

2011 FDIC National Survey of Unbanked and Underbanked Households

Federal Deposit
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I. Executive Summary

The FDIC is committed to ensuring that all Americans have access to safe, secure, and affordable banking services. Public confidence in the banking system derives in part from how effectively banks serve the needs of the nation's diverse population. To assess the inclusiveness of the banking system, and in response to a statutory mandate, the FDIC conducts biennial surveys of households to estimate the proportion of households that do not fully participate in the banking system.¹ This report presents the results of the 2011 FDIC National Survey of Unbanked and Underbanked Households.

The FDIC partnered with the US Census Bureau to conduct this survey in June 2011, collecting responses from nearly 45,000 households. The FDIC used survey responses to categorize households' banking status as unbanked, underbanked, or fully banked. Unbanked households are those that lack any kind of deposit account at an insured depository institution. Underbanked households hold a bank account, but also rely on alternative financial services (AFS) providers.² Fully banked households are those that have a bank account of any kind and have not recently relied on any of the AFS included in the survey.³

Key Findings

More than one in four households (28.3 percent) are either unbanked or underbanked, conducting some or all of their financial transactions outside of the mainstream banking system. Many of these households rely on AFS

providers, while others use cash or other financial arrangements.

- **8.2 percent of US households are unbanked.** This represents 1 in 12 households in the nation, or nearly 10 million in total. Approximately 17 million adults live in unbanked households.⁴
- **The proportion of unbanked households increased slightly since the first survey.** The estimated 0.6 percentage point increase represents an additional 821,000 unbanked households.⁵
- **20.1 percent of US households are underbanked.** This represents one in five households, or 24 million households with 51 million adults.⁶ The 2011 underbanked rate in 2011 is higher than the 2009 rate of 18.2 percent, although the proportions are not directly comparable because of differences in the two surveys.⁷
- **29.3 percent of households do not have a savings account, while about 10 percent do not have a checking account.** About two-thirds of households have both checking and savings accounts.
- **One-quarter of households have used at least one AFS product in the last year, and almost one in ten households have used two or more types of AFS products.** In all, 12 percent of households used AFS products in the last 30 days, including four in ten unbanked and underbanked households.

¹ Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Pub. L. 109-173) calls for the FDIC to conduct ongoing surveys, "on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution ['unbanked'] into the conventional finance system." Section 7 further instructs the FDIC to consider several factors when conducting the surveys, including estimating the size and worth of the unbanked market in the United States and identifying the primary issues that prevent unbanked individuals from establishing conventional accounts.

² For the purposes of this report, households are identified as "unbanked" if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?" Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

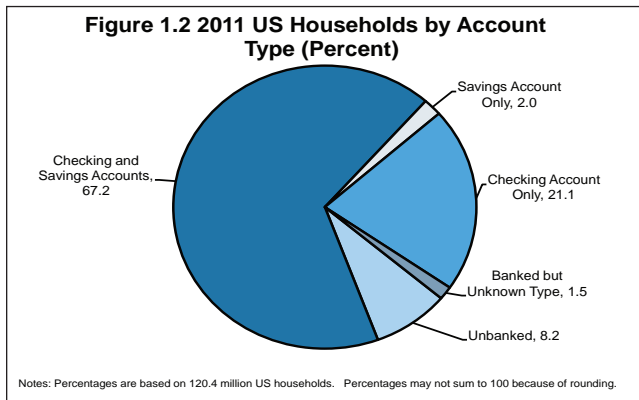
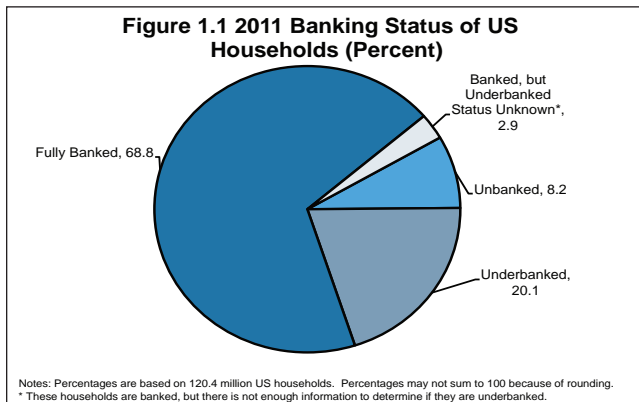
³ Fully banked households may have used AFS more than a year ago or may currently use types of AFS not included in this survey. Based on the banking status classification used in this report, fully banked households are the most engaged in the financial mainstream. However, there are still opportunities to improve the quality and sustainability of banking relationships for some of the fully banked households (e.g., expanding the use of savings accounts or bank credit products).

⁴ In addition, unbanked adults may also reside in other households. This is a lower-bound estimate of the number of unbanked adults in the United States because it is based on the assumption that all adults residing in a "banked" household are banked. A banked household may contain one or more unbanked adults; these unbanked adults residing in banked households are not included in the 17.6 million adults number cited in this report. Adults are defined as persons aged 16 and older.

⁵ All reported differences resulting from direct comparisons described in the text are statistically significant at the 10 percent level unless otherwise noted.

⁶ This is an upper-bound estimate of the total number of underbanked adults in the United States because it is based on the assumption that all adults residing in an underbanked household are underbanked. However, an underbanked household may contain one or more adults who are not underbanked.

⁷ Revisions made to the 2011 survey instrument led to changes in the definition of an underbanked household. Specifically, the inclusion of questions regarding households' use of non-bank remittances in 2011 and changes to the questions regarding the time frames during which households used AFS make it impossible to directly compare underbanked estimates across years.



Unbanked and Underbanked Households

Unbanked and underbanked households are not homogeneous populations. On the contrary, these groups have diverse demographic characteristics, past banking experiences, reasons for not holding an account, and future banking plans.

The highest unbanked and underbanked rates are found among non-Asian minorities, lower-income households, younger households, and unemployed households.⁸ Close to half of all households in these groups are unbanked or underbanked compared to slightly more than one-quarter of all households. Relative to 2009, the estimated unbanked rates in 2011 are essentially unchanged for most groups.⁹

⁸ The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., “householder”), unless the characteristic is one defined at the household level, such as income or household type. For convenience, some abbreviated language will be used to refer to the demographic characteristics of households. For example, the term “black household” refers to a household for which the householder has been identified as black. Note that other members of a household could have different characteristics from those of the householder. For instance, an unemployed household is defined as a household whose householder is unemployed, but other household members could be employed and earning income. The income measures included in this report reflect the income earned by all household members and not only the householder.

⁹ Reported differences between groups described in the text do not account for other geographic or demographic factors that may also contribute to the disparities.

Table 1.1 Banking Status for Select Demographic Groups

Select Demographic Groups	Percent Unbanked	Percent Underbanked	Percent Fully Banked
All households	8.2	20.1	68.8
Blacks	21.4	33.9	41.6
Foreign-born non-citizens	22.2	28.9	45.8
Households experiencing unemployment	22.5	28.0	47.5
Lower-income households (less than \$15,000)	28.2	21.6	47.6
Unmarried female family households*	19.1	29.5	48.4
Hispanics	20.1	28.6	48.7
Households with householders under age 24	17.4	31.0	49.7

* The Census Bureau classifies households into different household types. For example, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. Single mothers are an example of female family households. For more detail, refer to the Technical Note (Appendix E).

Comparing the demographic composition of unbanked, underbanked, and fully banked households shows stark differences between these groups. The same demographic groups are generally overrepresented among both unbanked and underbanked households. However, on many measures, such as employment and income, underbanked households are more similar to fully banked households than to unbanked households.

Among unbanked households, slightly more than half have never had a bank account. Relatively high proportions of Hispanic (14.7 percent) and foreign-born non-citizen households (18.9 percent) have never had an account.

The most common reasons why households report they do not have bank accounts are that they feel they do not have enough money for an account, or they do not need or want one. Households that have previously had an account are less likely to report that they do not need or want an account relative to those that have never had one.

Certain segments of the unbanked population are more inclined to open an account. While most unbanked households report that they are not likely to open an account in the future, one-third (33.9 percent) report they are “very likely” or “somewhat likely” to do so. Among unbanked households more likely to want to open a bank account in the future are those that were previously banked or that became unbanked within the last year, as well as those individuals who are younger, unemployed, have some college education, or are in family households headed by an unmarried woman. The likelihood of opening a bank account also increases with AFS use and with the use of a payroll card or a prepaid debit card.

Use of Alternative Financial Services and Prepaid Debit Cards

About 25 percent of households, including all underbanked households and 64.9 percent of unbanked households, have used AFS in the last year. The use of both transaction and credit AFS became more widespread between 2009 and 2011, with higher proportions of households reporting having used either product.

AFS transaction products (i.e., non-bank money orders, non-bank check cashing, and non-bank remittances) are considerably more widely used than AFS credit products (i.e., payday loans, pawn shops, rent-to-own stores, and refund anticipation loans). In the last year, 23.3 percent of households used transaction AFS and 6.0 percent used AFS credit products.

The relationship between household banking status and AFS use is complex. A non-trivial share of unbanked households (29.5 percent) do not use any of the AFS providers asked about in the survey, suggesting they rely primarily on cash. However, overall, unbanked households are more active AFS users than underbanked households. Unbanked households are more likely to use multiple products and to have used AFS, particularly transaction products, more recently and more frequently than underbanked households. The use of AFS credit products does not differ markedly between unbanked and underbanked households, except for payday lending, which typically requires a bank account, making it more prevalent among the underbanked.

Unbanked and underbanked households value the convenience of transaction AFS and perceive AFS credit to be easier to obtain than bank credit. The most common reason households use transaction AFS is convenience, while the main reason households use AFS credit products is because they are easier or faster to obtain than bank credit. The main reason many unbanked households use AFS providers for transaction services is because they do not have a bank account. Among underbanked households, the ability to get money faster and the perceived lower cost of non-bank money orders were also common reasons for using AFS providers.

Although not considered AFS in this survey, prepaid debit cards continue to be more widely used among the unbanked and underbanked than among fully banked households. With one in ten households reporting use of a prepaid debit card, overall use of the product appears to be relatively stable from 2009. However, the proportion of unbanked households that have used a prepaid debit card climbed from 12.2 percent to 17.8 percent in 2011, with no significant change among the underbanked.

Implications

The survey results presented in this report suggest four lessons for policymakers, financial institutions, and other stakeholders working to improve access to financial services.

1. Understanding the characteristics of different segments of the unbanked and underbanked populations might increase the efficacy of economic inclusion strategies. Different subgroups among unbanked and underbanked households have different characteristics and varying levels of demand for banking services. Understanding these differences could lead to the development of products and strategies that more effectively engage these households. For example, economic inclusion strategies that target unbanked Hispanic households might consider that this group includes two distinct segments with starkly different financial services behavior. One substantial segment (29.6 percent) of this group does not use any financial services from bank or non-bank providers, while another uses AFS more actively than any other ethnic or racial group: 51.8 percent of unbanked Hispanics used AFS in the last 30 days, including almost a quarter (22.5 percent) who used two or more AFS in that period. In contrast, among other unbanked segments, only about 43 percent of white or black households used AFS in the last 30 days and about 14 percent used two or more in that time frame.

In many cases, underbanked households, and particularly unbanked households, face challenging economic circumstances, such as unemployment. Understanding these families' varying situations could help drive collaborative efforts between financial institutions and public and private entities that serve other needs of this population (e.g., employment or social services agencies).

2. Having a bank account does not guarantee long-term participation in the banking system. Households can and do cycle in and out the banking system over time. For example, nearly half of unbanked households had an account in the past, and nearly half (48.2 percent) of these report that they are likely to join the banking system again in the future. Also, almost a quarter of fully banked households have used AFS in the past and could have been considered underbanked at that time. Economic inclusion efforts require not only banking the unbanked, but also retaining and better engaging current bank customers to prevent them from becoming unbanked or underbanked. The offering of low-cost deposit accounts with transparent fee structures could play an important role in this effort.

3. Households with banking experience appear to have more positive perceptions of having an account and rely less on AFS. Unbanked households that previously had a

relationship with a financial institution are more likely to see value in having a bank account than unbanked households without this relationship. Previously banked households are more likely to want to open an account in the future and less likely to say that the main reason they are unbanked is because they “do not want or need an account.”

In addition, survey results show that households that have an account, particularly a checking account, tend to use transaction AFS less actively than those that do not have a checking account. On average, unbanked households are more active transaction AFS users than the underbanked. Even among underbanked households, those that only have a savings account are more active transaction AFS users than underbanked households that have a checking account.

4. Financial institutions interested in pursuing the market opportunity that AFS users present might need to more clearly demonstrate the value in having a bank account to AFS users who perceive non-bank financial services to be more convenient, faster, less expensive, or to present lower barriers to qualification. For example, banks might find it useful to promote mobile technology to increase convenience, thereby addressing the most commonly reported reason households use non-bank check cashers. In addition, for the notable share of unbanked and underbanked consumers who cited speed as a reason for using non-bank check cashing, efforts toward expediting the availability of deposited funds might make deposit accounts more appealing. Making affordable small-dollar loans available with streamlined but solid underwriting could help attract consumers who currently rely on credit AFS.

II. Background and Objectives

A. Background

Access to an account at a federally insured institution provides households with the opportunity to conduct basic financial transactions, save for emergency and long-term security needs, and access credit on fair and affordable terms. Participation in the banking system also protects households from theft and reduces their vulnerability to discriminatory or predatory lending practices. Despite these benefits, many people, particularly low-to-moderate income households, do not access mainstream financial products such as bank accounts and low-cost loans. Other households have access to a bank account, but nevertheless rely on non-bank financial services providers for many reasons. These households may incur higher costs for transaction and credit products and services, be more vulnerable to loss or struggle to build credit histories and achieve financial security. In addition, households that use non-bank financial services providers do not receive the full range of consumer protections available through the banking system.

The FDIC is committed to expanding economic inclusion in the financial mainstream by ensuring that all Americans have access to safe, secure, and affordable banking services. As part of this effort, the FDIC is working to fill the research and data gap regarding household participation in mainstream banking and the use of non-bank financial services. Every two years, the FDIC conducts the National Survey of Unbanked and Underbanked Households (household survey). This survey estimates the proportions of households that do not participate in the banking system (unbanked households) and that have a relationship with a federally insured institution but also rely on alternative financial services (AFS) providers (underbanked households). The FDIC also conducts the Survey of Banks' Efforts to Serve the Unbanked and Underbanked (bank survey) to identify the products, services, and outreach strategies banks use to serve unbanked and underbanked households.

The household and bank surveys are key components of the FDIC's efforts to comply with the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Pub. L. 109-173), which calls for the FDIC to conduct ongoing surveys, "on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution ('unbanked') into the conventional finance system." The law further instructs the FDIC to consider several factors when conducting the

surveys, including estimating the size and worth of the unbanked market in the United States and identifying the primary issues that prevent unbanked individuals from establishing conventional accounts.

The FDIC conducts the household survey in partnership with the US Census Bureau. The FDIC sponsors a special supplement on unbanked and underbanked households that is administered in conjunction with Census Bureau's Current Population Survey (CPS).

The first household survey was conducted in January 2009, and the results were released to the public in December 2009. The release of the 2009 survey represented the first time consistent and comparable data on unbanked and underbanked households were available at the national, state, and large metropolitan statistical area (MSA) levels. Teamed with the rich demographic and geographic data available through the CPS, the survey provides a wealth of information regarding household banking status and banking decisions.

This report presents the results of the second FDIC National Survey of Unbanked and Underbanked Households, which was conducted in June 2011. The household survey collects data on the proportions of US households that are unbanked and underbanked, their demographic characteristics, and their reasons for not participating fully in the financial mainstream. The Census Bureau surveyed approximately 54,000 households, and about 44,900 (84 percent) participated in the FDIC-sponsored supplement survey (see FDIC Technical Note in Appendix D for additional details). All numerical results that appear in this report, such as the total number of unbanked households (or the percentage of all households that are unbanked), are population estimates rather than direct measurements. For brevity of presentation, qualifying text such as "an estimated" is generally not used.

The results of this survey complement other FDIC efforts and initiatives to increase sustainable and safe access to the financial mainstream.¹⁰ Shortly after the release of this report, the Census Bureau will make the data collected in the survey publicly available. Additional information related to the survey effort and results are presented at www.economicinclusion.gov. The FDIC encourages researchers, policymakers, consumer and community groups, and financial institutions to use the publicly available data to improve understanding of the issues and challenges underserved households perceive when deciding how and where to conduct financial transactions. The information provided in this report, as well as future analysis produced with the publicly available data, will

¹⁰ Information about other economic inclusion efforts undertaken by the FDIC, including the Survey of Banks' Effort to Serve the Unbanked and Underbanked, can be found at www.economicinclusion.gov.

contribute to efforts to create sustainable banking opportunities for a broad set of consumers.

B. What's New in the 2011 Survey

Revisions to the 2009 Estimates

The 2009 survey results presented in this report are revised, but are not materially different from the estimates published in the December 2009 report. To be consistent with the 2011 survey, the revised 2009 estimates reflect a change in how survey respondents are defined. In the 2009 report, any household whose respondent reported whether the household had a checking or a savings account was considered a survey respondent. In 2011, a respondent must also have reported that he or she is involved in the household's finances in order to be considered a survey respondent.

The change in the definition of survey respondent affects a small proportion of the 2009 respondents (1.5 percent of households) who reported that they did not participate in their household finances, or did not report their level of involvement with their household finances. In the 2009 survey, these households were classified as missing/unknown when calculating all estimates, other than the estimate of unbanked households. In the revised 2009 estimates, these households are considered non-respondents, and sample weights are adjusted accordingly. The effect of this revision did not change the general findings presented in the 2009 report.

Revisions to the 2011 Survey Instrument

The 2011 survey instrument is similar to the 2009 survey. However, a few important changes were made to cover a broader array of non-bank financial services, and to improve and streamline data collection. Most notably, the 2011 survey added non-bank remittances as AFS covered in the survey and revised questions related to the timeframes during which households used AFS. The revisions to the 2011 survey also streamlined the questions about the reasons households do not have a bank account. Finally, the 2011 survey collected information regarding the types of accounts held by each member of a household. The changes in the survey instrument allowed for a revised definition of an underbanked household to be used in 2011; details about this new definition can be found on Box 2 on page 18, and a detailed summary of all of the revisions to the instrument is provided in Appendix F.

Differences between the surveys make it difficult or impossible to compare certain 2009 and 2011 estimates. Specifically, estimates of underbanked households, the reasons households are unbanked, the reasons unbanked households would open an account in the future, the timeframes during which households used AFS, and the reasons

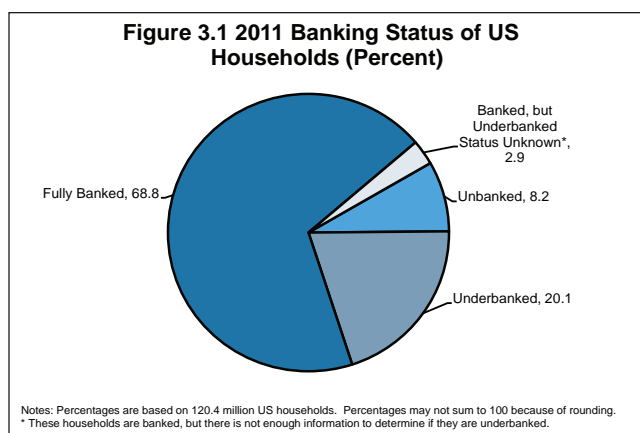
households use AFS are not directly comparable across years. However, estimates of unbanked households, previous banking history of unbanked households, the likelihood that unbanked households will open an account in the future, and the proportions of households that have ever used the specific AFS included in 2009 are comparable across years.

III. Banking Status of US Households

The 2011 survey results show that 8.2 percent of US households are unbanked, up from 7.6 percent in 2009. An additional 20.1 percent of US households are underbanked. Consistent with 2009, groups that are more likely to be unbanked and underbanked include non-Asian minorities, foreign-born non-citizens, unmarried families, less educated households, younger households, unemployed households, non-homeowners, and lower-income households.

A. Top Level Results

In 2011, an estimated 8.2 percent of households in the United States did not have a bank account (i.e., they were “unbanked”). This proportion represents approximately 9.9 million households. About 17.1 million adults (7.3 percent of all adults) and 9 million children under age 15 (13.6 percent of all children) reside in these unbanked households. For the purposes of this report, households are identified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” (see Figure 3.1).



Another 20.1 percent of US households (or 24 million households) are “underbanked,” meaning that they have a bank account but also rely on alternative financial services (AFS). Altogether, an estimated 51 million adults (21.7 percent of adults) and 16.6 million children (25.1 percent of children) reside in underbanked households¹¹ (see Table 3.1 and Box 1). Another 2.9 percent of households are banked, but information about their use of AFS is insufficient to determine whether they are underbanked. Underbanked households are defined as those households that have a checking or savings account or both, and had

¹¹ See footnotes 4 and 6 about person-level counts.

used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the last 12 months.

Overall, at least 28.3 percent of US households are either unbanked or underbanked and may benefit from becoming more engaged in the financial mainstream (see Table 3.1). Opportunities exist for banks to provide accounts to those households that currently do not have one and to provide financial products and services that alternative financial services providers currently supply.

Box 1 – 2011 Person-Level Estimates

In 2011, about 17.1 million adults (7.3 percent of adults) resided in unbanked households and 51 million (21.7 percent of adults) in underbanked households. It is also possible to calculate the proportion of adults in the United States who do not have a bank account, regardless of the banking status of their household. The proportion of US adults that do not have a bank account is 20.5 percent. However, this report focuses on household-level rather than person-level estimates since one account can help meet the financial needs of more than one person in a household.

Relative to 2009, the proportion of US households that are unbanked has increased. In 2009, 7.6 percent of households were unbanked compared with 8.2 percent in 2011.¹² The estimated 0.6 percentage point increase in the national unbanked rate represents more than 821,000 additional unbanked households.¹³

Table 3.1 Banking Status of US Households 2009-2011

Banking Status	2009		2011	
	Households (Millions)	Percent	Households (Millions)	Percent
All US Households	119.0	100.0	120.4	100.0
Unbanked	9.1	7.6	9.9	8.2
Underbanked*	21.7	18.2	24.2	20.1
Fully Banked*	84.9	71.4	82.8	68.8
Underbanked Status Unknown*	3.3	2.8	3.5	2.9

*Estimates not directly comparable across years.

In 2009, 18.2 percent of households (21.7 million) were underbanked. Due to changes in the definition of an underbanked household in 2011, the 2009 estimate and

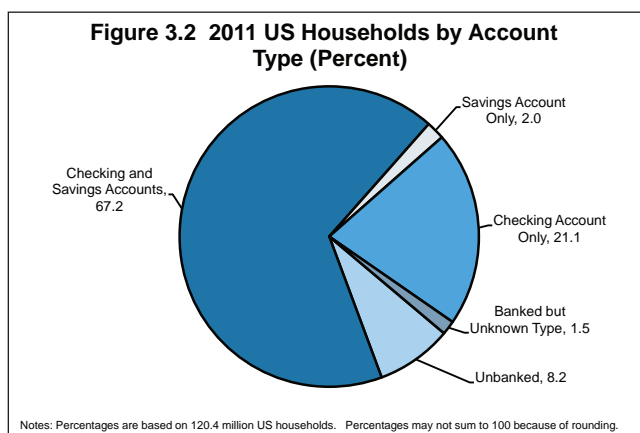
¹² This comparison reflects revised 2009 estimates, based on a new definition of survey respondent used in 2011, that differ from those published in the 2009 report. See Background (page 9) for more information.

¹³ Of the increase of 821,000 unbanked households, approximately 108,000 additional households can be attributed to population growth between 2009 and 2011, and the remaining 712,000 can be explained by the increase in unbanked rate.

the 2011 estimate of 20.1 percent are not directly comparable (see Box 2 on page 18). However, among banked households, AFS use (excluding RALs and remittances) has increased.¹⁴

Types of Bank Accounts

For the first time, the 2011 survey questionnaire asked about the specific types of bank accounts—checking and savings—held by each household member. The large majority of US households (at least 88.5 percent) have a checking account (meaning that at least one person in the household has a checking account). Savings accounts are less prevalent than checking accounts. Only 69.2 percent of households have a savings account, meaning almost one-third of US households do not.



Most households that have a savings account also have a checking account; more than two-thirds of households (67.2 percent) have both a savings and a checking account, while only 2.0 percent of households have a savings account but not a checking account. It is more common for households to have a checking account and not a savings account: more than one in five households (21.1 percent) have a checking account only (see Figure 3.2).

Among underbanked households that, by definition, have at least one type of bank account, almost all (93.9 percent) have a checking account. Underbanked households are less likely to have a savings account (67.8 percent) than fully banked households (78.4 percent). Underbanked households are also less likely to have both

types of accounts (62.5 percent) compared with fully banked households (77.1 percent). In addition, almost one in three (31.2 percent) underbanked households have only a checking account but not a savings account, compared with 20.7 percent of fully banked households.

B. Unbanked and Underbanked Rates by Region and State

Between 2009 and 2011, there were statistically significant increases in the proportion of unbanked households in three states, and no state experienced a significant decrease. The proportion of banked households that used AFS (excluding RALs and remittances) increased in eight states and decreased in two. The South continues to have the highest proportions of unbanked and underbanked households.

Unbanked rates vary geographically. The South has the highest incidence of unbanked households at 10.0 percent. This region is home to 37.3 percent of US households, but 45.5 percent of all unbanked households in the country reside there.¹⁵ The Midwest and Northeast have the lowest unbanked rates, at 7.1 percent. Notably, the Midwest, which had the lowest unbanked rate in 2009 at 6.1 percent, experienced the largest increase in the proportion of unbanked households (see Figure 3.3).

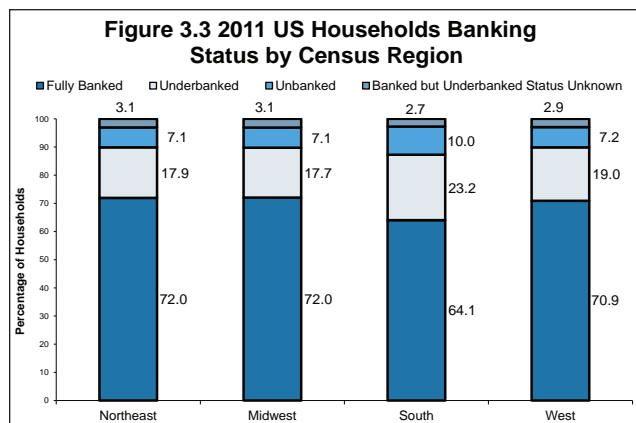


Figure 3.4A illustrates that state-level household unbanked rates vary widely, from 1.9 percent in New Hampshire to 15.1 percent in Mississippi. Between 2009 and 2011, the proportion of households that are unbanked

¹⁴ The proportion of households with bank accounts that used AFS (excluding RALs and remittances) in the last year increased by 0.9 percentage points between 2009 and 2011. RAL and remittance use are excluded from this comparison because the data collected on these AFS products are not comparable between surveys. The AFS included in this comparison are: nonbank check cashing, non-bank money orders, payday lenders, pawn shops, and rent-to-own stores. Since the 2011 survey asked about the timing for using the AFS somewhat differently from the 2009 survey, these estimates are still not strictly comparable, even after excluding RALs and remittances from the calculations.

¹⁵ The US Census Bureau classifies the United States into four regions. The Northeast region comprises Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; the Midwest region comprises Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; the South region comprises Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; the West region is composed of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

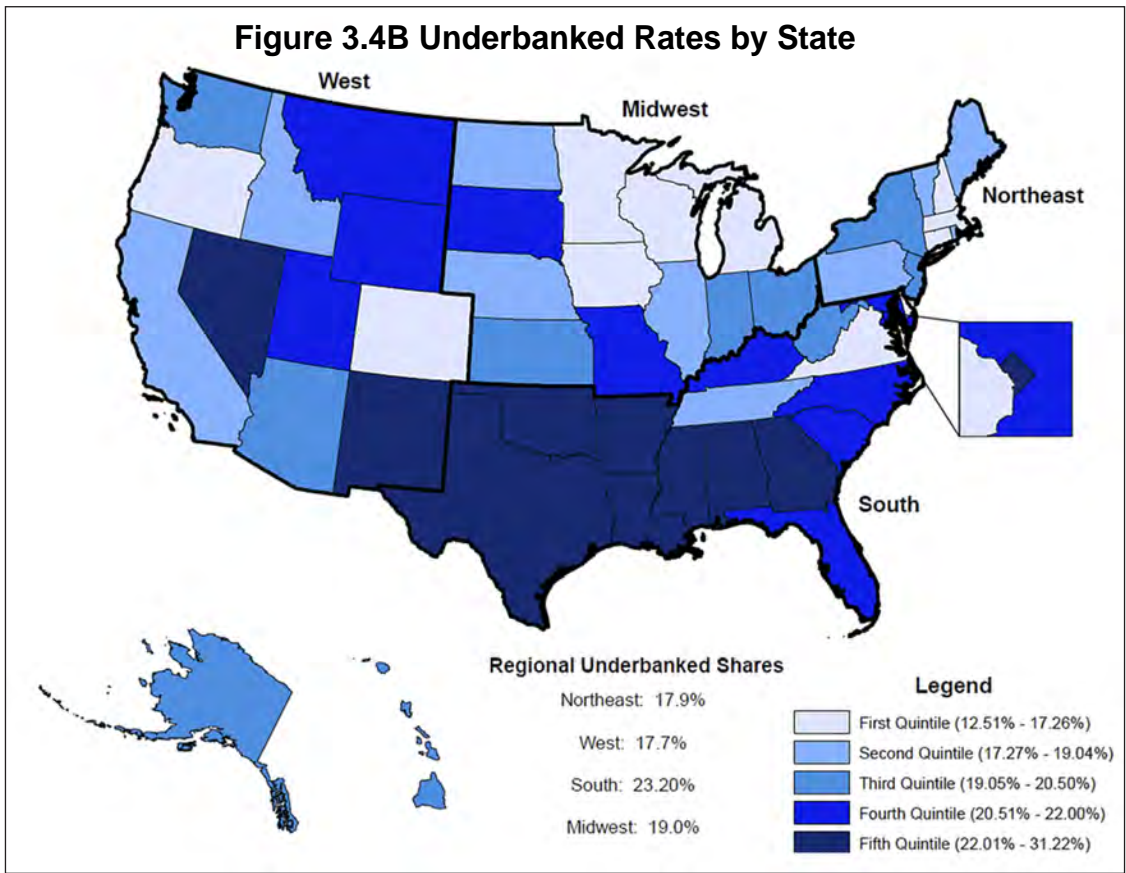
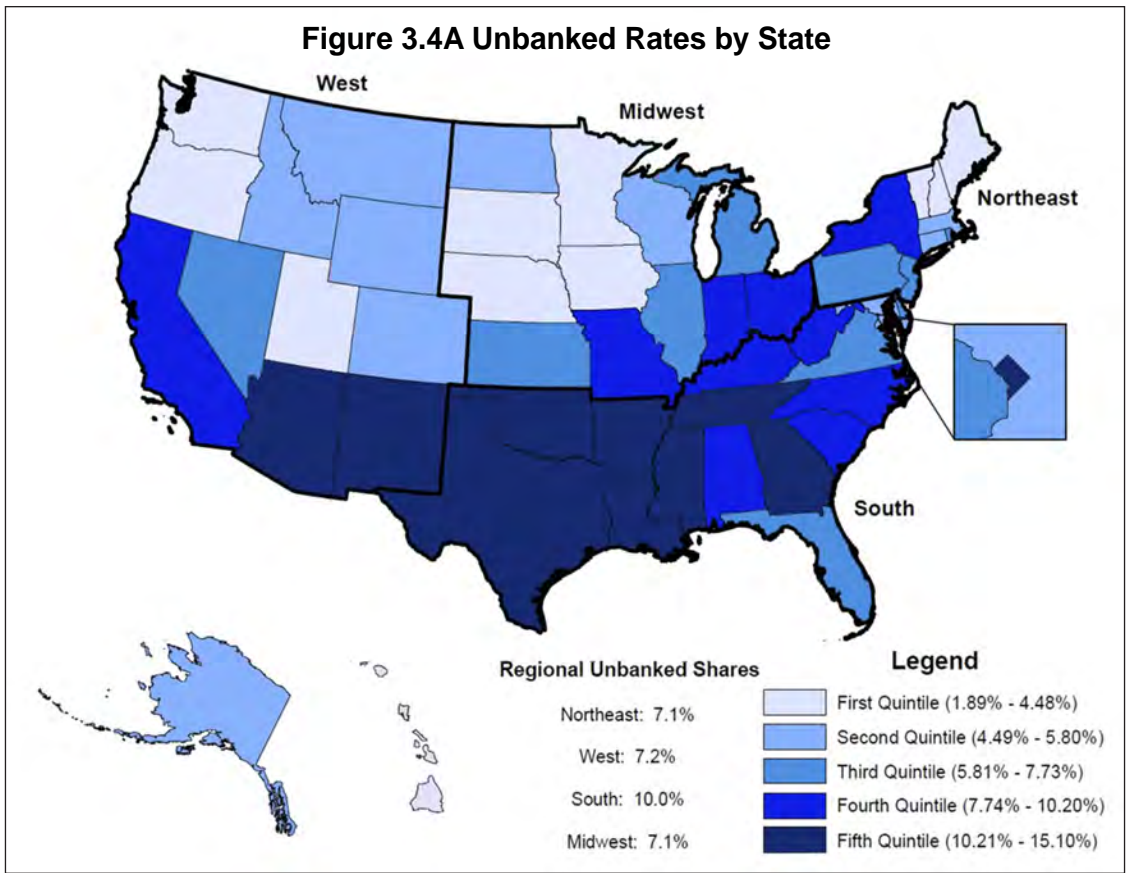
increased by a statistically significant amount in three states: West Virginia (3.4 percentage points), Wyoming (2.3 percentage points), and Minnesota (1.6 percentage points). Unbanked rates also appear to have increased considerably in other states, such as Arizona (4.0 percentage points), Louisiana (3.0 percentage points), Arkansas (2.1 percentage points), Ohio (1.9 percentage points), and Virginia (1.8 percentage points), but the changes were not statistically significant. The proportion of unbanked households appears to have declined in several states, although the decreases were not statistically significant: Kentucky (2.1 percentage points), Alabama (1.7 percentage points), and Oregon (1.6 percentage points) (see Appendix Table C-3).

Similar to unbanked rates, household underbanked rates vary by geographic region (see Figure 3.4B). The South, which has the highest proportion of unbanked households, also has the highest proportion of underbanked households (23.2 percent), followed by the West (19.0 percent), the Northeast (17.9 percent), and Midwest (17.7 percent). Of all underbanked households in the United States, 43.1 percent live in the South, while just one in five (21.0 percent) live in the West.

Underbanked rates also vary considerably by state, ranging from 12.5 percent in New Hampshire to 31.2 percent in Nevada (see Figure 3.4B and Appendix Table C-4). As previously noted, 2011 and 2009 underbanked estimates are not comparable because of changes in the survey.¹⁶ However, AFS use (excluding RALs and remittances) among banked households increased. Specifically, the proportion of households that used AFS in the last 12 months increased in eight states: Alabama, Nevada, Arkansas, Georgia, New Jersey, South Dakota, Vermont, and Rhode Island, and decreased in Alaska and in the District of Columbia.¹⁷

¹⁶ See Box 2 on page 18.

¹⁷ This analysis is based on the measure of AFS use that excludes use of non-bank remittances and RALs, as discussed in footnote 14.



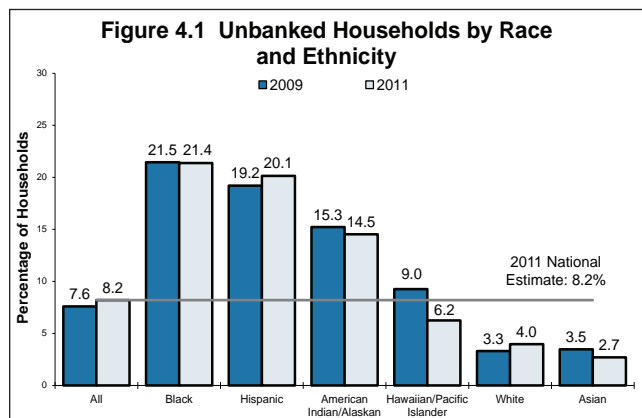
IV. Banking Status and Account Type Ownership by Demographic Groups

Some of the highest unbanked rates are found among non-Asian minority households, lower income households, households headed by younger householders, and households experiencing unemployment. These groups are also some of the demographic groups with the highest concentrations of underbanked households. The types of bank accounts households own also vary with householders' demographic characteristics. While over two-thirds (67.2 percent) of US households have both checking and savings accounts, the proportion of households with both types of accounts is much lower among non-Asian minorities, lower-income households and less educated households. Underbanked households are less likely than fully banked households to have both savings and checking accounts.

A. Which Groups Have Higher Proportions of Unbanked Households?

The proportion of unbanked households varies by demographic characteristics (see Table 4.1).¹⁸ Unbanked rates are higher among non-Asian minority households than other racial and ethnic groups. Black (21.4 percent), Hispanic (20.1 percent), and American Indian (14.5 percent) households have the largest proportions of unbanked households. In contrast, much smaller proportions of white and Asian households (4.0 percent and 2.7 percent, respectively) are unbanked (see Figure 4.1). Unbanked households are also disproportionately represented among foreign-born non-citizens (22.2 percent) and households where Spanish is the only language spoken (36.9 percent).

Unbanked rates generally decrease with increasing age and income. Among the youngest households (those with householders under age 24), 17.4 percent are unbanked. The proportion of unbanked households is lower, at 12.7 percent, for households between age 25 and age 34, and it continues to decline across older age categories. Unbanked rates also decline sharply with income. Almost three in ten households (28.2 percent) with annual income below \$15,000 do not have a bank account, while about one in ten households (11.7 percent) with income between \$15,000 and \$30,000 are unbanked. Still, almost half (47.6 percent) of households with income below \$15,000 are fully banked (see Figures 4.2 and 4.3).



¹⁸ See footnote 8.

Table 4.1. 2011 Household Banking Status by Demographic Characteristics

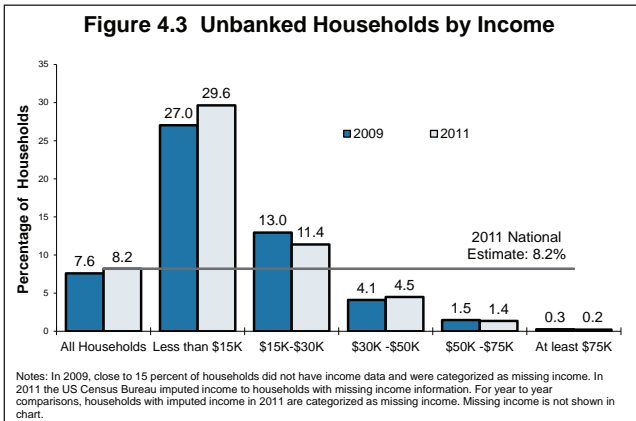
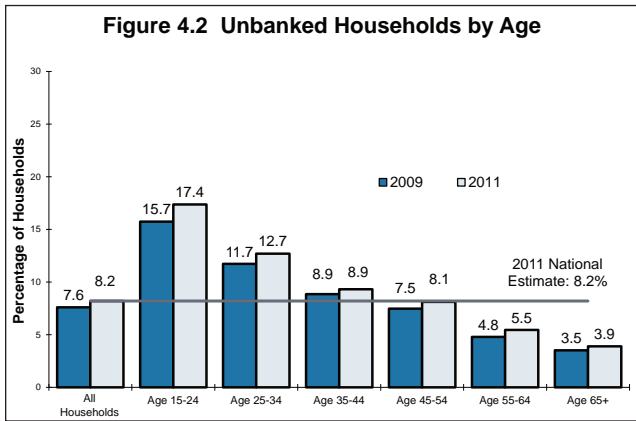
Household Characteristic	Has a Bank Account									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Household Type										
Family household	78,826	65.5	5,905	7.5	16,931	21.5	53,797	68.2	2,194	2.8
Female householder, no husband present	15,575	12.9	2,971	19.1	4,598	29.5	7,544	48.4	462	3.0
Male householder, no wife present	5,661	4.7	807	14.3	1,662	29.4	3,006	53.1	186	3.3
Married couple	57,591	47.8	2,127	3.7	10,671	18.5	43,247	75.1	1,545	2.7
Non-family household	41,479	34.4	3,960	9.5	7,239	17.5	28,978	69.9	1,303	3.1
Female householder	21,688	18.0	1,702	7.8	3,359	15.5	15,868	73.2	760	3.5
Male householder	19,791	16.4	2,258	11.4	3,880	19.6	13,110	66.2	543	2.7
Other	102	0.1	11	10.9	29	28.6	55	53.5	7	7.0
Race/Ethnicity										
Black	16,046	13.3	3,430	21.4	5,441	33.9	6,672	41.6	503	3.1
Hispanic non-Black	13,710	11.4	2,762	20.1	3,927	28.6	6,677	48.7	344	2.5
Asian	4,985	4.1	134	2.7	825	16.6	3,844	77.1	182	3.6
American Indian/Alaskan	1,389	1.2	202	14.5	372	26.8	765	55.1	50	3.6
Hawaiian/Pacific Islander	267	0.2	17	6.2	81	30.2	168	62.9	2	0.7
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	13,551	16.1	64,690	77.0	2,417	2.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Only Language Spoken										
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	23,496	19.9	82,018	69.5	3,462	2.9
Spanish is the only language spoken	2,467	2.0	910	36.9	703	28.5	812	32.9	41	1.7
Nativity										
US-born	104,143	86.5	7,673	7.4	20,038	19.2	73,435	70.5	2,998	2.9
Foreign-born citizen	8,380	7.0	453	5.4	1,880	22.4	5,783	69.0	264	3.2
Foreign-born non-citizen	7,885	6.5	1,750	22.2	2,282	28.9	3,612	45.8	241	3.1
Age Group										
15 to 24 years	6,299	5.2	1,094	17.4	1,955	31.0	3,129	49.7	121	1.9
25 to 34 years	20,374	16.9	2,587	12.7	4,993	24.5	12,286	60.3	509	2.5
35 to 44 years	21,414	17.8	1,994	9.3	4,918	23.0	13,996	65.4	506	2.4
45 to 54 years	24,658	20.5	2,002	8.1	5,336	21.6	16,553	67.1	766	3.1
55 to 64 years	22,036	18.3	1,202	5.5	4,064	18.4	16,132	73.2	638	2.9
65 years or more	25,625	21.3	997	3.9	2,933	11.4	20,733	80.9	963	3.8
Education										
No high school degree	14,321	11.9	3,696	25.8	3,505	24.5	6,677	46.6	443	3.1
High school degree	34,462	28.6	3,764	10.9	7,638	22.2	21,969	63.7	1,090	3.2
Some college	34,010	28.2	2,002	5.9	7,676	22.6	23,388	68.8	944	2.8
College degree	37,615	31.2	413	1.1	5,380	14.3	30,796	81.9	1,026	2.7
Employment Status										
Employed	72,580	60.3	3,818	5.3	15,515	21.4	51,294	70.7	1,953	2.7
Unemployed	6,779	5.6	1,525	22.5	1,899	28.0	3,218	47.5	137	2.0
Not in labor force	41,049	34.1	4,532	11.0	6,786	16.5	28,318	69.0	1,414	3.4
Household Income										
Less than \$15,000	19,541	16.2	5,510	28.2	4,225	21.6	9,299	47.6	507	2.6
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	5,628	25.5	13,134	59.5	730	3.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	5,787	23.3	17,015	68.6	764	3.1
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	4,142	18.9	16,757	76.3	644	2.9
At Least \$75,000	32,032	26.6	132	0.4	4,418	13.8	26,624	83.1	857	2.7
Homeownership										
Homeowner	79,144	65.7	2,238	2.8	12,590	15.9	61,833	78.1	2,483	3.1
Non-homeowner	41,264	34.3	7,637	18.5	11,610	28.1	20,996	50.9	1,021	2.5
Geographic Region										
Northeast	21,784	18.1	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Midwest	26,900	22.3	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
South	44,920	37.3	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7
West	26,804	22.3	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Metropolitan Status										
Metropolitan Area	100,311	83.3	8,029	8.0	20,066	20.0	69,203	69.0	3,014	3.0
Inside principal city	33,636	27.9	4,066	12.1	7,485	22.3	21,111	62.8	974	2.9
Not inside principal city	49,548	41.2	2,754	5.6	9,214	18.6	36,057	72.8	1,523	3.1
Not Identified	17,127	14.2	1,209	7.1	3,367	19.7	12,034	70.3	516	3.0
Not in metropolitan area	19,193	15.9	1,764	9.2	3,857	20.1	13,096	68.2	477	2.5
Not Identified	903	0.8	83	9.2	276	30.6	531	58.8	13	1.5

Notes:

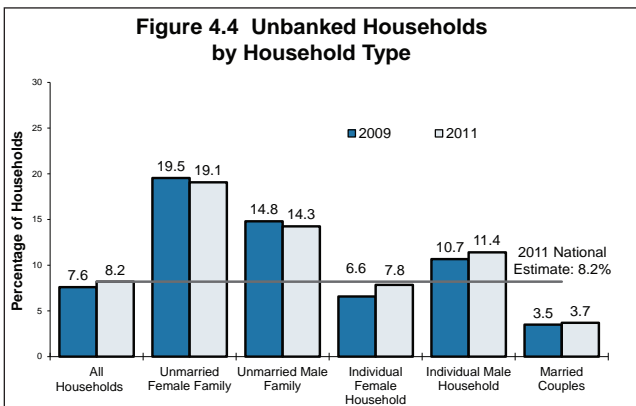
NA = Not available because the sample size was too small to make an accurate estimate.

- = 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.

Figures do not always reconcile to totals because of rounding.

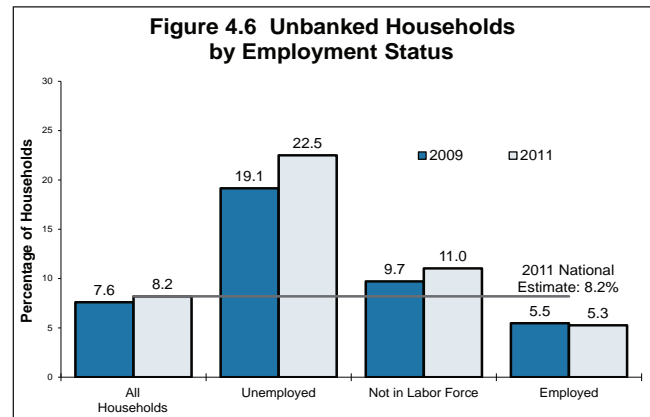
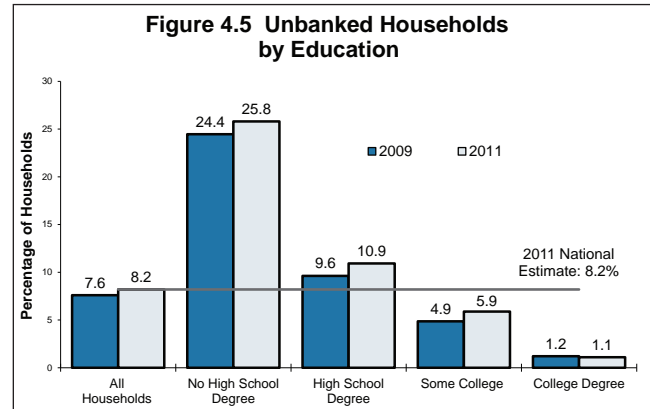


Unmarried family households are more likely to be unbanked than other types of family groups: 17.8 percent of unmarried family households do not have an account.¹⁹ Notably, almost one in five unmarried female family households (19.1 percent) do not have a bank account compared to 14.3 percent of unmarried male family households and 3.7 percent of married families (see Figure 4.4).



¹⁹ The Census Bureau classifies households into different household types. For example, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. Single mothers are an example of female family households. For more detail, refer to the Technical Note (Appendix E).

Unbanked households are also disproportionately represented among less educated households (25.8 percent of those with a householder without a high school degree), unemployed households (22.5 percent), and non-homeowners (18.5 percent) (see Figures 4.5 and 4.6).



Generally, the demographic groups with higher concentrations of unbanked households were the same in both 2009 and 2011, and in many cases unbanked rates were essentially unchanged. However, for some groups, the increase in the proportion of unbanked households was statistically significant. The largest increases between 2009 and 2011 occurred among households that typically have high unbanked rates, such as unemployed households (from 19.1 percent to 22.5 percent), those not in the labor force (from 9.7 percent to 11.0 percent), and households with annual income below \$15,000 (from 27.0 percent to 29.6 percent).²⁰ However, unbanked rates also increased among white households (0.7 percentage points) and US-born households (0.7 percentage points), while no statistically significant changes in unbanked rates were found among minorities or foreign-born households. Unbanked rates

²⁰ In 2009, close to 15 percent of households did not have income data and were categorized as missing income. In 2011, the US Census Bureau imputed income to households with missing income information. For year-to-year comparison purposes, households with imputed income in 2011 are categorized as missing income.

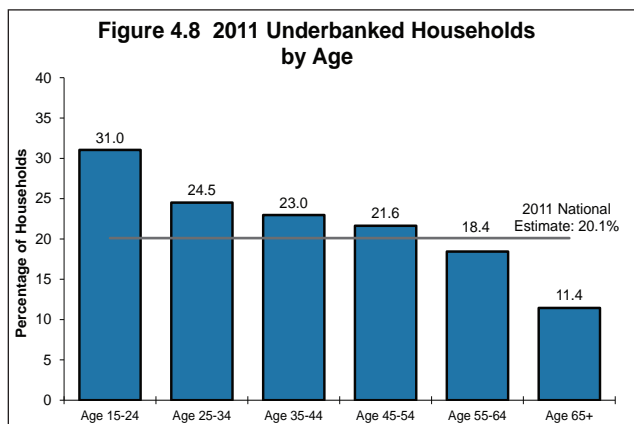
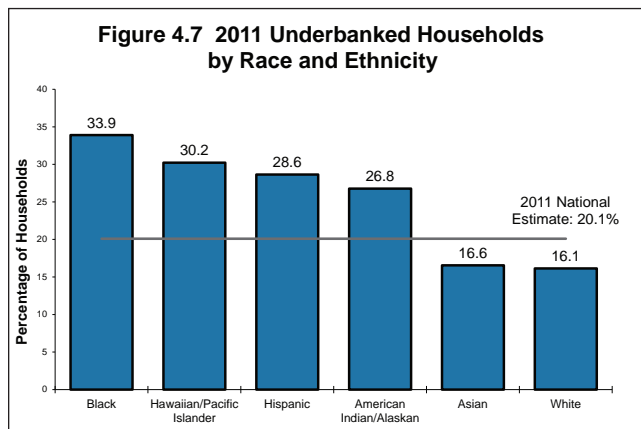
decreased only among one demographic group: households with income between \$15,000 and \$30,000 (1.6 percentage points).

This report generally presents univariate analysis. Other potential factors that may be playing a role are not accounted for when reporting differences in estimates across segments of the population. However, it is interesting to note that in many cases, estimated differences persist even after controlling for other potential contributing factors. For example, even among the lowest income group (households with income less than \$15,000), black and Hispanic households have much higher unbanked rates than Asian and white households: 46.2 percent of low-income black households and 41.5 percent of low-income Hispanic households are unbanked, compared with 11.0 percent of low-income Asian households and 17.5 percent of low-income white households.

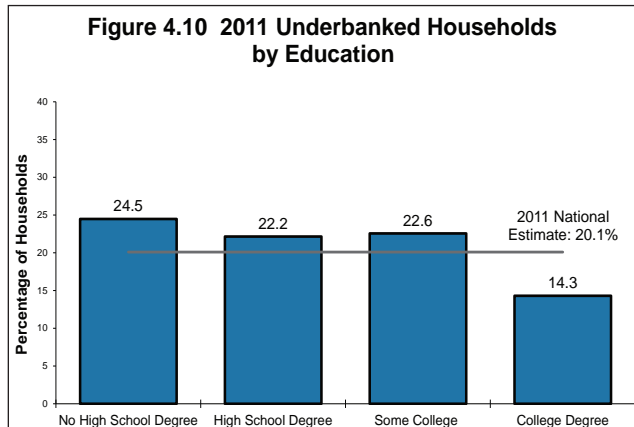
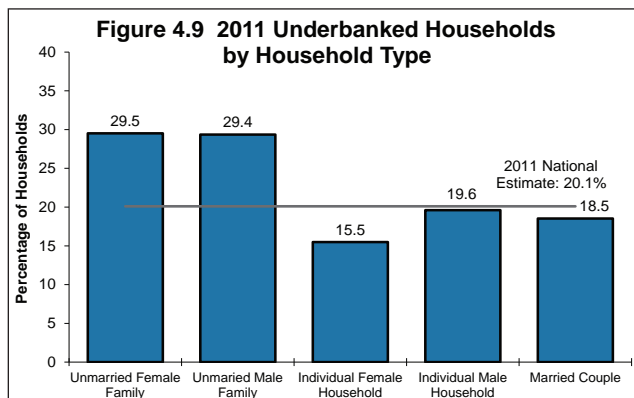
B. Which Groups Have Higher Proportions of Underbanked Households?

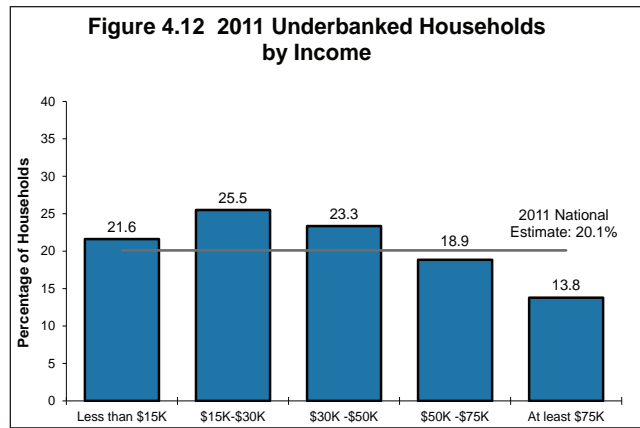
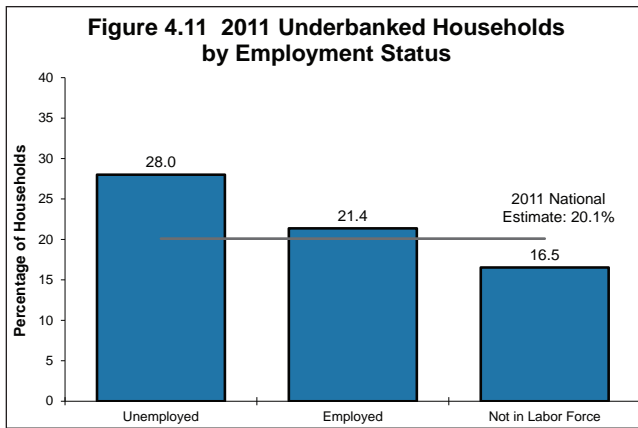
Patterns observed among underbanked households are fairly similar to those observed for unbanked households; in many cases, the same demographic groups that are disproportionately unbanked are also disproportionately underbanked.

Underbanked households are more prevalent among non-Asian minorities: 33.9 percent of black households, 30.2 percent of Hawaiian/Pacific Islanders, 28.6 percent of Hispanics, and 26.8 percent of American Indians have a checking or savings account or both, but also rely on alternative financial services. In contrast, approximately 16 percent of white or Asian households are underbanked (see Figure 4.7). These disparities generally hold when examining underbanked households within income segments. In addition, underbanked rates decrease with age: almost one-third (31.0 percent) of households under 24 are underbanked, compared with only 11.4 percent of households age 65 or older (see Figure 4.8).



Underbanked households are also disproportionately represented among unmarried family households (29.5 percent), households where Spanish is the only language spoken (28.5 percent), foreign-born non-citizens (28.9 percent), less educated households (24.5 percent of households lacking a high school degree), unemployed households (28.0 percent), households with income between \$15,000 and \$30,000 (25.5 percent), and non-homeowners (28.1 percent) (see Figures 4.9–4.12).





Box 2 – Revised Underbanked Definition and Year-to-Year Comparisons

The definition of an underbanked household was revised for the 2011 report, so the 2011 underbanked estimates are not directly comparable with the 2009 estimates. In the 2011 report, underbanked households are defined as those who used non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawn shops, rent-to-own agreements, or refund anticipation loans (RALs) at least once in the last year. This differs from the underbanked definition used in the 2009 report in several ways. The 2009 definition of underbanked households did not include non-bank remittance use, as this information was not collected in the 2009 survey. The 2009 survey also considered households that used RALs in the previous five years to be underbanked, while the 2011 definition includes only those households that used RALs in the last year. Finally, the 2011 report defines underbanked households as those that used one of the AFS credit products or transaction services “in the last 12 months,” while in 2009 households were considered to be underbanked if they used AFS “once or twice a year” or “at least a few times a year.”

Including the use of non-bank remittances in the 2011 definition of underbanked households increased the overall proportion of underbanked households by 1.5 percentage points (see Table 4.2).

Table 4.2 Effect of Including Remittances on the Proportion of Underbanked Households

Household Type	Contribution to Underbanked Estimate		
	Underbanked Percentage	Remittances	Other AFS
All households	20.1	1.5	18.5
Black	33.9	2.2	31.7
Hispanic	28.6	5.3	23.4
Asian	16.6	6.4	10.2
American Indian/Alaskan	26.8	0.0	26.8
Hawaiian/Pacific Islander	30.2	6.3	23.9
White	16.1	0.5	15.6
US Citizen	19.2	0.5	18.7
Foreign-born naturalized citizen	22.4	7.6	14.9
Foreign-born non-citizen	28.9	8.6	20.4
Spanish is not the only language spoken	19.9	1.4	18.5
Spanish is only language spoken	28.5	9.5	19.0

The effect of including remittances in the estimate of underbanked households varies greatly among demographic groups and has the largest effect on Hispanic and Asian minorities, foreign-born households, and households where Spanish is the only language spoken. For Hispanics and Asians, the proportion of underbanked households increases by 5.3 percentage points and 6.4 percentage points, respectively, when non-bank remittances are included. In contrast, the underbanked rates increase by 0.5 percentage points for whites and 2.2 percentage points for blacks. For foreign-born non-citizen households, the underbanked estimate increased by 8.6 percentage points to 28.9 percent; for foreign-born citizen households, the underbanked rate increased by 7.6 percentage points to 22.4 percent. Among households where only Spanish is spoken, the proportion of underbanked households rose by 9.5 percentage points, to 28.5 percent, when remittances are included.

Box 2 – Revised Underbanked Definition and Year-to-Year Comparisons (continued)

It is not possible to replicate the exact 2009 underbanked definition, particularly given that the survey questions regarding the use of RALs are different in the two surveys. In 2009, the survey asked households if they had used a RAL in the last five years. In 2011, the survey asked whether a household had ever used a RAL and, if so, whether it was used within the last year.

As previously noted, AFS use among households with bank accounts increased between 2009 and 2011.¹ This is the case for a number of different demographic groups, including most notably for householders under 24 and Asian households, and households with college degrees (see Appendix Table A-10). However, there were no statistically significant decreases in the share of banked households that used AFS (excluding RALs and non-bank remittance) in the last year among any demographic group.

¹ This analysis is based on a measure of AFS use that excludes non-bank remittances and RALs, see footnote 10 of the main document.

C. Bank Account Type by Demographic Group

The 2011 results also yielded useful information about the types of accounts held by underbanked and fully banked households and the demographic groups that are more likely to have checking or savings accounts, or both.

Demographic groups that are less likely to have both checking and savings accounts include non-Asian minorities, foreign-born non-citizen households, low-income households, households headed by single or unmarried individuals, less educated households, and unemployed households.

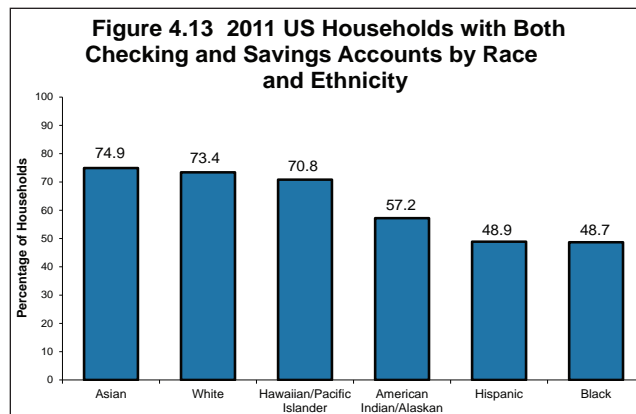
Checking account ownership is widespread among US households (at 88.5 percent), but the proportion of households that have a checking account is lower among non-Asian minority households than white or Asian households. Black (73.3 percent) and Hispanic (75.7 percent) households, in particular, are less likely to have checking accounts. In contrast, more than 90 percent of Asian and white households own a checking account.

Savings account ownership is less widespread than checking account ownership. It is particularly low among certain demographic groups (see Table 4.3). For example, among blacks and Hispanics, the proportions of households that have a savings account are only 52.6 percent and 51.9 percent, respectively. In comparison, about three-quarters of Asian and white households have a savings account (77.0 percent and 74.9 percent, respectively). And, a majority (61.0 percent) of the lowest income households do not have a savings account, compared with 9.4 percent of the highest income households.

Table 4.3 Savings Account Ownership

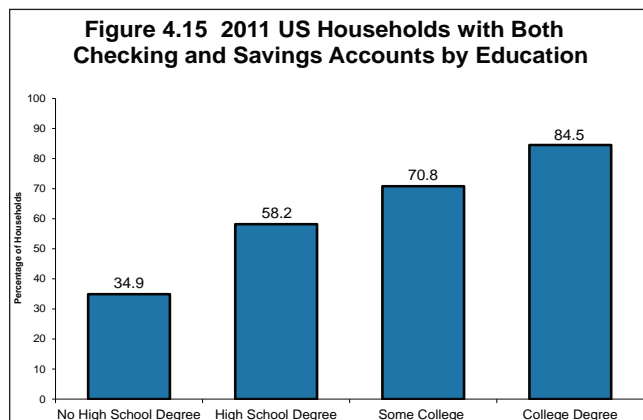
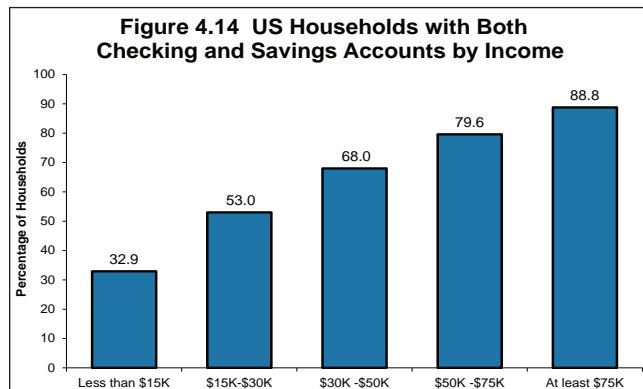
Household Type	Percent of Households with a Savings Account	Percent of Households without a Savings Account
All Households	69.2	29.3
Underbanked	67.8	31.3
Fully Banked	78.4	20.8
Black	52.6	45.8
Hispanic	51.9	46.9
Asian	77.0	21.2
American Indian/Alaskan	61.3	36.4
Hawaiian/Pacific Islander	71.4	26.0
White	74.9	23.7
Less than \$15,000	37.4	61.0
Between \$15,000 and \$30,000	56.3	42.1
Between \$30,000 and \$50,000	69.8	28.7
Between \$50,000 and \$75,000	80.5	18.0
At least \$75,000	89.3	9.4

Although over two-thirds (67.2 percent) of US households have both a checking and savings account, the proportions of households holding both types of accounts are notably lower among non-Asian minorities; less than half of black (48.7 percent) and Hispanic (48.9 percent) households own both a checking and a savings account. In contrast, close to three-quarters of Asian and white households (74.9 percent and 73.4 percent, respectively) hold both types of accounts (see Figure 4.13).²¹

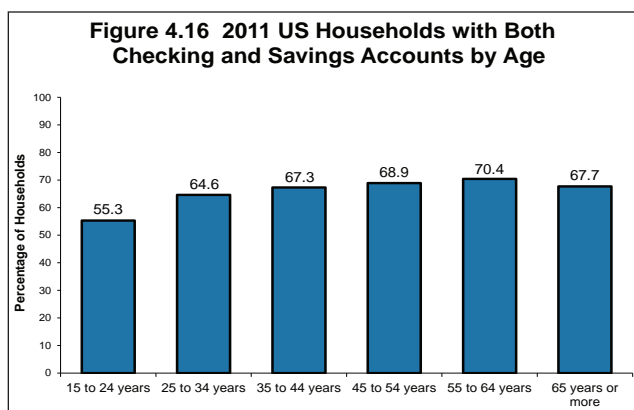


²¹ For complete data on account ownership by demographic group, see Appendix Table A-12.

Households with higher incomes were also more likely to have both types of bank accounts. Among households in the highest income group (incomes above \$75,000), 88.8 percent have both checking and savings accounts, compared with a third (32.9 percent) of households with incomes below \$15,000 and 53.0 percent of households with income between \$15,000 and \$30,000. The proportion of households that have checking and savings accounts also increases markedly as education levels increase. More than 84 percent of households with a college degree own both types of accounts, compared with 34.9 percent of households without a high school degree (see Figures 4.14 and 4.15).



The likelihood of holding both a savings and a checking account does not appear to vary as much with householders' age as it does with their education and income levels. About two-thirds of households in each age group between 25 and 65 have both checking and savings accounts. Only among households with the youngest (age 15 to 24) householders is the proportion of households with both checking and savings accounts somewhat lower, at 55.3 percent (see Figure 4.16).



In general, underbanked households are less likely than fully banked households to have both savings and checking accounts: 62.5 percent of underbanked households compared with 77.1 percent of fully banked households. Yet notable disparities exist among different demographic groups. For example, more than three-quarters of underbanked Asian households (76.8 percent) and nearly two-thirds of underbanked white households (65.1 percent) have both checking and savings accounts, compare with 58.8 percent of underbanked black households. The positive correlation between income and checking and savings account ownership is also evident among underbanked households; the proportion of such households owning both types of accounts ranges from 38.3 percent for households with annual income under \$15,000 to 85.9 percent for households with income of \$75,000 or more.

V. Who Are the Unbanked, Underbanked, and Fully Banked?

The demographic groups that are overrepresented among unbanked households are generally also overrepresented among underbanked households, but to a lesser degree. On many measures, underbanked households are more similar to fully banked households than to unbanked households.

A. Demographic Composition of Households by Banking Status

Household banking status can be viewed as a continuum from unbanked households to underbanked households to fully banked households. The unbanked households, at one end of the spectrum, have no affiliation to mainstream banking; underbanked households, in the middle, have bank accounts but also use AFS; and fully banked households that have not used AFS in the past year are at the opposite end. Comparing the demographic composition of each banking status group reveals that certain demographic groups are highly overrepresented among unbanked households and somewhat overrepresented among underbanked households.

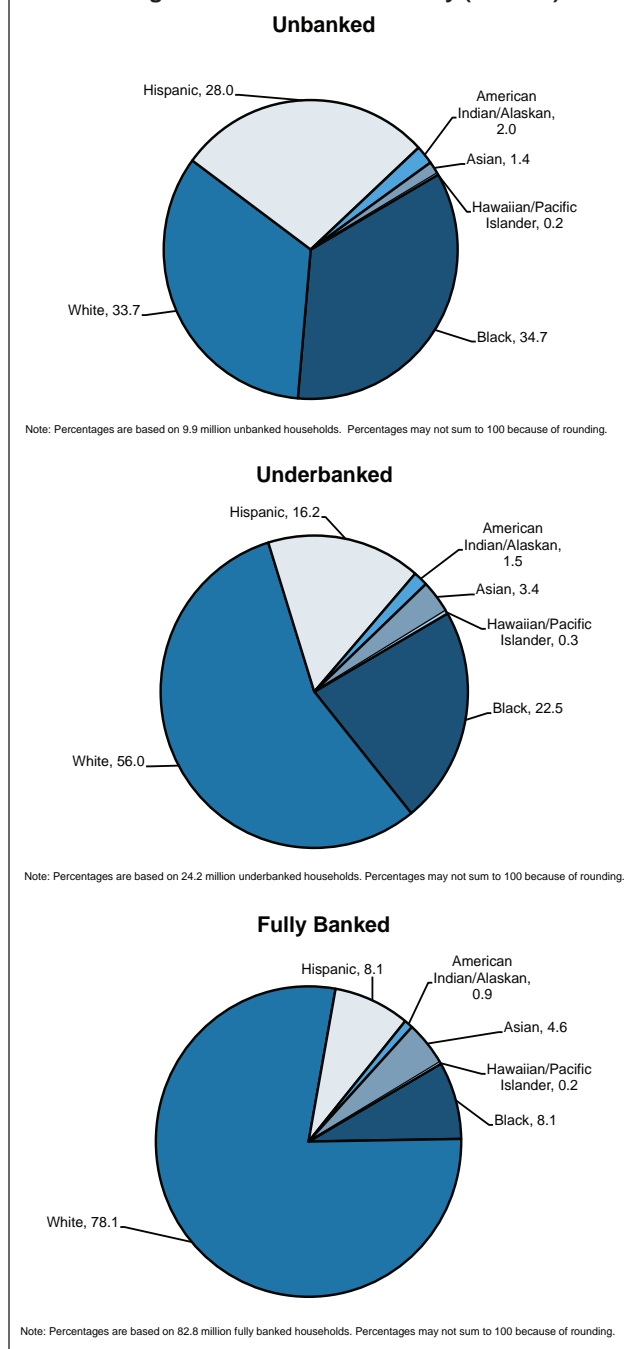
It is interesting to compare the characteristics of these three banking status groups because in many cases, the differences between the demographic composition of unbanked households and underbanked households are much larger than the differences between underbanked households and fully banked households. Understanding the differences and similarities between the different groups could help inform efforts to better engage unbanked and underbanked households, and can also help identify the challenges in establishing and strengthening mainstream banking relationships with these consumers.

Race and Ethnicity (see Figure 5.1)

The share of non-Asian minorities in each banking status group declines considerably as its engagement in the mainstream banking system increases. In particular, black and Hispanic households are overrepresented among the unbanked and the underbanked. Almost one-third (62.7 percent) of all unbanked households are black or Hispanic, as are 38.7 percent of underbanked households. In contrast, fewer than one in five (16.2 percent) fully banked households are black or Hispanic. Black households make up more than one-third (34.7 percent) of unbanked households, 22.5 percent of underbanked households, and 8.1 percent of fully banked households. Similarly, Hispanic households comprise 28.0 percent of all unbanked households, 16.2 percent of underbanked

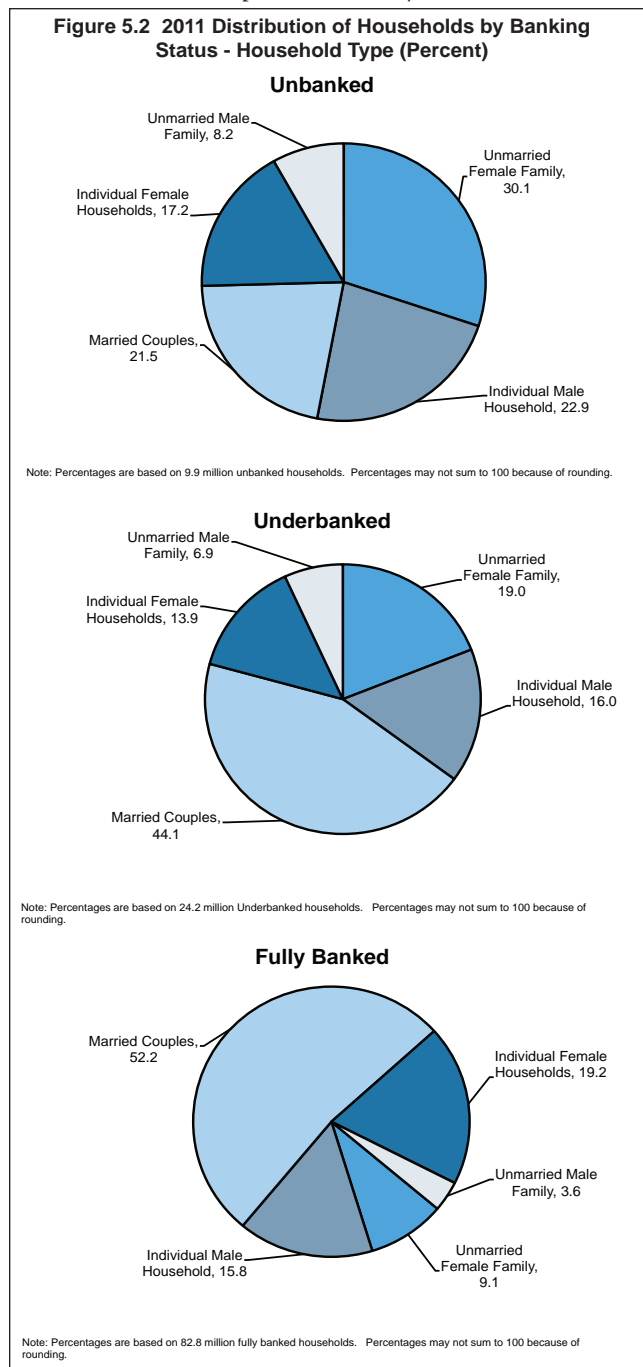
households, and only 8.1 percent of fully banked households. White households follow an opposite trend, accounting for a third (33.7 percent) of unbanked and a majority (56.0 percent) of underbanked households, as well as more than three-fourths (78.1 percent) of fully banked households.

Figure 5.1 2011 Distribution of Households by Banking Status - Race and Ethnicity (Percent)



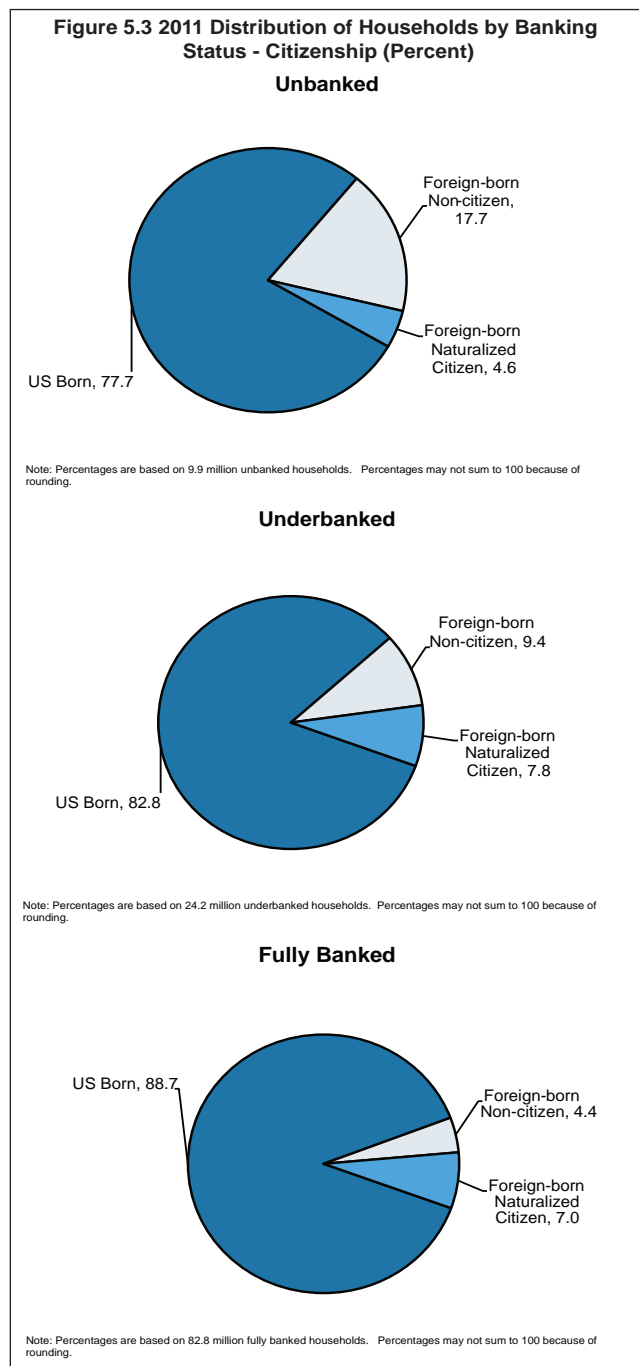
Household Type (see Figure 5.2)

The proportion of unmarried female family households declines considerably among more engaged banking status groups, while married family household representation increases with increased banking engagement. Unmarried female family households make up almost one-third (30.1 percent) of unbanked households, 19.0 percent of underbanked households, and only 9.1 percent of fully banked households. Conversely, while about one out of every five (21.5 percent) unbanked households is married, this group makes up 44.1 percent of underbanked households and more than half (52.2 percent) of fully banked households.



Citizenship and Spanish Language (see Figure 5.3)

Foreign-born non-citizens are more highly represented among groups that are less engaged with the banking system, and their representation declines as engagement in the banking system increases. Of unbanked households, 17.7 percent are foreign-born non-citizens, while 9.4 percent of underbanked households and 4.4 percent of fully banked households are foreign-born non-citizens.



Although households that speak only Spanish make up a small portion of the overall US population (2.0 percent), this group represents about 9.2 percent of unbanked households, less than 3 percent of underbanked households, and 1.0 percent of fully banked households.

Age (see Figure 5.4)

The median age of the householder increases as their engagement in the banking system increases. The median age of unbanked householders is between 35 and 44, while the median age for both underbanked and fully banked households is between 45 to 54. Among unbanked households, 37.3 percent of householders are under 35 years old, compared to 28.7 percent of underbanked householders and 18.6 percent of fully banked households. Householders between 15 and 24 years old comprise 11.1 percent of unbanked households, 8.1 percent of underbanked households, and 3.8 percent of fully banked households.

Education (see Figure 5.5)

Higher levels of education are associated with higher levels of banking engagement. More than three-quarters (75.5 percent) of unbanked households do not have any education beyond a high school degree, compared with 46.1 percent of underbanked and 34.6 percent of fully banked households. Households with no high school degree comprise more than one-third (37.4 percent) of unbanked households, 14.5 percent of underbanked households, and about 8.1 percent of fully banked households. The opposite trend is true for households with a college education. Households with a college degree represent 4.2 percent of unbanked households, 22.2 percent of underbanked households, and 37.2 percent of fully banked households.

Employment Status (see Figure 5.6)

Compared with other banking status groups, much higher proportions of unbanked households are not in the labor force (45.9 percent) or are unemployed (15.4 percent). Unemployment levels decline considerably for underbanked households and fully banked households, to 7.8 percent and 3.9 percent, respectively. Among underbanked and fully banked households, the proportion of employed households is similar (64.1 percent and 61.9 percent, respectively) and substantially higher than among unbanked households (38.7 percent). About 28.0 percent of underbanked households and more than one-third (34.2 percent) of fully banked households are not in the labor force.

Household Income (see Figure 5.7)

The vast majority (81.9 percent) of unbanked households earn an annual income below \$30,000. More than half

(55.8 percent) earn incomes below \$15,000. Among underbanked households, 40.8 percent earn below \$30,000 a year, including 17.5 percent who earn less than \$15,000. In contrast, 27.1 percent of fully banked households earn below \$30,000 (including 11.2 percent who earn below \$15,000). Households in which the primary family member makes more than \$75,000 in annual income comprise only 1.3 percent of unbanked households, 18.3 percent of underbanked households, and almost a third (32.1 percent) of fully banked households. The annual median income earned by unbanked households is under \$15,000, and is between \$30,000 and \$50,000 for banked households (including the underbanked and fully banked).

Figure 5.4 2011 Distribution of Households by Banking Status - Age (Percent)

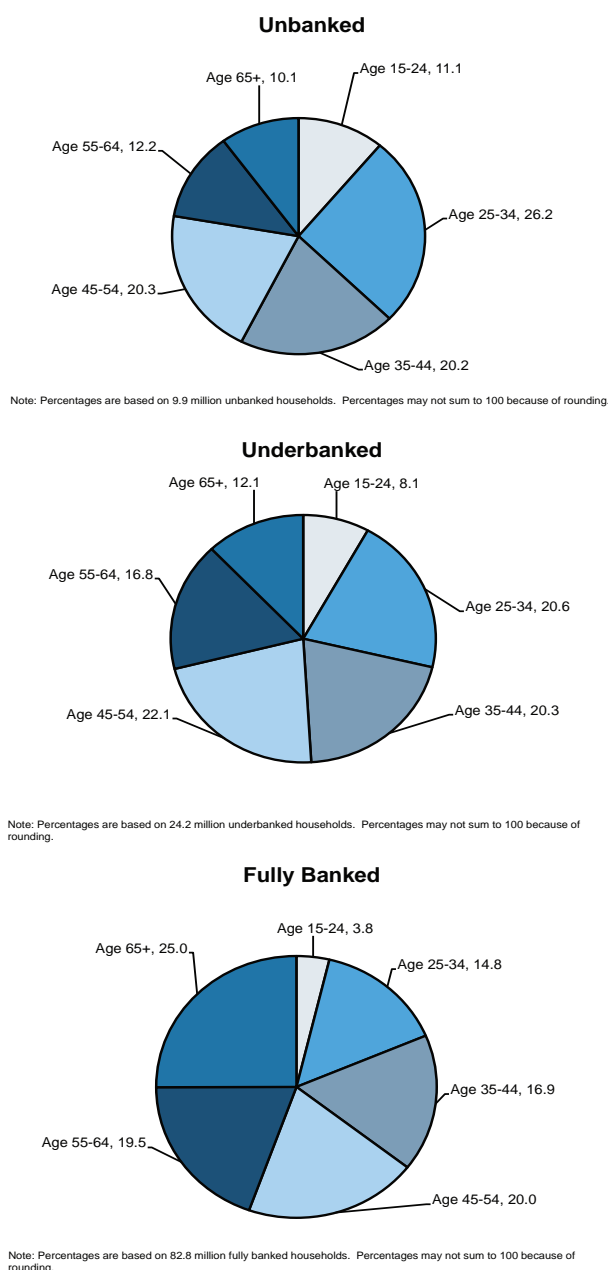
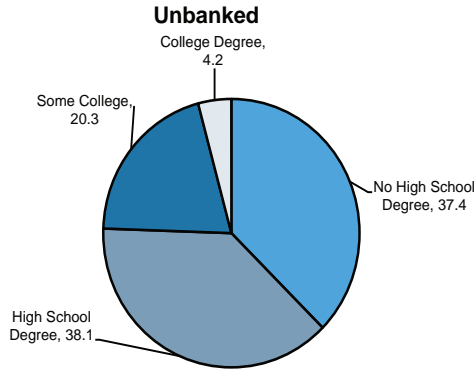
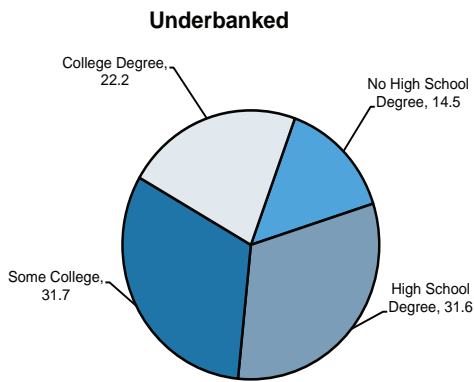


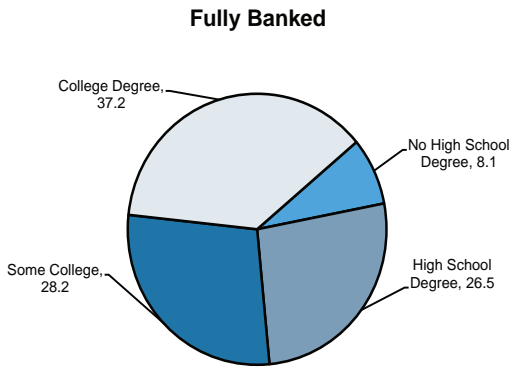
Figure 5.5 2011 Distribution of Households by Banking Status - Education (Percent)



Note: Percentages are based on 9.9 million unbanked households. Percentages may not sum to 100 because of rounding.

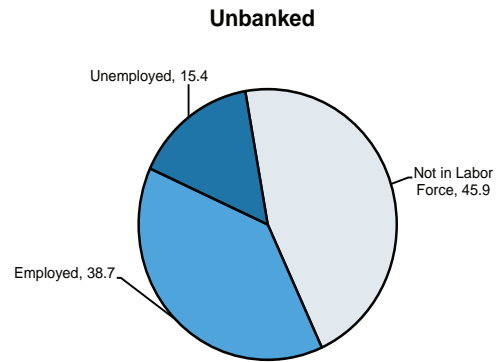


Note: Percentages are based on 24.2 million underbanked households. Percentages may not sum to 100 because of rounding.

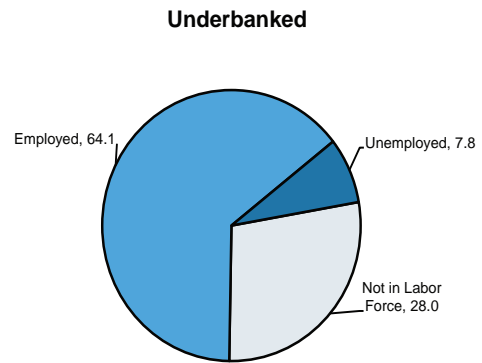


Note: Percentages are based on 82.8 million fully banked households. Percentages may not sum to 100 because of rounding.

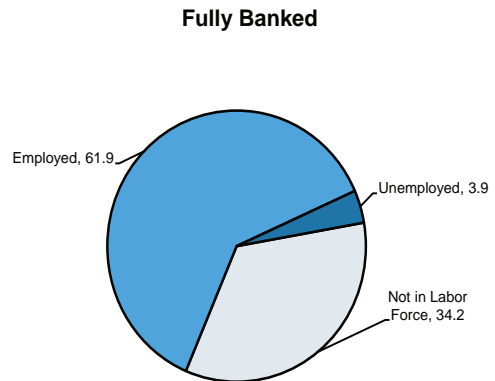
Figure 5.6 2011 Distribution of Households by Banking Status - Employment (Percent)



Note: Percentages are based on 82.8 million fully banked households. Percentages may not sum to 100 because of rounding.

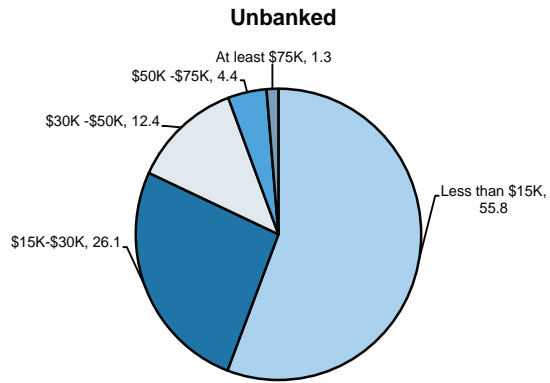


Note: Percentages are based on 24.2 million underbanked households. Percentages may not sum to 100 because of rounding.

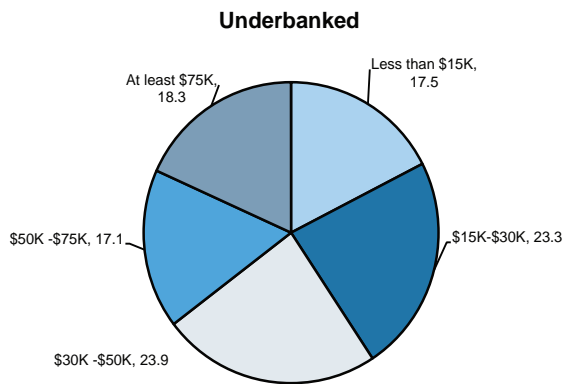


Note: Percentages are based on 82.8 million fully banked households. Percentages may not sum to 100 because of rounding.

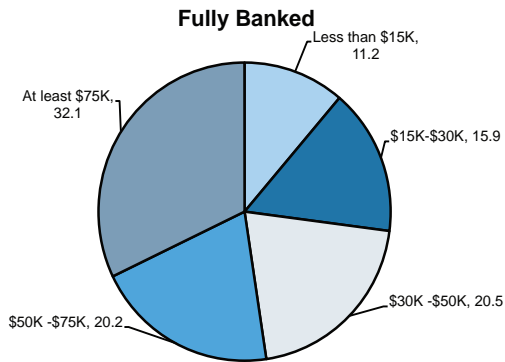
Figure 5.7 2011 Distribution of Households by Banking Status - Income (Percent)



Note: Percentages are based on 9.9 million unbanked households. Percentages may not sum to 100 because of rounding.



Note: Percentages are based on 24.2 million underbanked households. Percentages may not sum to 100 because of rounding.



Note: Percentages are based on 82.8 million fully banked households. Percentages may not sum to 100 because of rounding.

Homeownership Status

Although nearly two-thirds (65.7 percent) of all US households are homeowners, homeowners account for fewer than one-quarter (22.7 percent) of unbanked households, more than half (52.0 percent) of underbanked households, and over three-fourths (74.7 percent) of fully banked households. Non-homeowners represent 77.3

percent, 48.0 percent, and 25.3 percent of households that are unbanked, underbanked, and fully banked, respectively.

Geographic Area

Larger proportions of unbanked households are located in urban areas than other banking status groups. The largest share of unbanked households (41.2 percent) are concentrated in urban areas, while only 30.9 percent of underbanked and a quarter (25.5 percent) of fully banked households live in urban areas.²² In contrast, the largest shares of households with bank accounts (underbanked and fully banked households) reside in suburban areas (38.1 percent and 43.5 percent, respectively).

B. Unbanked Households' Banking History and Reasons For Not Having a Bank Account

Slightly more than half of all unbanked households have never had a bank account, while slightly less than half have had an account at some point in the past. Certain demographic groups, including Hispanics and foreign-born non-citizens, are among the most likely to have never had an account. The most common reasons households do not have bank accounts are that they feel they do not have enough money for an account or they do not need or want an account, but households that have previously had an account are less likely to report that they do not need or want one.

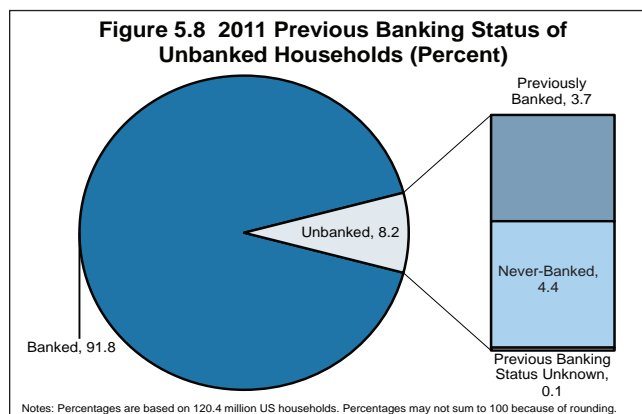
Banking History of Unbanked Households (see Figure 5.8)

About 3.7 percent of households are unbanked, but have had an account in the past. These households account for 44.7 percent of unbanked households. About 4.4 percent of all households in the United States (or the remaining 53.4 percent of unbanked households) have never had a bank account. These estimates vary considerably across demographic groups. For example, almost 15 percent of Hispanic households in the United States, almost one in five (18.9 percent) foreign-born non-citizen households, and almost a third of households that speak only Spanish have never had a bank account.

As a share of all US households, the proportion that have never had an account increased by 0.7 percentage points from 3.7 percent in 2009 to 4.4 percent in 2011. However, the estimated share of households that previously held an account was basically unchanged (3.7 percent in 2011, down from 3.8 percent in 2009, a statistically insignificant difference).

²² In this report, "urban" refers to areas inside a principal city within a metropolitan area; "suburban" refers to areas in a metropolitan area, but that are not inside a principal city; and "rural" refers to areas outside a metropolitan area.

As a share of unbanked households, slightly more than half (53.4 percent) have never been banked in 2011, compared with slightly fewer than half (48.4 percent) in 2009. Previously banked households accounted for half (50.2 percent) of the unbanked households in 2009 compared with 44.7 percent in 2011.



In 2011, the large majority (78.0 percent) of unbanked households that previously had an account had been without one for more than a year, up from 71.1 percent in 2009. Conversely, in 2011, 20.3 percent of previously banked households became unbanked within the last year, compared with 28.0 percent in 2009.

Several alternative explanations were considered in an attempt to understand why the estimated proportion of never-banked households increased from 2009 to 2011. For example, we examined the potential impact of changes to the demographic composition of the United States, and of changes to household composition. Our preliminary results did not support either theory.²³

It is notable that the increase in the proportion of unbanked households that never held an account occurred fairly broadly, within a variety of different socioeconomic groups. However, the estimated increases are largest for the following groups:

- Female family households (from 9.3 percent to 10.6 percent)
- Households with householders under age 24 (from 8.0 percent to 9.7 percent)
- Households with only a high school degree (from 4.2 percent to 5.7 percent)

²³ There is a small probability that the observed difference is attributable strictly to chance, due to sampling error. However, the estimated difference is statistically significant at the 1 percent level. Future research should explore the factors that could contribute to this result. In addition, data from future surveys should make it easier to identify and analyze trends in banking status over time.

- Households with annual income less than \$15,000 (13.0 percent to 15.6 percent)²⁴

For most demographic groups, the proportion of previously banked households decreased remained roughly the same, or showed a decrease that was not statistically significant.

Reasons Why Unbanked Households Do Not Have a Bank Account

More than half of all unbanked households do not have an account because they do not believe they have enough money (32.7 percent) or they do not need or want an account (21.0 percent). These were also the most common reasons households did not have bank accounts in 2009, although the 2009 and 2011 surveys differed substantially in how they asked households about their reasons for being unbanked, which limits direct year-to-year comparability on these topics.

Reasons for Being Unbanked by Banking History

The reasons unbanked households do not have a bank account vary between households that previously had an account and those that have never been banked, and in some cases differ between previously banked households that became unbanked in the last year and those that lost their account longer ago (see Figures 5.9 and 5.10). The results suggest that experience with the banking system influences the value households place on a banking relationship.

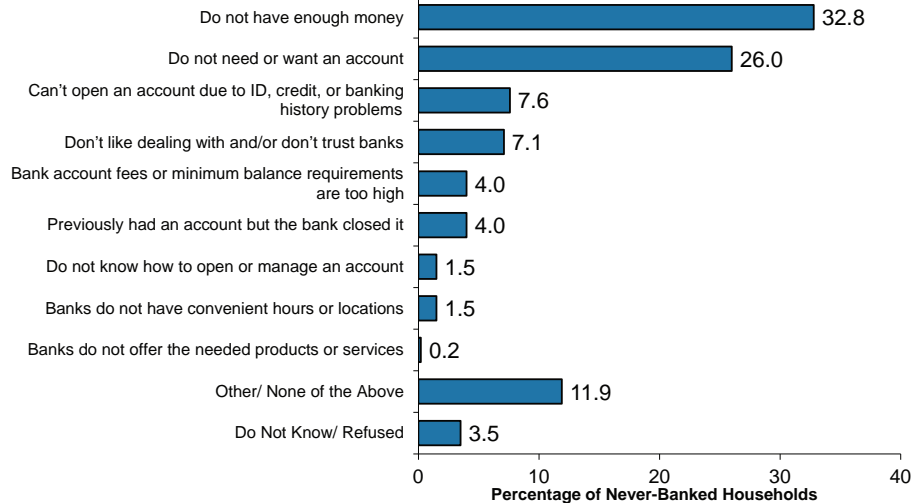
Similar proportions of previously banked (33.2 percent) and never-banked (32.8 percent) households report that they don't have a bank account because they don't have enough money for one; this was the most common reason given by both groups. The second most common reason was not needing or wanting an account, although a larger percentage of never-banked households (26.0 percent) cited this reason than did previously banked households (15.6 percent). This finding implies that households that have had a bank account in the past may place more value on a banking relationship than those that have not.

For nearly 10 percent (9.5 percent) of previously banked households, the main reason they do not currently have an account is that the bank closed their account. Another 5.5 percent of previously banked households cannot open an account because of identification (ID), credit, or banking history problems. This suggests that about 15 percent of previously banked households may not choose to be unbanked but face institutional barriers related to opening or maintaining an account.

High bank account fees or minimum balance requirements were the main obstacles to account ownership for slightly

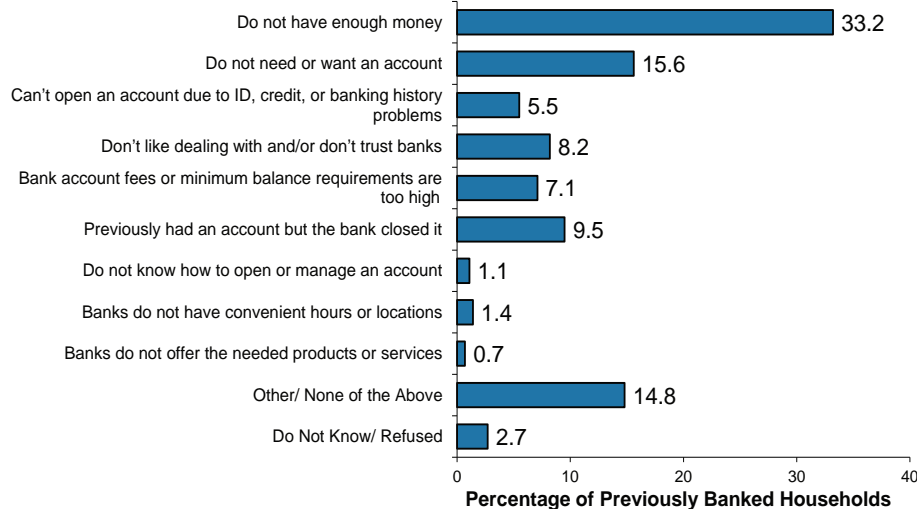
²⁴ See footnote 20 regarding income computation in 2009.

Figure 5.9 2011 Reasons Never-Banked Households Do Not Have a Bank Account



Note: Percentages are based on 5.3 million never-banked households. Percentages may not sum to 100 because of rounding.

Figure 5.10 2011 Reasons Previously Banked Households Do Not Have a Bank Account



Notes: Percentages are based on 4.4 million previously banked households. Percentages may not sum to 100 because of rounding.

more than 5 percent of unbanked households. However, recently unbanked households were more likely than others to cite fees as an obstacle: more than one in ten (11.1 percent) households that had a bank account in the last year were currently unbanked because of high fees and balance requirements, compared to 6.0 percent of previously banked households that had an account over a year ago. Notably, bank account fee structures were undergoing well-publicized transitions during the 2011 survey time-

frame, so it is not clear whether these results will hold going forward.²⁵

Approximately 20 percent of previously banked households that had an account within the last year say either that they have other reasons for being unbanked, or that none of the provided reasons apply, implying that other factors not captured in this survey may be influencing the behavior of recently unbanked households.

²⁵ Starting primarily in the third quarter of 2011, many financial institutions began restructuring their financial product offerings, including deposit accounts. In some cases, institutions added new fees or requirements to deposit accounts. The 2011 survey was implemented in June 2011 and likely did not capture these developments in retail banking.

A relatively small share of unbanked households (7.5 percent) cited their dislike or lack of trust in banks as the main reason they were unbanked. Similar proportions of previously banked and never-banked households mentioned trust as the main reason for not having an account.

Reasons for Being Unbanked and Household Characteristics

Many reasons for being unbanked appear to be relatively consistent among demographic groups. Not having enough money and not needing or wanting an account are the top reasons for not having a bank account across all demographic groups.

Some differences exist, though. Hispanic households appear more likely than any other demographic group to cite ID, credit, or banking history problems as the main obstacles to account ownership. Fewer than 5 percent of unbanked black households and unbanked white households do not have an account because of these requirements (4.8 percent of each group), compared with 11.2 percent of Hispanic households.

In addition, unbanked foreign-born non-citizen households and unbanked households where Spanish is the only language spoken seem particularly challenged by ID, credit, or banking history requirements; for more than 15 percent of unbanked foreign-born non-citizen households and 18.5 percent of households that speak only Spanish, these account opening requirements are the main reason they do not have an account.

Consistent with expectations, the tendency of unbanked households to report that they do not have enough money for an account declines with rising educational achievement, falling from 36.1 percent among unbanked households without a high school degree to 26.3 percent among college-educated unbanked households. However, similar proportions of households across all education groups say they do not need or want an account. As income increases, unbanked households seem less likely to not have an account because they do not have enough money.

Not having enough money for an account seems to be a particularly important obstacle to account ownership for unemployed households; for slightly fewer than half (46.5 percent) of unbanked unemployed households, lack of money is the main reason they do not have an account (compared with 27.2 percent of unbanked employed households and 32.9 percent of those not in the labor force). This, and the fact that only 12 percent of unbanked unemployed households do not have an account because they do not need or want one, implies that unbanked unemployed households might be more open to establishing banking relationships in the future.

Finally, the reasons why households choose not to have a bank account vary depending on where they live. More than 37 percent of unbanked households in the Northeast feel they do not have enough money for an account, compared with 33.5 percent in the South and roughly 30 percent in the Midwest and West.

Detailed Reasons for Being Unbanked

Among the 5.4 percent of unbanked household that choose not to have an account because of high fees or balance requirements, the most common reason for being unbanked is high service charges (40.6 percent), followed by high minimum balance requirements (31.6 percent). Unexpected fees, such as overdraft charges, were the least common reason (24.5 percent) cited. However, this measurement does not include the 6.4 percent of unbanked households that had their account closed by the bank, almost half (45.8 percent) of which had their account closed because of overdrafts or bounced checks.

Among the 6.6 percent of unbanked households that do not have an account because of ID, credit, or banking history problems, the most common reason for not having an account is lack of ID (37.8 percent). A larger share of households that never had an account have challenges with ID or credit or banking history (58.2 percent, data not shown in tables) than those that previously had an account (5.2 percent, data not shown in tables).

Among the small group of unbanked households that find banks “too inconvenient” (1.4 percent), inconvenient hours are more of an obstacle than inconvenient locations (55.9 percent compared with 39.4 percent).

About 7.5 percent of unbanked households do not have an account because they do not like dealing with or do not trust banks. Among these household, 59.4 percent do not trust banks and another 20.4 percent do not feel welcome or comfortable at banks, while only 3.7 percent said language barriers were a challenge (14.8 percent had “other” reasons).

VI. Household Use of Alternative Financial Services

Large proportions of US households use financial services from AFS providers. Transaction AFS are more widely used than AFS credit products. AFS use is higher among younger, less educated, and lower-income populations. In addition, female family households and non-Asian minority households are more likely to use AFS. Households that use transaction AFS tend to do so primarily for convenience, while they tend to use credit products because they feel it is easier to get money from the AFS provider than to qualify for a bank loan. Unbanked households are heavier AFS users than underbanked households; the unbanked use AFS more frequently and are more likely to use multiple AFS products. The use of both transaction and credit AFS products increased between 2009 and 2011.

A. Overall Use of AFS

When households use non-bank AFS providers instead of banks for transaction services and credit products, there is a missed market opportunity for banks. In 2011, 42.9 percent of US households had ever used one or more of the following types of AFS at some point in the past: non-bank money orders, non-bank check cashing, non-bank remittances, payday loans, pawn shops, rent-to-own stores, or refund anticipation loans.²⁶ More than half (54.3 percent) of all US households have never used AFS, and AFS use is unknown for about 3 percent of households. About one-quarter (25.4 percent) of all households have used AFS in the last year, including 12.0 percent of households that have used AFS within the last 30 days.²⁷ The proportion of households that use AFS is higher among younger, less educated, and lower-income populations, and higher proportions of black and Hispanic households use AFS than white households (see Figure 6.1).

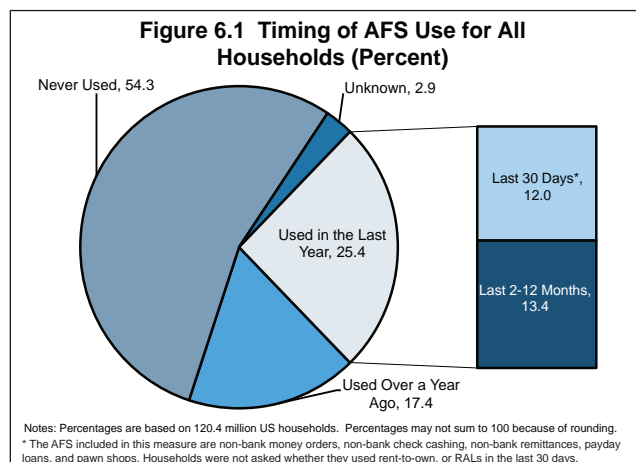
Transaction AFS (non-bank money orders, non-bank check cashing, and non-bank remittances) are more widely used than AFS credit products (payday loans, pawn

²⁶ AFS use is unknown for 1.6 percent of households, so the proportion of households that ever used AFS is likely higher than 42.9 percent.

²⁷ With the exception of rent-to-own agreements or RALs, households that used AFS within the last year were asked whether they used the product within the last 30 days. In addition, households were asked about the number of times they used transaction AFS (i.e., non-bank money orders, non-bank check cashing, and/or non-bank remittances in the last 30 days). "Within the last 30 days" refers to whether the respondent has used the AFS product within 30 days of the survey month, June 2011. Such measures of "recent use" may be affected by seasonality of AFS use, or by recall bias.

shops, rent-to-own stores, and refund anticipation loans); 23.3 percent of households used an transaction AFS in the last year, compared to 6.0 percent who used AFS credit products during that time.

Most households that have used AFS have done so relatively recently. Nearly 59.3 percent of households that have used AFS have done so within the last year, including 28.0 percent of AFS users who have used at least one AFS product within the last 30 days. Among all households that used AFS in the last year, nearly half (47.3 percent) had done so in the last 30 days.



B. AFS Use Among Unbanked and Underbanked Households

Almost two-thirds (64.9 percent) of unbanked households have used at least one AFS product in the last year, and close to half (45.5 percent) have used AFS in the last 30 days. About 60 percent (62.1 percent) have used transaction AFS in the last year, and 16.8 percent have used AFS credit products. A sizable minority of unbanked households (29.5 percent) have not used any AFS in the last 12 months, suggesting a reliance on cash transactions or other informal arrangements (see Figure 6.3 and Figure 6.4).

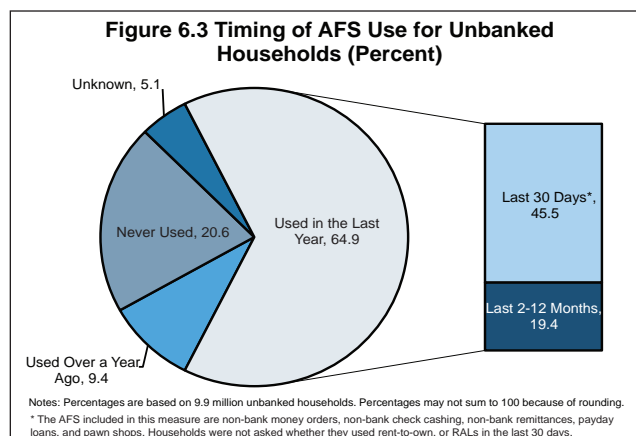
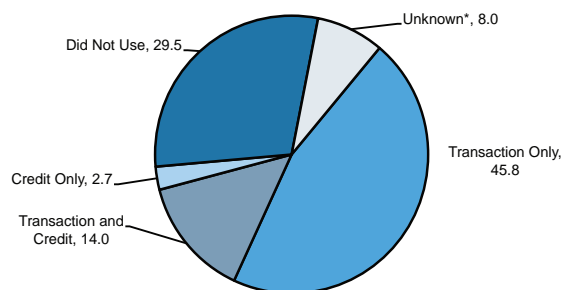


Figure 6.4 2011 Unbanked Households' Use of AFS Products in the Last 12 Months (Percent)



Notes: Percentages are based on 9.9 million unbanked households. Percentages may not sum to 100 because of rounding. * "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.

Among unbanked households that have used AFS (so excluding those who never used AFS), 61.2 percent have used AFS in the last 30 days. This suggests that unbanked households that do use AFS rely on the products frequently.

AFS use varies between unbanked households that previously had an account and those that have never been in the banking system. Almost three-quarters (72.9 percent) of previously banked households and 59.8 percent of households that have never been banked have used AFS

in the last year. The proportions of each group that used AFS in the last 30 days are more similar, at 48.7 percent and 44.1 percent, respectively (see Figure 6.5).

In comparison, 41.2 percent of underbanked households have used AFS in the last 30 days (the rest of the underbanked households, by definition, have used AFS in the last year) (see Figure 6.6).

The types of AFS used by underbanked households is illustrated in Figure 6.7. By definition, all underbanked households have used some AFS product at least once in the past year. A large majority (90.4 percent) have used transaction AFS in the last year, and 23.1 percent have used AFS credit. But, similar to the unbanked population, roughly 14 percent of underbanked households have used both transaction and credit AFS in the last year.

BOX 3 – Year-to-Year Comparisons of AFS Use

A larger share of households reported having used AFS in 2011 than in 2009. In 2009, 36.3 percent of US households had used an AFS product. In 2011, if non-bank remittances are excluded to improve comparability, 40.9 percent of households had used AFS products.

The use of both transaction and credit AFS became more widespread between 2009 and 2011. The 2011 survey finds that 39.1 percent of households had used transaction AFS (36.9 percent, excluding remittances), and 14.2 percent of households had used AFS credit products. In 2009, 32.6 percent of households had used transaction AFS and 11.8 percent had used AFS credit products (see Figure 33).

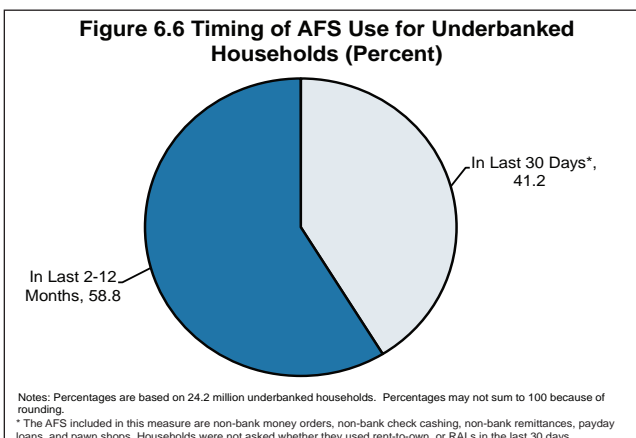
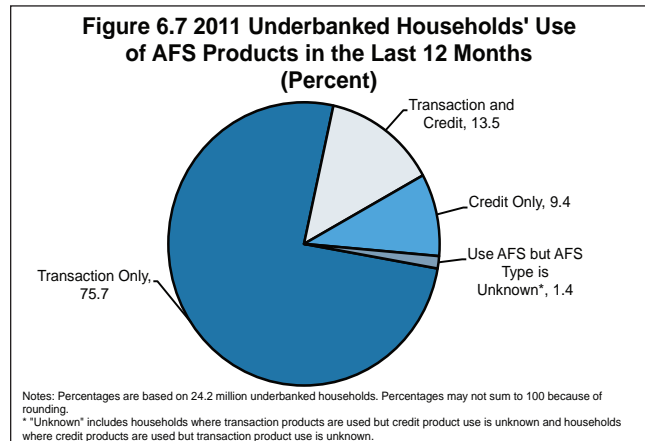
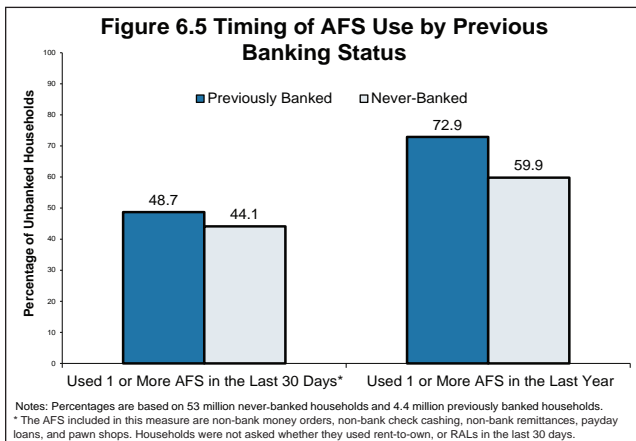
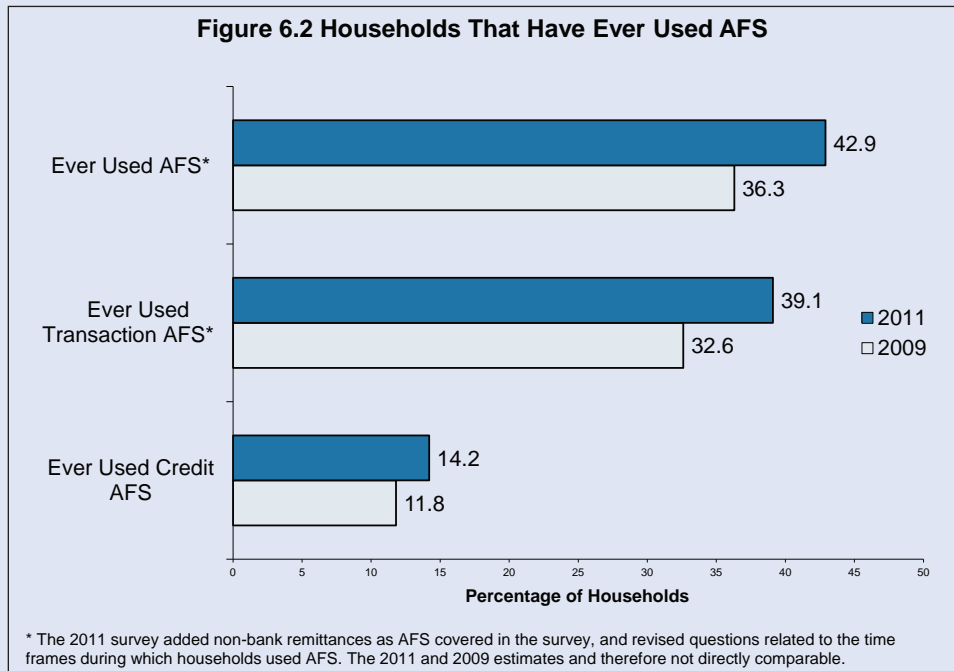
Increases in AFS use occurred across a wide variety of demographic groups: larger proportions of households of different ages, education levels, race/ethnicity, and family type all reported having ever used an AFS in 2011 than in 2009.

For example, the proportion of black households that used AFS rose from 54.8 percent to 63.8 percent, and the proportion of Hispanic households that used AFS climbed from 44.3 percent to 54.4 percent. Asian and white households, which had relatively lower AFS usage in 2009, also saw increases—from 14.8 percent to 27.7 percent, and 32.5 percent to 37.6 percent, respectively. However, including remittances in 2011 drove some of the increase in the proportion of households that had ever used AFS; the impact was particularly important for certain racial/ethnic groups. Specifically, including remittances increased the 2011 estimate of the proportion of Hispanic households that used AFS from 48.3 percent to 54.4 percent, and the proportion of Asian households that used AFS from 19.8 to 27.7 percent.

Across other demographic groups, nearly 60 percent of female family households used AFS products in 2011 (57.7 percent excluding remittances), compared with 51.6 percent in 2009. Also, in 2011, 30.5 percent of households headed by an individual age 65 or older had used an AFS product, compared to 23.4 percent in 2009, and 54.4 percent of households age 24 or younger had used an AFS product, up from 46.2 percent in 2009. Although AFS use remains more common among less educated households, even among highly educated households, larger shares

BOX 3 – Year-to-Year Comparisons of AFS Use (continued)

reported having used AFS in 2011. Almost one-third (32.6 percent) of households with a college degree used AFS in 2011, up from 26.1 percent in 2009 (see Figure 6.2).



Unbanked households that use transaction AFS do so more frequently than underbanked households. More than 40 percent (41.4 percent) of unbanked households that have used transaction AFS in the last 30 days have used these services three or more times in that timeframe, compared with 19.3 percent of underbanked households. Over half of underbanked households (55.3 percent) that have used transaction AFS in the last 30 days have done so only once, compared with 30.2 percent of unbanked households.

Use of Multiple AFS Products

The use of two or more types of AFS products may signal an unmet demand for mainstream financial services. Overall, fewer than one in ten US households (8.4 percent) have used two or more types of AFS products in the last year. Unbanked households are more likely to use multiple types of AFS products than underbanked households. Specifically, 35.5 percent of unbanked households have used two or more types of AFS products in the last year, and 11.8 percent have used three or more, compared with 26.9 percent and 6.9 percent of underbanked households, respectively. This seems to be due to unbanked households' heavier reliance on transaction products: the share of unbanked households that used two or more transaction services in the last year, at 29.9 percent, is nearly twice as high as the share of underbanked households that have used two or more transaction services in the last year (16.6 percent) (see Table 6.1).

Table 6.1 AFS Use in the Last 12 Months

	Unbanked Households	Underbanked Households
Used two or more transaction products	29.9	16.6
Used two or more credit products	3.1	4.3
Used two or more AFS products in the last 12 months	35.5	26.9

In contrast, neither unbanked nor underbanked households tend to use multiple AFS credit products; just 3.1 percent of unbanked households and 4.3 percent of underbanked households have used more than one type of AFS credit product in the last year.

Looking at multiple AFS users confirms that previously banked households rely more heavily on AFS products than those who have never had an account. The proportion of previously banked households that have used two or more types of AFS in the last year is higher (40.1 percent) than the proportion of never-banked households that have done so (32.6 percent).

Unbanked households are also more likely than underbanked households to have used multiple AFS products within the last 30 days: 16.2 percent of unbanked households and 6.2 percent of underbanked households have used two or more types of AFS products within the last 30 days.

Specific Transaction AFS Products

Figures 6.8 to 6.10 illustrate the use of AFS transaction products over the past 12 months, by household banking status. The most commonly used product is the non-bank money order. Nearly one in five (18.3 percent) US households have used a non-bank money order in the last year. The use of non-bank money orders is more common among underbanked households than unbanked house-

holds; 49.1 percent of unbanked and 71.2 percent of underbanked households have used a non-bank money order in the last year (see Figures 6.8 and 6.9).

Non-bank check cashing is used less commonly than money orders. Fewer than one in ten (7.7 percent) households have used check cashing in the last year. In contrast to non-bank money orders, the use of non-bank check cashing is more prevalent among unbanked households: more than one-third (38.0 percent) of unbanked households, compared with 22.8 percent of underbanked households, used non-bank check cashing within the last year. Interestingly, unbanked households' use of non-bank check cashing increased notably between 2009 and 2011: 39.2 percent of unbanked households had ever used non-bank check cashing in 2009, compared with 47.3 percent in 2011 (see Figures 6.8 and 6.9).

Nearly one-third (32.1 percent) of unbanked households used a non-bank money order in the last 30 days, and one in four (25.0 percent) unbanked households used a non-bank check-cashing service in the last 30 days. In comparison, underbanked households used transaction AFS less recently: 28.0 percent used non-bank money orders within the last 30 days, and only 8.9 percent used non-bank check cashers in the last 30 days.

Similar patterns hold when only households that have used a particular service are considered. Among underbanked households that used non-bank money orders, more than one-third (35.3 percent) did so within the 30 days prior to the survey. More than one-quarter (28.4 percent) of underbanked check-cashing customers had used the service within the last month. Nevertheless, unbanked users have relied on AFS even more recently. Among unbanked households that have used non-bank money orders or non-bank check cashing, more than half (54.5 percent and 52.8 percent, respectively) had used the services within the past 30 days.

While some households that used non-bank money orders in the last 30 days purchased them at the post office, this was only true for 22.8 percent of unbanked and 30.6 percent of underbanked households.

Questions about remittance use were asked for the first time in the 2011 survey; 3.7 percent of all US households, including 9.2 percent of unbanked and 14.4 percent of underbanked households, used a non-bank remittance in the last year. Only 3.9 percent of unbanked households and 5.7 percent of underbanked households used a non-bank remittance in the last 30 days. Among households that use remittances about one in three (31.5 percent of unbanked households and 31.4 percent of underbanked households) had done so within the last 30 days. Overall, 5.9 percent of all households, including 12.4 percent of unbanked households and 18.1 percent of underbanked

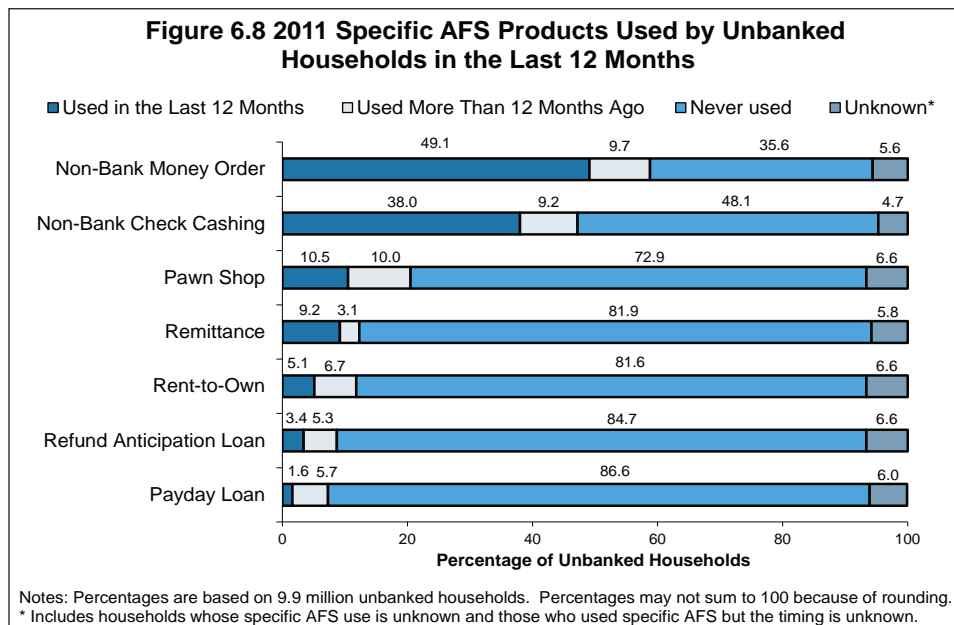
Box 4 – Underbanked Households and Money Orders

The FDIC definition of an underbanked household considers the use of non-bank money orders because when households obtain this product outside of the banking system, there is a missed market opportunity for banks. Almost half (48.1 percent) of all underbanked households did not use any alternative financial services other than non-bank money orders in the last year. Of these households, about one-third (34.5 percent) have used a money order in the last 30 days. Of these, more than two-thirds have used a money order only once in the last 30 days.

In contrast, unbanked households tend to use non-bank money orders with other types of AFS, and when money orders are the only AFS used, they are used more heavily relative to underbanked households that use this product alone. One-quarter (25.1 percent) of unbanked households that have used AFS used non-bank money orders and no other AFS products within the last year. Among these unbanked households that have used only a money order in the last year, more than 60 percent (60.9 percent) had done so in the last 30 days.

In some ways, underbanked households that have used money orders along with other AFS products in the last year are similar to underbanked households that have used only money orders. For example, these two groups of underbanked households have similar income distributions; 42.2 percent of underbanked households that have used money orders and other AFS products have incomes below \$30,000, as do 39.1 percent of underbanked households that have used money orders exclusively in the last year.

However, the composition of the two groups is different. Specifically, family households, Hispanic households, younger households, and less educated households comprise larger shares of the group of underbanked households that have used money orders and other AFS products, while white households and native-born households account for larger shares of the group of underbanked households that have used only money orders in the last year.



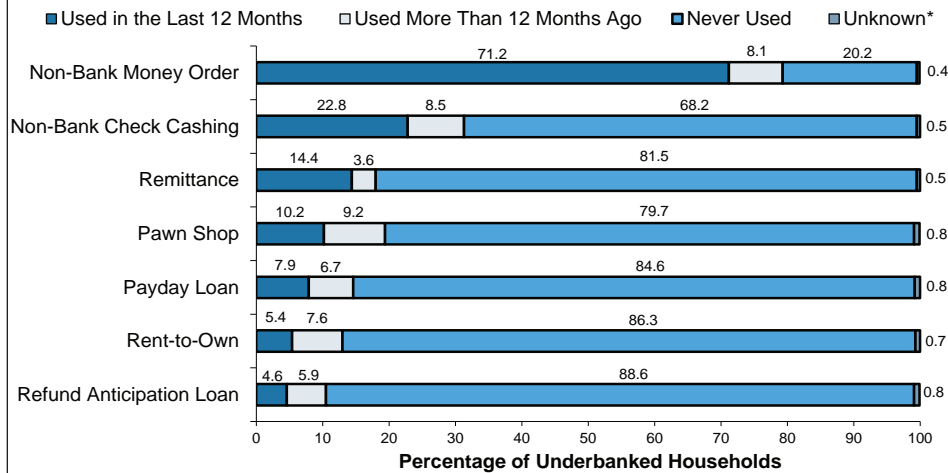
households, had ever used a non-bank remittance (see Figure 6.10).

Specific Credit AFS Products

The use of AFS credit products is less common than the use of transaction AFS. In the last year, 1.7 percent of US households have used payday lending, 2.9 percent have used pawn shops, 1.5 percent have used rent-to-own and 1.2 percent have used RALs. Looking at those that have

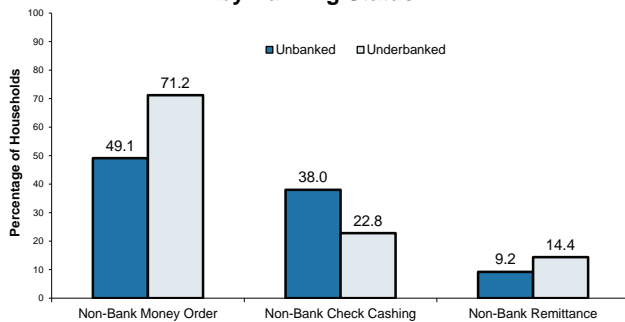
ever used these products, 4.7 percent have used payday lending, 7.4 percent have pawned items at pawn shops to get cash, 4.7 percent have used rent-to-own agreements, and 3.7 percent have used RALs. The use of AFS credit products has increased somewhat from 2009, when 3.6 percent of households had used payday lending, 5.8 had ever sold items at pawn shops, 3.9 percent had used rent-to-own agreements, and 3.0 percent had used RALs (in the previous five years).

Figure 6.9 2011 Specific AFS Products Used by Underbanked Households in the Last 12 Months



Notes: Percentages are based on 24.2 million underbanked households. Percentages may not sum to 100 because of rounding. * Includes households whose specific AFS use is unknown and those who used specific AFS but the timing is unknown.

Figure 6.10 2011 Households Using Transaction Products in the Last 12 Months by Banking Status



Note: Percentages are based on 9.9 million unbanked households and 24.2 million underbanked households.

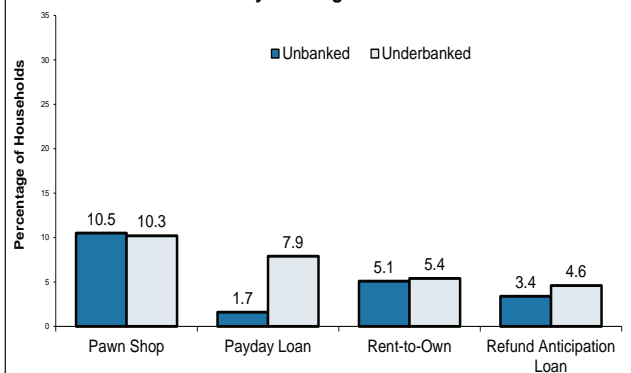
In contrast to transaction services, the use of pawn shops, rent-to-own agreements, and RALs does not differ markedly between unbanked and underbanked households, and both unbanked and underbanked users of these products did so within similar timeframes. In the last year, 10.5 percent of unbanked and 10.2 percent of underbanked households have used pawn shops, 5.1 percent of unbanked and 5.4 percent of underbanked households have used rent-to-own, and 3.4 percent of unbanked and 4.6 percent of underbanked households have used RALs. Payday loans were used by 7.9 percent of underbanked and 1.6 percent of unbanked households within the last year. The low use among unbanked households is likely due to the fact that a bank account is often necessary for a customer to obtain a payday loan²⁸ (see Figures 6.11 and 6.12).

²⁸ Although the estimate of payday loan use by unbanked households is greater than zero, this is due in part to households that have previously had an account.

Among all US households, AFS credit products tend not to have been used very recently; for example, 0.7 percent of households, including 0.5 percent of unbanked and 3.2 percent of underbanked households, have used payday lending in the last 30 days. However, among households that have ever used payday lending, 36.7 percent had done so within the last year, including 14.5 percent that had done so within the last 30 days.

Among households that have used rent-to-own agreements, 43.1 percent of unbanked households and 41.7 percent of underbanked households had done so within the last year. Usage patterns are similar for unbanked and underbanked RAL users; 38.7 percent of unbanked households and 43.7 percent of underbanked households that have used a RAL had done so within the last year.

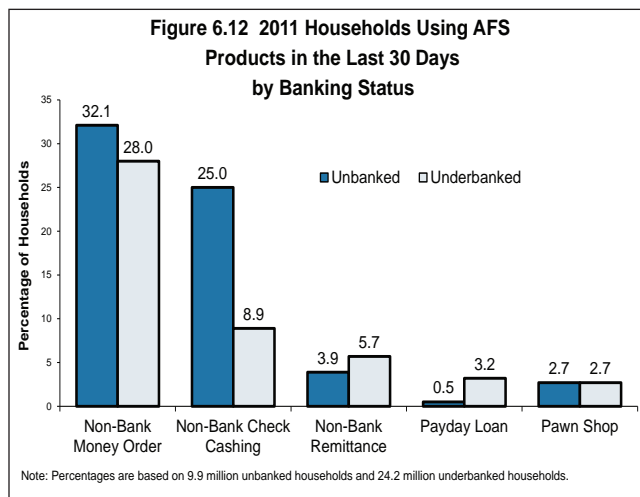
Figure 6.11 2011 Households Using Credit Products in the Last 12 Months by Banking Status



Note: Percentages are based on 9.9 million unbanked households and 24.2 million underbanked households.

Also, 2.7 percent of both unbanked and underbanked households have pawned items at a pawn shop within the last 30 days, and 10.5 percent of unbanked households and

10.2 percent of underbanked households have pawned items within the last year. Among users, 13.1 percent of unbanked households and 13.7 percent of underbanked households pawned items at pawn shops within the last 30 days.



C. Bank Account Ownership and AFS Use

Among banked households (both underbanked and fully banked households), AFS use varies with the types of

bank accounts owned. Households that have both checking and savings accounts have relied on AFS less recently than those that have just one type of account. AFS products were used in the last year by one-fifth (18.7 percent) of households that have both checking and savings accounts. Among households with a checking account but not a savings account, 29.7 percent used AFS in the last year, including 13.0 percent that used AFS in the last 30 days. Households that have a savings account but not a checking account relied on AFS more recently than those that have a checking account; more than half (54.5 percent) of households that have a savings account but not a checking account used AFS in the last year, including 36.2 percent that used AFS in the last 30 days (see Figure 6.15).

As expected, households that do not have a checking account rely more heavily on transaction AFS than those with checking accounts. More than half (59.6 percent) of all households that do not have a checking account used transaction AFS in the last year, compared with 19.3 percent of households with a checking account. Notably, this means that one in five households with a checking account still rely on AFS provider for transaction services.

Box 5 – Payroll and Prepaid Cards (see Figures 6.13 and 6.14)

General purpose reloadable prepaid cards (prepaid cards) and payroll cards were not among the financial services considered when defining underbanked households.¹ However, to the extent that consumers use prepaid and payroll cards issued by non-banks providers, there is a missed market opportunity for banks. In fact, almost half (49.2 percent) of unbanked households that have used a prepaid card report being likely to open an account in the future. This survey does not distinguish between cards provided by banks and those provided by non-banks. Nonetheless, it is interesting to analyze consumer use of these products.

One in ten (10.1 percent) households has used a general purpose reloadable prepaid card. Prepaid card use is higher among households that do not have a checking account than those that have a checking account (16.5 percent versus 9.3 percent). Prepaid card use does not differ with savings account ownership.

Prepaid card use among all households seems to be relatively stable from 2009, when 9.9 percent of households had used a prepaid card. However, the proportion of unbanked households that have used a prepaid card climbed from 12.2 percent to 17.8 percent in 2011. The share of underbanked households that reported ever using a prepaid card went from 16.4 percent in 2009 to 17.4 percent in 2011 (not statistically significant). The proportion of households that are fully banked which have used a prepaid card decreased slightly from 8.1 percent in 2009 to 7.3 percent in 2011.

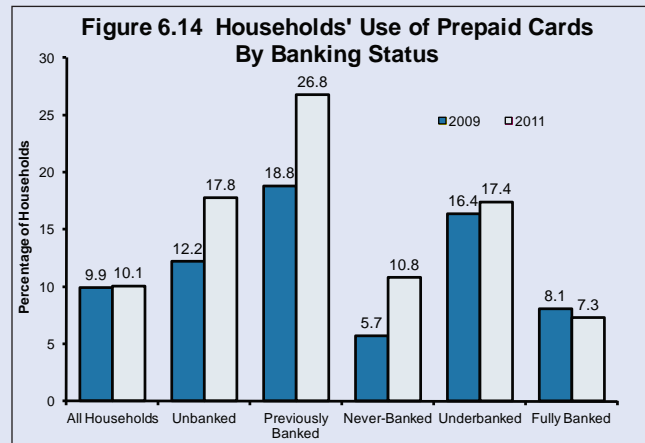
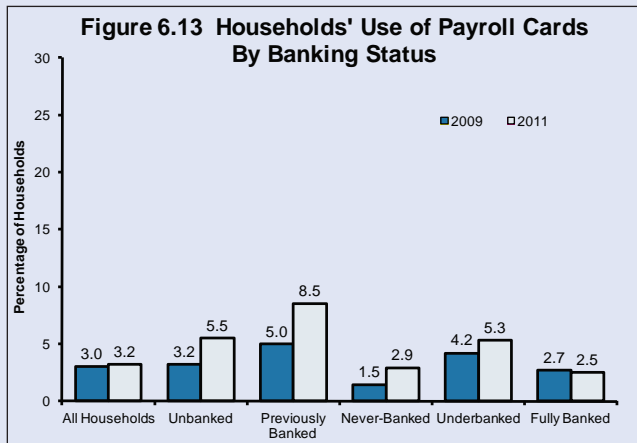
Among all households, 3.2 percent currently receive wages on a payroll card, compared with 3.0 percent in 2009. Payroll cards are more prevalent among unbanked and underbanked households, where they are used by 5.5 percent and 5.3 percent of households, respectively.

More than one in three prepaid card users (34.7 percent) are underbanked and 14.5 percent are unbanked. Similarly, among payroll card users, 32.8 percent are underbanked and 14.1 percent are unbanked.

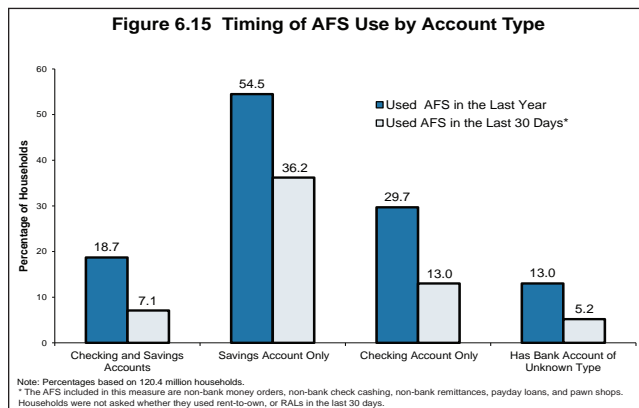
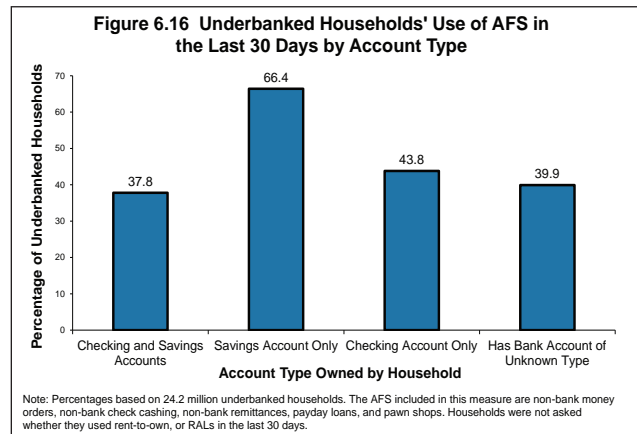
¹ General purpose reloadable prepaid cards are debit cards that are loaded with funds and branded with a payment network logo. Funds can be added to the cards as needed, and they can be used where the payment network brand is accepted. Payroll cards are cards into which employers deposit salary payments instead of providing checks or cash to employees.

Box 5 – Payroll and Prepaid Cards (see Figures 6.13 and 6.14) (continued)

Prepaid and payroll card users are more likely to use other types of AFS products, both credit and transaction, than households that do not use cards. About one-quarter of both prepaid and payroll card users have used AFS in the last 30 days, compared with about 10 percent of households that do not use cards.



The results are similar for underbanked households: underbanked households with both checking and savings accounts are the least likely to have used AFS in the last 30 days (37.8 percent); underbanked households with checking accounts only are somewhat more likely to have used AFS in the last 30 days (43.8 percent); and those that have only a savings account, while a small group, are the most likely to have used AFS in the last 30 days (66.4 percent) (see Figure 6.16).



Because this is a univariate analysis, it is not possible to determine whether differences in AFS use among households that own different types of bank accounts would persist after accounting for income. For example, among underbanked households in the lowest income group (with incomes below \$15,000), having both a checking and a savings account does not appear to make a household less likely to have relied on AFS in the last 30 days; 46.7 percent of low-income underbanked households with both types of accounts used AFS in the last 30 days, compared with 45.3 percent of households with just a checking account. However, the lack of a checking account remains associated with increased AFS use; two-thirds (65.6 percent) of low-income underbanked households that have a savings account but no checking account used AFS in the last 30 days.

Specific Types of AFS and Bank Account Ownership

As was the case with AFS use generally, use of specific AFS products varies depending on the type of bank account held by a household. These differences are more pronounced between households with or without checking accounts than between households with or without savings accounts. They are also more pronounced for transaction AFS than for credit AFS.

Households with both checking and savings accounts are the least likely to have used any individual AFS product in the last year or the last 30 days. Again, this is most notable for transaction services. For example, 13.3 percent of banked households with both types of accounts used a non-bank money order in the last year, compared with 20.8 percent of those who only have a checking account and 44.8 percent of those with only a savings account. Further, 4.1 percent of households with both a checking and savings account used non-bank check cashing in the last year, compared with 7.3 percent of those with just a checking account and 11.7 percent of those with a savings account only.

The association between having both types of bank accounts and being less likely to have used AFS in the last 30 days is more pronounced within higher income groups than lower income groups. Among the lowest income underbanked households, those with both savings and checking accounts are no less likely, and sometimes slightly more likely, than those with just one type of account to use individual AFS products.

Within higher income groups, however, AFS use varies by account ownership, especially for credit products. For example, among the highest income underbanked households, the share of households with only checking accounts that used a payday loan in the last year was 9.2 percent (data not shown in tables), nearly twice the share of households with both checking and savings accounts that used payday lending in the last year (4.7 percent, data not shown in tables).

D. Reasons Households Use AFS

Reasons Households Use Transaction AFS

Among households that have used transaction AFS, the most commonly cited reason for using non-banks instead of banks was convenience, given by 45.2 percent of all households that used non-bank check cashing and 56.0 percent of all households that used non-bank money orders. These results are similar to those reported in 2009. Convenience was the most common reason given by both underbanked and fully banked households. Among underbanked households, the second most common reason for using non-bank check cashing is “to get money faster”

(18.4 percent), while the second most common reason for using non-bank money orders is that “a bank charges more” (28.0 percent) (see Figure 6.17).

Among unbanked households, the most commonly cited reason for using non-bank check cashing was the fact that the household does not have a bank account (38.9 percent); convenience was the next most common reason (28.7 percent). These were also the most common reasons for unbanked households’ use of non-bank money orders, although the order was reversed: the most common reason for using non-bank money orders was convenience (39.1 percent), and the second most common reason was that the household does not have a bank account (27.3 percent) (see Figure 6.18).

Convenience and speed were also the most common reasons why households use non-bank remittances: 32.5 percent of all households that used remittances did so for increased convenience over banks, 23.5 percent thought the AFS provider would get the money to its recipient faster, and 11.0 percent perceive that banks charge more to send money abroad. Convenience was cited most often by underbanked households and fully banked households. Again, the fact that unbanked households do not have a banking relationship is a common reason why these households use AFS providers for remittances (29.5 percent) (see Figure 6.19).

Reasons Households Use AFS Credit Products

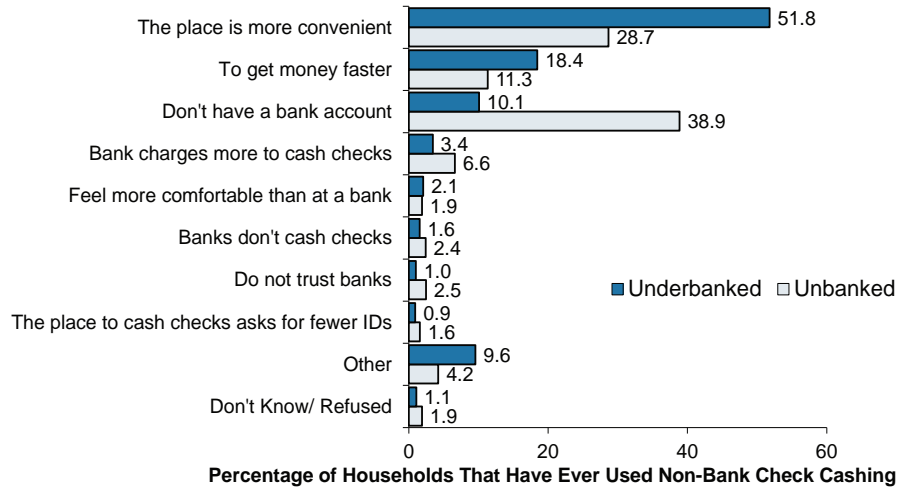
Households that have patronized payday lenders or pawnshops most commonly do so because it is easier to get payday loans or to get money from a pawn shop than to qualify for a bank loan. This was cited as the main reason by about 40 percent of both payday loan and pawn shop users.

Convenience is not cited as commonly as a reason for AFS credit product use as it is for AFS transaction use; roughly 10 percent of payday loan and pawn shop users do so primarily for convenience. Again, these results are similar to those from the 2009 survey (see Figures 6.20 and 6.21).

Notably, a relatively large proportion of households that use AFS credit, about one in five, do so because they perceive that banks do not provide small-dollar loans; 17.5 percent of households that used pawn shops and 20.0 percent of households that used payday loans did so primarily because they thought they could not get small-dollar loans from a bank.

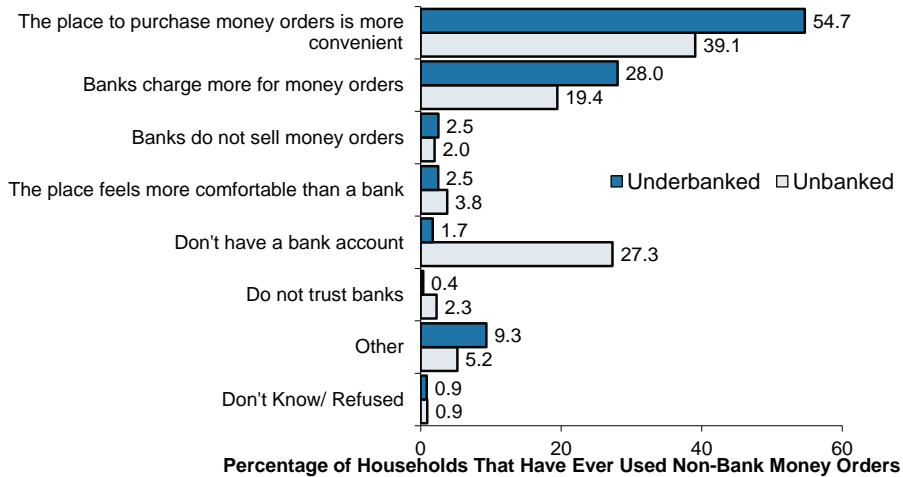
The 2011 survey asked households that had used credit AFS in the last year to report the main reason they needed the funds. Results show that more households that used AFS credit did so to pay for basic living expenses

Figure 6.17 2011 Primary Reason Households Have Ever Used Non-Bank Check Cashing



Notes: Percentages based on 4.6 million unbanked households and 7.6 million underbanked households that have ever used non-bank check cashing. Percentages may not sum to 100 because of rounding.

Figure 6.18 2011 Primary Reason Households Have Ever Used Non-Bank Money Order



Notes: Percentages based on 5.8 million unbanked households and 19.2 million underbanked households that have ever used non-bank money orders. Percentages may not sum to 100 because of rounding.

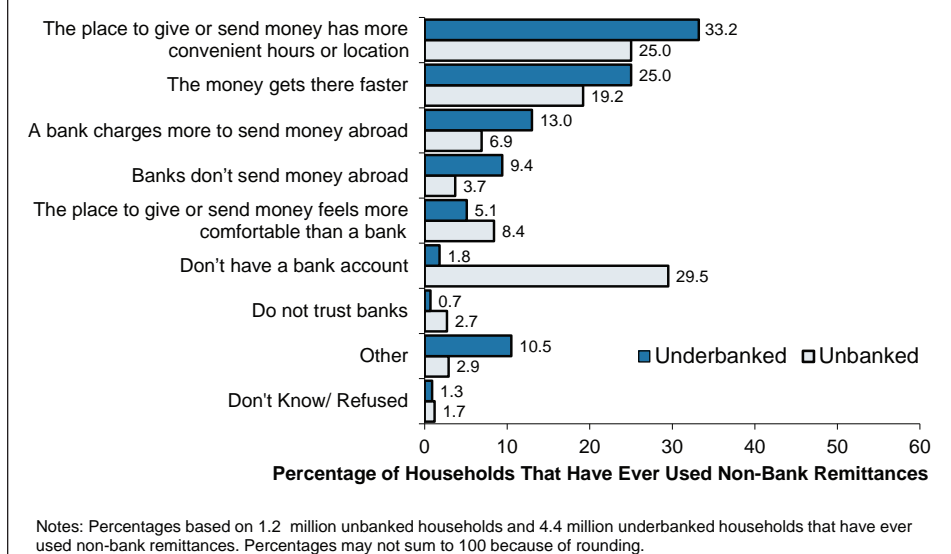
than in 2009, suggesting a rise in financial distress. Nearly half (45.5 percent) of all households that had used some form of AFS credit product in the last 12 months did so to pay for basic living expenses, up from 34.5 percent in 2009, and 17.5 percent of households that used AFS credit products indicated a need to make up for lost income. One in ten households (11.3 percent) that used AFS credit did so to pay for a specific house repair, car repair, or appliance purchase. Unbanked households are more likely than underbanked households to turn to AFS providers to pay for living expenses; the proportions are 53.6 percent and 43.0 percent, respectively (see Figure 6.22).

E. Descriptions of AFS Users

Previous sections of this report discussed how groups with different banking status and demographic traits use AFS products. This section explores subsets of households that rely more heavily on AFS. It confirms the finding that unbanked households are heavier AFS users than underbanked households. In many cases, the same consumer segments that are overrepresented among unbanked and underbanked households are also overrepresented among heavy AFS users.

In the survey, “recent” AFS users are as those who have used AFS credit or transaction product in the past 30

Figure 6.19 2011 Primary Reason Households Have Ever Used Non-Bank Remittances



days. Recent AFS use could signal a greater unmet demand for mainstream financial services than is present among households that have not used AFS as recently. In addition, households that have used more than one type of AFS product in the last year likely have higher levels of demand for transaction services or credit products that are not being met by banks. Understanding the characteristics of these groups of comparatively heavy AFS users could help identify market opportunities for financial institutions.

Households That Have Used AFS in the Last 30 Days

More than one in ten (12.0 percent) US households have used AFS in the last 30 days. The demographic groups that tend to be overrepresented among the unbanked and underbanked also tend to be overrepresented among recent AFS users. Notably, this group has relatively high levels of bank account ownership, especially checking account ownership. Among households that have used AFS in the last 30 days, almost one-third (31.0 percent) are unbanked, but almost two-thirds of this group (62.6 percent) have a checking account. Savings accounts are less prevalent; only 39.5 percent of recent users have both checking and savings accounts.

Within underbanked households, our findings show differences between households that have used AFS in the last 30 days and those that have used AFS in the last year, but not in the last 30 days. Black and Hispanic households, less educated households, lower-income households, and non-homeowners are more heavily represented among the underbanked households that have used AFS most recently.

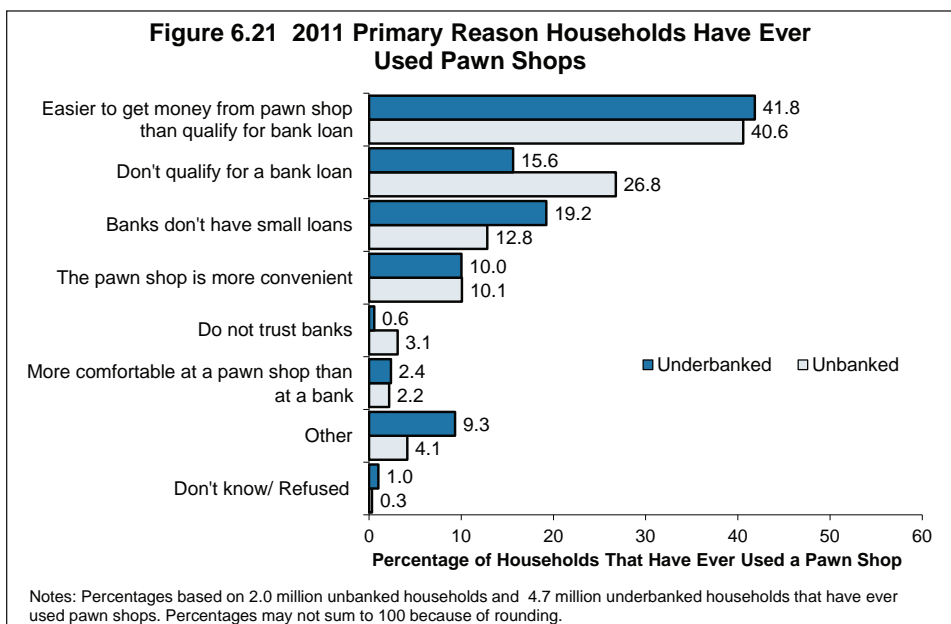
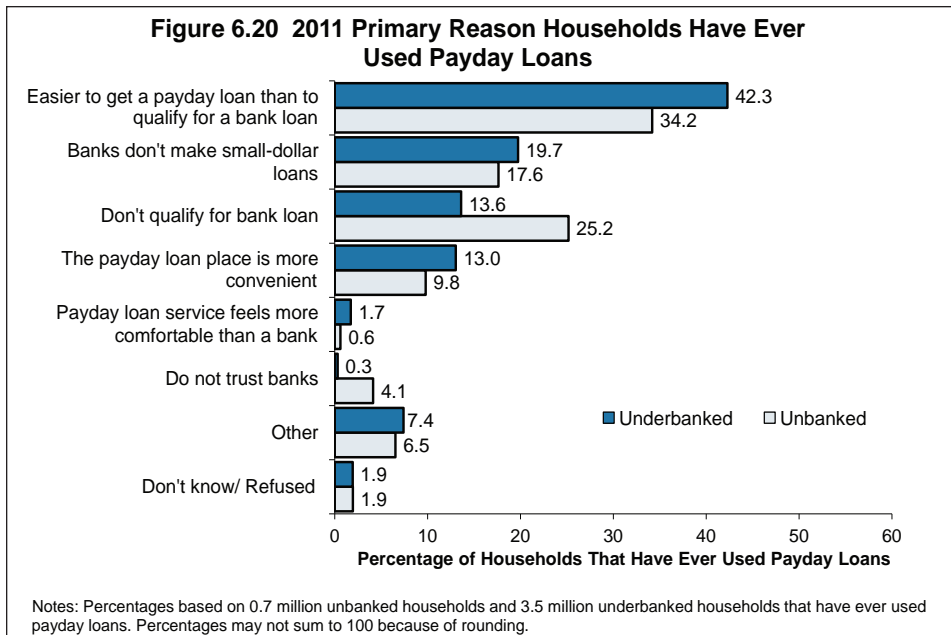
Among households that have used transaction AFS in the last 30 days, more than one-quarter (26.5 percent) have done so three or more times; however, usage differs between unbanked and underbanked households. Among underbanked households that have used transaction AFS in the last 30 days, 19.3 percent have done so three or more times, compared with 41.4 percent of unbanked households.

Correlations exist between recent AFS use and the use of multiple AFS products. Almost half (47.6 percent) of households that have used AFS in the last 30 days have used multiple AFS products in the last year.

Generally, the reasons households use specific AFS products does not vary with the timeframe in which the AFS were used, but underbanked households that use money orders more frequently are more likely to do so because they feel that money orders are more expensive at banks. One-third of underbanked households that used money orders in the last 30 days did so because they feel banks charge more for money orders; this compares with 26.1 percent of underbanked households that used money orders in the last year but not in the last 30 days, and 21.0 percent of underbanked households that used money orders in the more distant past (data not shown in tables).

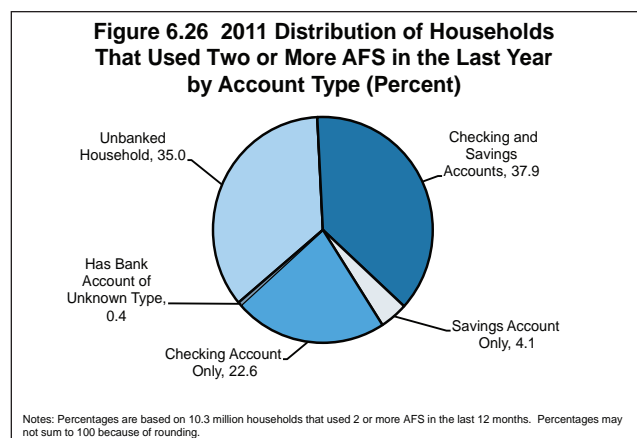
Households That Use Multiple AFS

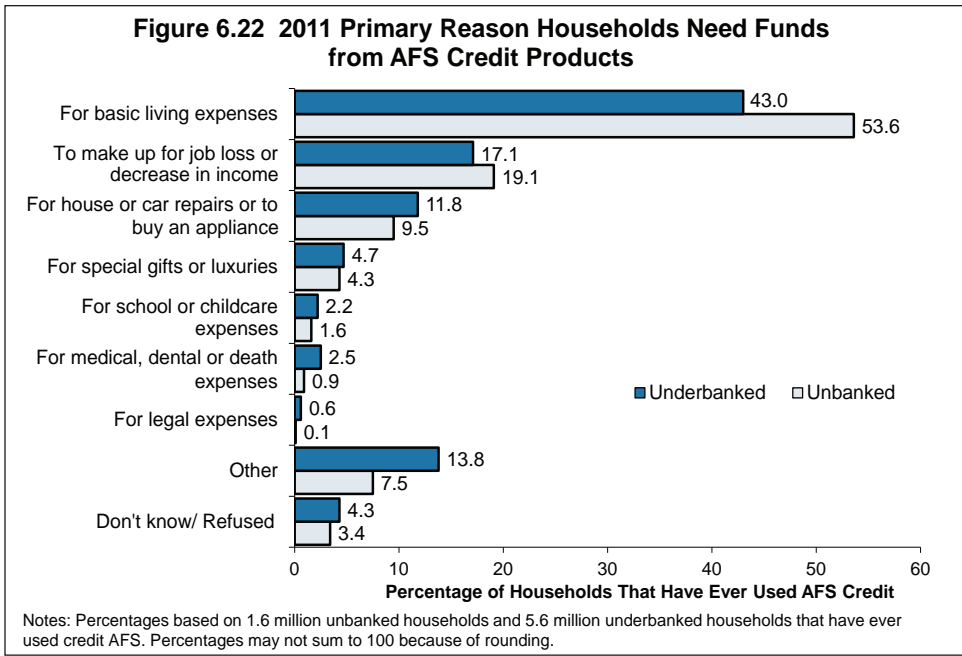
As previously reported, less than one in ten (8.4 percent) US households have used multiple (two or more) types of AFS products within the last year; these households are among the heaviest AFS users. Among households that have used two or more types of AFS products in the last year, about one-third are unbanked and two-thirds are



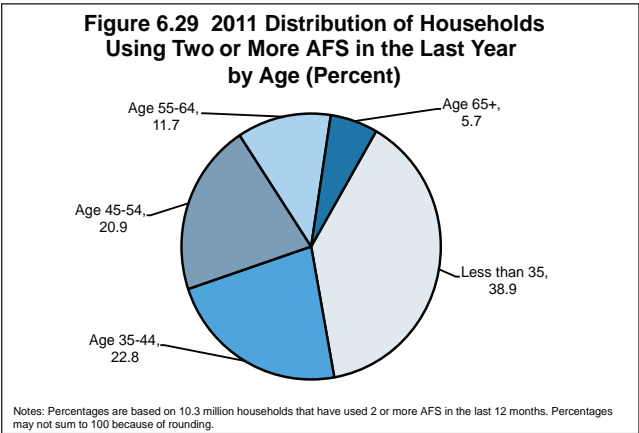
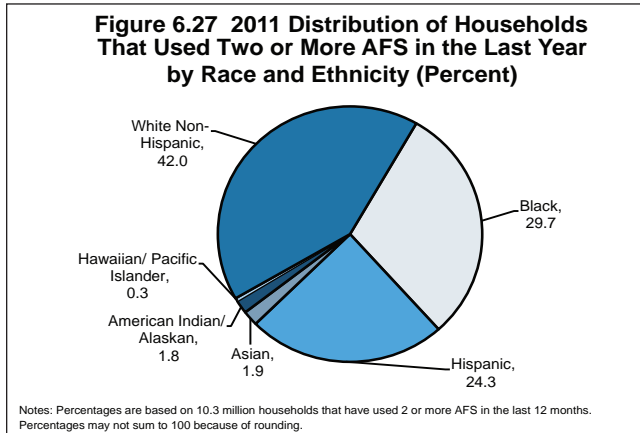
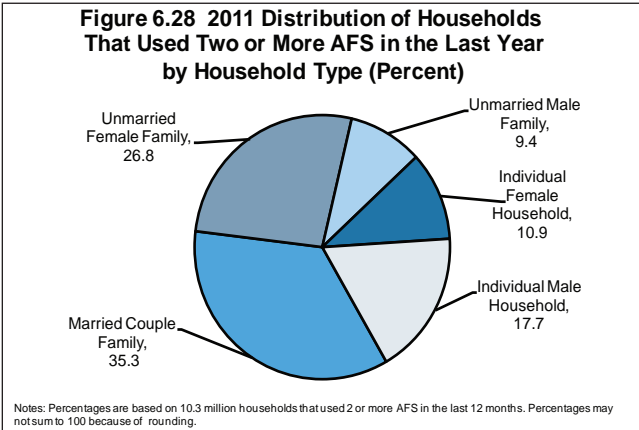
underbanked (35.0 percent and 65.0 percent, respectively).

Households that used two or more types of AFS in the last year are less likely than other households to have checking and savings accounts: 60.5 percent of households that used two or more types of AFS in the last year have checking accounts, and 37.9 percent have both checking and savings accounts. However, these results are largely driven by the fact that unbanked households tend to use multiple AFS products (see Figure 6.26). Underbanked households that have used two or more types of AFS in the last year are almost as likely as those that have used just one type of the AFS in the last year to have checking and savings accounts.



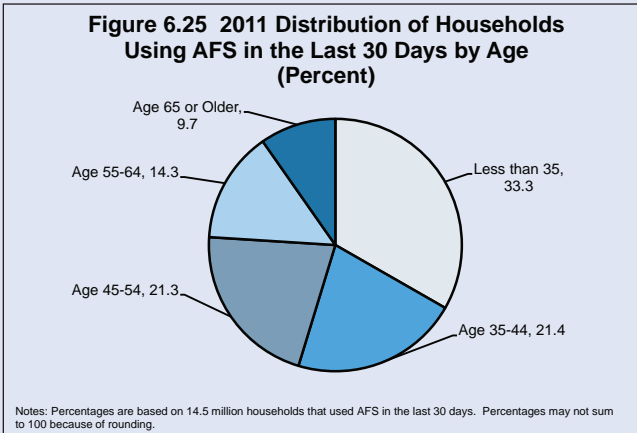
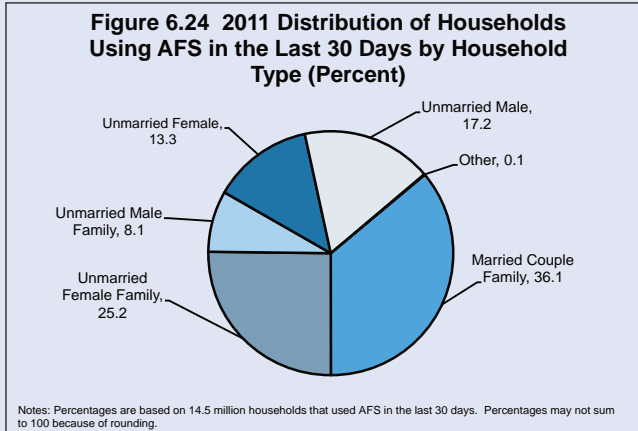
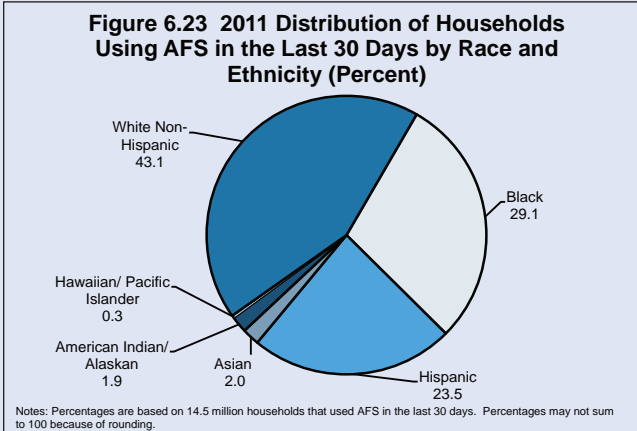


Certain demographic groups are overrepresented among households that have used multiple AFS within the last year. The patterns seen among multiple AFS users are similar to those seen among the most recent AFS users, and among underbanked households in general, with black and Hispanic households, non-citizen households, younger households, less educated households, and lower income households comprising larger shares. It is notable that, among unbanked households in particular, family households make up a larger share of households that use multiple AFS than households that do not use AFS, implying a particularly strong need for transaction and credit products and services among unbanked families (see Figures 6.27-6.29).



Box 6 – Characteristics of Households That Have Used AFS in the Last 30 Days (see Figures 6.23-6.25)

- 14.5 percent are foreign non-citizen households.
- One-quarter (25.2 percent) are unmarried female families.
- One-quarter (24.7 percent) are headed by a householder that has not graduated from high school.
- Almost one-third (30.2 percent) have incomes below \$15,000.
- 44.4 percent live in the South.
- 29.1 percent are black and 23.5 percent are Hispanic.



The use of prepaid cards is correlated with the use of multiple AFS products. One in four households (25.4 percent) that have used multiple AFS products in the last year also have used a prepaid card, compared with fewer than one in ten households (8.9 percent) that are not multiple AFS users. The use of multiple AFS products is also associated with the use of payroll cards. The share of households that have used multiple AFS products in the last year and receive wages on payroll cards, at 7.6 percent, is more than twice as large as the share of households that have not used multiple AFS products and receive wages on payroll cards (2.5 percent). The correlations between multiple AFS use and the use of prepaid

and payroll cards are seen among both unbanked and underbanked households.

VII. Future Banking Plans of Unbanked Households

Whether unbanked households indicate that they are likely to open a bank account in the future is a measure of demand for bank accounts and a signal of the unbanked population's willingness to enter the financial mainstream. A majority of unbanked households report not being likely to open an account in the future. Unbanked households that were previously banked and recently became unbanked, as well as those that are younger, unemployed, have some college education, or are headed by unmarried female households, are more likely than others to want to open a bank account in the future. The likelihood of opening a bank account also increases with AFS use; households that used AFS in the past year, that use a combination of two or more AFS products, and households that use a payroll card or have used a prepaid card report being more likely to open a bank account.

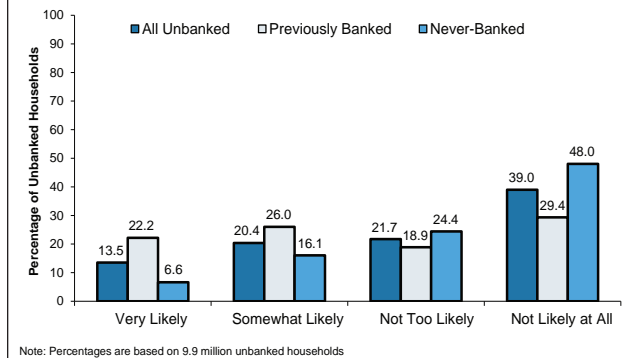
A. Likelihood of Opening an Account by Household Characteristics

The survey asked unbanked households whether they think they are likely to open a bank account in the future, providing an opportunity to observe potential demand for bank accounts among the unbanked population and to better understand which subgroups of unbanked households may be more willing to enter into banking relationships. The majority of unbanked households report that they are not likely to open an account in the future. Approximately 60.7 percent were "not likely" to open an account, including almost two out of five households that are "not likely at all." Conversely, slightly more than one-third (33.9 percent) of unbanked households are "somewhat" or "very likely" (likely) to open an account, including about 13.5 percent of unbanked households that were "very likely" to do so.

By Previous Banking Status

Previously banked households report that they are more likely to open an account than unbanked households that have never had an account. Almost half (48.2 percent) of previously banked household were somewhat or very likely to open a bank account, compared with 22.7 percent of never-banked households. In contrast, among never-banked households, almost half (48.0 percent) are not likely at all to open an account (see Figure 7.1). A larger share (66.5 percent) of households that became unbanked in the last year report being likely to open an account in the future, compared with those that became unbanked more than one year ago (44.1 percent).

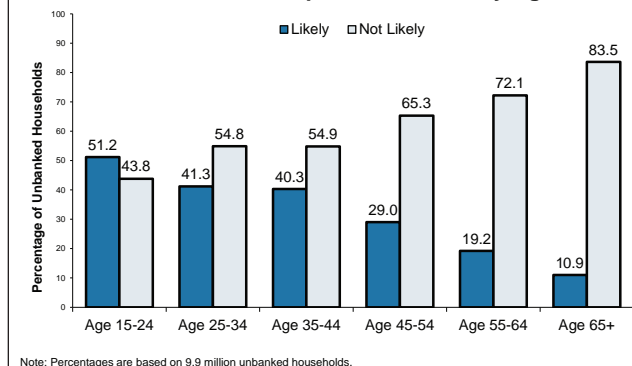
Figure 7.1 2011 Likelihood That Unbanked Households Will Open an Account



By Demographic Characteristics

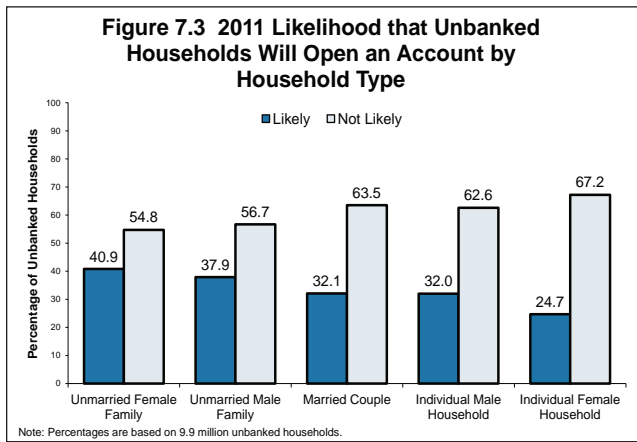
Younger households seem to be considerably more likely to open an account than older households. A slight majority (51.2 percent) of households with householders under age 24 report being likely to open an account, including almost one-quarter (23.2 percent) who say they are very likely to do so, compared with about 40 percent of those between age 25 and 44 that said they were likely to open an account. The proportion of households reporting they are likely to open an account consistently decreases as age increases (see Figure 7.2).

Figure 7.2 2011 Likelihood that Unbanked Households Will Open an Account by Age



Higher proportions of unmarried female family households (40.9 percent) report being likely to open a bank account than other types of households. In fact, 16.7 percent of unmarried female family households are very likely to open an account (see Figure 7.3).

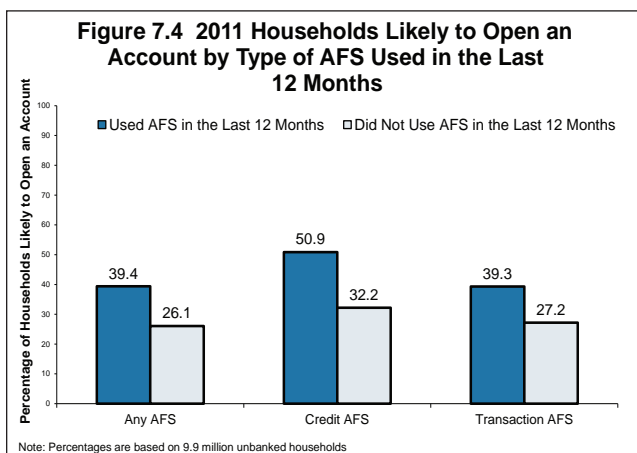
Other groups of unbanked households that report being likely to open a bank account more often than other groups are the unemployed (50.6 percent) and those with some college education (42.3 percent). Notably, while half of unbanked unemployed households state that they are likely to open an account in the future, only 36.5 percent of employed unbanked households say they are likely to do so.



Conversely, among other groups of unbanked households, relatively large shares were not likely (“not very likely” or “not likely at all”) to open an account in the future. These include non-family households (64.6 percent), particularly unbanked female individuals (67.2 percent), households with householders age 55 or older (over 75 percent), less educated households (more than two-thirds (67.3 percent) of households with no high school degree), and those not in the labor force (68.9 percent).

By Use of AFS

AFS use, particularly the use of credit AFS, is positively correlated with the likelihood of opening a bank account in the future. Among households that have used AFS in the past, 38.9 percent report being likely to open a bank account in the future, compared with only 21.4 percent of households that have never used AFS. More specifically, households that have used AFS in the last year are more likely (39.4 percent) to open a bank account in the future than those that have never used AFS or have not used any in the last year (26.1 percent). In particular, more than half (50.9 percent) of the households that used credit AFS within the last 12 months are likely to open a bank account (see Figure 7.4).



By Use of Payroll and Prepaid Cards

The use of payroll and general purpose reloadable prepaid cards is also positively correlated with the likelihood of opening a bank account. A higher proportion (50.4 percent) of households that currently receive income through a payroll card state that they are more likely to open a bank account in the future than households that do not currently use a payroll card (34.3 percent). In addition, larger shares (49.2 percent) of unbanked households that have used a prepaid card report being likely to open an account than unbanked households that have never used a prepaid card (32.0 percent).

B. Reasons for Opening a Bank Account

In addition to examining whether unbanked households have an interest in opening an account in the future, the survey asked those households that are somewhat or very likely to open an account why they would want to do so. The main reasons unbanked households are interested in opening an account are “to write checks and pay bills” (29.7 percent), “to put money in a safe place” (27.4 percent), and “to save money for the future” (23.8 percent), although responses vary among subgroups.

By Banking Status

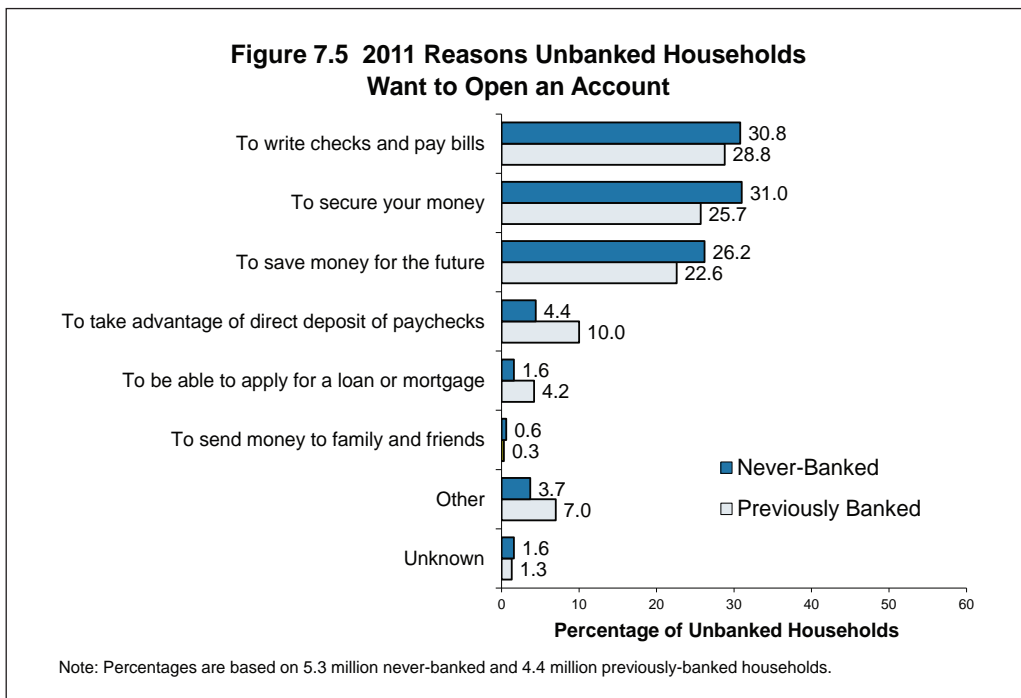
Households that have previously had an account and those that have never been banked have similar reasons for wanting to open an account (among those that are likely to do so). One difference is that among never-banked households, the ability to write checks and pay bills is a top reason for wanting to open an account, noted by 30.8 percent of households, but the desire to secure the money is equally important (31 percent) (see Figure 7.5).

By Demographic Characteristic

Compared with other racial and ethnic groups, a higher proportion of white unbanked households are likely to open a bank account because they want the ability to write checks and pay bills (35.0 percent), while black unbanked households cite the three top reasons with equal frequencies (28 percent). Hispanics prioritize the desire to put money in a safe place (31.7 percent), and somewhat smaller shares say they want an account to write checks and pay bills (24.7 percent). Among unbanked households that are likely to open an account, foreign-born citizen households (45.4 percent) and households that only speak Spanish (35.0 percent) were particularly motivated by the desire to secure their money.

Understanding the demographic characteristics of households that are likely to open an account along with their reasons for wanting to do so can help tailor the outreach and product offerings used to bring these consumers into

the financial mainstream. For instance, outreach to consumers who want to open an account to secure their money might emphasize the safety and protections of the banking system. On the other hand, consumers who value an account to facilitate “writing checks and paying bills” might benefit from product offerings that involve transaction accounts with bill-paying features.



VIII. Implications

The results presented in this report suggest that opportunities exist for insured depositories to expand financial services to unbanked and underbanked populations. Many households conduct financial transactions outside of the banking system either through AFS providers, cash, or other informal financial arrangements. These households may benefit from establishing or strengthening their relationships with mainstream financial institutions.

The survey results presented in this report suggest four lessons for policymakers, financial institutions, and other stakeholders working to improve access to mainstream financial services:

1. Understanding the characteristics of different segments of the unbanked and underbanked populations might increase the efficacy of economic inclusion strategies. Different subgroups among unbanked and underbanked households have distinct characteristics and varying levels of demand for banking services. In certain cases, especially among the unbanked, challenging economic circumstances might require collaborative efforts between financial institutions and other public or private entities that serve other needs of this population (e.g., employment or human services agencies).
2. Having a bank account does not guarantee long-term engagement in the banking system. Understanding how and why households come into and leave banking relationships could lead to solutions that promote more durable relationships, especially for younger households just entering the financial mainstream.
3. Households with banking experience appear to have more positive perceptions of having an account and rely less on alternative financial services.
4. Financial institutions interested in pursuing the market opportunity that AFS users represent might need to more clearly demonstrate the value in having a bank account to AFS users who perceive non-bank financial services to be more convenient, faster, less expensive, or to present lower barriers to qualification.

A. Understanding Characteristics of Different Unbanked and Underbanked Segments

It is useful to understand the varying demographic characteristics, banking behaviors, and AFS usage patterns

among population segments that comprise the unbanked and underbanked. Understanding these differences could lead to the development of products and strategies that more effectively engage these households. For example, economic inclusion strategies that target unbanked Hispanic households might consider that this group includes two distinct segments with starkly different financial services behavior. One substantial segment (29.6 percent) of this group does not use any financial services from bank or non-bank providers, while another consumes AFS more actively than any other ethnic or racial group: 51.8 percent of unbanked Hispanics used AFS in the last 30 days, including almost a quarter (22.5 percent) who used two or more AFS in that period. In contrast, among other unbanked segments, only about 43 percent of white or black households used AFS in the last 30 days and about 14 percent used two or more in that timeframe. Results provided in Appendix B can shed light on the characteristics and AFS use of specific unbanked and underbanked groups.

Economic inclusion strategies that aim to reduce Hispanic households' reliance on AFS might consider their strong need for multiple transaction products that are used to make payments, transfer money to others, and cash checks to access funds. Strategies should also consider addressing additional challenges that these households might face, including ID, credit history, banking history, and possibly language barrier issues, which might preclude them from fully engaging in the mainstream.

A different strategy might be more effective for economic inclusion efforts designed to engage female family households. These efforts might consider that higher shares of these unbanked households are likely to open an account relative to other types of households. The racial and ethnic composition of female family households also might be useful to consider when designing strategies to reach this segment. Female family households that are unbanked are predominantly black (44.9 percent) and Hispanic (25.1 percent), while those that are underbanked are predominantly white (44.0 percent) and black (35 percent). Female family households' relatively heavy use of credit AFS might suggest the need to provide affordable credit products to this population. In addition, the high proportion of children living in unbanked and underbanked households headed by unmarried females (54.8 percent of children living in unbanked households and 30.0 percent of children living in underbanked households) might suggest that these households have financial transaction and credit needs associated with caring for children or other dependents, which in turn could lead to greater demand for financial services.

Similarly, economic inclusion efforts that target younger unbanked or underbanked households might take into

account that these groups are considerably more likely to report an inclination to open an account in the future than older unbanked households, and that they rely more heavily on AFS. In many cases, segments that could further inform targeted economic inclusion efforts overlap. For example, among younger unbanked and underbanked households, female family households comprise a disproportionately high share.

Large segments of the unbanked and underbanked populations face challenging economic circumstances, such as unemployment, which seems to suggest that economic inclusion policies and programs that work with other programs that address income, employment, or other segment-specific needs of unbanked populations (e.g., programs involving government transfers, job placement programs) might be effective.

B. Long-Term Banking Engagement

The survey results demonstrate that household banking status is not static and that having a bank account does not guarantee long-term engagement in the banking system. On the contrary, the results suggest that a notable share of households cycle in and out the banking system over time. Nearly half of unbanked households had an account in the past, and nearly half (48.2 percent) of these are likely to join the banking system again in the future. Also, almost one quarter of fully banked households have used AFS in the past and would have been considered underbanked at that time. Economic inclusion efforts require not only bringing the unbanked into the financial mainstream, but also retaining and better engaging current bank customers to prevent them from becoming unbanked or underbanked. Low-cost banking products with transparent fee structures could play an important role in this effort.

Banking status changes can occur across different population segments. For example, in 2011 the proportion of unbanked households increased among some demographic groups that typically have among the lowest unbanked rates, such as US-born households and white households. In contrast, the rates did not change significantly among those more likely to be unbanked, such as foreign-born and non-Asian minority households.

More work is necessary to develop a deeper understanding of the factors that contribute to long-term banking engagement and use of non-bank providers. Nevertheless, targeting appropriate efforts at young households, in particular, might help these households develop long-lasting banking relationships.

The 2011 survey results show that relative to older householders, the youngest householders (under age 25) have the highest unbanked and underbanked rates. Households

with the youngest householders also account for the largest share of unbanked households that are likely to open an account in the future. At the same time, the youngest householders, especially the underbanked, use AFS more actively than older householders. If early banking engagement affects the likelihood of establishing long-lasting banking relationships, it might be of particular interest to focus economic inclusion efforts toward children and young adults. These efforts could include broader financial education efforts for young adults, in addition to K-12 financial education, to encourage younger consumers to choose the right banking product, manage it appropriately, and establish a long-lasting banking relationship.

A large proportion of children under age 15 live in unbanked and underbanked households. Future research could explore the extent to which household banking status can influence that of future generations. If a relationship is found, it might be important for policymakers and other stakeholders to focus on demographic segments that not only account for large shares of unbanked and underbanked households, but also house a sizeable proportion of children. Female family households, for example, account for large portions of unbanked (30 percent) and underbanked (19 percent) households and are home to almost two out of five children (38.7 percent) that live in these underserved households. Understanding the intergenerational effects of household banking status could inform and potentially improve the outcomes of programs such as childrens' savings accounts.

C. Banking Experience, Banking Perceptions and Financial Behaviors

The survey results suggest that currently banked households and unbanked households that previously had an account are more likely to perceive value in having a bank account, and rely less on alternative financial services. For example, unbanked households that previously had a relationship with a financial institution are more inclined to open an account in the future, and less likely to say that the main reason they are unbanked is because they do not "want or need an account." While these descriptive results should be interpreted with caution, they imply that banking experience is important.

Further, the timing of households' most recent experience with banks appears to be relevant. Unbanked households that had a relationship with a bank within the last year are more likely to report an intention to open a bank account than households that became unbanked more than a year ago or those that were never-banked.

In addition, survey results show that households that have an account, particularly a checking account, tend to use transaction AFS less actively than those that do not have a checking account. On average, unbanked households are

more active transaction AFS users than the underbanked. Even among underbanked households, those that only have a savings account are more active transaction AFS users than underbanked households that have a checking account.

While savings accounts may provide asset-building opportunities, holding one does not appear to affect AFS use. For example, while a savings account could provide resources that enable households to draw on their savings instead of using AFS credit, relatively small differences in AFS credit use is observed between those with a savings account and those without one, even within similar income groupings. This does not suggest that savings account access is unimportant, but does suggest that access to a savings account in and of itself might be a limited strategy for addressing the households' comprehensive financial needs.

D. Aligning Bank Products With Consumer Preferences

Financial institutions interested in taking advantage of the market opportunity that unbanked and underbanked households represent might need to more clearly demonstrate the long-term value of having a bank account to AFS users who perceive non-bank financial services to be more convenient, faster, less expensive, or easier to qualify for. For example, banks could use mobile technology to increase convenience, which was the most commonly reported reason for using transaction AFS. Mobile technologies could also improve the quality of banking experiences and alter how unbanked and underbanked consumers view the choice between bank and non-bank providers. Finally, for the notable share of unbanked and underbanked consumers that cite speed as a reason for using non-bank check cashing, providing options for expedited availability of deposited funds, while managing risks appropriately, might make deposit accounts more appealing.

E. Conclusion

Financial institutions, community organizations, policymakers, and other stakeholders face a number of challenges in advancing economic inclusion. The results of the 2011 survey highlight the need to (1) continue investing in economic inclusion efforts, especially for younger generations that rely heavily on AFS; (2) deploy banking products and services that are convenient and meet the needs of unbanked and underbanked households that are currently being met by AFS providers; (3) continue to understand the characteristics of the different segments that comprise the unbanked and underbanked populations and tailor economic inclusion strategies accordingly; (4) continue to research and understand the dynamic nature of household banking status and the factors that influ-

ences this dynamic, such as the role of early banking engagement and the intergenerational effects of household banking status; and (5) work collaboratively with financial institutions, community partners, and governments to address the diverse needs of the unbanked and underbanked and facilitate safe and sustainable banking relationships.

Appendix A – National Tables

Table A-1 2011 Household Banking Status by Demographic Characteristics

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Household Type										
Family household	78,826	65.5	5,905	7.5	16,931	21.5	53,797	68.2	2,194	2.8
Female householder, no husband present	15,575	12.9	2,971	19.1	4,598	29.5	7,544	48.4	462	3.0
Male householder, no wife present	5,661	4.7	807	14.3	1,662	29.4	3,006	53.1	186	3.3
Married couple	57,591	47.8	2,127	3.7	10,671	18.5	43,247	75.1	1,545	2.7
Non-family household	41,479	34.4	3,960	9.5	7,239	17.5	28,978	69.9	1,303	3.1
Female householder	21,688	18.0	1,702	7.8	3,359	15.5	15,868	73.2	760	3.5
Male householder	19,791	16.4	2,258	11.4	3,880	19.6	13,110	66.2	543	2.7
Other	102	0.1	11	10.9	29	28.6	55	53.5	7	7.0
Race/Ethnicity										
Black	16,046	13.3	3,430	21.4	5,441	33.9	6,672	41.6	503	3.1
Hispanic non-Black	13,710	11.4	2,762	20.1	3,927	28.6	6,677	48.7	344	2.5
Asian	4,985	4.1	134	2.7	825	16.6	3,844	77.1	182	3.6
American Indian/Alaskan	1,389	1.2	202	14.5	372	26.8	765	55.1	50	3.6
Hawaiian/Pacific Islander	267	0.2	17	6.2	81	30.2	168	62.9	2	0.7
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	13,551	16.1	64,690	77.0	2,417	2.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Only Language Spoken										
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	23,496	19.9	82,018	69.5	3,462	2.9
Spanish is the only language spoken	2,467	2.0	910	36.9	703	28.5	812	32.9	41	1.7
Nativity										
U.S.-born	104,143	86.5	7,673	7.4	20,038	19.2	73,435	70.5	2,998	2.9
Foreign-born citizen	8,380	7.0	453	5.4	1,880	22.4	5,783	69.0	264	3.2
Foreign-born non-citizen	7,885	6.5	1,750	22.2	2,282	28.9	3,612	45.8	241	3.1
Age Group										
15 to 24 years	6,299	5.2	1,094	17.4	1,955	31.0	3,129	49.7	121	1.9
25 to 34 years	20,374	16.9	2,587	12.7	4,993	24.5	12,286	60.3	509	2.5
35 to 44 years	21,414	17.8	1,994	9.3	4,918	23.0	13,996	65.4	506	2.4
45 to 54 years	24,658	20.5	2,002	8.1	5,336	21.6	16,553	67.1	766	3.1
55 to 64 years	22,036	18.3	1,202	5.5	4,064	18.4	16,132	73.2	638	2.9
65 years or more	25,625	21.3	997	3.9	2,933	11.4	20,733	80.9	963	3.8
Education										
No high school degree	14,321	11.9	3,696	25.8	3,505	24.5	6,677	46.6	443	3.1
High school degree	34,462	28.6	3,764	10.9	7,638	22.2	21,969	63.7	1,090	3.2
Some college	34,010	28.2	2,002	5.9	7,676	22.6	23,388	68.8	944	2.8
College degree	37,615	31.2	413	1.1	5,380	14.3	30,796	81.9	1,026	2.7
Employment Status										
Employed	72,580	60.3	3,818	5.3	15,515	21.4	51,294	70.7	1,953	2.7
Unemployed	6,779	5.6	1,525	22.5	1,899	28.0	3,218	47.5	137	2.0
Not in labor force	41,049	34.1	4,532	11.0	6,786	16.5	28,318	69.0	1,414	3.4
Household Income										
Less than \$15,000	19,541	16.2	5,510	28.2	4,225	21.6	9,299	47.6	507	2.6
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	5,628	25.5	13,134	59.5	730	3.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	5,787	23.3	17,015	68.6	764	3.1
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	4,142	18.9	16,757	76.3	644	2.9
At Least \$75,000	32,032	26.6	132	0.4	4,418	13.8	26,624	83.1	857	2.7
Homeownership										
Homeowner	79,144	65.7	2,238	2.8	12,590	15.9	61,833	78.1	2,483	3.1
Non-homeowner	41,264	34.3	7,637	18.5	11,610	28.1	20,996	50.9	1,021	2.5
Geographic Region										
Northeast	21,784	18.1	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Midwest	26,900	22.3	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
South	44,920	37.3	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7
West	26,804	22.3	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Metropolitan Status										
Metropolitan Area	100,311	83.3	8,029	8.0	20,066	20.0	69,203	69.0	3,014	3.0
Inside principal city	33,636	27.9	4,066	12.1	7,485	22.3	21,111	62.8	974	2.9
Not Inside principal city	49,548	41.2	2,754	5.6	9,214	18.6	36,057	72.8	1,523	3.1
Not Identified	17,127	14.2	1,209	7.1	3,367	19.7	12,034	70.3	516	3.0
Not in metropolitan area	19,193	15.9	1,764	9.2	3,857	20.1	13,096	68.2	477	2.5
Not Identified	903	0.8	83	9.2	276	30.6	531	58.8	13	1.5

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were too 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.

Figures do not always reconcile to totals because of rounding.

Table A-2 2011 Distribution of Households by Banking Status and Demographic Characteristics

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Household Type										
Family household	78,826	65.5	5,905	59.8	16,931	70.0	53,797	64.9	2,194	62.6
Female householder, no husband present	15,575	12.9	2,971	30.1	4,598	19.0	7,544	9.1	462	13.2
Male householder, no wife present	5,661	4.7	807	8.2	1,662	6.9	3,006	3.6	186	5.3
Married couple	57,591	47.8	2,127	21.5	10,671	44.1	43,247	52.2	1,545	44.1
Nonfamily household	41,479	34.4	3,960	40.1	7,239	29.9	28,978	35.0	1,303	37.2
Female householder	21,688	18.0	1,702	17.2	3,359	13.9	15,868	19.2	760	21.7
Male householder	19,791	16.4	2,258	22.9	3,880	16.0	13,110	15.8	543	15.5
Other	102	0.1	11	0.1	29	0.1	55	0.1	7	0.2
Race/Ethnicity										
Black	16,046	13.3	3,430	34.7	5,441	22.5	6,672	8.1	503	14.4
Hispanic non-Black	13,710	11.4	2,762	28.0	3,927	16.2	6,677	8.1	344	9.8
Asian	4,985	4.1	134	1.4	825	3.4	3,844	4.6	182	5.2
American Indian/Alaskan	1,389	1.2	202	2.0	372	1.5	765	0.9	50	1.4
Hawaiian/Pacific Islander	267	0.2	17	0.2	81	0.3	168	0.2	2	0.1
White non-Black non-Hispanic	83,988	69.8	3,330	33.7	13,551	56.0	64,690	78.1	2,417	69.0
Other non-Black non-Hispanic	23	-	-	-	3	-	14	-	6	0.2
Spanish Is Only Language Spoken										
Spanish is not only language spoken	117,940	98.0	8,965	90.8	23,496	97.1	82,018	99.0	3,462	98.8
Spanish is only language spoken	2,467	2.0	910	9.2	703	2.9	812	1.0	41	1.2
Nativity										
U.S.-born	104,143	86.5	7,673	77.7	20,038	82.8	73,435	88.7	2,998	85.6
Foreign-born citizen	8,380	7.0	453	4.6	1,880	7.8	5,783	7.0	264	7.5
Foreign-born non-citizen	7,885	6.5	1,750	17.7	2,282	9.4	3,612	4.4	241	6.9
Age Group										
15 to 24 years	6,299	5.2	1,094	11.1	1,955	8.1	3,129	3.8	121	3.4
25 to 34 years	20,374	16.9	2,587	26.2	4,993	20.6	12,286	14.8	509	14.5
35 to 44 years	21,414	17.8	1,994	20.2	4,918	20.3	13,996	16.9	506	14.5
45 to 54 years	24,658	20.5	2,002	20.3	5,336	22.1	16,553	20.0	766	21.9
55 to 64 years	22,036	18.3	1,202	12.2	4,064	16.8	16,132	19.5	638	18.2
65 years or more	25,625	21.3	997	10.1	2,933	12.1	20,733	25.0	963	27.5
Education										
No high school degree	14,321	11.9	3,696	37.4	3,505	14.5	6,677	8.1	443	12.6
High school degree	34,462	28.6	3,764	38.1	7,638	31.6	21,969	26.5	1,090	31.1
Some college	34,010	28.2	2,002	20.3	7,676	31.7	23,388	28.2	944	26.9
College degree	37,615	31.2	413	4.2	5,380	22.2	30,796	37.2	1,026	29.3
Employment Status										
Employed	72,580	60.3	3,818	38.7	15,515	64.1	51,294	61.9	1,953	55.7
Unemployed	6,779	5.6	1,525	15.4	1,899	7.8	3,218	3.9	137	3.9
Not in labor force	41,049	34.1	4,532	45.9	6,786	28.0	28,318	34.2	1,414	40.3
Household Income										
Less than \$15,000	19,541	16.2	5,510	55.8	4,225	17.5	9,299	11.2	507	14.5
Between \$15,000 and \$30,000	22,073	18.3	2,581	26.1	5,628	23.3	13,134	15.9	730	20.8
Between \$30,000 and \$50,000	24,787	20.6	1,221	12.4	5,787	23.9	17,015	20.5	764	21.8
Between \$50,000 and \$75,000	21,975	18.3	431	4.4	4,142	17.1	16,757	20.2	644	18.4
At Least \$75,000	32,032	26.6	132	1.3	4,418	18.3	26,624	32.1	857	24.5
Homeownership										
Homeowner	79,144	65.7	2,238	22.7	12,590	52.0	61,833	74.7	2,483	70.9
Non-homeowner	41,264	34.3	7,637	77.3	11,610	48.0	20,996	25.3	1,021	29.1
Geographic Region										
Northeast	21,784	18.1	1,537	15.6	3,908	16.1	15,675	18.9	664	19.0
Midwest	26,900	22.3	1,920	19.4	4,772	19.7	19,379	23.4	828	23.6
South	44,920	37.3	4,493	45.5	10,429	43.1	28,772	34.7	1,226	35.0
West	26,804	22.3	1,925	19.5	5,090	21.0	19,005	22.9	784	22.4
Metropolitan Status										
Metropolitan Area	100,311	83.3	8,029	81.3	20,066	82.9	69,203	83.5	3,014	86.0
Inside principal city	33,636	27.9	4,066	41.2	7,485	30.9	21,111	25.5	974	27.8
Not inside principal city	49,548	41.2	2,754	27.9	9,214	38.1	36,057	43.5	1,523	43.5
Not identified	17,127	14.2	1,209	12.2	3,367	13.9	12,034	14.5	516	14.7
Not in Metropolitan Area	19,193	15.9	1,764	17.9	3,857	15.9	13,096	15.8	477	13.6
Not identified	903	0.8	83	0.8	276	1.1	531	0.6	13	0.4

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. Figures do not always reconcile to totals because of rounding.

Table A-3 2011 Unbanked and Underbanked Households by Race and Income

Household Income and Race/Ethnicity	Banking Status									
	All Households		Unbanked		Underbanked		Fully-Banked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Income Less than \$15,000										
Black	4,726	100.0	2,185	46.2	1,246	26.4	1,219	25.8	76	1.6
Hispanic non-Black	2,822	100.0	1,170	41.5	581	20.6	1,019	36.1	52	1.9
Asian	606	100.0	67	11.0	63	10.4	453	74.8	23	3.8
American Indian/Alaskan	373	100.0	152	40.7	94	25.1	120	32.1	8	2.1
Hawaiian/Pacific Islander	58	100.0	15	26.3	23	40.0	19	33.7	-	-
White non-Black non-Hispanic	10,956	100.0	1,921	17.5	2,218	20.2	6,468	59.0	348	3.2
Total	19,541	100.0	5,510	28.2	4,225	21.6	9,299	47.6	507	2.6
Between \$15,000 and \$30,000										
Black	3,529	100.0	756	21.4	1,404	39.8	1,244	35.2	126	3.6
Hispanic non-Black	3,353	100.0	959	28.6	1,023	30.5	1,313	39.1	58	1.7
Asian	706	100.0	44	6.3	116	16.4	515	72.9	31	4.4
American Indian/Alaskan	296	100.0	34	11.6	77	26.0	172	58.3	12	4.0
Hawaiian/Pacific Islander	25	100.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	14,157	100.0	786	5.5	2,995	21.2	9,880	69.8	497	3.5
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Total	22,073	100.0	2,581	11.7	5,628	25.5	13,134	59.5	730	3.3
Between \$30,000 and \$50,000										
Black	3,378	100.0	336	9.9	1,259	37.3	1,649	48.8	134	4.0
Hispanic non-Black	3,321	100.0	444	13.4	1,181	35.5	1,589	47.8	108	3.3
Asian	869	100.0	18	2.0	214	24.6	591	68.0	47	5.4
American Indian/Alaskan	284	100.0	11	3.9	98	34.7	166	58.5	8	2.9
Hawaiian/Pacific Islander	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	16,886	100.0	413	2.4	3,014	17.8	12,993	76.9	467	2.8
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Total	24,787	100.0	1,221	4.9	5,787	23.3	17,015	68.6	764	3.1
Between \$50,000 and \$75,000										
Black	2,064	100.0	119	5.8	746	36.1	1,134	54.9	65	3.2
Hispanic non-Black	2,162	100.0	142	6.6	692	32.0	1,237	57.2	91	4.2
Asian	945	100.0	5	0.5	140	14.8	762	80.6	39	4.1
American Indian/Alaskan	215	100.0	4	2.0	46	21.6	148	68.9	16	7.5
Hawaiian/Pacific Islander	61	100.0	-	-	6	10.1	53	86.9	2	3.0
White non-Black non-Hispanic	16,523	100.0	161	1.0	2,511	15.2	13,420	81.2	432	2.6
Other non-Black non-Hispanic	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Total	21,975	100.0	431	2.0	4,142	18.9	16,757	76.3	644	2.9
At Least \$75,000										
Black	2,348	100.0	35	1.5	785	33.4	1,426	60.7	102	4.3
Hispanic non-Black	2,053	100.0	47	2.3	450	21.9	1,521	74.1	34	1.7
Asian	1,858	100.0	1	0.1	292	15.7	1,523	82.0	41	2.2
American Indian/Alaskan	222	100.0	-	-	57	25.5	159	71.7	6	2.7
Hawaiian/Pacific Islander	81	100.0	-	-	20	24.8	61	75.2	-	-
White non-Black non-Hispanic	25,465	100.0	49	0.2	2,813	11.0	21,929	86.1	674	2.6
Other non-Black non-Hispanic	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Total	32,032	100.0	132	0.4	4,418	13.8	26,624	83.1	857	2.7

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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.

Figures do not always reconcile to totals because of rounding.

Table A-4 2011 Distribution of Adults and Children by Household Banking Status

Banking Status	All Households		Persons		Adults		Children	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	300,448	100.0	234,267	100.0	66,182	100.0
Unbanked	9,875	8.2	26,130	8.7	17,126	7.3	9,004	13.6
Underbanked	24,199	20.1	67,378	22.4	50,762	21.7	16,616	25.1
Fully Banked	82,830	68.8	198,562	66.1	159,448	68.1	39,113	59.1
Banked but Underbanked Status Unknown	3,504	2.9	8,379	2.8	6,931	3.0	1,449	2.2

Notes:

This table presents the number of persons residing in households of different banking status. Adults are defined as persons age 16 and above and children are household members under age 16. The estimate of the number of unbanked adults is a lower bound because it is based on the assumption that all adults residing in a 'banked' household are banked. A banked household may contain one or more adults without bank accounts. The estimate of the number of underbanked adults is an upper bound because it is based on the assumption that all adults residing in an underbanked household are underbanked. However, an underbanked household may contain one or more adults that are not underbanked.

Figures do not always reconcile to totals because of rounding.

Table A-5 2011 Distribution of Persons by Household Banking Status and Demographic Characteristics

Household Characteristic	Persons in Household by Household Banking Status											
	All Households		All Persons		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	300,448	100.0	26,130	100.0	67,378	100.0	198,562	100.0	8,379	100.0
Household Type												
Family household	78,826	65.5	249,190	82.9	21,260	81.4	57,572	85.4	163,569	82.4	6,789	81.0
Female householder, no husband present	15,575	12.9	48,079	16.0	10,291	39.4	14,606	21.7	21,745	11.0	1,438	17.2
Male householder, no wife present	5,661	4.7	17,598	5.9	2,656	10.2	5,549	8.2	8,857	4.5	537	6.4
Married couple	57,591	47.8	183,513	61.1	8,314	31.8	37,418	55.5	132,967	67.0	4,815	57.5
Nonfamily household	41,479	34.4	51,027	17.0	4,846	18.5	9,730	14.4	34,869	17.6	1,583	18.9
Female householder	21,688	18.0	25,370	8.4	1,993	7.6	4,305	6.4	18,193	9.2	880	10.5
Male householder	19,791	16.4	25,658	8.5	2,853	10.9	5,426	8.1	16,676	8.4	703	8.4
Other	102	0.1	231	0.1	24	0.1	75	0.1	124	0.1	7	0.1
Race/Ethnicity												
Black	16,046	13.3	39,258	13.1	8,200	31.4	14,325	21.3	15,515	7.8	1,218	14.5
Hispanic non-Black	13,710	11.4	43,911	14.6	9,265	35.5	13,524	20.1	20,149	10.1	974	11.6
Asian	4,985	4.1	14,450	4.8	278	1.1	2,560	3.8	11,071	5.6	540	6.4
American Indian/Alaskan	1,389	1.2	3,474	1.2	481	1.8	1,056	1.6	1,815	0.9	122	1.4
Hawaiian/Pacific Islander	267	0.2	798	0.3	62	0.2	303	0.4	430	0.2	4	0.0
White non-Black non-Hispanic	83,988	69.8	198,500	66.1	7,844	30.0	35,596	52.8	149,543	75.3	5,516	65.8
Other non-Black non-Hispanic	23	-	59	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	291,932	97.2	22,849	87.4	64,794	96.2	196,056	98.7	8,233	98.3
Spanish is only language spoken	2,467	2.0	8,516	2.8	3,281	12.6	2,584	3.8	2,506	1.3	146	1.7
Nativity												
U.S.-born	104,143	86.5	250,809	83.5	18,824	72.0	53,470	79.4	171,575	86.4	6,940	82.8
Foreign-born citizen	8,380	7.0	23,880	7.9	1,250	4.8	5,960	8.8	15,963	8.0	707	8.4
Foreign-born non-citizen	7,885	6.5	25,760	8.6	6,056	23.2	7,948	11.8	11,024	5.6	732	8.7
Age Group												
15 to 24 years	6,300	5.2	15,900	5.3	3,039	11.6	5,081	7.5	7,476	3.8	304	3.6
25 to 34 years	20,374	16.9	57,787	19.2	8,434	32.3	15,275	22.7	32,563	16.4	1,516	18.1
35 to 44 years	21,414	17.8	69,834	23.2	6,347	24.3	16,532	24.5	45,402	22.9	1,553	18.5
45 to 54 years	24,658	20.5	66,748	22.2	4,690	18.0	14,873	22.1	45,208	22.8	1,977	23.6
55 to 64 years	22,036	18.3	45,963	15.3	2,046	7.8	9,431	14.0	33,126	16.7	1,360	16.2
65 years or more	25,625	21.3	44,216	14.7	1,574	6.0	6,186	9.2	34,786	17.5	1,670	19.9
Education												
No high school degree	14,321	11.9	38,409	12.8	10,566	40.4	11,050	16.4	15,817	8.0	977	11.7
High school degree	34,462	28.6	84,497	28.1	9,752	37.3	21,417	31.8	50,754	25.6	2,574	30.7
Some college	34,010	28.2	84,513	28.1	4,994	19.1	21,052	31.2	56,107	28.3	2,361	28.2
College degree	37,615	31.2	93,029	31.0	818	3.1	13,860	20.6	75,884	38.2	2,468	29.4
Employment Status												
Employed	72,580	60.3	192,165	64.0	10,664	40.8	43,631	64.8	132,814	66.9	5,056	60.3
Unemployed	6,779	5.6	18,545	6.2	4,354	16.7	5,606	8.3	8,221	4.1	363	4.3
Not in labor force	41,049	34.1	89,739	29.9	11,112	42.5	18,141	26.9	57,526	29.0	2,961	35.3
Household Income												
Less than \$15,000	19,541	16.2	39,457	13.1	13,318	51.0	9,387	13.9	15,868	8.0	885	10.6
Between \$15,000 and \$30,000	22,073	18.3	49,499	16.5	7,328	28.0	14,583	21.6	26,026	13.1	1,562	18.6
Between \$30,000 and \$50,000	24,787	20.6	60,221	20.0	3,803	14.6	16,918	25.1	37,695	19.0	1,806	21.5
Between \$50,000 and \$75,000	21,975	18.3	57,601	19.2	1,298	5.0	12,474	18.5	42,164	21.2	1,665	19.9
At Least \$75,000	32,032	26.6	93,671	31.2	384	1.5	14,016	20.8	76,809	38.7	2,462	29.4
Homeownership												
Homeowner	79,144	65.7	203,080	67.6	5,816	22.3	36,968	54.9	154,252	77.7	6,044	72.1
Non-homeowner	41,264	34.3	97,368	32.4	20,314	77.7	30,410	45.1	44,309	22.3	2,335	27.9
Geographic Region												
Northeast	21,784	18.1	53,551	17.8	3,757	14.4	10,580	15.7	37,556	18.9	1,658	19.8
Midwest	26,900	22.3	65,583	21.8	4,604	17.6	12,881	19.1	46,110	23.2	1,988	23.7
South	44,920	37.3	111,140	37.0	12,035	46.1	28,678	42.6	67,617	34.1	2,810	33.5
West	26,804	22.3	70,175	23.4	5,735	21.9	15,239	22.6	47,278	23.8	1,923	22.9
Metropolitan Status												
Metropolitan Area	100,311	83.3	252,167	83.9	21,366	81.8	56,263	83.5	167,336	84.3	7,201	85.9
Inside principal city	33,636	27.9	81,517	27.1	10,602	40.6	20,324	30.2	48,457	24.4	2,134	25.5
Not inside principal city	49,548	41.2	128,429	42.7	7,557	28.9	26,611	39.5	90,443	45.5	3,818	45.6
Not identified	17,127	14.2	42,222	14.1	3,208	12.3	9,328	13.8	28,436	14.3	1,250	14.9
Not in Metropolitan Area	19,193	15.9	45,949	15.3	4,525	17.3	10,356	15.4	29,925	15.1	1,144	13.7
Not Identified	903	0.8	2,332	0.8	239	0.9	759	1.1	1,300	0.7	34	0.4

Notes:

This table presents the number of persons residing in households categorized by household banking status.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

- = 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.

Table A-6 2011 Distribution of Adults by Household Banking Status and Demographic Characteristics

Household Characteristic	Adults in Household by Household Banking Status											
	All Households		All Adults		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	234,267	100.0	17,126	100.0	50,762	100.0	159,448	100.0	6,931	100.0
Household Type												
Family household	78,826	65.5	183,688	78.4	12,436	72.6	41,189	81.1	124,712	78.2	5,351	77.2
Female householder, no husband present	15,575	12.9	31,810	13.6	5,357	31.3	9,614	18.9	15,749	9.9	1,091	15.7
Male householder, no wife present	5,661	4.7	13,117	5.6	1,827	10.7	4,074	8.0	6,806	4.3	410	5.9
Married couple	57,591	47.8	138,761	59.2	5,252	30.7	27,501	54.2	102,158	64.1	3,850	55.5
Nonfamily household	41,479	34.4	50,370	21.5	4,666	27.2	9,504	18.7	34,627	21.7	1,573	22.7
Female householder	21,688	18.0	25,228	10.8	1,935	11.3	4,272	8.4	18,147	11.4	874	12.6
Male householder	19,791	16.4	25,141	10.7	2,731	15.9	5,231	10.3	16,480	10.3	699	10.1
Other	102	0.1	209	0.1	24	0.1	69	0.1	109	0.1	7	0.1
Race/Ethnicity												
Black	16,046	13.3	29,107	12.4	5,448	31.8	10,509	20.7	12,143	7.6	1,007	14.5
Hispanic non-Black	13,710	11.4	30,874	13.2	5,779	33.7	9,528	18.8	14,817	9.3	750	10.8
Asian	4,985	4.1	11,230	4.8	215	1.3	2,014	4.0	8,569	5.4	432	6.2
American Indian/Alaskan	1,389	1.2	2,685	1.1	317	1.8	820	1.6	1,441	0.9	108	1.6
Hawaiian/Pacific Islander	267	0.2	568	0.2	28	0.2	208	0.4	329	0.2	3	0.0
White non-Black non-Hispanic	83,988	69.8	159,759	68.2	5,339	31.2	27,676	54.5	122,119	76.6	4,624	66.7
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	228,399	97.5	15,011	87.6	49,018	96.6	157,561	98.8	6,810	98.3
Spanish is only language spoken	2,467	2.0	5,868	2.5	2,116	12.4	1,744	3.4	1,887	1.2	121	1.7
Nativity												
U.S.-born	104,143	86.5	197,668	84.4	12,439	72.6	40,719	80.2	138,714	87.0	5,795	83.6
Foreign-born citizen	8,380	7.0	18,791	8.0	859	5.0	4,650	9.2	12,703	8.0	580	8.4
Foreign-born non-citizen	7,885	6.5	17,808	7.6	3,828	22.4	5,392	10.6	8,032	5.0	556	8.0
Age Group												
15 to 24 years	6,300	5.2	12,482	5.3	1,933	11.3	3,920	7.7	6,361	4.0	268	3.9
25 to 34 years	20,374	16.9	36,743	15.7	4,310	25.2	9,357	18.4	22,053	13.8	1,023	14.8
35 to 44 years	21,414	17.8	43,868	18.7	3,894	22.7	10,759	21.2	28,180	17.7	1,034	14.9
45 to 54 years	24,658	20.5	54,943	23.5	3,664	21.4	12,381	24.4	37,200	23.3	1,698	24.5
55 to 64 years	22,036	18.3	43,206	18.4	1,853	10.8	8,566	16.9	31,495	19.8	1,292	18.6
65 years or more	25,625	21.3	43,025	18.4	1,472	8.6	5,779	11.4	34,160	21.4	1,615	23.3
Education												
No high school degree	14,321	11.9	28,538	12.2	6,928	40.5	8,008	15.8	12,780	8.0	823	11.9
High school degree	34,462	28.6	67,161	28.7	6,401	37.4	16,204	31.9	42,391	26.6	2,164	31.2
Some college	34,010	28.2	66,173	28.2	3,175	18.5	15,748	31.0	45,328	28.4	1,922	27.7
College degree	37,615	31.2	72,394	30.9	622	3.6	10,801	21.3	58,949	37.0	2,021	29.2
Employment Status												
Employed	72,580	60.3	146,277	62.4	6,981	40.8	32,606	64.2	102,681	64.4	4,009	57.8
Unemployed	6,779	5.6	13,338	5.7	2,626	15.3	4,094	8.1	6,333	4.0	285	4.1
Not in labor force	41,049	34.1	74,652	31.9	7,520	43.9	14,061	27.7	50,434	31.6	2,637	38.0
Household Income												
Less than \$15,000	19,541	16.2	29,848	12.7	8,580	50.1	6,945	13.7	13,538	8.5	785	11.3
Between \$15,000 and \$30,000	22,073	18.3	38,647	16.5	4,796	28.0	10,653	21.0	21,898	13.7	1,300	18.8
Between \$30,000 and \$50,000	24,787	20.6	47,555	20.3	2,534	14.8	12,545	24.7	30,987	19.4	1,490	21.5
Between \$50,000 and \$75,000	21,975	18.3	45,607	19.5	933	5.4	9,507	18.7	33,770	21.2	1,397	20.2
At Least \$75,000	32,032	26.6	72,609	31.0	284	1.7	11,111	21.9	59,256	37.2	1,959	28.3
Homeownership												
Homeowner	79,144	65.7	162,503	69.4	4,220	24.6	28,787	56.7	124,382	78.0	5,114	73.8
Non-homeowner	41,264	34.3	71,764	30.6	12,907	75.4	21,975	43.3	35,066	22.0	1,817	26.2
Geographic Region												
Northeast	21,784	18.1	43,080	18.4	2,646	15.4	8,407	16.6	30,643	19.2	1,385	20.0
Midwest	26,900	22.3	51,071	21.8	3,050	17.8	9,758	19.2	36,650	23.0	1,613	23.3
South	44,920	37.3	85,837	36.6	7,756	45.3	21,321	42.0	54,415	34.1	2,346	33.9
West	26,804	22.3	54,278	23.2	3,674	21.5	11,276	22.2	37,741	23.7	1,586	22.9
Metropolitan Status												
Metropolitan Area	100,311	83.3	196,468	83.9	14,060	82.1	42,388	83.5	134,032	84.1	5,989	86.4
Inside principal city	33,636	27.9	63,591	27.1	7,089	41.4	15,333	30.2	39,381	24.7	1,789	25.8
Not inside principal city	49,548	41.2	100,076	42.7	4,931	28.8	20,173	39.7	71,803	45.0	3,169	45.7
Not identified	17,127	14.2	32,800	14.0	2,039	11.9	6,883	13.6	22,848	14.3	1,031	14.9
Not in Metropolitan Area	19,193	15.9	36,041	15.4	2,925	17.1	7,797	15.4	24,400	15.3	919	13.3
Not Identified	903	0.8	1,758	0.8	142	0.8	576	1.1	1,017	0.6	23	0.3

Notes:

Adults are defined as persons age 16 and above.

This table presents the number of adults residing in households categorized by household banking status.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of the rounding.

- = 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.

Table A-7 2011 Distribution of Children by Household Banking Status and Demographic Characteristics

Household Characteristic	Children in Household by Household Banking Status											
	All Households		All Children		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	66,182	100.0	9,004	100.0	16,616	100.0	39,113	100.0	1,449	100.0
Household Type												
Family household	78,826	65.5	65,502	99.0	8,824	98.0	16,383	98.6	38,856	99.3	1,439	99.3
Female householder, no husband present	15,575	12.9	16,269	24.6	4,934	54.8	4,992	30.0	5,996	15.3	347	23.9
Male householder, no wife present	5,661	4.7	4,482	6.8	829	9.2	1,475	8.9	2,052	5.2	126	8.7
Married couple	57,591	47.8	44,752	67.6	3,061	34.0	9,916	59.7	30,809	78.8	966	66.6
Nonfamily household	41,479	34.4	658	1.0	180	2.0	227	1.4	241	0.6	10	0.7
Female householder	21,688	18.0	141	0.2	58	0.6	32	0.2	46	0.1	5	0.4
Male householder	19,791	16.4	516	0.8	122	1.4	195	1.2	196	0.5	5	0.3
Other	102	0.1	22	-	-	-	6	-	16	-	-	-
Race/Ethnicity												
Black	16,046	13.3	10,151	15.3	2,752	30.6	3,816	23.0	3,372	8.6	211	14.6
Hispanic non-Black	13,710	11.4	13,037	19.7	3,486	38.7	3,996	24.0	5,332	13.6	224	15.4
Asian	4,985	4.1	3,219	4.9	63	0.7	546	3.3	2,503	6.4	108	7.5
American Indian/Alaskan	1,389	1.2	788	1.2	164	1.8	236	1.4	374	1.0	13	0.9
Hawaiian/Pacific Islander	267	0.2	230	0.3	34	0.4	94	0.6	101	0.3	1	0.1
White non-Black non-Hispanic	83,988	69.8	38,741	58.5	2,505	27.8	7,920	47.7	27,424	70.1	892	61.6
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	63,533	96.0	7,838	87.1	15,776	94.9	38,495	98.4	1,424	98.3
Spanish is only language spoken	2,467	2.0	2,649	4.0	1,165	12.9	840	5.1	618	1.6	25	1.7
Nativity												
U.S.-born	104,143	86.5	53,141	80.3	6,385	70.9	12,750	76.7	32,861	84.0	1,145	79.1
Foreign-born citizen	8,380	7.0	5,089	7.7	392	4.3	1,309	7.9	3,260	8.3	128	8.8
Foreign-born non-citizen	7,885	6.5	7,952	12.0	2,227	24.7	2,556	15.4	2,992	7.7	176	12.1
Age Group												
15 to 24 years	6,300	5.2	3,418	5.2	1,106	12.3	1,162	7.0	1,115	2.9	36	2.5
25 to 34 years	20,374	16.9	21,044	31.8	4,124	45.8	5,918	35.6	10,511	26.9	492	34.0
35 to 44 years	21,414	17.8	25,966	39.2	2,453	27.2	5,773	34.7	17,222	44.0	518	35.8
45 to 54 years	24,658	20.5	11,805	17.8	1,026	11.4	2,492	15.0	8,008	20.5	279	19.3
55 to 64 years	22,036	18.3	2,757	4.2	193	2.1	865	5.2	1,631	4.2	69	4.7
65 years or more	25,625	21.3	1,190	1.8	102	1.1	407	2.5	626	1.6	55	3.8
Education												
No high school degree	14,321	11.9	9,871	14.9	3,638	40.4	3,042	18.3	3,037	7.8	154	10.6
High school degree	34,462	28.6	17,336	26.2	3,351	37.2	5,213	31.4	8,363	21.4	410	28.3
Some college	34,010	28.2	18,340	27.7	1,819	20.2	5,303	31.9	10,779	27.6	439	30.3
College degree	37,615	31.2	20,635	31.2	196	2.2	3,058	18.4	16,935	43.3	446	30.8
Employment Status												
Employed	72,580	60.3	45,888	69.3	3,683	40.9	11,024	66.3	30,133	77.0	1,047	72.3
Unemployed	6,779	5.6	5,206	7.9	1,728	19.2	1,512	9.1	1,889	4.8	77	5.3
Not in labor force	41,049	34.1	15,087	22.8	3,592	39.9	4,080	24.6	7,091	18.1	324	22.4
Household Income												
Less than \$15,000	19,541	16.2	9,608	14.5	4,738	52.6	2,441	14.7	2,330	6.0	100	6.9
Between \$15,000 and \$30,000	22,073	18.3	10,852	16.4	2,532	28.1	3,930	23.7	4,128	10.6	262	18.1
Between \$30,000 and \$50,000	24,787	20.6	12,666	19.1	1,269	14.1	4,373	26.3	6,708	17.2	316	21.8
Between \$50,000 and \$75,000	21,975	18.3	11,995	18.1	365	4.1	2,967	17.9	8,394	21.5	269	18.5
At Least \$75,000	32,032	26.6	21,061	31.8	100	1.1	2,905	17.5	17,553	44.9	503	34.7
Homeownership												
Homeowner	79,144	65.7	40,577	61.3	1,596	17.7	8,181	49.2	29,870	76.4	930	64.2
Non-homeowner	41,264	34.3	25,604	38.7	7,408	82.3	8,435	50.8	9,243	23.6	519	35.8
Geographic Region												
Northeast	21,784	18.1	10,471	15.8	1,111	12.3	2,173	13.1	6,914	17.7	273	18.9
Midwest	26,900	22.3	14,512	21.9	1,553	17.2	3,123	18.8	9,461	24.2	375	25.9
South	44,920	37.3	25,303	38.2	4,279	47.5	7,357	44.3	13,203	33.8	464	32.0
West	26,804	22.3	15,897	24.0	2,060	22.9	3,963	23.9	9,537	24.4	336	23.2
Metropolitan Status												
Metropolitan Area	100,311	83.3	55,700	84.2	7,307	81.2	13,876	83.5	33,305	85.1	1,213	83.7
Inside principal city	33,636	27.9	17,926	27.1	3,513	39.0	4,991	30.0	9,077	23.2	345	23.8
Not inside principal city	49,548	41.2	28,353	42.8	2,625	29.2	6,439	38.7	18,640	47.7	649	44.8
Not identified	17,127	14.2	9,421	14.2	1,168	13.0	2,446	14.7	5,588	14.3	219	15.1
Not in Metropolitan Area	19,193	15.9	9,909	15.0	1,600	17.8	2,558	15.4	5,525	14.1	225	15.5
Not Identified	903	0.8	574	0.9	97	1.1	182	1.1	283	0.7	11	0.7

Notes:

Children are persons in the household under age 16.

This table presents the number of children residing in households categorized by household banking status.

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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.

Figures do not always reconcile to totals because of rounding.

Table A-8 2009 Household Banking Status by Demographic Characteristics

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	119,001	100.0	9,054	7.6	21,693	18.2	84,917	71.4	3,336	2.8
Household Type										
Family household	78,743	100.0	5,609	7.1	14,823	18.8	56,276	71.5	2,035	2.6
Female householder, no husband present	13,975	100.0	2,730	19.5	3,997	28.6	6,848	49.0	399	2.9
Male householder, no wife present	5,433	100.0	804	14.8	1,502	27.6	2,941	54.1	186	3.4
Married couple	59,336	100.0	2,074	3.5	9,325	15.7	46,487	78.3	1,450	2.4
Nonfamily household	40,126	100.0	3,416	8.5	6,841	17.0	28,573	71.2	1,297	3.2
Female householder	21,147	100.0	1,391	6.6	3,121	14.8	15,945	75.4	689	3.3
Male householder	18,979	100.0	2,024	10.7	3,720	19.6	12,627	66.5	608	3.2
Other	131	100.0	30	22.6	29	22.0	68	52.1	4	3.3
Race and Ethnicity of Householder										
Black	15,541	100.0	3,338	21.5	4,999	32.2	6,775	43.6	429	2.8
Hispanic non-Black	13,241	100.0	2,543	19.2	3,269	24.7	7,035	53.1	395	3.0
Asian	4,790	100.0	166	3.5	357	7.5	4,037	84.3	229	4.8
American Indian/Alaskan	1,378	100.0	211	15.3	401	29.1	736	53.4	30	2.2
Hawaiian/Pacific Islander	259	100.0	23	9.0	49	18.8	180	69.3	8	2.9
White non-Black non-Hispanic	83,785	100.0	2,767	3.3	12,618	15.1	66,154	79.0	2,246	2.7
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken										
Spanish is not only language spoken	116,479	100.0	8,158	7.0	21,160	18.2	83,885	72.0	3,276	2.8
Spanish is only language spoken	2,522	100.0	896	35.5	533	21.1	1,032	40.9	60	2.4
Nativity										
U.S.-born	103,091	100.0	6,877	6.7	19,110	18.5	74,357	72.1	2,747	2.7
Foreign-born citizen	7,828	100.0	427	5.5	1,086	13.9	5,970	76.3	345	4.4
Foreign-born non-citizen	8,081	100.0	1,749	21.6	1,498	18.5	4,590	56.8	244	3.0
Age Group										
15 to 24 years	6,596	100.0	1,036	15.7	1,693	25.7	3,628	55.0	239	3.6
25 to 34 years	19,702	100.0	2,310	11.7	4,545	23.1	12,272	62.3	575	2.9
35 to 44 years	22,590	100.0	2,003	8.9	4,773	21.1	15,230	67.4	585	2.6
45 to 54 years	24,863	100.0	1,857	7.5	4,860	19.5	17,543	70.6	603	2.4
55 to 64 years	20,273	100.0	971	4.8	3,226	15.9	15,505	76.5	571	2.8
65 years or more	24,977	100.0	876	3.5	2,597	10.4	20,740	83.0	764	3.1
Education										
No high school degree	15,006	100.0	3,659	24.4	3,430	22.9	7,457	49.7	460	3.1
High school degree	34,654	100.0	3,341	9.6	7,304	21.1	23,025	66.4	984	2.8
Some college	33,312	100.0	1,618	4.9	7,201	21.6	23,507	70.6	985	3.0
College degree	36,029	100.0	435	1.2	3,759	10.4	30,929	85.8	907	2.5
Employment Status										
Employed	73,155	100.0	3,992	5.5	14,042	19.2	53,083	72.6	2,038	2.8
Unemployed	6,642	100.0	1,267	19.1	1,790	26.9	3,432	51.7	153	2.3
Not in labor force	39,203	100.0	3,795	9.7	5,861	15.0	28,402	72.4	1,146	2.9
Household Income										
Less than \$15,000	15,689	100.0	4,240	27.0	3,532	22.5	7,618	48.6	299	1.9
Between \$15,000 and \$30,000	17,443	100.0	2,259	13.0	4,222	24.2	10,616	60.9	346	2.0
Between \$30,000 and \$50,000	21,512	100.0	883	4.1	5,239	24.4	14,819	68.9	571	2.7
Between \$50,000 and \$75,000	18,988	100.0	279	1.5	3,468	18.3	14,854	78.2	387	2.0
At Least \$75,000	27,881	100.0	73	0.3	3,198	11.5	24,080	86.4	530	1.9
Unknown	17,488	100.0	1,320	7.5	2,034	11.6	12,930	73.9	1,204	6.9
Homeownership										
Homeowner	80,388	100.0	2,093	2.6	11,403	14.2	64,677	80.5	2,215	2.8
Non-homeowner	38,613	100.0	6,961	18.0	10,291	26.7	20,240	52.4	1,121	2.9
Geographic Region										
Northeast	21,689	100.0	1,500	6.9	3,552	16.4	15,917	73.4	720	3.3
Midwest	26,601	100.0	1,615	6.1	4,579	17.2	19,797	74.4	609	2.3
South	44,081	100.0	4,144	9.4	9,159	20.8	29,590	67.1	1,188	2.7
West	26,630	100.0	1,795	6.7	4,403	16.5	19,614	73.7	819	3.1
Metropolitan Status										
Metropolitan Area	99,183	100.0	7,364	7.4	17,619	17.8	71,322	71.9	2,877	2.9
Inside principal city	33,450	100.0	3,775	11.3	6,512	19.5	22,034	65.9	1,129	3.4
Not inside principal city	48,536	100.0	2,527	5.2	7,739	15.9	36,964	76.2	1,305	2.7
Not identified	17,196	100.0	1,062	6.2	3,368	19.6	12,324	71.7	443	2.6
Not in metropolitan area	18,978	100.0	1,631	8.6	3,876	20.4	13,035	68.7	435	2.3
Not identified	840	100.0	59	7.0	198	23.5	560	66.6	24	2.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-9 Unbanked Rates by Year and Demographic Characteristics

Household Characteristic	Year						Estimated Difference
	2009			2011			
	All Households	Unbanked		All Households	Unbanked		
	Number (1000s)	Number (1000s)	Pct of Row	Number (1000s)	Number (1000s)	Pct of Row	
All Households	119,001	9,054	7.6	120,408	9,875	8.2	0.6 *
Household Type							
Family household	78,743	5,609	7.1	78,826	5,905	7.5	0.4
Female householder, no husband present	13,975	2,730	19.5	15,575	2,971	19.1	-0.5
Male householder, no wife present	5,433	804	14.8	5,661	807	14.3	-0.6
Married couple	59,336	2,074	3.5	57,591	2,127	3.7	0.2
Nonfamily household	40,126	3,416	8.5	41,479	3,960	9.5	1.0 *
Female householder	21,147	1,391	6.6	21,688	1,702	7.8	1.3 *
Male householder	18,979	2,024	10.7	19,791	2,258	11.4	0.7
Other	131	30	22.6	102	11	10.9	-11.7
Race/Ethnicity							
Black	15,541	3,338	21.5	16,046	3,430	21.4	-0.1
Hispanic non-Black	13,241	2,543	19.2	13,710	2,762	20.1	0.9
Asian	4,790	166	3.5	4,985	135	2.7	-0.8
American Indian/Alaskan	1,378	211	15.3	1,389	202	14.5	-0.8
Hawaiian/Pacific Islander	259	23	9.0	267	17	6.2	-2.7
White non-Black non-Hispanic	83,785	2,767	3.3	83,988	3,330	4.0	0.7 *
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken							
Spanish is not only language spoken	116,479	8,158	7.0	117,940	8,965	7.6	0.6 *
Spanish is only language spoken	2,522	896	35.5	2,467	911	36.9	1.4
Nativity							
U.S.-born	103,091	6,878	6.7	104,143	7,673	7.4	0.7 *
Foreign-born citizen	7,829	428	5.5	8,380	453	5.4	-0.1
Foreign-born non-citizen	8,081	1,749	21.6	7,885	1,750	22.2	0.6
Age Group							
15 to 24 years	6,596	1,036	15.7	6,300	1,094	17.4	1.7
25 to 34 years	19,702	2,310	11.7	20,374	2,587	12.7	1.0
35 to 44 years	22,590	2,003	8.9	21,414	1,994	9.3	0.4
45 to 54 years	24,863	1,857	7.5	24,658	2,002	8.1	0.6
55 to 64 years	20,274	971	4.8	22,036	1,202	5.5	0.7
65 years or more	24,977	876	3.5	25,625	997	3.9	0.4
Education							
No high school degree	15,006	3,659	24.4	14,321	3,696	25.8	1.4
High school degree	34,654	3,342	9.6	34,462	3,764	10.9	1.3 *
Some college	33,312	1,618	4.9	34,010	2,002	5.9	1.0 *
College degree	36,029	435	1.2	37,615	413	1.1	-0.1
Employment Status							
Employed	73,155	3,992	5.5	72,580	3,818	5.3	-0.2
Unemployed	6,642	1,267	19.1	6,779	1,525	22.5	3.4 *
Not in labor force	39,203	3,795	9.7	41,049	4,532	11.0	1.4 *
Household Income							
Less than \$15,000	15,689	4,240	27.0	16,699	4,950	29.6	2.6 *
Between \$15,000 and \$30,000	17,443	2,259	13.0	18,599	2,117	11.4	-1.6 *
Between \$30,000 and \$50,000	21,512	883	4.1	20,984	945	4.5	0.4
Between \$50,000 and \$75,000	18,988	279	1.5	18,773	256	1.4	-0.1
At Least \$75,000	27,881	73	0.3	27,770	60	0.2	-0.0
Unknown	17,488	1,320	7.5	17,583	1,548	8.8	1.3 *
Homeownership							
Homeowner	80,388	2,093	2.6	79,144	2,238	2.8	0.2
Non-homeowner	38,613	6,961	18.0	41,264	7,637	18.5	0.5
Geographic Region							
Northeast	21,689	1,500	6.9	21,784	1,537	7.1	0.1
Midwest	26,601	1,615	6.1	26,900	1,920	7.1	1.1
South	44,081	4,144	9.4	44,920	4,493	10.0	0.6
West	26,630	1,795	6.7	26,804	1,925	7.2	0.4

Notes:

* Indicates differences that are statistically significant at the 10% level.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-10 Banked Households That Used AFS in the Last Year by Year and Demographic Characteristics

Household Characteristic	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Number (1000s)	Number (1000s)	Pct of Row	Number (1000s)	Number (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Household Type							
Family household	78,743	14,102	17.9	78,826	15,244	19.3	1.4
Female householder, no husband present	13,975	3,786	27.1	15,575	4,337	27.8	0.8
Male householder, no wife present	5,433	1,435	26.4	5,661	1,524	26.9	0.5
Married couple	59,336	8,882	15.0	57,591	9,383	16.3	1.3 *
Nonfamily household	40,126	6,629	16.5	41,479	6,758	16.3	-0.2
Female householder	21,147	3,051	14.4	21,688	3,152	14.5	0.1
Male householder	18,979	3,577	18.8	19,791	3,606	18.2	-0.6
Other	131	29	22.0	102	29	28.6	6.6
Race/Ethnicity							
Black	15,541	4,861	31.3	16,046	5,041	31.4	0.1
Hispanic non-Black	13,241	3,140	23.7	13,710	3,152	23.0	-0.7
Asian	4,790	335	7.0	4,985	502	10.1	3.1 *
American Indian/Alaskan	1,378	388	28.2	1,389	369	26.6	-1.6
Hawaiian/Pacific Islander	259	47	18.2	267	63	23.5	5.3
White non-Black non-Hispanic	83,785	11,987	14.3	83,988	12,901	15.4	1.1 *
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken							
Spanish is not only language spoken	116,479	20,235	17.4	117,940	21,562	18.3	0.9 *
Spanish is only language spoken	2,522	524	20.8	2,467	469	19.0	-1.8
Nativity							
U.S.-born	103,091	18,246	17.7	104,143	19,201	18.4	0.7 *
Foreign-born citizen	7,829	1,055	13.5	8,380	1,240	14.8	1.3
Foreign-born non-citizen	8,081	1,458	18.0	7,885	1,590	20.2	2.1
Age Group							
15 to 24 years	6,596	1,619	24.5	6,300	1,869	29.7	5.1 *
25 to 34 years	19,702	4,250	21.6	20,374	4,520	22.2	0.6
35 to 44 years	22,590	4,490	19.9	21,414	4,317	20.2	0.3
45 to 54 years	24,863	4,662	18.8	24,658	4,838	19.6	0.9
55 to 64 years	20,274	3,173	15.7	22,036	3,744	17.0	1.3 *
65 years or more	24,977	2,566	10.3	25,625	2,743	10.7	0.4
Education							
No high school degree	15,006	3,318	22.1	14,321	3,131	21.9	-0.3
High school degree	34,654	6,935	20.0	34,462	7,061	20.5	0.5
Some college	33,312	6,870	20.6	34,010	7,163	21.1	0.4
College degree	36,029	3,636	10.1	37,615	4,677	12.4	2.3 *
Employment Status							
Employed	73,155	13,362	18.3	72,580	13,854	19.1	0.8 *
Unemployed	6,642	1,688	25.4	6,779	1,794	26.5	1.0
Not in labor force	39,203	5,710	14.6	41,049	6,383	15.5	1.0 *
Household Income							
Less than \$15,000	15,689	3,464	22.1	16,699	3,706	22.2	0.1
Between \$15,000 and \$30,000	17,443	4,027	23.1	18,599	4,692	25.2	2.1 *
Between \$30,000 and \$50,000	21,512	4,968	23.1	20,984	4,687	22.3	-0.8
Between \$50,000 and \$75,000	18,988	3,314	17.5	18,773	3,309	17.6	0.2
At Least \$75,000	27,881	3,034	10.9	27,770	3,449	12.4	1.5 *
Unknown	17,488	1,952	11.2	17,583	2,188	12.4	1.3 *
Homeownership							
Homeowner	80,388	10,913	13.6	79,144	11,381	14.4	0.8 *
Non-homeowner	38,613	9,847	25.5	41,264	10,650	25.8	0.3
Geographic Region							
Northeast	21,689	3,387	15.6	21,784	3,498	16.1	0.4
Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5

Notes:

^a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

* Indicates differences that are statistically significant at the 10% level.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-11 2011 Household Bank Account Type by Banking Status

Bank Account Type	Has a Bank Account									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Unbanked	9,875	8.2	9,875	100.0	0	0.0	0	0.0	0	0.0
Checking and savings accounts	80,924	67.2	0	0.0	15,113	62.5	63,839	77.1	1,972	56.3
Savings account only	2,379	2.0	0	0.0	1,297	5.4	1,053	1.3	29	0.8
Checking account only	25,378	21.1	0	0.0	7,548	31.2	17,164	20.7	666	19.0
Banked, but account type unknown	1,851	1.5	0	0.0	240	1.0	774	0.9	836	23.9
Memo Items:										
Has checking account	106,509	88.5	0	0.0	22,723	93.9	81,134	98.0	2,652	75.7
Has savings account	83,331	69.2	0	0.0	16,418	67.8	64,911	78.4	2,001	57.1

Notes:
 Figures do not always reconcile to totals because of rounding.

Table A-12 2011 Household Bank Account Type by Demographic Characteristics

Household Characteristic	Bank Account Type												Memo Items			
	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	80,924	67.2	2,379	2.0	25,378	21.1	1,851	1.5	106,509	88.5	83,331	69.2
Household Type																
Family household	78,826	65.5	5,905	7.5	55,729	70.7	1,371	1.7	14,648	18.6	1,174	1.5	70,537	89.5	57,118	72.5
Female householder, no husband present	15,575	12.9	2,971	19.1	7,899	50.7	462	3.0	3,960	25.4	283	1.8	11,917	76.5	8,367	53.7
Male householder, no wife present	5,661	4.7	807	14.3	3,108	54.9	178	3.1	1,460	25.8	109	1.9	4,599	81.2	3,289	58.1
Married couple	57,591	47.8	2,127	3.7	44,722	77.7	732	1.3	9,228	16.0	782	1.4	54,020	93.8	45,462	78.9
Non-family household	41,479	34.4	3,960	9.5	25,139	60.6	1,004	2.4	10,710	25.8	667	1.6	35,895	86.5	26,152	63.0
Female householder	21,688	18.0	1,702	7.8	13,471	62.1	436	2.0	5,667	26.1	412	1.9	19,155	88.3	13,915	64.2
Male householder	19,791	16.4	2,258	11.4	11,667	59.0	568	2.9	5,043	25.5	255	1.3	16,740	84.6	12,237	61.8
Other	102	0.1	11	10.9	56	55.3	4	3.9	21	20.1	10	9.8	77	75.5	60	59.2
Race/Ethnicity																
Black	16,046	13.3	3,430	21.4	7,821	48.7	621	3.9	3,916	24.4	257	1.6	11,767	73.3	8,442	52.6
Hispanic non-Black	13,710	11.4	2,762	20.1	6,700	48.9	414	3.0	3,653	26.6	181	1.3	10,379	75.7	7,118	51.9
Asian	4,985	4.1	134	2.7	3,733	74.9	105	2.1	921	18.5	92	1.8	4,660	93.5	3,839	77.0
American Indian/Alaskan	1,389	1.2	202	14.5	795	57.2	55	4.0	304	21.9	33	2.4	1,099	79.1	851	61.3
Hawaiian/Pacific Islander	267	0.2	17	6.2	189	70.8	2	0.6	52	19.5	8	2.8	241	90.3	191	71.4
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	61,673	73.4	1,183	1.4	16,521	19.7	1,280	1.5	78,340	93.3	62,877	74.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish only language spoken																
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	80,191	68.0	2,316	2.0	24,648	20.9	1,820	1.5	105,033	89.1	82,535	70.0
Spanish is only language spoken	2,467	2.0	910	36.9	733	29.7	63	2.6	730	29.6	30	1.2	1,475	59.8	796	32.3
Nativity																
U.S.-born	104,143	86.5	7,673	7.4	71,556	68.7	1,982	1.9	21,325	20.5	1,607	1.5	93,056	89.4	73,565	70.6
Foreign-born citizen	8,380	7.0	453	5.4	5,633	67.2	184	2.2	1,956	23.3	154	1.8	7,609	90.8	5,817	69.4
Foreign-born non-citizen	7,885	6.5	1,750	22.2	3,735	47.4	214	2.7	2,097	26.6	89	1.1	5,843	74.1	3,949	50.1
Age Group																
15 to 24 years	6,299	5.2	1,094	17.4	3,483	55.3	131	2.1	1,487	23.6	105	1.7	4,988	79.2	3,617	57.4
25 to 34 years	20,374	16.9	2,587	12.7	13,168	64.6	360	1.8	4,016	19.7	243	1.2	17,222	84.5	13,533	66.4
35 to 44 years	21,414	17.8	1,994	9.3	14,415	67.3	418	2.0	4,308	20.1	279	1.3	18,751	87.6	14,836	69.3

Table A-12 2011 Household Bank Account Type by Demographic Characteristics (continued)

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
45 to 54 years	24,658	20.5	2,002	8.1	16,994	68.9	474	1.9	4,850	19.7	338	1.4	21,875	88.7	17,476	70.9
55 to 64 years	22,036	18.3	1,202	5.5	15,510	70.4	459	2.1	4,526	20.5	340	1.5	20,078	91.1	15,970	72.5
65 years or more	25,625	21.3	997	3.9	17,354	67.7	538	2.1	6,191	24.2	545	2.1	23,594	92.1	17,899	69.8
Education																
No high school degree	14,321	11.9	3,696	25.8	4,992	34.9	709	5.0	4,706	32.9	218	1.5	9,719	67.9	5,710	39.9
High school degree	34,462	28.6	3,764	10.9	20,068	58.2	898	2.6	9,145	26.5	586	1.7	29,274	84.9	20,971	60.9
Some college	34,010	28.2	2,002	5.9	24,073	70.8	520	1.5	6,895	20.3	520	1.5	31,025	91.2	24,599	72.3
College degree	37,615	31.2	413	1.1	31,791	84.5	252	0.7	4,632	12.3	526	1.4	36,490	97.0	32,051	85.2
Employment Status																
Employed	72,580	60.3	3,818	5.3	53,454	73.6	1,136	1.6	13,233	18.2	940	1.3	66,798	92.0	54,606	75.2
Unemployed	6,779	5.6	1,525	22.5	3,269	48.2	196	2.9	1,676	24.7	113	1.7	4,961	73.2	3,465	51.1
Not in labor force	41,049	34.1	4,532	11.0	24,201	59.0	1,048	2.6	10,470	25.5	798	1.9	34,749	84.7	25,260	61.5
Household Income																
Less than \$15,000	19,541	16.2	5,510	28.2	6,424	32.9	863	4.4	6,415	32.8	329	1.7	12,884	65.9	7,301	37.4
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	11,700	53.0	717	3.2	6,707	30.4	369	1.7	18,433	83.5	12,418	56.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	16,861	68.0	431	1.7	5,877	23.7	397	1.6	22,781	91.9	17,297	69.8
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	17,486	79.6	213	1.0	3,521	16.0	323	1.5	21,041	95.7	17,700	80.5
At Least \$75,000	32,032	26.6	132	0.4	28,453	88.8	155	0.5	2,859	8.9	433	1.4	31,369	97.9	28,614	89.3
Homeownership																
Homeowner	79,144	65.7	2,238	2.8	60,521	76.5	1,055	1.3	14,071	17.8	1,259	1.6	74,710	94.4	61,592	77.8
Non-homeowner	41,264	34.3	7,637	18.5	20,402	49.4	1,325	3.2	11,308	27.4	592	1.4	31,799	77.1	21,738	52.7
Geographic Region																
Northeast	21,784	18.1	1,537	7.1	15,468	71.0	441	2.0	4,028	18.5	309	1.4	19,553	89.8	15,910	73.0
Midwest	26,900	22.3	1,920	7.1	18,477	68.7	653	2.4	5,440	20.2	410	1.5	23,953	89.0	19,136	71.1
South	44,920	37.3	4,493	10.0	27,478	61.2	846	1.9	11,351	25.3	751	1.7	38,905	86.6	28,337	63.1
West	26,804	22.3	1,925	7.2	19,500	72.7	439	1.6	4,559	17.0	381	1.4	24,098	89.9	19,948	74.4
Metropolitan Status																
Metropolitan Area	100,311	83.3	8,029	8.0	68,955	68.7	1,827	1.8	19,936	19.9	1,564	1.6	89,066	88.8	70,797	70.6
Inside Principal City	33,636	27.9	4,066	12.1	21,551	64.1	794	2.4	6,736	20.0	489	1.5	28,357	84.3	22,359	66.5
Not Inside Principal City	49,548	41.2	2,754	5.6	35,737	72.1	659	1.3	9,574	19.3	823	1.7	45,376	91.6	36,398	73.5
Not Identified	17,127	14.2	1,209	7.1	11,667	68.1	374	2.2	3,626	21.2	252	1.5	15,334	89.5	12,040	70.3
Not in Metropolitan Area	19,193	15.9	1,764	9.2	11,444	59.6	526	2.7	5,174	27.0	285	1.5	16,649	86.7	11,983	62.4
Not Identified	903	0.8	83	9.2	525	58.1	26	2.9	268	29.7	2	0.2	793	87.8	551	61.0

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

- = 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.

Table A-13 2011 Household Bank Account Type by Demographic Characteristics: Underbanked Households

Household Characteristic	All Underbanked Households		Bank Account Type								Memo Items			
			Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
			Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Underbanked Households	24,199	100.0	15,113	62.5	1,297	5.4	7,548	31.2	240	1.0	22,723	93.9	16,418	67.8
Household Type														
Family household	16,931	100.0	10,935	64.6	772	4.6	5,060	29.9	164	1.0	16,043	94.8	11,715	69.2
Female householder, no husband present	4,598	100.0	2,490	54.2	292	6.4	1,752	38.1	64	1.4	4,261	92.7	2,788	60.6
Male householder, no wife present	1,662	100.0	985	59.3	126	7.6	537	32.3	13	0.8	1,524	91.7	1,111	66.9
Married couple	10,671	100.0	7,461	69.9	353	3.3	2,770	26.0	87	0.8	10,257	96.1	7,815	73.2
Nonfamily household	7,239	100.0	4,167	57.6	522	7.2	2,482	34.3	68	0.9	6,663	92.0	4,689	64.8
Female householder	3,359	100.0	1,913	57.0	190	5.7	1,216	36.2	40	1.2	3,129	93.2	2,103	62.6
Male householder	3,880	100.0	2,254	58.1	332	8.5	1,266	32.6	29	0.7	3,534	91.1	2,586	66.6
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	5,441	100.0	3,198	58.8	410	7.5	1,756	32.3	76	1.4	4,983	91.6	3,609	66.3
Hispanic non-Black	3,927	100.0	2,174	55.4	220	5.6	1,502	38.2	31	0.8	3,688	93.9	2,398	61.1
Asian	825	100.0	634	76.8	21	2.6	168	20.3	2	0.3	802	97.2	655	79.4
American Indian/Alaskan	372	100.0	218	58.5	38	10.2	115	30.9	1	0.4	333	89.4	257	69.1
Hawaiian/Pacific Islander	81	100.0	66	82.2	1	1.6	12	15.1	1	1.1	79	97.3	68	83.7
White non-Black non-Hispanic	13,551	100.0	8,820	65.1	607	4.5	3,995	29.5	128	0.9	12,836	94.7	9,429	69.6
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken														
Spanish is not only language spoken	23,496	100.0	14,816	63.1	1,251	5.3	7,199	30.6	230	1.0	22,072	93.9	16,074	68.4
Spanish is only language spoken	703	100.0	298	42.3	47	6.6	349	49.6	10	1.4	651	92.5	344	48.9
Nativity														
U.S.-born	20,038	100.0	12,606	62.9	1,117	5.6	6,116	30.5	198	1.0	18,772	93.7	13,730	68.5
Foreign-born citizen	1,880	100.0	1,299	69.1	59	3.2	496	26.4	26	1.4	1,800	95.7	1,358	72.3
Foreign-born non-citizen	2,282	100.0	1,208	52.9	122	5.3	936	41.0	16	0.7	2,151	94.3	1,330	58.3
Age Group														
15 to 24 years	1,955	100.0	1,229	62.9	87	4.4	614	31.4	25	1.3	1,851	94.7	1,316	67.3
25 to 34 years	4,993	100.0	3,207	64.2	212	4.2	1,541	30.9	33	0.7	4,757	95.3	3,419	68.5
35 to 44 years	4,918	100.0	2,974	60.5	241	4.9	1,661	33.8	41	0.8	4,648	94.5	3,217	65.4
45 to 54 years	5,336	100.0	3,484	65.3	278	5.2	1,522	28.5	52	1.0	5,013	93.9	3,762	70.5
55 to 64 years	4,064	100.0	2,495	61.4	258	6.4	1,283	31.6	28	0.7	3,787	93.2	2,755	67.8
65 years or more	2,933	100.0	1,724	58.8	222	7.6	926	31.6	61	2.1	2,668	91.0	1,950	66.5
Education														
No high school degree	3,505	100.0	1,495	42.7	370	10.6	1,599	45.6	41	1.2	3,105	88.6	1,870	53.3
High school degree	7,638	100.0	4,102	53.7	532	7.0	2,924	38.3	80	1.0	7,045	92.2	4,634	60.7
Some college	7,676	100.0	5,159	67.2	296	3.9	2,152	28.0	70	0.9	7,333	95.5	5,456	71.1
College degree	5,380	100.0	4,357	81.0	100	1.9	873	16.2	50	0.9	5,240	97.4	4,458	82.9
Employment Status														
Employed	15,515	100.0	10,473	67.5	645	4.2	4,279	27.6	117	0.8	14,779	95.3	11,122	71.7
Unemployed	1,899	100.0	1,060	55.8	135	7.1	685	36.1	18	1.0	1,749	92.1	1,195	63.0
Not in labor force	6,786	100.0	3,580	52.8	517	7.6	2,584	38.1	105	1.5	6,194	91.3	4,101	60.4
Household Income														
Less than \$15,000	4,225	100.0	1,620	38.3	491	11.6	2,046	48.4	68	1.6	3,692	87.4	2,117	50.1
Between \$15,000 and \$30,000	5,628	100.0	2,856	50.8	437	7.8	2,287	40.6	47	0.8	5,155	91.6	3,293	58.5
Between \$30,000 and \$50,000	5,787	100.0	3,688	63.7	233	4.0	1,816	31.4	50	0.9	5,516	95.3	3,921	67.8
Between \$50,000 and \$75,000	4,142	100.0	3,154	76.1	96	2.3	855	20.6	37	0.9	4,015	96.9	3,250	78.5
At Least \$75,000	4,418	100.0	3,795	85.9	40	0.9	545	12.3	37	0.8	4,345	98.3	3,837	86.9
Homeownership														
Homeowner	12,590	100.0	8,803	69.9	497	3.9	3,176	25.2	114	0.9	12,001	95.3	9,305	73.9
Non-homeowner	11,610	100.0	6,311	54.4	801	6.9	4,372	37.7	126	1.1	10,722	92.4	7,113	61.3
Geographic Region														
Northeast	3,908	100.0	2,641	67.6	215	5.5	1,029	26.3	23	0.6	3,676	94.1	2,856	73.1
Midwest	4,772	100.0	2,840	59.5	371	7.8	1,500	31.4	61	1.3	4,354	91.2	3,214	67.3
South	10,429	100.0	6,045	58.0	487	4.7	3,781	36.3	116	1.1	9,863	94.6	6,532	62.6
West	5,090	100.0	3,586	70.5	226	4.4	1,238	24.3	40	0.8	4,830	94.9	3,816	75.0
Metropolitan Status														
Metropolitan Area	20,066	100.0	12,933	64.5	943	4.7	5,976	29.8	214	1.1	18,963	94.5	13,882	69.2
Inside principal city	7,485	100.0	4,688	62.6	476	6.4	2,237	29.9	83	1.1	6,944	92.8	5,169	69.1
Not inside principal city	9,214	100.0	6,110	66.3	277	3.0	2,720	29.5	107	1.2	8,850	96.0	6,388	69.3
Not identified	3,367	100.0	2,135	63.4	190	5.7	1,018	30.2	23	0.7	3,169	94.1	2,325	69.1
Not in Metropolitan Area	3,857	100.0	2,035	52.8	337	8.7	1,459	37.8	26	0.7	3,501	90.8	2,374	61.5
Not identified	276	100.0	145	52.6	17	6.3	113	41.1	-	-	259	93.7	163	58.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.
 - = 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.
 Figures do not always reconcile to totals because of rounding.

Table A-15 2011 Unbanked Households' Previous Banking Status by Demographic Characteristics: All Households

Household Characteristic	All Households		All Unbanked Households		Unbanked Status					
					Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	4,411	3.7	5,269	4.4	110,728	92.0
Household Type										
Family household	78,826	100.0	5,905	7.5	2,392	3.0	3,399	4.3	73,036	92.7
Female householder, no husband present	15,575	100.0	2,971	19.1	1,275	8.2	1,658	10.6	12,641	81.2
Male householder, no wife present	5,661	100.0	807	14.3	298	5.3	471	8.3	4,892	86.4
Married couple	57,591	100.0	2,127	3.7	819	1.4	1,269	2.2	55,502	96.4
Non-family household	41,479	100.0	3,960	9.5	2,013	4.9	1,865	4.5	37,601	90.7
Female householder	21,688	100.0	1,702	7.8	860	4.0	798	3.7	20,031	92.4
Male householder	19,791	100.0	2,258	11.4	1,153	5.8	1,068	5.4	17,571	88.8
Other	102	100.0	11	10.9	6	5.4	6	5.4	91	89.1
Race/Ethnicity										
Black	16,046	100.0	3,430	21.4	1,588	9.9	1,768	11.0	12,690	79.1
Hispanic non-Black	13,710	100.0	2,762	20.1	714	5.2	2,011	14.7	10,986	80.1
Asian	4,985	100.0	134	2.7	33	0.7	101	2.0	4,851	97.3
American Indian/Alaskan	1,389	100.0	202	14.5	83	5.9	119	8.6	1,187	85.5
Hawaiian/Pacific Islander	267	100.0	17	6.2	6	2.1	9	3.5	252	94.3
White non-Black non-Hispanic	83,988	100.0	3,330	4.0	1,988	2.4	1,261	1.5	80,739	96.1
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken										
Spanish is not only language spoken	117,940	100.0	8,965	7.6	4,302	3.6	4,480	3.8	109,159	92.6
Spanish is only language spoken	2,467	100.0	910	36.9	109	4.4	790	32.0	1,569	63.6
Nativity										
U.S.-born	104,143	100.0	7,673	7.4	4,038	3.9	3,476	3.3	96,630	92.8
Foreign-born citizen	8,380	100.0	453	5.4	134	1.6	305	3.6	7,941	94.8
Foreign-born non-citizen	7,885	100.0	1,750	22.2	239	3.0	1,489	18.9	6,157	78.1
Age Group										
15 to 24 years	6,299	100.0	1,094	17.4	473	7.5	609	9.7	5,217	82.8
25 to 34 years	20,374	100.0	2,587	12.7	1,185	5.8	1,377	6.8	17,813	87.4
35 to 44 years	21,414	100.0	1,994	9.3	832	3.9	1,129	5.3	19,453	90.8
45 to 54 years	24,658	100.0	2,002	8.1	866	3.5	1,072	4.3	22,720	92.1
55 to 64 years	22,036	100.0	1,202	5.5	584	2.6	581	2.6	20,871	94.7
65 years or more	25,625	100.0	997	3.9	471	1.8	501	2.0	24,654	96.2
Education										
No high school degree	14,321	100.0	3,696	25.8	1,346	9.4	2,278	15.9	10,698	74.7
High school degree	34,462	100.0	3,764	10.9	1,730	5.0	1,949	5.7	30,782	89.3
Some college	34,010	100.0	2,002	5.9	1,153	3.4	820	2.4	32,037	94.2
College degree	37,615	100.0	413	1.1	181	0.5	223	0.6	37,211	98.9
Employment Status										
Employed	72,580	100.0	3,818	5.3	1,628	2.2	2,121	2.9	68,831	94.8
Unemployed	6,779	100.0	1,525	22.5	822	12.1	669	9.9	5,288	78.0
Not in labor force	41,049	100.0	4,532	11.0	1,961	4.8	2,479	6.0	36,609	89.2
Household Income										
Less than \$15,000	19,541	100.0	5,510	28.2	2,504	12.8	2,926	15.0	14,111	72.2
Between \$15,000 and \$30,000	22,073	100.0	2,581	11.7	1,161	5.3	1,334	6.0	19,577	88.7
Between \$30,000 and \$50,000	24,787	100.0	1,221	4.9	481	1.9	717	2.9	23,589	95.2
Between \$50,000 and \$75,000	21,975	100.0	431	2.0	202	0.9	222	1.0	21,552	98.1
At Least \$75,000	32,032	100.0	132	0.4	62	0.2	70	0.2	31,899	99.6
Homeownership										
Homeowner	79,144	100.0	2,238	2.8	1,075	1.4	1,105	1.4	76,964	97.2
Non-homeowner	41,264	100.0	7,637	18.5	3,336	8.1	4,164	10.1	33,764	81.8
Geographic Region										
Northeast	21,784	100.0	1,537	7.1	611	2.8	895	4.1	20,279	93.1
Midwest	26,900	100.0	1,920	7.1	1,003	3.7	877	3.3	25,019	93.0
South	44,920	100.0	4,493	10.0	1,968	4.4	2,439	5.4	40,513	90.2
West	26,804	100.0	1,925	7.2	829	3.1	1,059	3.9	24,917	93.0
Metropolitan Status										
Metropolitan Area	100,311	100.0	8,029	8.0	3,492	3.5	4,373	4.4	92,446	92.2
Inside principal city	33,636	100.0	4,066	12.1	1,607	4.8	2,382	7.1	29,647	88.1
Not inside principal city	49,548	100.0	2,754	5.6	1,253	2.5	1,439	2.9	46,856	94.6
Not identified	17,127	100.0	1,209	7.1	632	3.7	552	3.2	15,943	93.1
Not in Metropolitan Area	19,193	100.0	1,764	9.2	892	4.6	840	4.4	17,462	91.0
Not identified	903	100.0	83	9.2	27	3.0	56	6.2	820	90.8

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

**Table A-16 2011 Unbanked Households' Previous Banking Status by Demographic Characteristics:
All Unbanked Households**

Household Characteristic	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	4,411	44.7	5,269	53.4	196	2.0
Household Type								
Family household	5,905	100.0	2,392	40.5	3,399	57.6	114	1.9
Female householder, no husband present	2,971	100.0	1,275	42.9	1,658	55.8	37	1.2
Male householder, no wife present	807	100.0	298	36.9	471	58.4	38	4.7
Married couple	2,127	100.0	819	38.5	1,269	59.7	39	1.8
Nonfamily household	3,960	100.0	2,013	50.8	1,865	47.1	82	2.1
Female householder	1,702	100.0	860	50.5	798	46.9	44	2.6
Male householder	2,258	100.0	1,153	51.1	1,068	47.3	37	1.7
Other	11	100.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	3,430	100.0	1,588	46.3	1,768	51.5	75	2.2
Hispanic non-Black	2,762	100.0	714	25.8	2,011	72.8	37	1.4
Asian	134	100.0	33	24.2	101	75.3	1	0.5
American Indian/Alaskan	202	100.0	83	40.9	119	59.1	-	-
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,988	59.7	1,261	37.9	81	2.4
Spanish Is Only Language Spoken								
Spanish is not only language spoken	8,965	100.0	4,302	48.0	4,480	50.0	184	2.0
Spanish is only language spoken	910	100.0	109	12.0	790	86.7	12	1.3
Nativity								
U.S.-born	7,673	100.0	4,038	52.6	3,476	45.3	159	2.1
Foreign-born citizen	453	100.0	134	29.6	305	67.4	14	3.0
Foreign-born non-citizen	1,750	100.0	239	13.6	1,489	85.1	22	1.3
Age Group								
15 to 24 years	1,094	100.0	473	43.2	609	55.7	12	1.1
25 to 34 years	2,587	100.0	1,185	45.8	1,377	53.2	25	1.0
35 to 44 years	1,994	100.0	832	41.7	1,129	56.6	33	1.6
45 to 54 years	2,002	100.0	866	43.2	1,072	53.5	64	3.2
55 to 64 years	1,202	100.0	584	48.6	581	48.4	37	3.1
65 years or more	997	100.0	471	47.2	501	50.2	25	2.5
Education								
No high school degree	3,696	100.0	1,346	36.4	2,278	61.6	73	2.0
High school degree	3,764	100.0	1,731	46.0	1,949	51.8	85	2.2
Some college	2,002	100.0	1,153	57.6	820	40.9	29	1.4
College degree	413	100.0	181	43.9	223	53.9	9	2.3
Employment Status								
Employed	3,818	100.0	1,628	42.6	2,121	55.6	69	1.8
Unemployed	1,525	100.0	822	53.9	669	43.9	34	2.2
Not in labor force	4,532	100.0	1,961	43.3	2,479	54.7	92	2.0
Household Income								
Less than \$15,000	5,510	100.0	2,504	45.4	2,926	53.1	80	1.5
Between \$15,000 and \$30,000	2,581	100.0	1,161	45.0	1,334	51.7	85	3.3
Between \$30,000 and \$50,000	1,221	100.0	481	39.4	717	58.7	23	1.9
Between \$50,000 and \$75,000	431	100.0	202	46.8	222	51.5	8	1.8
At Least \$75,000	132	100.0	62	47.1	70	52.9	-	-
Homeownership								
Homeowner	2,238	100.0	1,075	48.0	1,105	49.4	58	2.6
Non-homeowner	7,637	100.0	3,336	43.7	4,164	54.5	137	1.8
Geographic Region								
Northeast	1,537	100.0	611	39.7	895	58.2	32	2.1
Midwest	1,920	100.0	1,004	52.3	877	45.7	40	2.1
South	4,493	100.0	1,968	43.8	2,439	54.3	86	1.9
West	1,925	100.0	829	43.0	1,059	55.0	38	2.0
Metropolitan Status								
Metropolitan Area	8,029	100.0	3,492	43.5	4,373	54.5	163	2.0
Inside principal city	4,066	100.0	1,607	39.5	2,383	58.6	77	1.9
Not inside principal city	2,754	100.0	1,253	45.5	1,439	52.3	62	2.2
Not identified	1,209	100.0	632	52.3	552	45.6	25	2.1
Not in Metropolitan Area	1,764	100.0	892	50.6	840	47.6	32	1.8
Not Identified	83	100.0	27	32.4	56	67.6	-	-

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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.

Figures do not always reconcile to totals because of rounding.

Table A-17 Unbanked Households' Previous Banking Status by Year: All Households

Household Characteristic	All Households		Previously Banked			Never Banked			Previous Banking Status Unknown	
	Number (1000s)		Pct of Row		Estimated Difference	Pct of Row		Estimated Difference	Pct of Row	
	2009	2011	2009	2011		2009	2011		2009	2011
All Households	119,001	120,408	3.8	3.7	-0.2	3.7	4.4	0.7 *	92.5	92.0
Household Type										
Family household	78,743	78,826	3.5	3.0	-0.4 *	3.5	4.3	0.8 *	93.0	92.7
Female householder, no husband present	13,975	15,575	9.9	8.2	-1.7	9.3	10.6	1.4 *	80.8	81.2
Male householder, no wife present	5,433	5,661	6.7	5.3	-1.5	7.8	8.3	0.5	85.5	86.4
Married couple	59,336	57,591	1.7	1.4	-0.3 *	1.8	2.2	0.4 *	96.5	96.4
Nonfamily household	40,126	41,479	4.4	4.9	0.4	4.0	4.5	0.5 *	91.6	90.7
Female householder	21,147	21,688	3.8	4.0	0.2	2.7	3.7	1.0 *	93.5	92.4
Male householder	18,979	19,791	5.2	5.8	0.7	5.4	5.4	0.0	89.4	88.8
Other	131	102	13.7	5.4	-8.3	8.9	5.4	-3.4	77.4	89.1
Race/Ethnicity										
Black	15,541	16,046	11.2	9.9	-1.3 *	9.8	11.0	1.2 *	79.0	79.1
Hispanic non-Black	13,241	13,710	5.8	5.2	-0.6	13.2	14.7	1.5 *	81.0	80.1
Asian	4,790	4,985	1.1	0.7	-0.5	2.4	2.0	-0.3	96.5	97.3
American Indian/Alaskan	1,378	1,389	7.7	5.9	-1.8	7.0	8.6	1.6	85.3	85.5
Hawaiian/Pacific Islander	259	267	6.2	2.1	-4.1	2.4	3.5	1.2	91.4	94.3
White non-Black non-Hispanic	83,785	83,988	2.2	2.4	0.2	1.1	1.5	0.4 *	96.7	96.1
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken										
Spanish is not only language spoken	116,479	117,940	3.8	3.6	-0.1	3.1	3.8	0.7 *	93.1	92.6
Spanish is only language spoken	2,522	2,467	5.5	4.4	-1.0	29.9	32.0	2.1	64.7	63.6
Nativity										
U.S.-born	103,091	104,143	3.9	3.9	-0.0	2.7	3.3	0.6 *	93.4	92.8
Foreign-born citizen	7,829	8,380	2.1	1.6	-0.5	3.1	3.6	0.5	94.7	94.8
Foreign-born non-citizen	8,081	7,885	4.5	3.0	-1.5	16.9	18.9	2.0	78.6	78.1
Age Group										
15 to 24 years	6,596	6,300	7.7	7.5	-0.2	8.0	9.7	1.7 *	84.3	82.8
25 to 34 years	19,702	20,374	5.8	5.8	-0.0	5.7	6.8	1.1 *	88.5	87.4
35 to 44 years	22,590	21,414	4.6	3.9	-0.7	4.2	5.3	1.1 *	91.2	90.8
45 to 54 years	24,863	24,658	3.8	3.5	-0.3	3.5	4.3	0.8 *	92.7	92.1
55 to 64 years	20,274	22,036	2.5	2.6	0.1	2.2	2.6	0.4	95.2	94.7
65 years or more	24,977	25,625	1.6	1.8	0.2	1.8	2.0	0.1	96.6	96.2
Education										
No high school degree	15,006	14,321	9.1	9.4	0.3	15.1	15.9	0.8	75.8	74.7
High school degree	34,654	34,462	5.2	5.0	-0.2	4.2	5.7	1.5 *	90.6	89.3
Some college	33,312	34,010	3.4	3.4	-0.0	1.4	2.4	1.0 *	95.2	94.2
College degree	36,029	37,615	0.6	0.5	-0.1	0.6	0.6	0.0	98.8	98.9
Employment Status										
Employed	73,155	72,580	2.8	2.2	-0.6 *	2.5	2.9	0.4 *	94.6	94.8
Unemployed	6,642	6,779	10.4	12.1	1.7	8.4	9.9	1.4	81.2	78.0
Not in labor force	39,203	41,049	4.6	4.8	0.2	5.0	6.0	1.0 *	90.4	89.2
Household Income										
Less than \$15,000	15,689	16,699	13.9	13.7	-0.2	13.0	15.6	2.6 *	73.1	70.7
Between \$15,000 and \$30,000	17,443	18,599	6.6	5.5	-1.2	6.1	5.7	-0.4	87.3	88.9
Between \$30,000 and \$50,000	21,512	20,984	2.2	1.8	-0.4	1.9	2.6	0.8 *	95.9	95.5
Between \$50,000 and \$75,000	18,988	18,773	1.0	0.7	-0.3	0.5	0.7	0.2	98.5	98.7
At Least \$75,000	27,881	27,770	0.1	0.1	0.0	0.2	0.1	-0.1	99.7	99.8
Unknown	17,488	17,583	2.9	3.2	0.2	4.3	5.1	0.8 *	92.8	91.7
Homeownership										
Homeowner	80,388	79,144	1.4	1.4	-0.0	1.1	1.4	0.3 *	97.5	97.2
Non-homeowner	38,613	41,264	8.8	8.1	-0.8	9.0	10.1	1.1 *	82.2	81.8
Geographic Region										
Northeast	21,689	21,784	3.3	2.8	-0.5	3.5	4.1	0.6	93.2	93.1
Midwest	26,601	26,900	3.6	3.7	0.1	2.4	3.3	0.9 *	94.0	93.0
South	44,081	44,920	4.5	4.4	-0.1	4.7	5.4	0.7 *	90.7	90.2
West	26,630	26,804	3.2	3.1	-0.1	3.4	3.9	0.5	93.3	93.0

* Indicates differences that are statistically significant at the 10% level.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-18 2011 Timeframe in Which Previously Banked Households Became Unbanked by Demographic Characteristics

Household Characteristic	All Previously Unbanked Households		Had Bank Account in Last Year					
	Number (1000s)	Pct of Row	Within the last year		More than 1 year ago		Unknown	
			Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Previously Banked Households	4,411	100.0	896	20.3	3,439	78.0	76	1.7
Household Type								
Family household	2,392	100.0	557	23.3	1,785	74.6	50	2.1
Female householder, no husband present	1,275	100.0	274	21.5	982	77.0	20	1.5
Male householder, no wife present	298	100.0	90	30.1	197	66.3	11	3.6
Married couple	819	100.0	194	23.6	606	74.0	20	2.4
Nonfamily household	2,013	100.0	338	16.8	1,649	81.9	26	1.3
Female householder	860	100.0	131	15.3	712	82.7	17	2.0
Male householder	1,153	100.0	207	18.0	937	81.3	9	0.8
Other	6	100.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	1,588	100.0	349	22.0	1,193	75.2	46	2.9
Hispanic non-Black	714	100.0	165	23.1	538	75.3	11	1.5
Asian	33	100.0	NA	NA	NA	NA	NA	NA
American Indian/Alaskan	83	100.0	18	21.7	65	78.3	-	-
Hawaiian/Pacific Islander	6	100.0	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,988	100.0	364	18.3	1,605	80.7	19	1.0
Spanish Is Only Language Spoken								
Spanish is not only language spoken	4,302	100.0	870	20.2	3,355	78.0	76	1.8
Spanish is only language spoken	109	100.0	25	23.2	84	76.8	-	-
Nativity								
U.S.-born	4,038	100.0	812	20.1	3,154	78.1	72	1.8
Foreign-born citizen	134	100.0	27	20.0	107	79.6	1	0.4
Foreign-born non-citizen	239	100.0	57	24.0	178	74.7	3	1.3
Age Group								
15 to 24 years	473	100.0	169	35.7	303	63.9	2	0.4
25 to 34 years	1,185	100.0	269	22.7	897	75.7	19	1.6
35 to 44 years	832	100.0	171	20.6	650	78.1	11	1.3
45 to 54 years	866	100.0	194	22.4	658	76.0	14	1.6
55 to 64 years	584	100.0	63	10.8	498	85.3	22	3.8
65 years or more	471	100.0	29	6.1	434	92.1	9	1.8
Education								
No high school degree	1,346	100.0	239	17.8	1,091	81.1	15	1.1
High school degree	1,731	100.0	317	18.3	1,383	79.9	31	1.8
Some college	1,153	100.0	287	24.9	837	72.6	28	2.5
College degree	181	100.0	52	28.9	128	70.5	1	0.6
Employment Status								
Employed	1,628	100.0	350	21.5	1,249	76.7	29	1.8
Unemployed	822	100.0	225	27.3	588	71.5	9	1.1
Not in labor force	1,961	100.0	321	16.4	1,602	81.7	38	1.9
Household Income								
Less than \$15,000	2,504	100.0	473	18.9	2,014	80.4	17	0.7
Between \$15,000 and \$30,000	1,161	100.0	264	22.7	872	75.1	26	2.2
Between \$30,000 and \$50,000	481	100.0	103	21.5	355	73.8	23	4.7
Between \$50,000 and \$75,000	202	100.0	40	20.0	153	75.7	9	4.3
At Least \$75,000	62	100.0	NA	NA	NA	NA	NA	NA
Homeownership								
Homeowner	1,075	100.0	210	19.6	838	78.0	26	2.4
Non-homeowner	3,336	100.0	685	20.5	2,601	78.0	50	1.5
Geographic Region								
Northeast	611	100.0	107	17.4	498	81.5	6	1.0
Midwest	1,004	100.0	207	20.7	769	76.7	27	2.7
South	1,968	100.0	392	19.9	1,538	78.2	37	1.9
West	829	100.0	190	22.9	634	76.5	6	0.7
Metropolitan Status								
Metropolitan Area	3,492	100.0	750	21.5	2,672	76.5	70	2.0
Inside principal city	1,607	100.0	331	20.6	1,234	76.8	42	2.6
Not inside principal city	1,253	100.0	245	19.5	990	79.0	18	1.4
Not identified	632	100.0	174	27.6	448	70.9	10	1.5
Not in Metropolitan Area	892	100.0	139	15.6	747	83.7	6	0.7
Not Identified	27	100.0	NA	NA	NA	NA	NA	NA

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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.

Figures do not always reconcile to totals because of rounding.

Table A-19 Timeframe in Which Previously Banked Household Became Unbanked by Year

Household Characteristic	All Previously Banked Households (1000s)		Last Time Household Had a Bank Account							
			Within the Last Year			Over a Year Ago			Unknown	
	2009	2011	Pct of Row		Estimated Difference	Pct of Row		Estimated Difference	Pct of Row	
			2009	2011		2009	2011		2009	2011
All Previously Banked Households	4,543	4,411	28.0	20.3	-7.7 *	71.1	78.0	6.9 *	0.8	1.7
Household Type										
Family household	2,744	2,392	32.5	23.3	-9.2 *	66.6	74.6	8.0 *	0.9	2.1
Female householder, no husband present	1,385	1,275	31.7	21.5	-10.2 *	67.5	77.0	9.5 *	0.8	1.5
Male householder, no wife present	366	298	29.4	30.1	0.7	69.0	66.3	-2.7	1.6	3.6
Married couple	993	819	34.7	23.6	-11.1 *	64.4	74.0	9.6 *	0.9	2.4
Nonfamily household	1,781	2,013	21.2	16.8	-4.4 *	78.1	81.9	3.8	0.7	1.3
Female householder	802	860	19.3	15.3	-4.0	79.7	82.7	3.0	1.0	2.0
Male householder	980	1,153	22.8	18.0	-4.9	76.7	81.3	4.6	0.4	0.8
Other	18	6	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	1,746	1,588	24.7	22.0	-2.7	74.0	75.2	1.2	1.3	2.9
Hispanic non-Black	775	714	37.9	23.1	-14.7 *	61.1	75.3	14.3 *	1.0	1.5
Asian	53	33	26.7	0.0	-26.7 *	73.3	100.0	26.7 *	-	-
American Indian/Alaskan	106	83	39.0	21.7	-17.2	61.0	78.3	17.2	-	-
Hawaiian/Pacific Islander	16	6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,847	1,988	26.6	18.3	-8.3 *	73.1	80.7	7.7 *	0.3	1.0
Other non-Black non-Hispanic	0	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Is Only Language Spoken										
Spanish is not only language spoken	4,405	4,302	27.9	20.2	-7.6 *	71.4	78.0	6.6 *	0.8	1.8
Spanish is only language spoken	138	109	33.9	23.2	-10.6	63.3	76.8	13.4	2.8	0.0
Nativity										
U.S.-born	4,010	4,038	26.6	20.1	-6.5 *	72.6	78.1	5.5 *	0.7	1.8
Foreign-born citizen	168	134	49.3	20.0	-29.4 *	48.1	79.6	31.5 *	2.5	0.4
Foreign-born non-citizen	365	239	33.9	24.0	-9.9	65.0	74.7	9.7	1.1	1.3
Age Group										
15 to 24 years	509	473	43.9	35.7	-8.2	54.1	63.9	9.8	2.0	0.4
25 to 34 years	1,152	1,185	33.8	22.7	-11.1 *	65.6	75.7	10.1 *	0.6	1.6
35 to 44 years	1,028	832	28.1	20.6	-7.5 *	71.5	78.1	6.7 *	0.4	1.3
45 to 54 years	945	866	24.3	22.4	-1.9	74.8	76.0	1.2	0.9	1.6
55 to 64 years	512	584	19.0	10.8	-8.2 *	81.0	85.3	4.3	0.0	3.8
65 years or more	398	471	11.4	6.1	-5.3	86.5	92.1	5.6	2.1	1.8
Education										
No high school degree	1,372	1,346	24.0	17.8	-6.2 *	75.0	81.1	6.1 *	1.0	1.1
High school degree	1,819	1,731	29.7	18.3	-11.4 *	69.0	79.9	10.9 *	1.3	1.8
Some college	1,136	1,153	30.5	24.9	-5.6	69.5	72.6	3.1	0.0	2.5
College degree	216	181	27.1	28.9	1.8	72.9	70.5	-2.4	0.0	0.6
Employment Status										
Employed	2,064	1,628	29.4	21.5	-7.9 *	70.1	76.7	6.6 *	0.5	1.8
Unemployed	690	822	36.5	27.3	-9.1 *	63.5	71.5	8.0 *	0.0	1.1
Not in labor force	1,789	1,961	23.3	16.4	-6.9 *	75.2	81.7	6.5 *	1.5	1.9
Household Income										
Less than \$15,000	2,178	2,291	25.4	19.0	-6.4 *	73.9	80.6	6.6 *	0.7	0.4
Between \$15,000 and \$30,000	1,157	1,018	30.8	21.9	-9.0 *	68.8	76.4	7.6 *	0.4	1.8
Between \$30,000 and \$50,000	476	383	33.8	25.0	-8.8	65.4	72.2	6.8	0.8	2.9
Between \$50,000 and \$75,000	188	124	40.9	21.1	-19.8 *	59.1	75.6	16.5	0.0	3.2
At Least \$75,000	30	37	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	514	558	22.0	19.1	-2.9	75.1	75.2	0.0	2.9	5.7
Homeownership										
Homeowner	1,127	1,075	26.6	19.6	-7.1 *	72.3	78.0	5.7	1.1	2.4
Non-homeowner	3,416	3,336	28.5	20.5	-8.0 *	70.7	78.0	7.2 *	0.8	1.5
Geographic Region										
Northeast	721	611	23.9	17.4	-6.5	75.4	81.5	6.1	0.6	1.0
Midwest	964	1,004	27.4	20.7	-6.8	71.2	76.7	5.4	1.3	2.7
South	1,996	1,968	28.8	19.9	-8.9	70.6	78.2	7.6	0.6	1.9
West	861	829	30.4	22.9	-7.5	68.6	76.5	7.8	0.9	0.7

Notes:

* Indicates differences that are statistically significant at the 10% level.

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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. (if applicable)

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-20 2011 Reasons Households are Unbanked by Previous Banking Status

Main Reason Household is Unbanked	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Previously had an account but the bank closed it	632	6.4	418	9.5	211	4.0	4	1.8
Can't open an account due to ID, credit, or banking history problems	648	6.6	244	5.5	399	7.6	5	2.4
Banks do not have convenient hours or locations	141	1.4	63	1.4	79	1.5	-	-
Bank account fees or minimum balance requirements are too high	529	5.4	315	7.1	208	4.0	6	2.9
Banks do not offer the needed products or services	41	0.4	32	0.7	8	0.2	-	-
Don't like dealing with and/or don't trust banks	736	7.5	360	8.2	374	7.1	1	0.7
Do not have enough money	3,226	32.7	1,466	33.2	1,727	32.8	33	16.7
Do not know how to open or manage an account	126	1.3	48	1.1	78	1.5	-	-
Do not need or want an account	2,070	21.0	688	15.6	1,372	26.0	10	5.1
Other/None of the above	1,301	13.2	654	14.8	627	11.9	19	9.8
Do not know/Refuse	425	4.3	121	2.7	186	3.5	118	60.5

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. Figures do not always reconcile to totals because of rounding.

Table A-21 2011 Reason Household is Unbanked by Timing of When Household Became Unbanked

Main Reason Household is Unbanked	All Previously Banked Households		Had Bank Account in Last Year Status					
			Within the last year		More than 1 year ago		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Previously Banked Households	4,411	100.0	896	100.0	3,439	100.0	76	100.0
Previously had an account but the bank closed it	418	9.5	94	10.5	324	9.4	-	-
Can't open an account due to ID, credit, or banking history problems	244	5.5	37	4.1	208	6.0	-	-
Banks do not have convenient hours or locations	63	1.4	16	1.8	47	1.4	-	-
Bank account fees or minimum balance requirements are too high	315	7.1	100	11.1	207	6.0	8	10.8
Banks do not offer the needed products or services	32	0.7	8	0.9	24	0.7	-	-
Don't like dealing with and/or don't trust banks	360	8.2	55	6.1	305	8.9	-	-
Do not have enough money	1,466	33.2	258	28.8	1,202	34.9	7	9.2
Do not know how to open or manage an account	48	1.1	8	0.9	40	1.2	-	-
Do not need or want an account	688	15.6	102	11.4	586	17.0	-	-
Other/None of the above	654	14.8	195	21.8	445	12.9	13	17.7
Do not know/Refused	121	2.7	23	2.6	51	1.5	47	62.2

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. Figures do not always reconcile to totals because of rounding.

Table A-22 2011 Reason Household is Unbanked by Race/Ethnicity

Main Reason Household is Unbanked	Race/Ethnicity									
	All Unbanked		Black		Hispanic non-Black		White non-Black non-Hispanic		Other non-Black non-Hispanic	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0
Previously had an account but the bank closed it	632	6.4	261	7.6	102	3.7	246	7.4	23	6.4
Can't open an account due to ID, credit, or banking history problems	648	6.6	165	4.8	310	11.2	159	4.8	14	4.0
Banks do not have convenient hours or locations	141	1.4	40	1.2	48	1.8	46	1.4	7	2.0
Bank account fees or minimum balance requirements are too high	529	5.4	202	5.9	134	4.8	187	5.6	6	1.7
Banks do not offer the needed products or services	41	0.4	9	0.3	12	0.4	20	0.6	-	-
Don't like dealing with and/or don't trust banks	736	7.5	205	6.0	203	7.3	304	9.1	24	6.7
Do not have enough money	3,226	32.7	1,230	35.9	902	32.7	971	29.2	123	34.9
Do not know how to open or manage an account	126	1.3	40	1.2	36	1.3	49	1.5	2	0.5
Do not need or want an account	2,070	21.0	707	20.6	610	22.1	675	20.3	79	22.3
Other/None of the above	1,301	13.2	406	11.8	306	11.1	524	15.7	65	18.5
Do not know/Refused	425	4.3	165	4.8	100	3.6	149	4.5	11	3.0

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.
 Figures do not always reconcile to totals because of rounding.

Table A-23 2011 Reason Household is Unbanked by Nativity and Spanish Language Usage

Main Reason Household is Unbanked	Nativity										Spanish is Only Language Spoken			
	All Unbanked		U.S.-born		Foreign-born citizen		Foreign-born non-citizen		Spanish is not only language spoken		Spanish is only language spoken			
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col		
All Unbanked Households	9,875	100.0	7,673	100.0	453	100.0	1,750	100.0	8,965	100.0	910	100.0		
Previously had an account but the bank closed it	632	6.4	549	7.2	25	5.4	59	3.3	602	6.7	30	3.3		
Can't open an account due to ID, credit, or banking history problems	648	6.6	367	4.8	10	2.2	271	15.5	479	5.3	169	18.5		
Banks do not have convenient hours or locations	141	1.4	109	1.4	3	0.8	28	1.6	136	1.5	5	0.6		
Bank account fees or minimum balance requirements are too high	529	5.4	444	5.8	12	2.7	73	4.2	498	5.6	31	3.4		
Banks do not offer the needed products or services	41	0.4	36	0.5	-	-	4	0.2	37	0.4	4	0.4		
Don't like dealing with and/or don't trust banks	736	7.5	597	7.8	24	5.3	115	6.6	671	7.5	65	7.1		
Do not have enough money	3,226	32.7	2,529	33.0	153	33.9	544	31.1	2,945	32.8	282	30.9		
Do not know how to open or manage an account	126	1.3	83	1.1	3	0.8	39	2.2	111	1.2	15	1.7		
Do not need or want an account	2,070	21.0	1,550	20.2	103	22.8	417	23.8	1,864	20.8	207	22.7		
Other/None of the above	1,301	13.2	1,064	13.9	86	18.9	151	8.6	1,215	13.5	86	9.4		
Do not know/Refused	425	4.3	343	4.5	33	7.3	49	2.8	407	4.5	18	1.9		

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.
 Figures do not always reconcile to totals because of rounding.

Table A-24 2011 Reason Household is Unbanked by Education

Main Reason Household is Unbanked	Education									
	All Unbanked		No high school degree		High school degree		Some college		College degree	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	3,696	100.0	3,764	100.0	2,002	100.0	413	100.0
Previously had an account but the bank closed it	632	6.4	162	4.4	293	7.8	158	7.9	19	4.6
Can't open an account due to ID, credit, or banking history problems	648	6.6	284	7.7	257	6.8	87	4.4	19	4.6
Banks do not have convenient hours or locations	141	1.4	51	1.4	57	1.5	28	1.4	5	1.2
Bank account fees or minimum balance requirements are too high	529	5.4	141	3.8	199	5.3	171	8.6	17	4.2
Banks do not offer the needed products or services	41	0.4	3	0.1	22	0.6	12	0.6	4	0.9
Don't like dealing with and/or don't trust banks	736	7.5	280	7.6	272	7.2	154	7.7	29	7.1
Do not have enough money	3,226	32.7	1,334	36.1	1,188	31.6	595	29.7	109	26.3
Do not know how to open or manage an account	126	1.3	40	1.1	48	1.3	22	1.1	16	4.0
Do not need or want an account	2,070	21.0	801	21.7	791	21.0	386	19.3	92	22.2
Other/None of the above	1,301	13.2	471	12.7	463	12.3	306	15.3	61	14.7
Do not know/Refused	425	4.3	128	3.5	174	4.6	81	4.0	42	10.2

Notes:
 Figures do not always reconcile to totals because of rounding.

Table A-25 2011 Reason Household is Unbanked by Household Income

Main Reason Household is Unbanked	Household Income											
	All Unbanked		Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Previously had an account but the bank closed it	632	6.4	387	7.0	155	6.0	65	5.3	23	5.3	2	1.8
Can't open an account due to ID, credit, or banking history problems	648	6.6	306	5.6	171	6.6	114	9.3	49	11.3	8	5.8
Banks do not have convenient hours or locations	141	1.4	57	1.0	54	2.1	21	1.7	-	-	8	6.2
Bank account fees or minimum balance requirements are too high	529	5.4	219	4.0	180	7.0	98	8.0	28	6.6	4	3.0
Banks do not offer the needed products or services	41	0.4	27	1	4	-	7	1	4	1	-	-
Don't like dealing with and/or don't trust banks	736	7.5	343	6.2	229	8.9	139	11.4	24	5.7	1	0.6
Do not have enough money	3,226	32.7	2,119	38.5	714	27.7	281	23.0	77	17.9	35	26.3
Do not know how to open or manage an account	126	1.3	63	1.1	28	1.1	21	1.7	9	2.0	5	4.1
Do not need or want an account	2,070	21.0	1,105	20.1	584	22.6	249	20.4	103	23.9	29	22.1
Other/None of the above	1,301	13.2	716	13.0	325	12.6	158	12.9	68	15.7	35	26.4
Do not know/Refused	425	4.3	169	3.1	137	5.3	68	5.6	46	10.7	5	3.8

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.
 Figures do not always reconcile to totals because of rounding.

Table A-26 2011 Reason Household is Unbanked by Employment Status

Main Reason Household is Unbanked	All Unbanked		Employment Status					
			Employed		Unemployed		Not in labor force	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	3,818	100.0	1,525	100.0	4,532	100.0
Previously had an account but the bank closed it	632	6.4	234	6.1	118	7.8	280	6.2
Can't open an account due to ID, credit, or banking history problems	648	6.6	283	7.4	128	8.4	237	5.2
Banks do not have convenient hours or locations	141	1.4	71	1.9	26	1.7	44	1.0
Bank account fees or minimum balance requirements are too high	529	5.4	253	6.6	98	6.4	178	3.9
Banks do not offer the needed products or services	41	0.4	26	0.7	7	0.5	7	0.2
Don't like dealing with and/or don't trust banks	736	7.5	357	9.4	62	4.0	317	7.0
Do not have enough money	3,226	32.7	1,040	27.2	698	45.8	1,489	32.9
Do not know how to open or manage an account	126	1.3	45	1.2	8	0.5	73	1.6
Do not need or want an account	2,070	21.0	885	23.2	189	12.4	996	22.0
Other/None of the above	1,301	13.2	445	11.7	151	9.9	704	15.5
Do not know/Refused	425	4.3	180	4.7	38	2.5	207	4.6

Notes:

Figures do not always reconcile to totals because of rounding.

Table A-27 2011 Reason Household is Unbanked by Region

Main Reason Household is Unbanked	All Unbanked Households		Geographic Region							
			Northeast		Midwest		South		West	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	1,537	100.0	1,920	100.0	4,493	100.0	1,925	100.0
Previously had an account but the bank closed it	632	6.4	94	6.1	170	8.9	258	5.7	110	5.7
Can't open an account due to ID, credit, or banking history problems	648	6.6	92	6.0	104	5.4	273	6.1	179	9.3
Banks do not have convenient hours or locations	141	1.4	8	0.5	22	1.2	84	1.9	27	1.4
Bank account fees or minimum balance requirements are too high	529	5.4	73	4.7	94	4.9	233	5.2	129	6.7
Banks do not offer the needed products or services	41	0.4	-	-	11	0.6	16	0.4	14	0.7
Don't like dealing with and/or don't trust banks	736	7.5	97	6.3	152	7.9	328	7.3	158	8.2
Do not have enough money	3,226	32.7	571	37.1	580	30.2	1,506	33.5	569	29.6
Do not know how to open or manage an account	126	1.3	9	0.6	14	0.7	73	1.6	30	1.5
Do not need or want an account	2,070	21.0	289	18.8	393	20.5	1,049	23.4	339	17.6
Other/None of the above	1,301	13.2	241	15.7	261	13.6	512	11.4	286	14.8
Do not know/Refused	425	4.3	65	4.2	118	6.1	159	3.5	83	4.3

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.

Figures do not always reconcile to totals because of rounding.

Table A-28 2011 Follow-Up Reasons Households are Unbanked

Follow Up Reasons Households are Unbanked	Unbanked Households	
	Number (1000s)	Pct of Col
Bank Closed Account Due to Overdrafts or Bounced Checks		
Yes	290	45.8
No	324	51.2
Do not Know/Refused	19	2.9
Total	632	100.0
Household Can't Open an Account		
Do not have the required identification to open an account	245	37.8
Bad credit history	184	28.4
Past banking history problems	176	27.2
Other reason	26	4.1
Do not Know/Refused	16	2.5
Total	648	100.0
Banks are Inconvenient		
Bank has inconvenient hours	79	55.9
Bank has inconvenient locations	56	39.4
Other reason	3	2.1
Do not Know/Refused	4	2.6
Total	141	100.0
High Fees or Balance Requirements		
Services charges are too high	215	40.6
Unexpected fees, such as overdraft charges	130	24.5
Minimum balances are too high	167	31.6
Other reason	17	3.1
Do not Know/Refused	1	0.1
Total	529	100.0
Main Service Needed Not Offered by Banks		
Banks do not offer wire transfer (remittance) services	NA	NA
It takes too long to get funds from deposited checks	NA	NA
Cannot borrow money needed from banks	NA	NA
Do not Know/Refused	NA	NA
Total	41	100.0
Household Does Not Trust Banks or Like Dealing with Banks		
There are language barriers at banks	28	3.7
Do not trust banks	437	59.4
Banks do not feel comfortable or welcoming	150	20.4
Other reason	109	14.8
Do not Know/Refused	12	1.6
Total	736	100.0

Notes:

Totals are based on households that reported the specified main reason for not having an account. Households that reported that the main reason for not having is that they "Do not have enough money", or "Do not know how to open or manage an account", or "Do not need or want an account" were not asked additional follow up reasons.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

Table A-29 Households' Use of Specific AFS Products by Banking Status and Year

Types of AFS Used	All Households					Banking Status												
						Unbanked			Underbanked			Fully Banked			Underbanked Status Unknown			
	Number (1000s)		Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	
	2009	2011	2009	2011		2009	2011		2009	2011		2009	2011		2009	2011		
Any AFS^a																		
Ever used	43,179	49,221	36.3	40.9	4.6 *	67.7	72.9	5.1 *	100.0	94.2	-5.8 *	17.4	22.6	5.2 *	18.0	14.6	-3.4 *	
Never used	72,480	67,774	60.9	56.3	-4.6 *	25.6	22.1	-3.4 *	0.0	5.7	5.7 *	82.6	77.4	-5.2 *	0.0	2.6	2.6 *	
Unknown	3,342	3,413	2.8	2.8	0.0	6.7	5.0	-1.7 *	0.0	0.1	0.1 *	0.0	0.0	0.0 *	82.0	82.7	0.7	
Transaction AFS																		
Ever used	38,782	44,469	32.6	36.9	4.3 *	63.8	68.8	5.0 *	89.2	87.4	-1.8 *	15.5	19.4	3.9 *	13.9	13.0	-0.9 *	
Never used	78,127	73,034	65.7	60.7	-5.0 *	30.5	26.4	-4.1 *	10.8	12.4	1.6 *	84.5	80.6	-3.9 *	39.0	18.8	-20.2 *	
Unknown	2,092	2,904	1.8	2.4	0.7 *	5.7	4.8	-0.9	-	0.2	0.2 *	-	-	-	47.1	68.2	21.1 *	
Credit AFS																		
Ever used	13,988	17,109	11.8	14.2	2.5 *	27.3	31.8	4.5 *	39.9	37.2	-2.6 *	3.1	5.9	2.7 *	6.4	3.0	-3.4 *	
Never used	101,000	99,628	84.9	82.7	-2.2 *	64.1	61.1	-3.1 *	58.1	61.7	3.6 *	96.9	94.1	-2.7 *	11.0	19.5	8.5 *	
Unknown	3,976	3,670	3.3	3.0	-0.3 *	8.6	7.2	-1.4 *	2.1	1.0	-1.0 *	-	-	-	82.6	77.5	-5.1 *	

Notes:

^aNon-bank remittance use is excluded from 2011 figures because this data was not collected in 2009. The AFS transaction products included in this comparison are non-bank check cashing and non-bank money orders, and the AFS credit products are payday loans, pawn shop loans, rent to own agreements, and refund anticipation loans.

* Indicates differences that are statistically significant at the 10% level.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-30 2011 Households' Use of AFS by Demographic Characteristics (continued)

Household Characteristic	All Households		Any AFS						Transaction Products						Credit Products						
			Has Ever Used		Has Never Used		Unknown		Has Ever Used		Has Never Used		Unknown		Has Ever Used		Has Never Used		Unknown		
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	
Geographic Region																					
Northeast	21,784	100.0	8,653	39.7	12,494	57.4	637	2.9	8,201	37.6	13,016	59.7	568	2.6	2,035	9.3	19,109	87.7	641	2.9	
Midwest	26,900	100.0	10,740	39.9	15,340	57.0	820	3.0	9,623	35.8	16,568	61.6	709	2.6	3,727	13.9	22,340	83.0	833	3.1	
South	44,920	100.0	21,202	47.2	22,446	50.0	1,271	2.8	19,280	42.9	24,470	54.5	1,170	2.6	7,563	16.8	35,974	80.1	1,382	3.1	
West	26,804	100.0	11,016	41.1	15,055	56.2	734	2.7	10,006	37.3	16,144	60.2	654	2.4	3,785	14.1	22,206	82.8	814	3.0	
Metropolitan Status																					
Metropolitan Area	100,311	100.0	42,350	42.2	54,983	54.8	2,978	3.0	38,733	38.6	58,893	58.7	2,685	2.7	13,833	13.8	83,284	83.0	3,193	3.2	
Inside principal city	33,636	100.0	15,540	46.2	17,040	50.7	1,056	3.1	14,330	42.6	18,345	54.5	960	2.9	5,191	15.4	27,235	81.0	1,210	3.6	
Not inside principal city	49,548	100.0	19,478	39.3	28,602	57.7	1,467	3.0	17,888	36.1	30,349	61.3	1,310	2.6	5,808	11.7	42,228	85.2	1,512	3.1	
Not identified	17,127	100.0	7,332	42.8	9,341	54.5	454	2.7	6,514	38.0	10,198	59.5	414	2.4	2,834	16.5	13,822	80.7	471	2.8	
Not in metropolitan area	19,193	100.0	8,789	45.8	9,938	51.8	466	2.4	7,946	41.4	10,851	56.5	396	2.1	3,084	16.1	15,649	81.5	460	2.4	
Not Identified	903	100.0	473	52.3	413	45.8	17	1.9	430	47.6	454	50.2	19	2.1	191	21.2	694	76.9	17	1.9	

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.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of the rounding.

Table A-31 Households' Use of AFS by Demographic Characteristics and Year

Household Characteristic	All Households		Ever Used AFS*			Never Used AFS			AFS Use Unknown		
	Number (1000s)		Pct of Row		Estimated Difference	Pct of Row		Estimated Difference	Pct of Row		Estimated Difference
	2009	2011	2009	2011		2009	2011		2009	2011	
All Households	119,001	120,408	36.3	40.9	4.6*	60.9	56.3	-4.6*	2.8	2.8	0.0
Household Type											
Family household	78,743	78,826	36.3	41.5	5.2*	61.2	55.9	-5.3*	2.4	2.6	0.2
Female householder, no husband present	13,975	15,575	51.6	57.7	6.1*	45.1	39.3	-5.8*	3.2	3.0	-0.3
Male householder, no wife present	5,433	5,661	46.8	52.0	5.1*	49.4	44.6	-4.8*	3.8	3.4	-0.4
Married couple	59,336	57,591	31.8	36.1	4.3*	66.1	61.5	-4.6*	2.1	2.4	0.3*
Nonfamily household	40,126	41,479	36.2	39.6	3.5*	60.3	57.1	-3.2*	3.5	3.3	-0.2
Female householder	21,147	21,688	31.8	36.0	4.2*	64.8	60.4	-4.4*	3.5	3.6	0.2
Male householder	18,979	19,791	41.0	43.6	2.6*	55.4	53.5	-1.9*	3.6	2.9	-0.7*
Other	131	102	36.0	58.1	22.0*	60.5	37.3	-23.2*	3.4	4.6	1.2
Race/Ethnicity											
Black	15,541	16,046	54.8	61.7	7.0*	41.3	34.3	-7.0*	3.9	4.0	0.1
Hispanic non-Black	13,241	13,710	44.3	48.3	4.0*	51.8	49.0	-2.8*	3.9	2.7	-1.2*
Asian	4,790	4,985	14.8	19.8	4.9*	80.1	77.0	-3.2*	5.1	3.3	-1.8*
American Indian/Alaskan	1,378	1,389	54.6	55.8	1.2	43.6	41.1	-2.6	1.8	3.2	1.4
Hawaiian/Pacific Islander	259	267	33.0	39.7	6.7	62.9	59.2	-3.7	4.1	1.1	-3.0
White non-Black non-Hispanic	83,785	83,988	32.5	36.7	4.2*	65.2	60.7	-4.5*	2.3	2.6	0.3*
Other non-Black non-Hispanic	6	23	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken											
Spanish is not only language spoken	116,479	117,940	36.1	40.7	4.6*	61.1	56.5	-4.6*	2.8	2.8	0.1
Spanish is only language spoken	2,522	2,467	45.1	50.8	5.7*	50.2	46.5	-3.7	4.7	2.7	-2.0*
Nativity											
U.S.-born	103,091	104,143	37.3	41.8	4.5*	60.1	55.4	-4.7*	2.6	2.8	0.2
Foreign-born citizen	7,829	8,380	22.3	27.1	4.8*	73.2	70.0	-3.1*	4.6	2.9	-1.6*
Foreign-born non-citizen	8,081	7,885	36.6	43.0	6.4*	59.1	53.2	-5.9*	4.2	3.8	-0.5
Age Group											
15 to 24 years	6,596	6,300	46.2	52.8	6.6*	49.6	44.8	-4.7*	4.3	2.4	-1.8*
25 to 34 years	19,702	20,374	44.6	48.1	3.5*	52.6	49.4	-3.2*	2.8	2.5	-0.4
35 to 44 years	22,590	21,414	40.2	44.7	4.5*	57.1	52.9	-4.1*	2.7	2.4	-0.3
45 to 54 years	24,863	24,658	38.4	42.0	3.6*	59.2	54.8	-4.4*	2.4	3.2	0.7*
55 to 64 years	20,274	22,036	33.9	39.3	5.4*	63.7	57.9	-5.8*	2.4	2.8	0.4
65 years or more	24,977	25,625	23.4	29.3	5.8*	73.4	67.4	-6.0*	3.2	3.3	0.1
Education											
No high school degree	15,006	14,321	45.5	51.9	6.4*	50.4	44.5	-5.9*	4.2	3.6	-0.5
High school degree	34,654	34,462	39.6	44.3	4.7*	57.5	52.3	-5.2*	2.9	3.3	0.4*
Some college	33,312	34,010	39.7	44.5	4.8*	57.6	53.0	-4.6*	2.7	2.5	-0.2
College degree	36,029	37,615	26.1	30.3	4.1*	71.6	67.3	-4.3*	2.3	2.4	0.1
Employment Status											
Employed	73,155	72,580	37.2	40.4	3.3*	60.2	57.1	-3.2*	2.6	2.5	-0.1
Unemployed	6,642	6,779	50.9	57.6	6.7*	46.1	40.0	-6.1*	3.0	2.4	-0.6
Not in labor force	39,203	41,049	32.2	38.9	6.7*	64.7	57.6	-7.1*	3.1	3.5	0.4
Household Income											
Less than \$15,000	15,689	16,699	49.2	56.8	7.6*	47.9	40.7	-7.2*	2.9	2.5	-0.4
Between \$15,000 and \$30,000	17,443	18,599	45.5	50.4	4.9*	52.4	47.0	-5.4*	2.1	2.6	0.6*
Between \$30,000 and \$50,000	21,512	20,984	41.0	44.4	3.4*	56.7	53.6	-3.1*	2.3	2.0	-0.3
Between \$50,000 and \$75,000	18,988	18,773	35.5	37.7	2.2*	62.9	60.5	-2.4*	1.6	1.8	0.2
At Least \$75,000	27,881	27,770	26.7	30.1	3.4*	71.6	68.3	-3.3*	1.7	1.6	-0.1
Unknown	17,488	17,583	25.9	32.0	6.1*	66.9	60.6	-6.3*	7.2	7.4	0.2
Homeownership											
Homeowner	80,388	79,144	29.8	34.0	4.2*	67.7	63.1	-4.6*	2.4	2.8	0.4*
Non-homeowner	38,613	41,264	49.7	54.0	4.3*	46.7	43.2	-3.6*	3.6	2.8	-0.7*
Geographic Region											
Northeast	21,689	21,784	34.3	37.6	3.3*	62.2	59.5	-2.7*	3.5	2.9	-0.6*
Midwest	26,601	26,900	34.6	38.7	4.0*	63.1	58.3	-4.8*	2.2	3.0	0.8*
South	44,081	44,920	39.9	45.5	5.6*	57.4	51.7	-5.7*	2.7	2.8	0.1
West	26,630	26,804	33.5	38.0	4.5*	63.5	59.3	-4.1*	3.1	2.7	-0.4

Notes:

*Non-bank remittance use is excluded from 2011 figures because this data was not collected in 2009. The AFS included in this comparison are non-bank check cashing, non-bank money orders, payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

* Indicates differences that are statistically significant at the 10% level.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-32 2011 Households' Use of AFS by Banking Status

Type of AFS Used in the Last Year	Banking Status									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Type of AFS used in the Last Year										
Transaction products only	22,842	19.0	4,521	45.8	18,321	75.7	0	0.0	0	0.0
Transaction and credit	4,645	3.9	1,387	14.0	3,258	13.5	0	0.0	0	0.0
Credit only	2,542	2.1	271	2.7	2,272	9.4	0	0.0	0	0.0
Did not use any AFS in the last year	85,741	71.2	2,911	29.5	0.0	0.0	82,830	100.0	0	0.0
Unknown	4,638	3.9	786	8.0	348	1.4	0	0.0	3,504	100.0
Memo Items										
Has used transaction products in the last year	28,011	23.3	6,137	62.1	21,874	90.4	0	0.0	0	0.0
Has used credit products in the last year	7,243	6.0	1,660	16.8	5,583	23.1	0	0.0	0	0.0

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.

Figures do not always reconcile to totals because of the rounding.

Table A-33 2011 Households' Use of Specific AFS by Banking Status

Type of AFS Product	Banking Status									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS										
Has ever used	51,611	42.9	7,338	74.3	24,199	100.0	19,531	23.6	543	15.5
Has never used	65,335	54.3	2,036	20.6	0	0.0	63,299	76.4	0	0.0
Unknown	3,461	2.9	501	5.1	0	0.0	0	0.0	2,961	84.5
Non-Bank Money Order										
Has ever used	39,671	32.9	5,813	58.9	19,233	79.5	14,266	17.2	359	10.2
Has never used	77,817	64.6	3,516	35.6	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,920	2.4	546	5.5	68	0.3	0	0.0	2,306	65.8
Non-Bank Check Cashing										
Has ever used	16,018	13.3	4,670	47.3	7,611	31.5	3,579	4.3	157	4.5
Has never used	101,889	84.6	4,754	48.1	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,501	2.1	451	4.6	95	0.4	0	0.0	1,955	55.8
Non-Bank Remittances										
Has ever used	7,076	5.9	1,224	12.4	4,369	18.1	1,439	1.7	44	1.2
Has never used	110,431	91.7	8,086	81.9	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,901	2.4	565	5.7	112	0.5	0	0.0	2,224	63.5
Payday Lending										
Has ever used	5,622	4.7	727	7.4	3,541	14.6	1,320	1.6	34	1.0
Has never used	111,772	92.8	8,554	86.6	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	3,014	2.5	594	6.0	179	0.7	0	0.0	2,241	64.0
Pawn Shops										
Has ever used	8,958	7.4	2,033	20.6	4,717	19.5	2,160	2.6	48	1.4
Has never used	108,283	89.9	7,197	72.9	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	3,166	2.6	645	6.5	186	0.8	0	0.0	2,336	66.7
Rent-to-Own										
Has ever used	5,635	4.7	1,167	11.8	3,144	13.0	1,294	1.6	31	0.9
Has never used	111,551	92.6	8,055	81.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	3,222	2.7	653	6.6	175	0.7	0	0.0	2,394	68.3
Refund Anticipation Loans										
Has ever used	4,470	3.7	864	8.8	2,553	10.5	1,041	1.3	11	0.3
Has never used	112,614	93.5	8,363	84.7	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	3,324	2.8	648	6.6	205	0.8	0	0.0	2,470	70.5
Memo Items										
Transaction Products										
Has ever used	47,109	39.1	6,968	70.6	22,711	93.9	16,945	20.5	485	13.8
Has never used	70,198	58.3	2,422	24.5	1,458	6.0	65,885	79.5	432	12.3
Unknown	3,101	2.6	485	4.9	30	0.1	0	0.0	2,586	73.8
Credit Products										
Has ever used	17,109	14.2	3,138	31.8	9,011	37.2	4,855	5.9	105	3.0
Has never used	99,628	82.7	6,030	61.1	14,940	61.7	77,975	94.1	683	19.5
Unknown	3,670	3.0	707	7.2	248	1.0	0	0.0	2,716	77.5

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. Figures do not always reconcile to totals because of the rounding.

Table A-34 2011 Timing of AFS Use by All Households

Timing of AFS Use	Banking Status									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS Products										
In last 30 days	14,470	12.0	4,490	45.5	9,981	41.2	0	0.0	0	0.0
In last 2-12 months	16,139	13.4	1,920	19.4	14,219	58.8	0	0.0	0	0.0
Not in the last 12 months	21,002	17.4	929	9.4	0	0.0	19,531	23.6	543	15.5
Never used	65,335	54.3	2,036	20.6	0	0.0	63,299	76.4	0	0.0
Unknown	3,461	2.9	501	5.1	0	0.0	0	0.0	2,961	84.5
Non-Bank Money Order										
In last 30 days	9,952	8.3	3,166	32.1	6,786	28.0	0	0.0	0	0.0
In last 2-12 months	12,127	10.1	1,679	17.0	10,447	43.2	0	0.0	0	0.0
Not in the last 12 months	17,592	14.6	968	9.8	2,000	8.3	14,266	17.2	359	10.2
Never used	77,817	64.6	3,516	35.6	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,920	2.4	546	5.5	68	0.3	0	0.0	2,306	65.8
Non-Bank Check Cashing										
In last 30 days	4,626	3.8	2,467	25.0	2,160	8.9	0	0.0	0	0.0
In last 2-12 months	4,646	3.9	1,290	13.1	3,356	13.9	0	0.0	0	0.0
Not in the last 12 months	6,745	5.6	913	9.2	2,095	8.7	3,579	4.3	157	4.5
Never used	101,889	84.6	4,754	48.1	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,501	2.1	451	4.6	95	0.4	0	0.0	1,955	55.8
Non-Bank Remittances										
In last 30 days	1,758	1.5	386	3.9	1,372	5.7	0	0.0	0	0.0
In last 2-12 months	2,640	2.2	522	5.3	2,118	8.8	0	0.0	0	0.0
Not in the last 12 months	2,678	2.2	316	3.2	880	3.6	1,439	1.7	44	1.2
Never used	110,431	91.7	8,086	81.9	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,901	2.4	565	5.7	112	0.5	0	0.0	2,224	63.5
Payday Lending										
In last 30 days	814	0.7	45	0.5	769	3.2	0	0.0	0	0.0
In last 2-12 months	1,249	1.0	117	1.2	1,132	4.7	0	0.0	0	0.0
Not in the last 12 months	3,559	3.0	565	5.7	1,640	6.8	1,320	1.6	34	1.0
Never used	111,772	92.8	8,554	86.6	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	3,014	2.5	594	6.0	179	0.7	0	0.0	2,241	64.0
Pawn Shops										
In last 30 days	911	0.8	267	2.7	644	2.7	0	0.0	0	0.0
In last 2-12 months	2,609	2.2	774	7.8	1,835	7.6	0	0.0	0	0.0
Not in the last 12 months	5,438	4.5	992	10.0	2,238	9.2	2,160	2.6	48	1.4
Never used	108,283	89.9	7,197	72.9	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	3,166	2.6	645	6.5	186	0.8	0	0.0	2,336	66.7
Rent-to-Own^a										
In the past 12 months	1,814	1.5	502	5.1	1,312	5.4	0	0.0	0	0.0
Not used in the last 12 months	3,821	3.2	664	6.7	1,832	7.6	1,294	1.6	31	0.9
Never used	111,551	92.6	8,055	81.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	3,222	2.7	653	6.6	175	0.7	0	0.0	2,394	68.3
Refund Anticipation Loans^a										
In the past 12 months	1,449	1.2	335	3.4	1,114	4.6	0	0.0	0	0.0
Not used in the last 12 months	3,020	2.5	529	5.4	1,438	5.9	1,041	1.3	11	0.3
Never used	112,614	93.5	8,363	84.7	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	3,324	2.8	648	6.6	205	0.8	0	0.0	2,470	70.5

Notes:

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

Figures do not always reconcile to totals because of the rounding.

Table A-35 2009 Timing of AFS Use by All Households

Frequency of AFS Use	All Households		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	119,001	100.0	9,054	100.0	21,693	100.0	84,917	100.0	3,336	100.0
Non-Bank Money Order										
At least a few times per year	13,053	11.0	4,034	44.6	9,019	41.6	0	0.0	0	0.0
Once or twice a year	7,854	6.6	610	6.7	7,243	33.4	0	0.0	0	0.0
Almost never	13,925	11.7	345	3.8	1,329	6.1	11,933	14.1	317	9.5
Never used	81,954	68.9	3,508	38.8	4,067	18.8	72,984	85.9	1,394	41.8
Unknown	2,215	1.9	556	6.1	35	0.2	0	0.0	1,624	48.7
Non-Bank Check Cashing										
At least a few times per year	5,824	4.9	2,722	30.1	3,103	14.3	0	0.0	0	0.0
Once or twice a year	2,432	2.0	410	4.5	2,022	9.3	0	0.0	0	0.0
Almost never	4,115	3.5	390	4.3	1,374	6.3	2,281	2.7	71	2.1
Never used	104,848	88.1	5,001	55.2	15,165	69.9	82,636	97.3	2,046	61.3
Unknown	1,781	1.5	531	5.9	30	0.1	0	0.0	1,219	36.5
Payday Lending										
At least a few times per year	1,502	1.3	198	2.2	1,304	6.0	0	0.0	0	0.0
Once or twice a year	2,399	2.0	352	3.9	2,047	9.4	0	0.0	0	0.0
Almost never	42	-	NA	NA	NA	NA	NA	NA	NA	NA
Never used	111,832	94.0	7,772	85.8	17,865	82.4	84,911	100.0	1,285	38.5
Unknown	3,226	2.7	719	7.9	456	2.1	0	0.0	2,051	61.5
Pawn Shops										
At least a few times per year	704	0.6	274	3.0	430	2.0	0	0.0	0	0.0
Once or twice a year	1,554	1.3	436	4.8	1,119	5.2	0	0.0	0	0.0
Almost never	4,614	3.9	613	6.8	1,863	8.6	2,079	2.4	58	1.7
Never used	109,149	91.7	7,060	78.0	17,921	82.6	82,838	97.6	1,329	39.8
Unknown	2,980	2.5	671	7.4	361	1.7	0	0.0	1,949	58.4
Rent-to-Own										
At least a few times per year	519	0.4	185	2.0	334	1.5	0	0.0	0	0.0
Once or twice a year	1,675	1.4	431	4.8	1,244	5.7	0	0.0	0	0.0
Almost never	2,445	2.1	485	5.4	1,244	5.7	677	0.8	39	1.2
Never used	111,640	93.8	7,287	80.5	18,676	86.1	84,240	99.2	1,437	43.1
Unknown	2,723	2.3	666	7.4	196	0.9	0	0.0	1,860	55.8
Refund Anticipation Loans										
In the last five years	3,573	3.0	719	7.9	2,854	13.2	0	0.0	0	0.0
Never used	112,371	94.4	7,694	85.0	18,555	85.5	84,917	100.0	1,204	36.1
Unknown	3,057	2.6	640	7.1	284	1.3	0	0.0	2,132	63.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-36 2011 Timing of AFS Use by Banked Households

Timing of AFS Use	Banking Status							
	All Banked Households		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Banked Households	110,532	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS Products								
In last 30 days	9,981	9.0	9,981	41.2	0	0.0	0	0.0
In last 2-12 months	14,219	12.9	14,219	58.8	0	0.0	0	0.0
Not in the last 12 months	20,074	18.2	0	0.0	19,531	23.6	543	15.5
Never used	63,299	57.3	0	0.0	63,299	76.4	0	0.0
Unknown	2,961	2.7	0	0.0	0	0.0	2,961	84.5
Non-Bank Money Order								
In last 30 days	6,786	6.1	6,786	28.0	0	0.0	0	0.0
In last 2-12 months	10,447	9.5	10,447	43.2	0	0.0	0	0.0
Not in the last 12 months	16,624	15.0	2,000	8.3	14,266	17.2	359	10.2
Never used	74,300	67.2	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,374	2.1	68	0.3	0	0.0	2,306	65.8
Non-Bank Check Cashing								
In last 30 days	2,160	2.0	2,160	8.9	0	0.0	0	0.0
In last 2-12 months	3,356	3.0	3,356	13.9	0	0.0	0	0.0
Not in the last 12 months	5,831	5.3	2,095	8.7	3,579	4.3	157	4.5
Never used	97,135	87.9	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,050	1.9	95	0.4	0	0.0	1,955	55.8
Non-Bank Remittances								
In last 30 days	1,372	1.2	1,372	5.7	0	0.0	0	0.0
In last 2-12 months	2,118	1.9	2,118	8.8	0	0.0	0	0.0
Not in the last 12 months	2,362	2.1	880	3.6	1,439	1.7	44	1.2
Never used	102,345	92.6	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,336	2.1	112	0.5	0	0.0	2,224	63.5
Payday Lending								
In last 30 days	769	0.7	769	3.2	0	0.0	0	0.0
In last 2-12 months	1,132	1.0	1,132	4.7	0	0.0	0	0.0
Not in the last 12 months	2,994	2.7	1,640	6.8	1,320	1.6	34	1.0
Never used	103,218	93.4	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	2,420	2.2	179	0.7	0	0.0	2,241	64.0
Pawn Shops								
In last 30 days	644	0.6	644	2.7	0	0.0	0	0.0
In last 2-12 months	1,835	1.7	1,835	7.6	0	0.0	0	0.0
Not in the last 12 months	4,447	4.0	2,238	9.2	2,160	2.6	48	1.4
Never used	101,086	91.5	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	2,521	2.3	186	0.8	0	0.0	2,336	66.7
Rent-to-Own^a								
In the past 12 months	1,312	1.2	1,312	5.4	0	0.0	0	0.0
Not used in the last 12 months	3,157	2.9	1,832	7.6	1,294	1.6	31	0.9
Never used	103,496	93.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	2,568	2.3	175	0.7	0	0.0	2,394	68.3
Refund Anticipation Loans^a								
In the past 12 months	1,114	1.0	1,114	4.6	0	0.0	0	0.0
Not used in the last 12 months	2,491	2.3	1,438	5.9	1,041	1.3	11	0.3
Never used	104,251	94.3	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	2,676	2.4	205	0.8	0	0.0	2,470	70.5

Notes:

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

Figures do not always reconcile to totals because of the rounding.

Table A-37 2011 Timing of AFS Use by Unbanked Households

Timing of AFS Use	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Any AFS Products								
In last 30 days	4,490	45.5	2,149	48.7	2,322	44.1	19	9.5
In last 2-12 months	1,920	19.4	1,066	24.2	830	15.8	25	12.6
Not in the last 12 months	929	9.4	495	11.2	410	7.8	24	12.5
Never used	2,036	20.6	568	12.9	1,454	27.6	14	7.4
Unknown	501	5.1	133	3.0	254	4.8	113	58.1
Non-Bank Money Order								
In last 30 days	3,166	32.1	1,572	35.6	1,582	30.0	12	5.9
In last 2-12 months	1,679	17.0	951	21.6	707	13.4	21	10.7
Not in the last 12 months	968	9.8	572	13.0	382	7.2	14	7.1
Never used	3,516	35.6	1,147	26.0	2,331	44.2	39	19.7
Unknown	546	5.5	169	3.8	267	5.1	111	56.6
Non-Bank Check Cashing								
In last 30 days	2,467	25.0	1,110	25.2	1,345	25.5	11	5.7
In last 2-12 months	1,290	13.1	696	15.8	571	10.8	23	11.7
Not in the last 12 months	913	9.2	543	12.3	361	6.8	10	5.2
Never used	4,754	48.1	1,948	44.2	2,769	52.6	37	18.7
Unknown	451	4.6	113	2.6	223	4.2	115	58.7
Non-Bank Remittances								
In last 30 days	386	3.9	74	1.7	312	5.9	-	-
In last 2-12 months	522	5.3	147	3.3	369	7.0	6	3.0
Not in the last 12 months	316	3.2	149	3.4	165	3.1	3	1.5
Never used	8,086	81.9	3,874	87.8	4,144	78.7	67	34.4
Unknown	565	5.7	167	3.8	278	5.3	119	61.1
Payday Lending								
In last 30 days	45	0.5	37	0.8	9	0.2	-	-
In last 2-12 months	117	1.2	69	1.6	48	0.9	-	-
Not in the last 12 months	565	5.7	443	10.0	114	2.2	8	4.0
Never used	8,554	86.6	3,684	83.5	4,795	91.0	75	38.3
Unknown	594	6.0	178	4.0	303	5.8	113	57.7
Pawn Shops								
In last 30 days	267	2.7	160	3.6	107	2.0	-	-
In last 2-12 months	774	7.8	492	11.2	278	5.3	4	1.9
Not in the last 12 months	992	10.0	701	15.9	286	5.4	5	2.5
Never used	7,197	72.9	2,861	64.9	4,274	81.1	62	31.7
Unknown	645	6.5	197	4.5	323	6.1	125	63.8
Rent-to-Own*								
In the past 12 months	502	5.1	316	7.2	183	3.5	4	1.9
Not used in the last 12 months	664	6.7	452	10.3	212	4.0	-	-
Never used	8,055	81.6	3,430	77.8	4,565	86.6	60	30.8
Unknown	653	6.6	213	4.8	309	5.9	131	67.2
Refund Anticipation Loans*								
In the past 12 months	335	3.4	221	5.0	109	2.1	4	2.2
Not used in the last 12 months	529	5.4	376	8.5	147	2.8	7	3.4
Never used	8,363	84.7	3,606	81.8	4,704	89.3	52	26.8
Unknown	648	6.6	207	4.7	309	5.9	132	67.6

Notes:

*Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-38 2011 Timing of AFS Use by Households That Have Ever Used AFS

Timing of AFS Use	All Households that Used AFS		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Any AFS										
In last 30 days	14,470	28.0	4,490	61.2	9,981	41.2	0	0.0	0	0.0
In last 2-12 months	16,139	31.3	1,920	26.2	14,219	58.8	0	0.0	0	0.0
Not in the last 12 months	21,002	40.7	929	12.7	0	0.0	19,531	100.0	543	100.0
Total	51,611	100.0	7,338	100.0	24,199	100.0	19,531	100.0	543	100.0
Non-Bank Money Order										
In last 30 days	9,952	25.1	3,166	54.5	6,786	35.3	0	0.0	0	0.0
In last 2-12 months	12,127	30.6	1,679	28.9	10,447	54.3	0	0.0	0	0.0
Not in the last 12 months	17,592	44.3	968	16.6	2,000	10.4	14,266	100.0	359	100.0
Total	39,671	100.0	5,813	100.0	19,233	100.0	14,266	100.0	359	100.0
Non-Bank Check Cashing										
In last 30 days	4,626	28.9	2,467	52.8	2,160	28.4	0	0.0	NA	NA
In last 2-12 months	4,646	29.0	1,290	27.6	3,356	44.1	0	0.0	NA	NA
Not in the last 12 months	6,745	42.1	913	19.6	2,095	27.5	3,579	100.0	NA	NA
Total	16,018	100.0	4,670	100.0	7,611	100.0	3,579	100.0	157	100.0
Non-Bank Remittances										
In last 30 days	1,758	24.8	386	31.5	1,372	31.4	0	0.0	NA	NA
In last 2-12 months	2,640	37.3	522	42.6	2,118	48.5	0	0.0	NA	NA
Not in the last 12 months	2,678	37.9	316	25.8	880	20.1	1,439	100.0	NA	NA
Total	7,076	100.0	1,224	100.0	4,369	100.0	1,439	100.0	44	100.0
Payday Lending										
In last 30 days	814	14.5	45	6.2	769	21.7	0	0.0	NA	NA
In last 2-12 months	1,249	22.2	117	16.1	1,132	32.0	0	0.0	NA	NA
Not in the last 12 months	3,559	63.3	565	77.7	1,640	46.3	1,320	100.0	NA	NA
Total	5,622	100.0	727	100.0	3,541	100.0	1,320	100.0	34	100.0
Pawn Shops										
In last 30 days	911	10.2	267	13.1	644	13.7	0	0.0	NA	NA
In last 2-12 months	2,609	29.1	774	38.1	1,835	38.9	0	0.0	NA	NA
Not in the last 12 months	5,438	60.7	992	48.8	2,238	47.5	2,160	100.0	NA	NA
Total	8,958	100.0	2,033	100.0	4,717	100.0	2,160	100.0	48	100.0
Rent-to-Own*										
In the past 12 months	1,814	32.2	502	43.1	1,312	41.7	0	0.0	NA	NA
Not in the last 12 months	3,821	67.8	664	56.9	1,832	58.3	1,294	100.0	NA	NA
Total	5,635	100.0	1,167	100.0	3,144	100.0	1,294	100.0	31	100.0
Refund Anticipation Loans*										
In the past 12 months	1,449	32.4	335	38.7	1,114	43.7	0	0.0	NA	NA
Not in the last 12 months	3,020	67.6	529	61.3	1,438	56.3	1,041	100.0	NA	NA
Total	4,470	100.0	864	100.0	2,553	100.0	1,041	100.0	11	100.0

Notes:

*Households were not asked whether they used these AFS products in the last 30 days.

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of the rounding.

Table A-39 2011 Households' Use of Specific AFS by Bank Account Type

Timing of AFS Use	All Households		Bank Account Type									Memo Items				
			Unbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	80,924	100.0	2,379	100.0	25,378	100.0	1,851	100.0	106,509	100.0	83,331	100.0
Any AFS																
In last 30 days	14,470	12.0	4,490	45.5	5,720	7.1	862	36.2	3,303	13.0	96	5.2	9,057	8.5	6,583	7.9
In last 2-12 months	16,139	13.4	1,920	19.4	9,394	11.6	435	18.3	4,245	16.7	144	7.8	13,666	12.8	9,835	11.8
Not in the last 12 months	21,002	17.4	929	9.4	14,944	18.5	281	11.8	4,680	18.4	169	9.1	19,643	18.4	15,232	18.3
Never used	65,335	54.3	2,036	20.6	49,272	60.9	782	32.9	12,610	49.7	634	34.3	61,995	58.2	50,068	60.1
Unknown	3,461	2.9	501	5.1	1,594	2.0	19	0.8	541	2.1	807	43.6	2,148	2.0	1,613	1.9
Non-Bank Money Order																
In last 30 days	9,952	8.3	3,166	32.1	3,699	4.6	755	31.7	2,274	9.0	57	3.1	6,006	5.6	4,456	5.3
In last 2-12 months	12,127	10.1	1,679	17.0	7,029	8.7	311	13.1	2,998	11.8	110	5.9	10,044	9.4	7,345	8.8
Not in the last 12 months	17,592	14.6	968	9.8	12,423	15.4	263	11.0	3,783	14.9	156	8.4	16,224	15.2	12,692	15.2
Never used	77,817	64.6	3,516	35.6	56,513	69.8	1,039	43.7	15,928	62.8	820	44.3	72,566	68.1	57,566	69.1
Unknown	2,920	2.4	546	5.5	1,260	1.6	11	0.5	395	1.6	708	38.2	1,668	1.6	1,272	1.5
Non-Bank Check Cashing																
In last 30 days	4,626	3.8	2,467	25.0	1,327	1.6	138	5.8	669	2.6	26	1.4	1,998	1.9	1,465	1.8
In last 2-12 months	4,646	3.9	1,290	13.1	2,004	2.5	140	5.9	1,189	4.7	23	1.2	3,198	3.0	2,146	2.6
Not in the last 12 months	6,745	5.6	913	9.2	3,891	4.8	190	8.0	1,715	6.8	35	1.9	5,614	5.3	4,081	4.9
Never used	101,889	84.6	4,754	48.1	72,701	89.8	1,905	80.1	21,472	84.6	1,056	57.1	94,352	88.6	74,632	89.6
Unknown	2,501	2.1	451	4.6	1,000	1.2	7	0.3	332	1.3	710	38.4	1,346	1.3	1,007	1.2
Non-Bank Remittances																
In last 30 days	1,758	1.5	386	3.9	838	1.0	71	3.0	448	1.8	14	0.8	1,286	1.2	909	1.1
In last 2-12 months	2,640	2.2	522	5.3	1,550	1.9	33	1.4	504	2.0	30	1.6	2,062	1.9	1,583	1.9
Not in the last 12 months	2,678	2.2	316	3.2	1,708	2.1	68	2.9	557	2.2	30	1.6	2,276	2.1	1,776	2.1
Never used	110,431	91.7	8,086	81.9	75,620	93.4	2,189	92.0	23,475	92.5	1,061	57.3	99,269	93.2	77,837	93.4
Unknown	2,901	2.4	565	5.7	1,208	1.5	17	0.7	394	1.6	716	38.7	1,615	1.5	1,225	1.5
Payday Lending																
In last 30 days	814	0.7	45	0.5	463	0.6	17	0.7	285	1.1	4	0.2	748	0.7	480	0.6
In last 2-12 months	1,249	1.0	117	1.2	729	0.9	25	1.1	372	1.5	6	0.3	1,101	1.0	754	0.9
Not in the last 12 months	3,559	3.0	565	5.7	1,974	2.4	123	5.2	881	3.5	17	0.9	2,864	2.7	2,097	2.5
Never used	111,772	92.8	8,554	86.6	76,590	94.6	2,190	92.1	23,338	92.0	1,099	59.4	100,111	94.0	78,808	94.6
Unknown	3,014	2.5	594	6.0	1,168	1.4	24	1.0	502	2.0	725	39.2	1,684	1.6	1,192	1.4
Pawn Shops																
In last 30 days	911	0.8	267	2.7	357	0.4	30	1.3	256	1.0	2	0.1	612	0.6	386	0.5
In last 2-12 months	2,609	2.2	774	7.8	943	1.2	137	5.8	736	2.9	19	1.0	1,685	1.6	1,082	1.3
Not in the last 12 months	5,438	4.5	992	10.0	2,652	3.3	203	8.5	1,551	6.1	41	2.2	4,212	4.0	2,854	3.4
Never used	108,283	89.9	7,197	72.9	75,682	93.5	1,982	83.3	22,362	88.1	1,060	57.3	98,220	92.2	77,690	93.2
Unknown	3,166	2.6	645	6.5	1,291	1.6	28	1.2	474	1.9	728	39.3	1,779	1.7	1,319	1.6
Rent-to-Own*																
In the past 12 months	1,814	1.5	502	5.1	712	0.9	119	5.0	466	1.8	14	0.7	1,179	1.1	832	1.0
Not used in the last 12 months	3,821	3.2	664	6.7	1,862	2.3	177	7.4	1,090	4.3	27	1.5	2,966	2.8	2,046	2.5
Never used	111,551	92.6	8,055	81.6	77,045	95.2	2,056	86.4	23,323	91.9	1,072	57.9	100,547	94.4	79,122	94.9
Unknown	3,222	2.7	653	6.6	1,304	1.6	27	1.1	499	2.0	738	39.9	1,816	1.7	1,331	1.6
Refund Anticipation Loans*																
In the past 12 months	1,449	1.2	335	3.4	598	0.7	66	2.8	444	1.7	7	0.4	1,046	1.0	666	0.8
Not used in the last 12 months	3,020	2.5	529	5.4	1,515	1.9	156	6.6	796	3.1	24	1.3	2,311	2.2	1,675	2.0
Never used	112,614	93.5	8,363	84.7	77,438	95.7	2,134	89.7	23,626	93.1	1,053	56.9	101,252	95.1	79,594	95.5
Unknown	3,324	2.8	648	6.6	1,373	1.7	24	1.0	513	2.0	767	41.4	1,899	1.8	1,396	1.7
Memo Items																
Has ever used transaction products	47,109	39.1	6,968	70.6	27,433	33.9	1,464	61.5	10,881	42.9	363	19.6	38,391	36.0	28,911	34.7
Has ever used credit products	17,109	14.2	3,138	31.8	8,418	10.4	689	28.9	4,757	18.7	107	5.8	13,201	12.4	9,113	10.9

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.

*Households were not asked whether they used these AFS products in the last 30 days.

Figures do not always reconcile to totals because of the rounding.

Table A-40 2011 Underbanked Households' Use of Specific AFS by Bank Account Type

Timing of AFS Use	All Underbanked Households		Bank Account Type								Memo Items			
			Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	15,113	100.0	1,297	100.0	7,548	100.0	240	100.0	22,723	100.0	16,418	100.0
Any AFS														
In last 30 days	9,981	41.2	5,720	37.8	862	66.4	3,303	43.8	96	39.9	9,057	39.9	6,583	40.1
In last 2-12 months	14,219	58.8	9,394	62.2	435	33.6	4,245	56.2	144	60.1	13,666	60.1	9,835	59.9
Non-Bank Money Order														
In last 30 days	6,786	28.0	3,699	24.5	755	58.2	2,274	30.1	57	23.9	6,006	26.4	4,456	27.1
In last 2-12 months	10,447	43.2	7,029	46.5	311	23.9	2,998	39.7	110	45.8	10,044	44.2	7,345	44.7
Not in the last 12 months	2,000	8.3	1,289	8.5	86	6.6	598	7.9	28	11.5	1,890	8.3	1,374	8.4
Never used	4,898	20.2	3,057	20.2	141	10.9	1,655	21.9	45	18.9	4,719	20.8	3,198	19.5
Unknown	68	0.3	40	0.3	5	0.3	24	0.3	-	-	63	0.3	44	0.3
Non-Bank Check Cashing														
In last 30 days	2,160	8.9	1,327	8.8	138	10.6	669	8.9	26	10.7	1,998	8.8	1,465	8.9
In last 2-12 months	3,356	13.9	2,004	13.3	140	10.8	1,189	15.8	23	9.6	3,198	14.1	2,146	13.1
Not in the last 12 months	2,095	8.7	1,266	8.4	123	9.5	699	9.3	8	3.3	1,967	8.7	1,389	8.5
Never used	16,493	68.2	10,476	69.3	897	69.1	4,954	65.6	166	69.3	15,482	68.1	11,378	69.3
Unknown	95	0.4	41	0.3	-	-	37	0.5	17	7.1	78	0.3	41	0.3
Non-Bank Remittances														
In last 30 days	1,372	5.7	838	5.5	71	5.5	448	5.9	14	5.9	1,286	5.7	909	5.5
In last 2-12 months	2,118	8.8	1,550	10.3	33	2.6	504	6.7	30	12.5	2,062	9.1	1,583	9.6
Not in the last 12 months	880	3.6	548	3.6	52	4.0	267	3.5	13	5.3	823	3.6	600	3.7
Never used	19,718	81.5	12,120	80.2	1,139	87.8	6,291	83.3	169	70.3	18,456	81.2	13,266	80.8
Unknown	112	0.5	57	0.4	2	0.1	38	0.5	15	6.1	96	0.4	59	0.4
Payday Lending														
In last 30 days	769	3.2	463	3.1	17	1.3	285	3.8	4	1.5	748	3.3	480	2.9
In last 2-12 months	1,132	4.7	729	4.8	25	1.9	372	4.9	6	2.6	1,101	4.8	754	4.6
Not in the last 12 months	1,640	6.8	991	6.6	89	6.9	546	7.2	13	5.5	1,547	6.8	1,081	6.6
Never used	20,480	84.6	12,850	85.0	1,164	89.7	6,273	83.1	193	80.3	19,175	84.4	14,022	85.4
Unknown	179	0.7	80	0.5	2	0.1	72	1.0	24	10.2	152	0.7	82	0.5
Pawn Shops														
In last 30 days	644	2.7	357	2.4	30	2.3	256	3.4	2	0.8	612	2.7	386	2.4
In last 2-12 months	1,835	7.6	943	6.2	137	10.6	736	9.7	19	8.0	1,685	7.4	1,082	6.6
Not in the last 12 months	2,238	9.2	1,198	7.9	155	11.9	868	11.5	17	7.2	2,073	9.1	1,353	8.2
Never used	19,297	79.7	12,513	82.8	968	74.6	5,636	74.7	180	74.9	18,197	80.1	13,487	82.1
Unknown	186	0.8	103	0.7	7	0.5	53	0.7	22	9.1	157	0.7	111	0.7
Rent-to-Own*														
In the past 12 months	1,312	5.4	712	4.7	119	9.2	466	6.2	14	5.7	1,179	5.2	832	5.1
Not used in the last 12 months	1,832	7.6	1,004	6.6	142	10.9	674	8.9	12	5.1	1,689	7.4	1,148	7.0
Never used	20,881	86.3	13,310	88.1	1,030	79.4	6,345	84.1	196	81.8	19,705	86.7	14,345	87.4
Unknown	175	0.7	87	0.6	7	0.5	63	0.8	18	7.4	150	0.7	94	0.6
Refund Anticipation Loans*														
In the past 12 months	1,114	4.6	598	4.0	66	5.1	444	5.9	7	3.0	1,046	4.6	666	4.1
Not used in the last 12 months	1,438	5.9	799	5.3	131	10.1	497	6.6	12	5.1	1,295	5.7	929	5.7
Never used	21,441	88.6	13,611	90.1	1,100	84.8	6,541	86.7	190	78.9	20,209	88.9	14,716	89.6
Unknown	205	0.8	106	0.7	1	0.1	67	0.9	31	13.0	173	0.8	107	0.7
Memo Items														
Has ever used transaction products	22,711	93.9	14,276	94.5	1,237	95.4	6,982	92.5	216	89.9	21,317	93.8	15,521	94.5
Has ever used credit products	9,011	37.2	5,047	33.4	578	44.5	3,319	44.0	68	28.4	8,388	36.9	5,626	34.3

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.

*Households were not asked whether they used these AFS products in the last 30 days.

- - For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-41 2011 Underbanked Households' Timing of AFS Use by Bank Account Type and Income

Timing of AFS Use	Bank Account Type										Memo Items			
	All Underbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households														
In last 30 days ^a	9,981	41.2	5,720	37.8	862	66.4	3,303	43.8	96	39.9	9,057	39.9	6,583	40.1
In last 2-12 months	14,219	58.8	9,394	62.2	435	33.6	4,245	56.2	144	60.1	13,666	60.1	9,835	59.9
Total	24,199	100.0	15,113	100.0	1,297	100.0	7,548	100.0	240	100.0	22,723	100.0	16,418	100.0
Income Less Than \$15,000														
In last 30 days ^a	2,036	48.2	757	46.7	322	65.6	927	45.3	30	44.3	1,700	46.1	1,079	51.0
In last 2-12 months	2,188	51.8	863	53.3	169	34.4	1,119	54.7	38	55.7	1,992	53.9	1,038	49.0
Total	4,225	100.0	1,620	100.0	491	100.0	2,046	100.0	68	100.0	3,692	100.0	2,117	100.0
Between \$15,000 and \$30,000														
In last 30 days ^a	2,533	45.0	1,219	42.7	304	69.5	1,003	43.8	8	16.8	2,226	43.2	1,522	46.2
In last 2-12 months	3,095	55.0	1,638	57.3	133	30.5	1,284	56.2	39	83.2	2,929	56.8	1,771	53.8
Total	5,628	100.0	2,856	100.0	437	100.0	2,287	100.0	47	100.0	5,155	100.0	3,293	100.0
Between \$30,000 and \$50,000														
In last 30 days ^a	2,536	43.8	1,540	41.8	155	66.5	825	45.4	16	32.6	2,370	43.0	1,696	43.2
In last 2-12 months	3,250	56.2	2,147	58.2	78	33.5	991	54.6	34	67.4	3,146	57.0	2,225	56.8
Total	5,787	100.0	3,688	100.0	233	100.0	1,816	100.0	50	100.0	5,516	100.0	3,921	100.0
Between \$50,000 and \$75,000														
In last 30 days ^a	1,547	37.3	1,116	35.4	51	53.3	361	42.2	19	49.7	1,480	36.9	1,167	35.9
In last 2-12 months	2,596	62.7	2,038	64.6	45	46.7	494	57.8	19	50.3	2,535	63.1	2,083	64.1
Total	4,142	100.0	3,154	100.0	96	100.0	855	100.0	37	100.0	4,015	100.0	3,250	100.0
At Least \$75,000														
In last 30 days ^a	1,328	30.1	1,088	28.7	30	74.5	187	34.4	23	61.2	1,280	29.5	1,120	29.2
In last 2-12 months	3,089	69.9	2,707	71.3	10	25.5	357	65.6	15	38.8	3,065	70.5	2,717	70.8
Total	4,418	100.0	3,795	100.0	40	100.0	545	100.0	37	100.0	4,345	100.0	3,837	100.0

Notes:

^a The 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.

Figures do not always reconcile to totals because of the rounding.

Table A-42 2011 Households' Use of Non-bank Money Orders and Other AFS in the Last Year

	All Households that Used Non-bank Money Orders in the Last Year		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Types of AFS Used						
Used non-bank money order and/or other AFS in the last year	17,371	56.8	4,800	74.9	12,571	51.9
Used only non-bank money order in the last year	13,238	43.2	1,610	25.1	11,629	48.1
Total Households that Used Non-bank Money Orders in the Last Year	30,609	100.0	6,410	100.0	24,199	100.0
If Household Used Only Non-bank Money Orders, Timing of Use						
In last 30 days	4,994	37.7	980	60.9	4,014	34.5
In last 2-12 months	8,244	62.3	630	39.1	7,615	65.5
Total Households That Used Only Non-bank Money Orders in the Last Year	13,238	100.0	1,610	100.0	11,629	100.0
If Households Used Only Non-bank Money Orders, Number of Times Used in Last 30 Days						
Used 1 time	3,276	65.6	534	54.5	2,741	68.3
Used 2 times	893	17.9	152	15.5	741	18.5
Used 3 times	285	5.7	110	11.2	175	4.4
Used 4 times	187	3.7	51	5.2	136	3.4
Used 5 times	214	4.3	89	9.1	125	3.1
Unknown	139	2.8	44	4.5	95	2.4
Total Households That Used Only Non-bank Money Orders in the Last 30 Days	4,994	100.0	980	100.0	4,014	100.0

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-43 2011 Underbanked Households That Only Use Money Orders by Demographic Characteristics

Household Characteristic	Types of AFS Used					
	All Underbanked Households		Used Money Order And/Or Other AFS in the Last Year		Used Only Money Order in the Last Year	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	12,571	100.0	11,629	100.0
Household Type						
Family household	16,931	70.0	9,207	73.2	7,724	66.4
Female householder, no husband present	4,598	19.0	2,577	20.5	2,021	17.4
Male householder, no wife present	1,662	6.9	975	7.8	687	5.9
Married couple	10,671	44.1	5,655	45.0	5,016	43.1
Nonfamily household	7,239	29.9	3,355	26.7	3,885	33.4
Female householder	3,359	13.9	1,432	11.4	1,927	16.6
Male householder	3,880	16.0	1,922	15.3	1,958	16.8
Other	29	0.1	9	0.1	20	0.2
Race/Ethnicity						
Black	5,441	22.5	2,837	22.6	2,603	22.4
Hispanic non-Black	3,927	16.2	2,569	20.4	1,358	11.7
Asian	825	3.4	554	4.4	271	2.3
American Indian/Alaskan	372	1.5	176	1.4	196	1.7
Hawaiian/Pacific Islander	81	0.3	60	0.5	21	0.2
White non-Black non-Hispanic	13,551	56.0	6,372	50.7	7,179	61.7
Other non-Black non-Hispanic	3	0.0	3	0.0	-	-
Spanish is Only Language Spoken						
Spanish is not only language spoken	23,496	97.1	12,035	95.7	11,461	98.6
Spanish is only language spoken	703	2.9	536	4.3	168	1.4
Nativity						
U.S.-born	20,038	82.8	9,602	76.4	10,435	89.7
Foreign-born citizen	1,880	7.8	1,292	10.3	588	5.1
Foreign-born non-citizen	2,282	9.4	1,677	13.3	605	5.2
Age Group						
15 to 24 years	1,955	8.1	1,071	8.5	884	7.6
25 to 34 years	4,993	20.6	2,847	22.6	2,146	18.5
35 to 44 years	4,918	20.3	2,899	23.1	2,018	17.4
45 to 54 years	5,336	22.1	2,801	22.3	2,536	21.8
55 to 64 years	4,064	16.8	1,811	14.4	2,253	19.4
65 years or more	2,933	12.1	1,141	9.1	1,792	15.4
Education						
No high school degree	3,505	14.5	2,130	16.9	1,376	11.8
High school degree	7,638	31.6	4,086	32.5	3,552	30.5
Some college	7,676	31.7	3,960	31.5	3,716	32.0
College degree	5,380	22.2	2,395	19.1	2,985	25.7
Employment Status						
Employed	15,515	64.1	8,248	65.6	7,267	62.5
Unemployed	1,899	7.8	1,107	8.8	792	6.8
Not in labor force	6,786	28.0	3,216	25.6	3,570	30.7
Household Income						
Less than \$15,000	4,225	17.5	2,215	17.6	2,010	17.3
Between \$15,000 and \$30,000	5,628	23.3	3,096	24.6	2,532	21.8
Between \$30,000 and \$50,000	5,787	23.9	3,200	25.5	2,587	22.2
Between \$50,000 and \$75,000	4,142	17.1	2,146	17.1	1,997	17.2
At Least \$75,000	4,418	18.3	1,914	15.2	2,503	21.5
Homeownership						
Homeowner	12,590	52.0	5,984	47.6	6,606	56.8
Non-homeowner	11,610	48.0	6,587	52.4	5,023	43.2
Geographic Region						
Northeast	3,908	16.1	1,844	14.7	2,064	17.8
Midwest	4,772	19.7	2,496	19.9	2,277	19.6
South	10,429	43.1	5,350	42.6	5,079	43.7
West	5,090	21.0	2,882	22.9	2,208	19.0
Metropolitan Status						
Metropolitan Area	20,066	82.9	10,451	83.1	9,615	82.7
Inside principal city	7,485	30.9	4,072	32.4	3,413	29.3
Not inside principal city	9,214	38.1	4,575	36.4	4,639	39.9
Not identified	3,367	13.9	1,804	14.4	1,563	13.4
Not in Metropolitan Area	3,857	15.9	1,990	15.8	1,867	16.1
Not Identified	276	1.1	130	1.0	146	1.3

Notes:

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero. Figures do not always reconcile to totals because of the rounding.

Table A-44 2011 Households That Used Money Orders in the Last 30 Days: Number of Times Used and Where Purchased

	All Households That Used Non-bank Money Orders in the Last 30 Days		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Number of Times Non-Bank Money Orders Used in the Last 30 Days						
Used 1 time	5,872	59.0	1,527	48.2	4,345	64.0
Used 2 times	2,061	20.7	677	21.4	1,384	20.4
Used 3 times	766	7.7	384	12.1	382	5.6
Used 4 times	490	4.9	199	6.3	291	4.3
Used 5 times	440	4.4	228	7.2	212	3.1
Unknown	324	3.3	151	4.8	173	2.5
Total Households That Used Money Orders in the Last 30 Days	9,952	100.0	3,166	100.0	6,786	100.0
Where Non-Bank Money Orders Were Purchased in the Last 30 Days						
Purchased at post office	2,799	28.1	722	22.8	2,077	30.6
Did not purchase at post office	7,110	71.4	2,424	76.5	4,687	69.1
Unknown	43	0.4	20	0.6	23	0.3
Total Households That Used Money Orders in the Last 30 Days	9,952	100.0	3,166	100.0	6,786	100.0

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-45 2011 Reasons Households Use AFS

Main Reason Household Used AFS Instead of Banks	Banking Status									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Non-Bank Money Order										
Banks do not sell money orders	955	2.4	115	2.0	484	2.5	349	2.4	7	1.8
The place is more convenient	22,199	56.0	2,272	39.1	10,517	54.7	9,259	64.9	151	42.1
A bank charges more for money orders	8,858	22.3	1,130	19.4	5,391	28.0	2,250	15.8	87	24.1
The place feels more comfortable than a bank	888	2.2	219	3.8	480	2.5	185	1.3	4	1.0
Do not have a bank account	2,268	5.7	1,587	27.3	330	1.7	333	2.3	17	4.9
Do not trust banks	245	0.6	131	2.3	69	0.4	41	0.3	4	1.1
Other	3,654	9.2	304	5.2	1,797	9.3	1,525	10.7	28	7.8
Don't Know/Refused	604	1.5	54	0.9	165	0.9	323	2.3	62	17.2
Total	39,671	100.0	5,813	100.0	19,233	100.0	14,266	100.0	359	100.0
Non-Bank Check Cashing										
Banks do not cash checks	272	1.7	113	2.4	119	1.6	40	1.1	-	-
To get money faster	2,665	16.6	529	11.3	1,403	18.4	719	20.1	13	8.3
The place is more convenient	7,237	45.2	1,339	28.7	3,942	51.8	1,889	52.8	68	43.0
A bank charges more to cash checks	632	3.9	309	6.6	263	3.4	57	1.6	3	2.2
The place to cash checks asks for fewer IDs	167	1.0	75	1.6	71	0.9	22	0.6	-	-
The place feels more comfortable than a bank	271	1.7	89	1.9	158	2.1	24	0.7	-	-
Do not have a bank account	2,952	18.4	1,815	38.9	768	10.1	356	9.9	14	8.7
Do not trust banks	206	1.3	115	2.5	77	1.0	14	0.4	-	-
Other	1,314	8.2	198	4.2	727	9.6	373	10.4	17	10.9
Don't Know/Refused	301	1.9	89	1.9	84	1.1	86	2.4	42	26.9
Total	16,018	100.0	4,670	100.0	7,611	100.0	3,579	100.0	157	100.0
Non-Bank Remittances										
Banks do not send money abroad	597	8.4	45	3.7	411	9.4	139	9.7	NA	NA
The money gets there faster	1,666	23.5	235	19.2	1,091	25.0	339	23.6	NA	NA
The place is more convenient	2,296	32.5	306	25.0	1,451	33.2	529	36.7	NA	NA
A bank charges more to send money abroad	778	11.0	84	6.9	569	13.0	122	8.5	NA	NA
The place to give or send money feels more comfortable than a bank	365	5.2	103	8.4	224	5.1	35	2.4	NA	NA
Do not have a bank account	454	6.4	361	29.5	79	1.8	15	1.0	NA	NA
Do not trust banks	78	1.1	33	2.7	29	0.7	15	1.0	NA	NA
Other	706	10.0	36	2.9	458	10.5	204	14.2	NA	NA
Don't Know/Refused	136	1.9	21	1.7	57	1.3	41	2.9	NA	NA
Total	7,076	100.0	1,224	100.0	4,369	100.0	1,439	100.0	44	100.0
Payday Loans										
Banks do not make small dollar loans	1,125	20.0	128	17.6	699	19.7	296	22.4	NA	NA
The place is more convenient	677	12.0	71	9.8	461	13.0	145	11.0	NA	NA
It is easier or faster to get a payday loan than to qualify for a bank loan	2,283	40.6	249	34.2	1,497	42.3	523	39.6	NA	NA
The payday loan place feels more comfortable than a bank	76	1.3	4	0.6	61	1.7	10	0.8	NA	NA
Do not qualify for a bank loan	838	14.9	183	25.2	481	13.6	168	12.7	NA	NA
Do not trust banks	41	0.7	30	4.1	11	0.3	.	.	NA	NA
Other	468	8.3	47	6.5	262	7.4	153	11.6	NA	NA
Don't Know/Refused	114	2.0	14	1.9	68	1.9	25	1.9	NA	NA
Total	5,622	100.0	727	100.0	3,541	100.0	1,320	100.0	34	100.0
Pawn Shops										
Banks do not make small dollar loans	1,567	17.5	261	12.8	907	19.2	397	18.4	NA	NA
The place is more convenient	940	10.5	205	10.1	473	10.0	261	12.1	NA	NA
It is easier and faster to get money from a pawn shop than to qualify for a bank loan	3,722	41.5	825	40.6	1,973	41.8	904	41.8	NA	NA
More comfortable at a pawn shop than at a bank	194	2.2	44	2.2	112	2.4	38	1.7	NA	NA
Don't qualify for a bank loan	1,546	17.3	544	26.8	737	15.6	262	12.1	NA	NA
Do not trust banks	96	1.1	63	3.1	27	0.6	6	0.3	NA	NA
Other	807	9.0	84	4.1	440	9.3	275	12.7	NA	NA
Don't Know/Refused	88	1.0	7	0.3	48	1.0	19	0.9	NA	NA
Total	8,960	100.0	2,033	100.0	4,717	100.0	2,162	100.0	96	100.0

Notes:

Totals include only households that used the specified AFS product.

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-46 2011 Reasons Households Need Funds From AFS Credit Products

Main Reason Household Used AFS Credit	All Households that Used AFS Credit in the Last Year		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
To make up for job loss or decrease in income	1,269	17.5	317	19.1	953	17.1
For basic living expenses	3,292	45.5	889	53.6	2,403	43.0
For house or car repairs or to buy an appliance	818	11.3	157	9.5	661	11.8
For medical, dental or death expenses	153	2.1	16	0.9	137	2.5
For school or childcare expenses	152	2.1	27	1.6	126	2.2
For special gifts or luxuries	332	4.6	72	4.3	260	4.7
For legal expenses	38	0.5	2	0.1	36	0.6
Other	893	12.3	124	7.5	769	13.8
Don't Know/Refused	296	4.1	56	3.4	240	4.3
Total	7,243	100.0	1,660	100.0	5,583	100.0

Notes:

Totals include only households that used an AFS credit product within the last 12 months. Figures do not always reconcile to totals because of the rounding.

Table A-47 2011 Household Use of Multiple AFS Products

Use of Multiple AFS Products	All Households		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Number of Specific AFS Products Used in the Last Year										
Used 0 AFS	85,741	71.2	2,911	29.5	0	0.0	82,830	100.0	0	0.0
Used 1 AFS	19,796	16.4	2,610	26.4	17,186	71.0	0	0.0	0	0.0
Used 2 AFS	7,173	6.0	2,339	23.7	4,834	20.0	0	0.0	0	0.0
Used 3 or more AFS	2,840	2.4	1,166	11.8	1,674	6.9	0	0.0	0	0.0
Unknown	4,858	4.0	849	8.6	505	2.1	0	0.0	3,504	100.0
Number of Specific AFS Products Used in the Last 30 Days^a										
Used 0 AFS	101,650	84.4	4,729	47.9	13,878	57.3	82,830	100.0	214	6.1
Used 1 AFS	10,984	9.1	2,708	27.4	8,276	34.2	0	0.0	0	0.0
Used 2 AFS	2,723	2.3	1,411	14.3	1,311	5.4	0	0.0	0	0.0
Used 3 or more AFS	383	0.3	189	1.9	194	0.8	0	0.0	0	0.0
Unknown	4,669	3.9	838	8.5	541	2.2	0	0.0	3,290	93.9

Notes:

^aThe 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 day

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-48 2011 Unbanked Households' Use of Multiple AFS Products

Use of Multiple AFS Products	All Unbanked Households		Previous Banking Status					
			Previously Banked		Never-Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Number of Specific AFS Products Used in the Last Year								
Used 0 AFS	2,911	29.5	1,036	23.5	1,851	35.1	24	12.2
Used 1 AFS	2,610	26.4	1,319	29.9	1,286	24.4	5	2.6
Used 2 AFS	2,339	23.7	1,175	26.7	1,155	21.9	9	4.6
Used 3 or more AFS	1,166	11.8	592	13.4	564	10.7	10	4.9
Unknown	849	8.6	288	6.5	413	7.8	148	75.6
Number of Specific AFS Products Used in the Last 30 Days^a								
Used 0 AFS	4,729	47.9	2,069	46.9	2,625	49.8	36	18.5
Used 1 AFS	2,708	27.4	1,395	31.6	1,305	24.8	7	3.8
Used 2 AFS	1,411	14.3	607	13.8	800	15.2	4	2.2
Used 3 or more AFS	189	1.9	84	1.9	105	2.0	-	-
Unknown	838	8.5	256	5.8	434	8.2	148	75.6

Notes:
^a The 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.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 Figures do not always reconcile to totals because of the rounding.

Table A-49 2011 Timing of AFS Use by Number of AFS Used

	All Households		Timing of AFS Use									
			In last 30 days ^a		In last 2-12 months		Not in the last 12 months		Never used		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	14,470	100.0	16,139	100.0	21,002	100.0	65,335	100.0	3,461	100.0
Number of Specific AFS Products Used in the Last Year												
Used 0 AFS	85,741	71.2	0	0.0	0	0.0	20,406	97.2	65,335	100.0	0	0.0
Used 1 AFS	19,796	16.4	7,184	49.6	12,612	78.1	0	0.0	0	0.0	0	0.0
Used 2 or more AFS	7,173	6.0	4,540	31.4	2,633	16.3	0	0.0	0	0.0	0	0.0
Used 3 or more AFS	2,840	2.4	2,343	16.2	497	3.1	0	0.0	0	0.0	0	0.0
Unknown	4,858	4.0	404	2.8	396	2.5	596	2.8	0	0.0	3,461	100.0

Notes:
^a The 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.
 Figures do not always reconcile to totals because of the rounding.

Table A-50 2011 Timing of AFS Use by Demographic Characteristics

Household Characteristic	Timing of AFS Use											
	All Households		In last 30 days ^a		In last 2-12 months		Not in the last 12 months		Never used		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	14,470	100.0	16,139	100.0	21,002	100.0	65,335	100.0	3,461	100.0
Banking Status												
Unbanked	9,875	8.2	4,490	31.0	1,920	11.9	929	4.4	2,036	3.1	501	14.5
Underbanked	24,199	20.1	9,981	69.0	14,219	88.1	0	0.0	0	0.0	0	0.0
Fully banked	82,830	68.8	0	0.0	0	0.0	19,531	93.0	63,299	96.9	0	0.0
Banked but underbanked status unknown	3,504	2.9	0	0.0	0	0.0	543	2.6	0	0.0	2,961	85.5
Bank Account Type												
Unbanked households	9,875	8.2	4,490	31.0	1,920	11.9	929	4.4	2,036	3.1	501	14.5
Checking and savings accounts	80,924	67.2	5,720	39.5	9,394	58.2	14,944	71.2	49,272	75.4	1,594	46.0
Savings account only	2,379	2.0	862	6.0	435	2.7	281	1.3	782	1.2	19	0.6
Checking account only	25,378	21.1	3,303	22.8	4,245	26.3	4,680	22.3	12,610	19.3	541	15.6
Banked, but account type unknown	1,851	1.5	96	0.7	144	0.9	169	0.8	634	1.0	807	23.3
Household Type												
Family household	78,826	65.5	10,040	69.4	11,091	68.7	13,377	63.7	42,255	64.7	2,062	59.6
Female householder, no husband present	15,575	12.9	3,643	25.2	3,075	19.1	2,502	11.9	5,898	9.0	456	13.2
Male householder, no wife present	5,661	4.7	1,167	8.1	1,075	6.7	867	4.1	2,346	3.6	206	5.9
Married couple	57,591	47.8	5,231	36.1	6,941	43.0	10,008	47.7	34,011	52.1	1,400	40.5
Nonfamily household	41,479	34.4	4,422	30.6	5,026	31.1	7,594	36.2	23,042	35.3	1,395	40.3
Female householder	21,688	18.0	1,929	13.3	2,269	14.1	3,884	18.5	12,803	19.6	803	23.2
Male householder	19,791	16.4	2,493	17.2	2,757	17.1	3,710	17.7	10,239	15.7	591	17.1
Other	102	0.1	8	0.1	22	0.1	31	0.1	37	0.1	5	0.1
Race and Ethnicity of Householder												
Black	16,046	13.3	4,217	29.1	3,425	21.2	2,600	12.4	5,170	7.9	633	18.3
Hispanic non-Black	13,710	11.4	3,406	23.5	2,367	14.7	1,689	8.0	5,880	9.0	369	10.7
Asian	4,985	4.1	289	2.0	577	3.6	515	2.5	3,439	5.3	165	4.8
American Indian/Alaskan	1,389	1.2	276	1.9	241	1.5	276	1.3	553	0.8	44	1.3
Hawaiian/Pacific Islander	267	0.2	41	0.3	52	0.3	45	0.2	126	0.2	3	0.1
White non-Black non-Hispanic	83,988	69.8	6,242	43.1	9,474	58.7	15,864	75.5	50,167	76.8	2,241	64.7
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	13,566	93.8	15,743	97.5	20,774	98.9	64,470	98.7	3,388	97.9
Spanish is only language spoken	2,467	2.0	904	6.2	396	2.5	228	1.1	865	1.3	74	2.1
Nativity												
U.S.-born	104,143	86.5	11,461	79.2	13,626	84.4	19,329	92.0	56,819	87.0	2,908	84.0
Foreign-born citizen	8,380	7.0	912	6.3	1,174	7.3	915	4.4	5,124	7.8	256	7.4
Foreign-born non-citizen	7,885	6.5	2,097	14.5	1,339	8.3	758	3.6	3,392	5.2	298	8.6
Age Group												
15 to 24 years	6,299	5.2	1,415	9.8	1,276	7.9	738	3.5	2,717	4.2	154	4.4
25 to 34 years	20,374	16.9	3,404	23.5	3,480	21.6	3,392	16.2	9,588	14.7	510	14.7
35 to 44 years	21,414	17.8	3,093	21.4	3,278	20.3	3,818	18.2	10,714	16.4	511	14.8
45 to 54 years	24,658	20.5	3,080	21.3	3,523	21.8	4,284	20.4	12,973	19.9	798	23.1
55 to 64 years	22,036	18.3	2,075	14.3	2,693	16.7	4,247	20.2	12,398	19.0	623	18.0
65 years or more	25,625	21.3	1,402	9.7	1,890	11.7	4,522	21.5	16,946	25.9	865	25.0
Education												
No high school degree	14,321	11.9	3,567	24.7	2,251	13.9	2,036	9.7	5,951	9.1	515	14.9
High school degree	34,462	28.6	4,950	34.2	5,202	32.2	5,699	27.1	17,458	26.7	1,152	33.3
Some college	34,010	28.2	4,114	28.4	4,965	30.8	6,576	31.3	17,508	26.8	846	24.5
College degree	37,615	31.2	1,838	12.7	3,721	23.1	6,692	31.9	24,417	37.4	947	27.4
Employment Status												
Employed	72,580	60.3	8,330	57.6	9,913	61.4	12,881	61.3	39,618	60.6	1,839	53.1
Unemployed	6,779	5.6	1,460	10.1	1,532	9.5	1,011	4.8	2,608	4.0	167	4.8
Not in labor force	41,049	34.1	4,680	32.3	4,694	29.1	7,110	33.9	23,109	35.4	1,456	42.1
Household Income												
Less than \$15,000	19,541	16.2	4,377	30.2	3,396	21.0	2,973	14.2	8,139	12.5	657	19.0
Between \$15,000 and \$30,000	22,073	18.3	3,793	26.2	3,545	22.0	3,678	17.5	10,248	15.7	808	23.4
Between \$30,000 and \$50,000	24,787	20.6	3,148	21.8	3,424	21.2	4,585	21.8	12,948	19.8	683	19.7
Between \$50,000 and \$75,000	21,975	18.3	1,771	12.2	2,666	16.5	4,095	19.5	12,891	19.7	552	16.0
At Least \$75,000	32,032	26.6	1,382	9.6	3,108	19.3	5,671	27.0	21,110	32.3	761	22.0
Homeownership												
Homeowner	79,144	65.7	5,269	36.4	8,634	53.5	14,415	68.6	48,548	74.3	2,278	65.8
Non-homeowner	41,264	34.3	9,201	63.6	7,505	46.5	6,588	31.4	16,787	25.7	1,183	34.2
Geographic Region												
Northeast	21,784	18.1	2,150	14.9	2,709	16.8	3,794	18.1	12,494	19.1	637	18.4
Midwest	26,900	22.3	2,705	18.7	3,286	20.4	4,750	22.6	15,340	23.5	820	23.7

Table A-50 2011 Timing of AFS Use by Demographic Characteristics (continued)

Household Characteristic	Timing of AFS Use											
	All Households		In last 30 days ^a		In last 2-12 months		Not in the last 12 months		Never used		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
South	44,920	37.3	6,425	44.4	6,979	43.2	7,798	37.1	22,446	34.4	1,271	36.7
West	26,804	22.3	3,190	22.0	3,165	19.6	4,660	22.2	15,055	23.0	734	21.2
Metropolitan Status												
Metropolitan Area	100,311	83.3	12,040	83.2	13,244	82.1	17,066	81.3	54,983	84.2	2,978	86.0
Inside principal city	33,636	27.9	5,278	36.5	4,836	30.0	5,426	25.8	17,040	26.1	1,056	30.5
Not inside principal city	49,548	41.2	4,899	33.9	6,160	38.2	8,419	40.1	28,602	43.8	1,467	42.4
Not identified	17,127	14.2	1,863	12.9	2,248	13.9	3,221	15.3	9,341	14.3	454	13.1
Not in Metropolitan Area	19,193	15.9	2,270	15.7	2,727	16.9	3,792	18.1	9,938	15.2	466	13.5
Not Identified	903	0.8	161	1.1	168	1.0	144	0.7	413	0.6	17	0.5

Notes:

^a The 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.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

NA = Not available because the sample size was too small to make an accurate estimate.

Table A-51 2011 Underbanked Households' Timing of AFS Use by Demographic Characteristics

	All Underbanked Households		Timing of AFS Use			
			In last 30 days ^a		In last 2-12 months	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	9,981	100.0	14,219	100.0
Household Type						
Family household	16,931	70.0	7,028	70.4	9,903	69.6
Female householder, no husband present	4,598	19.0	2,163	21.7	2,435	17.1
Male householder, no wife present	1,662	6.9	772	7.7	890	6.3
Married couple	10,671	44.1	4,093	41.0	6,579	46.3
Nonfamily household	7,239	29.9	2,945	29.5	4,294	30.2
Female householder	3,359	13.9	1,361	13.6	1,998	14.1
Male householder	3,880	16.0	1,584	15.9	2,297	16.2
Other	29	0.1	8	0.1	22	0.2
Race and Ethnicity of Householder						
Black	5,441	22.5	2,746	27.5	2,695	19.0
Hispanic non-Black	3,927	16.2	1,974	19.8	1,952	13.7
Asian	825	3.4	264	2.6	562	4.0
American Indian/Alaskan	372	1.5	184	1.8	188	1.3
Hawaiian/Pacific Islander	81	0.3	33	0.3	48	0.3
White non-Black non-Hispanic	13,551	56.0	4,780	47.9	8,771	61.7
Other non-Black non-Hispanic	3	0.0	-	-	3	0.0
Spanish is Only Language Spoken						
Spanish is not only language spoken	23,496	97.1	9,569	95.9	13,927	97.9
Spanish is only language spoken	703	2.9	412	4.1	292	2.1
Nativity						
U.S.-born	20,038	82.8	8,045	80.6	11,992	84.3
Foreign-born citizen	1,880	7.8	764	7.7	1,116	7.8
Foreign-born non-citizen	2,282	9.4	1,171	11.7	1,111	7.8
Age Group						
15 to 24 years	1,955	8.1	924	9.3	1,032	7.3
25 to 34 years	4,993	20.6	2,064	20.7	2,928	20.6
35 to 44 years	4,918	20.3	2,051	20.5	2,867	20.2
45 to 54 years	5,336	22.1	2,209	22.1	3,128	22.0
55 to 64 years	4,064	16.8	1,587	15.9	2,477	17.4
65 years or more	2,933	12.1	1,146	11.5	1,787	12.6
Education						
No high school degree	3,505	14.5	1,864	18.7	1,641	11.5
High school degree	7,638	31.6	3,254	32.6	4,384	30.8
Some college	7,676	31.7	3,130	31.4	4,546	32.0
College degree	5,380	22.2	1,732	17.4	3,648	25.7
Employment Status						
Employed	15,515	64.1	6,251	62.6	9,264	65.2
Unemployed	1,899	7.8	811	8.1	1,088	7.7
Not in labor force	6,786	28.0	2,919	29.2	3,867	27.2
Household Income						
Less than \$15,000	4,225	17.5	2,036	20.4	2,188	15.4
Between \$15,000 and \$30,000	5,628	23.3	2,533	25.4	3,095	21.8
Between \$30,000 and \$50,000	5,787	23.9	2,536	25.4	3,250	22.9
Between \$50,000 and \$75,000	4,142	17.1	1,547	15.5	2,596	18.3
At Least \$75,000	4,418	18.3	1,328	13.3	3,089	21.7
Homeownership						
Homeowner	12,590	52.0	4,386	43.9	8,204	57.7
Non-homeowner	11,610	48.0	5,595	56.1	6,015	42.3
Geographic Region						
Northeast	3,908	16.1	1,523	15.3	2,385	16.8
Midwest	4,772	19.7	1,870	18.7	2,902	20.4
South	10,429	43.1	4,366	43.7	6,063	42.6
West	5,090	21.0	2,221	22.3	2,869	20.2
Metropolitan Status						
Metropolitan Area	20,066	82.9	8,355	83.7	11,711	82.4
Inside principal city	7,485	30.9	3,428	34.3	4,057	28.5
Not inside principal city	9,214	38.1	3,546	35.5	5,668	39.9
Not identified	3,367	13.9	1,382	13.8	1,985	14.0
Not in Metropolitan Area	3,857	15.9	1,503	15.1	2,354	16.6
Not Identified	276	1.1	122	1.2	154	1.1

Notes:

^a The 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.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-52 2011 Number of Times Households Used Transaction AFS in the Last 30 Days

Number of Times Transaction AFS Used	All Households That Used Transaction AFS in the Last 30 Days		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households that Used Transaction AFS in the Last 30 Days	13,504	100.0	4,392	100.0	9,112	100.0
Used 1 time	6,367	47.1	1,327	30.2	5,040	55.3
Used 2 times	3,101	23.0	1,032	23.5	2,069	22.7
Used 3 or more times	3,575	26.5	1,817	41.4	1,758	19.3
Unknown	462	3.4	216	4.9	246	2.7

Notes:

Figures are based on the number of times households used non-bank money orders, non-bank check cashing, and/or non-bank remittances in the last 30 days. Households were not asked the number of times they used payday loans, pawn shops, rent-to-own or RALs in the last 30 days.

Figures do not always reconcile to totals because of the rounding.

Table A-53 2011 Households' Use of Multiple AFS in the Last Year by Demographic Characteristics

Household Characteristic	Number of Specific AFS Products Used in the Last Year									
	All Households		Used 0 AFS		Used 1 AFS		Used 2 or More AFS		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	85,741	100.0	19,796	100.0	10,013	100.0	4,858	100.0
Banking Status										
Unbanked	9,875	8.2	2,911	3.4	2,610	13.2	3,505	35.0	849	17.5
Underbanked	24,199	20.1	0	0.0	17,186	86.8	6,508	65.0	505	10.4
Fully banked	82,830	68.8	82,830	96.6	0	0.0	0	0.0	0	0.0
Banked but underbanked status unknown	3,504	2.9	0	0.0	0	0.0	0	0.0	3,504	72.1
Bank Account Type										
Unbanked Households	9,875	8.2	2,911	3.4	2,610	13.2	3,505	35.0	849	17.5
Checking and savings accounts	80,924	67.2	63,839	74.5	11,051	55.8	3,798	37.9	2,236	46.0
Savings account only	2,379	2.0	1,053	1.2	878	4.4	408	4.1	41	0.8
Checking account only	25,378	21.1	17,164	20.0	5,099	25.8	2,262	22.6	854	17.6
Banked, but account type unknown	1,851	1.5	774	0.9	157	0.8	41	0.4	878	18.1
Household Type										
Family household	78,826	65.5	55,251	64.4	13,381	67.6	7,152	71.4	3,043	62.6
Female householder, no husband present	15,575	12.9	8,293	9.7	3,794	19.2	2,682	26.8	805	16.6
Male householder, no wife present	5,661	4.7	3,188	3.7	1,226	6.2	940	9.4	307	6.3
Married couple	57,591	47.8	43,769	51.0	8,361	42.2	3,530	35.3	1,931	39.7
Nonfamily household	41,479	34.4	30,425	35.5	6,387	32.3	2,860	28.6	1,808	37.2
Female householder	21,688	18.0	16,576	19.3	3,001	15.2	1,090	10.9	1,021	21.0
Male householder	19,791	16.4	13,849	16.2	3,386	17.1	1,770	17.7	787	16.2
Other	102	0.1	66	0.1	28	0.1	1	-	7	0.1
Race and Ethnicity of Householder										
Black	16,046	13.3	7,643	8.9	4,451	22.5	2,973	29.7	980	20.2
Hispanic non-Black	13,710	11.4	7,496	8.7	3,141	15.9	2,435	24.3	638	13.1
Asian	4,985	4.1	3,929	4.6	645	3.3	189	1.9	223	4.6
American Indian/Alaskan	1,389	1.2	818	1.0	328	1.7	178	1.8	65	1.3
Hawaiian/Pacific Islander	267	0.2	171	0.2	54	0.3	31	0.3	11	0.2
White non-Black non-Hispanic	83,988	69.8	65,671	76.6	11,177	56.5	4,205	42.0	2,935	60.4
Other non-Black non-Hispanic	23	0.0	14	-	-	-	3	-	6	0.1
Spanish is Only Language Spoken										
Spanish is not only language spoken	117,940	98.0	84,665	98.7	19,166	96.8	9,394	93.8	4,715	97.1
Spanish is only language spoken	2,467	2.0	1,076	1.3	629	3.2	619	6.2	143	2.9
Nativity										
U.S.-born	104,143	86.5	75,620	88.2	16,619	84.0	7,872	78.6	4,032	83.0
Foreign-born citizen	8,380	7.0	6,000	7.0	1,400	7.1	619	6.2	361	7.4
Foreign-born non-citizen	7,885	6.5	4,121	4.8	1,776	9.0	1,522	15.2	465	9.6
Age Group										
15 to 24 years	6,299	5.2	3,446	4.0	1,543	7.8	1,074	10.7	236	4.9
25 to 34 years	20,374	16.9	12,880	15.0	3,908	19.7	2,819	28.2	768	15.8
35 to 44 years	21,414	17.8	14,452	16.9	3,933	19.9	2,288	22.8	741	15.3
45 to 54 years	24,658	20.5	17,161	20.0	4,317	21.8	2,089	20.9	1,091	22.5
55 to 64 years	22,036	18.3	16,523	19.3	3,468	17.5	1,176	11.7	870	17.9
65 years or more	25,625	21.3	21,280	24.8	2,627	13.3	567	5.7	1,151	23.7
Education										
No high school degree	14,321	11.9	7,885	9.2	3,170	16.0	2,439	24.4	827	17.0
High school degree	34,462	28.6	22,983	26.8	6,289	31.8	3,581	35.8	1,608	33.1
Some college	34,010	28.2	23,885	27.9	5,949	30.1	2,936	29.3	1,239	25.5
College degree	37,615	31.2	30,988	36.1	4,387	22.2	1,057	10.6	1,184	24.4
Employment Status										
Employed	72,580	60.3	52,181	60.9	11,984	60.5	5,846	58.4	2,569	52.9
Unemployed	6,779	5.6	3,601	4.2	1,675	8.5	1,253	12.5	250	5.1
Not in labor force	41,049	34.1	29,959	34.9	6,137	31.0	2,914	29.1	2,039	42.0
Household Income										
Less than \$15,000	19,541	16.2	11,006	12.8	4,439	22.4	3,087	30.8	1,009	20.8
Between \$15,000 and \$30,000	22,073	18.3	13,818	16.1	4,371	22.1	2,765	27.6	1,120	23.0
Between \$30,000 and \$50,000	24,787	20.6	17,386	20.3	4,187	21.2	2,211	22.1	1,003	20.7
Between \$50,000 and \$75,000	21,975	18.3	16,862	19.7	3,178	16.1	1,168	11.7	767	15.8
At Least \$75,000	32,032	26.6	26,669	31.1	3,621	18.3	783	7.8	958	19.7
Homeownership										
Homeowner	79,144	65.7	62,597	73.0	10,341	52.2	3,254	32.5	2,952	60.8
Non-homeowner	41,264	34.3	23,144	27.0	9,454	47.8	6,759	67.5	1,906	39.2
Geographic Region										
Northeast	21,784	18.1	16,191	18.9	3,308	16.7	1,406	14.0	880	18.1
Midwest	26,900	22.3	19,939	23.3	3,982	20.1	1,863	18.6	1,116	23.0

Table A-53 2011 Households' Use of Multiple AFS in the Last Year by Demographic Characteristics (continued)

Household Characteristic	Number of Specific AFS Products Used in the Last Year									
	All Households		Used 0 AFS		Used 1 AFS		Used 2 or More AFS		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
South	44,920	37.3	30,046	35.0	8,435	42.6	4,650	46.4	1,789	36.8
West	26,804	22.3	19,565	22.8	4,072	20.6	2,095	20.9	1,072	22.1
Metropolitan Status										
Metropolitan Area	100,311	83.3	71,538	83.4	16,269	82.2	8,310	83.0	4,193	86.3
Inside principal city	33,636	27.9	22,296	26.0	6,039	30.5	3,742	37.4	1,559	32.1
Not inside principal city	49,548	41.2	36,795	42.9	7,492	37.8	3,300	33.0	1,961	40.4
Not identified	17,127	14.2	12,448	14.5	2,739	13.8	1,268	12.7	673	13.8
Not in Metropolitan Area	19,193	15.9	13,649	15.9	3,299	16.7	1,605	16.0	639	13.2
Not Identified	903	0.8	553	0.6	227	1.1	98	1.0	26	0.5

Notes:

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Table A-54 2011 Underbanked Households' Use of Multiple AFS in the Last Year by Bank Account Type

Bank Account Type	All Underbanked Households		Number of Specific AFS Products Used in the Last Year							
			Used 1 AFS		Used 2 or More AFS		Unknown			
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	17,186	100.0	6,508	100.0	505	100.0		
Checking and savings accounts	15,113	62.5	11,051	64.3	3,798	58.4	264	52.3		
Savings account only	1,297	5.4	878	5.1	408	6.3	12	2.3		
Checking account only	7,548	31.2	5,099	29.7	2,262	34.7	187	37.0		
Banked, but account type unknown	240	1.0	157	0.9	41	0.6	42	8.4		

Notes:

Figures do not always reconcile to totals because of the rounding.

Table A-55 2011 Households' Use of Prepaid and Payroll Cards by Banking Status

Prepaid and Payroll Card Use	Banking Status									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Prepaid Cards										
Has ever used	12,119	10.1	1,759	17.8	4,205	17.4	6,038	7.3	116	3.3
Has never used	104,746	87.0	7,478	75.7	19,767	81.7	76,474	92.3	1,027	29.3
Unknown	3,542	2.9	637	6.5	227	0.9	317	0.4	2,361	67.4
Payroll Cards										
Receives wages on payroll card	3,891	3.2	547	5.5	1,276	5.3	2,050	2.5	18	0.5
Does not receive wages on payroll card	113,293	94.1	8,734	88.4	22,721	93.9	80,669	97.4	1,169	33.4
Unknown	3,223	2.7	595	6.0	202	0.8	110	0.1	2,316	66.1

Notes:

Figures do not always reconcile to totals because of the rounding.

Table A-56 2011 Unbanked Households' Use of Prepaid and Payroll Cards by Banking Status

Prepaid and Payroll Card Use	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Prepaid Cards								
Has ever used	1,759	17.8	1,182	26.8	568	10.8	9	4.6
Has never used	7,478	75.7	3,007	68.2	4,404	83.6	67	34.5
Unknown	637	6.5	221	5.0	297	5.6	119	60.9
Payroll Cards								
Receives wages on payroll card	547	5.5	377	8.5	155	2.9	15	7.7
Does not receive wages on payroll card	8,734	88.4	3,837	87.0	4,830	91.7	67	34.2
Unknown	595	6.0	196	4.5	285	5.4	114	58.1

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-57 Households' Use of Prepaid and Payroll Cards by Year

Prepaid and Payroll Card Use	All Households					Banking Status											
						Unbanked			Underbanked			Fully Banked			Underbanked Status Unknown		
	Number (1000s)		Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference			
	2009	2011	2009	2011		2009	2011		2009	2011		2009	2011				
Prepaid Cards																	
Has ever used	11,781	12,119	9.9	10.1	0.2	12.2	17.8	5.6*	16.4	17.4	1.0	8.1	7.3	-0.8*	6.8	3.3	-3.5*
Has never used	105,000	105,000	87.9	87.0	-0.9*	81.3	75.7	-5.6*	82.8	81.7	-1.2*	91.5	92.3	0.8*	47.2	29.3	-17.9*
Unknown	2,600	3,542	2.2	2.9	0.8*	6.5	6.5	-0.0	0.7	0.9	0.2	0.4	0.4	0.0	45.9	67.4	21.5*
Payroll Cards																	
Receives wages on payroll card	3,588	3,891	3.0	3.2	0.2	3.2	5.5	2.3*	4.2	5.3	1.0*	2.7	2.5	-0.3	1.6	0.5	-1.1*
Does not receive wages on payroll card	113,000	113,000	95.0	94.1	-0.9*	90.1	88.4	-1.7*	95.3	93.9	-1.4*	97.1	97.4	0.3	51.9	33.4	-18.5
Unknown	2,405	3,223	2.0	2.7	0.7*	6.7	6.0	-0.6	0.5	0.8	0.4*	0.2	0.1	-0.0	46.5	66.1	19.6*

Notes:
 * Indicates differences that are statistically significant at the 10% level.
 Figures do not always reconcile to totals because of rounding.
 2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-58 Unbanked Households' Use of Prepaid and Payroll Cards by Year

Prepaid and Payroll Card Use	All Unbanked Households		Unbanked Status								
			Previously Banked			Never-Banked			Previous Banking Status Unknown		
	Number (1000s)		Pct of Col		Estimated Difference	Pct of Col		Estimated Difference	Pct of Col		Estimated Difference
	2009	2011	2009	2011		2009	2011		2009	2011	
Prepaid Cards											
Has ever used	1,104	1,759	18.8	26.8	8.0*	5.7	10.8	5.1*	-	4.6	4.6
Has never used	7,364	7,478	77.7	68.2	-9.6*	86.0	83.6	-2.4*	48.5	34.5	-14.0
Unknown	586	637	3.5	5.0	1.5*	8.3	5.6	-2.6*	51.5	60.9	9.4
Payroll Cards											
Receives wages on payroll card	290	547	5.0	8.5	3.6*	1.5	2.9	1.5*	-	7.7	7.7*
Does not receive wages on payroll card	8,162	8,734	91.5	87.0	-4.5*	90.0	91.7	1.6*	45.1	34.2	-10.9
Unknown	602	595	3.5	4.5	0.9	8.5	5.4	-3.1*	54.9	58.1	3.2

Notes:
 * Indicates differences that are statistically significant at the 10% level.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 Figures do not always reconcile to totals because of rounding.
 2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-59 2011 Households' Use of Prepaid and Payroll Cards by Bank Account Type

Prepaid and Payroll Card Use	All Households		Bank Account Type										Memo Items			
			Unbanked		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	80,924	100.0	2,379	100.0	25,378	100.0	1,851	100.0	106,509	100.0	83,331	100.0
Prepaid Cards																
Has ever used	12,119	10.1	1,759	17.8	7,752	9.6	392	16.5	2,139	8.4	77	4.1	9,909	9.3	8,146	9.8
Has never used	104,746	87.0	7,478	75.7	71,594	88.5	1,947	81.8	22,705	89.5	1,021	55.2	94,470	88.7	73,567	88.3
Unknown	3,542	2.9	637	6.5	1,577	1.9	40	1.7	534	2.1	753	40.7	2,130	2.0	1,617	1.9
Payroll Cards																
Receives wages on payroll card	3,891	3.2	547	5.5	2,295	2.8	121	5.1	895	3.5	34	1.8	3,192	3.0	2,416	2.9
Does not receive wages on payroll card	113,293	94.1	8,734	88.4	77,257	95.5	2,235	93.9	23,993	94.5	1,075	58.1	101,440	95.2	79,520	95.4
Unknown	3,223	2.7	595	6.0	1,371	1.7	24	1.0	491	1.9	742	40.1	1,876	1.8	1,395	1.7

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-60 2011 Households' Use of Prepaid and Payroll Cards by AFS Use

Prepaid and Payroll Card Use	All Households		Timing of AFS Use										Memo Items			
			In last 30 days ^a		In last 2-12 months		Not in the last 12 months		Never used		Unknown		Has Ever Used Transaction		Has Ever Used Credit	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	14,470	12.0	16,139	13.4	21,002	17.4	65,335	54.3	3,461	2.9	47,109	39.1	17,109	14.2
Prepaid Cards																
Has ever used	12,119	100.0	3,133	25.9	2,594	21.4	2,344	19.3	3,971	32.8	77	0.6	7,461	61.6	3,880	32.0
Has never used	104,746	100.0	11,129	10.6	13,376	12.8	18,383	17.5	61,095	58.3	764	0.7	39,050	37.3	13,099	12.5
Unknown	3,542	100.0	208	5.9	169	4.8	276	7.8	269	7.6	2,621	74.0	599	16.9	130	3.7
Payroll Cards																
Receives wages on payroll card	3,891	100.0	921	23.7	795	20.4	534	13.7	1,618	41.6	23	0.6	2,029	52.2	1,164	29.9
Does not receive wages on payroll card	113,293	100.0	13,372	11.8	15,161	13.4	20,252	17.9	63,628	56.2	881	0.8	44,534	39.3	15,863	14.0
Unknown	3,223	100.0	178	5.5	183	5.7	215	6.7	89	2.8	2,558	79.4	546	17.0	83	2.6

Notes:
^a The 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.
 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.
 Figures do not always reconcile to totals because of the rounding.

Table A-61 2011 Households That Used Multiple AFS in the Last Year by Prepaid and Payroll Card Use

Prepaid and Payroll Card Use	All Households		Number of Specific AFS Products Used in the Last Year							
			Used 0 AFS		Used 1 AFS		Used 2 or More AFS		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	85,741	100.0	19,796	100.0	10,013	100.0	4,858	100.0
Prepaid Cards										
Has ever used	12,119	10.1	6,276	7.3	3,086	15.6	2,548	25.4	208	4.3
Has never used	104,746	87.0	79,114	92.3	16,645	84.1	7,447	74.4	1,540	31.7
Unknown	3,542	2.9	351	0.4	64	0.3	18	0.2	3,110	64.0
Payroll Cards										
Receives wages on payroll card	3,891	3.2	2,147	2.5	933	4.7	761	7.6	50	1.0
Does not receive wages on payroll card	113,293	94.1	83,478	97.4	18,822	95.1	9,238	92.3	1,756	36.1
Unknown	3,223	2.7	116	0.1	41	0.2	15	0.1	3,052	62.8

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-62 2011 Likelihood of Unbanked Households Opening an Account

Likelihood of Opening Future Account	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Very likely	1,337	13.5	977	22.2	350	6.6	9	4.7
Somewhat likely	2,014	20.4	1,147	26.0	846	16.1	20	10.4
Not too likely	2,148	21.7	833	18.9	1,287	24.4	29	14.6
Not likely at all	3,851	39.0	1,295	29.4	2,531	48.0	25	12.9
Unknown	526	5.3	159	3.6	255	4.8	112	57.4

Notes:

Figures do not always reconcile to totals because of the rounding.

Table A-63 2011 Likelihood of Unbanked Households Opening an Account

Household Characteristic	All Unbanked Households		Likelihood of Opening an Account									
			Very likely		Somewhat likely		Not too likely		Not likely at all		Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	1,337	13.5	2,014	20.4	2,148	21.7	3,851	39.0	526	5.3
Previous Banking Status												
Previously banked	4,411	100.0	977	22.2	1,147	26.0	833	18.9	1,295	29.4	159	3.6
Never-banked	5,269	100.0	350	6.6	846	16.1	1,287	24.4	2,531	48.0	255	4.8
Unknown	196	100.0	9	4.7	20	10.4	29	14.6	25	12.9	112	57.4
Last Time Household Had a Bank Account												
Within the last year	896	100.0	370	41.3	226	25.2	136	15.2	124	13.8	41	4.5
Over a year ago	3,439	100.0	599	17.4	918	26.7	693	20.2	1,163	33.8	66	1.9
Unknown	5,541	100.0	368	6.6	870	15.7	1,319	23.8	2,564	46.3	419	7.6
Household Type												
Family household	5,905	100.0	891	15.1	1,311	22.2	1,436	24.3	1,999	33.8	268	4.5
Female householder, no husband present	2,971	100.0	495	16.7	718	24.2	691	23.3	935	31.5	132	4.4
Male householder, no wife present	807	100.0	120	14.8	186	23.1	163	20.2	295	36.5	43	5.3
Married couple	2,127	100.0	277	13.0	407	19.1	582	27.4	769	36.1	93	4.4
Nonfamily household	3,960	100.0	446	11.3	698	17.6	711	18.0	1,847	46.6	258	6.5
Female householder	1,702	100.0	157	9.2	263	15.4	276	16.2	868	51.0	138	8.1
Male householder	2,258	100.0	288	12.8	435	19.3	435	19.3	979	43.3	120	5.3
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	3,430	100.0	514	15.0	731	21.3	750	21.9	1,208	35.2	227	6.6
Hispanic non-Black	2,762	100.0	268	9.7	548	19.9	718	26.0	1,116	40.4	113	4.1
White non-Black non-Hispanic	3,330	100.0	518	15.6	676	20.3	589	17.7	1,371	41.2	176	5.3
Other non-Black non-Hispanic	353	100.0	36	10.3	59	16.6	91	25.8	156	44.3	11	3.0
Spanish is Only Language Spoken												
Spanish is not only language spoken	8,965	100.0	1,291	14.4	1,868	20.8	1,864	20.8	3,453	38.5	491	5.5
Spanish is only language spoken	911	100.0	46	5.1	146	16.1	284	31.2	399	43.8	35	3.9
Nativity												
U.S.-born	7,673	100.0	1,147	15.0	1,605	20.9	1,566	20.4	2,954	38.5	401	5.2
Foreign-born citizen	453	100.0	63	13.9	70	15.3	88	19.3	185	40.9	48	10.6
Foreign-born non-citizen	1,750	100.0	127	7.2	339	19.4	495	28.3	712	40.7	77	4.4
Age Group												
15 to 24 years	1,094	100.0	254	23.2	306	28.0	229	20.9	251	22.9	55	5.0
25 to 34 years	2,587	100.0	431	16.7	635	24.6	575	22.2	844	32.6	102	3.9
35 to 44 years	1,994	100.0	308	15.5	495	24.8	448	22.5	645	32.4	98	4.9
45 to 54 years	2,002	100.0	244	12.2	337	16.8	499	24.9	808	40.4	114	5.7
55 to 64 years	1,202	100.0	77	6.4	154	12.8	220	18.3	647	53.8	103	8.6
65 years or more	997	100.0	22	2.2	87	8.7	178	17.8	655	65.7	54	5.5
Education												
No high school degree	3,696	100.0	384	10.4	652	17.7	856	23.2	1,629	44.1	174	4.7
High school degree	3,764	100.0	542	14.4	800	21.3	799	21.2	1,397	37.1	227	6.0
Some college	2,002	100.0	363	18.1	485	24.2	395	19.7	665	33.2	94	4.7
College degree	413	100.0	47	11.4	77	18.5	98	23.6	160	38.8	32	7.6
Employment Status												
Employed	3,818	100.0	532	13.9	862	22.6	947	24.8	1,267	33.2	210	5.5
Unemployed	1,525	100.0	351	23.0	421	27.6	324	21.2	340	22.3	89	5.8
Not in labor force	4,532	100.0	454	10.0	730	16.1	878	19.4	2,244	49.5	227	5.0
Household Income												
Less than \$15,000	5,510	100.0	774	14.1	1,160	21.1	1,120	20.3	2,235	40.6	221	4.0
Between \$15,000 and \$30,000	2,581	100.0	330	12.8	540	20.9	595	23.0	938	36.3	178	6.9
Between \$30,000 and \$50,000	1,221	100.0	143	11.7	220	18.0	326	26.7	459	37.6	74	6.0
Between \$50,000 and \$75,000	431	100.0	65	15.2	66	15.2	84	19.5	170	39.5	45	10.5
At Least \$75,000	132	100.0	24	18.1	29	21.6	23	17.3	49	36.8	8	6.2
Homeownership												
Homeowner	2,238	100.0	260	11.6	346	15.5	463	20.7	1,001	44.7	168	7.5
Non-homeowner	7,637	100.0	1,076	14.1	1,668	21.8	1,685	22.1	2,850	37.3	358	4.7

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

Figures do not always reconcile to totals because of the rounding.

Table A-64 Likelihood of Unbanked Households Opening an Account by Year

Likelihood of Opening an Account	2009		2011		Estimated Difference
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
All Unbanked					
Very Likely	1,388	15.3	1,337	13.5	-1.8 *
Somewhat Likely	1,745	19.3	2,014	20.4	1.1
Not too Likely	1,785	19.7	2,148	21.7	2.0
Not Likely At All	3,608	39.9	3,851	39.0	-0.9
Unknown	528	5.8	526	5.3	-0.5
Total	9,054	100.0	9,875	100.0	
Previously Banked					
Very Likely	1,167	25.7	977	22.2	-3.5 *
Somewhat Likely	1,045	23.0	1,147	26.0	3.0 *
Not too Likely	836	18.4	833	18.9	0.5
Not Likely At All	1,339	29.5	1,295	29.4	-0.1
Unknown	157	3.5	159	3.6	0.1
Total	4,543	100.0	4,411	100.0	
Never-Banked					
Very Likely	209	4.8	350	6.6	1.9 *
Somewhat Likely	678	15.5	846	16.1	0.6
Not too Likely	941	21.5	1,287	24.4	3.0 *
Not Likely At All	2,263	51.6	2,531	48.0	-3.6 *
Unknown	294	6.7	255	4.8	-1.9 *
Total	4,385	100.0	5,269	100.0	

Notes:

* Indicates differences that are statistically significant at the 10% level.

The 2009 estimates include 519 previously banked households that were in the process of opening a bank account and were not asked the question about likelihood of opening an account. These households were included in the 2009 estimates in the 'very likely' category to allow for a more accurate comparison with 2011 estimates.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table A-65 2011 Likelihood of Unbanked Households Opening an Account by AFS Use

AFS Use	All Unbanked Households		Likelihood of Opening an Account					
			Very or Somewhat likely		Not Too Likely or Not Likely At All		Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	3,350	33.9	5,999	60.7	526	5.3
Ever Used AFS								
Has ever used	7,338	100.0	2,856	38.9	4,318	58.8	165	2.2
Has never used	2,036	100.0	436	21.4	1,530	75.1	70	3.4
Unknown	501	100.0	59	11.7	151	30.2	291	58.1
Used at Least 1 AFS in the Last Year								
Used AFS in the last year	6,410	100.0	2,524	39.4	3,749	58.5	137	2.1
Did not use AFS last year	2,911	100.0	759	26.1	2,062	70.8	90	3.1
Unknown	554	100.0	67	12.1	188	33.9	299	54.0
Used Transaction AFS in the Last year^a								
Used AFS in the last year	6,137	100.0	2,413	39.3	3,589	58.5	134	2.2
Did not use AFS last year	3,220	100.0	875	27.2	2,247	69.8	98	3.0
Unknown	518	100.0	62	12.0	162	31.3	294	56.7
Used Credit AFS in the Last year^b								
Used AFS in the last year	1,660	100.0	844	50.9	797	48.0	19	1.2
Did not use AFS last year	7,473	100.0	2,407	32.2	4,877	65.3	189	2.5
Unknown	743	100.0	100	13.4	326	43.8	318	42.7

Notes:

^a AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^b AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of the rounding.

Table A-66 2011 Likelihood of Unbanked Households Opening an Account by Prepaid and Payroll Card Use

Prepaid Card and Payroll Card Use	All Households Likely to Open an Account		Likelihood of Opening an Account					
			Very or Somewhat likely		Not Too Likely or Not Likely At All		Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	3,350	33.9	5,999	60.7	526	5.3
Prepaid Card								
Has ever used	1,759	100.0	865	49.2	865	49.2	30	1.7
Has never used	7,478	100.0	2,396	32.0	4,877	65.2	205	2.7
Unknown	637	100.0	89	14.0	257	40.3	291	45.7
Payroll Card Use								
Receives wages on payroll card	547	100.0	276	50.4	255	46.6	16	2.9
Does not receive wages on payroll card	8,734	100.0	2,996	34.3	5,499	63.0	239	2.7
Unknown	595	100.0	79	13.3	245	41.2	271	45.6

Notes:
 Figures do not always reconcile to totals because of the rounding.

Table A-67 2011 Reasons Unbanked Households Are Likely to Open a Bank Account by Previous Banking Status

Main Reason for Opening an Account	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households Likely to Open an Account	3,350	100.0	2,125	100.0	1,197	100.0	29	100.0
To put money in a safe place	919	27.4	547	25.7	371	31.0	1	1.8
To write checks and pay bills	995	29.7	613	28.8	369	30.8	14	46.9
To be able to apply for a loan or mortgage	108	3.2	88	4.2	19	1.6	-	-
To save money for the future	798	23.8	481	22.6	314	26.2	4	13.0
To take advantage of direct deposit of paychecks	266	7.9	213	10.0	53	4.4	-	-
To send money to family and friends	13	0.4	6	0.3	7	0.6	-	-
Other	199	5.9	149	7.0	44	3.7	6	18.8
Unknown	53	1.6	28	1.3	19	1.6	6	19.5

Notes:
 Only unbanked households that reported being 'very likely' or 'somewhat likely' to open an account in the future were asked about the reasons for opening an account.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 Figures do not always reconcile to totals because of the rounding.

Table A-68 2011 Reasons Unbanked Households Are Likely to Open a Bank Account by Demographic Characteristics

Household Characteristic	Main Reason for Opening an Account															
	All Households Likely to Open an Account		To Put Money In a Safe Place		To Write Checks and Pay Bills		To Be Able to Apply For a Loan or Mortgage		To Save Money For the Future		To Take Advantage of Direct Deposit of Paychecks		To Send Money to Family and Friends		Other/Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households Likely to Open an Account	3,350	100.0	919	27.4	995	29.7	108	3.2	798	23.8	266	7.9	13	0.4	252	7.5
Household Type																
Family household	2,202	100.0	607	27.6	653	29.7	63	2.8	568	25.8	150	6.8	6	0.3	155	7.1
Female householder, no husband present	1,213	100.0	331	27.3	370	30.5	18	1.5	311	25.6	88	7.2	4	0.3	91	7.5
Male householder, no wife present	306	100.0	68	22.3	87	28.4	19	6.2	89	29.2	12	3.8	2	0.7	29	9.5
Married couple	683	100.0	207	30.4	196	28.7	26	3.7	168	24.5	51	7.5	-	-	35	5.1
Nonfamily household	1,143	100.0	312	27.3	342	29.9	45	4.0	226	19.7	115	10.1	7	0.6	96	8.4
Other	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity																
Black	1,245	100.0	349	28.0	348	27.9	41	3.3	354	28.4	65	5.2	4	0.3	85	6.8
Hispanic non-Black	816	100.0	259	31.7	201	24.7	28	3.4	239	29.3	31	3.8	4	0.5	54	6.6
White non-Black non-Hispanic	1,194	100.0	285	23.9	417	35.0	35	2.9	194	16.3	161	13.5	2	0.2	100	8.4
Other non-Black non-Hispanic	95	100.0	26	27.5	29	30.3	4	4.1	11	11.6	8	8.8	4	3.9	13	13.8
Spanish is Only Language Spoken																
Spanish is not only language spoken	3,158	100.0	852	27.0	957	30.3	95	3.0	730	23.1	264	8.4	13	0.4	248	7.8
Spanish is only language spoken	192	100.0	67	35.0	39	20.1	13	6.8	68	35.4	1	0.6	-	-	4	2.1
Nativity																
U.S.-born	2,753	100.0	703	25.5	856	31.1	92	3.4	619	22.5	250	9.1	6	0.2	227	8.3
Foreign-born citizen	132	100.0	60	45.4	33	25.3	-	-	29	22.2	7	5.3	-	-	3	1.9
Foreign-born non-citizen	466	100.0	156	33.5	106	22.8	15	3.3	150	32.2	9	1.9	7	1.6	22	4.7
Age Group																
15 to 24 years	560	100.0	174	31.1	142	25.4	18	3.2	125	22.4	64	11.5	4	0.7	32	5.8
25 to 34 years	1,066	100.0	289	27.1	330	31.0	38	3.6	265	24.9	61	5.7	4	0.3	79	7.4
35 to 44 years	803	100.0	190	23.6	240	29.9	35	4.4	231	28.7	48	5.9	2	0.3	58	7.2
45 to 54 years	581	100.0	175	30.2	171	29.4	12	2.1	123	21.2	51	8.8	4	0.6	45	7.7
55 to 64 years	231	100.0	67	29.0	77	33.5	4	1.6	36	15.4	29	12.3	-	-	19	8.2
65 years or more	110	100.0	24	21.6	35	32.0	-	-	19	16.9	14	12.4	-	-	19	17.1
Education																
No high school degree	1,036	100.0	340	32.8	267	25.8	25	2.4	257	24.8	71	6.8	6	0.6	71	6.9
High school degree	1,342	100.0	309	23.0	417	31.1	40	3.0	346	25.8	113	8.4	4	0.3	112	8.5
Some college	848	100.0	246	29.0	261	30.8	38	4.5	166	19.5	76	9.0	-	-	61	7.1
College degree	124	100.0	24	19.6	50	40.1	4	3.6	30	24.2	6	4.5	4	3	6	5.1
Household Income																
Less than \$15,000	1,934	100.0	562	29.1	533	27.6	46	2.4	481	24.8	173	8.9	7	0.4	133	6.9
Between \$15,000 and \$30,000	870	100.0	222	25.5	263	30.2	45	5.2	193	22.2	55	6.3	6	0.7	86	9.9
Between \$30,000 and \$50,000	363	100.0	83	23.0	135	37.3	12	3.4	78	21.6	32	8.9	-	-	22	5.9
Between \$50,000 and \$75,000	131	100.0	32	24.4	45	34.4	-	-	37	28.5	6	4.3	-	-	11	8.4
At Least \$75,000	53	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

Only unbanked households that reported being 'very likely' or 'somewhat likely' to open an account in the future were asked about the reasons for opening an account.

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Figures do not always reconcile to totals because of the rounding.

Appendix B – Focus on Select Demographic Groups

Table B-1 2011 Distribution of Unbanked Households by Race and Demographic Characteristics

Household Characteristic	All Unbanked Households		Race/Ethnicity							
			Black		Hispanic Non-Black		White Non-Black Non-Hispanic		Other Non-Black Non-Hispanic	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0
Previous Banking Status										
Previously banked	4,411	44.7	1,588	46.3	714	25.8	1,988	59.7	121	34.2
Never-banked	5,269	53.4	1,768	51.5	2,011	72.8	1,261	37.9	230	65.1
Unknown	196	2.0	75	2.2	37	1.4	81	2.4	2	0.6
Likelihood of Opening a Bank Account										
Very or somewhat likely	3,350	33.9	1,245	36.3	816	29.6	1,194	35.9	95	26.9
Not too likely or not likely at all	5,999	60.7	1,959	57.1	1,833	66.4	1,960	58.9	247	70.1
Unknown	526	5.3	227	6.6	113	4.1	176	5.3	11	3.0
Household Type										
Family household	5,905	59.8	1,910	55.7	2,050	74.2	1,765	53.0	181	51.2
Female householder, no husband present	2,971	30.1	1,334	38.9	746	27.0	803	24.1	87	24.8
Male householder, no wife present	807	8.2	229	6.7	299	10.8	241	7.2	38	10.7
Married couple	2,127	21.5	346	10.1	1,005	36.4	720	21.6	56	15.8
Nonfamily household and other	3,971	40.2	1,521	44.3	713	25.8	1,565	47.0	172	48.8
Spanish Is Only Language Spoken										
Spanish is not only language spoken	8,965	90.8	3,393	98.9	1,899	68.8	3,320	99.7	352	99.8
Spanish is only language spoken	911	9.2	37	1.1	863	31.2	10	0.3	1	0.2
Nativity										
U.S.-born	7,673	77.7	3,218	93.8	1,037	37.5	3,165	95.0	254	71.9
Foreign-born citizen	453	4.6	92	2.7	268	9.7	51	1.5	43	12.2
Foreign-born non-citizen	1,750	17.7	121	3.5	1,458	52.8	115	3.4	56	15.9
Age Group										
15 to 24 years	1,094	11.1	337	9.8	353	12.8	376	11.3	28	7.9
25 to 34 years	2,587	26.2	856	24.9	868	31.4	797	23.9	66	18.7
35 to 44 years	1,994	20.2	646	18.8	684	24.8	610	18.3	54	15.4
45 to 54 years	2,002	20.3	768	22.4	447	16.2	709	21.3	78	22.1
55 to 64 years	1,202	12.2	508	14.8	199	7.2	434	13.0	61	17.3
65 years or more	997	10.1	315	9.2	212	7.7	404	12.1	66	18.7
Education										
No high school degree	3,696	37.4	970	28.3	1,599	57.9	984	29.5	143	40.4
High school degree	3,764	38.1	1,466	42.7	831	30.1	1,374	41.2	94	26.7
Some college	2,002	20.3	864	25.2	249	9.0	789	23.7	100	28.2
College degree	413	4.2	131	3.8	83	3.0	183	5.5	17	4.7
Employment Status										
Employed	3,818	38.7	1,168	34.0	1,429	51.7	1,114	33.5	107	30.4
Unemployed	1,525	15.4	656	19.1	320	11.6	499	15.0	50	14.2
Not in labor force	4,532	45.9	1,607	46.8	1,013	36.7	1,717	51.5	196	55.5
Household Income										
Less than \$15,000	5,510	55.8	2,185	63.7	1,170	42.4	1,921	57.7	234	66.3
Between \$15,000 and \$30,000	2,581	26.1	756	22.0	959	34.7	786	23.6	80	22.7
Between \$30,000 and \$50,000	1,221	12.4	336	9.8	444	16.1	413	12.4	29	8.1
Between \$50,000 and \$75,000	431	4.4	119	3.5	142	5.1	161	4.8	9	2.5
At Least \$75,000	132	1.3	35	1.0	47	1.7	49	1.5	1	0.4
Homeownership										
Homeowner	2,238	22.7	648	18.9	552	20.0	917	27.5	121	34.1
Non-homeowner	7,637	77.3	2,783	81.1	2,210	80.0	2,413	72.5	232	65.9
Geographic Region										
Northeast	1,537	15.6	502	14.6	476	17.2	502	15.1	58	16.3
Midwest	1,920	19.4	789	23.0	254	9.2	812	24.4	65	18.4
South	4,493	45.5	1,868	54.4	1,127	40.8	1,417	42.5	81	23.1
West	1,925	19.5	272	7.9	904	32.7	599	18.0	149	42.2
Metropolitan Status										
Metropolitan Area	8,029	81.3	2,911	84.9	2,494	90.3	2,384	71.6	240	67.9
Inside principal city	4,066	41.2	1,835	53.5	1,414	51.2	698	21.0	119	33.6
Not inside principal city	2,754	27.9	750	21.9	815	29.5	1,122	33.7	66	18.8
Not identified	1,209	12.2	326	9.5	265	9.6	564	16.9	55	15.5
Not in Metropolitan Area	1,764	17.9	490	14.3	253	9.2	909	27.3	112	31.8
Not Identified	83	0.8	30	0.9	15	0.5	37	1.1	1	0.3

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-2 2011 Unbanked Households' Use of AFS by Race

AFS Use	All Unbanked Households		Race/Ethnicity								
			Black		Hispanic Non-Black		White Non-Black Non-Hispanic		Other Non-Black Non-Hispanic		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
Used Any AFS											
In last 30 days ^a	4,490	45.5	1,472	42.9	1,432	51.8	1,462	43.9	125	35.4	
In last 2-12 months	1,920	19.4	730	21.3	415	15.0	703	21.1	73	20.5	
Not in the last 12 months	929	9.4	357	10.4	184	6.7	361	10.8	26	7.5	
Never used	2,036	20.6	639	18.6	636	23.0	646	19.4	115	32.5	
Unknown	501	5.1	233	6.8	95	3.5	158	4.7	15	4.1	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Used Transaction AFS in the Last year^b											
Used AFS in the last year	6,137	62.1	2,100	61.2	1,792	64.9	2,053	61.6	192	54.3	
Did not use AFS last year	3,220	32.6	1,087	31.7	872	31.6	1,115	33.5	147	41.5	
Unknown	518	5.2	244	7.1	98	3.5	162	4.9	15	4.1	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Used Credit AFS in the Last year^c											
Used AFS in the last year	1,660	16.8	542	15.8	309	11.2	757	22.7	52	14.7	
Did not use AFS last year	7,473	75.7	2,579	75.2	2,277	82.5	2,339	70.2	278	78.7	
Unknown	743	7.5	310	9.0	176	6.4	234	7.0	24	6.7	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Number of Specific AFS Products Used in the Last Year											
Used 0 AFS	2,911	29.5	971	28.3	818	29.6	981	29.5	141	39.9	
Used 1 AFS	2,610	26.4	981	28.6	654	23.7	892	26.8	83	23.5	
Used 2 or more AFS	3,505	35.5	1,117	32.6	1,091	39.5	1,191	35.8	106	29.9	
Unknown	849	8.6	362	10.5	198	7.2	266	8.0	24	6.7	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Number of Specific AFS Products Used in the Last 30 Days^a											
Used 1 AFS	2,708	60.3	910	61.9	735	51.4	981	67.1	81	65.0	
Used 2 or more AFS	1,600	35.6	508	34.5	621	43.4	434	29.7	37	29.9	
Unknown	181	4.0	53	3.6	75	5.3	47	3.2	6	5.1	
Total Households That Used AFS In the Last 30 Days	4,490	100.0	1,472	100.0	1,432	100.0	1,462	100.0	125	100.0	
Number of Times Transaction AFS Used in the Last 30 Days^b											
Used 1 time	1,327	30.2	458	31.9	389	27.6	446	31.1	35	29.7	
Used 2 times	1,032	23.5	353	24.6	319	22.7	335	23.4	25	21.0	
Used 3 or more times	1,817	41.4	556	38.8	612	43.4	597	41.7	52	44.3	
Unknown	216	4.9	67	4.7	89	6.3	55	3.8	6	4.9	
Total Households That Used Transaction AFS In the Last 30 Days	4,392	100.0	1,433	100.0	1,409	100.0	1,433	100.0	117	100.0	

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-3 2011 Distribution of Underbanked Households by Race and Demographic Characteristics

Household Characteristic	Race/Ethnicity									
	All Underbanked Households		Black		Hispanic Non-Black		White Non-Black Non-Hispanic		Other Non-Black Non-Hispanic	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0
Bank Account Type										
Checking and savings accounts	15,113	62.5	3,199	58.8	2,174	55.4	8,820	65.1	921	71.9
Savings account only	1,298	5.4	410	7.5	220	5.6	607	4.5	60	4.7
Checking account only	7,548	31.2	1,756	32.3	1,502	38.2	3,995	29.5	295	23.0
Banked, but account type unknown	240	1.0	76	1.4	31	0.8	128	0.9	5	0.4
Household Type										
Family household	16,931	70.0	3,691	67.8	3,183	81.1	9,109	67.2	948	74.0
Female householder, no husband present	4,598	19.0	1,628	29.9	797	20.3	2,021	14.9	151	11.8
Male householder, no wife present	1,662	6.9	379	7.0	368	9.4	810	6.0	105	8.2
Married couple	10,671	44.1	1,684	30.9	2,018	51.4	6,278	46.3	692	54.0
Nonfamily household and other	7,268	30.0	1,750	32.2	744	18.9	4,442	32.8	333	26.0
Spanish Is Only Language Spoken										
Spanish is not only language spoken	23,496	97.1	5,409	99.4	3,280	83.5	13,531	99.9	1,276	99.6
Spanish is only language spoken	704	2.9	32	0.6	647	16.5	20	0.1	5	0.4
Nativity										
U.S.-born	20,038	82.8	4,644	85.4	1,839	46.8	12,965	95.7	589	46.0
Foreign-born citizen	1,880	7.8	478	8.8	728	18.5	326	2.4	348	27.2
Foreign-born non-citizen	2,282	9.4	318	5.9	1,360	34.6	260	1.9	344	26.8
Age Group										
15 to 24 years	1,955	8.1	447	8.2	342	8.7	1,055	7.8	111	8.7
25 to 34 years	4,993	20.6	1,110	20.4	958	24.4	2,611	19.3	314	24.5
35 to 44 years	4,918	20.3	1,225	22.5	1,029	26.2	2,371	17.5	293	22.8
45 to 54 years	5,336	22.1	1,143	21.0	803	20.5	3,133	23.1	257	20.0
55 to 64 years	4,064	16.8	854	15.7	549	14.0	2,474	18.3	188	14.7
65 years or more	2,933	12.1	662	12.2	246	6.3	1,906	14.1	119	9.3
Education										
No high school degree	3,505	14.5	675	12.4	1,338	34.1	1,364	10.1	128	10.0
High school degree	7,638	31.6	1,692	31.1	1,125	28.6	4,531	33.4	290	22.7
Some college	7,676	31.7	1,882	34.6	925	23.6	4,528	33.4	342	26.7
College degree	5,380	22.2	1,192	21.9	539	13.7	3,128	23.1	521	40.7
Employment Status										
Employed	15,515	64.1	3,433	63.1	2,655	67.6	8,526	62.9	901	70.3
Unemployed	1,899	7.8	547	10.1	324	8.2	931	6.9	97	7.6
Not in labor force	6,786	28.0	1,461	26.8	948	24.1	4,094	30.2	283	22.1
Household Income										
Less than \$15,000	4,225	17.5	1,246	22.9	581	14.8	2,218	16.4	180	14.0
Between \$15,000 and \$30,000	5,628	23.3	1,404	25.8	1,023	26.1	2,995	22.1	206	16.1
Between \$30,000 and \$50,000	5,787	23.9	1,259	23.1	1,181	30.1	3,014	22.2	333	26.0
Between \$50,000 and \$75,000	4,143	17.1	746	13.7	692	17.6	2,511	18.5	193	15.1
At Least \$75,000	4,418	18.3	785	14.4	450	11.5	2,813	20.8	369	28.8
Homeownership										
Homeowner	12,590	52.0	2,311	42.5	1,831	46.6	7,866	58.0	582	45.4
Non-homeowner	11,610	48.0	3,129	57.5	2,096	53.4	5,685	42.0	699	54.6
Geographic Region										
Northeast	3,908	16.1	948	17.4	494	12.6	2,242	16.5	223	17.4
Midwest	4,772	19.7	853	15.7	311	7.9	3,439	25.4	169	13.2
South	10,429	43.1	3,105	57.1	1,703	43.4	5,284	39.0	338	26.4
West	5,090	21.0	535	9.8	1,419	36.1	2,585	19.1	551	43.1
Metropolitan Status										
Metropolitan Area	20,066	82.9	4,890	89.9	3,626	92.3	10,457	77.2	1,093	85.3
Inside principal city	7,485	30.9	2,490	45.8	1,820	46.3	2,705	20.0	470	36.7
Not inside principal city	9,214	38.1	1,835	33.7	1,453	37.0	5,438	40.1	489	38.2
Not identified	3,367	13.9	565	10.4	354	9.0	2,314	17.1	135	10.5
Not in Metropolitan Area	3,857	15.9	502	9.2	285	7.2	2,890	21.3	181	14.1
Not Identified	276	1.1	50	0.9	16	0.4	203	1.5	7	0.5

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-4 2011 Underbanked Households' Use of AFS by Race

AFS Use	All Underbanked Households		Race/Ethnicity								
			Black		Hispanic Non-Black		White Non-Black Non-Hispanic		Other Non-Black Non-Hispanic		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
Used Any AFS											
In last 30 days ^a	9,981	41.2	2,746	50.5	1,974	50.3	4,780	35.3	481	37.5	
In last 2-12 months	14,219	58.8	2,695	49.5	1,952	49.7	8,771	64.7	800	62.5	
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0	
Used Transaction AFS in the Last year^b											
Used AFS in the last year	21,874	90.4	5,066	93.1	3,622	92.2	12,003	88.6	1,183	92.4	
Did not use AFS last year	2,272	9.4	369	6.8	301	7.7	1,508	11.1	94	7.3	
Unknown	54	0.2	6	0.1	4	0.1	39	0.3	4	0.3	
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0	
Used Credit AFS in the Last year^c											
Used AFS in the last year	5,583	23.1	1,329	24.4	801	20.4	3,245	23.9	209	16.3	
Did not use AFS last year	18,321	75.7	4,052	74.5	3,066	78.1	10,161	75.0	1,043	81.4	
Unknown	295	1.2	60	1.1	60	1.5	146	1.1	29	2.3	
Total											
Number of Specific AFS Products Used in the Last Year											
Used 1 AFS	17,186	71.0	3,470	63.8	2,487	63.3	10,285	75.9	944	73.7	
Used 2 or more AFS	6,508	26.9	1,856	34.1	1,344	34.2	3,014	22.2	295	23.0	
Unknown	505	2.1	115	2.1	96	2.4	252	1.9	42	3.3	
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0	
Number of Specific AFS Products Used in the Last 30 Days^a											
Used 1 AFS	8,276	82.9	2,292	83.5	1,462	74.1	4,144	86.7	378	78.7	
Used 2 or more AFS	1,505	15.1	389	14.2	470	23.8	566	11.8	80	16.7	
Unknown	200	2.0	65	2.4	43	2.2	70	1.5	22	4.5	
Total Households That Used AFS In the Last 30 Days	9,981	100.0	2,746	100.0	1,974	100.0	4,780	100.0	481	100.0	
Number of Times Transaction AFS Used in the Last 30 Days^b											
Used 1 time	5,040	55.3	1,391	53.8	956	51.6	2,435	57.4	257	59.8	
Used 2 times	2,069	22.7	589	22.8	435	23.5	952	22.4	94	21.7	
Used 3 or more times	1,758	19.3	511	19.8	426	23.0	755	17.8	67	15.5	
Unknown	246	2.7	94	3.6	37	2.0	101	2.4	13	3.0	
Total Households That Used Transaction AFS In the Last 30 Days	9,112	100.0	2,585	100.0	1,854	100.0	4,243	100.0	430	100.0	

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-5 2011 Distribution of Unbanked Households by Income and Demographic Characteristics

Household Characteristic	All Unbanked Households		Household Income									
			Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Previous Banking Status												
Previously banked	4,411	44.7	2,504	45.4	1,161	45.0	481	39.4	202	46.8	62	47.1
Never-banked	5,269	53.4	2,926	53.1	1,334	51.7	717	58.7	222	51.5	70	52.9
Unknown	196	2.0	80	1.5	85	3.3	23	1.9	8	1.8	-	-
Likelihood of Opening a Bank Account												
Very or somewhat likely	3,350	33.9	1,934	35.1	870	33.7	363	29.7	131	30.4	53	39.7
Not too likely or not likely at all	5,999	60.7	3,355	60.9	1,533	59.4	785	64.3	255	59.1	72	54.1
Unknown	526	5.3	221	4.0	178	6.9	74	6.0	45	10.5	8	6.2
Household Type												
Family household	5,905	59.8	3,057	55.5	1,626	63.0	828	67.8	305	70.7	89	66.9
Female householder, no husband present	2,971	30.1	1,899	34.5	695	26.9	239	19.6	116	26.9	22	16.5
Male householder, no wife present	807	8.2	380	6.9	234	9.1	134	11.0	51	11.9	7	5.4
Married couple	2,127	21.5	778	14.1	698	27.0	455	37.2	137	31.8	60	45.0
Nonfamily household and other	3,971	40.2	2,453	44.5	955	37.0	393	32.2	126	29.3	44	33.1
Race/Ethnicity												
Black	3,430	34.7	2,185	39.7	756	29.3	336	27.5	119	27.6	35	26.5
Hispanic non-Black	2,762	28.0	1,170	21.2	959	37.2	444	36.3	142	33.0	47	35.7
White non-Black non-Hispanic	3,330	33.7	1,921	34.9	786	30.4	413	33.8	161	37.4	49	36.8
Other non-Black non-Hispanic	353	3.6	234	4.2	80	3.1	29	2.3	9	2.0	1	1.0
Spanish Is Only Language Spoken												
Spanish is not only language spoken	8,965	90.8	5,142	93.3	2,264	87.7	1,058	86.6	386	89.6	114	86.4
Spanish is only language spoken	911	9.2	368	6.7	316	12.3	163	13.4	45	10.4	18	13.6
Nativity												
U.S.-born	7,673	77.7	4,570	82.9	1,837	71.2	847	69.4	326	75.6	93	70.2
Foreign-born citizen	453	4.6	212	3.8	154	6.0	61	5.0	20	4.7	6	4.4
Foreign-born non-citizen	1,750	17.7	729	13.2	590	22.9	313	25.6	85	19.7	34	25.3
Age Group												
15 to 24 years	1,094	11.1	670	12.2	302	11.7	80	6.5	39	9.0	5	3.5
25 to 34 years	2,587	26.2	1,365	24.8	737	28.5	348	28.5	97	22.4	40	30.2
35 to 44 years	1,994	20.2	1,010	18.3	603	23.4	248	20.3	99	23.0	33	25.1
45 to 54 years	2,002	20.3	1,110	20.1	479	18.5	283	23.2	108	25.0	23	17.1
55 to 64 years	1,202	12.2	777	14.1	219	8.5	140	11.4	44	10.3	23	17.1
65 years or more	997	10.1	579	10.5	242	9.4	122	10.0	44	10.3	9	6.9
Education												
No high school degree	3,696	37.4	2,183	39.6	969	37.6	399	32.7	110	25.4	35	26.8
High school degree	3,764	38.1	2,147	39.0	970	37.6	471	38.5	139	32.1	38	29.0
Some college	2,002	20.3	1,051	19.1	529	20.5	264	21.6	126	29.3	32	23.8
College degree	413	4.2	130	2.4	113	4.4	87	7.1	57	13.1	27	20.4
Employment Status												
Employed	3,818	38.7	1,427	25.9	1,313	50.9	722	59.1	268	62.2	88	66.6
Unemployed	1,525	15.4	1,028	18.7	331	12.8	116	9.5	32	7.5	17	12.6
Not in labor force	4,532	45.9	3,055	55.4	937	36.3	383	31.3	131	30.3	27	20.7
Homeownership												
Homeowner	2,238	22.7	1,016	18.4	627	24.3	371	30.4	169	39.1	56	42.1
Non-homeowner	7,637	77.3	4,495	81.6	1,954	75.7	850	69.6	262	60.9	77	57.9
Geographic Region												
Northeast	1,537	15.6	821	14.9	426	16.5	193	15.8	67	15.6	31	23.4
Midwest	1,920	19.4	1,178	21.4	436	16.9	212	17.3	80	18.5	15	11.1
South	4,493	45.5	2,603	47.2	1,135	44.0	526	43.1	162	37.6	66	50.1
West	1,925	19.5	909	16.5	584	22.6	290	23.8	122	28.2	20	15.4
Metropolitan Status												
Metropolitan Area	8,029	81.3	4,312	78.3	2,191	84.9	1,031	84.4	385	89.3	110	83.4
Inside principal city	4,066	41.2	2,289	41.5	1,078	41.8	492	40.3	172	39.8	35	26.6
Not inside principal city	2,754	27.9	1,324	24.0	778	30.1	435	35.6	164	38.0	54	40.5
Not identified	1,209	12.2	699	12.7	335	13.0	104	8.5	49	11.5	22	16.3
Not in Metropolitan Area	1,764	17.9	1,168	21.2	358	13.9	175	14.4	44	10.2	18	13.6
Not Identified	83	0.8	30	0.5	32	1.2	15	1.2	2	0.5	4	3.0

Notes:

- = For this table cell, there were too 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. Figures do not always reconcile to totals because of rounding.

Table B-6 2011 Unbanked Households' Use of AFS by Income

AFS Use	All Unbanked Households		Household Income									
			Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Used Any AFS												
In last 30 days ^a	4,490	45.5	2,340	42.5	1,260	48.8	611	50.1	224	52.1	54	40.8
In last 2-12 months	1,920	19.4	1,208	21.9	450	17.5	174	14.2	70	16.3	18	13.7
Not in the last 12 months	929	9.4	543	9.9	241	9.3	98	8.0	40	9.3	6	4.9
Never used	2,036	20.6	1,193	21.7	455	17.6	277	22.7	72	16.7	39	29.2
Unknown	501	5.1	226	4.1	174	6.8	61	5.0	24	5.6	15	11.4
Total	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Used Transaction AFS in the Last year^b												
Used AFS in the last year	6,137	62.1	3,372	61.2	1,656	64.2	755	61.8	286	66.3	68	51.6
Did not use AFS last year	3,220	32.6	1,908	34.6	746	28.9	401	32.9	117	27.0	49	37.0
Unknown	518	5.2	230	4.2	179	7.0	65	5.3	29	6.7	15	11.4
Total	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Used Credit AFS in the Last year^c												
Used AFS in the last year	1,660	16.8	917	16.6	462	17.9	185	15.1	73	16.9	23	17.3
Did not use AFS last year	7,473	75.7	4,236	76.9	1,888	73.2	944	77.3	310	71.9	94	71.3
Unknown	743	7.5	357	6.5	230	8.9	93	7.6	48	11.2	15	11.4
Total	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Number of Specific AFS Products Used in the Last Year												
Used 0 AFS	2,911	29.5	1,707	31.0	684	26.5	371	30.4	105	24.3	45	34.1
Used 1 AFS	2,610	26.4	1,607	29.2	628	24.3	241	19.7	108	24.9	27	20.2
Used 2 or more AFS	3,505	35.5	1,783	32.4	1,014	39.3	503	41.2	161	37.2	46	34.4
Unknown	849	8.6	414	7.5	256	9.9	107	8.7	58	13.5	15	11.4
Total	9,875	100.0	5,510	100.0	2,581	100.0	1,221	100.0	431	100.0	132	100.0
Number of Specific AFS Products Used in the Last 30 Days^a												
Used 1 AFS	2,708	60.3	1,544	66.0	717	56.9	308	50.5	101	45.0	38	70.9
Used 2 or more AFS	1,600	35.6	700	29.9	518	41.1	266	43.6	100	44.7	16	29.1
Unknown	181	4.0	96	4.1	26	2.0	37	6.0	23	10.2	-	-
Total Households That Used AFS In the Last 30 Days	4,490	100.0	2,340	100.0	1,260	100.0	611	100.1	224	100.0	54	100.0
Number of Times Transaction AFS Used in the Last 30 Days^b												
Used 1 time	1,327	30.2	836	36.8	316	25.4	125	20.7	37	16.8	13	25.1
Used 2 times	1,032	23.5	528	23.2	330	26.5	116	19.2	52	23.7	7	13.2
Used 3 or more times	1,817	41.4	793	34.9	559	44.9	336	55.7	109	49.1	19	38.7
Unknown	216	4.9	115	5.1	40	3.2	26	4.3	23	10.4	12	23.0
Total Households That Used Transaction AFS In the Last 30 Days	4,392	100.0	2,272	100.0	1,245	100.0	603	100.0	221	100.0	50	100.0

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

- = For this table cell, there were too 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.

Figures do not always reconcile to totals because of rounding.

Table B-7 2011 Distribution of Underbanked Households by Income and Demographic Characteristics

Household Characteristic	All Underbanked Households		Household Income									
			Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	4,225	100.0	5,628	100.0	5,787	100.0	4,143	100.0	4,418	100.0
Bank Account Type												
Checking and savings accounts	15,113	62.5	1,620	38.3	2,856	50.8	3,688	63.7	3,154	76.1	3,795	85.9
Savings account only	1,298	5.4	491	11.6	437	7.8	233	4.0	96	2.3	40	0.9
Checking account only	7,548	31.2	2,046	48.4	2,287	40.6	1,816	31.4	855	20.6	545	12.3
Banked, but account type unknown	240	1.0	68	1.6	47	0.8	50	0.9	37	0.9	37	0.8
Household Type												
Family household	16,931	70.0	2,168	51.3	3,599	63.9	4,167	72.0	3,195	77.1	3,801	86.0
Female householder, no husband present	4,598	19.0	1,226	29.0	1,338	23.8	1,030	17.8	625	15.1	379	8.6
Male householder, no wife present	1,662	6.9	164	3.9	409	7.3	499	8.6	301	7.3	289	6.5
Married couple	10,671	44.1	779	18.4	1,851	32.9	2,638	45.6	2,269	54.8	3,134	70.9
Nonfamily household and other	7,268	30.0	2,057	48.7	2,029	36.1	1,619	28.0	947	22.9	617	14.0
Race/Ethnicity												
Black	5,441	22.5	1,246	29.5	1,404	24.9	1,259	21.8	746	18.0	785	17.8
Hispanic non-Black	3,927	16.2	581	13.7	1,023	18.2	1,181	20.4	692	16.7	450	10.2
White non-Black non-Hispanic	13,551	56.0	2,218	52.5	2,995	53.2	3,014	52.1	2,511	60.6	2,813	63.7
Other non-Black non-Hispanic	1,281	5.3	180	4.3	206	3.7	333	5.8	193	4.7	369	8.4
Spanish Is Only Language Spoken												
Spanish is not only language spoken	23,496	97.1	4,107	97.2	5,386	95.7	5,543	95.8	4,073	98.3	4,388	99.3
Spanish is only language spoken	704	2.9	118	2.8	242	4.3	244	4.2	70	1.7	30	0.7
Nativity												
U.S.-born	20,038	82.8	3,683	87.2	4,710	83.7	4,531	78.3	3,449	83.3	3,664	82.9
Foreign-born citizen	1,880	7.8	248	5.9	308	5.5	496	8.6	374	9.0	454	10.3
Foreign-born non-citizen	2,282	9.4	294	7.0	610	10.8	759	13.1	319	7.7	300	6.8
Age Group												
15 to 24 years	1,955	8.1	607	14.4	560	10.0	467	8.1	212	5.1	109	2.5
25 to 34 years	4,993	20.6	811	19.2	1,254	22.3	1,322	22.9	884	21.3	722	16.3
35 to 44 years	4,918	20.3	643	15.2	1,073	19.1	1,203	20.8	999	24.1	1,000	22.6
45 to 54 years	5,336	22.1	819	19.4	1,014	18.0	1,189	20.5	952	23.0	1,364	30.9
55 to 64 years	4,064	16.8	678	16.1	867	15.4	940	16.3	684	16.5	895	20.3
65 years or more	2,933	12.1	668	15.8	860	15.3	665	11.5	412	9.9	328	7.4
Education												
No high school degree	3,505	14.5	1,037	24.6	1,069	19.0	889	15.4	327	7.9	184	4.2
High school degree	7,638	31.6	1,595	37.8	2,005	35.6	1,978	34.2	1,232	29.7	828	18.7
Some college	7,676	31.7	1,226	29.0	1,901	33.8	1,884	32.6	1,424	34.4	1,241	28.1
College degree	5,380	22.2	366	8.7	653	11.6	1,036	17.9	1,160	28.0	2,165	49.0
Employment Status												
Employed	15,515	64.1	1,572	37.2	3,236	57.5	3,983	68.8	3,157	76.2	3,567	80.7
Unemployed	1,899	7.8	594	14.1	463	8.2	441	7.6	244	5.9	157	3.5
Not in labor force	6,786	28.0	2,059	48.7	1,929	34.3	1,362	23.5	742	17.9	694	15.7
Homeownership												
Homeowner	12,590	52.0	1,260	29.8	2,152	38.2	3,012	52.0	2,700	65.2	3,466	78.5
Non-homeowner	11,610	48.0	2,965	70.2	3,475	61.8	2,775	48.0	1,443	34.8	952	21.5
Geographic Region												
Northeast	3,908	16.1	697	16.5	736	13.1	848	14.7	655	15.8	972	22.0
Midwest	4,772	19.7	938	22.2	1,222	21.7	1,121	19.4	699	16.9	792	17.9
South	10,429	43.1	1,840	43.6	2,529	44.9	2,521	43.6	1,864	45.0	1,675	37.9
West	5,090	21.0	749	17.7	1,141	20.3	1,297	22.4	924	22.3	979	22.1
Metropolitan Status												
Metropolitan Area	20,066	82.9	3,298	78.1	4,562	81.1	4,793	82.8	3,526	85.1	3,887	88.0
Inside principal city	7,485	30.9	1,505	35.6	1,799	32.0	1,916	33.1	1,075	26.0		
Not inside principal city	9,214	38.1	1,070	25.3	1,983	35.2	2,060	35.6	1,959	47.3	2,143	48.5
Not identified	3,367	13.9	723	17.1	781	13.9	818	14.1	491	11.9	555	12.6
Not in Metropolitan Area	3,857	15.9	883	20.9	986	17.5	936	16.2	580	14.0	472	10.7
Not Identified	276	1.1	44	1.0	80	1.4	58	1.0	37	0.9	59	1.3

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-8 2011 Underbanked Households' Use of AFS by Income

AFS Use	All Underbanked Households		Household Income									
			Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Used Any AFS												
In last 30 days ^a	9,981	41.2	2,036	48.2	2,533	45.0	2,537	43.8	1,547	37.3	1,328	30.1
In last 2-12 months	14,219	58.8	2,188	51.8	3,095	55.0	3,250	56.2	2,596	62.7	3,090	69.9
Total	24,199	100.0	4,225	100.0	5,628	100.0	5,787	100.0	4,143	100.0	4,418	100.0
Used Transaction AFS in the Last year^b												
Used AFS in the last year	21,874	90.4	3,701	87.6	5,025	89.3	5,223	90.3	3,778	91.2	4,147	93.9
Did not use AFS last year	2,272	9.4	503	11.9	589	10.5	553	9.6	362	8.7	264	6.0
Unknown	54	0.2	21	0.5	14	0.2	11	0.2	2	0.1	6	0.1
Total	24,199	100.0	4,225	100.0	5,628	100.0	5,787	100.0	4,143	100.0	4,418	100.0
Used Credit AFS in the Last year^c												
Used AFS in the last year	5,583	23.1	1,240	29.4	1,548	27.5	1,405	24.3	890	21.5	500	11.3
Did not use AFS last year	18,321	75.7	2,938	69.5	4,007	71.2	4,302	74.3	3,210	77.5	3,864	87.5
Unknown	295	1.2	46	1.1	72	1.3	80	1.4	43	1.0	54	1.2
Total	24,199	100.0	4,225	100.0	5,628	100.0	5,787	100.0	4,143	100.0	4,418	100.0
Number of Specific AFS Products Used in the Last Year												
Used 1 AFS	17,186	71.0	2,832	67.0	3,743	66.5	3,946	68.2	3,070	74.1	3,594	81.4
Used 2 or more AFS	6,508	26.9	1,304	30.9	1,751	31.1	1,708	29.5	1,007	24.3	738	16.7
Unknown	505	2.1	88	2.1	134	2.4	133	2.3	65	1.6	86	1.9
Total	24,199	100.0	4,225	100.0	5,628	100.0	5,787	100.0	4,143	100.0	4,418	100.0
Number of Specific AFS Products Used in the Last 30 Days^a												
Used 1 AFS	8,276	82.9	1,707	83.8	2,030	80.2	2,070	81.6	1,313	84.9	1,155	87.0
Used 2 or more AFS	1,505	15.1	296	14.5	439	17.3	412	16.3	214	13.8	144	10.9
Unknown	200	2.0	34	1.6	63	2.5	54	2.1	20	1.3	29	2.2
Total Households That Used AFS In the Last 30 Days	9,981	100.0	2,036	100.0	2,533	100.0	2,537	100.0	1,547	100.0	1,328	100.0
Number of Times Transaction AFS Used in the Last 30 Days^b												
Used 1 time	5,040	55.3	1,091	59.3	1,196	51.5	1,215	53.4	806	57.0	732	58.2
Used 2 times	2,069	22.7	353	19.2	548	23.6	550	24.2	317	22.4	301	23.9
Used 3 or more times	1,758	19.3	349	19.0	511	22.0	462	20.3	251	17.7	185	14.7
Unknown	246	2.7	47	2.5	69	3.0	50	2.2	41	2.9	39	3.1
Total Households That Used Transaction AFS In the Last 30 Days	9,112	100.0	1,839	100.0	2,324	100.1	2,277	100.0	1,416	100.0	1,258	100.0

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-9 2011 Distribution of Unbanked Households by Household Type and Demographic Characteristics

Household Characteristic	All Unbanked Households		Household Type							
			Married Couple		Female Householder, No Husband Present		Male Householder, No Wife Present		Nonfamily Household and Other	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0
Previous Banking Status										
Previously banked	4,411	44.7	819	38.5	1,275	42.9	298	36.9	2,018	50.8
Never-banked	5,269	53.4	1,269	59.7	1,658	55.8	471	58.4	1,871	47.1
Unknown	196	2.0	39	1.8	37	1.2	38	4.7	82	2.1
Likelihood of Opening a Bank Account										
Very or somewhat likely	3,350	33.9	683	32.1	1,213	40.8	306	37.9	1,149	28.9
Not too likely or not likely at all	5,999	60.7	1,351	63.5	1,626	54.7	458	56.7	2,564	64.6
Unknown	526	5.3	93	4.4	132	4.4	43	5.3	258	6.5
Race/Ethnicity										
Black	3,430	34.7	346	16.3	1,334	44.9	229	28.4	1,521	38.3
Hispanic non-Black	2,762	28.0	1,005	47.2	746	25.1	299	37.0	713	17.9
White non-Black non-Hispanic	3,330	33.7	720	33.9	803	27.0	241	29.9	1,565	39.4
Other non-Black non-Hispanic	353	3.6	56	2.6	87	2.9	38	4.7	172	4.3
Spanish is Only Language Spoken										
Spanish is not only language spoken	8,965	90.8	1,728	81.2	2,782	93.7	720	89.2	3,735	94.1
Spanish is only language spoken	911	9.2	399	18.8	189	6.3	87	10.8	236	5.9
Nativity										
U.S.-born	7,673	77.7	1,205	56.6	2,502	84.2	603	74.7	3,364	84.7
Foreign-born citizen	453	4.6	161	7.6	102	3.4	20	2.5	170	4.3
Foreign-born non-citizen	1,750	17.7	761	35.8	367	12.4	184	22.8	437	11.0
Age Group										
15 to 24 years	1,094	11.1	139	6.5	444	15.0	139	17.2	371	9.4
25 to 34 years	2,587	26.2	616	28.9	1,042	35.1	232	28.7	697	17.5
35 to 44 years	1,994	20.2	575	27.0	666	22.4	214	26.5	539	13.6
45 to 54 years	2,002	20.3	417	19.6	553	18.6	131	16.2	902	22.7
55 to 64 years	1,202	12.2	207	9.7	143	4.8	63	7.7	789	19.9
65 years or more	997	10.1	173	8.1	123	4.1	28	3.5	673	16.9
Education										
No high school degree	3,696	37.4	993	46.7	1,046	35.2	332	41.1	1,325	33.4
High school degree	3,764	38.1	758	35.6	1,123	37.8	322	39.9	1,562	39.3
Some college	2,002	20.3	303	14.3	736	24.8	118	14.7	844	21.3
College degree	413	4.2	73	3.4	66	2.2	35	4.3	239	6.0
Employment Status										
Employed	3,818	38.7	935	43.9	1,080	36.4	398	49.4	1,405	35.4
Unemployed	1,525	15.4	271	12.7	558	18.8	185	22.9	512	12.9
Not in labor force	4,532	45.9	922	43.3	1,333	44.9	224	27.8	2,053	51.7
Household Income										
Less than \$15,000	5,510	55.8	778	36.6	1,899	63.9	380	47.1	2,453	61.8
Between \$15,000 and \$30,000	2,581	26.1	698	32.8	695	23.4	234	29.0	955	24.0
Between \$30,000 and \$50,000	1,221	12.4	455	21.4	239	8.1	134	16.6	393	9.9
Between \$50,000 and \$75,000	431	4.4	137	6.4	116	3.9	51	6.4	126	3.2
At Least \$75,000	132	1.3	60	2.8	22	0.7	7	0.9	44	1.1
Homeownership										
Homeowner	2,238	22.7	645	30.3	497	16.7	240	29.7	857	21.6
Non-homeowner	7,637	77.3	1,482	69.7	2,474	83.3	567	70.3	3,114	78.4
Geographic Region										
Northeast	1,537	15.6	288	13.5	460	15.5	99	12.2	692	17.4
Midwest	1,920	19.4	296	13.9	573	19.3	170	21.0	883	22.2
South	4,493	45.5	1,016	47.8	1,421	47.8	345	42.8	1,711	43.1
West	1,925	19.5	528	24.8	518	17.4	194	24.0	685	17.3
Metropolitan Status										
Metropolitan Area	8,029	81.3	1,726	81.1	2,346	79.0	676	83.8	3,282	82.6
Inside principal city	4,066	41.2	803	37.8	1,250	42.1	340	42.1	1,673	42.1
Not inside principal city	2,754	27.9	676	31.8	774	26.1	248	30.7	1,055	26.6
Not identified	1,209	12.2	246	11.6	321	10.8	88	10.9	554	14.0
Not in Metropolitan Area	1,764	17.9	383	18.0	594	20.0	127	15.7	661	16.7
Not Identified	83	0.8	19	0.9	31	1.1	5	0.6	28	0.7

Notes:
Figures do not always reconcile to totals because of rounding.

Table B-10 2011 Unbanked Households' Use of AFS by Household Type

AFS Use	All Unbanked Households		Household Type								
			Married Couple		Female Householder, No Husband Present		Male Householder, No Wife Present		Nonfamily Household and Other		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
Used Any AFS											
In last 30 days ^a	4,490	45.5	1,138	53.5	1,480	49.8	395	48.9	1,477	37.2	
In last 2-12 months	1,920	19.4	363	17.0	641	21.6	186	23.0	732	18.4	
Not in the last 12 months	929	9.4	169	7.9	285	9.6	55	6.8	420	10.6	
Never used	2,036	20.6	369	17.4	476	16.0	127	15.7	1,064	26.8	
Unknown	501	5.1	89	4.2	90	3.0	44	5.5	278	7.0	
Total	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0	
Used Transaction AFS in the Last year^b											
Used AFS in the last year	6,137	62.1	1,449	68.1	1,995	67.2	570	70.6	2,124	53.5	
Did not use AFS last year	3,220	32.6	575	27.1	878	29.5	193	23.9	1,574	39.6	
Unknown	518	5.2	103	4.8	98	3.3	44	5.5	273	6.9	
Total	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0	
Used Credit AFS in the Last year^c											
Used AFS in the last year	1,660	16.8	384	18.1	615	20.7	177	22.0	484	12.2	
Did not use AFS last year	7,473	75.7	1,578	74.2	2,203	74.2	566	70.1	3,126	78.7	
Unknown	743	7.5	164	7.7	153	5.1	64	7.9	362	9.1	
Total	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0	
Number of Specific AFS Products Used in the Last Year											
Used 0 AFS	2,911	29.5	522	24.5	749	25.2	182	22.6	1,458	36.7	
Used 1 AFS	2,610	26.4	494	23.2	942	31.7	174	21.5	1,000	25.2	
Used 2 or more AFS	3,505	35.5	931	43.8	1,091	36.7	367	45.4	1,117	28.1	
Unknown	849	8.6	180	8.5	189	6.4	84	10.5	395	10.0	
Total	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0	
Number of Specific AFS Products Used in the Last 30 Days^a											
Used 1 AFS	2,708	60.3	581	51.1	948	64.1	192	48.7	986	66.8	
Used 2 or more AFS	1,600	35.6	500	43.9	476	32.1	180	45.6	445	30.1	
Unknown	181	4.0	57	5.0	56	3.8	22	5.7	46	3.1	
Total Households That Used AFS In the Last 30 Days	4,490	100.0	1,138	100.0	1,480	100.0	395	100.0	1,477	100.0	
Number of Times Transaction AFS Used in the Last 30 Days^b											
Used 1 time	1,327	30.2	289	25.8	445	30.7	65	16.7	529	36.8	
Used 2 times	1,032	23.5	221	19.7	411	28.4	91	23.3	310	21.6	
Used 3 or more times	1,817	41.4	552	49.4	531	36.7	209	53.8	524	36.5	
Unknown	216	4.9	57	5.1	61	4.2	24	6.2	74	5.1	
Total Households That Used Transaction AFS In the Last 30 Days	4,392	100.0	1,119	100.0	1,448	100.0	389	100.0	1,436	100.0	

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-11 2011 Distribution of Underbanked Households by Household Type and Demographic Characteristics

Household Characteristic	All Underbanked Households		Household Type							
			Married Couple		Female Householder, No Husband Present		Male Householder, No Wife Present		Nonfamily Household and Other	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0
Bank Account Type										
Checking and savings accounts	15,113	62.5	7,461	69.9	2,490	54.2	985	59.3	4,178	57.5
Savings account only	1,298	5.4	353	3.3	292	6.4	127	7.6	526	7.2
Checking account only	7,548	31.2	2,771	26.0	1,752	38.1	537	32.3	2,488	34.2
Banked, but account type unknown	240	1.0	87	0.8	64	1.4	13	0.8	76	1.1
Race/Ethnicity										
Black	5,441	22.5	1,684	15.8	1,628	35.4	379	22.8	1,750	24.1
Hispanic non-Black	3,927	16.2	2,018	18.9	797	17.3	368	22.1	744	10.2
White non-Black non-Hispanic	13,551	56.0	6,278	58.8	2,021	44.0	810	48.7	4,442	61.1
Other non-Black non-Hispanic	1,281	5.3	692	6.5	151	3.3	105	6.3	333	4.6
Spanish Is Only Language Spoken										
Spanish is not only language spoken	23,496	97.1	10,259	96.1	4,479	97.4	1,605	96.6	7,154	98.4
Spanish is only language spoken	704	2.9	413	3.9	119	2.6	57	3.4	115	1.6
Nativity										
U.S.-born	20,038	82.8	8,281	77.6	3,932	85.5	1,369	82.4	6,456	88.8
Foreign-born citizen	1,880	7.8	1,133	10.6	315	6.8	83	5.0	348	4.8
Foreign-born non-citizen	2,282	9.4	1,257	11.8	351	7.6	210	12.6	464	6.4
Age Group										
15 to 24 years	1,955	8.1	338	3.2	449	9.8	259	15.6	908	12.5
25 to 34 years	4,993	20.6	2,050	19.2	1,091	23.7	446	26.8	1,407	19.4
35 to 44 years	4,918	20.3	2,501	23.4	1,133	24.6	335	20.2	948	13.0
45 to 54 years	5,336	22.1	2,609	24.5	959	20.8	325	19.6	1,443	19.9
55 to 64 years	4,064	16.8	1,963	18.4	497	10.8	195	11.7	1,409	19.4
65 years or more	2,933	12.1	1,209	11.3	469	10.2	102	6.1	1,153	15.9
Education										
No high school degree	3,505	14.5	1,575	14.8	742	16.1	320	19.3	868	11.9
High school degree	7,638	31.6	3,380	31.7	1,449	31.5	594	35.8	2,215	30.5
Some college	7,676	31.7	3,069	28.8	1,738	37.8	501	30.2	2,368	32.6
College degree	5,380	22.2	2,648	24.8	669	14.5	246	14.8	1,817	25.0
Employment Status										
Employed	15,515	64.1	6,981	65.4	2,815	61.2	1,130	68.0	4,589	63.1
Unemployed	1,899	7.8	731	6.9	449	9.8	193	11.6	526	7.2
Not in labor force	6,786	28.0	2,959	27.7	1,334	29.0	339	20.4	2,154	29.6
Household Income										
Less than \$15,000	4,225	17.5	779	7.3	1,226	26.7	164	9.9	2,057	28.3
Between \$15,000 and \$30,000	5,628	23.3	1,851	17.3	1,338	29.1	409	24.6	2,029	27.9
Between \$30,000 and \$50,000	5,787	23.9	2,638	24.7	1,030	22.4	499	30.0	1,619	22.3
Between \$50,000 and \$75,000	4,143	17.1	2,269	21.3	625	13.6	301	18.1	947	13.0
At Least \$75,000	4,418	18.3	3,134	29.4	379	8.2	289	17.4	617	8.5
Homeownership										
Homeowner	12,590	52.0	7,314	68.5	1,882	40.9	706	42.5	2,689	37.0
Non-homeowner	11,610	48.0	3,358	31.5	2,716	59.1	956	57.5	4,580	63.0
Geographic Region										
Northeast	3,908	16.1	1,675	15.7	774	16.8	287	17.3	1,173	16.1
Midwest	4,772	19.7	2,041	19.1	865	18.8	318	19.1	1,549	21.3
South	10,429	43.1	4,658	43.6	2,061	44.8	654	39.3	3,056	42.0
West	5,090	21.0	2,298	21.5	898	19.5	404	24.3	1,491	20.5
Metropolitan Status										
Metropolitan Area	20,066	82.9	8,699	81.5	3,878	84.3	1,411	84.9	6,078	83.6
Inside principal city	7,485	30.9	2,696	25.3	1,586	34.5	596	35.9	2,607	35.9
Not inside principal city	9,214	38.1	4,600	43.1	1,606	34.9	564	34.0	2,443	33.6
Not identified	3,367	13.9	1,402	13.1	686	14.9	251	15.1	1,028	14.1
Not in Metropolitan Area	3,857	15.9	1,820	17.1	682	14.8	240	14.5	1,115	15.3
Not Identified	276	1.1	153	1.4	38	0.8	10	0.6	75	1.0

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-12 2011 Underbanked Households' Use of AFS by Household Type

AFS Use	All Underbanked Households		Household Type								
			Married Couple		Female Householder, No Husband Present		Male Householder, No Wife Present		Nonfamily Household and Other		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
Used Any AFS											
In last 30 days ^a	9,981	41.2	4,093	38.4	2,163	47.1	772	46.5	2,952	40.6	
In last 2-12 months	14,219	58.8	6,579	61.6	2,435	52.9	890	53.5	4,316	59.4	
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0	
Used Transaction AFS in the Last year^b											
Used AFS in the last year	21,874	90.4	9,632	90.3	4,067	88.4	1,499	90.2	6,676	91.8	
Did not use AFS last year	2,272	9.4	1,017	9.5	514	11.2	159	9.5	583	8.0	
Unknown	54	0.2	23	0.2	18	0.4	4	0.2	10	0.1	
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0	
Used Credit AFS in the Last year^c											
Used AFS in the last year	5,583	23.1	2,191	20.5	1,418	30.8	497	29.9	1,477	20.3	
Did not use AFS last year	18,321	75.7	8,364	78.4	3,091	67.2	1,145	68.9	5,721	78.7	
Unknown	295	1.2	116	1.1	89	1.9	19	1.2	70	1.0	
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0	
Number of Specific AFS Products Used in the Last Year											
Used 1 AFS	17,186	71.0	7,867	73.7	2,853	62.0	1,052	63.3	5,414	74.5	
Used 2 or more AFS	6,508	26.9	2,599	24.4	1,592	34.6	574	34.5	1,744	24.0	
Unknown	505	2.1	205	1.9	154	3.3	36	2.2	110	1.5	
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0	
Number of Specific AFS Products Used in the Last 30 Days^a											
Used 1 AFS	8,276	82.9	3,367	82.3	1,755	81.1	610	79.0	2,544	86.2	
Used 2 or more AFS	1,505	15.1	639	15.6	353	16.3	150	19.4	363	12.3	
Unknown	200	2.0	87	2.1	55	2.5	13	1.7	45	1.5	
Total Households That Used AFS In the Last 30 Days	9,981	100.0	4,093	100.0	2,163	100.0	772	100.0	2,952	100.0	
Number of Times Transaction AFS Used in the Last 30 Days^b											
Used 1 time	5,040	55.3	2,003	53.9	1,107	56.1	338	48.1	1,592	58.6	
Used 2 times	2,069	22.7	858	23.1	409	20.7	186	26.5	616	22.7	
Used 3 or more times	1,758	19.3	756	20.3	401	20.3	162	23.1	439	16.2	
Unknown	246	2.7	102	2.7	59	3.0	17	2.4	68	2.5	
Total Households That Used Transaction AFS In the Last 30 Days	9,112	100.0	3,720	100.0	1,975	100.0	703	100.0	2,715	100.0	

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-13 2011 Distribution of Unbanked Households by Age and Demographic Characteristics

Household Characteristic	All Unbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	1,094	100.0	2,587	100.0	1,994	100.0	2,002	100.0	1,202	100.0	997	100.0
Previous Banking Status														
Previously banked	4,411	44.7	473	43.2	1,185	45.8	832	41.7	866	43.2	584	48.6	471	47.2
Never-banked	5,269	53.4	609	55.7	1,377	53.2	1,129	56.6	1,072	53.5	581	48.4	501	50.2
Unknown	196	2.0	12	1.1	25	1.0	33	1.6	64	3.2	37	3.1	25	2.5
Likelihood of Opening a Bank Account														
Very or somewhat likely	3,350	33.9	560	51.2	1,066	41.2	803	40.3	581	29.0	231	19.2	110	11.0
Not too likely or not likely at all	5,999	60.7	479	43.8	1,419	54.9	1,094	54.8	1,307	65.3	868	72.2	833	83.6
Unknown	526	5.3	55	5.0	102	3.9	98	4.9	114	5.7	103	8.6	54	5.5
Household Type														
Family household	5,905	59.8	723	66.1	1,890	73.1	1,455	73.0	1,100	55.0	412	34.3	324	32.5
Female householder, no husband present	2,971	30.1	444	40.6	1,042	40.3	666	33.4	553	27.6	143	11.9	123	12.4
Male householder, no wife present	807	8.2	139	12.7	232	9.0	214	10.7	131	6.5	63	5.2	28	2.8
Married couple	2,127	21.5	139	12.7	616	23.8	575	28.8	417	20.8	207	17.2	173	17.3
Nonfamily household and other	3,971	40.2	371	33.9	697	26.9	539	27.0	902	45.0	789	65.7	673	67.5
Race/Ethnicity														
Black	3,430	34.7	337	30.8	856	33.1	646	32.4	768	38.4	508	42.3	315	31.6
Hispanic non-Black	2,762	28.0	353	32.2	868	33.5	684	34.3	447	22.3	199	16.5	212	21.3
White non-Black non-Hispanic	3,330	33.7	376	34.4	797	30.8	610	30.6	709	35.4	434	36.1	404	40.5
Other non-Black non-Hispanic	353	3.6	28	2.5	66	2.6	54	2.7	78	3.9	61	5.1	66	6.6
Spanish Is Only Language Spoken														
Spanish is not only language spoken	8,965	90.8	1,024	93.6	2,289	88.5	1,730	86.8	1,877	93.7	1,140	94.9	905	90.8
Spanish is only language spoken	911	9.2	70	6.4	298	11.5	264	13.2	125	6.3	61	5.1	92	9.2
Nativity														
U.S.-born	7,673	77.7	908	82.9	1,904	73.6	1,378	69.1	1,668	83.3	1,049	87.3	766	76.8
Foreign-born citizen	453	4.6	28	2.5	72	2.8	83	4.2	89	4.5	59	4.9	121	12.2
Foreign-born non-citizen	1,750	17.7	159	14.5	610	23.6	533	26.7	245	12.2	93	7.8	110	11.0
Education														
No high school degree	3,696	37.4	388	35.5	824	31.9	733	36.8	757	37.8	475	39.5	518	52.0
High school degree	3,764	38.1	472	43.1	1,084	41.9	770	38.6	757	37.8	437	36.4	244	24.5
Some college	2,002	20.3	221	20.2	624	24.1	395	19.8	380	19.0	233	19.4	150	15.1
College degree	413	4.2	13	1.2	55	2.1	95	4.8	109	5.4	57	4.7	84	8.5
Employment Status														
Employed	3,818	38.7	473	43.2	1,205	46.6	938	47.0	730	36.5	363	30.2	111	11.1
Unemployed	1,525	15.4	225	20.6	510	19.7	351	17.6	313	15.7	116	9.7	9	0.9
Not in labor force	4,532	45.9	396	36.2	872	33.7	705	35.4	959	47.9	723	60.1	877	88.0
Household Income														
Less than \$15,000	5,510	55.8	670	61.2	1,365	52.8	1,010	50.6	1,110	55.4	777	64.6	579	58.1
Between \$15,000 and \$30,000	2,581	26.1	302	27.6	737	28.5	603	30.3	479	23.9	219	18.2	242	24.3
Between \$30,000 and \$50,000	1,221	12.4	80	7.3	348	13.5	248	12.5	283	14.1	140	11.6	122	12.3
Between \$50,000 and \$75,000	431	4.4	39	3.5	97	3.7	99	5.0	108	5.4	44	3.7	44	4.5
At Least \$75,000	132	1.3	5	0.4	40	1.5	33	1.7	23	1.1	23	1.9	9	0.9
Homeownership														
Homeowner	2,238	22.7	112	10.3	363	14.0	410	20.6	533	26.6	381	31.7	439	44.1
Non-homeowner	7,637	77.3	982	89.7	2,224	86.0	1,584	79.4	1,469	73.4	821	68.3	558	55.9
Geographic Region														
Northeast	1,537	15.6	119	10.9	331	12.8	316	15.8	319	15.9	225	18.8	227	22.8
Midwest	1,920	19.4	298	27.2	445	17.2	371	18.6	407	20.3	245	20.4	156	15.6
South	4,493	45.5	455	41.6	1,248	48.3	898	45.0	936	46.8	505	42.0	450	45.2
West	1,925	19.5	222	20.3	563	21.8	410	20.5	340	17.0	227	18.9	164	16.4
Metropolitan Status														
Metropolitan Area	8,029	81.3	882	80.6	2,082	80.5	1,670	83.8	1,669	83.4	953	79.3	773	77.5
Inside principal city	4,066	41.2	416	38.0	1,058	40.9	865	43.4	830	41.5	523	43.5	374	37.5

Table B-13 2011 Distribution of Unbanked Households by Age and Demographic Characteristics (continued)

Household Characteristic	All Unbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Not inside principal city	2,754	27.9	298	27.2	702	27.1	614	30.8	561	28.0	285	23.7	294	29.5
Not identified	1,209	12.2	168	15.4	322	12.4	191	9.6	278	13.9	145	12.1	105	10.5
Not in Metropolitan Area	1,764	17.9	207	18.9	475	18.4	305	15.3	327	16.3	235	19.5	215	21.6
Not Identified	83	0.8	5	0.5	30	1.2	19	1.0	6	0.3	14	1.2	9	0.9

Notes:

Figures do not always reconcile to totals because of rounding.

Table B-14 2011 Unbanked Households' Use of AFS by Age

AFS Use	All Unbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Used Any AFS														
In last 30 days ^a	4,490	45.5	492	44.9	1,339	51.8	1,043	52.3	871	43.5	488	40.6	256	25.7
In last 2-12 months	1,920	19.4	244	22.3	552	21.3	411	20.6	395	19.7	215	17.9	104	10.4
Not in the last 12 months	929	9.4	110	10.1	205	7.9	149	7.5	200	10.0	146	12.2	118	11.8
Never used	2,036	20.6	211	19.3	388	15.0	317	15.9	419	20.9	257	21.4	444	44.5
Unknown	501	5.1	37	3.4	102	3.9	74	3.7	117	5.8	95	7.9	75	7.6
Total	9,875	100.0	1,094	100.0	2,587	100.0	1,994	100.0	2,002	100.0	1,202	100.0	997	100.0
Used Transaction AFS in the Last year^b														
Used AFS in the last year	6,137	62.1	716	65.4	1,787	69.1	1,390	69.7	1,213	60.6	686	57.1	345	34.6
Did not use AFS last year	3,220	32.6	341	31.1	698	27.0	526	26.4	660	33.0	420	34.9	575	57.7
Unknown	518	5.2	38	3.5	102	3.9	78	3.9	129	6.4	96	8.0	76	7.7
Total	9,875	100.0	1,094	100.0	2,587	100.0	1,994	100.0	2,002	100.0	1,202	100.0	997	100.0
Used Credit AFS in the Last year^c														
Used AFS in the last year	1,660	16.8	166	15.1	566	21.9	424	21.3	329	16.5	118	9.8	57	5.8
Did not use AFS last year	7,473	75.7	860	78.6	1,864	72.0	1,449	72.7	1,507	75.3	952	79.3	840	84.3
Unknown	743	7.5	69	6.3	158	6.1	121	6.0	166	8.3	132	11.0	99	9.9
Total	9,875	100.0	1,094	100.0	2,587	100.0	1,994	100.0	2,002	100.0	1,202	100.0	997	100.0
Number of Specific AFS Products Used in the Last Year														
Used 0 AFS	2,911	29.5	317	29.0	594	23.0	456	22.9	607	30.3	390	32.5	547	54.9
Used 1 AFS	2,610	26.4	267	24.4	720	27.8	610	30.6	523	26.1	313	26.0	177	17.7
Used 2 or more AFS	3,505	35.5	438	40.1	1,101	42.6	790	39.6	660	32.9	360	30.0	156	15.6
Unknown	849	8.6	72	6.6	172	6.7	137	6.9	212	10.6	138	11.5	117	11.8
Total	9,875	100.0	1,094	100.0	2,587	100.0	1,994	100.0	2,002	100.0	1,202	100.0	997	100.0
Number of Specific AFS Products Used in the Last 30 Days^b														
Used 1 AFS	2,708	60.3	286	58.2	789	58.9	638	61.2	563	64.6	283	57.9	150	58.4
Used 2 or more AFS	1,600	35.6	182	37.1	517	38.6	362	34.7	263	30.1	192	39.4	84	32.7
Unknown	181	4.0	23	4.7	33	2.5	43	4.1	46	5.3	13	2.7	23	8.9
Total Households That Used AFS In the Last 30 Days	4,490	100.0	492	100.0	1,339	100.0	1,043	100.0	871	100.0	488	100.0	256	100.0
Number of Times Transaction AFS Used in the Last 30 Days^a														
Used 1 time	1,327	30.2	132	26.9	380	29.1	282	27.5	289	34.2	156	32.7	89	35.4
Used 2 times	1,032	23.5	135	27.4	270	20.7	246	24.0	199	23.5	116	24.4	67	26.5
Used 3 or more times	1,817	41.4	201	40.8	603	46.3	452	44.1	321	38.0	176	36.8	65	25.8
Unknown	216	4.9	24	4.8	51	3.9	45	4.4	37	4.3	29	6.1	31	12.3
Total Households That Used Transaction AFS In the Last 30 Days	4,392	100.0	491	100.0	1,304	100.0	1,024	100.0	845	100.0	477	100.0	251	100.0

Notes:

^a The 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.

^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of rounding.

Table B-15 2011 Distribution of Underbanked Households by Age and Demographic Characteristics

Household Characteristic	All Underbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	1,955	100.0	4,993	100.0	4,918	100.0	5,336	100.0	4,064	100.0	2,933	100.0
Bank Account Type														
Checking and savings accounts	15,113	62.5	1,230	62.9	3,207	64.2	2,974	60.5	3,484	65.3	2,495	61.4	1,724	58.8
Savings account only	1,298	5.4	87	4.4	212	4.2	241	4.9	278	5.2	259	6.4	222	7.6
Checking account only	7,548	31.2	614	31.4	1,541	30.9	1,661	33.8	1,522	28.5	1,283	31.6	926	31.6
Banked, but account type unknown	240	1.0	25	1.3	33	0.7	41	0.8	52	1.0	28	0.7	61	2.1
Household Type														
Family household	16,931	70.0	1,047	53.5	3,586	71.8	3,970	80.7	3,893	73.0	2,655	65.3	1,780	60.7
Female householder, no husband present	4,598	19.0	449	23.0	1,091	21.8	1,133	23.0	959	18.0	497	12.2	469	16.0
Male householder, no wife present	1,662	6.9	259	13.3	446	8.9	335	6.8	325	6.1	195	4.8	102	3.5
Married couple	10,671	44.1	338	17.3	2,050	41.1	2,501	50.9	2,609	48.9	1,963	48.3	1,209	41.2
Nonfamily household and other	7,268	30.0	908	46.5	1,407	28.2	948	19.3	1,443	27.0	1,409	34.7	1,153	39.3
Race/Ethnicity														
Black	5,441	22.5	447	22.9	1,110	22.2	1,225	24.9	1,143	21.4	854	21.0	662	22.6
Hispanic non-Black	3,927	16.2	342	17.5	958	19.2	1,029	20.9	803	15.1	549	13.5	246	8.4
White non-Black non-Hispanic	13,551	56.0	1,055	54.0	2,611	52.3	2,371	48.2	3,133	58.7	2,474	60.9	1,906	65.0
Other non-Black non-Hispanic	1,281	5.3	111	5.7	314	6.3	293	6.0	257	4.8	188	4.6	119	4.1
Spanish Is Only Language Spoken														
Spanish is not only language spoken	23,496	97.1	1,938	99.1	4,812	96.4	4,727	96.1	5,190	97.3	3,955	97.3	2,874	98.0
Spanish is only language spoken	704	2.9	17	0.9	181	3.6	191	3.9	146	2.7	109	2.7	59	2.0
Nativity														
U.S.-born	20,038	82.8	1,763	90.1	4,071	81.5	3,729	75.8	4,387	82.2	3,527	86.8	2,561	87.3
Foreign-born citizen	1,880	7.8	21	1.1	242	4.8	457	9.3	527	9.9	350	8.6	282	9.6
Foreign-born non-citizen	2,282	9.4	172	8.8	680	13.6	732	14.9	423	7.9	187	4.6	89	3.0
Education														
No high school degree	3,505	14.5	247	12.6	559	11.2	594	12.1	757	14.2	548	13.5	802	27.3
High school degree	7,638	31.6	646	33.0	1,409	28.2	1,569	31.9	1,705	31.9	1,282	31.5	1,027	35.0
Some college	7,676	31.7	829	42.4	1,800	36.1	1,604	32.6	1,667	31.2	1,218	30.0	558	19.0
College degree	5,380	22.2	234	12.0	1,225	24.5	1,151	23.4	1,208	22.6	1,016	25.0	546	18.6
Employment Status														
Employed	15,515	64.1	1,325	67.8	3,668	73.5	3,771	76.7	3,889	72.9	2,298	56.5	564	19.2
Unemployed	1,899	7.8	233	11.9	544	10.9	404	8.2	367	6.9	285	7.0	66	2.2
Not in labor force	6,786	28.0	397	20.3	781	15.6	743	15.1	1,080	20.2	1,482	36.5	2,303	78.5
Household Income														
Less than \$15,000	4,225	17.5	607	31.0	811	16.2	643	13.1	819	15.3	678	16.7	668	22.8
Between \$15,000 and \$30,000	5,628	23.3	560	28.7	1,254	25.1	1,073	21.8	1,014	19.0	867	21.3	860	29.3
Between \$30,000 and \$50,000	5,787	23.9	467	23.9	1,322	26.5	1,203	24.5	1,189	22.3	940	23.1	665	22.7
Between \$50,000 and \$75,000	4,143	17.1	212	10.8	884	17.7	999	20.3	952	17.8	684	16.8	412	14.1
At Least \$75,000	4,418	18.3	109	5.6	722	14.5	1,000	20.3	1,364	25.6	895	22.0	328	11.2
Homeownership														
Homeowner	12,590	52.0	284	14.5	1,657	33.2	2,473	50.3	3,365	63.1	2,688	66.1	2,123	72.4
Non-homeowner	11,610	48.0	1,672	85.5	3,336	66.8	2,445	49.7	1,971	36.9	1,377	33.9	810	27.6
Geographic Region														
Northeast	3,908	16.1	217	11.1	738	14.8	741	15.1	962	18.0	767	18.9	482	16.4
Midwest	4,772	19.7	408	20.9	978	19.6	964	19.6	1,000	18.7	768	18.9	654	22.3
South	10,429	43.1	855	43.7	2,295	46.0	2,107	42.9	2,275	42.6	1,684	41.4	1,213	41.4
West	5,090	21.0	475	24.3	982	19.7	1,105	22.5	1,100	20.6	846	20.8	584	19.9
Metropolitan Status														
Metropolitan Area	20,066	82.9	1,623	83.0	4,245	85.0	4,214	85.7	4,390	82.3	3,314	81.5	2,281	77.8
Inside principal city	7,485	30.9	727	37.2	1,692	33.9	1,560	31.7	1,519	28.5	1,183	29.1	804	27.4
Not inside principal city	9,214	38.1	561	28.7	1,823	36.5	2,030	41.3	2,143	40.1	1,624	40.0	1,033	35.2
Not identified	3,367	13.9	335	17.1	729	14.6	624	12.7	728	13.6	508	12.5	443	15.1

Table B-15 2011 Distribution of Underbanked Households by Age and Demographic Characteristics (continued)

Household Characteristic	All Underbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Not in Metropolitan Area	3,857	15.9	321	16.4	689	13.8	635	12.9	891	16.7	700	17.2	622	21.2
Not Identified	276	1.1	11	0.6	59	1.2	69	1.4	56	1.0	50	1.2	30	1.0

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-16 2011 Underbanked Households' Use of AFS by Age

AFS Use	All Underbanked Households		Age Group											
			15 to 24 Years		25 to 34 Years		35 to 44 Years		45 to 54 Years		55 to 64 Years		65 Years or More	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Used Any AFS														
In last 30 days ^a	9,981	41.2	924	47.2	2,065	41.3	2,051	41.7	2,209	41.4	1,587	39.0	1,146	39.1
In last 2-12 months	14,219	58.8	1,032	52.8	2,928	58.7	2,867	58.3	3,128	58.6	2,477	61.0	1,787	60.9
Total	24,199	100.0	1,955	100.0	4,993	100.0	4,918	100.0	5,336	100.0	4,064	100.0	2,933	100.0
Used Transaction AFS in the Last year^b														
Used AFS in the last year	21,874	90.4	1,798	92.0	4,443	89.0	4,342	88.3	4,804	90.0	3,730	91.8	2,757	94.0
Did not use AFS last year	2,272	9.4	148	7.6	545	10.9	561	11.4	520	9.7	322	7.9	176	6.0
Unknown	54	0.2	9	0.5	5	0.1	15	0.3	12	0.2	13	0.3	-	-
Total	24,199	100.0	1,955	100.0	4,993	100.0	4,918	100.0	5,336	100.0	4,064	100.0	2,933	100.0
Used Credit AFS in the Last year^c														
Used AFS in the last year	5,583	23.1	559	28.6	1,412	28.3	1,378	28.0	1,145	21.5	704	17.3	385	13.1
Did not use AFS last year	18,321	75.7	1,376	70.4	3,528	70.7	3,475	70.7	4,128	77.3	3,302	81.2	2,513	85.7
Unknown	295	1.2	21	1.1	53	1.1	65	1.3	64	1.2	58	1.4	34	1.2
Total	24,199	100.0	1,955	100.0	4,993	100.0	4,918	100.0	5,336	100.0	4,064	100.0	2,933	100.0
Number of Specific AFS Products Used in the Last Year														
Used 1 AFS	17,186	71.0	1,276	65.2	3,188	63.9	3,323	67.6	3,794	71.1	3,155	77.6	2,450	83.6
Used 2 or more AFS	6,508	26.9	636	32.5	1,718	34.4	1,498	30.5	1,430	26.8	816	20.1	411	14.0
Unknown	505	2.1	44	2.2	87	1.7	97	2.0	113	2.1	94	2.3	71	2.4
Total	24,199	100.0	1,955	100.0	4,993	100.0	4,918	100.0	5,336	100.0	4,064	100.0	2,933	100.0
Number of Specific AFS Products Used in the Last 30 Days^a														
Used 1 AFS	8,276	82.9	746	80.8	1,654	80.1	1,678	81.8	1,824	82.6	1,369	86.3	1,004	87.6
Used 2 or more AFS	1,505	15.1	166	18.0	396	19.2	315	15.4	356	16.1	156	9.8	117	10.2
Unknown	200	2.0	12	1.3	14	0.7	58	2.8	29	1.3	62	3.9	25	2.2
Total Households That Used AFS in the Last 30 Days	9,981	100.0	924	100.0	2,065	100.0	2,051	100.0	2,209	100.0	1,587	100.0	1,146	100.0
Number of Times Transaction AFS Used in the Last 30 Days^b														
Used 1 time	5,040	55.3	489	57.9	1,022	54.0	1,002	53.9	1,097	54.1	814	56.1	618	59.6
Used 2 times	2,069	22.7	163	19.3	478	25.2	384	20.6	513	25.3	340	23.4	192	18.5
Used 3 or more times	1,758	19.3	184	21.8	346	18.3	411	22.1	391	19.3	236	16.3	190	18.3
Unknown	246	2.7	9	1.0	48	2.5	63	3.4	29	1.4	62	4.2	36	3.5
Total Households That Used Transaction AFS in the Last 30 Days	9,112	100.0	844	100.0	1,893	100.0	1,859	100.0	2,029	100.0	1,451	100.0	1,035	100.0

Notes:
^a The 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.
^b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.
^c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 Figures do not always reconcile to totals because of rounding.

Appendix C – State Tables

Table C-1 2011 Household Banking Status by State

Geography	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All US Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Midwest	26,900	100.0	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
Illinois	4,956	100.0	374	7.6	879	17.7	3,546	71.6	156	3.2
Indiana	2,560	100.0	201	7.8	489	19.1	1,817	71.0	53	2.1
Iowa	1,244	100.0	54	4.4	215	17.2	932	74.9	43	3.5
Kansas	1,136	100.0	81	7.1	223	19.7	814	71.6	18	1.6
Michigan	3,969	100.0	307	7.7	685	17.3	2,824	71.2	153	3.9
Minnesota	2,163	100.0	90	4.1	272	12.6	1,763	81.5	38	1.8
Missouri	2,490	100.0	237	9.5	514	20.6	1,681	67.5	59	2.4
Nebraska	734	100.0	27	3.7	130	17.8	559	76.2	17	2.3
North Dakota	283	100.0	15	5.3	51	18.0	210	74.4	6	2.3
Ohio	4,719	100.0	414	8.8	912	19.3	3,172	67.2	220	4.7
South Dakota	329	100.0	15	4.4	72	22.0	236	71.6	6	1.9
Wisconsin	2,316	100.0	105	4.5	329	14.2	1,823	78.7	58	2.5
Northeast	21,784	100.0	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Connecticut	1,365	100.0	73	5.3	208	15.2	1,056	77.3	28	2.1
Maine	546	100.0	20	3.7	104	19.0	413	75.6	9	1.7
Massachusetts	2,614	100.0	128	4.9	369	14.1	2,029	77.6	88	3.4
New Hampshire	526	100.0	10	1.9	66	12.5	439	83.5	11	2.1
New Jersey	3,202	100.0	212	6.6	621	19.4	2,297	71.7	73	2.3
New York	7,677	100.0	740	9.6	1,487	19.4	5,159	67.2	291	3.8
Pennsylvania	5,161	100.0	315	6.1	931	18.0	3,771	73.1	143	2.8
Rhode Island	423	100.0	30	7.0	75	17.8	304	71.8	14	3.4
Vermont	269	100.0	9	3.4	47	17.4	207	77.1	6	2.1
South	44,920	100.0	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7
Alabama	1,889	100.0	193	10.2	544	28.8	1,099	58.2	53	2.8
Arkansas	1,142	100.0	141	12.3	321	28.1	658	57.6	22	1.9
Delaware	346	100.0	23	6.7	54	15.5	262	75.9	7	1.9
District of Columbia	281	100.0	31	10.9	63	22.3	180	63.9	8	2.9
Florida	7,801	100.0	570	7.3	1,645	21.1	5,309	68.1	277	3.5
Georgia	3,834	100.0	442	11.5	1,026	26.8	2,248	58.6	118	3.1
Kentucky	1,819	100.0	179	9.9	391	21.5	1,225	67.3	24	1.3
Louisiana	1,816	100.0	209	11.5	495	27.2	1,066	58.7	46	2.6
Maryland	2,170	100.0	123	5.6	461	21.2	1,528	70.4	59	2.7
Mississippi	1,143	100.0	173	15.1	269	23.6	696	60.9	6	0.5
North Carolina	3,878	100.0	359	9.3	840	21.7	2,579	66.5	100	2.6
Oklahoma	1,503	100.0	164	10.9	349	23.2	935	62.2	54	3.6
South Carolina	1,787	100.0	166	9.3	369	20.6	1,219	68.2	34	1.9
Tennessee	2,605	100.0	283	10.9	473	18.1	1,818	69.8	31	1.2
Texas	9,136	100.0	1,167	12.8	2,481	27.2	5,309	58.1	180	2.0
Virginia	3,008	100.0	199	6.6	503	16.7	2,138	71.1	168	5.6
West Virginia	762	100.0	72	9.5	146	19.2	505	66.3	39	5.1
West	26,804	100.0	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Alaska	276	100.0	14	5.2	56	20.2	196	71.0	10	3.6
Arizona	2,622	100.0	304	11.6	537	20.5	1,734	66.1	46	1.8
California	13,191	100.0	1,030	7.8	2,374	18.0	9,355	70.9	432	3.3
Colorado	1,974	100.0	107	5.4	317	16.1	1,510	76.5	40	2.0
Hawaii	443	100.0	17	3.8	89	20.0	313	70.7	24	5.5
Idaho	589	100.0	33	5.7	112	19.0	432	73.3	12	2.0
Montana	426	100.0	21	4.8	93	22.0	303	71.2	9	2.0
Nevada	1,035	100.0	77	7.5	323	31.2	600	58.0	35	3.3
New Mexico	816	100.0	94	11.5	193	23.6	494	60.6	35	4.3
Oregon	1,522	100.0	65	4.3	219	14.4	1,195	78.5	44	2.9
Utah	926	100.0	26	2.8	195	21.0	694	74.9	12	1.2
Washington	2,748	100.0	123	4.5	533	19.4	2,012	73.2	80	2.9
Wyoming	236	100.0	14	5.8	50	21.1	167	70.6	6	2.6

Notes:
 Figures do not always reconcile to totals because of rounding.

Table C-2 2009 Household Banking Status by State

Geography	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked, but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All US Households	119,001	100.0	9,054	7.6	21,693	18.2	84,917	71.4	3,336	2.8
Midwest	26,601	100.0	1,615	6.1	4,579	17.2	19,797	74.4	609	2.3
Illinois	4,915	100.0	301	6.1	780	15.9	3,737	76.0	97	2.0
Indiana	2,445	100.0	178	7.3	414	17.0	1,803	73.8	49	2.0
Iowa	1,231	100.0	58	4.7	208	16.9	950	77.2	14	1.2
Kansas	1,149	100.0	74	6.4	201	17.5	848	73.9	25	2.2
Michigan	3,971	100.0	264	6.6	670	16.9	2,893	72.8	145	3.7
Minnesota	2,135	100.0	55	2.6	238	11.2	1,811	84.8	30	1.4
Missouri	2,487	100.0	203	8.2	485	19.5	1,738	69.9	61	2.5
Nebraska	710	100.0	37	5.1	106	15.0	556	78.4	11	1.5
North Dakota	277	100.0	13	4.6	53	19.2	205	74.2	5	2.0
Ohio	4,621	100.0	319	6.9	994	21.5	3,160	68.4	148	3.2
South Dakota	332	100.0	16	4.7	54	16.4	255	76.9	7	2.0
Wisconsin	2,329	100.0	98	4.2	376	16.1	1,840	79.0	16	0.7
Northeast	21,689	100.0	1,500	6.9	3,552	16.4	15,917	73.4	720	3.3
Connecticut	1,383	100.0	74	5.3	197	14.2	1,084	78.4	28	2.1
Maine	551	100.0	14	2.6	100	18.1	425	77.1	12	2.2
Massachusetts	2,655	100.0	106	4.0	309	11.6	2,179	82.1	61	2.3
New Hampshire	527	100.0	11	2.2	64	12.2	443	84.1	8	1.6
New Jersey	3,143	100.0	231	7.3	380	12.1	2,419	77.0	113	3.6
New York	7,778	100.0	768	9.9	1,525	19.6	5,110	65.7	375	4.8
Pennsylvania	4,972	100.0	259	5.2	894	18.0	3,712	74.7	108	2.2
Rhode Island	424	100.0	27	6.3	52	12.4	335	79.0	10	2.3
Vermont	257	100.0	11	4.2	31	12.2	210	81.8	5	1.8
South	44,081	100.0	4,144	9.4	9,159	20.8	29,590	67.1	1,188	2.7
Alabama	1,916	100.0	228	11.9	392	20.5	1,210	63.2	86	4.5
Arkansas	1,140	100.0	116	10.2	256	22.5	742	65.1	26	2.2
Delaware	342	100.0	19	5.5	51	14.8	269	78.6	3	1.0
District of Columbia	302	100.0	37	12.2	73	24.1	183	60.5	10	3.2
Florida	7,607	100.0	527	6.9	1,298	17.1	5,514	72.5	267	3.5
Georgia	3,763	100.0	449	11.9	742	19.7	2,480	65.9	91	2.4
Kentucky	1,756	100.0	211	12.0	418	23.8	1,108	63.1	19	1.1
Louisiana	1,764	100.0	149	8.5	410	23.2	1,174	66.5	31	1.8
Maryland	2,167	100.0	119	5.5	437	20.2	1,549	71.5	62	2.9
Mississippi	1,126	100.0	183	16.2	290	25.7	628	55.8	25	2.2
North Carolina	3,747	100.0	302	8.1	762	20.3	2,581	68.9	103	2.7
Oklahoma	1,453	100.0	145	10.0	326	22.4	936	64.4	46	3.2
South Carolina	1,791	100.0	184	10.3	434	24.3	1,124	62.7	49	2.7
Tennessee	2,530	100.0	246	9.7	450	17.8	1,772	70.0	62	2.5
Texas	8,912	100.0	1,040	11.7	2,186	24.5	5,496	61.7	191	2.1
Virginia	3,008	100.0	143	4.8	475	15.8	2,292	76.2	98	3.3
West Virginia	757	100.0	46	6.1	159	21.0	532	70.3	20	2.6
West	26,630	100.0	1,795	6.7	4,403	16.5	19,614	73.7	819	3.1
Alaska	251	100.0	10	4.1	65	25.8	168	66.9	8	3.2
Arizona	2,634	100.0	201	7.6	448	17.0	1,952	74.1	32	1.2
California	13,194	100.0	1,005	7.6	2,054	15.6	9,646	73.1	490	3.7
Colorado	2,006	100.0	139	6.9	312	15.5	1,500	74.8	55	2.7
Hawaii	443	100.0	12	2.8	64	14.4	348	78.5	19	4.3
Idaho	569	100.0	38	6.6	114	20.0	400	70.4	17	3.0
Montana	423	100.0	17	3.9	86	20.2	308	72.7	13	3.2
Nevada	991	100.0	66	6.6	208	21.0	696	70.3	21	2.1
New Mexico	779	100.0	92	11.8	170	21.8	490	62.9	27	3.5
Oregon	1,560	100.0	91	5.9	240	15.4	1,160	74.3	68	4.4
Utah	904	100.0	15	1.7	139	15.3	724	80.2	25	2.8
Washington	2,651	100.0	101	3.8	463	17.4	2,052	77.4	36	1.4
Wyoming	224	100.0	8	3.5	41	18.2	170	75.8	6	2.6

Notes:

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion. Figures do not always reconcile to totals because of rounding.

Table C-3 Unbanked Status by Region and State and Year

Geography	Year						Estimated Difference
	2009			2011			
	Total Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct.)	Total Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct.)	
All US Households	119,003	9,054	7.6	120,408	9,875	8.2	0.6 *
Midwest	26,601	1,615	6.1	26,900	1,920	7.1	1.1 *
Illinois	4,915	301	6.1	4,956	374	7.6	1.4
Indiana	2,445	178	7.3	2,560	201	7.8	0.6
Iowa	1,231	58	4.7	1,244	54	4.4	-0.4
Kansas	1,149	74	6.4	1,136	81	7.1	0.7
Michigan	3,971	264	6.6	3,969	307	7.7	1.1
Minnesota	2,135	55	2.6	2,163	90	4.1	1.6 *
Missouri	2,487	203	8.2	2,490	237	9.5	1.3
Nebraska	710	37	5.1	734	27	3.7	-1.4
North Dakota	277	13	4.6	283	15	5.3	0.7
Ohio	4,621	319	6.9	4,719	414	8.8	1.9
South Dakota	332	16	4.7	329	15	4.4	-0.3
Wisconsin	2,329	98	4.2	2,316	105	4.5	0.3
Northeast	21,689	1,500	6.9	21,784	1,537	7.1	0.1
Connecticut	1,383	74	5.3	1,365	73	5.3	0.0
Maine	551	14	2.6	546	20	3.7	1.1
Massachusetts	2,655	106	4.0	2,614	128	4.9	0.9
New Hampshire	527	11	2.2	526	10	1.9	-0.3
New Jersey	3,143	231	7.3	3,202	212	6.6	-0.7
New York	7,778	768	9.9	7,677	740	9.6	-0.2
Pennsylvania	4,972	259	5.2	5,161	315	6.1	0.9
Rhode Island	424	27	6.3	423	30	7.0	0.7
Vermont	257	11	4.2	269	9	3.4	-0.8
South	44,083	4,144	9.4	44,920	4,493	10.0	0.6
Alabama	1,916	228	11.9	1,889	193	10.2	-1.7
Arkansas	1,140	116	10.2	1,142	141	12.3	2.1
Delaware	342	19	5.5	346	23	6.7	1.1
District of Columbia	302	37	12.2	281	31	10.9	-1.4
Florida	7,607	527	6.9	7,801	570	7.3	0.4
Georgia	3,763	449	11.9	3,834	442	11.5	-0.4
Kentucky	1,756	211	12.0	1,819	179	9.9	-2.1
Louisiana	1,764	149	8.5	1,816	209	11.5	3.0
Maryland	2,169	119	5.5	2,170	123	5.6	0.2
Mississippi	1,126	183	16.2	1,143	173	15.1	-1.1
North Carolina	3,747	302	8.1	3,878	359	9.3	1.2
Oklahoma	1,453	145	10.0	1,503	164	10.9	0.9
South Carolina	1,791	184	10.3	1,787	166	9.3	-1.0
Tennessee	2,530	246	9.7	2,605	283	10.9	1.1
Texas	8,912	1,040	11.7	9,136	1,167	12.8	1.1
Virginia	3,008	143	4.8	3,008	199	6.6	1.9
West Virginia	757	46	6.1	762	72	9.5	3.4 *
West	26,630	1,795	6.7	26,804	1,925	7.2	0.4
Alaska	251	10	4.1	276	14	5.2	1.0
Arizona	2,634	201	7.6	2,622	304	11.6	4.0
California	13,194	1,005	7.6	13,191	1,030	7.8	0.2
Colorado	2,006	139	6.9	1,974	107	5.4	-1.5
Hawaii	443	12	2.8	443	17	3.8	1.0
Idaho	569	38	6.6	589	33	5.7	-0.9
Montana	423	17	3.9	426	21	4.8	0.9
Nevada	991	66	6.6	1,035	77	7.5	0.8
New Mexico	779	92	11.8	816	94	11.5	-0.3
Oregon	1,560	91	5.9	1,522	65	4.3	-1.6
Utah	904	15	1.7	926	26	2.8	1.1
Washington	2,651	101	3.8	2,748	123	4.5	0.7
Wyoming	224	8	3.5	236	14	5.8	2.3 *

Notes:

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion. Figures do not always reconcile to totals because of rounding.

* Indicates differences that are statistically significant at the 10% level.

Table C-4 Banked Households That Used AFS in the Last Year by State

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All US Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2
Illinois	4,915	734	14.9	4,956	753	15.2	0.3
Indiana	2,445	400	16.4	2,560	467	18.2	1.9
Iowa	1,231	196	15.9	1,244	199	16.0	0.1
Kansas	1,149	197	17.1	1,136	210	18.5	1.4
Michigan	3,971	646	16.3	3,969	664	16.7	0.5
Minnesota	2,135	231	10.8	2,163	252	11.7	0.8
Missouri	2,487	460	18.5	2,490	500	20.1	1.6
Nebraska	710	100	14.1	734	122	16.6	2.5
North Dakota	277	51	18.6	283	50	17.6	-1.0
Ohio	4,621	939	20.3	4,719	875	18.5	-1.8
South Dakota	332	52	15.7	329	68	20.6	4.9 *
Wisconsin	2,329	360	15.4	2,316	303	13.1	-2.3
Northeast	21,689	3,387	15.6	21,784	3,498	16.1	0.4
Connecticut	1,383	188	13.6	1,365	174	12.7	-0.9
Maine	551	97	17.6	546	97	17.8	0.3
Massachusetts	2,655	292	11.0	2,614	321	12.3	1.3
New Hampshire	527	61	11.5	526	58	11.1	-0.4
New Jersey	3,143	348	11.1	3,202	517	16.2	5.1 *
New York	7,778	1,468	18.9	7,677	1,328	17.3	-1.6
Pennsylvania	4,972	853	17.2	5,161	890	17.2	0.1
Rhode Island	424	49	11.6	423	67	15.9	4.4 *
Vermont	257	30	11.9	269	45	16.6	4.8 *
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *
Alabama	1,916	379	19.8	1,889	533	28.2	8.4 *
Arkansas	1,140	232	20.4	1,142	310	27.2	6.8 *
Delaware	342	50	14.6	346	50	14.4	-0.2
District of Columbia	302	73	24.1	281	56	19.9	-4.2 *
Florida	7,607	1,261	16.6	7,801	1,465	18.8	2.2
Georgia	3,763	718	19.1	3,834	947	24.7	5.6 *
Kentucky	1,756	402	22.9	1,819	379	20.9	-2.0
Louisiana	1,764	391	22.1	1,816	478	26.3	4.2
Maryland	2,167	421	19.4	2,170	417	19.2	-0.2
Mississippi	1,126	290	25.7	1,143	264	23.1	-2.7
North Carolina	3,747	710	18.9	3,878	790	20.4	1.4
Oklahoma	1,453	310	21.3	1,503	325	21.6	0.3
South Carolina	1,791	421	23.5	1,787	349	19.5	-4.0
Tennessee	2,530	417	16.5	2,605	449	17.2	0.7
Texas	8,912	2,090	23.5	9,136	2,260	24.7	1.3
Virginia	3,008	463	15.4	3,008	455	15.1	-0.2
West Virginia	757	151	19.9	762	143	18.8	-1.2
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5
Alaska	251	61	24.2	276	52	18.7	-5.4 *
Arizona	2,634	433	16.4	2,622	485	18.5	2.1
California	13,194	1,963	14.9	13,191	1,924	14.6	-0.3
Colorado	2,006	308	15.4	1,974	289	14.7	-0.7
Hawaii	443	61	13.7	443	76	17.1	3.4
Idaho	569	107	18.9	589	103	17.4	-1.4
Montana	423	81	19.2	426	90	21.3	2.1
Nevada	991	203	20.5	1,035	293	28.3	7.8 *
New Mexico	779	167	21.5	816	184	22.5	1.1
Oregon	1,560	228	14.6	1,522	192	12.6	-2.1
Utah	904	131	14.4	926	172	18.6	4.2
Washington	2,651	446	16.8	2,748	490	17.8	1.0
Wyoming	224	38	16.8	236	49	20.6	3.8

Notes:

^a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

* Indicates differences that are statistically significant at the 10% level.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Appendix D – MSA Tables

Table D-1 2011 Household Banking Status by MSA

Geography	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Albuquerque, NM	419	100.0	30	7.2	95	22.6	283	67.6	11	2.6
Allentown-Bethlehem-Easton, PA-NJ	389	100.0	21	5.5	85	21.8	262	67.4	21	5.4
Atlanta-Sandy Springs-Marietta, GA^	2,108	100.0	205	9.7	541	25.7	1,290	61.2	71	3.4
Austin-Round Rock, TX	605	100.0	62	10.2	124	20.4	409	67.6	10	1.7
Baltimore-Towson, MD	1,021	100.0	77	7.5	222	21.8	706	69.2	16	1.5
Bangor, ME	63	100.0	2	3.9	17	27.1	43	68.0	1	1.0
Birmingham-Hoover, AL	423	100.0	51	12.1	140	33.0	221	52.3	11	2.6
Boise City-Nampa, ID^	227	100.0	7	2.9	38	16.7	177	77.9	6	2.5
Boston-Cambridge-Quincy, MA-NH	1,843	100.0	77	4.2	271	14.7	1,467	79.6	27	1.5
Bridgeport-Stamford-Norwalk, CT	337	100.0	5	1.6	45	13.2	283	84.0	4	1.2
Buffalo-Niagara Falls, NY	462	100.0	40	8.6	46	10.0	368	79.8	8	1.7
Burlington-South Burlington, VT	84	100.0	1	1.7	13	14.9	69	81.7	1	1.7
Charlotte-Gastonia-Concord, NC-SC^	742	100.0	66	8.9	206	27.8	458	61.7	12	1.7
Chicago-Naperville-Joliet, IL-IN-WI^	3,429	100.0	294	8.6	561	16.4	2,460	71.7	113	3.3
Cincinnati-Middletown, OH-KY-IN^	823	100.0	84	10.3	127	15.5	565	68.6	46	5.6
Cleveland-Elyria-Mentor, OH	909	100.0	77	8.5	164	18.1	638	70.3	29	3.1
Colorado Springs, CO	222	100.0	20	9.1	25	11.2	171	77.1	6	2.5
Columbia, SC	294	100.0	22	7.4	48	16.4	224	76.3	-	-
Columbus, OH^	718	100.0	58	8.1	182	25.3	454	63.2	24	3.3
Dallas-Fort Worth-Arlington, TX^	2,433	100.0	239	9.8	670	27.5	1,488	61.1	37	1.5
Denver-Aurora, CO	974	100.0	51	5.2	175	18.0	730	75.0	18	1.8
Des Moines, IA	228	100.0	16	7.0	53	23.2	156	68.6	3	1.3
Detroit-Warren-Livonia, MI	1,762	100.0	188	10.7	343	19.4	1,161	65.9	70	4.0
Fargo, ND-MN^	80	100.0	4	5.2	15	18.4	60	75.2	1	1.3
Hartford-West Hartford-East Hartford, CT	437	100.0	23	5.3	59	13.6	344	78.8	10	2.4
Honolulu, HI	315	100.0	9	2.8	64	20.2	223	70.9	19	6.1
Houston-Baytown-Sugar Land, TX	2,215	100.0	264	11.9	630	28.4	1,264	57.1	56	2.5
Indianapolis, IN	729	100.0	62	8.5	125	17.1	537	73.7	5	0.7
Jacksonville, FL	600	100.0	36	6.0	150	25.0	414	68.9	-	-
Kansas City, MO-KS^	849	100.0	85	10.0	172	20.3	581	68.5	11	1.3
Las Vegas-Paradise, NV	727	100.0	45	6.2	241	33.2	417	57.3	24	3.4
Little Rock-North Little Rock, AR^	330	100.0	26	7.8	91	27.8	202	61.2	11	3.3
Los Angeles-Long Beach-Santa Ana, CA	4,353	100.0	421	9.7	811	18.6	3,015	69.3	106	2.4
Louisville, KY-IN^	571	100.0	48	8.4	131	23.0	389	68.2	2	0.4
Madison, WI	254	100.0	3	1.0	34	13.5	217	85.5	-	-
Memphis, TN-MS-AR^	567	100.0	63	11.1	93	16.4	393	69.4	18	3.1
Miami-Fort Lauderdale-Miami Beach, FL	2,285	100.0	206	9.0	509	22.3	1,478	64.7	92	4.0
Milwaukee-Waukesha-West Allis, WI	627	100.0	68	10.8	79	12.6	460	73.3	20	3.3
Minneapolis-St Paul-Bloomington, MN-WI^	1,350	100.0	70	5.2	140	10.4	1,109	82.1	30	2.3
Nashville-Davidson-Murfreesboro, TN^	603	100.0	57	9.5	86	14.2	452	75.0	8	1.3
New Haven, CT	224	100.0	11	4.8	42	18.6	163	72.7	9	3.9
New Orleans-Metairie-Kenner, LA	507	100.0	63	12.4	118	23.2	314	61.9	12	2.5
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,191	100.0	700	9.7	1,409	19.6	4,894	68.1	188	2.6
Oklahoma City, OK	529	100.0	49	9.3	139	26.4	313	59.2	27	5.1
Omaha-Council Bluffs, NE-IA	338	100.0	14	4.2	51	15.1	265	78.4	8	2.2
Orlando, FL	791	100.0	59	7.4	186	23.5	497	62.9	49	6.2
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,359	100.0	183	7.8	377	16.0	1,715	72.7	84	3.6
Phoenix-Mesa-Scottsdale, AZ	1,710	100.0	181	10.6	324	18.9	1,174	68.7	31	1.8
Pittsburgh, PA	1,004	100.0	34	3.4	196	19.5	744	74.1	31	3.1
Portland-South Portland, ME	146	100.0	6	4.0	19	12.8	118	80.8	4	2.5
Portland-Vancouver-Beaverton, OR-WA^	858	100.0	26	3.1	121	14.1	690	80.4	21	2.4
Providence-Fall River-Warwick, MA-RI	523	100.0	40	7.6	86	16.5	383	73.1	14	2.7
Raleigh-Cary, NC	470	100.0	12	2.6	73	15.5	372	79.3	13	2.7
Reno-Sparks, NV	175	100.0	19	10.9	44	24.9	103	59.0	9	5.1
Richmond, VA^	522	100.0	31	6.0	113	21.6	345	66.2	33	6.3
Riverside-San Bernardino, CA	1,384	100.0	176	12.7	309	22.3	874	63.1	25	1.8
Rochester, NY	461	100.0	18	3.9	111	24.1	315	68.5	16	3.6
Sacramento-Arden-Arcade Roseville, CA	827	100.0	44	5.4	175	21.2	607	73.5	-	-
Salt Lake City, UT^	422	100.0	19	4.4	84	20.0	317	75.1	2	0.5
San Antonio, TX	791	100.0	123	15.5	206	26.0	458	57.9	4	0.5
San Diego-Carlsbad-San Marcos, CA	1,090	100.0	49	4.5	195	17.9	780	71.6	66	6.0
San Francisco-Oakland-Fremont, CA	1,853	100.0	108	5.9	229	12.3	1,412	76.2	103	5.6

Table D-1 2011 Household Banking Status by MSA (continued)

Geography	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
San Jose-Sunnyvale-Santa Clara, CA	694	100.0	17	2.4	80	11.6	567	81.8	29	4.2
Seattle-Tacoma-Bellevue, WA	1,464	100.0	59	4.0	254	17.4	1,116	76.2	35	2.4
Sioux Falls, SD	102	100.0	5	5.2	21	21.1	73	72.2	2	1.5
St. Louis, MO-IL^	1,140	100.0	111	9.7	229	20.1	761	66.8	39	3.4
Tampa-St. Petersburg-Clearwater, FL	1,298	100.0	77	6.0	283	21.8	899	69.2	39	3.0
Tulsa, OK^	430	100.0	50	11.7	82	19.1	292	67.9	5	1.3
Virginia Beach-Norfolk-Newport News, VA-NC^	626	100.0	36	5.8	189	30.2	366	58.4	35	5.5
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,148	100.0	100	4.6	362	16.9	1,572	73.2	115	5.3
Wichita, KS	229	100.0	34	14.8	70	30.6	125	54.6	0	-

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^ For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Table D-2 2009 Household Banking Status by MSA

Geography	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	119,001	100.0	9,054	7.6	21,693	18.2	84,917	71.4	3,336	2.8
Albany-Schenectady-Troy, NY	373	100.0	24	6.4	82	22.1	247	66.2	20	5.3
Albuquerque, NM	369	100.0	37	10.2	80	21.6	237	64.4	14	3.9
Allentown-Bethlehem-Easton, PA-NJ	339	100.0	15	4.4	55	16.2	266	78.5	3	1.0
Atlanta-Sandy Springs-Marietta, GA^	2,122	100.0	185	8.7	418	19.7	1,457	68.6	62	2.9
Austin-Round Rock, TX	675	100.0	37	5.5	147	21.8	491	72.7	-	-
Baltimore-Towson, MD	1,039	100.0	69	6.6	225	21.6	729	70.1	17	1.6
Bangor, ME	64	100.0	2	3.3	16	24.7	43	67.8	3	4.1
Birmingham-Hoover, AL	521	100.0	54	10.4	95	18.3	336	64.5	35	6.7
Boise City-Nampa, ID^	211	100.0	11	5.2	37	17.5	155	73.7	8	3.6
Boston-Cambridge-Quincy, MA-NH	1,794	100.0	68	3.8	210	11.7	1,456	81.1	61	3.4
Bridgeport-Stamford-Norwalk, CT	346	100.0	14	4.1	39	11.4	287	82.9	6	1.6
Buffalo-Niagara Falls, NY	477	100.0	40	8.4	85	17.8	342	71.7	10	2.1
Burlington-South Burlington, VT	74	100.0	3	3.9	9	11.7	61	82.7	1	1.7
Charlotte-Gastonia-Concord, NC-SC^	764	100.0	84	11.0	204	26.7	470	61.6	6	0.7
Chicago-Naperville-Joliet, IL-IN-WI^	3,355	100.0	245	7.3	470	14.0	2,565	76.5	75	2.2
Cincinnati-Middletown, OH-KY-IN^	812	100.0	99	12.2	183	22.5	504	62.0	27	3.3
Cleveland-Elyria-Mentor, OH	862	100.0	54	6.3	123	14.3	661	76.7	23	2.6
Colorado Springs, CO	238	100.0	16	6.7	29	12.4	171	72.0	21	8.9
Columbia, SC	328	100.0	20	6.1	84	25.6	210	63.8	15	4.5
Columbus, OH^	731	100.0	44	6.1	181	24.8	487	66.7	18	2.4
Dallas-Fort Worth-Arlington, TX^	2,312	100.0	249	10.8	555	24.0	1,455	62.9	52	2.3
Denver-Aurora, CO	1,021	100.0	92	9.1	137	13.4	779	76.3	12	1.2
Des Moines, IA	208	100.0	17	8.4	38	18.4	148	71.3	4	1.8
Detroit-Warren-Livonia, MI	1,737	100.0	169	9.7	315	18.1	1,205	69.4	48	2.7
Fargo, ND-MN^	64	100.0	2	3.5	15	23.8	45	71.1	1	1.6
Grand Rapids-Wyoming, MI	381	100.0	18	4.7	51	13.4	291	76.4	21	5.6
Hartford-West Hartford-East Hartford, CT	450	100.0	23	5.1	62	13.7	364	80.7	2	0.5
Honolulu, HI	321	100.0	6	1.8	40	12.5	262	81.6	13	4.2
Houston-Baytown-Sugar Land, TX	2,023	100.0	212	10.5	432	21.4	1,294	63.9	85	4.2
Indianapolis, IN	705	100.0	71	10.1	89	12.6	514	72.9	30	4.3
Jacksonville, FL	612	100.0	29	4.7	146	23.9	419	68.5	18	2.9
Kansas City, MO-KS^	811	100.0	72	8.9	153	18.9	567	69.9	18	2.3
Las Vegas-Paradise, NV	752	100.0	51	6.8	150	20.0	536	71.3	14	1.9
Little Rock-North Little Rock, AR^	318	100.0	23	7.2	80	25.1	205	64.5	10	3.2
Los Angeles-Long Beach-Santa Ana, CA	4,468	100.0	399	8.9	665	14.9	3,231	72.3	173	3.9
Louisville, KY-IN^	450	100.0	35	7.7	79	17.6	336	74.7	-	-
Madison, WI	268	100.0	6	2.3	25	9.2	235	87.7	2	0.8
Memphis, TN-MS-AR^	561	100.0	96	17.1	100	17.8	338	60.4	27	4.7
Miami-Fort Lauderdale-Miami Beach, FL	2,225	100.0	194	8.7	296	13.3	1,633	73.4	101	4.6
Milwaukee-Waukesha-West Allis, WI	653	100.0	63	9.7	82	12.5	508	77.8	-	-
Minneapolis-St Paul-Bloomington, MN-WI^	1,300	100.0	35	2.7	117	9.0	1,128	86.8	19	1.5

Table D-2 2009 Household Banking Status by MSA (continued)

Geography	Has a Bank Account									
	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
Nashville-Davidson-Murfreesboro, TN^	645	100.0	40	6.2	109	16.9	483	74.9	13	2.0
New Haven, CT	237	100.0	16	6.6	38	16.0	169	71.4	14	6.0
New Orleans-Metairie-Kenner, LA	493	100.0	26	5.2	90	18.3	372	75.4	6	1.1
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,244	100.0	692	9.6	1,098	15.2	5,062	69.9	392	5.4
Ogden-Clearfield, UT	185	100.0	-	-	35	19.1	144	78.0	5	2.9
Oklahoma City, OK	566	100.0	54	9.6	135	23.9	349	61.7	27	4.8
Omaha-Council Bluffs, NE-IA	345	100.0	20	5.9	43	12.6	278	80.4	4	1.1
Orlando, FL	857	100.0	59	6.8	161	18.8	595	69.5	42	4.9
Oxnard-Thousand Oaks-Ventura, CA	409	100.0	-	-	83	20.3	326	79.7	0	-
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	100.0	170	7.6	418	18.8	1,592	71.4	50	2.2
Phoenix-Mesa-Scottsdale, AZ	1,741	100.0	94	5.4	267	15.3	1,361	78.2	19	1.1
Pittsburgh, PA	984	100.0	37	3.8	123	12.5	808	82.1	16	1.7
Portland-South Portland, ME	149	100.0	2	1.1	20	13.4	123	82.5	4	2.9
Portland-Vancouver-Beaverton, OR-WA^	824	100.0	44	5.4	104	12.6	651	79.1	24	2.9
Providence-Fall River-Warwick, MA-RI	532	100.0	30	5.7	73	13.6	419	78.8	10	1.9
Raleigh-Cary, NC	433	100.0	18	4.2	39	8.9	353	81.5	23	5.4
Richmond, VA^	499	100.0	15	3.0	58	11.7	420	84.2	6	1.1
Riverside-San Bernardino, CA	1,303	100.0	143	11.0	227	17.4	909	69.8	24	1.8
Rochester, NY	434	100.0	41	9.4	101	23.3	283	65.1	9	2.2
Sacramento-Arden-Arcade Roseville, CA	783	100.0	51	6.6	187	23.9	537	68.6	7	0.9
Salt Lake City, UT^	360	100.0	8	2.1	58	16.1	278	77.2	16	4.5
San Antonio, TX	772	100.0	84	10.8	202	26.2	482	62.4	4	0.5
San Diego-Carlsbad-San Marcos, CA	1,071	100.0	44	4.1	140	13.1	856	80.0	31	2.9
San Francisco-Oakland-Fremont, CA	1,589	100.0	76	4.8	166	10.4	1,291	81.2	56	3.6
San Jose-Sunnyvale-Santa Clara, CA	787	100.0	17	2.2	64	8.2	648	82.3	58	7.3
Seattle-Tacoma-Bellevue, WA	1,411	100.0	49	3.5	245	17.4	1,104	78.2	13	0.9
Sioux Falls, SD	94	100.0	2	2.5	14	14.8	75	80.5	2	2.2
St. Louis, MO-IL^	1,167	100.0	89	7.6	266	22.8	784	67.2	28	2.4
Tampa-St. Petersburg-Clearwater, FL	1,190	100.0	56	4.7	229	19.2	867	72.9	38	3.2
Tulsa, OK^	366	100.0	46	12.4	59	16.1	259	70.8	3	0.7
Virginia Beach-Norfolk-Newport News, VA-NC^	610	100.0	20	3.3	130	21.3	439	72.1	21	3.4
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,139	100.0	129	6.0	323	15.1	1,577	73.7	110	5.1
Wichita, KS	222	100.0	22	10.0	57	25.9	140	63.3	2	0.9

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^ For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Table D-3 Unbanked Households by MSA and Year

	Year						Estimated Difference
	2009			2011			
	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	
All US Households	119,001	9,054	7.6	120,408	9,875	8.2	0.6 ^
Albuquerque, NM	369	37	10.2	419	30	7.2	-3.0
Allentown-Bethlehem-Easton, PA-NJ	339	15	4.4	389	21	5.5	1.1
Atlanta-Sandy Springs-Marietta, GA ^	2,122	185	8.7	2,108	205	9.7	1.0
Austin-Round Rock, TX	675	37	5.5	605	62	10.2	4.7 ^
Baltimore-Towson, MD	1,039	69	6.6	1,021	77	7.5	0.9
Bangor, ME	64	2	3.3	63	2	3.9	0.6
Birmingham-Hoover, AL	521	54	10.4	423	51	12.1	1.7
Boise City-Nampa, ID ^	211	11	5.2	227	7	2.9	-2.3
Boston-Cambridge-Quincy, MA-NH	1,794	68	3.8	1,843	77	4.2	0.4
Bridgeport-Stamford-Norwalk, CT	346	14	4.1	337	5	1.6	-2.5
Buffalo-Niagara Falls, NY	477	40	8.4	462	40	8.6	0.1
Burlington-South Burlington, VT	74	3	3.9	84	1	1.7	-2.2
Charlotte-Gastonia-Concord, NC-SC ^	764	84	11.0	742	66	8.9	-2.1
Chicago-Naperville-Joliet, IL-IN-WI ^	3,355	245	7.3	3,429	294	8.6	1.3
Cincinnati-Middletown, OH-KY-IN ^	812	99	12.2	823	84	10.3	-2.0
Cleveland-Elyria-Mentor, OH	862	54	6.3	909	77	8.5	2.2

Table D-3 Unbanked Households by MSA and Year (continued)

	Year						Estimated Difference
	2009			2011			
	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	
Colorado Springs, CO	238	16	6.7	222	20	9.1	2.4
Columbia, SC	328	20	6.1	294	22	7.4	1.3
Columbus, OH ^	731	44	6.1	718	58	8.1	2.0
Dallas-Fort Worth-Arlington, TX ^	2,312	249	10.8	2,433	239	9.8	-1.0
Denver-Aurora, CO	1,021	92	9.1	974	51	5.2	-3.9 *
Des Moines, IA	208	17	8.4	228	16	7.0	-1.4
Detroit-Warren-Livonia, MI	1,737	169	9.7	1,762	188	10.7	1.0
Fargo, ND-MN ^	64	2	3.5	80	4	5.2	1.7
Hartford-West Hartford-East Hartford, CT	450	23	5.1	437	23	5.3	0.2
Honolulu, HI	321	6	1.8	315	9	2.8	1.0
Houston-Baytown-Sugar Land, TX	2,023	212	10.5	2,215	264	11.9	1.4
Indianapolis, IN	705	71	10.1	729	62	8.5	-1.6
Jacksonville, FL	612	29	4.7	600	36	6.0	1.3
Kansas City, MO-KS ^	811	72	8.9	849	85	10.0	1.1
Las Vegas-Paradise, NM	752	51	6.8	727	45	6.2	-0.7
Little Rock-North Little Rock, AR ^	318	23	7.2	330	26	7.8	0.6
Los Angeles-Long Beach-Santa Ana, CA	4,468	399	8.9	4,353	421	9.7	0.7
Louisville, KY-IN ^	450	35	7.7	571	48	8.4	0.7
Madison, WI	268	6	2.3	254	3	1.0	-1.3
Memphis, TN-MS-AR ^	561	96	17.1	567	63	11.1	-6.0
Miami-Fort Lauderdale-Miami Beach, FL	2,225	194	8.7	2,285	206	9.0	0.3
Milwaukee-Waukesha-West Allis, WI	653	63	9.7	627	68	10.8	1.1
Minneapolis-St Paul-Bloomington, MN-WI ^	1,300	35	2.7	1,350	70	5.2	2.5 *
Nashville-Davidson-Murfreesboro, TN ^	645	40	6.2	603	57	9.5	3.3
New Haven, CT	237	16	6.6	224	11	4.8	-1.8
New Orleans-Metairie-Kenner, LA	493	26	5.2	507	63	12.4	7.2 *
New York-Northern New Jersey-Long Island, NY-NJ-PA ^	7,244	692	9.6	7,191	700	9.7	0.2
Oklahoma City, OK	566	54	9.6	529	49	9.3	-0.3
Omaha-Council Bluffs, NE-IA	345	20	5.9	338	14	4.2	-1.7
Orlando, FL	857	59	6.8	791	59	7.4	0.6
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	170	7.6	2,359	183	7.8	0.1
Phoenix-Mesa-Scottsdale, AZ	1,741	94	5.4	1,710	181	10.6	5.2 *
Pittsburgh, PA	984	37	3.8	1,004	34	3.4	-0.4
Portland-South Portland, ME	149	2	1.1	146	6	4.0	2.9 *
Portland-Vancouver-Beaverton, OR-WA ^	824	44	5.4	858	26	3.1	-2.3
Providence-Fall River-Warwick, MA-RI	532	30	5.7	523	40	7.6	2.0
Raleigh-Cary, NC	433	18	4.2	470	12	2.6	-1.6
Richmond, VA ^	499	15	3.0	522	31	6.0	3.0
Riverside-San Bernardino, CA	1,303	143	11.0	1,384	176	12.7	1.7
Rochester, NY	434	41	9.4	461	18	3.9	-5.6 *
Sacramento--Arden-Arcade Roseville, CA	783	51	6.6	827	44	5.4	-1.2
Salt Lake City, UT ^	360	8	2.1	422	19	4.4	2.3
San Antonio, TX	772	84	10.8	791	123	15.5	4.7
San Diego-Carlsbad-San Marcos, CA	1,071	44	4.1	1,090	49	4.5	0.4
San Francisco-Oakland-Fremont, CA	1,589	76	4.8	1,853	108	5.9	1.1
San Jose-Sunnyvale-Santa Clara, CA	787	17	2.2	694	17	2.4	0.3
Seattle-Tacoma-Bellevue, WA	1,411	49	3.5	1,464	59	4.0	0.6
Sioux Falls, SD	94	2	2.5	102	5	5.2	2.8
St. Louis, MO-IL ^	1,167	89	7.6	1,140	111	9.7	2.1
Tampa-St. Petersburg-Clearwater, FL	1,190	56	4.7	1,298	77	6.0	1.2
Tulsa, OK ^	366	46	12.4	430	50	11.7	-0.7
Virginia Beach-Norfolk-Newport News, VA-NC ^	610	20	3.3	626	36	5.8	2.5
Washington-Arlington-Alexandria, DC-VA-MD-WV ^	2,139	129	6.0	2,148	100	4.6	-1.4
Wichita, KS	222	22	10.0	229	34	14.8	4.9

Notes:

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion. Figures do not always reconcile to totals because of rounding.

* Indicates differences that are statistically significant at the 10% level. 2009 estimates have been revised based on new weights provided by Census.

^ For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix E of the full report, FDIC Technical Notes.

Table D-4 Banked Households That Used AFS in the Last Year by Year and MSA

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Albuquerque, NM	369	77	20.9	419	91	21.6	0.7
Allentown-Bethlehem-Easton, PA-NJ	339	55	16.2	389	81	20.7	4.5
Atlanta-Sandy Springs-Marietta, GA [^]	2,122	403	19.0	2,108	486	23.1	4.1 *
Austin-Round Rock, TX	675	147	21.8	605	113	18.6	-3.2
Baltimore-Towson, MD	1,039	213	20.5	1,021	196	19.2	-1.4
Bangor, ME	64	15	23.8	63	17	27.1	3.3
Birmingham-Hoover, AL	521	87	16.7	423	137	32.3	15.7 *
Boise City-Nampa, ID [^]	211	37	17.5	227	36	15.7	-1.7
Boston-Cambridge-Quincy, MA-NH	1,794	205	11.4	1,843	243	13.2	1.7
Bridgeport-Stamford-Norwalk, CT	346	38	10.8	337	30	8.9	-1.9
Buffalo-Niagara Falls, NY	477	81	16.9	462	46	10.0	-7.0 *
Burlington-South Burlington, VT	74	9	11.7	85	11	13.3	1.6
Charlotte-Gastonia-Concord, NC-SC [^]	764	194	25.3	742	193	26.0	0.7
Chicago-Naperville-Joliet, IL-IN-WI [^]	3,355	447	13.3	3,429	454	13.2	-0.1
Cincinnati-Middletown, OH-KY-IN [^]	812	171	21.1	823	127	15.5	-5.6 *
Cleveland-Elyria-Mentor, OH	862	123	14.3	909	160	17.6	3.3
Colorado Springs, CO	238	30	12.4	222	25	11.2	-1.1
Columbia, SC	329	81	24.5	294	45	15.3	-9.2 *
Columbus, OH [^]	731	173	23.7	718	174	24.2	0.5
Dallas-Fort Worth-Arlington, TX [^]	2,312	545	23.6	2,433	618	25.4	1.8
Denver-Aurora, CO	1,021	133	13.0	974	159	16.3	3.2 *
Des Moines, IA	208	38	18.4	228	44	19.3	0.9
Detroit-Warren-Livonia, MI	1,737	309	17.8	1,762	334	18.9	1.2
Fargo, ND-MN [^]	64	14	22.4	80	14	17.8	-4.6
Hartford-West Hartford-East Hartford, CT	450	60	13.4	437	55	12.7	-0.8
Honolulu, HI	321	38	11.9	315	52	16.4	4.6 *
Houston-Baytown-Sugar Land, TX	2,023	406	20.0	2,215	542	24.5	4.4 *
Indianapolis, IN	705	86	12.2	729	121	16.6	4.5
Jacksonville, FL	612	142	23.2	600	146	24.3	1.2
Kansas City, MO-KS [^]	811	149	18.3	849	169	19.9	1.6
Las Vegas-Paradise, NM	752	150	20.0	727	224	30.8	10.9 *
Little Rock-North Little Rock, AR [^]	318	70	22.1	330	84	25.5	3.5
Los Angeles-Long Beach-Santa Ana, CA	4,468	648	14.5	4,353	602	13.8	-0.7 *
Louisville, KY-IN [^]	450	77	17.1	571	120	21.0	3.9
Madison, WI	268	25	9.2	254	27	10.6	1.3
Memphis, TN-MS-AR [^]	561	100	17.8	567	88	15.6	-2.2
Miami-Fort Lauderdale-Miami Beach, FL	2,226	296	13.3	2,285	399	17.5	4.1 *
Milwaukee-Waukesha-West Allis, WI	653	75	11.5	627	67	10.7	-0.8
Minneapolis-St Paul-Bloomington, MN-WI [^]	1,300	115	8.9	1,350	126	9.3	0.5
Nashville-Davidson-Murfreesboro, TN [^]	645	93	14.4	603	76	12.5	-1.8
New Haven, CT	237	38	16.0	224	33	14.9	-1.2
New Orleans-Metairie-Kenner, LA	493	79	15.9	507	112	22.1	6.2
New York-Northern New Jersey-Long Island, NY-NJ-PA [^]	7,244	1,044	14.4	7,191	1,175	16.3	1.9 *
Oklahoma City, OK	566	133	23.4	529	132	24.9	1.5
Omaha-Council Bluffs, NE-IA	346	39	11.3	338	45	13.3	1.9
Orlando, FL	857	153	17.9	791	181	22.8	5.0
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	409	18.3	2,359	358	15.2	-3.2
Phoenix-Mesa-Scottsdale, AZ	1,741	267	15.3	1,710	288	16.9	1.5
Pittsburgh, PA	984	115	11.7	1,004	183	18.2	6.4 *
Portland-South Portland, ME	149	20	13.4	146	18	12.4	-1.1
Portland-Vancouver-Beaverton, OR-WA [^]	824	98	11.9	858	103	12.0	0.2
Providence-Fall River-Warwick, MA-RI	532	69	13.0	524	75	14.3	1.3
Raleigh-Cary, NC	433	31	7.1	470	68	14.5	7.3
Richmond, VA [^]	499	53	10.5	522	92	17.6	7.1 *
Riverside-San Bernardino, CA	1,303	215	16.5	1,384	269	19.5	3.0
Rochester, NY	434	91	20.8	461	111	24.1	3.3
Sacramento-Arden-Arcade Roseville, CA	783	174	22.3	827	159	19.3	-3.0
Salt Lake City, UT [^]	360	55	15.1	422	79	18.7	3.6
San Antonio, TX	772	196	25.3	791	194	24.5	-0.9
San Diego-Carlsbad-San Marcos, CA	1,071	133	12.4	1,090	159	14.6	2.2
San Francisco-Oakland-Fremont, CA	1,589	159	10.0	1,853	169	9.1	-0.9
San Jose-Sunnyvale-Santa Clara, CA	787	64	8.2	694	58	8.4	0.2

Table D-4 Banked Households That Used AFS in the Last Year by Year and MSA (continued)

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
Seattle-Tacoma-Bellevue, WA	1,412	239	16.9	1,464	234	16.0	-0.9
Sioux Falls, SD	94	13	13.4	102	20	19.3	5.9 *
St. Louis, MO-IL [^]	1,167	249	21.3	1,140	222	19.5	-1.8
Tampa-St. Petersburg-Clearwater, FL	1,190	224	18.8	1,298	278	21.4	2.5
Tulsa, OK [^]	366	56	15.4	430	74	17.3	1.9
Virginia Beach-Norfolk-Newport News, VA-NC [^]	610	123	20.2	626	181	29.0	8.8 *
Washington-Arlington-Alexandria, DC-VA-MD-WV [^]	2,139	319	14.9	2,148	324	15.1	0.2
Wichita, KS	222	57	25.9	229	70	30.6	4.7

Notes:

^a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

* Indicates differences that are statistically significant at the 10% level.

[^] For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix E of the full report, FDIC Technical Notes.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Figures do not always reconcile to totals because of rounding.

2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table D-5 2011 Household Bank Account Type by MSA

Geography	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	80,924	67.2	2,379	2.0	25,378	21.1	1,851	1.5	106,509	88.5	83,331	69.2
Albuquerque, NM	419	100.0	30	7.2	308	73.6	24	5.8	47	11.3	9	2.1	357	85.2	333	79.4
Allentown-Bethlehem-Easton, PA-NJ	389	100.0	21	5.5	297	76.4	3	0.8	47	12.2	20	5.1	344	88.6	300	77.2
Atlanta-Sandy Springs-Marietta, GA^	2,108	100.0	205	9.7	1,368	64.9	25	1.2	462	21.9	47	2.2	1,830	86.8	1,393	66.1
Austin-Round Rock, TX	605	100.0	62	10.2	443	73.2	19	3.1	73	12.1	8	1.3	516	85.4	465	76.9
Baltimore-Towson, MD	1,021	100.0	77	7.5	785	76.9	13	1.3	135	13.2	11	1.1	922	90.3	798	78.2
Bangor, ME	63	100.0	2	3.9	48	75.8	3	4.3	9	14.9	1	1.0	57	90.7	51	80.2
Birmingham-Hoover, AL	423	100.0	51	12.1	242	57.2	9	2.0	114	26.9	7	1.7	356	84.1	251	59.2
Boise City-Nampa, ID^	227	100.0	7	2.9	167	73.6	1	0.5	47	20.5	6	2.5	214	94.1	168	74.1
Boston-Cambridge-Quincy, MA-NH	1,843	100.0	77	4.2	1,425	77.3	52	2.8	276	15.0	13	0.7	1,709	92.7	1,477	80.1
Bridgeport-Stamford-Norwalk, CT	337	100.0	5	1.6	276	82.0	7	2.0	44	13.2	4	1.2	321	95.2	283	84.1
Buffalo-Niagara Falls, NY	462	100.0	40	8.6	329	71.1	9	2.0	80	17.4	4	0.9	413	89.4	338	73.1
Burlington-South Burlington, VT	84	100.0	1	1.7	68	79.9	-	-	13	15.7	2	2.2	81	95.6	68	80.4
Charlotte-Gastonia-Concord, NC-SC^	742	100.0	66	8.9	441	59.4	19	2.5	209	28.2	8	1.0	650	87.6	459	61.9
Chicago-Naperville-Joliet, IL-IN-WI^	3,429	100.0	294	8.6	2,247	65.5	48	1.4	759	22.1	81	2.4	3,006	87.7	2,295	66.9
Cincinnati-Middletown, OH-KY-IN^	823	100.0	84	10.3	476	57.8	23	2.8	203	24.6	37	4.5	679	82.5	499	60.6
Cleveland-Elyria-Mentor, OH	909	100.0	77	8.5	599	65.9	23	2.5	196	21.6	14	1.6	798	87.8	621	68.4
Colorado Springs, CO	222	100.0	20	9.1	169	76.3	2	1.1	26	11.5	4	1.9	199	89.8	172	77.4
Columbia, SC	294	100.0	22	7.4	189	64.4	-	-	83	28.2	-	-	272	92.6	189	64.4
Columbus, OH^	718	100.0	58	8.1	512	71.4	3	0.5	132	18.4	12	1.6	645	89.8	516	71.8
Dallas-Fort Worth-Arlington, TX^	2,433	100.0	239	9.8	1,625	66.8	37	1.5	510	21.0	23	0.9	2,135	87.7	1,661	68.3
Denver-Aurora, CO	974	100.0	51	5.2	737	75.7	9	0.9	135	13.8	43	4.4	874	89.7	745	76.5
Des Moines, IA	228	100.0	16	7.0	159	69.6	9	3.9	41	17.8	4	1.6	200	87.5	168	73.6
Detroit-Warren-Livonia, MI	1,762	100.0	188	10.7	1,231	69.9	32	1.8	280	15.9	32	1.8	1,514	85.9	1,263	71.7
Fargo, ND-MN^	80	100.0	4	5.2	60	75.5	1	1.3	14	17.2	1	0.9	74	92.7	61	76.8
Hartford-West Hartford-East Hartford, CT	437	100.0	23	5.3	325	74.3	9	2.1	76	17.3	4	1.0	402	92.0	334	76.4
Honolulu, HI	315	100.0	9	2.8	251	79.8	2	0.8	36	11.3	17	5.3	287	91.3	254	80.8
Houston-Baytown-Sugar Land, TX	2,215	100.0	264	11.9	1,346	60.8	43	1.9	523	23.6	39	1.8	1,869	84.4	1,389	62.7
Indianapolis, IN	729	100.0	62	8.5	478	65.6	8	1.1	181	24.8	-	-	659	90.4	486	66.7
Jacksonville, FL	600	100.0	36	6.0	499	83.1	10	1.7	47	7.8	9	1.4	545	90.9	509	84.8
Kansas City, MO-KS^	849	100.0	85	10.0	589	69.4	15	1.7	158	18.7	2	0.2	748	88.1	604	71.2
Las Vegas-Paradise, NV	727	100.0	45	6.2	470	64.6	12	1.7	187	25.7	13	1.8	660	90.8	482	66.3
Little Rock-North Little Rock, AR^	330	100.0	26	7.8	139	42.1	7	2.2	151	46.0	6	1.8	292	88.7	146	44.4
Los Angeles-Long Beach-Santa Ana, CA	4,353	100.0	421	9.7	2,837	65.2	42	1.0	1,004	23.1	49	1.1	3,848	88.4	2,879	66.1
Louisville, KY-IN^	571	100.0	48	8.4	356	62.4	-	-	167	29.2	-	-	522	91.6	356	62.4
Madison, WI	254	100.0	3	1.0	214	84.2	-	-	35	13.8	3	1.0	249	98.0	214	84.2
Memphis, TN-MS-AR^	567	100.0	63	11.1	309	54.4	13	2.3	172	30.2	11	1.9	480	84.7	322	56.7
Miami-Fort Lauderdale-Miami Beach, FL	2,285	100.0	206	9.0	1,236	54.1	21	0.9	774	33.9	48	2.1	2,023	88.6	1,257	55.0
Milwaukee-Waukesha-West Allis, WI	627	100.0	68	10.8	447	71.3	3	0.6	100	15.9	9	1.5	546	87.1	450	71.8

Table D-5 2011 Household Bank Account Type by MSA (continued)

Geography	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
Minneapolis-St Paul-Bloomington, MN-WI^	1,350	100.0	70	5.2	997	73.8	30	2.2	236	17.5	17	1.3	1,237	91.6	1,026	76.0
Nashville-Davidson-Murfreesboro, TN^	603	100.0	57	9.5	400	66.4	4	0.7	137	22.7	4	0.7	537	89.1	404	67.1
New Haven, CT	224	100.0	11	4.8	157	70.1	6	2.7	49	21.8	1	0.6	206	91.8	163	72.8
New Orleans-Metairie-Kenner, LA	507	100.0	63	12.4	308	60.7	9	1.7	112	22.2	15	3.0	423	83.4	317	62.5
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,191	100.0	700	9.7	5,047	70.2	140	1.9	1,203	16.7	101	1.4	6,265	87.1	5,187	72.1
Oklahoma City, OK	529	100.0	49	9.3	330	62.4	10	2.0	118	22.3	21	4.0	448	84.7	340	64.4
Omaha-Council Bluffs, NE-IA	338	100.0	14	4.2	257	76.2	2	0.5	59	17.6	5	1.5	317	93.8	259	76.8
Orlando, FL	791	100.0	59	7.4	561	70.9	9	1.1	117	14.8	45	5.8	678	85.7	569	72.0
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,359	100.0	183	7.8	1,628	69.0	39	1.6	489	20.7	20	0.8	2,127	90.2	1,666	70.7
Phoenix-Mesa-Scottsdale, AZ	1,710	100.0	181	10.6	1,255	73.4	21	1.2	240	14.0	13	0.8	1,495	87.4	1,276	74.6
Pittsburgh, PA	1,004	100.0	34	3.4	634	63.2	19	1.9	291	28.9	26	2.6	925	92.1	654	65.1
Portland-South Portland, ME	146	100.0	6	4.0	114	78.1	3	1.8	21	14.4	2	1.7	136	93.0	117	79.9
Portland-Vancouver-Beaverton, OR-WA^	858	100.0	26	3.1	691	80.6	4	0.5	136	15.8	-	-	827	96.4	696	81.1
Providence-Fall River-Warwick, MA-RI	523	100.0	40	7.6	362	69.1	14	2.6	98	18.8	10	1.9	460	87.9	375	71.7
Raleigh-Cary, NC	470	100.0	12	2.6	336	71.6	7	1.5	105	22.4	9	1.9	445	94.8	343	73.1
Reno-Sparks, NV	175	100.0	19	10.9	136	77.6	-	-	17	9.9	3	1.6	153	87.5	136	77.6
Richmond, VA^	522	100.0	31	6.0	341	65.4	20	3.7	117	22.5	13	2.5	468	89.7	360	69.1
Riverside-San Bernardino, CA	1,384	100.0	176	12.7	800	57.8	18	1.3	356	25.7	33	2.4	1,163	84.1	818	59.1
Rochester, NY	461	100.0	18	3.9	329	71.4	-	-	102	22.1	12	2.6	439	95.3	329	71.4
Sacramento-Arden-Arcade-Roseville, CA	827	100.0	44	5.4	623	75.4	7	0.9	139	16.9	13	1.5	771	93.2	631	76.3
Salt Lake City, UT^	422	100.0	19	4.4	339	80.3	4	1.0	53	12.5	7	1.7	392	92.8	343	81.3
San Antonio, TX	791	100.0	123	15.5	477	60.3	36	4.5	144	18.3	11	1.4	621	78.5	513	64.8
San Diego-Carlsbad-San Marcos, CA	1,090	100.0	49	4.5	875	80.3	5	0.5	120	11.0	41	3.7	999	91.7	880	80.7
San Francisco-Oakland-Fremont, CA	1,853	100.0	108	5.9	1,430	77.2	39	2.1	256	13.8	20	1.1	1,685	91.0	1,468	79.3
San Jose-Sunnyvale-Santa Clara, CA	694	100.0	17	2.4	563	81.2	3	0.5	102	14.7	9	1.3	665	95.9	571	82.2
Seattle-Tacoma-Bellevue, WA	1,464	100.0	59	4.0	1,246	85.1	7	0.5	139	9.5	13	0.9	1,385	94.6	1,253	85.6
Sioux Falls, SD	102	100.0	5	5.2	78	76.8	2	1.7	16	16.0	-	-	94	92.7	80	78.5
St. Louis, MO-IL^	1,140	100.0	111	9.7	763	66.9	14	1.3	242	21.2	10	0.9	1,005	88.1	777	68.2
Tampa-St. Petersburg-Clearwater, FL	1,298	100.0	77	6.0	925	71.2	13	1.0	265	20.4	18	1.4	1,190	91.7	942	72.6
Tulsa, OK^	430	100.0	50	11.7	290	67.3	4	1.0	80	18.7	5	1.3	370	86.0	294	68.3
Virginia Beach-Norfolk-Newport News, VA-NC^	626	100.0	36	5.8	463	73.9	16	2.6	95	15.2	15	2.5	561	89.5	479	76.6
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,148	100.0	100	4.6	1,580	73.6	12	0.6	417	19.4	39	1.8	1,997	92.9	1,593	74.2
Wichita, KS	229	100.0	34	14.8	126	55.1	3	1.4	62	27.2	3	1.5	188	82.3	131	57.2

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^ For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Appendix E – FDIC Technical Notes

The data for this report were collected through a Federal Deposit Insurance Corporation (FDIC)-sponsored Unbanked/Underbanked Supplement to the Current Population Survey (CPS) for June 2011. The CPS is a monthly survey of about 54,000 interviewed households conducted by the US Census Bureau for the Bureau of Labor Statistics (BLS). The survey is based on a scientific sample that represents the US civilian, non-institutionalized population, aged 15 or older.

The CPS is the primary source of information on the labor force characteristics of the US population, including employment, unemployment, and earnings statistics. The CPS results include a variety of demographic characteristics, such as age, sex, race, marital status, and educational attainment. Additional information about the CPS is provided in the Census Bureau's Technical Paper 66, Design and Methodology of the CPS, available at <http://www.census.gov/cps/>.

The CPS is a state-based design in that separate samples are selected from each state, so that states serve as the primary sampling strata. The sample sizes for each state are set so that specific precision requirements for estimating unemployment rates will be met.¹ The sample design ensures that most of the households in a given state have the same probability of being selected, though in general, household selection probabilities will vary across states. Because the CPS design is state-based, most of the estimates for the Unbanked/Underbanked Supplement should be precise at the state level and for some sub-state areas (e.g., large metropolitan statistical areas [MSAs]).

Unbanked/Underbanked Supplement

The Unbanked/Underbanked Supplement was conducted in June 2011. This was the second time this survey had been conducted. The first Unbanked/Underbanked Supplement was conducted in January 2009. The primary purpose of the supplement is to estimate the percentage of US households that are "unbanked" and "underbanked" and to identify the reasons why. The supplement survey instrument used in 2011, attached as Appendix G, included approximately 40 questions designed to provide this information. The 2011 survey instrument is similar to the 2009 survey instrument that the FDIC developed with the expertise of a national consulting firm, which specializes in public opinion research, as well as input from the Census Bureau's Demographic Surveys Division and BLS. The 2009 survey instrument underwent four rounds of cognitive field pre-testing and was revised to address the

¹ The precision targets that are the basis for the sample design of the CPS are provided on pp.3-1 in Chapter 3 of the US Census Bureau's Technical Paper 66, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.

feedback gathered from each round.² The 2011 survey instrument underwent an expert review process by the US Census Bureau. For a detailed description of the revisions, see Appendix F (Revisions to the 2011 Survey Instrument). Because of changes in the questionnaire, direct comparisons between 2009 and 2011 estimates are limited and in some instances not possible.

Eligibility and Exclusions

All households that participated in the June 2011 CPS were eligible to participate in the Unbanked/Underbanked Supplement. However, only households whose respondents specified that they had some level of participation in their household finances and also responded "Yes" or "No" to whether someone in their household had a bank account (survey supplement Question 2, or Q2) were considered survey respondents.³ CPS household respondents who did not answer or answered "don't know" to Q2, or who did not participate in their household financial decisions (or refused to answer) were asked no further questions and were classified as nonrespondents for the supplement. This definition of supplement respondent is different from the one used in the 2009 FDIC Survey of Unbanked and Underbanked Households report. In 2009, a respondent was required only to answer "yes" or "no" to whether the households had an account in order to be considered a survey respondent. The revised 2009 estimates presented in this report use the 2011 definition of respondent so that the estimates are comparable to the 2011 results. It is worth noting that the revised 2009 estimates are not materially different from those in the 2009 report.

Demographic characteristics, such as race, age, education, and employment, associated with a respondent household for the supplement are those reported for the householder/reference person (i.e., a person who owns or rents the home, as designated by the respondent). These demographic characteristics were used in preparing report estimates and tables.

² The goal of each round was to determine respondents' comprehension of each question, test the flow of the questions, find major recall difficulties, ascertain the sensitivity or inappropriateness of any questions, and gauge the operational feasibility of the supplement. No changes to the survey were recommended following the fourth round of testing.

³ Respondents involved in their household finances include respondents in households where adults have separate finances or in households where the respondent was the only adult in the household. For households where adults share finances or have a mix of shared and separate finances, respondents were asked to specify how much they participated in their household financial decisions. Only those who reported having at least some level of participation were considered to be involved in their household finances.

Coverage and Response Rates

The target universe for the CPS is all civilian non-institutionalized persons (aged 15 or older) residing in the 50 states and the District of Columbia. To reach this universe, a list (sampling frame) of about 110 million households was developed from the Master Address File used for the 2000 Census, plus three additional frame sources (group quarters, area canvassing, and building permits).

For the June 2011 CPS, a statistical sample of approximately 58,900 survey-eligible households was selected from the sampling frame. Of these, about 53,700 households participated in the CPS, resulting in a 91.2 percent response rate. There were about 5,200 nonrespondent households. Most of these nonrespondents either refused to participate (59 percent of nonrespondents) or were not home at the time of the interview visit or call (23 percent). The remaining 18 percent consisted of households where (a) the household respondent was temporarily absent, (b) the household could not be located, (c) language barriers prevented the interview, or (d) “other” reasons. Because of the availability of translators for many languages, only 0.5 percent of the nonrespondents (25 households) did not participate as a result of language barriers.

About 44,900 (84 percent) of the 53,700 households participating in the CPS also participated in the Unbanked/Underbanked Supplement.⁴ The supplement survey response rates vary by demographic groups, ranging from 79 percent to 86 percent.

Coverage ratios for the CPS are derived as a measure of the percentage of persons in the target universe (civilian non-institutionalized persons aged 15 or older in the United States) who are included in the sampling frame.⁵ The overall coverage ratio for the June 2011 CPS was 87 percent. The missing 13 percent consists of three groups: (1) persons residing in households not in the CPS sampling frame, (2) non-institutionalized persons not residing in households at the time the CPS was conducted, and (3) household residents not listed as household members for the CPS for various reasons. The coverage ratios varied across demographic groups. For example, the coverage ratio was 88 percent for whites, 81 percent for blacks, and 85 percent for Hispanics.

⁴ Taking into account the nonresponse to basic CPS questions, the overall response rate for the Unbanked/Underbanked Supplement was 76 percent.

⁵ The coverage ratio is the weighted number of persons in a demographic group (after weights are adjusted to account for household nonresponse) divided by an independent count of persons in that demographic group (obtained from the 2000 Census with updates based on the American Community Survey).

The weights calculated by the Census Bureau for the CPS and the Unbanked/Underbanked Supplement respondents were adjusted to account for both nonresponse and undercoverage. These weight adjustments help correct any biases in estimates because of nonresponse and undercoverage, so that results from the CPS are “representative” of the civilian, non-institutionalized US population, aged 15 and older.⁶

Analysis of Supplement Survey Results

Using supplement survey results, households were classified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Households answering “yes” to this question were classified as “underbanked” if they indicated that they had used at least one of the following alternative financial services: non-bank money orders, non-bank check-cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans, at least once in the last 12 months. Note that the 2011 definition of “underbanked” has been revised from the 2009 definition to include households that used non-bank remittances in the last year. The 2011 underbanked definition was also modified to include only households that used a refund anticipation loan in the last year, as opposed to in the last five years as defined in the 2009 report. Consequently, 2011 underbanked estimates are not directly comparable to 2009 estimates (see Box 2 on page 19).

The estimated proportion of US households that are unbanked was derived by dividing the sum of the weights of the household respondents who were identified as being unbanked by the sum of the weights of all household respondents. The same formula was used to estimate the proportion of US households that are underbanked. For estimated proportions of unbanked or underbanked households for demographic subgroups, the same computational approach was used and applied to respondent households in the subgroup.

In addition to presenting estimated proportions, many of the tables in this report include estimated numbers of households (e.g., total households, unbanked households, or underbanked households). An estimated number of households for a given category (such as unbanked) is derived as the sum of the weights of the sample households in that category. For example, for the entire supplement sample of about 44,905 respondent households, the sum of the household weights is 120,408,000, which

⁶ This adjustment is done by introducing three stages of ratio estimation that adjust weights to align with population control totals (independent population estimates for various demographic groups). The household weight is generally taken to be the weight of the householder/reference person.

would be an estimate of all US households as of June 2011. However, the Housing and Vacancy Survey, another survey related to the CPS that uses household controls to produce household weights, provided an estimate of 112,464,000 as the number of households in June 2011. This difference (120,408,000 vs. 112,464,000) is because household weights prepared by Census for the CPS and for this supplement survey are generally taken to be the reference person weights and are not adjusted to align with household count controls. Household count controls were not used to adjust household weights because the CPS is a person survey rather than a household survey; therefore, universe controls were used only in the preparation of person weights. As a result, the sum of household weights shown in our tables for a category tends to be higher than the actual household count for the category.

This report also contains a number of tables for which unbanked percentages and other household statistics are computed for subgroups defined by a particular economic or demographic characteristic. The household classification of an economic or demographic variable that is defined at the person level rather than the household level (e.g., race, education, or employment status) is based on the economic or demographic classification of the householder/reference person (i.e., a person who owns or rents the home).

The Census Bureau classifies households into different household types. For instance, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. Detailed definitions regarding household types can be found in the CPS Glossary available at <http://www.census.gov/apspd/techdoc/cps/mar97/glossary.html>.

Households are categorized into racial-ethnic classifications as follows: If the householder is identified as black, the household is classified as “Black” regardless of whether the householder is identified as Hispanic or any other race. If the householder is not identified as black and is identified as Hispanic, the household is classified as “Hispanic Non-Black.” If the householder is identified as white and not any other race and non-Hispanic, then the household is classified as “White.” All remaining households are classified as “Other.” However, in some national summary tables, the “Other” category is further disaggregated into “Asian” if the householder is identified as Asian, “American Indian/Alaskan” if the householder is identified as American Indian/Alaskan and not Asian, and “Hawaiian/Pacific Islander” if the householder is identified as Hawaiian/Pacific Islander and not Asian or American Indian/Alaskan. In these tables, “Other” consists of the few remaining households in which the

householder cannot be classified into any of the preceding groups.

Data analysts should exercise caution when comparing 2009 and 2011 estimates by income categories given that households with missing information were not treated the same way in both data sets. In the 2009 data set, about 15 percent of households had missing income information and were assigned to the “missing” income category. However, in the 2011 data set, the US Census Bureau imputed income data to households for which this information was missing. Except when making comparisons to 2009, the 2011 results use imputed income to classify household income. When comparing to 2009 results, 2011 respondent households with missing income are assigned to a “missing” income category.

The counties included in some of the MSAs selected for the CPS do not correspond exactly to the counties included for these MSAs in the official definitions prepared by the Office of Management and Budget (OMB) for two reasons.

First, in redesigning the CPS in a timely manner to incorporate results from the 2000 Decennial Census, the Census Bureau had to project revised MSA definitions prior to the release of the official OMB definitions in 2003. Therefore, in some cases, the Census Bureau included one or two counties in an MSA for the CPS that were not subsequently included in the official definition of the MSA. In other cases, the Census Bureau excluded one or two counties that were subsequently included in the official definitions of an MSA. In the latter case, the data for the MSA in the CPS (and in the Unbanked/Underbanked Supplement) will not include any responses for one or two of the counties that are a part of the official definition of the MSA.⁷

Second, since the CPS is a state-based design, MSAs that include counties in more than one state are subdivided into their respective state components for sampling purposes. Therefore, for some multi-state MSAs, the counties belonging to one or two of the states were not selected for the CPS sample, even though the counties making up the other portion of the MSA were selected. The larger portions are usually included in the CPS since they would be selected with certainty for their state sample because of their size (i.e., those larger portions would be “self-representing”). In addition, for some multi-state MSAs, the part of the MSA contained in a given state is selected for the CPS sample but cannot be identified as belonging to the MSA (for confidentiality reasons) because it contains fewer than 100,000 people. In such cases, the respondents

⁷ In the former case, data for any counties that were not subsequently included in the official definition of an MSA are coded as non-metropolitan.

in that state usually would be identified as belonging to a metropolitan area, but the specific MSA would not be identified.

Statistical Precision of Estimates

Standard errors were calculated for certain Unbanked/Underbanked Supplement Report estimates to indicate the precision of these estimates. For example, the standard error can be used to compute a 95 percent confidence interval for a survey estimate (this is generally computed as the estimate plus or minus two times the standard error). If the survey estimate of interest is a difference between estimates for different groups, the estimated standard error of the difference can be used to determine whether the observed difference is “statistically significant.” Differences discussed in this report are significant at the 10 percent level of significance. That is, if there was no difference in the true universe values of the two sample estimates being compared, the probability of obtaining sample estimates having this observed difference or a larger difference would be no more than 10 percent, and could be considerably less.

The standard errors presented in the full report on the FDIC’s Unbanked/Underbanked Supplement were calculated based on the variation of a survey estimate across a set of 160 sample replicates provided by the Census Bureau. Details of the calculation of standard errors based on sample replicates (and on the CPS methodology in general) are available from the Census Bureau.⁸

For an estimated difference between a universe quantity for the 2009 and 2011 Unbanked/Underbanked surveys (such as the difference between the number of unbanked households), the derivation of the standard error of such an estimated difference was based on the fact that estimates from the 2009 and 2011 surveys are independent. Therefore, the standard error of the estimated difference is the square root of the sum of the variances of the two separate estimates. Sample estimates of these variances, based on the use of the set of 160 replicates as described above, were used to estimate the standard error of a difference of estimates between the two years. The significance of any observed difference between estimates from the two years is assessed based on the estimated standard error of the difference.

⁸ For a detailed description of the methodology used to calculate standard errors using replicates, see US Census Bureau Technical Paper No. 66, Chapter 14, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.

Appendix F – Revisions to the FDIC National Survey of Unbanked and Underbanked Households

The 2011 survey instrument is similar to the 2009 survey, however, there are important differences. Changes were made to improve the data collected about the reasons households do not have a bank account, include non-bank remittances, and provide more accuracy regarding the timeframes for the use of alternative financial services (AFS). Also, although the revised survey does not deviate in intent or content from the 2009 survey, changes were made to streamline the questionnaire based on lessons learned from the 2009 survey. Finally, the survey language was improved for clarity and consistency.

Because of differences in the 2009 and 2011 surveys, certain 2011 estimates, such as the proportion of underbanked households, the timeframes for AFS use, and the reasons for being unbanked, are not comparable to 2009 estimates.

Specific revisions to the 2011 survey are as follows:

A. Banking Status and Account Type (Q1–Q6)

- Questions were added to identify which members of the household have bank accounts (Q2a) and the types of accounts (Q2b).
- Questions were deleted regarding whether the household is in the process of opening a bank account (2009 Survey Q5), who closed the account (2009 Survey Q6), and when the household is likely to open an account (2009 Survey Q13). Banking status questions (Q2, Q2a, and Q2b) were moved and asked after the questions regarding the respondent's participation in the household's finances (Q1, Q1a) to improve the flow of the questionnaire.

B. Reasons For Not Having a Bank Account (Q5–Q6f)

This series of questions was streamlined to first ask for one “main” reason why a household does not have an account. This question allowed respondents to choose from a broad range of reasons (Q5); subsequently, some respondents were asked for more detailed information regarding their reasons for being unbanked within the category selected (Q6a–Q6f).

In contrast, the 2009 survey split the questions about reasons for not having an account into two sets: reasons for closing an account (2009 Survey Q7a–Q10a) and reasons for not ever having an account (2009 Survey Q7b–Q10b). Within each set, reasons were grouped into three types: customer service (2009 Survey Q7), financial (2009 Survey Q8), and other reasons (2009 Survey Q9). Respondents were asked to check all reasons that applied within each type and were later asked to indicate the

main reason among all the reasons they selected in the previous questions.

The current version provides a clearer and more straightforward approach to capturing the reasons for being unbanked.

C. Likelihood of Opening a Bank Account (Q7–Q8)

In the 2011 survey, households that reported being “very likely” or “somewhat likely” to open a bank account (Q7) were asked why they would open an account. However, in 2009, only households that reported being “very likely” to open an account in the future were asked why they would do so.

D. Use of Alternative Financial Services (AFS) (Q9–Q39)

- Questions regarding the use of AFS were revised to consistently capture the following information for AFS:
 - *Whether AFS have ever been used.* This question was also asked in 2009.
 - *Whether AFS were used in the last 12 months.* The 2009 survey asked how many times a year AFS were used.
 - *Whether the AFS were used in the last 30 days.* This is a new question added for all AFS, except for refund anticipation loans and rent-to-own stores.
 - *The number of times that the AFS were used in the last 30 days.* This is a new question added for all AFS, except for refund anticipation loans and rent-to-own stores.
 - *Reasons for using the AFS.* Answer options were slightly revised for some AFS, and “Do not trust banks” was added as an option.
- Non-bank international remittances were added as additional AFS (Q20–Q24).
- A question on non-bank money orders was added to capture whether these were purchased in a post office in the last 30 days (Q18).

Appendix G – Survey Instrument

FDIC Household Survey of the Unbanked and Underbanked

INTRODUCTION

Next, I'd like to ask you some questions about household finances.

1. Which of the following best describes your household's finances?

(Read Responses 1-3.)

- The adults have shared finances (CONTINUE)
- The adults have some shared finances and some separate finances (CONTINUE)
- The adults have separate finances even though we share living space (SKIP TO Q2)
- I am the only adult in the household (Volunteered) (SKIP TO Q2)
- DK/Refused (CONTINUE)

1a. How much do you participate in making financial decisions for your household, a lot, some or not at all?

- A lot (CONTINUE)
- Some (CONTINUE)
- Not at all (CONTINUE)
- DK/Refused (CONTINUE)

2. Do you or does anyone in your household currently have a checking or savings account?

- Yes (CONTINUE)
- No (SKIP TO Q3)
- DK/Refused (TERMINATE)

2a. Who is that? (Enter Line Number)

- 1-16 (CONTINUE)
- DK/Refused (SKIP TO Q9)

2b. What type or types of accounts do you and each of your household members have? (Ask this question for each adult (15 years of age and older) individual of the household)

- Only checking accounts (SKIP TO Q9)
- Only savings accounts (SKIP TO Q9)
- Or both checking and savings accounts (SKIP TO Q9)
- Other (Volunteered) (SKIP TO Q9)
- DK/Refused

The remainder of the survey will not be administered to individuals who do not participate in household's financial decision making. The survey will terminate here if the interviewee's response to Q1a is "Not at all" or "DK/Refused."

3. Have you or anyone in your household ever had a checking or savings account?
- Yes (CONTINUE)
 - No (SKIP TO INTRO Q5)
 - DK/Refused (SKIP TO INTRO Q5)

Q4 is asked to those households that were previously banked, but closed their deposit account with a bank.

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?
- Within the last year (CONTINUE)
 - More than 1 year ago (CONTINUE)
 - DK/Refused (CONTINUE)

Q5- Q6f apply to all unbanked households and relate to reasons why the household does not have an account.

5. What is the main reason why no one in your household has an account? **(Read responses 1 to 10. Mark only one.)**

- a. Previously had an account but the bank closed it (SKIP TO Q6a)
- b. Can't open an account due to ID, credit, or banking history problems (SKIP TO Q6b)
- c. Banks do not have convenient hours or locations (SKIP TO Q6c)
- d. Bank account fees or minimum balance requirements are too high (SKIP TO Q6d)
- e. Banks do not offer the needed products or services (SKIP TO Q6e)
- f. Don't like dealing with and/or don't trust banks (SKIP TO Q6f)
- g. Do not have enough money (SKIP TO Q7)
- h. Do not know how to open or manage an account (SKIP TO Q7)
- i. Do not need or want an account (SKIP TO Q7)
- j. Was there some other reason? (Specify) (SKIP TO Q7)
- k. None of the preceding reasons **(Volunteered)** (SKIP TO Q7)
- l. DK/Refused

(Q6a- Q6f drill down on specific reasons for response to Q5)

(Only ask if response "a" in Q5 was selected)

- 6a. Did the bank close the account because of too many overdrafts or bounced checks?
- Yes (SKIP TO Q7)
 - No (SKIP TO Q7)
 - DK/Refused (SKIP TO Q7)

(Only ask if response "b" in Q5 was selected)

6b. What is the main reason you or others in your household can't open an account? **(Read responses 1 to 3. Mark only one.)**

- Do not have the required identification to open an account (SKIP TO Q7)
- Bad credit history (SKIP TO Q7)
- Past banking history problems (SKIP TO Q7)
- Other reason **(Volunteered)** (SKIP TO Q7)
- DK/Refused (SKIP TO Q7)

(Only ask if response “c” in Q5 was selected)

6c. What is the main reason why banks are inconvenient? **(Read responses 1 and 2. Mark only one.)**

- Bank has inconvenient hours **(SKIP TO Q7)**
- Bank has inconvenient locations **(SKIP TO Q7)**
- Other reason **(Volunteered)** **(SKIP TO Q7)**
- DK/Refused **(SKIP TO Q7)**

(Only ask if response “d” in Q5 was selected)

6d. What fee or balance requirement is the main reason that you or others in your household do not have an account? **(Read responses 1 to 3. Mark only one.)**

- Services charges are too high **(SKIP TO Q7)**
- Unexpected fees, such as overdraft charges **(SKIP TO Q7)**
- Minimum balances are too high **(SKIP TO Q7)**
- Other reason **(Volunteered)** **(SKIP TO Q7)**
- DK/Refused **(SKIP TO Q7)**

(Only ask if response “e” in Q5 was selected)

6e. What is the main product or service needed but not offered by banks? **(Read responses 1 to 4. Mark only one.)**

- Banks do not offer check cashing services or money orders. **(SKIP TO Q7)**
- Banks do not offer wire transfer (remittance) services. **(SKIP TO Q7)**
- It takes too long to get funds from deposited checks **(SKIP TO Q7)**
- Cannot borrow money needed from banks **(SKIP TO Q7)**
- Other reason **(Volunteered)** **(SKIP TO Q7)**
- DK/Refused **(SKIP TO Q7)**

(Only ask if response “f” in Q5 was selected)

6f. Can you specify why you or others in your household do not like dealing with and/or don't trust banks?

(Read responses 1 to 3. Mark only one.)

- There are language barriers at banks **(CONTINUE)**
- Do not trust banks **(CONTINUE)**
- Do not feel welcome or comfortable at banks **(CONTINUE)**
- Other reason **(Volunteered)** **(CONTINUE)**
- DK/Refused **(CONTINUE)**

7. How likely is it that you or someone in your household will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely **(CONTINUE)**
- Somewhat likely **(CONTINUE)**
- Not too likely **(SKIP TO Q9)**
- Not likely at all **(SKIP TO Q9)**
- DK/Refused **(SKIP TO Q9)**

8. What is the main reason why you or someone in your household would want to open a bank account? **(Read responses 1 through 6. Mark only one.)**

- To put money in a safe place
- To be able to write checks and pay bills
- To be able to apply for a loan or mortgage
- To save money for the future

- To take advantage of direct deposit of paychecks
- To send money to family and friends
- Other (Specify)
- DK/Refused

Q9- Q39 apply to all households, regardless of their banking status.

The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

- Yes (CONTINUE)
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?

- Yes (CONTINUE)
- No (SKIP TO Q13)
- DK/Refused (SKIP TO Q13)

11. Did you or anyone in your household do this in the past 30 days?

- Yes (CONTINUE)
- No (SKIP TO Q13)
- DK/Refused (SKIP TO Q13)

12. How many times did this happen in the past 30 days?

- About _____ times in the past 30 days.
- DK/Refused

13. What was the main reason for going to a place other than a bank to cash a check received from someone else? (**Read responses 1 through 8. Mark only one.**)

- Banks don't cash checks
- To get money faster
- The place to cash checks has more convenient hours or location
- A bank charges more to cash checks
- The place to cash checks asks for fewer IDs.
- The place to cash checks feels more comfortable than a bank
- Don't have a bank account
- Do not trust banks
- Other (Specify)
- DK/Refused

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

- Yes (CONTINUE)
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order ?

- Yes (CONTINUE)
 No (SKIP TO Q19)
 DK/Refused (SKIP TO Q19)

16. Did you or anyone in your household do this in the past 30 days?

- Yes (CONTINUE)
 No (SKIP TO Q19)
 DK/Refused (SKIP TO Q19)

17. How many times did this happen in the past 30 days?

About _____ times in the past 30 days.

- DK/Refused

18. In the past 30 days, did you or anyone in your household purchase a money order in a Post Office?

- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)

19. What was the main reason for going to a place other than a bank to purchase a money order? (**Read responses 1 through 6. Mark only one.**)

- Banks do not sell money orders
 The place to purchase money orders has more convenient hours or location
 A bank charges more for money orders
 The place to purchase money orders feels more comfortable than a bank
 Don't have a bank account
 Do not trust banks
 Other (Specify)
 DK/Refused

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

Please include all money for gifts or loans. Read if necessary: Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.

- Yes (CONTINUE)
 No (SKIP TO Q25)
 DK/Refused (SKIP TO Q25)

21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

- Yes (CONTINUE)
 No (SKIP TO Q24)
 DK/Refused (SKIP TO Q24)

-
22. Have you or anyone in your household done this in the past 30 days?
 Yes (CONTINUE)
 No (SKIP TO Q24)
 DK/Refused (SKIP TO Q24)
23. How many times did this happen in the past 30 days?
About _____ times in the past 30 days.
 DK/Refused
24. What was the main reason for going to a place other than a bank to give or send money to relatives or friends living outside the U.S? **(Read responses 1 through 7. Mark only one.)**
 Banks don't send money abroad
 The money gets there faster
 The place to give or send money has more convenient hours or location
 A bank charges more to send money abroad
 The place to give or send money feels more comfortable than a bank
 Don't have a bank account
 Do not trust banks
 Other (Specify)
 DK/Refused
25. Have you or anyone in your household EVER taken out a payday loan?
 Yes (CONTINUE)
 No (SKIP TO Q29)
 DK/Refused (SKIP TO Q29)
26. In the past 12 months, did you or anyone in your household have a payday loan?
 Yes (CONTINUE)
 No (SKIP TO Q28)
 DK/Refused (SKIP TO Q28)
27. Did you or anyone in your household have a payday loan in the past 30 days?
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
28. What was the main reason for using a payday lender rather than a bank? **(Read responses 1 through 6. Mark only one.)**
 Banks don't make small dollar loans
 The place to get payday loans has more convenient hours or location
 It is easier or faster to get a payday loan than to qualify for a bank loan
 The place to get payday loans feels more comfortable than a bank
 Don't qualify for a bank loan
 Do not trust banks
 Other (Specify)
 DK/Refused
29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?
 Yes (CONTINUE)

- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.

- Yes (CONTINUE)
- No (SKIP TO Q32)
- DK/Refused (SKIP TO Q32)

31. Have you or anyone in your household done this in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

32. What was the main reason for pawning an item rather than getting a loan from a bank? Again, do not count selling unwanted items. **(Read responses 1 through 6. Mark only one.)**

- Banks don't make small dollar loans
- The pawn shop has more convenient hours or location
- It is easier and faster to get money from a pawn shop than to qualify for a bank loan
- The pawn shop feels more comfortable than a bank
- Don't qualify for a bank loan
- Do not trust banks
- Other (Specify)
- DK/Refused

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan?

- Yes
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

34. Have you or anyone in your household taken one out in the past 12 months?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/refused (CONTINUE)

35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn't be financed any other way?

- Yes (CONTINUE)
- No (SKIP TO Q37)
- DK/refused (SKIP TO Q37)

36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

Q37 is only asked if respondent indicated that they have used AFS credit services (pay day loans, pawn shop loans, tax refund anticipation loans, or rent- to-own credit agreements) within the last 12 months (Q26, Q29, Q33 or Q35)

37. Thinking about the past 12 months, what was the **MAIN** reason you or anyone in your household needed to get a payday loan, a tax refund anticipation loan, a rent-to-own credit agreement, or pawn an item? Was it:

(Read responses 1 through 7. Mark only one.) (Note to Interviewer: We want to know what they used the money for.)

- To make up for job loss or decrease in income
- For basic living expenses
- For house or car repairs or to buy an appliance
- For medical, dental or death expenses
- For school or childcare expenses
- For special gifts or luxuries
- For legal expenses
- Other (**Volunteered Specify:** _____)
- Offered multiple reasons – would not pick 1 main reason (**Volunteered**)
- DK/Refused

38. Do you or anyone in your household receive payment for wages by having the employer deposit the salary onto a payroll card instead of paying by cash, check, or direct deposit?

- Yes
- No
- DK/Refused

Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household **EVER** used pre-paid cards such as those I have described?

- Yes
- No
- DK/Refuse

<END>

ESTIMATED REPORTING BURDEN

Public reporting burden for this collection of information is estimated to average 10 minutes per response. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0072), Washington, D.C. 20503. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.