

### Use of AFS by Banking Status

#### Michigan

| AFS Product               | All Households |            | Unbanked       |            | Has a Bank Account |            | Has a Bank Account |            | Has a Bank Account |            | Has a Bank Account                    |            |
|---------------------------|----------------|------------|----------------|------------|--------------------|------------|--------------------|------------|--------------------|------------|---------------------------------------|------------|
|                           |                |            |                |            | Underbanked        |            | Fully Banked       |            | 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            | 3,969          | 100.0      | 307            | 100.0      | 685                | 100.0      | 2,824              | 100.0      | 153.0              | 100.0      |                                       |            |
| Any AFS                   |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 1,631          | 41.1       | 230            | 75.0       | 685                | 100.0      | 678                | 24.0       | 0                  | 0          |                                       |            |
| Has Never Used            | 2,209          | 55.7       | 64             | 20.7       | 0                  | 0          | 2,146              | 76.0       | 0                  | 0          |                                       |            |
| Unknown                   | 129            | 3.2        | 13             | 4.3        | 0                  | 0          | 0                  | 0          | 115.0              | 75.4       |                                       |            |
| Non-Bank Money Order      |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 1,226          | 30.9       | 180            | 58.7       | 556                | 81.2       | 473                | 16.8       | 17.0               | 11.0       |                                       |            |
| Has Never Used            | 2,625          | 66.1       | 113            | 36.8       | 124                | 18.1       | 2,351              | 83.2       | 37.0               | 24.1       |                                       |            |
| Unknown                   | 117            | 3.0        | 14             | 4.4        | 4                  | 0.6        | 0                  | 0          | 99.0               | 65.0       |                                       |            |
| Non-Bank Check Cashing    |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 554            | 14.0       | 133            | 43.4       | 265                | 38.8       | 146                | 5.2        | 10.0               | 6.3        |                                       |            |
| Has Never Used            | 3,333          | 84.0       | 165            | 53.6       | 419                | 61.2       | 2,678              | 94.8       | 72.0               | 46.7       |                                       |            |
| Unknown                   | 81             | 2.0        | 9              | 3.0        | -                  | -          | 0                  | 0          | 72.0               | 47.0       |                                       |            |
| Non-Bank Remittances      |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 124            | 3.1        | 27             | 8.8        | 44                 | 6.5        | 46                 | 1.6        | 7.0                | 4.7        |                                       |            |
| Has Never Used            | 3,739          | 94.2       | 266            | 86.8       | 637                | 93.0       | 2,778              | 98.4       | 58.0               | 37.8       |                                       |            |
| Unknown                   | 105            | 2.7        | 14             | 4.4        | 4                  | 0.5        | 0                  | 0          | 88.0               | 57.5       |                                       |            |
| Payday Lending            |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 137            | 3.5        | 12             | 3.8        | 97                 | 14.1       | 21                 | 0.8        | 8.0                | 4.9        |                                       |            |
| Has Never Used            | 3,718          | 93.7       | 275            | 89.5       | 585                | 85.4       | 2,802              | 99.2       | 56.0               | 36.9       |                                       |            |
| Unknown                   | 113            | 2.9        | 21             | 6.7        | 4                  | 0.5        | 0                  | 0          | 89.0               | 58.2       |                                       |            |
| Pawn Shops                |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 262            | 6.6        | 61             | 19.8       | 120                | 17.5       | 82                 | 2.9        | -                  | -          |                                       |            |
| Has Never Used            | 3,576          | 90.1       | 229            | 74.5       | 553                | 80.8       | 2,742              | 97.1       | 52.0               | 33.8       |                                       |            |
| Unknown                   | 131            | 3.3        | 18             | 5.8        | 12                 | 1.7        | 0                  | 0          | 101.0              | 66.2       |                                       |            |
| Rent-to-Own               |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 216            | 5.4        | 51             | 16.5       | 104                | 15.2       | 62                 | 2.2        | -                  | -          |                                       |            |
| Has Never Used            | 3,630          | 91.5       | 243            | 79.1       | 573                | 83.6       | 2,762              | 97.8       | 52.0               | 34.3       |                                       |            |
| Unknown                   | 122            | 3.1        | 14             | 4.4        | 8                  | 1.2        | 0                  | 0          | 101.0              | 65.7       |                                       |            |
| Refund Anticipation Loans |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Has Ever Used             | 99             | 2.5        | 22             | 7.3        | 63                 | 9.1        | 14                 | 0.5        | -                  | -          |                                       |            |
| Has Never Used            | 3,729          | 94.0       | 264            | 85.9       | 609                | 89.0       | 2,810              | 99.5       | 46.0               | 29.8       |                                       |            |
| Unknown                   | 141            | 3.6        | 21             | 6.7        | 13                 | 1.9        | 0                  | 0          | 107.0              | 70.2       |                                       |            |

**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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

### Timing of AFS Use by Banking Status

#### Michigan

| AFS Product                    | All Households |            | Unbanked       |            | Has a Bank Account |            | Has a Bank Account |            | Has a Bank Account |            | Has a Bank Account                    |            |
|--------------------------------|----------------|------------|----------------|------------|--------------------|------------|--------------------|------------|--------------------|------------|---------------------------------------|------------|
|                                |                |            |                |            | Underbanked        |            | 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                 | 3,969          | 100.0      | 307            | 100.0      | 685                | 100.0      | 2,824              | 100.0      | 153                | 100.0      |                                       |            |
| Any AFS                        |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 385            | 9.7        | 125            | 40.8       | 260                | 38.0       | 0                  | 0          | 0                  | 0          | 0                                     | 0          |
| In Last 2-12 Months            | 500            | 12.6       | 76             | 24.7       | 425                | 62.0       | 0                  | 0          | 0                  | 0          | 0                                     | 0          |
| Not in the Last 12 Months      | 745            | 18.8       | 29             | 9.5        | 0                  | 0          | 678                | 24.0       | 38                 | 24.6       |                                       |            |
| Never Used                     | 2,209          | 55.7       | 64             | 20.7       | 0                  | 0          | 2,146              | 76.0       | 0                  | 0          |                                       |            |
| Unknown                        | 129            | 3.2        | 13             | 4.3        | 0                  | 0          | 0                  | 0          | 115                | 75.4       |                                       |            |
| Non-Bank Money Order           |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 281            | 7.1        | 83             | 27.1       | 198                | 28.9       | 0                  | 0          | -                  | -          |                                       |            |
| In Last 2-12 Months            | 365            | 9.2        | 61             | 19.8       | 304                | 44.4       | 0                  | 0          | -                  | -          |                                       |            |
| Not in the Last 12 Months      | 580            | 14.6       | 36             | 11.8       | 54                 | 7.9        | 473                | 16.8       | 17                 | 11.0       |                                       |            |
| Never Used                     | 2,625          | 66.1       | 113            | 36.8       | 124                | 18.1       | 2,351              | 83.2       | 37                 | 24.1       |                                       |            |
| Unknown                        | 117            | 3.0        | 14             | 4.4        | 4                  | 0.6        | -                  | -          | 99                 | 65.0       |                                       |            |
| Non-Bank Check Cashing         |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 131            | 3.3        | 61             | 19.8       | 70                 | 10.3       | 0                  | 0          | -                  | -          |                                       |            |
| In Last 2-12 Months            | 184            | 4.6        | 55             | 17.9       | 129                | 18.8       | 0                  | 0          | -                  | -          |                                       |            |
| Not in the Last 12 Months      | 239            | 6.0        | 18             | 5.7        | 66                 | 9.6        | 146                | 5.2        | 10                 | 6.3        |                                       |            |
| Never Used                     | 3,333          | 84.0       | 165            | 53.6       | 419                | 61.2       | 2,678              | 94.8       | 72                 | 46.7       |                                       |            |
| Unknown                        | 81             | 2.0        | 9              | 3.0        | -                  | -          | -                  | -          | 72                 | 47.0       |                                       |            |
| Non-Bank Remittances           |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 5              | 0.1        | -              | -          | 5                  | 0.7        | 0                  | 0          | -                  | -          |                                       |            |
| In Last 2-12 Months            | 57             | 1.4        | 27             | 8.8        | 30                 | 4.4        | 0                  | 0          | -                  | -          |                                       |            |
| Not in the Last 12 Months      | 63             | 1.6        | -              | -          | 9                  | 1.4        | 46                 | 1.6        | 7                  | 4.7        |                                       |            |
| Never Used                     | 3,739          | 94.2       | 266            | 86.8       | 637                | 93.0       | 2,778              | 98.4       | 58                 | 37.8       |                                       |            |
| Unknown                        | 105            | 2.7        | 14             | 4.4        | 4                  | 0.5        | -                  | -          | 88                 | 57.5       |                                       |            |
| Payday Lending                 |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 27             | 0.7        | -              | -          | 27                 | 3.9        | 0                  | 0          | -                  | -          |                                       |            |
| In Last 2-12 Months            | 30             | 0.7        | -              | -          | 30                 | 4.3        | 0                  | 0          | -                  | -          |                                       |            |
| Not in the Last 12 Months      | 81             | 2.0        | 12             | 3.8        | 40                 | 5.9        | 21                 | 0.8        | 8                  | 4.9        |                                       |            |
| Never Used                     | 3,718          | 93.7       | 275            | 89.5       | 585                | 85.4       | 2,802              | 99.2       | 56                 | 36.9       |                                       |            |
| Unknown                        | 113            | 2.9        | 21             | 6.7        | 4                  | 0.5        | -                  | -          | 89                 | 58.2       |                                       |            |
| Pawn Shops                     |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| In Last 30 Days                | 26             | 0.7        | 16             | 5.3        | 10                 | 1.5        | 0                  | 0          | -                  | -          |                                       |            |
| In Last 2-12 Months            | 70             | 1.8        | 9              | 2.8        | 61                 | 9.0        | 0                  | 0          | -                  | -          |                                       |            |
| Not in the Last 12 Months      | 166            | 4.2        | 36             | 11.7       | 48                 | 7.1        | 82                 | 2.9        | -                  | -          |                                       |            |
| Never Used                     | 3,576          | 90.1       | 229            | 74.5       | 553                | 80.8       | 2,742              | 97.1       | 52                 | 33.8       |                                       |            |
| Unknown                        | 131            | 3.3        | 18             | 5.8        | 12                 | 1.7        | -                  | -          | 101                | 66.2       |                                       |            |
| Rent-to-Own (a)                |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Used in last 12 months         | 62             | 1.6        | 13             | 4.1        | 50                 | 7.2        | 0                  | 0          | -                  | -          |                                       |            |
| Used but not in last 12 months | 154            | 3.9        | 38             | 12.4       | 54                 | 8.0        | 62                 | 2.2        | -                  | -          |                                       |            |
| Never Used                     | 3,630          | 91.5       | 243            | 79.1       | 573                | 83.6       | 2,762              | 97.8       | 52                 | 34.3       |                                       |            |
| Unknown                        | 122            | 3.1        | 14             | 4.4        | 8                  | 1.2        | -                  | -          | 101                | 65.7       |                                       |            |
| Refund Anticipation Loans (a)  |                |            |                |            |                    |            |                    |            |                    |            |                                       |            |
| Used in last 12 months         | 25             | 0.6        | 4              | 1.3        | 21                 | 3.1        | 0                  | 0          | -                  | -          |                                       |            |
| Used but not in last 12 months | 73             | 1.9        | 18             | 6.0        | 41                 | 6.0        | 14                 | 0.5        | -                  | -          |                                       |            |
| Never Used                     | 3,729          | 94.0       | 264            | 85.9       | 609                | 89.0       | 2,810              | 99.5       | 46                 | 29.8       |                                       |            |
| Unknown                        | 141            | 3.6        | 21             | 6.7        | 13                 | 1.9        | -                  | -          | 107                | 70.2       |                                       |            |

#### Notes:

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

(a) 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 was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

### Use of AFS by Household Characteristic

#### Michigan

| Household Characteristic               | All Households    |            | Use of AFS        |                  | Use of AFS        |                   | Use of AFS        |            | Use of AFS                        |                                   | Memo Items                |                           | Memo Items |  |
|--|-------------------|------------|-------------------|------------------|-------------------|-------------------|-------------------|------------|-----------------------------------|-----------------------------------|---------------------------|---------------------------|------------|--|
|  | Number<br>(1000s) | Pct of Col | Has Ever<br>Used  | Has Ever<br>Used | Has Never<br>Used | Has Never<br>Used | Unknown           | Unknown    | Ever Used a<br>Transaction<br>AFS | Ever Used a<br>Transaction<br>AFS | Ever Used a<br>Credit AFS | Ever Used a<br>Credit AFS |            |  |
|  |                   |            | Number<br>(1000s) | Pct of Row       | Number<br>(1000s) | Pct of Row        | Number<br>(1000s) | Pct of Row | Number<br>(1000s)                 | Pct of Row                        | Number<br>(1000s)         | Pct of Row                |            |  |
| All Households                         | 3,969             | 100.0      | 1,631             | 41.1             | 2,209             | 55.7              | 129               | 3.2        | 1,481                             | 37.3                              | 510                       | 12.8                      |            |  |
| <b>Banking Status</b>                  |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| Unbanked                               | 307               | 7.7        | 230               | 75.0             | 64                | 20.7              | 13                | 4.3        | 223                               | 72.7                              | 103                       | 33.7                      |            |  |
| Underbanked                            | 685               | 17.3       | 685               | 100.0            | 0                 | 0                 | 0                 | 0          | 645                               | 94.1                              | 244                       | 35.7                      |            |  |
| Fully Banked                           | 2,824             | 71.2       | 678               | 24.0             | 2,146             | 76.0              | 0                 | 0          | 580                               | 20.5                              | 154                       | 5.5                       |            |  |
| Banked but Underbanked Status Unknown  | 153               | 3.9        | 38                | 24.6             | -                 | -                 | 115               | 75.4       | 34                                | 21.9                              | 8                         | 4.9                       |            |  |
| <b>Household Type</b>                  |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| Family household                       | 2,679             | 67.5       | 1,133             | 42.3             | 1,465             | 54.7              | 81                | 3.0        | 1,025                             | 38.3                              | 361                       | 13.5                      |            |  |
| Female householder, no husband present | 514               | 13.0       | 313               | 61.0             | 189               | 36.7              | 12                | 2.3        | 291                               | 56.7                              | 145                       | 28.2                      |            |  |
| Male householder, no wife present      | 178               | 4.5        | 103               | 58.0             | 71                | 40.0              | 3                 | 2.0        | 92                                | 51.7                              | 41                        | 23.3                      |            |  |
| Married couple                         | 1,987             | 50.1       | 717               | 36.1             | 1,206             | 60.7              | 65                | 3.3        | 642                               | 32.3                              | 174                       | 8.8                       |            |  |
| Nonfamily household                    | 1,277             | 32.2       | 489               | 38.3             | 744               | 58.2              | 45                | 3.5        | 448                               | 35.0                              | 149                       | 11.7                      |            |  |
| Female householder                     | 666               | 16.8       | 238               | 35.8             | 419               | 63.0              | 8                 | 1.2        | 223                               | 33.5                              | 69                        | 10.4                      |            |  |
| Male householder                       | 612               | 15.4       | 251               | 41.0             | 325               | 53.0              | 37                | 6.0        | 225                               | 36.8                              | 80                        | 13.0                      |            |  |
| Other                                  | 12                | 0.3        | NA                | NA               | NA                | NA                | NA                | NA         | NA                                | NA                                | NA                        | NA                        |            |  |
| <b>Race/Ethnicity</b>                  |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| Black                                  | 601               | 15.1       | 388               | 64.6             | 184               | 30.6              | 29                | 4.8        | 362                               | 60.3                              | 172                       | 28.6                      |            |  |
| Hispanic non-Black                     | 85                | 2.1        | NA                | NA               | NA                | NA                | NA                | NA         | NA                                | NA                                | NA                        | NA                        |            |  |
| White non-Black non-Hispanic           | 3,203             | 80.7       | 1,158             | 36.1             | 1,945             | 60.7              | 100               | 3.1        | 1,046                             | 32.6                              | 316                       | 9.9                       |            |  |
| Other non-Black non-Hispanic           | 80                | 2.0        | NA                | NA               | NA                | NA                | NA                | NA         | NA                                | NA                                | NA                        | NA                        |            |  |
| <b>Age</b>                             |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| 15 to 34 years                         | 810               | 20.4       | 391               | 48.3             | 403               | 49.7              | 16                | 2.0        | 373                               | 46.1                              | 125                       | 15.4                      |            |  |
| 35 to 44 years                         | 652               | 16.4       | 345               | 52.9             | 292               | 44.7              | 15                | 2.3        | 308                               | 47.3                              | 169                       | 25.9                      |            |  |
| 45 to 54 years                         | 806               | 20.3       | 317               | 39.3             | 459               | 57.0              | 30                | 3.7        | 279                               | 34.6                              | 80                        | 9.9                       |            |  |
| 55 to 64 years                         | 750               | 18.9       | 258               | 34.4             | 465               | 62.1              | 27                | 3.6        | 228                               | 30.4                              | 60                        | 8.0                       |            |  |
| 65 years or more                       | 951               | 24.0       | 320               | 33.6             | 590               | 62.1              | 41                | 4.3        | 293                               | 30.8                              | 76                        | 8.0                       |            |  |
| <b>Education</b>                       |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| No high school degree                  | 380               | 9.6        | 198               | 52.2             | 166               | 43.5              | 16                | 4.3        | 185                               | 48.6                              | 46                        | 12.0                      |            |  |
| High school degree                     | 1,210             | 30.5       | 505               | 41.7             | 655               | 54.1              | 50                | 4.1        | 459                               | 37.9                              | 173                       | 14.3                      |            |  |
| Some college                           | 1,246             | 31.4       | 578               | 46.4             | 635               | 50.9              | 34                | 2.7        | 505                               | 40.5                              | 222                       | 17.8                      |            |  |
| College degree                         | 1,132             | 28.5       | 349               | 30.9             | 754               | 66.6              | 29                | 2.5        | 333                               | 29.4                              | 69                        | 6.1                       |            |  |
| <b>Household Income</b>                |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| Less than \$15,000                     | 672               | 16.9       | 403               | 60.0             | 241               | 35.8              | 28                | 4.2        | 358                               | 53.2                              | 179                       | 26.7                      |            |  |
| Between \$15,000 and \$30,000          | 773               | 19.5       | 365               | 47.2             | 370               | 47.8              | 38                | 4.9        | 335                               | 43.3                              | 140                       | 18.0                      |            |  |
| Between \$30,000 and \$50,000          | 836               | 21.1       | 323               | 38.6             | 491               | 58.7              | 22                | 2.6        | 288                               | 34.4                              | 69                        | 8.3                       |            |  |
| Between \$50,000 and \$75,000          | 709               | 17.9       | 249               | 35.2             | 449               | 63.3              | 10                | 1.5        | 227                               | 32.0                              | 87                        | 12.3                      |            |  |
| At Least \$75,000                      | 978               | 24.6       | 289               | 29.6             | 659               | 67.3              | 30                | 3.1        | 274                               | 28.0                              | 35                        | 3.6                       |            |  |
| <b>Homeownership</b>                   |                   |            |                   |                  |                   |                   |                   |            |                                   |                                   |                           |                           |            |  |
| Homeowner                              | 2,945             | 74.2       | 1,017             | 34.5             | 1,842             | 62.5              | 86                | 2.9        | 916                               | 31.1                              | 265                       | 9.0                       |            |  |
| Non-homeowner                          | 1,024             | 25.8       | 613               | 59.9             | 367               | 35.9              | 43                | 4.2        | 565                               | 55.2                              | 245                       | 23.9                      |            |  |

**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.

- = 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.

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

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

# ECONOMICINCLUSION.GOV

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



### Timing of AFS Use by Household Characteristic

Michigan

| Household Characteristic               | All Households |            | Timing of AFS Use (a) |            | Timing of AFS Use (a) |            | Timing of AFS Use (a)     |            | Timing of AFS Use (a) |            | Timing of AFS Use (a) |            | Timing of AFS Use (a)     |            | Memo Item |  |
|--|----------------|------------|-----------------------|------------|-----------------------|------------|---------------------------|------------|-----------------------|------------|-----------------------|------------|---------------------------|------------|-----------|--|
|  | Number (1000s) | Pct of Col | In Last 30 Days (b)   |            | In Last 2-12 Months   |            | Not in the Last 12 Months |            | Never Used            |            | Unknown               |            | Used AFS in the Last Year |            |           |  |
|  |                |            | 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                         | 3,969          | 100.0      | 385                   | 9.7        | 500                   | 12.6       | 745                       | 18.8       | 2,209                 | 55.7       | 129                   | 3.2        | 886                       | 22.3       |           |  |
| <b>Banking Status</b>                  |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| Unbanked                               | 307            | 7.7        | 125                   | 40.8       | 76                    | 24.7       | 29                        | 9.5        | 64                    | 20.7       | 13                    | 4.3        | 201                       | 65.5       |           |  |
| Underbanked                            | 685            | 17.3       | 260                   | 38.0       | 425                   | 62.0       | 0                         | 0          | 0                     | 0          | 0                     | 0          | 685                       | 100.0      |           |  |
| Fully Banked                           | 2,824          | 71.2       | 0                     | 0          | 0                     | 0          | 678                       | 24.0       | 2,146                 | 76.0       | 0                     | 0          | 0                         | 0          |           |  |
| Banked but Underbanked Status Unknown  | 153            | 3.9        | 0                     | 0          | 0                     | 0          | 38                        | 24.6       | 0                     | 0          | 115                   | 75.4       | 0                         | 0          |           |  |
| <b>Household Type</b>                  |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| Family household                       | 1,268          | 67.5       | 262                   | 9.8        | 361                   | 13.5       | 510                       | 19.0       | 1,465                 | 54.7       | 81                    | 3.0        | 623                       | 23.3       |           |  |
| Female householder, no husband present | 281            | 13.0       | 90                    | 17.5       | 101                   | 19.6       | 123                       | 23.9       | 189                   | 36.7       | 12                    | 2.3        | 191                       | 37.1       |           |  |
| Male householder, no wife present      | 178            | 4.5        | 31                    | 17.4       | 37                    | 21.1       | 35                        | 19.5       | 71                    | 40.0       | 3                     | 2.0        | 68                        | 38.5       |           |  |
| Married couple                         | 1,987          | 50.1       | 141                   | 7.1        | 223                   | 11.2       | 353                       | 17.7       | 1,206                 | 60.7       | 65                    | 3.3        | 364                       | 18.3       |           |  |
| Nonfamily household                    | 1,277          | 32.2       | 118                   | 9.2        | 136                   | 10.7       | 235                       | 18.4       | 744                   | 58.2       | 45                    | 3.5        | 254                       | 19.9       |           |  |
| Female householder                     | 666            | 16.8       | 63                    | 9.5        | 64                    | 9.7        | 110                       | 16.6       | 419                   | 63.0       | 8                     | 1.2        | 128                       | 19.2       |           |  |
| Male householder                       | 612            | 15.4       | 55                    | 8.9        | 72                    | 11.8       | 124                       | 20.3       | 325                   | 53.0       | 37                    | 6.0        | 126                       | 20.7       |           |  |
| Other                                  | 12             | 0.3        | NA                    | NA         | NA                    | NA         | NA                        | NA         | NA                    | NA         | NA                    | NA         | NA                        | NA         |           |  |
| <b>Race/Ethnicity</b>                  |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| Black                                  | 601            | 15.1       | 148                   | 24.6       | 129                   | 21.4       | 112                       | 18.6       | 184                   | 30.6       | 29                    | 4.8        | 276                       | 46.0       |           |  |
| Hispanic non-Black                     | 85             | 2.1        | NA                    | NA         | NA                    | NA         | NA                        | NA         | NA                    | NA         | NA                    | NA         | NA                        | NA         |           |  |
| White non-Black non-Hispanic           | 3,203          | 80.7       | 216                   | 6.7        | 350                   | 10.9       | 592                       | 18.5       | 1,945                 | 60.7       | 100                   | 3.1        | 566                       | 17.7       |           |  |
| Other non-Black non-Hispanic           | 80             | 2.0        | NA                    | NA         | NA                    | NA         | NA                        | NA         | NA                    | NA         | NA                    | NA         | NA                        | NA         |           |  |
| <b>Age</b>                             |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| 15 to 34 years                         | 810            | 20.4       | 123                   | 15.1       | 149                   | 18.5       | 119                       | 14.7       | 403                   | 49.7       | 16                    | 2.0        | 272                       | 33.6       |           |  |
| 35 to 44 years                         | 652            | 16.4       | 121                   | 18.6       | 78                    | 12.0       | 146                       | 22.4       | 292                   | 44.7       | 15                    | 2.3        | 199                       | 30.6       |           |  |
| 45 to 54 years                         | 806            | 20.3       | 64                    | 7.9        | 96                    | 12.0       | 157                       | 19.5       | 459                   | 57.0       | 30                    | 3.7        | 160                       | 19.8       |           |  |
| 55 to 64 years                         | 750            | 18.9       | 38                    | 5.0        | 73                    | 9.8        | 147                       | 19.6       | 465                   | 62.1       | 27                    | 3.6        | 111                       | 14.8       |           |  |
| 65 years or more                       | 951            | 24.0       | 41                    | 4.3        | 103                   | 10.8       | 176                       | 18.5       | 590                   | 62.1       | 41                    | 4.3        | 143                       | 15.1       |           |  |
| <b>Education</b>                       |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| No high school degree                  | 380            | 9.6        | 60                    | 15.8       | 83                    | 21.8       | 55                        | 14.6       | 166                   | 43.5       | 16                    | 4.3        | 143                       | 37.6       |           |  |
| High school degree                     | 1,210          | 30.5       | 148                   | 12.2       | 143                   | 11.8       | 214                       | 17.7       | 655                   | 54.1       | 50                    | 4.1        | 291                       | 24.1       |           |  |
| Some college                           | 1,246          | 31.4       | 122                   | 9.8        | 176                   | 14.1       | 280                       | 22.5       | 635                   | 50.9       | 34                    | 2.7        | 298                       | 23.9       |           |  |
| College degree                         | 1,132          | 28.5       | 55                    | 4.9        | 99                    | 8.7        | 196                       | 17.3       | 754                   | 66.6       | 29                    | 2.5        | 154                       | 13.6       |           |  |
| <b>Household Income</b>                |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| Less than \$15,000                     | 672            | 16.9       | 131                   | 19.5       | 150                   | 22.3       | 123                       | 18.3       | 241                   | 35.8       | 28                    | 4.2        | 281                       | 41.8       |           |  |
| Between \$15,000 and \$30,000          | 773            | 19.5       | 115                   | 14.8       | 125                   | 16.2       | 126                       | 16.3       | 370                   | 47.8       | 38                    | 4.9        | 240                       | 31.0       |           |  |
| Between \$30,000 and \$50,000          | 836            | 21.1       | 63                    | 7.6        | 83                    | 10.0       | 176                       | 21.1       | 491                   | 58.7       | 22                    | 2.6        | 147                       | 17.6       |           |  |
| Between \$50,000 and \$75,000          | 709            | 17.9       | 36                    | 5.1        | 66                    | 9.4        | 147                       | 20.7       | 449                   | 63.3       | 10                    | 1.5        | 103                       | 14.5       |           |  |
| At Least \$75,000                      | 978            | 24.6       | 40                    | 4.1        | 76                    | 7.8        | 173                       | 17.7       | 659                   | 67.3       | 30                    | 3.1        | 116                       | 11.9       |           |  |
| <b>Homeownership</b>                   |                |            |                       |            |                       |            |                           |            |                       |            |                       |            |                           |            |           |  |
| Homeowner                              | 2,945          | 74.2       | 176                   | 6.0        | 293                   | 9.9        | 548                       | 18.6       | 1,842                 | 62.5       | 86                    | 2.9        | 469                       | 15.9       |           |  |
| Non-homeowner                          | 1,024          | 25.8       | 209                   | 20.4       | 208                   | 20.3       | 197                       | 19.2       | 367                   | 35.9       | 43                    | 4.2        | 416                       | 40.7       |           |  |

**Notes:**

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

(b) 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.

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

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)