

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

Unbanked Households' Use of Transaction and Credit Products

By State

Geography	All Unbanked Households		Types of AFS Ever Used									
			Transaction and Credit Products		Transaction Products Only		Credit Products Only		Never Used AFS		Unknown	
			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	2,768	28.0	3,963	40.1	363	3.7	2,036	20.6	746	7.6
Alabama	193	100.0	72	37.3	71	36.7	19	10.0	27	14.2	4	1.9
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	88	29.0	100	32.8	4	1.4	97	32.1	14	4.7
Arkansas	141	100.0	30	21.2	72	51.3	9	6.1	18	12.7	12	8.8
California	1,030	100.0	212	20.6	503	48.8	15	1.4	213	20.7	88	8.5
Colorado	107	100.0	42	39.2	29	26.8	8	7.3	22	20.7	6	6.0
Connecticut	73	100.0	13	18.3	24	33.1	1	1.6	30	41.5	4	5.5
Delaware	23	100.0	5	19.9	12	51.1	-	-	4	18.8	2	10.2
District of Columbia	31	100.0	4	12.6	17	55.3	0	1.1	8	24.5	2	6.5
Florida	570	100.0	87	15.2	271	47.5	28	4.9	122	21.4	63	11.0
Georgia	442	100.0	125	28.2	169	38.2	24	5.5	91	20.7	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	79	21.1	178	47.5	23	6.2	56	15.1	38	10.1
Indiana	201	100.0	56	28.1	78	39.0	4	2.1	46	23.0	16	7.8
Iowa	54	100.0	14	26.5	23	42.4	3	5.6	10	17.6	4	8.0
Kansas	81	100.0	39	48.3	28	34.2	2	2.2	8	9.9	4	5.3
Kentucky	179	100.0	70	39.0	68	38.2	2	1.1	31	17.3	8	4.5
Louisiana	209	100.0	43	20.5	87	41.7	7	3.2	46	22.2	26	12.4
Maine	20	100.0	9	45.3	5	25.9	2	8.5	3	13.6	1	6.7
Maryland	123	100.0	17	14.1	78	63.4	2	1.9	18	14.7	7	5.9
Massachusetts	128	100.0	38	29.5	46	36.1	9	6.8	31	23.9	5	3.8
Michigan	307	100.0	97	31.4	115	37.6	7	2.3	64	20.7	25	8.0
Minnesota	90	100.0	20	21.8	28	31.4	4	4.0	29	32.8	9	10.0
Mississippi	173	100.0	50	28.9	65	37.7	13	7.8	35	20.0	10	5.6
Missouri	237	100.0	86	36.2	78	32.9	15	6.5	47	20.0	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	32	41.1	23	29.4	1	1.9	10	13.4	11	14.2
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	44	20.7	113	53.2	9	4.2	43	20.2	4	1.7
New Mexico	94	100.0	17	18.0	36	38.6	-	-	41	43.4	-	-
New York	740	100.0	158	21.3	339	45.7	16	2.1	177	23.9	52	7.0
North Carolina	359	100.0	67	18.5	160	44.6	8	2.1	93	26.0	31	8.7
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	128	30.9	125	30.1	13	3.0	98	23.6	51	12.3
Oklahoma	164	100.0	53	32.3	74	45.2	9	5.2	24	14.4	5	2.9
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	83	26.3	126	40.0	-	-	82	26.0	24	7.7
Rhode Island	30	100.0	6	21.4	13	42.6	0	1.5	8	26.4	2	8.1
South Carolina	166	100.0	55	32.9	72	43.4	3	2.0	21	12.8	15	9.0
South Dakota	15	100.0	7	45.7	6	39.3	0	2.0	1	8.5	1	4.5
Tennessee	283	100.0	128	45.3	116	41.1	5	1.9	19	6.7	14	5.0
Texas	1,167	100.0	450	38.5	392	33.6	63	5.4	205	17.5	57	4.9
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	46	23.0	32	16.1	10	5.1	69	34.7	42	21.1
Washington	123	100.0	43	35.1	37	30.4	3	2.5	20	16.2	19	15.8
West Virginia	72	100.0	29	40.6	25	34.2	6	8.1	11	15.2	1	1.9
Wisconsin	105	100.0	23	22.0	53	49.9	6	5.4	16	15.1	8	7.6
Wyoming	14	100.0	8	57.8	4	27.1	-	-	1	10.2	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

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)