

Underbanked Household's Use of Transaction and Credit Products in the Last Year  
by State

Geography	All Underbanked Households		Use of AFS by Type of AFS used in the Last Year							
			Transaction Products Only		Transaction and Credit		Credit Only		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	18,321	75.7	3,258	13.5	2,272	9.4	348	1.4
Alabama	544	100.0	403	74.0	74	13.6	64	11.8	4	0.7
Alaska	56	100.0	40	70.8	9	16.9	6	10.3	1	2.0
Arizona	537	100.0	425	79.1	61	11.4	51	9.6	-	-
Arkansas	321	100.0	243	75.6	52	16.0	27	8.3	-	-
California	2,374	100.0	1,890	79.6	285	12.0	159	6.7	40	1.7
Colorado	317	100.0	214	67.6	47	14.9	50	15.9	5	1.7
Connecticut	208	100.0	163	78.3	16	7.9	26	12.4	3	1.4
Delaware	54	100.0	44	81.8	4	7.9	4	8.1	1	2.3
District of Columbia	63	100.0	55	87.9	4	6.6	3	4.4	1	1.1
Florida	1,645	100.0	1,225	74.5	247	15.0	140	8.5	33	2.0
Georgia	1,026	100.0	729	71.0	173	16.9	102	9.9	23	2.2
Hawaii	89	100.0	76	85.3	7	8.0	6	6.7	-	-
Idaho	112	100.0	71	63.4	25	22.0	14	12.5	2	2.1
Illinois	879	100.0	716	81.5	89	10.1	68	7.7	6	0.7
Indiana	489	100.0	340	69.5	68	13.8	81	16.6	-	-
Iowa	215	100.0	154	72.0	34	15.7	24	11.0	3	1.3
Kansas	223	100.0	138	61.6	54	24.3	28	12.8	3	1.4
Kentucky	391	100.0	278	71.0	55	14.1	55	14.2	3	0.7
Louisiana	495	100.0	403	81.5	58	11.8	30	6.0	3	0.6
Maine	104	100.0	68	65.1	19	18.7	16	15.6	1	0.6
Maryland	461	100.0	386	83.9	44	9.6	30	6.5	-	-
Massachusetts	369	100.0	301	81.6	37	9.9	31	8.4	-	-
Michigan	685	100.0	526	76.8	82	11.9	61	8.9	16	2.4
Minnesota	272	100.0	217	79.7	13	4.9	37	13.4	5	2.0
Mississippi	269	100.0	219	81.5	40	14.9	7	2.6	3	1.0
Missouri	514	100.0	397	77.3	52	10.1	52	10.2	13	2.5
Montana	93	100.0	56	60.4	19	20.6	16	17.0	2	2.1
Nebraska	130	100.0	102	78.2	11	8.8	16	12.4	1	0.7
Nevada	323	100.0	213	66.0	61	19.0	41	12.8	7	2.3
New Hampshire	66	100.0	53	80.7	7	10.0	5	7.8	1	1.4
New Jersey	621	100.0	544	87.6	56	9.0	13	2.0	8	1.3
New Mexico	193	100.0	152	79.1	28	14.4	12	6.5	-	-
New York	1,487	100.0	1,341	90.2	76	5.1	39	2.6	31	2.1
North Carolina	840	100.0	659	78.4	118	14.1	59	7.0	4	0.5
North Dakota	51	100.0	37	71.7	8	15.9	6	12.4	-	-
Ohio	912	100.0	640	70.2	124	13.6	137	15.0	11	1.2
Oklahoma	349	100.0	239	68.6	67	19.1	40	11.6	3	0.7
Oregon	219	100.0	151	68.9	38	17.3	25	11.3	5	2.5
Pennsylvania	931	100.0	724	77.7	138	14.8	56	6.0	13	1.4
Rhode Island	75	100.0	57	75.2	10	12.7	8	10.9	1	1.3
South Carolina	369	100.0	264	71.7	58	15.7	44	12.0	2	0.6
South Dakota	72	100.0	47	65.1	13	18.2	12	16.1	0	0.6
Tennessee	473	100.0	280	59.2	93	19.6	84	17.8	16	3.5
Texas	2,481	100.0	1,782	71.9	437	17.6	242	9.8	18	0.7
Utah	195	100.0	138	70.7	23	11.9	32	16.4	2	1.0
Vermont	47	100.0	37	79.9	3	6.4	6	11.9	1	1.7
Virginia	503	100.0	340	67.6	82	16.2	55	10.8	27	5.3
Washington	533	100.0	354	66.4	66	12.4	103	19.4	10	1.9
West Virginia	146	100.0	116	79.4	15	10.2	12	8.1	3	2.2
Wisconsin	329	100.0	238	72.2	50	15.1	29	8.9	12	3.7
Wyoming	50	100.0	36	71.7	8	15.9	5	11.0	1	1.4

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.

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](#)