

ECONOMICINCLUSION.GOV

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



Timing of Unbanked Households' Use of Remittances

By State

Geography	All Unbanked Households		Timing of Non-Bank Remittance Use ^a		Timing of Non-Bank Remittance Use ^a		Timing of Non-Bank Remittance Use ^a		Timing of Non-Bank Remittance Use ^a		Timing of Non-Bank Remittance Use ^a		Timing of Non-Bank Remittance Use ^a		Memo Items		Memo Items		Memo Items		Memo Items			
	Households (1000s)	Row Pct	In Last 30 Days	In Last 30 Days	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	Non-Bank Remittances Used in the Last Year	Non-Bank Remittances Used in the Last Year	Ever Used Non-Bank Remittances	Ever Used Non-Bank Remittances	Non-Bank Remittances Used in the Last Year		Ever Used Non-Bank Remittances		Ever Used Non-Bank Remittances			
																	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Unbanked Households	9,875	100.0	386	3.9	522	5.3	316	3.2	8,086	81.9	565	5.7	908	9.2	1,224	12.4								
Alabama	193	100.0	4	1.9	15	7.6	4	2.2	167	86.5	4	1.9	18	9.5	22	11.6								
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Arizona	304	100.0	5	1.7	26	8.5	14	4.5	249	81.8	11	3.5	31	10.2	45	14.7								
Arkansas	141	100.0	-	-	5	3.9	3	2.3	121	86.1	11	7.7	5	3.9	9	6.2								
California	1,030	100.0	87	8.4	76	7.3	44	4.3	750	72.8	74	7.1	163	15.8	207	20.1								
Colorado	107	100.0	9	8.4	2	2.2	2	1.8	87	81.7	6	6.0	11	10.6	13	12.4								
Connecticut	73	100.0	2	2.5	3	3.6	5	6.6	61	83.8	3	3.5	4	6.1	9	12.7								
Delaware	23	100.0	2	7.4	1	3.7	-	-	18	77.0	3	11.9	3	11.1	3	11.1								
District of Columbia	31	100.0	1	3.1	2	6.5	-	-	25	82.7	2	7.7	3	9.6	3	9.6								
Florida	570	100.0	24	4.2	38	6.7	5	0.8	445	78.0	59	10.3	62	10.9	67	11.7								
Georgia	442	100.0	13	2.9	4	0.9	18	4.1	374	84.6	33	7.5	17	3.8	35	7.9								
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Illinois	374	100.0	19	5.0	12	3.1	10	2.7	304	81.2	30	8.1	30	8.1	40	10.7								
Indiana	201	100.0	4	2.1	4	2.2	5	2.6	171	85.3	16	7.8	9	4.3	14	6.9								
Iowa	54	100.0	-	-	2	3.4	-	-	51	93.9	1	2.7	2	3.4	2	3.4								
Kansas	81	100.0	4	5.5	3	3.8	5	6.3	65	80.9	3	3.5	7	9.3	13	15.6								
Kentucky	179	100.0	5	2.6	8	4.4	3	1.5	156	86.9	8	4.5	13	7.1	15	8.6								
Louisiana	209	100.0	5	2.3	-	-	6	2.9	184	88.2	14	6.7	5	2.3	11	5.1								
Maine	20	100.0	-	-	-	-	-	-	19	93.3	1	6.7	-	-	-	-								
Maryland	123	100.0	7	5.3	10	8.5	9	7.1	90	73.1	7	5.9	17	13.8	26	21.0								
Massachusetts	128	100.0	-	-	-	-	-	-	128	100.0	-	-	-	-	-	-								
Michigan	307	100.0	-	-	27	8.8	-	-	266	86.8	14	4.4	27	8.8	27	8.8								
Minnesota	90	100.0	-	-	6	6.3	6	6.7	75	83.8	3	3.2	6	6.3	12	13.0								
Mississippi	173	100.0	-	-	-	-	2	1.4	164	94.8	7	3.8	-	-	2	1.4								
Missouri	237	100.0	5	2.1	6	2.7	6	2.6	216	91.2	3	1.4	11	4.8	18	7.4								
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Nevada	77	100.0	2	2.2	3	4.5	2	2.4	59	76.8	11	14.2	5	6.6	7	9.0								
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
New Jersey	212	100.0	5	2.3	24	11.1	28	13.4	151	71.5	4	1.7	28	13.4	57	26.8								
New Mexico	94	100.0	2	2.4	2	1.8	-	-	90	95.8	-	-	4	4.2	4	4.2								
New York	740	100.0	38	5.1	60	8.1	22	3.0	573	77.5	47	6.3	98	13.2	120	16.2								
North Carolina	359	100.0	13	3.6	22	6.2	21	5.8	296	82.3	7	2.0	35	9.8	56	15.6								
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Ohio	414	100.0	7	1.8	-	-	13	3.1	347	83.8	47	11.3	7	1.8	20	4.8								
Oklahoma	164	100.0	15	9.4	2	1.5	-	-	144	88.0	2	1.1	18	10.9	18	10.9								
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Pennsylvania	315	100.0	-	-	31	9.9	5	1.7	254	80.6	25	7.8	31	9.9	37	11.6								
Rhode Island	30	100.0	1	1.8	1	3.8	1	4.5	25	84.9	1	4.9	2	5.6	3	10.1								
South Carolina	166	100.0	-	-	-	-	6	3.8	148	89.2	12	7.1	-	-	6	3.8								
South Dakota	15	100.0	0	2.1	-	-	0	2.7	13	90.7	1	4.5	0	2.1	1	4.9								
Tennessee	283	100.0	11	4.0	14	5.0	9	3.1	248	87.8	-	-	26	9.1	34	12.2								
Texas	1,167	100.0	74	6.4	74	6.4	38	3.2	923	79.1	57	4.9	149	12.8	186	16.0								
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA								
Virginia	199	100.0	2	1.0	19	9.5	4	1.9	160	80.2	15	7.4	21	10.5	25	12.4								
Washington	123	100.0	7	5.6	3	2.4	-	-	104	84.0	10	8.0	10	8.0	10	8.0								
West Virginia	72	100.0	-	-	1	2.0	-	-	70	96.1	1	1.9	1	2.0	1	2.0								
Wisconsin	105	100.0	8	7.2	3	3.1	9	8.4	83	78.9	2	2.4	11	10.3	20	18.7								
Wyoming	14	100.0	0	3.6	1	4.1	0	3.1	12	84.4	1	4.8	1	7.7	1	10.8								

Notes:

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

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

^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.

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

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

[2011 Technical Notes](#)