

All Households' Use of AFS by State

	All Households		Use of AFS						Memo Items ^a			
			Used		Never Used		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	42,365	35.7	71,151	60.0	5,058	4.3	38,051	32.1	13,724	11.6
Alabama	1,911	100.0	758	39.7	1,048	54.8	105	5.5	726	38.0	182	9.5
Alaska	250	100.0	122	48.7	120	48.1	8	3.2	108	43.3	42	16.8
Arizona	2,630	100.0	949	36.1	1,600	60.8	81	3.1	807	30.7	372	14.1
Arkansas	1,135	100.0	487	42.9	618	54.5	30	2.6	409	36.1	225	19.8
California	13,094	100.0	3,869	29.5	8,407	64.2	818	6.2	3,487	26.6	1,128	8.6
Colorado	2,000	100.0	686	34.3	1,235	61.7	79	3.9	641	32.0	199	9.9
Connecticut	1,374	100.0	393	28.6	915	66.6	65	4.8	357	26.0	111	8.1
Delaware	341	100.0	103	30.1	232	67.9	7	2.0	98	28.8	15	4.3
District of Columbia	301	100.0	135	44.8	156	51.7	10	3.5	130	43.1	24	8.1
Florida	7,567	100.0	2,384	31.5	4,797	63.4	387	5.1	2,090	27.6	882	11.7
Georgia	3,765	100.0	1,535	40.8	2,083	55.3	147	3.9	1,401	37.2	520	13.8
Hawaii	439	100.0	118	26.9	285	65.0	36	8.1	106	24.1	35	8.0
Idaho	566	100.0	211	37.3	332	58.7	23	4.1	189	33.4	82	14.5
Illinois	4,911	100.0	1,487	30.3	3,254	66.3	171	3.5	1,272	25.9	490	10.0
Indiana	2,445	100.0	809	33.1	1,558	63.7	79	3.2	716	29.3	340	13.9
Iowa	1,229	100.0	436	35.5	770	62.6	23	1.9	379	30.8	164	13.4
Kansas	1,147	100.0	450	39.3	672	58.6	24	2.1	400	34.9	152	13.3
Kentucky	1,754	100.0	808	46.1	914	52.1	31	1.8	732	41.7	312	17.8
Louisiana	1,769	100.0	657	37.1	1,040	58.8	72	4.1	606	34.3	177	10.0
Maine	550	100.0	211	38.3	325	59.1	14	2.5	184	33.4	70	12.7
Maryland	2,169	100.0	822	37.9	1,272	58.7	74	3.4	765	35.3	224	10.3
Massachusetts	2,637	100.0	656	24.9	1,882	71.3	99	3.8	589	22.3	155	5.9
Michigan	3,938	100.0	1,388	35.2	2,377	60.4	174	4.4	1,245	31.6	427	10.9
Minnesota	2,131	100.0	583	27.4	1,499	70.3	49	2.3	497	23.3	210	9.9
Mississippi	1,118	100.0	527	47.1	551	49.3	41	3.6	483	43.2	146	13.1
Missouri	2,473	100.0	988	40.0	1,405	56.8	80	3.2	869	35.1	364	14.7
Montana	419	100.0	166	39.7	234	55.9	19	4.4	143	34.0	70	16.6
Nebraska	708	100.0	222	31.3	474	66.9	12	1.8	191	26.9	94	13.2
Nevada	981	100.0	363	37.0	583	59.4	35	3.6	338	34.4	105	10.7
New Hampshire	524	100.0	145	27.7	367	70.1	11	2.2	129	24.5	37	7.1
New Jersey	3,141	100.0	908	28.9	2,098	66.8	134	4.3	831	26.5	200	6.4
New Mexico	780	100.0	336	43.1	409	52.4	35	4.5	312	40.1	109	14.0
New York	7,749	100.0	2,917	37.6	4,307	55.6	525	6.8	2,811	36.3	532	6.9
North Carolina	3,749	100.0	1,446	38.6	2,143	57.2	160	4.3	1,267	33.8	489	13.0
North Dakota	275	100.0	98	35.6	171	62.0	7	2.4	89	32.3	30	10.7
Ohio	4,596	100.0	1,854	40.3	2,512	54.7	230	5.0	1,618	35.2	744	16.2
Oklahoma	1,445	100.0	629	43.6	742	51.4	73	5.1	559	38.7	252	17.5
Oregon	1,558	100.0	536	34.4	913	58.6	109	7.0	482	30.9	194	12.4
Pennsylvania	4,958	100.0	1,870	37.7	2,903	58.6	185	3.7	1,727	34.8	433	8.7
Rhode Island	423	100.0	125	29.7	283	67.0	14	3.3	119	28.1	34	8.0
South Carolina	1,790	100.0	759	42.4	981	54.8	50	2.8	705	39.4	292	16.3
South Dakota	332	100.0	112	33.8	211	63.7	8	2.5	94	28.2	45	13.5
Tennessee	2,517	100.0	920	36.6	1,502	59.7	95	3.8	803	31.9	385	15.3
Texas	8,891	100.0	4,092	46.0	4,487	50.5	312	3.5	3,636	40.9	1,510	17.0
Utah	902	100.0	271	30.1	609	67.6	21	2.4	227	25.2	104	11.6
Vermont	256	100.0	78	30.4	171	66.9	7	2.7	71	27.8	19	7.5
Virginia	2,996	100.0	937	31.3	1,905	63.6	153	5.1	854	28.5	275	9.2
Washington	2,643	100.0	979	37.0	1,609	60.9	55	2.1	848	32.1	415	15.7
West Virginia	756	100.0	298	39.5	429	56.7	29	3.8	280	37.0	63	8.4
Wisconsin	2,322	100.0	646	27.8	1,637	70.5	39	1.7	560	24.1	209	9.0
Wyoming	221	100.0	88	39.8	122	55.3	11	4.9	72	32.8	34	15.3

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Unbanked Households' Use of AFS by State

	All Unbanked Households		Use of AFS						Memo Items ^a			
			Used		Never Used		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	5,997	66.0	2,254	24.8	834	9.2	5,645	62.1	2,424	26.7
Alabama	222	100.0	141	63.5	66	29.6	15	6.9	138	62.2	36	16.3
Alaska	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	142	71.9	41	20.8	14	7.3	127	64.6	70	35.6
Arkansas	115	100.0	65	56.3	46	39.7	5	4.1	63	55.1	37	31.9
California	1,013	100.0	671	66.3	229	22.6	112	11.1	647	63.8	166	16.4
Colorado	138	100.0	60	43.4	72	52.0	6	4.6	58	41.9	29	21.1
Connecticut	73	100.0	56	76.6	9	12.5	8	10.9	52	70.5	26	35.5
Delaware	19	100.0	9	45.5	9	44.9	2	9.6	9	45.5	3	16.7
District of Columbia	37	100.0	25	67.4	10	27.4	2	5.3	24	66.3	6	16.0
Florida	527	100.0	310	58.9	147	27.8	70	13.3	268	50.8	151	28.6
Georgia	457	100.0	276	60.4	151	33.1	30	6.5	254	55.6	133	29.2
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	20	51.4	14	37.7	4	10.9	16	41.7	13	34.2
Illinois	304	100.0	187	61.4	63	20.9	54	17.7	173	56.9	74	24.3
Indiana	180	100.0	120	67.0	44	24.4	16	8.6	105	58.7	78	43.6
Iowa	57	100.0	48	83.9	5	9.5	4	6.7	43	75.2	29	50.2
Kansas	73	100.0	45	61.6	27	36.8	1	1.6	40	54.6	25	34.2
Kentucky	208	100.0	147	70.3	53	25.4	9	4.2	139	66.7	86	41.1
Louisiana	155	100.0	105	67.7	22	14.4	28	17.9	102	65.7	32	20.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	67	55.2	46	37.6	9	7.2	62	51.4	28	23.3
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	156	58.9	78	29.5	31	11.7	148	56.1	54	20.5
Minnesota	56	100.0	39	69.3	8	13.7	9	17.0	37	65.8	17	29.7
Mississippi	184	100.0	128	69.8	43	23.2	13	7.1	122	66.3	36	19.8
Missouri	204	100.0	158	77.4	32	15.8	14	6.8	152	74.7	71	35.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	26	68.4	9	24.0	3	7.7	26	68.4	14	37.5
Nevada	67	100.0	51	75.4	10	14.7	7	9.9	51	75.4	10	14.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	153	65.6	66	28.2	14	6.1	143	61.6	48	20.4
New Mexico	89	100.0	76	85.6	9	9.8	4	4.6	69	76.9	36	40.4
New York	761	100.0	428	56.2	246	32.3	87	11.5	414	54.4	126	16.6
North Carolina	306	100.0	215	70.1	66	21.6	26	8.4	190	62.0	84	27.5
North Dakota	13	100.0	9	67.6	4	26.8	1	5.6	9	67.6	4	32.0
Ohio	328	100.0	236	71.7	53	16.2	40	12.1	228	69.5	122	37.2
Oklahoma	141	100.0	105	74.2	31	22.0	5	3.8	96	67.8	49	34.7
Oregon	88	100.0	57	65.0	21	24.0	10	11.0	52	58.7	43	48.9
Pennsylvania	251	100.0	182	72.5	46	18.2	24	9.4	182	72.5	62	24.5
Rhode Island	26	100.0	18	68.3	7	26.6	1	5.1	17	63.7	9	35.9
South Carolina	182	100.0	119	65.4	52	28.7	11	5.9	117	64.2	55	30.0
South Dakota	16	100.0	11	69.2	5	28.4	*	2.4	10	65.8	4	24.3
Tennessee	249	100.0	137	55.0	90	36.0	23	9.1	126	50.7	81	32.6
Texas	1,040	100.0	783	75.4	203	19.6	53	5.1	734	70.6	282	27.1
Utah	15	100.0	NA	NA	NA	NA	NA	NA	12	82.5	11	70.5
Vermont	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	95	61.8	22	14.4	36	23.8	95	61.8	22	14.1
Washington	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	34	71.3	9	18.7	5	10.0	31	64.7	11	23.0
Wisconsin	99	100.0	63	63.3	31	30.9	6	5.8	63	63.3	27	27.2
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

All Underbanked Households' Use of AFS by State

	All Underbanked Households		Use of AFS		Memo Items ^a			
			Used		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	21,276	100.0	18,978	89.2	8,484	39.9
Alabama	386	100.0	386	100.0	367	95.1	132	34.3
Alaska	64	100.0	64	100.0	55	86.7	29	45.9
Arizona	441	100.0	441	100.0	379	86.0	219	49.7
Arkansas	253	100.0	253	100.0	206	81.5	141	55.8
California	1,990	100.0	1,990	100.0	1,737	87.3	768	38.6
Colorado	307	100.0	307	100.0	287	93.6	123	40.2
Connecticut	190	100.0	190	100.0	175	92.3	59	30.9
Delaware	50	100.0	50	100.0	47	93.4	10	20.3
District of Columbia	72	100.0	72	100.0	70	96.7	13	18.3
Florida	1,270	100.0	1,270	100.0	1,132	89.1	554	43.7
Georgia	731	100.0	731	100.0	682	93.3	252	34.4
Hawaii	61	100.0	61	100.0	56	91.9	23	37.9
Idaho	111	100.0	111	100.0	100	89.6	55	49.1
Illinois	773	100.0	773	100.0	648	83.8	313	40.4
Indiana	410	100.0	410	100.0	366	89.4	208	50.8
Iowa	206	100.0	206	100.0	179	87.0	100	48.5
Kansas	200	100.0	200	100.0	183	91.8	79	39.6
Kentucky	415	100.0	415	100.0	370	89.2	187	45.0
Louisiana	405	100.0	405	100.0	366	90.4	126	31.2
Maine	99	100.0	99	100.0	87	88.5	41	41.6
Maryland	434	100.0	434	100.0	410	94.7	143	33.0
Massachusetts	302	100.0	302	100.0	274	90.8	57	18.9
Michigan	658	100.0	658	100.0	602	91.5	244	37.1
Minnesota	236	100.0	236	100.0	210	88.9	104	44.2
Mississippi	282	100.0	282	100.0	273	97.0	73	25.7
Missouri	478	100.0	478	100.0	391	81.8	242	50.5
Montana	83	100.0	83	100.0	72	86.5	47	56.8
Nebraska	105	100.0	105	100.0	87	82.6	64	60.4
Nevada	201	100.0	201	100.0	185	92.1	79	39.0
New Hampshire	63	100.0	63	100.0	55	86.3	22	34.1
New Jersey	377	100.0	377	100.0	336	89.2	101	26.9
New Mexico	169	100.0	169	100.0	160	94.5	62	36.9
New York	1,492	100.0	1,492	100.0	1,419	95.1	341	22.8
North Carolina	750	100.0	750	100.0	666	88.9	286	38.2
North Dakota	52	100.0	52	100.0	46	87.8	20	39.1
Ohio	966	100.0	966	100.0	816	84.5	496	51.3
Oklahoma	316	100.0	316	100.0	280	88.4	155	49.0
Oregon	230	100.0	230	100.0	203	88.3	122	53.0
Pennsylvania	874	100.0	874	100.0	804	91.9	258	29.5
Rhode Island	52	100.0	52	100.0	48	93.9	20	38.4
South Carolina	432	100.0	432	100.0	393	90.9	199	46.1
South Dakota	54	100.0	54	100.0	47	87.2	25	47.1
Tennessee	441	100.0	441	100.0	373	84.7	252	57.1
Texas	2,145	100.0	2,145	100.0	1,904	88.8	909	42.4
Utah	137	100.0	137	100.0	110	80.1	66	47.9
Vermont	31	100.0	31	100.0	29	94.5	8	27.4
Virginia	464	100.0	464	100.0	409	88.3	196	42.3
Washington	456	100.0	456	100.0	389	85.3	258	56.7
West Virginia	156	100.0	156	100.0	144	92.1	46	29.5
Wisconsin	372	100.0	372	100.0	318	85.6	139	37.4
Wyoming	38	100.0	38	100.0	32	82.4	17	44.5

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

Households' Use of AFS Transaction and Credit Products by State

	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	71,151	60.0	27,716	23.4	9,409	7.9	4,285	3.6	6,013	5.1
Alabama	1,911	100.0	1,048	54.8	529	27.7	151	7.9	31	1.6	152	7.9
Alaska	250	100.0	120	48.1	76	30.5	28	11.4	14	5.4	11	4.6
Arizona	2,630	100.0	1,600	60.8	568	21.6	230	8.7	142	5.4	90	3.4
Arkansas	1,135	100.0	618	54.5	247	21.8	147	13.0	78	6.8	44	3.9
California	13,094	100.0	8,407	64.2	2,666	20.4	746	5.7	378	2.9	896	6.8
Colorado	2,000	100.0	1,235	61.7	471	23.6	153	7.7	46	2.3	95	4.8
Connecticut	1,374	100.0	915	66.6	276	20.1	75	5.4	36	2.7	72	5.2
Delaware	341	100.0	232	67.9	87	25.5	10	3.0	5	1.3	8	2.3
District of Columbia	301	100.0	156	51.7	106	35.1	19	6.5	5	1.7	15	5.0
Florida	7,567	100.0	4,797	63.4	1,443	19.1	588	7.8	294	3.9	445	5.9
Georgia	3,765	100.0	2,083	55.3	991	26.3	386	10.2	134	3.6	171	4.5
Hawaii	439	100.0	285	65.0	80	18.1	23	5.2	12	2.8	39	8.9
Idaho	566	100.0	332	58.7	125	22.2	60	10.7	22	3.9	26	4.6
Illinois	4,911	100.0	3,254	66.3	952	19.4	276	5.6	212	4.3	218	4.4
Indiana	2,445	100.0	1,558	63.7	462	18.9	247	10.1	92	3.8	86	3.5
Iowa	1,229	100.0	770	62.6	265	21.5	107	8.7	56	4.6	31	2.5
Kansas	1,147	100.0	672	58.6	296	25.8	102	8.9	50	4.4	26	2.3
Kentucky	1,754	100.0	914	52.1	489	27.9	235	13.4	76	4.4	38	2.2
Louisiana	1,769	100.0	1,040	58.8	464	26.2	127	7.2	50	2.8	88	5.0
Maine	550	100.0	325	59.1	139	25.3	43	7.8	26	4.8	16	3.0
Maryland	2,169	100.0	1,272	58.7	583	26.9	167	7.7	57	2.6	90	4.1
Massachusetts	2,637	100.0	1,882	71.3	502	19.0	87	3.3	68	2.6	99	3.8
Michigan	3,938	100.0	2,377	60.4	926	23.5	285	7.2	139	3.5	211	5.3
Minnesota	2,131	100.0	1,499	70.3	359	16.9	125	5.8	86	4.0	63	2.9
Mississippi	1,118	100.0	551	49.3	370	33.1	103	9.2	40	3.6	54	4.8
Missouri	2,473	100.0	1,405	56.8	611	24.7	245	9.9	117	4.7	96	3.9
Montana	419	100.0	234	55.9	93	22.2	46	11.0	24	5.6	22	5.3
Nebraska	708	100.0	474	66.9	128	18.1	63	8.8	30	4.2	14	1.9
Nevada	981	100.0	583	59.4	254	25.9	80	8.2	25	2.5	39	4.0
New Hampshire	524	100.0	367	70.1	106	20.3	21	3.9	16	3.1	13	2.5
New Jersey	3,141	100.0	2,098	66.8	679	21.6	123	3.9	77	2.5	164	5.2
New Mexico	780	100.0	409	52.4	223	28.6	86	11.0	23	3.0	38	4.9
New York	7,749	100.0	4,307	55.6	2,299	29.7	427	5.5	100	1.3	616	7.9
North Carolina	3,749	100.0	2,143	57.2	925	24.7	311	8.3	178	4.8	192	5.1
North Dakota	275	100.0	171	62.0	66	24.1	21	7.5	9	3.2	9	3.2
Ohio	4,596	100.0	2,512	54.7	1,078	23.5	508	11.1	236	5.1	261	5.7
Oklahoma	1,445	100.0	742	51.4	363	25.1	181	12.6	71	4.9	88	6.1
Oregon	1,558	100.0	913	58.6	326	20.9	139	9.0	54	3.5	125	8.1
Pennsylvania	4,958	100.0	2,903	58.6	1,409	28.4	290	5.8	144	2.9	213	4.3
Rhode Island	423	100.0	283	67.0	91	21.5	27	6.4	6	1.5	15	3.6
South Carolina	1,790	100.0	981	54.8	443	24.7	239	13.3	54	3.0	74	4.1
South Dakota	332	100.0	211	63.7	66	19.9	26	7.9	19	5.6	9	2.8
Tennessee	2,517	100.0	1,502	59.7	521	20.7	268	10.6	114	4.5	112	4.5
Texas	8,891	100.0	4,487	50.5	2,489	28.0	1,055	11.9	455	5.1	405	4.6
Utah	902	100.0	609	67.6	161	17.8	60	6.7	44	4.9	27	3.0
Vermont	256	100.0	171	66.9	57	22.3	12	4.9	7	2.6	9	3.3
Virginia	2,996	100.0	1,905	63.6	597	19.9	192	6.4	83	2.8	218	7.3
Washington	2,643	100.0	1,609	60.9	553	20.9	283	10.7	131	5.0	67	2.5
West Virginia	756	100.0	429	56.7	229	30.3	45	6.0	18	2.4	35	4.6
Wisconsin	2,322	100.0	1,637	70.5	425	18.3	124	5.3	83	3.6	52	2.3
Wyoming	221	100.0	122	55.3	52	23.7	18	8.4	15	7.0	12	5.6

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Unbanked Households' Use of AFS Transaction and Credit Products by State

	Unbanked Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	2,254	24.8	3,392	37.3	2,072	22.8	347	3.8	1,020	11.2
Alabama	222	100.0	66	29.6	88	39.6	33	15.1	3	1.3	32	14.4
Alaska	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	41	20.8	72	36.3	56	28.3	14	7.3	14	7.3
Arkansas	115	100.0	46	39.7	28	24.3	35	30.7	1	1.2	5	4.1
California	1,013	100.0	229	22.6	483	47.7	141	13.9	25	2.4	135	13.3
Colorado	138	100.0	72	52.0	27	19.7	27	19.6	2	1.4	10	7.2
Connecticut	73	100.0	9	12.5	30	41.1	22	29.4	4	6.1	8	10.9
Delaware	19	100.0	9	44.9	6	28.8	3	16.7	*	*	2	9.6
District of Columbia	37	100.0	10	27.4	18	49.6	5	14.9	0	1.1	3	7.0
Florida	527	100.0	147	27.8	152	28.8	108	20.5	43	8.1	78	14.8
Georgia	457	100.0	151	33.1	133	29.0	111	24.4	22	4.8	40	8.8
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	14	37.7	7	17.2	9	24.5	4	9.7	4	10.9
Illinois	304	100.0	63	20.9	98	32.3	60	19.7	14	4.6	69	22.6
Indiana	180	100.0	44	24.4	42	23.4	63	35.3	15	8.3	16	8.6
Iowa	57	100.0	5	9.5	15	26.5	24	41.5	5	8.7	8	13.9
Kansas	73	100.0	27	36.8	20	27.4	20	27.2	5	7.0	1	1.6
Kentucky	208	100.0	53	25.4	61	29.3	78	37.4	8	3.6	9	4.2
Louisiana	155	100.0	22	14.4	73	47.3	28	18.3	3	2.1	28	17.9
Maine	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	46	37.6	39	31.9	24	19.6	5	3.7	9	7.2
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	78	29.5	93	35.0	47	17.7	7	2.8	40	15.0
Minnesota	56	100.0	8	13.7	22	39.6	15	26.2	2	3.5	9	17.0
Mississippi	184	100.0	43	23.2	92	50.0	30	16.3	6	3.4	13	7.1
Missouri	204	100.0	32	15.8	82	40.2	66	32.3	5	2.7	18	9.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	9	24.0	12	30.8	14	37.5	*	*	3	7.7
Nevada	67	100.0	10	14.7	41	60.5	10	14.9	*	*	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	66	28.2	100	43.1	38	16.4	9	4.1	19	8.2
New Mexico	89	100.0	9	9.8	40	45.2	28	31.7	8	8.6	4	4.6
New York	761	100.0	246	32.3	285	37.5	112	14.8	9	1.1	109	14.3
North Carolina	306	100.0	66	21.6	121	39.6	59	19.4	25	8.1	35	11.3
North Dakota	13	100.0	4	26.8	4	31.7	4	32.0	*	*	1	9.6
Ohio	328	100.0	53	16.2	106	32.3	115	34.9	7	2.2	47	14.3
Oklahoma	141	100.0	31	22.0	53	37.4	40	28.3	9	6.3	8	6.0
Oregon	88	100.0	21	24.0	12	13.3	37	42.5	6	6.4	12	13.9
Pennsylvania	251	100.0	46	18.2	117	46.7	62	24.5	*	*	27	10.6
Rhode Island	26	100.0	7	26.6	8	30.6	8	31.2	1	4.6	2	7.0
South Carolina	182	100.0	52	28.7	60	33.1	52	28.8	2	1.2	15	8.2
South Dakota	16	100.0	5	28.4	7	44.9	3	20.9	1	3.4	*	2.4
Tennessee	249	100.0	90	36.0	56	22.4	70	28.3	11	4.3	23	9.1
Texas	1,040	100.0	203	19.6	488	47.0	232	22.4	49	4.8	66	6.3
Utah	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	22	14.4	54	35.1	22	14.1	*	*	56	36.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	9	18.7	23	48.3	8	16.4	3	6.7	5	10.0
Wisconsin	99	100.0	31	30.9	36	36.1	27	27.2	*	*	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero. ^a AFS transaction products are non-bank check cashing and non-bank money orders. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements, and refund anticipation loans.

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Underbanked Households' Use of AFS Transaction and Credit Products by State

	Underbanked Households		Types of AFS Used ^a							
			Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	12,356	58.1	6,186	29.1	2,295	10.8	436	2.0
Alabama	386	100.0	239	62.1	113	29.4	19	4.9	14	3.6
Alaska	64	100.0	33	52.6	21	32.5	8	13.3	1	1.6
Arizona	441	100.0	217	49.3	157	35.7	62	14.0	4	0.9
Arkansas	253	100.0	102	40.5	95	37.4	47	18.5	9	3.7
California	1,990	100.0	1,184	59.5	515	25.9	253	12.7	38	1.9
Colorado	307	100.0	176	57.3	104	33.8	20	6.4	8	2.5
Connecticut	190	100.0	125	65.8	44	23.2	15	7.7	6	3.4
Delaware	50	100.0	39	78.4	7	13.7	3	6.6	1	1.3
District of Columbia	72	100.0	55	77.1	11	15.1	2	3.3	3	4.6
Florida	1,270	100.0	695	54.7	416	32.8	138	10.9	21	1.6
Georgia	731	100.0	469	64.1	203	27.7	49	6.7	11	1.4
Hawaii	61	100.0	35	58.1	18	29.9	5	8.1	2	4.0
Idaho	111	100.0	57	50.9	43	38.8	12	10.4	*	*
Illinois	773	100.0	441	57.1	187	24.2	125	16.2	19	2.4
Indiana	410	100.0	195	47.5	165	40.3	43	10.6	7	1.7
Iowa	206	100.0	105	50.8	73	35.5	26	12.5	3	1.2
Kansas	200	100.0	119	59.5	63	31.4	16	8.2	2	0.9
Kentucky	415	100.0	221	53.3	142	34.2	45	10.8	7	1.8
Louisiana	405	100.0	267	66.0	88	21.7	39	9.6	11	2.7
Maine	99	100.0	57	58.0	30	30.0	11	11.5	*	0.5
Maryland	434	100.0	281	64.8	120	27.7	23	5.3	10	2.2
Massachusetts	302	100.0	245	81.1	29	9.7	28	9.2	*	*
Michigan	658	100.0	410	62.3	188	28.6	56	8.5	4	0.6
Minnesota	236	100.0	124	52.6	78	33.2	26	11.1	8	3.2
Mississippi	282	100.0	199	70.7	64	22.8	8	3.0	10	3.6
Missouri	478	100.0	237	49.5	154	32.3	85	17.7	2	0.5
Montana	83	100.0	34	40.7	36	43.2	11	13.5	2	2.5
Nebraska	105	100.0	42	39.6	45	43.0	18	17.4	*	*
Nevada	201	100.0	123	61.0	63	31.1	16	7.9	*	*
New Hampshire	63	100.0	41	65.0	13	20.4	9	13.7	1	0.8
New Jersey	377	100.0	265	70.4	60	16.1	41	10.8	10	2.7
New Mexico	169	100.0	106	63.1	53	31.5	9	5.5	*	*
New York	1,492	100.0	1,105	74.1	268	17.9	73	4.9	46	3.1
North Carolina	750	100.0	451	60.2	203	27.0	83	11.1	13	1.7
North Dakota	52	100.0	31	58.9	14	26.9	6	12.2	1	2.0
Ohio	966	100.0	460	47.6	346	35.8	150	15.5	10	1.1
Oklahoma	316	100.0	155	48.8	118	37.4	37	11.6	7	2.2
Oregon	230	100.0	105	45.7	95	41.3	27	11.7	3	1.3
Pennsylvania	874	100.0	605	69.2	187	21.4	71	8.1	11	1.3
Rhode Island	52	100.0	32	61.6	17	32.3	3	6.1	*	*
South Carolina	432	100.0	220	50.8	160	37.0	39	9.1	13	3.1
South Dakota	54	100.0	28	51.5	18	34.3	7	12.8	1	1.4
Tennessee	441	100.0	181	41.1	184	41.8	67	15.3	8	1.8
Texas	2,145	100.0	1,185	55.3	669	31.2	241	11.2	50	2.3
Utah	137	100.0	68	49.6	38	27.9	27	19.9	3	2.5
Vermont	31	100.0	22	69.9	7	21.8	2	5.5	1	2.7
Virginia	464	100.0	229	49.3	142	30.6	54	11.7	39	8.4
Washington	456	100.0	192	42.0	192	42.0	67	14.7	6	1.3
West Virginia	156	100.0	107	68.7	34	21.6	12	7.9	3	1.9
Wisconsin	372	100.0	221	59.6	86	23.0	54	14.4	11	3.0
Wyoming	38	100.0	21	54.7	10	27.0	7	17.6	*	0.8

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used but transaction product use is unknown.

All Households' Use of Non-Bank Money Orders by State

	All Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	34,262	28.9	80,437	67.8	3,876	3.3
Alabama	1,911	100.0	649	33.9	1,173	61.4	89	4.7
Alaska	250	100.0	97	38.7	147	58.8	6	2.5
Arizona	2,630	100.0	747	28.4	1,812	68.9	72	2.7
Arkansas	1,135	100.0	375	33.0	734	64.7	26	2.3
California	13,094	100.0	3,108	23.7	9,411	71.9	574	4.4
Colorado	2,000	100.0	564	28.2	1,363	68.1	73	3.7
Connecticut	1,374	100.0	312	22.7	1,012	73.7	49	3.6
Delaware	301	100.0	122	40.6	173	57.5	6	1.9
District of Columbia	341	100.0	91	26.8	244	71.6	6	1.7
Florida	7,567	100.0	1,922	25.4	5,326	70.4	320	4.2
Georgia	3,765	100.0	1,304	34.6	2,347	62.3	114	3.0
Hawaii	439	100.0	94	21.4	317	72.2	28	6.3
Idaho	566	100.0	161	28.4	392	69.4	12	2.2
Illinois	4,911	100.0	1,141	23.2	3,634	74.0	136	2.8
Indiana	2,445	100.0	677	27.7	1,707	69.8	62	2.5
Iowa	1,229	100.0	284	23.1	927	75.4	18	1.5
Kansas	1,147	100.0	343	30.0	790	68.9	13	1.2
Kentucky	1,754	100.0	675	38.5	1,052	60.0	27	1.5
Louisiana	1,769	100.0	524	29.6	1,185	66.9	60	3.4
Maine	550	100.0	154	28.0	385	70.0	11	1.9
Maryland	2,169	100.0	736	33.9	1,380	63.6	53	2.4
Massachusetts	2,637	100.0	542	20.5	2,010	76.2	86	3.3
Michigan	3,938	100.0	1,140	28.9	2,676	68.0	123	3.1
Minnesota	2,131	100.0	419	19.7	1,679	78.8	32	1.5
Mississippi	2,473	100.0	750	30.3	1,643	66.4	80	3.2
Missouri	1,118	100.0	434	38.8	653	58.4	31	2.8
Montana	419	100.0	119	28.4	287	68.4	14	3.3
Nebraska	708	100.0	169	23.9	531	74.9	9	1.2
Nevada	981	100.0	283	28.8	673	68.6	25	2.6
New Hampshire	524	100.0	118	22.6	398	76.0	7	1.4
New Jersey	3,141	100.0	790	25.2	2,259	71.9	92	2.9
New Mexico	780	100.0	283	36.3	476	61.0	21	2.8
New York	7,749	100.0	2,576	33.2	4,806	62.0	366	4.7
North Carolina	3,749	100.0	1,152	30.7	2,468	65.8	129	3.4
North Dakota	275	100.0	74	26.8	197	71.5	5	1.7
Ohio	4,596	100.0	1,502	32.7	2,894	63.0	200	4.4
Oklahoma	1,445	100.0	515	35.7	881	61.0	48	3.3
Oregon	1,558	100.0	436	28.0	1,036	66.5	85	5.5
Pennsylvania	4,958	100.0	1,538	31.0	3,263	65.8	157	3.2
Rhode Island	423	100.0	109	25.8	305	72.1	9	2.1
South Carolina	1,790	100.0	636	35.5	1,127	63.0	27	1.5
South Dakota	332	100.0	75	22.6	251	75.7	6	1.7
Tennessee	2,517	100.0	729	29.0	1,714	68.1	74	2.9
Texas	8,891	100.0	3,273	36.8	5,354	60.2	263	3.0
Utah	902	100.0	178	19.8	710	78.7	14	1.6
Vermont	256	100.0	63	24.7	187	73.2	5	2.1
Virginia	2,996	100.0	763	25.5	2,131	71.1	102	3.4
Washington	2,643	100.0	732	27.7	1,865	70.6	46	1.8
West Virginia	756	100.0	258	34.1	477	63.1	21	2.8
Wisconsin	2,322	100.0	458	19.7	1,832	78.9	32	1.4
Wyoming	221	100.0	66	29.7	145	65.7	10	4.6

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Non-Bank Money Orders by State

	All Unbanked Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	4,905	54.0	3,418	37.6	763	8.4
Alabama	222	100.0	124	55.7	83	37.4	15	6.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	106	53.6	77	39.1	14	7.3
Arkansas	115	100.0	61	52.9	50	43.1	5	4.1
California	1,013	100.0	560	55.3	354	34.9	99	9.8
Colorado	138	100.0	46	33.1	86	62.2	6	4.6
Connecticut	73	100.0	42	57.2	25	34.1	6	8.7
Delaware	37	100.0	23	62.1	12	34.1	1	3.7
District of Columbia	19	100.0	8	42.4	9	48.0	2	9.6
Florida	527	100.0	233	44.3	227	43.2	66	12.6
Georgia	457	100.0	239	52.3	193	42.2	25	5.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	12	31.6	22	57.5	4	10.9
Illinois	304	100.0	158	52.1	85	27.9	61	20.1
Indiana	180	100.0	98	54.5	66	36.9	16	8.6
Iowa	57	100.0	30	52.1	22	39.2	5	8.7
Kansas	73	100.0	37	50.4	35	48.0	1	1.6
Kentucky	208	100.0	110	52.9	89	42.9	9	4.2
Louisiana	155	100.0	81	52.4	50	32.2	24	15.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	58	47.8	56	46.7	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	137	51.6	104	39.3	24	9.1
Minnesota	56	100.0	31	55.5	15	27.5	9	17.0
Mississippi	184	100.0	108	58.6	68	36.9	8	4.6
Missouri	204	100.0	128	62.9	62	30.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	24	63.0	11	29.3	3	7.7
Nevada	67	100.0	41	61.6	19	28.5	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	133	57.0	93	40.0	7	3.0
New Mexico	89	100.0	63	70.2	21	23.6	5	6.2
New York	761	100.0	350	46.0	331	43.5	80	10.5
North Carolina	306	100.0	177	57.9	109	35.5	20	6.7
North Dakota	13	100.0	7	54.1	5	36.3	1	9.6
Ohio	328	100.0	214	65.2	75	22.8	40	12.1
Oklahoma	141	100.0	91	64.1	45	32.1	5	3.8
Oregon	88	100.0	49	55.8	31	35.7	8	8.5
Pennsylvania	251	100.0	151	59.9	80	31.6	21	8.5
Rhode Island	26	100.0	15	56.8	10	38.1	1	5.1
South Carolina	182	100.0	100	54.7	73	40.0	10	5.2
South Dakota	16	100.0	10	60.2	6	37.5	*	2.4
Tennessee	249	100.0	107	42.9	120	48.0	23	9.1
Texas	1,040	100.0	597	57.4	396	38.1	46	4.5
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	76	49.8	46	30.0	31	20.2
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	29	61.7	13	28.3	5	10.0
Wisconsin	99	100.0	56	56.4	37	37.8	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Households' Use of Non-Bank Money Orders by State

	All Underbanked Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	17,261	81.1	3,987	18.7	29	0.1
Alabama	386	100.0	334	86.7	51	13.3	*	*
Alaska	64	100.0	48	75.9	15	24.1	*	*
Arizona	441	100.0	349	79.3	91	20.7	*	*
Arkansas	253	100.0	188	74.2	62	24.4	4	1.5
California	1,990	100.0	1,544	77.6	442	22.2	4	0.2
Colorado	307	100.0	246	80.2	59	19.2	2	0.6
Connecticut	190	100.0	157	83.0	32	17.0	*	*
Delaware	72	100.0	66	91.9	6	8.1	*	*
District of Columbia	50	100.0	42	84.5	8	15.5	*	*
Florida	1,270	100.0	1,057	83.2	204	16.1	9	0.7
Georgia	731	100.0	637	87.1	91	12.4	4	0.5
Hawaii	61	100.0	50	82.3	11	17.7	*	*
Idaho	111	100.0	83	74.1	29	25.9	*	*
Illinois	773	100.0	596	77.1	177	22.9	*	*
Indiana	410	100.0	357	87.1	53	12.9	*	*
Iowa	206	100.0	150	72.8	55	26.7	1	0.5
Kansas	200	100.0	156	78.3	43	21.7	*	*
Kentucky	415	100.0	357	85.9	58	14.1	*	*
Louisiana	405	100.0	315	77.8	90	22.2	*	*
Maine	99	100.0	73	74.3	25	25.7	*	*
Maryland	434	100.0	393	90.7	41	9.3	*	*
Massachusetts	302	100.0	257	85.3	44	14.7	*	*
Michigan	658	100.0	544	82.6	114	17.4	*	*
Minnesota	236	100.0	175	74.2	61	25.8	*	*
Mississippi	282	100.0	252	89.4	30	10.6	*	*
Missouri	478	100.0	336	70.2	140	29.3	2	0.5
Montana	83	100.0	59	71.6	24	28.4	*	*
Nebraska	105	100.0	76	72.0	29	28.0	*	*
Nevada	201	100.0	150	74.8	51	25.2	*	*
New Hampshire	63	100.0	47	74.2	16	25.8	*	*
New Jersey	377	100.0	328	87.1	49	12.9	*	*
New Mexico	169	100.0	143	84.9	26	15.1	*	*
New York	1,492	100.0	1,322	88.6	170	11.4	*	*
North Carolina	750	100.0	620	82.7	130	17.3	*	*
North Dakota	52	100.0	38	73.5	14	26.5	*	*
Ohio	966	100.0	755	78.1	208	21.5	4	0.4
Oklahoma	316	100.0	259	81.8	57	18.2	*	*
Oregon	230	100.0	189	82.1	41	17.9	*	*
Pennsylvania	874	100.0	724	82.9	150	17.1	*	*
Rhode Island	52	100.0	46	88.5	6	11.5	*	*
South Carolina	432	100.0	353	81.7	79	18.3	*	*
South Dakota	54	100.0	36	67.4	17	31.9	*	0.8
Tennessee	441	100.0	341	77.3	100	22.7	*	*
Texas	2,145	100.0	1,770	82.5	374	17.5	*	*
Utah	137	100.0	93	67.8	44	32.2	*	*
Vermont	31	100.0	26	82.6	5	17.4	*	*
Virginia	464	100.0	370	79.7	94	20.3	*	*
Washington	456	100.0	327	71.7	129	28.3	*	*
West Virginia	156	100.0	130	83.4	26	16.6	*	*
Wisconsin	372	100.0	267	71.8	105	28.2	*	*
Wyoming	38	100.0	29	75.8	9	24.2	*	*

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

All Households' Use of Non-Bank Check Cashing by State

	All Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	12,225	10.3	102,916	86.8	3,434	2.9
Alabama	1,911	100.0	241	12.6	1,606	84.0	64	3.4
Alaska	250	100.0	31	12.5	213	85.1	6	2.4
Arizona	2,630	100.0	214	8.1	2,348	89.3	68	2.6
Arkansas	1,135	100.0	118	10.4	997	87.9	19	1.7
California	13,094	100.0	1,326	10.1	11,250	85.9	518	4.0
Colorado	2,000	100.0	203	10.1	1,745	87.2	52	2.6
Connecticut	1,374	100.0	102	7.4	1,221	88.9	51	3.7
Delaware	301	100.0	36	11.9	259	86.0	7	2.2
District of Columbia	341	100.0	27	8.0	309	90.4	5	1.5
Florida	7,567	100.0	636	8.4	6,650	87.9	281	3.7
Georgia	3,765	100.0	420	11.2	3,249	86.3	96	2.5
Hawaii	439	100.0	23	5.3	389	88.6	27	6.1
Idaho	566	100.0	62	10.9	491	86.9	12	2.2
Illinois	4,911	100.0	484	9.9	4,316	87.9	112	2.3
Indiana	2,445	100.0	190	7.8	2,205	90.2	51	2.1
Iowa	1,229	100.0	152	12.4	1,060	86.2	17	1.4
Kansas	1,147	100.0	151	13.2	984	85.8	11	1.0
Kentucky	1,754	100.0	222	12.7	1,505	85.8	26	1.5
Louisiana	1,769	100.0	242	13.7	1,473	83.3	54	3.1
Maine	550	100.0	63	11.5	476	86.6	11	1.9
Maryland	2,169	100.0	181	8.3	1,943	89.6	45	2.1
Massachusetts	2,637	100.0	123	4.6	2,452	93.0	62	2.4
Michigan	3,938	100.0	461	11.7	3,380	85.8	98	2.5
Minnesota	2,131	100.0	163	7.7	1,940	91.1	27	1.3
Mississippi	1,118	100.0	161	14.4	929	83.1	28	2.5
Missouri	2,473	100.0	290	11.7	2,115	85.5	68	2.8
Montana	419	100.0	53	12.7	354	84.3	13	3.0
Nebraska	708	100.0	72	10.2	626	88.4	10	1.4
Nevada	981	100.0	139	14.2	817	83.2	25	2.6
New Hampshire	524	100.0	26	5.0	488	93.2	10	1.8
New Jersey	3,141	100.0	210	6.7	2,834	90.2	97	3.1
New Mexico	780	100.0	102	13.0	661	84.7	18	2.3
New York	7,749	100.0	832	10.7	6,591	85.1	326	4.2
North Carolina	3,749	100.0	385	10.3	3,242	86.5	122	3.3
North Dakota	275	100.0	30	10.9	242	87.8	4	1.3
Ohio	4,596	100.0	449	9.8	3,994	86.9	154	3.3
Oklahoma	1,445	100.0	185	12.8	1,214	84.0	46	3.2
Oregon	1,558	100.0	153	9.8	1,318	84.6	87	5.6
Pennsylvania	4,958	100.0	459	9.3	4,344	87.6	155	3.1
Rhode Island	423	100.0	29	6.9	385	91.2	8	1.9
South Carolina	1,790	100.0	235	13.1	1,535	85.8	20	1.1
South Dakota	332	100.0	43	12.8	284	85.7	5	1.4
Tennessee	2,517	100.0	203	8.1	2,248	89.3	65	2.6
Texas	8,891	100.0	1,307	14.7	7,351	82.7	233	2.6
Utah	902	100.0	100	11.1	787	87.3	14	1.6
Vermont	256	100.0	18	7.2	232	90.8	5	2.0
Virginia	2,996	100.0	269	9.0	2,629	87.8	97	3.2
Washington	2,643	100.0	295	11.1	2,305	87.2	44	1.7
West Virginia	756	100.0	70	9.2	665	88.0	21	2.8
Wisconsin	2,322	100.0	218	9.4	2,075	89.3	30	1.3
Wyoming	221	100.0	21	9.4	191	86.6	9	4.0

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Non-Bank Check Cashing by State

	All Unbanked Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	3,468	38.2	4,884	53.8	733	8.1
Alabama	222	100.0	70	31.5	137	61.6	15	6.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	71	36.1	112	56.7	14	7.3
Arkansas	115	100.0	25	21.9	85	74.1	5	4.1
California	1,013	100.0	472	46.6	449	44.3	92	9.0
Colorado	138	100.0	41	29.4	91	66.0	6	4.6
Connecticut	73	100.0	31	42.6	36	48.7	6	8.7
Delaware	37	100.0	13	36.0	22	60.3	1	3.7
District of Columbia	19	100.0	5	24.4	13	66.0	2	9.6
Florida	527	100.0	147	28.0	309	58.6	71	13.4
Georgia	457	100.0	126	27.6	306	66.9	25	5.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	11	28.8	23	60.3	4	10.9
Illinois	304	100.0	110	36.2	144	47.3	50	16.5
Indiana	180	100.0	51	28.4	117	64.9	12	6.7
Iowa	57	100.0	36	62.0	18	31.3	4	6.7
Kansas	73	100.0	22	29.4	51	69.0	1	1.6
Kentucky	208	100.0	88	42.1	112	53.7	9	4.2
Louisiana	155	100.0	61	39.7	70	44.9	24	15.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	33	27.3	81	67.1	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	99	37.5	137	51.7	29	10.8
Minnesota	56	100.0	25	45.2	23	41.4	8	13.4
Mississippi	184	100.0	59	32.0	117	63.5	8	4.6
Missouri	204	100.0	86	42.1	104	51.1	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	17	44.3	18	48.1	3	7.7
Nevada	67	100.0	36	54.3	24	35.8	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	88	37.7	129	55.6	16	6.7
New Mexico	89	100.0	44	49.6	41	45.8	4	4.6
New York	761	100.0	256	33.6	441	57.9	65	8.5
North Carolina	306	100.0	100	32.7	186	60.6	20	6.7
North Dakota	13	100.0	5	41.4	7	53.0	1	5.6
Ohio	328	100.0	142	43.3	150	45.8	36	10.9
Oklahoma	141	100.0	58	40.9	78	55.3	5	3.8
Oregon	88	100.0	35	39.6	46	51.8	8	8.5
Pennsylvania	251	100.0	115	45.9	115	45.7	21	8.5
Rhode Island	26	100.0	11	41.2	15	56.9	*	1.9
South Carolina	182	100.0	52	28.4	123	67.4	8	4.2
South Dakota	16	100.0	8	49.0	8	48.7	*	2.4
Tennessee	249	100.0	72	29.0	157	63.1	20	7.9
Texas	1,040	100.0	483	46.5	510	49.1	46	4.5
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	75	48.9	44	28.7	34	22.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	14	29.6	29	60.4	5	10.0
Wisconsin	99	100.0	46	46.3	47	47.9	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Household's Use of Non-Bank Check Cashing by State

	All Underbanked Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	6,374	30.0	14,874	69.9	28	0.1
Alabama	386	100.0	116	30.1	269	69.9	*	*
Alaska	64	100.0	19	30.3	44	69.7	*	*
Arizona	441	100.0	124	28.0	317	72.0	*	*
Arkansas	253	100.0	75	29.7	176	69.4	2	0.8
California	1,990	100.0	684	34.4	1,302	65.4	4	0.2
Colorado	307	100.0	115	37.5	192	62.5	*	*
Connecticut	190	100.0	50	26.4	138	73.0	1	0.6
Delaware	72	100.0	17	24.1	54	75.4	*	0.5
District of Columbia	50	100.0	19	38.0	31	62.0	*	*
Florida	1,270	100.0	357	28.1	912	71.9	*	*
Georgia	731	100.0	203	27.8	528	72.2	*	*
Hawaii	61	100.0	12	20.5	48	79.5	*	*
Idaho	111	100.0	38	34.0	74	66.0	*	*
Illinois	773	100.0	259	33.5	514	66.5	*	*
Indiana	410	100.0	96	23.5	310	75.7	3	0.8
Iowa	206	100.0	54	26.2	152	73.8	*	*
Kansas	200	100.0	73	36.6	127	63.4	*	*
Kentucky	415	100.0	91	22.0	324	78.0	*	*
Louisiana	405	100.0	155	38.2	250	61.8	*	*
Maine	99	100.0	36	35.9	63	63.6	1	0.5
Maryland	434	100.0	115	26.5	319	73.5	*	*
Massachusetts	302	100.0	49	16.1	253	83.9	*	*
Michigan	658	100.0	250	38.0	408	62.0	*	*
Minnesota	236	100.0	86	36.6	150	63.4	*	*
Mississippi	282	100.0	82	29.2	199	70.8	*	*
Missouri	478	100.0	142	29.6	334	69.9	2	0.5
Montana	83	100.0	30	36.0	53	64.0	*	*
Nebraska	105	100.0	42	40.3	63	59.7	*	*
Nevada	201	100.0	89	44.4	112	55.6	*	*
New Hampshire	63	100.0	14	21.4	50	78.6	*	*
New Jersey	377	100.0	79	21.1	297	78.9	*	*
New Mexico	169	100.0	50	29.5	119	70.5	*	*
New York	1,492	100.0	427	28.6	1,059	70.9	6	0.4
North Carolina	750	100.0	209	27.8	541	72.2	*	*
North Dakota	52	100.0	16	31.0	36	69.0	*	*
Ohio	966	100.0	237	24.5	729	75.5	*	*
Oklahoma	316	100.0	95	30.2	218	68.8	3	1.1
Oregon	230	100.0	72	31.2	158	68.8	*	*
Pennsylvania	874	100.0	221	25.3	653	74.7	*	*
Rhode Island	52	100.0	11	21.7	40	78.3	*	*
South Carolina	432	100.0	145	33.4	288	66.6	*	*
South Dakota	54	100.0	24	44.1	30	55.9	*	*
Tennessee	441	100.0	101	23.0	335	76.1	4	0.9
Texas	2,145	100.0	658	30.7	1,487	69.3	*	*
Utah	137	100.0	46	33.9	91	66.1	*	*
Vermont	31	100.0	9	30.4	22	69.6	*	*
Virginia	464	100.0	140	30.2	324	69.8	*	*
Washington	456	100.0	172	37.7	284	62.3	*	*
West Virginia	156	100.0	43	27.6	113	72.4	*	*
Wisconsin	372	100.0	114	30.8	257	69.2	*	*
Wyoming	38	100.0	11	29.5	27	70.5	*	*

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

All Households' Use of Payday Loans by State

	All Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	4,171	3.5	109,762	92.6	4,641	3.9
Alabama	1,911	100.0	63	3.3	1,756	91.9	92	4.8
Alaska	250	100.0	11	4.3	230	91.9	10	3.8
Arizona	2,630	100.0	185	7.0	2,363	89.8	82	3.1
Arkansas	1,135	100.0	32	2.8	1,071	94.4	32	2.8
California	13,094	100.0	466	3.6	11,906	90.9	722	5.5
Colorado	2,000	100.0	78	3.9	1,851	92.6	70	3.5
Connecticut	1,374	100.0	7	0.5	1,308	95.2	59	4.3
Delaware	301	100.0	10	3.3	281	93.2	10	3.5
District of Columbia	341	100.0	5	1.6	329	96.5	7	2.0
Florida	7,567	100.0	303	4.0	6,915	91.4	349	4.6
Georgia	3,765	100.0	56	1.5	3,563	94.6	146	3.9
Hawaii	439	100.0	9	2.1	397	90.4	33	7.4
Idaho	566	100.0	41	7.2	504	89.1	21	3.7
Illinois	4,911	100.0	160	3.3	4,579	93.2	172	3.5
Indiana	2,445	100.0	150	6.1	2,228	91.1	67	2.7
Iowa	1,229	100.0	46	3.8	1,156	94.1	26	2.1
Kansas	1,147	100.0	54	4.7	1,081	94.2	12	1.0
Kentucky	1,754	100.0	113	6.4	1,614	92.0	27	1.5
Louisiana	1,769	100.0	57	3.2	1,651	93.3	61	3.5
Maine	550	100.0	4	0.7	533	96.9	13	2.3
Maryland	2,169	100.0	36	1.7	2,066	95.3	66	3.1
Massachusetts	2,637	100.0	22	0.8	2,548	96.6	67	2.5
Michigan	3,938	100.0	91	2.3	3,715	94.3	132	3.4
Minnesota	2,131	100.0	35	1.6	2,052	96.3	44	2.1
Mississippi	1,118	100.0	56	5.0	1,026	91.7	37	3.3
Missouri	2,473	100.0	178	7.2	2,214	89.5	81	3.3
Montana	419	100.0	12	2.9	392	93.5	15	3.6
Nebraska	708	100.0	35	5.0	664	93.7	9	1.3
Nevada	981	100.0	53	5.4	899	91.6	29	2.9
New Hampshire	524	100.0	8	1.5	506	96.7	10	1.8
New Jersey	3,141	100.0	37	1.2	2,992	95.3	112	3.6
New Mexico	780	100.0	40	5.1	717	92.0	23	2.9
New York	7,749	100.0	15	0.2	7,243	93.5	490	6.3
North Carolina	3,749	100.0	77	2.0	3,521	93.9	152	4.1
North Dakota	275	100.0	8	2.9	262	95.1	5	2.0
Ohio	4,596	100.0	344	7.5	4,047	88.1	205	4.5
Oklahoma	1,445	100.0	88	6.1	1,298	89.8	60	4.1
Oregon	1,558	100.0	58	3.7	1,390	89.2	110	7.1
Pennsylvania	4,958	100.0	69	1.4	4,725	95.3	165	3.3
Rhode Island	423	100.0	5	1.1	406	96.0	12	2.8
South Carolina	1,790	100.0	128	7.2	1,600	89.4	62	3.5
South Dakota	332	100.0	13	3.8	312	94.0	7	2.2
Tennessee	2,517	100.0	119	4.7	2,314	91.9	84	3.3
Texas	8,891	100.0	344	3.9	8,216	92.4	332	3.7
Utah	902	100.0	42	4.6	841	93.2	19	2.1
Vermont	256	100.0	2	0.9	248	97.0	6	2.2
Virginia	2,996	100.0	113	3.8	2,722	90.9	160	5.3
Washington	2,643	100.0	187	7.1	2,392	90.5	64	2.4
West Virginia	756	100.0	7	0.9	724	95.8	25	3.3
Wisconsin	2,322	100.0	87	3.8	2,196	94.5	39	1.7
Wyoming	221	100.0	11	5.1	199	90.3	10	4.6

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Payday Loans by State

	All Unbanked Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	599	6.6	7,587	83.5	898	9.9
Alabama	222	100.0	7	3.0	198	89.0	18	8.0
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	20	10.1	163	82.6	14	7.3
Arkansas	115	100.0	2	1.7	108	94.2	5	4.1
California	1,013	100.0	41	4.1	855	84.4	117	11.5
Colorado	138	100.0	11	8.3	118	85.7	8	6.0
Connecticut	73	100.0	2	2.1	65	89.2	6	8.7
Delaware	37	100.0	3	7.6	32	87.1	2	5.3
District of Columbia	19	100.0	*	2.3	17	88.1	2	9.6
Florida	527	100.0	45	8.6	416	78.9	66	12.4
Georgia	457	100.0	15	3.3	410	89.6	33	7.1
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	6	16.7	28	72.4	4	10.9
Illinois	304	100.0	14	4.7	227	74.6	63	20.7
Indiana	180	100.0	24	13.3	137	76.4	19	10.4
Iowa	57	100.0	7	11.7	41	72.3	9	16.0
Kansas	73	100.0	10	13.6	62	84.8	1	1.6
Kentucky	208	100.0	25	12.1	174	83.7	9	4.2
Louisiana	155	100.0	4	2.3	123	79.6	28	18.1
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	2	2.0	110	90.8	9	7.2
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	6	2.2	222	83.9	37	14.0
Minnesota	56	100.0	6	11.0	40	72.1	9	17.0
Mississippi	184	100.0	13	6.9	158	86.0	13	7.1
Missouri	204	100.0	40	19.8	145	71.3	18	9.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	6	17.1	29	75.3	3	7.7
Nevada	67	100.0	4	5.4	57	84.7	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	9	3.8	208	89.3	16	7.0
New Mexico	89	100.0	17	19.0	67	74.8	6	6.3
New York	761	100.0	*	*	675	88.7	86	11.3
North Carolina	306	100.0	12	3.9	263	86.0	31	10.2
North Dakota	13	100.0	1	10.0	11	80.4	1	9.6
Ohio	328	100.0	49	15.0	235	71.5	44	13.5
Oklahoma	141	100.0	16	11.5	120	84.7	5	3.8
Oregon	88	100.0	9	10.6	67	75.5	12	13.9
Pennsylvania	251	100.0	*	*	227	90.3	24	9.7
Rhode Island	26	100.0	*	*	25	94.9	1	5.1
South Carolina	182	100.0	30	16.3	143	78.5	10	5.2
South Dakota	16	100.0	*	3.0	15	94.7	*	2.4
Tennessee	249	100.0	20	8.0	207	83.0	23	9.1
Texas	1,040	100.0	66	6.4	915	88.0	58	5.6
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	9	5.6	99	64.8	45	29.6
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	*	*	43	90.0	5	10.0
Wisconsin	99	100.0	5	4.7	89	89.5	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Households' Use of Payday Loans by State

	All Underbanked Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	3,445	16.2	17,523	82.4	310	1.5
Alabama	386	100.0	57	14.7	318	82.6	11	2.7
Alaska	64	100.0	10	16.2	52	81.0	2	2.8
Arizona	441	100.0	160	36.3	281	63.7	*	*
Arkansas	253	100.0	26	10.2	216	85.5	11	4.3
California	1,990	100.0	406	20.4	1,545	77.7	38	1.9
Colorado	307	100.0	65	21.1	235	76.6	7	2.4
Connecticut	190	100.0	5	2.9	181	95.6	3	1.5
Delaware	72	100.0	6	8.8	63	88.1	2	3.0
District of Columbia	50	100.0	5	9.7	45	89.0	1	1.3
Florida	1,270	100.0	258	20.3	999	78.7	13	1.0
Georgia	731	100.0	41	5.6	683	93.4	7	1.0
Hawaii	61	100.0	9	14.4	51	83.9	1	1.8
Idaho	111	100.0	34	30.1	77	69.0	1	0.9
Illinois	773	100.0	146	18.9	611	79.1	16	2.1
Indiana	410	100.0	119	29.2	290	70.8	*	*
Iowa	206	100.0	39	18.8	166	80.6	1	0.7
Kansas	200	100.0	43	21.4	157	78.6	*	*
Kentucky	415	100.0	87	21.1	325	78.4	2	0.5
Louisiana	405	100.0	54	13.2	347	85.9	4	0.9
Maine	99	100.0	4	4.0	94	95.0	1	1.0
Maryland	434	100.0	32	7.5	396	91.4	5	1.2
Massachusetts	302	100.0	15	4.9	287	95.1	*	*
Michigan	658	100.0	75	11.3	576	87.6	7	1.1
Minnesota	236	100.0	29	12.1	203	86.3	4	1.6
Mississippi	282	100.0	33	11.8	244	86.5	5	1.7
Missouri	478	100.0	135	28.3	340	71.2	3	0.5
Montana	83	100.0	10	12.2	71	86.1	1	1.7
Nebraska	105	100.0	28	26.3	78	73.7	*	*
Nevada	201	100.0	50	24.6	152	75.4	*	*
New Hampshire	63	100.0	7	11.4	56	88.6	*	*
New Jersey	377	100.0	28	7.4	342	90.9	7	1.7
New Mexico	169	100.0	23	13.6	145	85.6	1	0.8
New York	1,492	100.0	15	1.0	1,456	97.5	21	1.4
North Carolina	750	100.0	58	7.7	684	91.3	8	1.0
North Dakota	52	100.0	6	11.5	46	88.5	*	*
Ohio	966	100.0	277	28.7	668	69.2	21	2.2
Oklahoma	316	100.0	69	21.7	244	77.0	4	1.3
Oregon	230	100.0	49	21.1	179	77.8	3	1.1
Pennsylvania	874	100.0	65	7.4	802	91.8	7	0.8
Rhode Island	52	100.0	5	9.3	47	90.7	*	*
South Carolina	432	100.0	96	22.2	328	75.9	8	1.9
South Dakota	54	100.0	12	22.5	41	76.1	1	1.4
Tennessee	441	100.0	99	22.5	338	76.6	4	0.9
Texas	2,145	100.0	272	12.7	1,826	85.1	46	2.2
Utah	137	100.0	28	20.4	108	78.6	1	1.0
Vermont	31	100.0	1	4.2	29	94.4	*	1.4
Virginia	464	100.0	101	21.8	343	74.1	19	4.1
Washington	456	100.0	158	34.7	292	64.1	6	1.2
West Virginia	156	100.0	7	4.3	148	95.0	1	0.7
Wisconsin	372	100.0	81	21.7	285	76.6	6	1.7
Wyoming	38	100.0	8	21.1	30	78.1	*	0.8

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

All Households' Use of Pawn Shops by State

	All Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	6,767	5.7	107,125	90.3	4,682	3.9
Alabama	1,911	100.0	89	4.6	1,727	90.4	96	5.0
Alaska	250	100.0	26	10.3	214	85.8	10	3.9
Arizona	2,630	100.0	164	6.2	2,389	90.8	77	2.9
Arkansas	1,135	100.0	119	10.5	984	86.7	32	2.8
California	13,094	100.0	526	4.0	11,887	90.8	680	5.2
Colorado	2,000	100.0	113	5.7	1,802	90.1	84	4.2
Connecticut	1,374	100.0	61	4.5	1,256	91.4	56	4.1
Delaware	301	100.0	13	4.2	277	91.9	12	3.9
District of Columbia	341	100.0	5	1.6	330	96.7	6	1.8
Florida	7,567	100.0	493	6.5	6,707	88.6	367	4.9
Georgia	3,765	100.0	275	7.3	3,332	88.5	157	4.2
Hawaii	439	100.0	18	4.1	390	88.9	31	7.0
Idaho	566	100.0	36	6.3	509	89.9	21	3.8
Illinois	4,911	100.0	225	4.6	4,525	92.1	161	3.3
Indiana	2,445	100.0	132	5.4	2,245	91.8	68	2.8
Iowa	1,229	100.0	86	7.0	1,116	90.8	27	2.2
Kansas	1,147	100.0	87	7.6	1,034	90.2	25	2.2
Kentucky	1,754	100.0	160	9.1	1,562	89.1	32	1.8
Louisiana	1,769	100.0	79	4.4	1,625	91.9	65	3.7
Maine	550	100.0	40	7.3	496	90.2	14	2.5
Maryland	2,169	100.0	108	5.0	2,006	92.5	54	2.5
Massachusetts	2,637	100.0	66	2.5	2,498	94.7	73	2.8
Michigan	3,938	100.0	204	5.2	3,583	91.0	151	3.8
Minnesota	2,131	100.0	170	8.0	1,919	90.1	41	1.9
Mississippi	1,118	100.0	61	5.4	1,019	91.1	39	3.5
Missouri	2,473	100.0	141	5.7	2,256	91.2	76	3.1
Montana	419	100.0	53	12.5	346	82.5	21	5.0
Nebraska	708	100.0	48	6.7	651	91.9	10	1.4
Nevada	981	100.0	64	6.6	888	90.5	29	2.9
New Hampshire	524	100.0	19	3.6	494	94.4	10	2.0
New Jersey	3,141	100.0	70	2.2	2,962	94.3	109	3.5
New Mexico	780	100.0	56	7.2	703	90.2	21	2.7
New York	7,749	100.0	200	2.6	7,108	91.7	441	5.7
North Carolina	3,749	100.0	263	7.0	3,315	88.4	171	4.6
North Dakota	275	100.0	17	6.3	252	91.6	6	2.1
Ohio	4,596	100.0	216	4.7	4,186	91.1	195	4.2
Oklahoma	1,445	100.0	125	8.6	1,261	87.3	59	4.1
Oregon	1,558	100.0	122	7.8	1,325	85.0	112	7.2
Pennsylvania	4,958	100.0	169	3.4	4,627	93.3	162	3.3
Rhode Island	423	100.0	17	4.0	394	93.3	11	2.7
South Carolina	1,790	100.0	174	9.7	1,555	86.9	61	3.4
South Dakota	332	100.0	32	9.6	292	88.1	8	2.3
Tennessee	2,517	100.0	233	9.3	2,183	86.7	101	4.0
Texas	8,891	100.0	867	9.8	7,674	86.3	349	3.9
Utah	902	100.0	53	5.9	823	91.2	26	2.9
Vermont	256	100.0	6	2.5	244	95.3	6	2.2
Virginia	2,996	100.0	95	3.2	2,727	91.0	174	5.8
Washington	2,643	100.0	233	8.8	2,354	89.1	56	2.1
West Virginia	756	100.0	30	4.0	697	92.2	28	3.8
Wisconsin	2,322	100.0	87	3.8	2,188	94.2	47	2.0
Wyoming	221	100.0	22	9.8	188	85.0	12	5.2

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Pawn Shops by State

	All Unbanked Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	1,297	14.3	6,893	75.9	895	9.8
Alabama	222	100.0	24	10.6	170	76.6	28	12.8
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	41	20.7	142	72.0	14	7.3
Arkansas	115	100.0	20	17.7	90	78.2	5	4.1
California	1,013	100.0	93	9.1	817	80.6	103	10.2
Colorado	138	100.0	19	13.8	109	79.0	10	7.2
Connecticut	73	100.0	10	13.6	55	75.5	8	10.9
Delaware	37	100.0	4	10.8	31	83.9	2	5.3
District of Columbia	19	100.0	2	12.1	15	78.4	2	9.6
Florida	527	100.0	89	16.9	360	68.4	78	14.8
Georgia	457	100.0	65	14.3	346	75.7	46	10.0
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	8	20.1	26	69.0	4	10.9
Illinois	304	100.0	31	10.3	213	69.9	60	19.8
Indiana	180	100.0	31	17.4	133	74.0	16	8.6
Iowa	57	100.0	13	22.8	36	63.3	8	13.9
Kansas	73	100.0	15	20.3	56	75.9	3	3.8
Kentucky	208	100.0	59	28.4	140	67.4	9	4.2
Louisiana	155	100.0	17	10.9	118	75.9	20	13.2
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	9	7.7	105	86.7	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	35	13.2	201	75.9	29	11.0
Minnesota	56	100.0	15	26.7	32	56.3	9	17.0
Mississippi	184	100.0	8	4.1	165	89.8	11	6.1
Missouri	204	100.0	21	10.2	166	81.7	17	8.2
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	9	22.7	25	66.6	4	10.7
Nevada	67	100.0	8	12.2	52	77.9	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	6	2.8	210	90.2	16	7.0
New Mexico	89	100.0	22	24.8	65	72.7	2	2.5
New York	761	100.0	50	6.5	630	82.9	81	10.6
North Carolina	306	100.0	45	14.6	223	72.8	38	12.5
North Dakota	13	100.0	4	28.6	9	65.7	1	5.6
Ohio	328	100.0	70	21.3	220	66.9	39	11.8
Oklahoma	141	100.0	24	17.3	112	78.9	5	3.8
Oregon	88	100.0	32	36.4	44	49.7	12	13.9
Pennsylvania	251	100.0	26	10.3	204	81.2	21	8.5
Rhode Island	26	100.0	5	17.2	20	77.7	1	5.1
South Carolina	182	100.0	34	18.7	141	77.1	8	4.2
South Dakota	16	100.0	2	14.2	13	83.4	*	2.4
Tennessee	249	100.0	52	21.0	174	70.0	23	9.1
Texas	1,040	100.0	192	18.5	789	75.9	59	5.7
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	8	5.3	93	61.0	52	33.7
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	8	17.4	34	72.6	5	10.0
Wisconsin	99	100.0	6	6.1	87	88.1	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Households' Use of Pawn Shops by State

	All Underbanked Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	3,353	15.8	17,575	82.6	349	1.6
Alabama	386	100.0	55	14.2	323	83.8	7	1.9
Alaska	64	100.0	15	24.1	48	74.8	1	1.1
Arizona	441	100.0	70	15.9	367	83.2	4	0.9
Arkansas	253	100.0	67	26.3	179	70.5	8	3.1
California	1,990	100.0	295	14.8	1,673	84.1	22	1.1
Colorado	307	100.0	62	20.3	235	76.6	9	3.1
Connecticut	190	100.0	28	14.5	159	83.9	3	1.6
Delaware	72	100.0	5	6.3	65	89.9	3	3.9
District of Columbia	50	100.0	2	3.5	49	96.5	*	*
Florida	1,270	100.0	248	19.5	1,001	78.9	20	1.6
Georgia	731	100.0	133	18.2	584	79.8	15	2.0
Hawaii	61	100.0	10	16.2	48	79.8	2	4.0
Idaho	111	100.0	17	15.5	93	83.7	1	0.8
Illinois	773	100.0	110	14.2	651	84.2	12	1.6
Indiana	410	100.0	82	19.9	324	79.0	4	1.0
Iowa	206	100.0	45	21.6	160	77.7	1	0.7
Kansas	200	100.0	34	16.8	164	82.2	2	0.9
Kentucky	415	100.0	67	16.3	343	82.6	5	1.1
Louisiana	405	100.0	43	10.6	353	87.3	8	2.0
Maine	99	100.0	18	18.2	80	81.1	1	0.6
Maryland	434	100.0	52	12.0	377	86.9	5	1.1
Massachusetts	302	100.0	12	3.8	290	96.2	*	*
Michigan	658	100.0	89	13.5	562	85.4	8	1.1
Minnesota	236	100.0	73	31.0	159	67.4	4	1.6
Mississippi	282	100.0	33	11.7	239	84.7	10	3.6
Missouri	478	100.0	82	17.1	396	82.9	*	*
Montana	83	100.0	35	41.8	46	55.7	2	2.5
Nebraska	105	100.0	27	25.4	79	74.6	*	*
Nevada	201	100.0	42	20.8	159	79.2	*	*
New Hampshire	63	100.0	8	13.3	54	85.9	1	0.8
New Jersey	377	100.0	18	4.9	356	94.4	3	0.7
New Mexico	169	100.0	24	14.3	145	85.7	*	*
New York	1,492	100.0	97	6.5	1,371	91.9	25	1.6
North Carolina	750	100.0	122	16.3	620	82.6	8	1.1
North Dakota	52	100.0	10	19.0	41	79.0	1	2.0
Ohio	966	100.0	93	9.6	860	89.1	13	1.3
Oklahoma	316	100.0	58	18.5	254	80.2	4	1.3
Oregon	230	100.0	65	28.4	159	69.2	5	2.4
Pennsylvania	874	100.0	61	7.0	806	92.2	7	0.8
Rhode Island	52	100.0	8	16.4	43	83.6	*	*
South Carolina	432	100.0	109	25.2	307	70.9	17	3.9
South Dakota	54	100.0	15	28.3	38	70.3	1	1.4
Tennessee	441	100.0	129	29.2	300	68.1	12	2.7
Texas	2,145	100.0	424	19.8	1,674	78.1	46	2.2
Utah	137	100.0	33	23.7	96	70.3	8	5.9
Vermont	31	100.0	2	5.4	28	91.9	1	2.7
Virginia	464	100.0	40	8.6	401	86.5	23	5.0
Washington	456	100.0	116	25.4	337	73.8	3	0.8
West Virginia	156	100.0	17	10.7	137	88.0	2	1.4
Wisconsin	372	100.0	50	13.3	311	83.7	11	3.0
Wyoming	38	100.0	8	21.9	29	76.6	1	1.6

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

All Households' Use of Rent-to-Own Agreements by State

	All Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	4,563	3.8	109,573	92.4	4,438	3.7
Alabama	1,911	100.0	68	3.6	1,761	92.1	82	4.3
Alaska	250	100.0	11	4.6	231	92.5	7	2.9
Arizona	2,630	100.0	103	3.9	2,447	93.0	81	3.1
Arkansas	1,135	100.0	90	7.9	1,012	89.2	33	2.9
California	13,094	100.0	218	1.7	12,175	93.0	701	5.4
Colorado	2,000	100.0	65	3.2	1,863	93.2	72	3.6
Connecticut	1,374	100.0	44	3.2	1,266	92.2	64	4.6
Delaware	301	100.0	3	1.1	287	95.3	11	3.7
District of Columbia	341	100.0	7	2.1	327	95.9	7	2.0
Florida	7,567	100.0	209	2.8	7,002	92.5	356	4.7
Georgia	3,765	100.0	244	6.5	3,381	89.8	140	3.7
Hawaii	439	100.0	12	2.8	396	90.3	30	7.0
Idaho	566	100.0	21	3.6	529	93.5	16	2.9
Illinois	4,911	100.0	158	3.2	4,593	93.5	161	3.3
Indiana	2,445	100.0	183	7.5	2,189	89.5	73	3.0
Iowa	1,229	100.0	54	4.4	1,152	93.7	23	1.9
Kansas	1,147	100.0	52	4.5	1,082	94.3	14	1.2
Kentucky	1,754	100.0	94	5.4	1,632	93.1	27	1.6
Louisiana	1,769	100.0	57	3.2	1,655	93.5	58	3.3
Maine	550	100.0	34	6.1	505	91.8	11	2.1
Maryland	2,169	100.0	65	3.0	2,039	94.0	65	3.0
Massachusetts	2,637	100.0	52	2.0	2,511	95.2	74	2.8
Michigan	3,938	100.0	153	3.9	3,660	92.9	125	3.2
Minnesota	2,131	100.0	25	1.2	2,070	97.2	36	1.7
Mississippi	1,118	100.0	59	5.3	1,031	92.2	28	2.5
Missouri	2,473	100.0	123	5.0	2,277	92.1	73	3.0
Montana	419	100.0	15	3.6	386	92.1	18	4.3
Nebraska	708	100.0	22	3.1	677	95.5	10	1.3
Nevada	981	100.0	14	1.4	937	95.5	30	3.1
New Hampshire	524	100.0	15	2.9	498	95.2	10	1.9
New Jersey	3,141	100.0	36	1.2	3,000	95.5	104	3.3
New Mexico	780	100.0	35	4.5	724	92.8	20	2.6
New York	7,749	100.0	223	2.9	7,061	91.1	466	6.0
North Carolina	3,749	100.0	169	4.5	3,430	91.5	149	4.0
North Dakota	275	100.0	9	3.1	261	94.7	6	2.2
Ohio	4,596	100.0	324	7.1	4,099	89.2	173	3.8
Oklahoma	1,445	100.0	103	7.1	1,283	88.8	59	4.1
Oregon	1,558	100.0	62	4.0	1,390	89.2	106	6.8
Pennsylvania	4,958	100.0	167	3.4	4,628	93.3	163	3.3
Rhode Island	423	100.0	19	4.4	394	93.1	10	2.4
South Carolina	1,790	100.0	121	6.7	1,618	90.4	51	2.9
South Dakota	332	100.0	8	2.5	315	95.1	8	2.5
Tennessee	2,517	100.0	128	5.1	2,293	91.1	96	3.8
Texas	8,891	100.0	541	6.1	8,039	90.4	311	3.5
Utah	902	100.0	36	4.0	850	94.3	15	1.7
Vermont	256	100.0	11	4.3	239	93.4	6	2.3
Virginia	2,996	100.0	104	3.5	2,753	91.9	139	4.7
Washington	2,643	100.0	104	4.0	2,486	94.1	52	2.0
West Virginia	756	100.0	26	3.5	707	93.5	23	3.0
Wisconsin	2,322	100.0	59	2.5	2,231	96.1	32	1.4
Wyoming	221	100.0	9	3.9	202	91.4	10	4.7

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Rent-to-Own Agreements by State

	All Unbanked Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	1,084	11.9	7,114	78.3	887	9.8
Alabama	222	100.0	6	2.7	196	88.4	20	8.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	20	10.2	163	82.6	14	7.3
Arkansas	115	100.0	28	23.9	83	72.0	5	4.1
California	1,013	100.0	57	5.6	852	84.2	104	10.3
Colorado	138	100.0	13	9.7	116	84.3	8	6.0
Connecticut	73	100.0	13	18.2	52	70.8	8	10.9
Delaware	37	100.0	*	*	35	94.7	2	5.3
District of Columbia	19	100.0	1	7.0	16	83.5	2	9.6
Florida	527	100.0	44	8.3	414	78.5	69	13.2
Georgia	457	100.0	78	17	340	74.4	39	8.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	5	14.1	29	75.1	4	10.9
Illinois	304	100.0	42	13.9	205	67.2	58	18.9
Indiana	180	100.0	52	28.8	109	60.8	19	10.4
Iowa	57	100.0	12	20.9	37	65.2	8	13.9
Kansas	73	100.0	9	11.8	64	86.6	1	1.6
Kentucky	208	100.0	28	13.6	171	82.2	9	4.2
Louisiana	155	100.0	4	2.3	127	82.0	24	15.7
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	13	11.1	101	83.3	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	29	11.0	208	78.4	28	10.6
Minnesota	56	100.0	5	8.4	42	74.6	9	17.0
Mississippi	184	100.0	20	11.0	155	84.5	8	4.6
Missouri	204	100.0	29	14.0	161	79.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	5	12.9	30	79.4	3	7.7
Nevada	67	100.0	*	*	61	90.1	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	12	5.1	204	87.9	16	7.0
New Mexico	89	100.0	9	9.9	77	86	4	4.1
New York	761	100.0	64	8.4	593	77.9	104	13.7
North Carolina	306	100.0	40	13.2	235	76.6	31	10.2
North Dakota	13	100.0	1	11.0	11	83.4	1	5.6
Ohio	328	100.0	69	20.9	219	66.7	41	12.4
Oklahoma	141	100.0	28	20.0	105	74	8	6.0
Oregon	88	100.0	17	19.1	59	67.1	12	13.9
Pennsylvania	251	100.0	23	9.2	207	82.3	21	8.5
Rhode Island	26	100.0	6	23.7	19	71.2	1	5.1
South Carolina	182	100.0	26	14.1	144	78.8	13	7.1
South Dakota	16	100.0	2	10.5	14	87.2	*	2.4
Tennessee	249	100.0	51	20.4	173	69.5	25	10.1
Texas	1,040	100.0	134	12.9	840	80.8	65	6.3
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	14	9.3	98	64.3	40	26.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	4	8.1	39	81.9	5	10.0
Wisconsin	99	100.0	9	9.1	84	85.1	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Households' Use of Rent-to-Own Agreements by State

	All Underbanked Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	2,771	13.0	18,316	86.1	191	0.9
Alabama	386	100.0	56	14.4	330	85.6	*	*
Alaska	64	100.0	7	11.7	56	88.3	*	*
Arizona	441	100.0	53	12.1	383	86.9	4	0.9
Arkansas	253	100.0	51	20.1	194	76.8	8	3.1
California	1,990	100.0	120	6.0	1,834	92.2	35	1.8
Colorado	307	100.0	37	12.2	264	86.1	5	1.8
Connecticut	190	100.0	27	14.4	157	82.9	5	2.7
Delaware	72	100.0	2	2.4	67	93.7	3	3.9
District of Columbia	50	100.0	6	11.9	44	86.9	1	1.3
Florida	1,270	100.0	132	10.4	1,126	88.7	12	0.9
Georgia	731	100.0	102	13.9	626	85.7	3	0.4
Hawaii	61	100.0	9	14.4	51	84.7	1	0.9
Idaho	111	100.0	12	11.2	99	88.8	*	*
Illinois	773	100.0	95	12.3	669	86.5	9	1.2
Indiana	410	100.0	100	24.5	306	74.8	3	0.8
Iowa	206	100.0	32	15.3	173	84.1	1	0.6
Kansas	200	100.0	34	16.9	166	83.1	*	*
Kentucky	415	100.0	58	14.0	354	85.3	3	0.7
Louisiana	405	100.0	50	12.4	350	86.5	4	1.0
Maine	99	100.0	24	24.6	75	75.4	*	*
Maryland	434	100.0	48	11.0	381	88.0	5	1.0
Massachusetts	302	100.0	14	4.8	287	95.2	*	*
Michigan	658	100.0	87	13.2	564	85.7	7	1.1
Minnesota	236	100.0	13	5.4	223	94.6	*	*
Mississippi	282	100.0	31	11.1	248	88.0	3	0.9
Missouri	478	100.0	81	16.9	397	83.1	*	*
Montana	83	100.0	10	12.2	71	86.1	1	1.7
Nebraska	105	100.0	14	13.2	91	86.8	*	*
Nevada	201	100.0	10	5.1	191	94.9	*	*
New Hampshire	63	100.0	9	13.6	55	86.4	*	*
New Jersey	377	100.0	16	4.1	361	95.9	*	*
New Mexico	169	100.0	25	14.9	144	85.1	*	*
New York	1,492	100.0	144	9.7	1,334	89.4	14	0.9
North Carolina	750	100.0	106	14.1	641	85.4	3	0.5
North Dakota	52	100.0	6	10.9	46	87.1	1	2.0
Ohio	966	100.0	197	20.3	766	79.3	4	0.4
Oklahoma	316	100.0	64	20.2	250	79.1	2	0.8
Oregon	230	100.0	40	17.5	187	81.4	3	1.1
Pennsylvania	874	100.0	105	12.0	762	87.2	7	0.8
Rhode Island	52	100.0	11	22.2	40	77.8	*	*
South Carolina	432	100.0	87	20.2	339	78.4	6	1.4
South Dakota	54	100.0	5	9.5	48	89.8	*	0.8
Tennessee	441	100.0	77	17.5	360	81.6	4	0.9
Texas	2,145	100.0	323	15.0	1,804	84.1	18	0.8
Utah	137	100.0	23	16.6	111	81.2	3	2.3
Vermont	31	100.0	4	14.3	26	84.3	*	1.4
Virginia	464	100.0	83	17.9	369	79.6	12	2.6
Washington	456	100.0	70	15.4	386	84.6	*	*
West Virginia	156	100.0	19	12.0	138	88.0	*	*
Wisconsin	372	100.0	35	9.5	336	90.5	*	*
Wyoming	38	100.0	5	14.1	33	85.1	*	0.8

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

All Households' Use of Refund Anticipation Loans by State

	All Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	3,510	3.0	110,286	93.0	4,779	4.0
Alabama	1,911	100.0	68	3.6	1,756	91.9	87	4.5
Alaska	250	100.0	9	3.8	231	92.6	9	3.6
Arizona	2,630	100.0	72	2.7	2,467	93.8	91	3.5
Arkansas	1,135	100.0	78	6.9	1,026	90.5	30	2.7
California	13,094	100.0	242	1.8	12,091	92.3	761	5.8
Colorado	2,000	100.0	22	1.1	1,902	95.1	76	3.8
Connecticut	1,374	100.0	28	2.0	1,283	93.4	63	4.6
Delaware	301	100.0	5	1.8	283	93.9	13	4.3
District of Columbia	341	100.0	4	1.1	330	96.6	8	2.3
Florida	7,567	100.0	138	1.8	7,068	93.4	361	4.8
Georgia	3,765	100.0	147	3.9	3,475	92.3	143	3.8
Hawaii	439	100.0	6	1.3	402	91.7	31	7.0
Idaho	566	100.0	19	3.4	528	93.3	19	3.3
Illinois	4,911	100.0	121	2.5	4,615	94.0	176	3.6
Indiana	2,445	100.0	102	4.2	2,261	92.4	83	3.4
Iowa	1,229	100.0	48	3.9	1,161	94.4	21	1.7
Kansas	1,147	100.0	17	1.5	1,118	97.5	12	1.0
Kentucky	1,754	100.0	71	4.0	1,648	94.0	35	2.0
Louisiana	1,769	100.0	79	4.5	1,620	91.6	70	4.0
Maine	550	100.0	11	1.9	527	95.9	12	2.2
Maryland	2,169	100.0	75	3.4	2,026	93.4	69	3.2
Massachusetts	2,637	100.0	45	1.7	2,514	95.3	78	3.0
Michigan	3,938	100.0	95	2.4	3,674	93.3	169	4.3
Minnesota	2,131	100.0	22	1.0	2,073	97.3	36	1.7
Mississippi	1,118	100.0	35	3.1	1,047	93.6	36	3.2
Missouri	2,473	100.0	93	3.8	2,307	93.3	74	3.0
Montana	419	100.0	16	3.8	388	92.4	16	3.8
Nebraska	708	100.0	17	2.4	681	96.2	10	1.5
Nevada	981	100.0	15	1.5	936	95.4	30	3.1
New Hampshire	524	100.0	7	1.3	508	96.9	9	1.8
New Jersey	3,141	100.0	94	3.0	2,924	93.1	123	3.9
New Mexico	780	100.0	32	4.1	716	91.8	32	4.1
New York	7,749	100.0	194	2.5	7,090	91.5	464	6.0
North Carolina	3,749	100.0	145	3.9	3,453	92.1	150	4.0
North Dakota	275	100.0	7	2.4	263	95.4	6	2.1
Ohio	4,596	100.0	176	3.8	4,234	92.1	186	4.0
Oklahoma	1,445	100.0	59	4.1	1,315	91.0	70	4.8
Oregon	1,558	100.0	47	3.0	1,403	90.0	109	7.0
Pennsylvania	4,958	100.0	137	2.8	4,642	93.6	179	3.6
Rhode Island	423	100.0	7	1.7	405	95.8	11	2.6
South Carolina	1,790	100.0	101	5.6	1,641	91.7	48	2.7
South Dakota	332	100.0	8	2.4	316	95.3	8	2.3
Tennessee	2,517	100.0	151	6.0	2,277	90.5	89	3.5
Texas	8,891	100.0	351	3.9	8,203	92.3	337	3.8
Utah	902	100.0	22	2.4	861	95.5	19	2.1
Vermont	256	100.0	5	1.9	245	95.7	6	2.4
Virginia	2,996	100.0	69	2.3	2,752	91.9	174	5.8
Washington	2,643	100.0	92	3.5	2,490	94.2	61	2.3
West Virginia	756	100.0	25	3.3	704	93.1	27	3.6
Wisconsin	2,322	100.0	77	3.3	2,205	94.9	40	1.7
Wyoming	221	100.0	6	2.5	204	92.6	11	4.9

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Unbanked Households' Use of Refund Anticipation Loans by State

	All Unbanked Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	708	7.8	7,509	82.6	868	9.6
Alabama	222	100.0	13	5.7	194	87.5	15	6.8
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	18	9.1	165	83.6	14	7.3
Arkansas	115	100.0	14	12.2	96	83.7	5	4.1
California	1,013	100.0	24	2.3	889	87.8	100	9.9
Colorado	138	100.0	4	3.2	125	90.9	8	6.0
Connecticut	73	100.0	6	8.2	59	80.9	8	10.9
Delaware	37	100.0	1	3.6	33	89.4	3	7.0
District of Columbia	19	100.0	1	7.0	16	83.4	2	9.6
Florida	527	100.0	32	6.1	425	80.7	69	13.2
Georgia	457	100.0	53	11.5	371	81.2	33	7.2
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	3	9.0	30	80.1	4	10.9
Illinois	304	100.0	13	4.2	223	73.2	69	22.6
Indiana	180	100.0	21	11.8	134	74.8	24	13.5
Iowa	57	100.0	13	22.6	38	66.3	6	11.1
Kansas	73	100.0	5	7.2	67	91.2	1	1.6
Kentucky	208	100.0	20	9.5	180	86.3	9	4.2
Louisiana	155	100.0	14	9.2	116	75.1	24	15.7
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	15	12.1	100	82.3	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	12	4.4	221	83.4	32	12.2
Minnesota	56	100.0	3	5.5	43	77.5	9	17.0
Mississippi	184	100.0	16	8.8	159	86.6	8	4.6
Missouri	204	100.0	37	18.0	153	75.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	1	2.7	34	89.6	3	7.7
Nevada	67	100.0	3	5.1	57	85.0	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	24	10.4	192	82.6	16	7.0
New Mexico	89	100.0	15	17.1	70	78.8	4	4.1
New York	761	100.0	38	4.9	636	83.6	87	11.4
North Carolina	306	100.0	20	6.4	257	83.9	30	9.7
North Dakota	13	100.0	1	4.2	12	90.2	1	5.6
Ohio	328	100.0	39	11.8	250	76.2	40	12.1
Oklahoma	141	100.0	7	4.9	126	88.9	9	6.2
Oregon	88	100.0	14	15.4	62	70.8	12	13.9
Pennsylvania	251	100.0	28	11.2	200	79.4	24	9.4
Rhode Island	26	100.0	1	2.0	24	92.8	1	5.1
South Carolina	182	100.0	21	11.6	154	84.3	8	4.2
South Dakota	16	100.0	1	3.3	15	94.3	*	2.4
Tennessee	249	100.0	36	14.4	188	75.5	25	10.1
Texas	1,040	100.0	68	6.5	912	87.7	60	5.7
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	6	3.8	103	67.2	45	29.1
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	*	*	43	90.0	5	10.0
Wisconsin	99	100.0	15	14.8	79	79.4	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Underbanked Households' Use of Refund Anticipation Loans by State

	All Underbanked Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	2,802	13.2	18,197	85.5	278	1.3
Alabama	386	100.0	55	14.4	330	85.6	*	*
Alaska	64	100.0	9	14.1	54	85.4	*	0.5
Arizona	441	100.0	54	12.3	378	85.7	9	2.0
Arkansas	253	100.0	64	25.2	183	72.2	7	2.6
California	1,990	100.0	218	11.0	1,735	87.2	36	1.8
Colorado	307	100.0	18	5.9	285	92.9	3	1.1
Connecticut	190	100.0	22	11.5	164	86.4	4	2.1
Delaware	72	100.0	4	5.7	65	90.4	3	3.9
District of Columbia	50	100.0	2	4.9	47	93.8	1	1.3
Florida	1,270	100.0	106	8.4	1,147	90.4	16	1.3
Georgia	731	100.0	94	12.8	631	86.3	6	0.8
Hawaii	61	100.0	6	9.2	55	89.9	1	0.9
Idaho	111	100.0	16	14.0	95	85.0	1	1.0
Illinois	773	100.0	108	13.9	650	84.1	15	2.0
Indiana	410	100.0	81	19.7	326	79.6	3	0.7
Iowa	206	100.0	35	16.9	171	83.1	*	*
Kansas	200	100.0	12	6.0	188	94.0	*	*
Kentucky	415	100.0	51	12.2	358	86.4	6	1.4
Louisiana	405	100.0	65	15.9	329	81.3	11	2.8
Maine	99	100.0	10	10.2	88	88.6	1	1.2
Maryland	434	100.0	60	13.8	370	85.4	3	0.8
Massachusetts	302	100.0	27	9.0	274	91.0	*	*
Michigan	658	100.0	83	12.6	567	86.1	8	1.3
Minnesota	236	100.0	19	7.9	215	91.3	2	0.8
Mississippi	282	100.0	19	6.6	258	91.7	5	1.7
Missouri	478	100.0	56	11.8	422	88.2	*	*
Montana	83	100.0	15	17.5	68	81.6	1	0.8
Nebraska	105	100.0	16	15.0	90	85.0	*	*
Nevada	201	100.0	11	5.7	190	94.3	*	*
New Hampshire	63	100.0	6	9.8	57	90.2	*	*
New Jersey	377	100.0	70	18.6	299	79.4	8	2.0
New Mexico	169	100.0	17	10.1	152	89.9	*	*
New York	1,492	100.0	157	10.5	1,320	88.4	16	1.1
North Carolina	750	100.0	126	16.8	621	82.8	3	0.5
North Dakota	52	100.0	6	11.7	46	87.4	*	0.9
Ohio	966	100.0	138	14.3	818	84.6	11	1.1
Oklahoma	316	100.0	53	16.6	259	81.8	5	1.6
Oregon	230	100.0	33	14.3	192	83.4	5	2.2
Pennsylvania	874	100.0	109	12.4	762	87.2	3	0.3
Rhode Island	52	100.0	7	12.6	45	87.4	*	*
South Carolina	432	100.0	80	18.5	344	79.6	8	2.0
South Dakota	54	100.0	7	13.9	46	84.7	1	1.4
Tennessee	441	100.0	115	26.1	322	73.2	3	0.7
Texas	2,145	100.0	283	13.2	1,831	85.4	31	1.4
Utah	137	100.0	18	12.8	114	83.6	5	3.6
Vermont	31	100.0	3	9.9	27	88.7	*	1.4
Virginia	464	100.0	64	13.8	376	81.0	24	5.2
Washington	456	100.0	85	18.6	365	80.1	6	1.3
West Virginia	156	100.0	25	16.1	128	82.1	3	1.9
Wisconsin	372	100.0	63	16.8	306	82.4	3	0.7
Wyoming	38	100.0	4	11.7	34	87.6	*	0.8

Notes:

Refer to Appendix D of the 2009 FDIC National Survey of Unbanked and Underbanked Households, FDIC Technical Notes (http://www.fdic.gov/householdsurvey/technical_notes.pdf), for terms, definitions, and methodological notes.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.