

Unbanked Household's Use of Transaction and Credit Products in the Last Year

By State

Geography	Use of AFS by Type of AFS used in the Last Year											
	All Unbanked Households		Transaction Products Only		Transaction and Credit		Credit Only		Did Not Use Any AFS in the Last Year		Unknown	
	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	4,521	45.8	1,387	14.0	271	2.7	2,911	29.5	786	8.0
Alabama	193	100.0	67	34.9	55	28.6	3	1.7	64	33.0	4	1.9
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	117	38.4	67	22.0	4	1.4	102	33.5	14	4.7
Arkansas	141	100.0	63	44.6	17	11.8	6	4.6	43	30.2	12	8.8
California	1,030	100.0	528	51.3	111	10.7	8	0.8	288	28.0	95	9.2
Colorado	107	100.0	42	39.5	22	20.7	4	3.8	32	29.9	6	6.0
Connecticut	73	100.0	22	29.9	6	8.1	1	1.6	40	54.8	4	5.5
Delaware	23	100.0	13	55.8	2	9.2	-	-	5	21.5	3	13.4
District of Columbia	31	100.0	19	61.0	1	2.5	-	-	9	30.0	2	6.5
Florida	570	100.0	279	48.9	44	7.6	19	3.3	166	29.1	63	11.0
Georgia	442	100.0	209	47.2	47	10.7	21	4.8	132	29.9	33	7.5
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	190	50.7	34	9.0	14	3.7	99	26.5	38	10.1
Indiana	201	100.0	98	48.6	25	12.2	-	-	63	31.4	16	7.8
Iowa	54	100.0	27	49.2	4	7.3	3	5.9	16	29.6	4	8.0
Kansas	81	100.0	44	54.7	20	24.9	3	3.9	9	11.3	4	5.3
Kentucky	179	100.0	89	49.5	33	18.2	-	-	50	27.8	8	4.5
Louisiana	209	100.0	101	48.3	8	3.9	7	3.2	64	30.5	30	14.1
Maine	20	100.0	9	45.8	4	19.9	1	5.7	4	21.9	1	6.7
Maryland	123	100.0	75	60.8	8	6.5	-	-	33	26.7	7	5.9
Massachusetts	128	100.0	61	47.5	13	10.3	4	3.4	45	35.1	5	3.8
Michigan	307	100.0	148	48.2	42	13.5	-	-	89	29.1	28	9.2
Minnesota	90	100.0	30	33.8	9	10.5	4	4.3	37	41.5	9	10.0
Mississippi	173	100.0	69	39.8	28	16.3	10	5.8	56	32.5	10	5.6
Missouri	237	100.0	103	43.4	43	17.9	16	6.8	65	27.6	10	4.3
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	29	38.2	20	26.4	-	-	16	21.2	11	14.2
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	126	59.8	17	7.9	9	4.2	56	26.4	4	1.7
New Mexico	94	100.0	38	40.5	10	10.8	-	-	46	48.7	-	-
New York	740	100.0	377	51.0	66	9.0	4	0.5	241	32.6	52	7.0
North Carolina	359	100.0	159	44.1	37	10.3	4	1.2	125	34.7	35	9.7
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	144	34.7	66	15.9	3	0.8	143	34.4	59	14.2
Oklahoma	164	100.0	76	46.4	35	21.3	9	5.2	36	21.9	8	5.1
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	137	43.6	39	12.3	4	1.2	111	35.2	24	7.7
Rhode Island	30	100.0	10	32.7	4	11.8	0	1.5	13	43.8	3	10.1
South Carolina	166	100.0	93	55.9	14	8.4	-	-	44	26.8	15	9.0
South Dakota	15	100.0	7	48.2	4	29.9	0	2.3	2	15.1	1	4.5
Tennessee	283	100.0	162	57.4	57	20.1	8	3.0	41	14.5	14	5.0
Texas	1,167	100.0	480	41.2	262	22.4	57	4.9	306	26.2	61	5.2
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	5	51.9	1	13.2	-	-	2	27.3	1	7.6
Virginia	199	100.0	38	19.2	29	14.7	10	5.1	79	39.9	42	21.1
Washington	123	100.0	42	34.5	24	19.8	10	8.1	27	21.8	19	15.8
West Virginia	72	100.0	28	38.1	12	16.1	9	12.7	23	31.2	1	1.9
Wisconsin	105	100.0	58	55.2	6	5.6	6	5.7	24	23.0	11	10.5
Wyoming	14	100.0	5	40.0	5	38.9	-	-	2	16.3	1	4.8

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.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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](#)