

# ECONOMICINCLUSION.GOV



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

### Timing of Underbanked Households' Use of Remittances

#### By State

Geography	All Underbanked Households		Timing of Non-Bank Remittance Use <sup>a</sup>		Timing of Non-Bank Remittance Use <sup>a</sup>		Timing of Non-Bank Remittance Use <sup>a</sup>		Timing of Non-Bank Remittance Use <sup>a</sup>		Timing of Non-Bank Remittance Use <sup>a</sup>		Timing of Non-Bank Remittance Use <sup>a</sup>		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	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	Non-Bank Remittances Used in the Last Year	
			Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)
All Underbanked Households	24,199	100.0	1,372	5.7	2,118	8.8	880	3.6	19,718	81.5	112	0.5	3,489	14.4	4,369	18.1							
Alabama	544	100.0	4	0.8	14	2.6	20	3.6	506	93.0	-	-	19	3.4	38	7.0							
Alaska	56	100.0	3	5.4	5	8.7	3	4.5	45	81.4	-	-	8	14.1	10	18.6							
Arizona	537	100.0	49	9.1	60	11.2	3	0.6	425	79.1	-	-	109	20.3	112	20.9							
Arkansas	321	100.0	10	3.1	9	2.8	18	5.6	284	88.4	-	-	19	5.9	37	11.6							
California	2,374	100.0	259	10.9	414	17.4	94	3.9	1,589	66.9	18	0.8	673	28.3	766	32.3							
Colorado	317	100.0	8	2.6	36	11.2	7	2.1	265	83.4	2	0.6	44	13.8	51	16.0							
Connecticut	208	100.0	22	10.4	19	9.3	5	2.5	160	77.1	1	0.7	41	19.7	46	22.2							
Delaware	54	100.0	2	3.5	4	7.8	0	0.7	47	87.4	0	0.6	6	11.3	6	12.0							
District of Columbia	63	100.0	4	7.0	8	12.9	4	6.0	46	74.2	-	-	12	19.8	16	25.8							
Florida	1,645	100.0	123	7.5	204	12.4	48	2.9	1,265	76.9	5	0.3	327	19.9	375	22.8							
Georgia	1,026	100.0	44	4.3	76	7.4	32	3.2	874	85.1	-	-	120	11.7	153	14.9							
Hawaii	89	100.0	12	13.7	8	8.6	5	6.0	64	71.8	-	-	20	22.3	25	28.2							
Idaho	112	100.0	2	2.0	6	5.2	4	3.7	100	89.1	-	-	8	7.2	12	10.9							
Illinois	879	100.0	63	7.2	132	15.0	19	2.2	665	75.6	-	-	195	22.2	214	24.4							
Indiana	489	100.0	-	-	21	4.3	11	2.3	457	93.4	-	-	21	4.3	32	6.6							
Iowa	215	100.0	15	6.9	13	6.1	7	3.1	177	82.6	3	1.3	28	13.1	35	16.1							
Kansas	223	100.0	6	2.6	9	4.0	12	5.3	195	87.5	1	0.7	15	6.6	27	11.9							
Kentucky	391	100.0	-	-	16	4.1	5	1.2	370	94.7	-	-	16	4.1	21	5.3							
Louisiana	495	100.0	18	3.7	16	3.2	17	3.5	443	89.6	-	-	34	6.9	52	10.4							
Maine	104	100.0	5	5.1	3	3.3	1	0.7	94	90.9	-	-	9	8.5	9	9.1							
Maryland	461	100.0	25	5.3	59	12.8	21	4.5	354	76.8	3	0.6	83	18.1	104	22.6							
Massachusetts	369	100.0	38	10.3	23	6.2	19	5.2	289	78.4	-	-	61	16.4	80	21.6							
Michigan	685	100.0	5	0.7	30	4.4	9	1.4	637	93.0	4	0.5	35	5.1	44	6.5							
Minnesota	272	100.0	11	4.2	15	5.5	13	4.7	228	83.7	5	2.0	26	9.7	39	14.3							
Mississippi	269	100.0	2	0.9	14	5.3	14	5.1	239	88.7	-	-	17	6.2	30	11.3							
Missouri	514	100.0	15	2.8	7	1.4	18	3.4	465	90.4	10	1.9	22	4.2	39	7.6							
Montana	93	100.0	1	1.0	1	0.8	2	1.9	90	96.4	-	-	2	1.7	3	3.6							
Nebraska	130	100.0	4	3.0	10	8.0	2	1.4	114	87.7	-	-	14	10.9	16	12.3							
Nevada	323	100.0	23	7.2	37	11.4	17	5.3	245	75.7	1	0.4	60	18.6	77	23.9							
New Hampshire	66	100.0	1	1.6	8	11.9	-	-	56	85.8	0	0.7	9	13.5	9	13.5							
New Jersey	621	100.0	47	7.5	130	20.9	48	7.8	389	62.6	7	1.1	177	28.5	225	36.3							
New Mexico	193	100.0	11	5.7	8	4.4	5	2.8	165	85.8	3	1.4	19	10.1	25	12.8							
New York	1,487	100.0	129	8.7	205	13.8	76	5.1	1,061	71.4	16	1.1	334	22.4	410	27.5							
North Carolina	840	100.0	40	4.7	55	6.6	23	2.7	723	86.0	-	-	95	11.3	118	14.0							
North Dakota	51	100.0	1	2.8	1	1.7	1	1.9	48	93.7	-	-	2	4.5	3	6.3							
Ohio	912	100.0	22	2.4	24	2.7	34	3.8	832	91.2	-	-	46	5.0	80	8.8							
Oklahoma	349	100.0	6	1.8	17	4.7	20	5.7	306	87.7	-	-	23	6.6	43	12.3							
Oregon	219	100.0	12	5.6	24	11.0	12	5.4	170	78.0	-	-	36	16.6	48	22.0							
Pennsylvania	931	100.0	19	2.0	48	5.1	11	1.2	845	90.8	8	0.9	67	7.2	77	8.3							
Rhode Island	75	100.0	8	10.1	7	8.8	4	4.7	57	75.1	1	1.3	14	18.9	18	23.6							
South Carolina	369	100.0	7	1.9	11	3.1	11	3.1	339	91.9	-	-	18	5.0	30	8.1							
South Dakota	72	100.0	2	2.7	4	5.2	1	1.7	65	90.3	-	-	6	7.9	7	9.7							
Tennessee	473	100.0	4	0.8	16	3.5	15	3.2	437	92.5	-	-	20	4.3	35	7.5							
Texas	2,481	100.0	212	8.5	183	7.4	127	5.1	1,951	78.6	8	0.3	395	15.9	522	21.0							
Utah	195	100.0	7	3.5	11	5.9	-	-	176	90.6	-	-	18	9.4	18	9.4							
Vermont	47	100.0	0	0.8	1	1.5	2	3.3	44	94.3	-	-	1	2.3	3	5.7							
Virginia	503	100.0	30	5.9	29	5.7	23	4.6	414	82.3	7	1.5	59	11.6	82	16.2							
Washington	533	100.0	14	2.6	36	6.8	30	5.6	450	84.5	3	0.5	50	9.4	80	15.0							
West Virginia	146	100.0	1	0.9	4	3.0	1	0.8	138	94.2	2	1.1	6	3.9	7	4.7							
Wisconsin	329	100.0	24	7.4	25	7.5	5	1.5	272	82.7	3	1.0	49	14.8	54	16.3							
Wyoming	50	100.0	1	3.0	1	1.4	2	3.3	46	92.3	-	-	2	4.4	4	7.7							

**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.

<sup>a</sup>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](#)