

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

Households That Have Used AFS
By Demographic Characteristics and Year

Household Characteristic	All Households	All Households	Ever Used AFS ^a	Ever Used AFS ^a	Ever Used AFS ^a	Never Used AFS	Never Used AFS	Never Used AFS	AFS Use Unknown	AFS Use Unknown	AFS Use Unknown
	Number (1000s)	Number (1000s)	Pct of Row	Pct of Row	Estimated Difference	Pct of Row	Pct of Row	Estimated Difference	Pct of Row	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:

^aNon-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.

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.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

Households That Have Used AFS Products By Year

Types of AFS Used	All Households		All Households		All Households Estimated Difference	Banking Status		Banking Status		Banking Status		Banking Status		Banking Status		Banking Status	
	Numbers (1000s)	Numbers (1000s)	Pct of Col	Pct of Col		Unbanked	Unbanked	Unbanked	Underbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Fully Banked	Underbanked Status Unknown	Underbanked Status Unknown	Underbanked Status Unknown
	2009	2011	2009	2011		Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference
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 *	-	5.7	5.7 *	82.6	77.4	-5.2 *	-	2.6	2.6 *
Unknown	3,342	3,413	2.8	2.8	0.0	6.7	5.0	-1.7 *	-	0.1	0.1 *	-	-	-	82.0	82.7	0.7
Transaction AFS ^b																	
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:

^a Non-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.

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?"

In 2011, 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. In 2009, 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.

Figures do not always reconcile to totals because of rounding.

Differences within groups may or may not be statistically significant.

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Households' Use of Prepaid and Payroll Cards

By Year

Prepaid and Payroll Card Use						Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	Banking Status	
	All Households	All Households	All Households	All Households	All Households	Unbanked	Unbanked	Unbanked	Underbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Fully Banked	Underbanked Status Unknown	Underbanked Status Unknown	Underbanked Status Unknown	
	Numbers (1000s)	Numbers (1000s)	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	
		2009	2011	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:

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In 2011, 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. In 2009, underbanked households are defined as those that have a checking or savings account but had used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

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Unbanked Households' Use of Prepaid and Payroll Cards

By Year

Prepaid and Payroll Card Use	All Unbanked Households	All Unbanked Households	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status
			Previously Banked	Previously Banked	Previously Banked	Never-Banked	Never-Banked	Never-Banked	Previous Banking Status Unknown	Previous Banking Status Unknown	Previous Banking Status Unknown
	Numbers (1000s)	Numbers (1000s)	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	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

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