

Use of AFS by Banking Status

Texas

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	9,136	100.0	1,167	100.0	2,481	100.0	5,309	100.0	180.0	100.0		
Any AFS												
Has Ever Used	4,786	52.4	914	78.3	2,481	100.0	1,356	25.5	0	0		
Has Never Used	4,157	45.5	205	17.5	0	0	3,952	74.5	0	0		
Unknown	193	2.1	48	4.1	0	0	0	0	145.0	80.5		
Non-Bank Money Order												
Has Ever Used	3,710	40.6	715	61.3	2,023	81.5	949	17.9	24.0	13.1		
Has Never Used	5,229	57.2	395	33.8	446	18.0	4,360	82.1	29.0	15.8		
Unknown	197	2.2	57	4.9	12	0.5	0	0	128.0	71.1		
Non-Bank Check Cashing												
Has Ever Used	1,689	18.5	557	47.8	885	35.7	236	4.4	11.0	5.9		
Has Never Used	7,285	79.7	561	48.1	1,585	63.9	5,073	95.6	65.0	36.0		
Unknown	163	1.8	48	4.1	10	0.4	0	0	105.0	58.1		
Non-Bank Remittances												
Has Ever Used	841	9.2	186	16.0	522	21.0	123	2.3	10.0	5.6		
Has Never Used	8,135	89.0	923	79.1	1,951	78.6	5,186	97.7	75.0	41.9		
Unknown	160	1.8	57	4.9	8	0.3	0	0	95.0	52.6		
Payday Lending												
Has Ever Used	573	6.3	103	8.8	396	15.9	75	1.4	-	-		
Has Never Used	8,381	91.7	1,006	86.3	2,078	83.8	5,234	98.6	63.0	34.9		
Unknown	181	2.0	57	4.9	7	0.3	0	0	117.0	65.1		
Pawn Shops												
Has Ever Used	1,163	12.7	360	30.9	619	24.9	185	3.5	-	-		
Has Never Used	7,782	85.2	746	63.9	1,851	74.6	5,124	96.5	61.0	33.9		
Unknown	191	2.1	61	5.2	10	0.4	0	0	119.0	66.1		
Rent-to-Own												
Has Ever Used	638	7.0	154	13.2	388	15.6	96	1.8	-	-		
Has Never Used	8,327	91.1	956	81.9	2,084	84.0	5,212	98.2	74.0	41.2		
Unknown	171	1.9	57	4.9	8	0.3	0	0	106.0	58.8		
Refund Anticipation Loans												
Has Ever Used	540	5.9	134	11.5	327	13.2	79	1.5	-	-		
Has Never Used	8,410	92.1	972	83.3	2,143	86.4	5,230	98.5	66.0	36.4		
Unknown	186	2.0	61	5.2	10	0.4	0	0	115.0	63.6		

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

Texas

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	Fully Banked	Banked but Underbanked Status Unknown	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	9,136	100.0	1,167	100.0	2,481	100.0	5,309	100.0	180	100.0		
Any AFS												
In Last 30 Days	1,834	20.1	615	52.7	1,219	49.1	0	0	0	0		
In Last 2-12 Months	1,459	16.0	198	16.9	1,262	50.9	0	0	0	0		
Not in the Last 12 Months	1,493	16.3	101	8.7	0	0	1,356	25.5	35	19.5		
Never Used	4,157	45.5	205	17.5	0	0	3,952	74.5	0	0		
Unknown	193	2.1	48	4.1	0	0	0	0	145	80.5		
Non-Bank Money Order												
In Last 30 Days	1,276	14.0	440	37.7	837	33.7	0	0	-	-		
In Last 2-12 Months	1,133	12.4	181	15.5	952	38.4	0	0	-	-		
Not in the Last 12 Months	1,301	14.2	94	8.0	234	9.4	949	17.9	24	13.1		
Never Used	5,229	57.2	395	33.8	446	18.0	4,360	82.1	29	15.8		
Unknown	197	2.2	57	4.9	12	0.5	-	-	128	71.1		
Non-Bank Check Cashing												
In Last 30 Days	618	6.8	302	25.9	316	12.8	0	0	-	-		
In Last 2-12 Months	463	5.1	131	11.2	332	13.4	0	0	-	-		
Not in the Last 12 Months	607	6.6	125	10.7	236	9.5	236	4.4	11	5.9		
Never Used	7,285	79.7	561	48.1	1,585	63.9	5,073	95.6	65	36.0		
Unknown	163	1.8	48	4.1	10	0.4	-	-	105	58.1		
Non-Bank Remittances												
In Last 30 Days	286	3.1	74	6.4	212	8.5	0	0	-	-		
In Last 2-12 Months	257	2.8	74	6.4	183	7.4	0	0	-	-		
Not in the Last 12 Months	298	3.3	38	3.2	127	5.1	123	2.3	10	5.6		
Never Used	8,135	89.0	923	79.1	1,951	78.6	5,186	97.7	75	41.9		
Unknown	160	1.8	57	4.9	8	0.3	-	-	95	52.6		
Payday Lending												
In Last 30 Days	92	1.0	11	0.9	82	3.3	0	0	-	-		
In Last 2-12 Months	165	1.8	16	1.4	149	6.0	0	0	-	-		
Not in the Last 12 Months	316	3.5	76	6.5	165	6.7	75	1.4	-	-		
Never Used	8,381	91.7	1,006	86.3	2,078	83.8	5,234	98.6	63	34.9		
Unknown	181	2.0	57	4.9	7	0.3	-	-	117	65.1		
Pawn Shops												
In Last 30 Days	155	1.7	46	4.0	109	4.4	0	0	-	-		
In Last 2-12 Months	394	4.3	161	13.8	233	9.4	0	0	-	-		
Not in the Last 12 Months	614	6.7	153	13.1	277	11.2	185	3.5	-	-		
Never Used	7,782	85.2	746	63.9	1,851	74.6	5,124	96.5	61	33.9		
Unknown	191	2.1	61	5.2	10	0.4	-	-	119	66.1		
Rent-to-Own (a)												
Used in last 12 months	244	2.7	96	8.2	149	6.0	0	0	-	-		
Used but not in last 12 months	394	4.3	58	5.0	239	9.7	96	1.8	-	-		
Never Used	8,327	91.1	956	81.9	2,084	84.0	5,212	98.2	74	41.2		
Unknown	171	1.9	57	4.9	8	0.3	-	-	106	58.8		
Refund Anticipation Loans (a)												
Used in last 12 months	223	2.4	67	5.8	155	6.3	0	0	-	-		
Used but not in last 12 months	313	3.4	63	5.4	172	6.9	79	1.5	-	-		
Never Used	8,410	92.1	972	83.3	2,143	86.4	5,230	98.5	66	36.4		
Unknown	190	2.1	65	5.6	10	0.4	-	-	115	63.6		

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.

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[2011 Technical Notes](#)

Use of AFS by Household Characteristic

Texas

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	9,136	100.0	4,786	52.4	4,157	45.5	193	2.1	4,305	47.1	1,985	21.7		
Banking Status														
Unbanked	1,167	12.8	914	78.3	205	17.5	48	4.1	851	73.0	512	43.9		
Underbanked	2,481	27.2	2,481	100.0	0	0	0	0	2,312	93.2	1,097	44.2		
Fully Banked	5,309	58.1	1,356	25.5	3,952	74.5	0	0	1,107	20.9	376	7.1		
Banked but Underbanked Status Unknown	180	2.0	35	19.5	-	-	145	80.5	35	19.5	-	-		
Household Type														
Family household	6,397	70.0	3,421	53.5	2,855	44.6	121	1.9	3,054	47.7	1,491	23.3		
Female householder, no husband present	1,342	14.7	905	67.4	397	29.6	40	3.0	786	58.6	500	37.3		
Male householder, no wife present	439	4.8	288	65.8	139	31.8	11	2.4	266	60.7	143	32.6		
Married couple	4,617	50.5	2,228	48.3	2,318	50.2	70	1.5	2,002	43.4	848	18.4		
Nonfamily household	2,739	30.0	1,365	49.8	1,302	47.5	72	2.6	1,251	45.7	494	18.0		
Female householder	1,323	14.5	573	43.3	715	54.1	35	2.6	528	39.9	216	16.3		
Male householder	1,416	15.5	792	55.9	587	41.4	37	2.6	723	51.1	278	19.7		
Race/Ethnicity														
Black	1,236	13.5	828	67.0	377	30.5	31	2.5	725	58.7	438	35.4		
Hispanic non-Black	2,935	32.1	1,822	62.1	1,038	35.4	75	2.5	1,636	55.7	772	26.3		
White non-Black non-Hispanic	4,534	49.6	1,972	43.5	2,497	55.1	65	1.4	1,791	39.5	747	16.5		
Other non-Black non-Hispanic	431	4.7	163	37.8	245	56.9	23	5.3	153	35.5	28	6.5		
Age														
15 to 34 years	2,494	27.3	1,447	58.0	997	40.0	50	2.0	1,292	51.8	679	27.2		
35 to 44 years	1,686	18.5	993	58.9	666	39.5	27	1.6	885	52.5	435	25.8		
45 to 54 years	1,837	20.1	981	53.4	803	43.7	52	2.8	881	48.0	455	24.8		
55 to 64 years	1,485	16.3	788	53.0	679	45.7	19	1.3	731	49.2	271	18.2		
65 years or more	1,634	17.9	577	35.3	1,011	61.9	45	2.8	517	31.6	146	9.0		
Education														
No high school degree	1,673	18.3	1,130	67.6	486	29.1	57	3.4	1,042	62.3	463	27.7		
High school degree	2,215	24.2	1,274	57.5	893	40.3	47	2.1	1,122	50.6	639	28.9		
Some college	2,517	27.6	1,385	55.0	1,095	43.5	37	1.5	1,232	48.9	619	24.6		
College degree	2,731	29.9	996	36.5	1,683	61.6	52	1.9	909	33.3	264	9.7		
Household Income														
Less than \$15,000	1,540	16.9	996	64.7	495	32.2	49	3.2	896	58.2	484	31.4		
Between \$15,000 and \$30,000	1,676	18.3	1,027	61.3	591	35.3	58	3.5	922	55.0	484	28.9		
Between \$30,000 and \$50,000	1,983	21.7	1,124	56.7	836	42.2	22	1.1	1,003	50.6	486	24.5		
Between \$50,000 and \$75,000	1,721	18.8	841	48.9	853	49.6	27	1.6	745	43.3	343	19.9		
At Least \$75,000	2,216	24.3	797	36.0	1,381	62.3	37	1.7	740	33.4	189	8.5		
Homeownership														
Homeowner	5,890	64.5	2,614	44.4	3,158	53.6	118	2.0	2,315	39.3	941	16.0		
Non-homeowner	3,246	35.5	348	66.9	999	30.8	75	2.3	1,990	61.3	1,044	32.2		

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.

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Timing of AFS Use by Household Characteristic

Texas

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 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	Number (1000s)	Pct of Row
All Households	9,136	100.0	1,834	20.1	1,459	16.0	1,493	16.3	4,157	45.5	193	2.1	3,293	36.0		
Banking Status																
Unbanked	1,167	12.8	615	52.7	198	16.9	101	8.7	205	17.5	48	4.1	813	69.6		
Underbanked	2,481	27.2	1,219	49.1	1,262	50.9	0	0	0	0	0	0	2,481	100.0		
Fully Banked	5,309	58.1	0	0	0	0	1,356	25.5	3,952	74.5	0	0	0	0		
Banked but Underbanked Status Unknown	180	2.0	0	0	0	0	35	19.5	0	0	145	80.5	0	0		
Household Type																
Family household	1,268	70.0	1,362	21.3	1,082	16.9	978	15.3	2,855	44.6	121	1.9	2,443	38.2		
Female householder, no husband present	281	14.7	461	34.3	273	20.3	171	12.7	397	29.6	40	3.0	734	54.7		
Male householder, no wife present	439	4.8	117	26.7	109	24.8	62	14.2	139	31.8	11	2.4	226	51.5		
Married couple	4,617	50.5	783	17.0	700	15.2	745	16.1	2,318	50.2	70	1.5	1,483	32.1		
Nonfamily household	2,739	30.0	472	17.2	378	13.8	515	18.8	1,302	47.5	72	2.6	850	31.0		
Female householder	1,323	14.5	168	12.7	143	10.8	262	19.8	715	54.1	35	2.6	311	23.5		
Male householder	1,416	15.5	304	21.5	235	16.6	253	17.8	587	41.4	37	2.6	539	38.1		
Race/Ethnicity																
Black	1,236	13.5	398	32.2	239	19.3	191	15.5	377	30.5	31	2.5	637	51.6		
Hispanic non-Black	2,935	32.1	930	31.7	568	19.4	324	11.1	1,038	35.4	75	2.5	1,498	51.0		
White non-Black non-Hispanic	4,534	49.6	470	10.4	591	13.0	912	20.1	2,497	55.1	65	1.4	1,061	23.4		
Other non-Black non-Hispanic	431	4.7	36	8.3	61	14.3	66	15.2	245	56.9	23	5.3	97	22.6		
Age																
15 to 34 years	2,494	27.3	662	26.5	469	18.8	317	12.7	997	40.0	50	2.0	1,131	45.3		
35 to 44 years	1,686	18.5	380	22.5	318	18.8	295	17.5	666	39.5	27	1.6	698	41.4		
45 to 54 years	1,837	20.1	402	21.9	299	16.3	280	15.3	803	43.7	52	2.8	701	38.2		
55 to 64 years	1,485	16.3	222	14.9	245	16.5	321	21.6	679	45.7	19	1.3	467	31.4		
65 years or more	1,634	17.9	168	10.3	129	7.9	280	17.1	1,011	61.9	45	2.8	297	18.2		
Education																
No high school degree	1,673	18.3	607	36.3	313	18.7	210	12.6	486	29.1	57	3.4	920	55.0		
High school degree	2,215	24.2	559	25.2	431	19.4	285	12.9	893	40.3	47	2.1	989	44.7		
Some college	2,517	27.6	502	19.9	420	16.7	463	18.4	1,095	43.5	37	1.5	922	36.6		
College degree	2,731	29.9	166	6.1	296	10.8	534	19.6	1,683	61.6	52	1.9	462	16.9		
Household Income																
Less than \$15,000	1,540	16.9	499	32.4	307	19.9	190	12.3	495	32.2	49	3.2	806	52.4		
Between \$15,000 and \$30,000	1,676	18.3	493	29.4	306	18.3	228	13.6	591	35.3	58	3.5	799	47.7		
Between \$30,000 and \$50,000	1,983	21.7	454	22.9	342	17.2	329	16.6	836	42.2	22	1.1	796	40.1		
Between \$50,000 and \$75,000	1,721	18.8	255	14.8	262	15.2	324	18.8	853	49.6	27	1.6	518	30.1		
At Least \$75,000	2,216	24.3	132	6.0	242	10.9	423	19.1	1,381	62.3	37	1.7	374	16.9		
Homeownership																
Homeowner	5,890	64.5	746	12.7	814	13.8	1,054	17.9	3,158	53.6	118	2.0	1,560	26.5		
Non-homeowner	3,246	35.5	1,087	33.5	646	19.9	439	13.5	999	30.8	75	2.3	1,733	53.4		

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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