9.2	113	12.4	711	78.0	4	0.4	197	21.6
Oklahoma	349	100.0	10	2.9	24	6.9	314	90.1	-	-	35	9.9
Oregon	219	100.0	22	9.9	24	10.9	171	78.0	2	1.1	46	20.8
Pennsylvania	931	100.0	82	8.8	77	8.2	769	82.6	4	0.4	158	17.0
Rhode Island	75	100.0	5	7.0	6	7.9	63	83.9	1	1.3	11	14.9
South Carolina	369	100.0	46	12.5	22	6.1	300	81.4	-	-	68	18.6
South Dakota	72	100.0	8	10.6	8	10.9	57	78.6	-	-	16	21.4
Tennessee	473	100.0	22	4.8	51	10.8	395	83.5	4	0.9	74	15.6
Texas	2,481	100.0	149	6.0	239	9.7	2,084	84.0	8	0.3	388	15.6
Utah	195	100.0	7	3.8	9	4.8	178	91.3	-	-	17	8.7
Vermont	47	100.0	5	10.8	3	6.4	39	82.8	-	-	8	17.2
Virginia	503	100.0	36	7.2	34	6.9	415	82.4	18	3.5	71	14.1
Washington	533	100.0	4	0.7	52	9.8	470	88.3	7	1.2	56	10.5
West Virginia	146	100.0	6	4.3	8	5.5	129	88.1	3	2.2	14	9.8
Wisconsin	329	100.0	9	2.6	17	5.2	298	90.4	6	1.7	26	7.8
Wyoming	50	100.0	3	6.8	7	14.0	39	77.7	1	1.4	10	20.9

Notes:

^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.

- = 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.

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](#)