

Use of AFS by Banking Status

Oregon

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	1,522	100.0	NA	NA	219	100.0	1,195	100.0	NA	NA	NA	NA
Any AFS			NA	NA							NA	NA
Has Ever Used	614	40.4	NA	NA	219	100.0	328	27.4	NA	NA	NA	NA
Has Never Used	871	57.2	NA	NA	0	0	867	72.6	NA	NA	NA	NA
Unknown	37	2.4	NA	NA	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order			NA	NA							NA	NA
Has Ever Used	463	30.4	NA	NA	172	78.5	235	19.6	NA	NA	NA	NA
Has Never Used	1,030	67.6	NA	NA	47	21.5	961	80.4	NA	NA	NA	NA
Unknown	29	1.9	NA	NA	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing			NA	NA							NA	NA
Has Ever Used	153	10.0	NA	NA	65	29.9	43	3.6	NA	NA	NA	NA
Has Never Used	1,351	88.8	NA	NA	151	69.1	1,152	96.4	NA	NA	NA	NA
Unknown	18	1.2	NA	NA	2	1.0	0	0	NA	NA	NA	NA
Non-Bank Remittances			NA	NA							NA	NA
Has Ever Used	82	5.4	NA	NA	48	22.0	26	2.2	NA	NA	NA	NA
Has Never Used	1,420	93.3	NA	NA	170	78.0	1,169	97.8	NA	NA	NA	NA
Unknown	20	1.3	NA	NA	-	-	0	0	NA	NA	NA	NA
Payday Lending			NA	NA							NA	NA
Has Ever Used	75	4.9	NA	NA	37	16.7	29	2.5	NA	NA	NA	NA
Has Never Used	1,424	93.5	NA	NA	182	83.3	1,166	97.5	NA	NA	NA	NA
Unknown	24	1.6	NA	NA	-	-	0	0	NA	NA	NA	NA
Pawn Shops			NA	NA							NA	NA
Has Ever Used	149	9.8	NA	NA	60	27.5	57	4.7	NA	NA	NA	NA
Has Never Used	1,345	88.3	NA	NA	156	71.4	1,139	95.3	NA	NA	NA	NA
Unknown	29	1.9	NA	NA	2	1.1	0	0	NA	NA	NA	NA
Rent-to-Own			NA	NA							NA	NA
Has Ever Used	92	6.0	NA	NA	46	20.8	25	2.1	NA	NA	NA	NA
Has Never Used	1,403	92.1	NA	NA	171	78.0	1,170	97.9	NA	NA	NA	NA
Unknown	28	1.8	NA	NA	2	1.1	0	0	NA	NA	NA	NA
Refund Anticipation Loans			NA	NA							NA	NA
Has Ever Used	35	2.3	NA	NA	15	6.8	11	0.9	NA	NA	NA	NA
Has Never Used	1,453	95.4	NA	NA	198	90.6	1,184	99.1	NA	NA	NA	NA
Unknown	35	2.3	NA	NA	5	2.5	0	0	NA	NA	NA	NA

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.

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](#)

### Timing of AFS Use by Banking Status

#### Oregon

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank 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	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
All Households	1,522	100.0	NA	NA	219	100.0	1,195	100.0	NA	NA		
Any AFS												
In Last 30 Days	140	9.2	NA	NA	99	45.1	0	0	NA	NA		
In Last 2-12 Months	130	8.6	NA	NA	120	54.9	0	0	NA	NA		
Not in the Last 12 Months	344	22.6	NA	NA	0	0	328	27.4	NA	NA		
Never Used	871	57.2	NA	NA	0	0	867	72.6	NA	NA		
Unknown	37	2.4	NA	NA	0	0	0	0	NA	NA		
Non-Bank Money Order												
In Last 30 Days	105	6.9	NA	NA	75	34.2	0	0	NA	NA		
In Last 2-12 Months	95	6.2	NA	NA	83	38.0	0	0	NA	NA		
Not in the Last 12 Months	263	17.3	NA	NA	14	6.3	235	19.6	NA	NA		
Never Used	1,030	67.6	NA	NA	47	21.5	961	80.4	NA	NA		
Unknown	29	1.9	NA	NA	-	-	-	-	NA	NA		
Non-Bank Check Cashing												
In Last 30 Days	33	2.1	NA	NA	9	4.0	0	0	NA	NA		
In Last 2-12 Months	30	2.0	NA	NA	22	9.8	0	0	NA	NA		
Not in the Last 12 Months	90	5.9	NA	NA	35	16.0	43	3.6	NA	NA		
Never Used	1,351	88.8	NA	NA	151	69.1	1,152	96.4	NA	NA		
Unknown	18	1.2	NA	NA	2	1.0	-	-	NA	NA		
Non-Bank Remittances												
In Last 30 Days	12	0.8	NA	NA	12	5.6	0	0	NA	NA		
In Last 2-12 Months	26	1.7	NA	NA	24	11.0	0	0	NA	NA		
Not in the Last 12 Months	44	2.9	NA	NA	12	5.4	26	2.2	NA	NA		
Never Used	1,420	93.3	NA	NA	170	78.0	1,169	97.8	NA	NA		
Unknown	20	1.3	NA	NA	-	-	-	-	NA	NA		
Payday Lending												
In Last 30 Days	12	0.8	NA	NA	12	5.6	0	0	NA	NA		
In Last 2-12 Months	6	0.4	NA	NA	6	2.9	0	0	NA	NA		
Not in the Last 12 Months	57	3.7	NA	NA	18	8.3	29	2.5	NA	NA		
Never Used	1,424	93.5	NA	NA	182	83.3	1,166	97.5	NA	NA		
Unknown	24	1.6	NA	NA	-	-	-	-	NA	NA		
Pawn Shops												
In Last 30 Days	11	0.7	NA	NA	4	2.0	0	0	NA	NA		
In Last 2-12 Months	34	2.2	NA	NA	29	13.3	0	0	NA	NA		
Not in the Last 12 Months	105	6.9	NA	NA	27	12.2	57	4.7	NA	NA		
Never Used	1,345	88.3	NA	NA	156	71.4	1,139	95.3	NA	NA		
Unknown	29	1.9	NA	NA	2	1.1	-	-	NA	NA		
Rent-to-Own (a)												
Used in last 12 months	24	1.6	NA	NA	22	9.9	0	0	NA	NA		
Used but not in last 12 months	68	4.5	NA	NA	24	10.9	25	2.1	NA	NA		
Never Used	1,403	92.1	NA	NA	171	78.0	1,170	97.9	NA	NA		
Unknown	28	1.8	NA	NA	2	1.1	-	-	NA	NA		
Refund Anticipation Loans (a)												
Used in last 12 months	10	0.6	NA	NA	7	3.0	0	0	NA	NA		
Used but not in last 12 months	25	1.6	NA	NA	8	3.8	11	0.9	NA	NA		
Never Used	1,453	95.4	NA	NA	198	90.6	1,184	99.1	NA	NA		
Unknown	35	2.3	NA	NA	5	2.5	-	-	NA	NA		

#### 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 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.

(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.

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

### Use of AFS by Household Characteristic

Oregon

Household Characteristic	All Households		Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
			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	1,522	100.0	614	40.4	871	57.2	37	2.4	545	35.8	235	15.5		
<b>Banking Status</b>														
Unbanked	65	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Underbanked	219	14.4	219	100.0	0	0	0	0	203	92.9	96	43.9		
Fully Banked	1,195	78.5	328	27.4	867	72.6	0	0	279	23.3	97	8.1		
Banked but Underbanked Status Unknown	44	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	950	62.4	384	40.4	545	57.4	21	2.2	331	34.8	163	17.1		
Female householder, no husband present	138	9.1	79	56.9	57	41.3	2	1.7	59	42.7	42	30.5		
Male householder, no wife present	35	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	777	51.0	287	36.9	472	60.7	18	2.4	253	32.6	104	13.4		
Nonfamily household	573	37.6	230	40.2	326	57.0	16	2.8	215	37.5	73	12.7		
Female householder	321	21.1	122	38.1	191	59.5	7	2.3	113	35.4	36	11.1		
Male householder	252	16.6	108	42.9	135	53.7	9	3.4	101	40.1	37	14.7		
<b>Race/Ethnicity</b>														
Black	22	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	95	6.2	48	51.0	42	44.2	5	4.9	44	46.3	16	16.3		
White non-Black non-Hispanic	1,328	87.2	516	38.9	788	59.4	24	1.8	462	34.8	189	14.2		
Other non-Black non-Hispanic	77	5.1	33	43.3	35	45.8	8	10.9	25	32.4	23	29.9		
<b>Age</b>														
15 to 34 years	334	21.9	172	51.6	152	45.4	10	3.0	155	46.3	86	25.7		
35 to 44 years	249	16.4	114	45.6	131	52.5	5	1.9	97	38.8	43	17.2		
45 to 54 years	278	18.3	116	41.7	160	57.6	2	0.7	102	36.8	58	20.9		
55 to 64 years	298	19.6	121	40.5	171	57.2	7	2.3	108	36.3	28	9.4		
65 years or more	363	23.8	92	25.3	258	71.0	13	3.7	83	23.0	20	5.6		
<b>Education</b>														
No high school degree	132	8.7	64	48.3	59	44.3	10	7.4	57	43.4	26	19.6		
High school degree	358	23.5	167	46.5	188	52.4	4	1.1	147	41.1	75	21.0		
Some college	539	35.4	246	45.7	281	52.1	12	2.2	210	39.0	107	19.9		
College degree	493	32.4	138	27.9	344	69.8	11	2.3	131	26.5	27	5.5		
<b>Household Income</b>														
Less than \$15,000	252	16.6	133	52.7	112	44.5	7	2.8	122	48.4	59	23.2		
Between \$15,000 and \$30,000	276	18.2	142	51.4	124	44.7	11	3.9	122	44.2	69	25.0		
Between \$30,000 and \$50,000	337	22.1	142	42.0	185	55.0	10	3.0	130	38.5	47	13.9		
Between \$50,000 and \$75,000	327	21.5	113	34.6	209	64.0	5	1.4	101	31.0	28	8.5		
At Least \$75,000	330	21.7	85	25.7	241	73.0	4	1.3	70	21.2	34	10.2		
<b>Homeownership</b>														
Homeowner	1,008	66.2	297	29.5	685	68.0	26	2.5	263	26.1	77	7.7		
Non-homeowner	515	33.8	348	61.7	186	36.2	11	2.2	282	54.8	158	30.7		

**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.

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



### Timing of AFS Use by Household Characteristic

Oregon

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)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)	In Last 30 Days (b)	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	Used AFS in the Last Year	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	1,522	100.0	140	9.2	130	8.6	344	22.6	871	57.2	37	2.4	271	17.8
Banking Status														
Unbanked	65	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	219	14.4	99	45.1	120	54.9	0	0	0	0	0	0	219	100.0
Fully Banked	1,195	78.5	0	0	0	0	328	27.4	867	72.6	0	0	0	0
Banked but Underbanked Status Unknown	44	2.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	62.4	97	10.2	84	8.9	203	21.4	545	57.4	21	2.2	181	19.1
Female householder, no husband present	281	9.1	23	16.5	23	16.5	33	23.9	57	41.3	2	1.7	46	33.0
Male householder, no wife present	35	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	777	51.0	67	8.6	57	7.4	162	20.9	472	60.7	18	2.4	124	16.0
Nonfamily household	573	37.6	44	7.6	46	8.0	141	24.6	326	57.0	16	2.8	90	15.7
Female householder	321	21.1	20	6.2	19	5.9	83	26.0	191	59.5	7	2.3	39	12.2
Male householder	252	16.6	24	9.4	27	10.7	57	22.8	135	53.7	9	3.4	51	20.1
Race/Ethnicity														
Black	22	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	95	6.2	29	31.0	7	7.6	12	12.4	42	44.2	5	4.9	37	38.6
White non-Black non-Hispanic	1,328	87.2	94	7.1	104	7.9	317	23.9	788	59.4	24	1.8	198	14.9
Other non-Black non-Hispanic	77	5.1	9	11.8	14	18.6	10	13.0	35	45.8	8	10.9	23	30.3
Age														
15 to 34 years	334	21.9	44	13.1	55	16.3	74	22.1	152	45.4	10	3.0	98	29.4
35 to 44 years	249	16.4	32	12.9	14	5.8	67	26.9	131	52.5	5	1.9	47	18.7
45 to 54 years	278	18.3	32	11.3	19	6.7	66	23.6	160	57.6	2	0.7	50	18.1
55 to 64 years	298	19.6	25	8.4	24	8.0	72	24.2	171	57.2	7	2.3	49	16.3
65 years or more	363	23.8	8	2.2	19	5.2	65	17.9	258	71.0	13	3.7	27	7.4
Education														
No high school degree	132	8.7	26	19.5	16	12.1	22	16.7	59	44.3	10	7.4	42	31.6
High school degree	358	23.5	56	15.5	39	10.9	72	20.1	188	52.4	4	1.1	95	26.4
Some college	539	35.4	49	9.2	60	11.2	137	25.4	281	52.1	12	2.2	110	20.3
College degree	493	32.4	10	2.0	15	3.0	113	22.9	344	69.8	11	2.3	25	5.0
Household Income														
Less than \$15,000	252	16.6	44	17.4	36	14.1	53	21.1	112	44.5	7	2.8	80	31.5
Between \$15,000 and \$30,000	276	18.2	40	14.6	30	10.7	72	26.1	124	44.7	11	3.9	70	25.3
Between \$30,000 and \$50,000	337	22.1	35	10.3	27	7.9	80	23.8	185	55.0	10	3.0	61	18.2
Between \$50,000 and \$75,000	327	21.5	19	5.9	21	6.3	73	22.3	209	64.0	5	1.4	40	12.3
At Least \$75,000	330	21.7	2	0.6	18	5.4	65	19.7	241	73.0	4	1.3	20	6.0
Homeownership														
Homeowner	1,008	66.2	39	3.8	60	5.9	199	19.7	685	68.0	26	2.5	98	9.8
Non-homeowner	515	33.8	102	19.8	71	13.7	145	28.2	186	36.2	11	2.2	172	33.5

**Notes:**

(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

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