

Timing of Underbanked Households' Use of AFS

By State

Geography	All Underbanked Households		AFS Use ^a			
			In the Last 30 Days ^b		In the Last 2-12 Months	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Underbanked Households	24,199	100.0	9,981	41.2	14,219	58.8
Alabama	544	100.0	141	25.9	404	74.1
Alaska	56	100.0	19	34.3	37	65.7
Arizona	537	100.0	204	37.9	334	62.1
Arkansas	321	100.0	131	40.7	191	59.3
California	2,374	100.0	1,160	48.9	1,214	51.1
Colorado	317	100.0	109	34.3	208	65.7
Connecticut	208	100.0	77	36.8	131	63.2
Delaware	54	100.0	21	38.9	33	61.1
District of Columbia	63	100.0	29	46.9	33	53.1
Florida	1,645	100.0	625	38.0	1,020	62.0
Georgia	1,026	100.0	471	45.9	556	54.1
Hawaii	89	100.0	30	33.6	59	66.4
Idaho	112	100.0	46	40.9	66	59.1
Illinois	879	100.0	347	39.5	532	60.5
Indiana	489	100.0	173	35.3	316	64.7
Iowa	215	100.0	93	43.2	122	56.8
Kansas	223	100.0	101	45.1	123	54.9
Kentucky	391	100.0	156	40.0	234	60.0
Louisiana	495	100.0	237	47.8	258	52.2
Maine	104	100.0	37	35.3	67	64.7
Maryland	461	100.0	185	40.2	275	59.8
Massachusetts	369	100.0	148	40.1	221	59.9
Michigan	685	100.0	260	38.0	425	62.0
Minnesota	272	100.0	87	32.0	185	68.0
Mississippi	269	100.0	102	38.0	167	62.0
Missouri	514	100.0	197	38.4	317	61.6
Montana	93	100.0	35	37.5	58	62.5
Nebraska	130	100.0	56	43.0	74	57.0
Nevada	323	100.0	143	44.2	180	55.8
New Hampshire	66	100.0	18	26.9	48	73.1
New Jersey	621	100.0	224	36.1	396	63.9
New Mexico	193	100.0	92	47.9	100	52.1
New York	1,487	100.0	573	38.5	914	61.5
North Carolina	840	100.0	307	36.6	533	63.4
North Dakota	51	100.0	20	39.2	31	60.8
Ohio	912	100.0	370	40.6	542	59.4
Oklahoma	349	100.0	133	38.1	216	61.9
Oregon	219	100.0	99	45.1	120	54.9
Pennsylvania	931	100.0	399	42.9	532	57.1
Rhode Island	75	100.0	32	42.7	43	57.3
South Carolina	369	100.0	179	48.5	190	51.5
South Dakota	72	100.0	30	41.4	42	58.6
Tennessee	473	100.0	145	30.7	327	69.3
Texas	2,481	100.0	1,219	49.1	1,262	50.9
Utah	195	100.0	71	36.4	124	63.6
Vermont	47	100.0	15	31.7	32	68.3
Virginia	503	100.0	244	48.5	259	51.5
Washington	533	100.0	190	35.7	342	64.3
West Virginia	146	100.0	41	27.9	105	72.1
Wisconsin	329	100.0	136	41.4	193	58.6
Wyoming	50	100.0	24	48.6	26	51.4

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^bThe AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days."

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](#)