

Fully Banked Households' Use of AFS

By State

Geography	All Fully Banked Households		Ever Used An AFS				Memo Items			
			Has Ever Used		Has Never Used		Ever Used Transaction AFS		Ever Used Credit AFS	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4	16,945	20.5	4,855	5.9
Alabama	1,099	100.0	407	37.0	692	63.0	372	33.8	80	7.3
Alaska	196	100.0	48	24.5	148	75.5	41	20.7	17	8.6
Arizona	1,734	100.0	440	25.4	1,294	74.6	388	22.4	102	5.9
Arkansas	658	100.0	227	34.6	430	65.4	182	27.6	72	11.0
California	9,355	100.0	1,846	19.7	7,509	80.3	1,605	17.2	468	5.0
Colorado	1,510	100.0	436	28.9	1,074	71.1	369	24.5	133	8.8
Connecticut	1,056	100.0	170	16.1	886	83.9	145	13.7	41	3.9
Delaware	262	100.0	48	18.1	215	81.9	42	16.0	11	4.3
District of Columbia	180	100.0	39	21.9	140	78.1	37	20.5	7	3.8
Florida	5,309	100.0	1,216	22.9	4,093	77.1	1,030	19.4	365	6.9
Georgia	2,248	100.0	645	28.7	1,602	71.3	565	25.1	148	6.6
Hawaii	313	100.0	67	21.3	246	78.7	59	19.0	21	6.5
Idaho	432	100.0	114	26.3	318	73.7	99	22.9	28	6.4
Illinois	3,546	100.0	775	21.8	2,772	78.2	657	18.5	209	5.9
Indiana	1,817	100.0	407	22.4	1,411	77.6	352	19.4	77	4.3
Iowa	932	100.0	173	18.5	760	81.5	144	15.4	51	5.5
Kansas	814	100.0	199	24.5	614	75.5	167	20.5	70	8.6
Kentucky	1,225	100.0	312	25.5	913	74.5	266	21.7	83	6.8
Louisiana	1,066	100.0	295	27.7	771	72.3	272	25.5	83	7.8
Maine	413	100.0	115	27.9	297	72.1	94	22.9	41	10.0
Maryland	1,528	100.0	316	20.7	1,211	79.3	294	19.2	49	3.2
Massachusetts	2,029	100.0	351	17.3	1,678	82.7	308	15.2	65	3.2
Michigan	2,824	100.0	678	24.0	2,146	76.0	580	20.5	154	5.5
Minnesota	1,763	100.0	295	16.7	1,469	83.3	252	14.3	70	4.0
Mississippi	696	100.0	191	27.4	505	72.6	169	24.3	50	7.2
Missouri	1,681	100.0	477	28.4	1,204	71.6	403	24.0	141	8.4
Montana	303	100.0	85	28.0	218	72.0	65	21.4	30	9.8
Nebraska	559	100.0	119	21.4	440	78.6	103	18.4	35	6.2
Nevada	600	100.0	143	23.8	457	76.2	128	21.3	41	6.9
New Hampshire	439	100.0	88	20.0	351	80.0	77	17.5	21	4.9
New Jersey	2,297	100.0	648	28.2	1,649	71.8	612	26.6	65	2.8
New Mexico	494	100.0	132	26.7	362	73.3	124	25.2	27	5.5
New York	5,159	100.0	1,122	21.8	4,037	78.2	1,043	20.2	169	3.3
North Carolina	2,579	100.0	538	20.9	2,041	79.1	447	17.3	166	6.4
North Dakota	210	100.0	41	19.5	169	80.5	34	16.1	12	5.9
Ohio	3,172	100.0	857	27.0	2,315	73.0	730	23.0	229	7.2
Oklahoma	935	100.0	253	27.0	683	73.0	205	21.9	93	9.9
Oregon	1,195	100.0	328	27.4	867	72.6	279	23.3	97	8.1
Pennsylvania	3,771	100.0	951	25.2	2,820	74.8	879	23.3	186	4.9
Rhode Island	304	100.0	62	20.4	242	79.6	57	18.8	8	2.7
South Carolina	1,219	100.0	353	29.0	865	71.0	321	26.4	85	7.0
South Dakota	236	100.0	60	25.4	176	74.6	52	22.2	16	6.9
Tennessee	1,818	100.0	378	20.8	1,440	79.2	334	18.4	74	4.0
Texas	5,309	100.0	1,356	25.5	3,952	74.5	1,107	20.9	376	7.1
Utah	694	100.0	143	20.6	551	79.4	120	17.3	35	5.1
Vermont	207	100.0	49	23.6	158	76.4	46	22.1	8	3.8
Virginia	2,138	100.0	424	19.8	1,714	80.2	361	16.9	109	5.1
Washington	2,012	100.0	557	27.7	1,455	72.3	443	22.0	210	10.5
West Virginia	505	100.0	169	33.4	336	66.6	148	29.4	34	6.8
Wisconsin	1,823	100.0	343	18.8	1,480	81.2	299	16.4	77	4.2
Wyoming	167	100.0	45	27.0	122	73.0	40	24.1	14	8.7

Notes:

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](#)