

## Underbanked Households' Use of Transaction and Credit Products

## By State

Geography	All Underbanked Households		Types of AFS Ever Used							
			Transaction and Credit Products		Transaction Products Only		Credit Products 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	7,524	31.1	14,940	61.7	1,458	6.0	278	1.1
Alabama	544	100.0	144	26.5	350	64.3	46	8.5	4	0.7
Alaska	56	100.0	23	40.8	29	52.1	4	7.1	-	-
Arizona	537	100.0	173	32.1	329	61.2	36	6.7	-	-
Arkansas	321	100.0	119	37.1	186	57.8	16	5.1	-	-
California	2,374	100.0	652	27.4	1,582	66.6	106	4.5	34	1.4
Colorado	317	100.0	130	41.1	150	47.4	33	10.3	4	1.2
Connecticut	208	100.0	53	25.4	138	66.4	16	7.5	1	0.7
Delaware	54	100.0	10	19.4	40	73.8	2	4.5	1	2.3
District of Columbia	63	100.0	12	18.4	49	78.9	1	1.5	1	1.1
Florida	1,645	100.0	450	27.3	1,081	65.7	82	5.0	33	2.0
Georgia	1,026	100.0	382	37.2	565	55.1	67	6.5	13	1.2
Hawaii	89	100.0	26	29.4	58	65.3	5	5.3	-	-
Idaho	112	100.0	49	43.8	52	46.9	9	8.3	1	1.0
Illinois	879	100.0	241	27.5	588	66.9	43	4.9	6	0.7
Indiana	489	100.0	165	33.8	268	54.8	56	11.4	-	-
Iowa	215	100.0	69	31.9	123	57.1	21	9.6	3	1.3
Kansas	223	100.0	93	41.4	110	49.0	18	8.2	3	1.4
Kentucky	391	100.0	136	34.7	215	55.0	37	9.6	3	0.7
Louisiana	495	100.0	144	29.2	331	66.8	20	4.0	-	-
Maine	104	100.0	38	36.6	52	50.2	13	12.6	1	0.6
Maryland	461	100.0	96	20.9	341	74.0	23	5.1	-	-
Massachusetts	369	100.0	89	24.3	260	70.6	19	5.1	-	-
Michigan	685	100.0	204	29.8	429	62.6	40	5.9	12	1.7
Minnesota	272	100.0	57	21.0	182	66.9	28	10.1	5	2.0
Mississippi	269	100.0	83	30.8	179	66.6	4	1.6	3	1.0
Missouri	514	100.0	197	38.3	281	54.6	24	4.7	13	2.5
Montana	93	100.0	40	42.4	46	49.5	6	6.7	1	1.4
Nebraska	130	100.0	30	23.1	85	65.2	14	11.0	1	0.7
Nevada	323	100.0	121	37.6	172	53.3	22	6.9	7	2.3
New Hampshire	66	100.0	14	21.2	48	73.4	3	4.6	0	0.7
New Jersey	621	100.0	136	21.9	474	76.3	3	0.5	8	1.3
New Mexico	193	100.0	58	30.3	127	66.1	7	3.7	-	-
New York	1,487	100.0	255	17.1	1,187	79.8	18	1.2	27	1.8
North Carolina	840	100.0	291	34.6	505	60.1	40	4.7	4	0.5
North Dakota	51	100.0	15	30.1	32	63.1	3	6.8	-	-
Ohio	912	100.0	356	39.1	463	50.7	90	9.8	3	0.4
Oklahoma	349	100.0	122	35.1	194	55.6	30	8.5	3	0.7
Oregon	219	100.0	80	36.8	120	55.0	15	7.1	2	1.1
Pennsylvania	931	100.0	300	32.2	581	62.5	37	3.9	13	1.4
Rhode Island	75	100.0	21	27.4	47	62.5	7	8.8	1	1.3
South Carolina	369	100.0	142	38.4	208	56.3	19	5.2	-	-
South Dakota	72	100.0	31	42.1	34	47.0	8	10.9	-	-
Tennessee	473	100.0	175	37.0	234	49.4	56	11.8	8	1.7
Texas	2,481	100.0	928	37.4	1,373	55.4	165	6.7	14	0.6
Utah	195	100.0	69	35.4	105	53.8	19	9.7	2	1.0
Vermont	47	100.0	11	23.2	33	70.0	3	6.8	-	-
Virginia	503	100.0	145	28.8	294	58.4	38	7.5	27	5.3
Washington	533	100.0	191	35.9	283	53.2	56	10.4	3	0.5
West Virginia	146	100.0	49	33.9	88	60.1	6	3.8	3	2.2
Wisconsin	329	100.0	87	26.3	213	64.5	20	6.1	10	3.1
Wyoming	50	100.0	21	42.4	24	48.4	4	8.4	0	0.8

## 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](#)