

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

Use of AFS by Banking Status

California

AFS Product	All Households		Unbanked		Has a Bank Account					
					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
All Households	13,191	100.0	1,030	100.0	2,374	100.0	9,355	100.0	432.0	100.0
Any AFS										
Has Ever Used	5,047	38.3	757	73.5	2,374	100.0	1,846	19.7	0	0
Has Never Used	7,722	58.5	213	20.7	0	0	7,509	80.3	0	0
Unknown	422	3.2	60	5.8	0	0	0	0	363.0	83.9
Non-Bank Money Order										
Has Ever Used	3,600	27.3	629	61.1	1,670	70.3	1,256	13.4	45.0	10.3
Has Never Used	9,252	70.1	337	32.8	700	29.5	8,098	86.6	116.0	26.7
Unknown	339	2.6	63	6.1	4	0.2	0	0	272.0	62.9
Non-Bank Check Cashing										
Has Ever Used	1,482	11.2	533	51.7	640	27.0	296	3.2	13.0	2.9
Has Never Used	11,392	86.4	441	42.8	1,728	72.8	9,058	96.8	165.0	38.2
Unknown	317	2.4	57	5.5	6	0.3	0	0	254.0	58.8
Non-Bank Remittances										
Has Ever Used	1,272	9.6	207	20.1	766	32.3	288	3.1	11.0	2.5
Has Never Used	11,519	87.3	750	72.8	1,589	66.9	9,067	96.9	113.0	26.1
Unknown	400	3.0	74	7.1	18	0.8	0	0	308.0	71.4
Payday Lending										
Has Ever Used	676	5.1	65	6.3	404	17.0	200	2.1	7.0	1.5
Has Never Used	12,124	91.9	886	86.0	1,952	82.2	9,155	97.9	131.0	30.4
Unknown	391	3.0	80	7.7	18	0.7	0	0	294.0	68.1
Pawn Shops										
Has Ever Used	762	5.8	125	12.1	436	18.4	200	2.1	-	-
Has Never Used	12,013	91.1	816	79.2	1,919	80.8	9,155	97.9	123.0	28.5
Unknown	417	3.2	89	8.7	19	0.8	0	0	309.0	71.5
Rent-to-Own										
Has Ever Used	331	2.5	77	7.5	174	7.3	80	0.9	-	-
Has Never Used	12,457	94.4	874	84.9	2,182	91.9	9,275	99.1	125.0	29.0
Unknown	404	3.1	79	7.6	18	0.8	0	0	307.0	71.0
Refund Anticipation Loans										
Has Ever Used	293	2.2	48	4.6	160	6.7	86	0.9	-	-
Has Never Used	12,489	94.7	903	87.6	2,200	92.7	9,269	99.1	117.0	27.1
Unknown	409	3.1	80	7.8	14	0.6	0	0	315.0	72.9

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.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

California

AFS Product	All Households		Unbanked		Has a Bank Account					
					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
All Households	13,191	100.0	1,030	100.0	2,374	100.0	9,355	100.0	432	100.0
Any AFS										
In Last 30 Days	1,717	13.0	557	54.1	1,160	48.9	0	0	0	0
In Last 2-12 Months	1,339	10.2	125	12.1	1,214	51.1	0	0	0	0
Not in the Last 12 Months	1,991	15.1	76	7.3	0	0	1,846	19.7	70	16.1
Never Used	7,722	58.5	213	20.7	0	0	7,509	80.3	0	0
Unknown	422	3.2	60	5.8	0	0	0	0	363	83.9
Non-Bank Money Order										
In Last 30 Days	1,087	8.2	429	41.7	658	27.7	0	0	-	-
In Last 2-12 Months	913	6.9	102	9.9	811	34.1	0	0	-	-
Not in the Last 12 Months	1,600	12.1	98	9.5	201	8.5	1,256	13.4	45	10.3
Never Used	9,252	70.1	337	32.8	700	29.5	8,098	86.6	116	26.7
Unknown	339	2.6	63	6.1	4	0.2	-	-	272	62.9
Non-Bank Check Cashing										
In Last 30 Days	631	4.8	349	33.9	282	11.9	0	0	-	-
In Last 2-12 Months	362	2.7	121	11.7	241	10.2	0	0	-	-
Not in the Last 12 Months	489	3.7	63	6.1	117	4.9	296	3.2	13	2.9
Never Used	11,392	86.4	441	42.8	1,728	72.8	9,058	96.8	165	38.2
Unknown	317	2.4	57	5.5	6	0.3	-	-	254	58.8
Non-Bank Remittances										
In Last 30 Days	346	2.6	87	8.4	259	10.9	0	0	-	-
In Last 2-12 Months	489	3.7	76	7.3	414	17.4	0	0	-	-
Not in the Last 12 Months	437	3.3	44	4.3	94	3.9	288	3.1	11	2.5
Never Used	11,519	87.3	750	72.8	1,589	66.9	9,067	96.9	113	26.1
Unknown	400	3.0	74	7.1	18	0.8	-	-	308	71.4
Payday Lending										
In Last 30 Days	118	0.9	-	-	118	5.0	0	0	-	-
In Last 2-12 Months	124	0.9	8	0.8	116	4.9	0	0	-	-
Not in the Last 12 Months	434	3.3	57	5.5	170	7.2	200	2.1	7	1.5
Never Used	12,124	91.9	886	86.0	1,952	82.2	9,155	97.9	131	30.4
Unknown	391	3.0	80	7.7	18	0.7	-	-	294	68.1
Pawn Shops										
In Last 30 Days	64	0.5	7	0.7	57	2.4	0	0	-	-
In Last 2-12 Months	178	1.3	53	5.1	125	5.3	0	0	-	-
Not in the Last 12 Months	519	3.9	65	6.3	254	10.7	200	2.1	-	-
Never Used	12,013	91.1	816	79.2	1,919	80.8	9,155	97.9	123	28.5
Unknown	417	3.2	89	8.7	19	0.8	-	-	309	71.5
Rent-to-Own (a)										
Used in last 12 months	98	0.7	52	5.1	46	1.9	0	0	-	-
Used but not in last 12 months	233	1.8	25	2.4	129	5.4	80	0.9	-	-
Never Used	12,457	94.4	874	84.9	2,182	91.9	9,275	99.1	125	29.0
Unknown	404	3.1	79	7.6	18	0.8	-	-	307	71.0
Refund Anticipation Loans (a)										
Used in last 12 months	104	0.8	28	2.7	76	3.2	0	0	-	-
Used but not in last 12 months	189	1.4	20	1.9	83	3.5	86	0.9	-	-
Never Used	12,489	94.7	903	87.6	2,200	92.7	9,269	99.1	117	27.1
Unknown	409	3.1	80	7.8	14	0.6	-	-	315	72.9

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 California

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1000s)	Pct of Col	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	13,191	100.0	5,047	38.3	7,722	58.5	422	3.2	4,674	35.4	1,463	11.1
Banking Status												
Unbanked	1,030	7.8	757	73.5	213	20.7	60	5.8	743	72.1	227	22.0
Underbanked	2,374	18.0	2,374	100.0	0	0	0	0	2,264	95.3	762	32.1
Fully Banked	9,355	70.9	1,846	19.7	7,509	80.3	0	0	1,605	17.2	468	5.0
Banked but Underbanked Status Unknown	432	3.3	70	16.1	-	-	363	83.9	63	14.5	7	1.5
Household Type												
Family household	8,815	66.8	3,529	40.0	5,037	57.1	249	2.8	3,278	37.2	1,017	11.5
Female householder, no husband present	1,792	13.6	929	51.9	826	46.1	37	2.1	859	47.9	317	17.7
Male householder, no wife present	891	6.8	430	48.3	416	46.7	45	5.0	406	45.6	144	16.2
Married couple	6,132	46.5	2,170	35.4	3,795	61.9	167	2.7	2,013	32.8	555	9.1
Nonfamily household	4,368	33.1	1,518	34.7	2,677	61.3	174	4.0	1,396	31.9	447	10.2
Female householder	2,180	16.5	676	31.0	1,403	64.4	100	4.6	610	28.0	195	8.9
Male householder	2,189	16.6	842	38.5	1,273	58.2	74	3.4	785	35.9	252	11.5
Other	8	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	1,009	7.6	621	61.5	342	33.9	46	4.6	597	59.2	316	31.3
Hispanic non-Black	3,579	27.1	1,748	48.8	1,724	48.2	108	3.0	1,622	45.3	417	11.6
White non-Black non-Hispanic	6,774	51.4	2,201	32.5	4,344	64.1	229	3.4	1,993	29.4	630	9.3
Other non-Black non-Hispanic	1,830	13.9	478	26.1	1,312	71.7	40	2.2	462	25.2	101	5.5
Age												
15 to 34 years	3,050	23.1	1,303	42.7	1,666	54.6	82	2.7	1,235	40.5	380	12.5
35 to 44 years	2,458	18.6	1,088	44.2	1,326	53.9	45	1.8	1,011	41.1	313	12.7
45 to 54 years	2,760	20.9	1,090	39.5	1,565	56.7	105	3.8	1,001	36.3	365	13.2
55 to 64 years	2,343	17.8	829	35.4	1,437	61.3	76	3.3	760	32.4	265	11.3
65 years or more	2,580	19.6	737	28.6	1,728	67.0	115	4.5	668	25.9	139	5.4
Education												
No high school degree	1,943	14.7	1,031	53.1	860	44.3	52	2.7	967	49.7	229	11.8
High school degree	2,775	21.0	1,200	43.2	1,462	52.7	114	4.1	1,119	40.3	423	15.2
Some college	3,823	29.0	1,592	41.7	2,121	55.5	110	2.9	1,430	37.4	591	15.5
College degree	4,650	35.3	1,223	26.3	3,279	70.5	147	3.2	1,159	24.9	220	4.7
Household Income												
Less than \$15,000	1,706	12.9	780	45.8	862	50.5	63	3.7	737	43.2	304	17.8
Between \$15,000 and \$30,000	2,358	17.9	1,115	47.3	1,157	49.1	85	3.6	994	42.1	409	17.3
Between \$30,000 and \$50,000	2,484	18.8	1,170	47.1	1,247	50.2	67	2.7	1,071	43.1	309	12.5
Between \$50,000 and \$75,000	2,503	19.0	884	35.3	1,527	61.0	92	3.7	826	33.0	274	10.9
At Least \$75,000	4,141	31.4	1,098	26.5	2,929	70.7	114	2.8	1,046	25.3	168	4.0
Homeownership												
Homeowner	7,257	55.0	2,140	29.5	4,853	66.9	264	3.6	1,990	27.4	471	6.5
Non-homeowner	5,934	45.0	2,907	49.0	2,869	48.4	158	2.7	2,684	45.2	993	16.7

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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Timing of AFS Use by Household Characteristic California

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		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 Col	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	13,191	100.0	1,717	13.0	1,339	10.2	1,991	15.1	7,722	58.5	422	3.2	3,056	23.2
Banking Status														
Unbanked	1,030	7.8	557	54.1	125	12.1	76	7.3	213	20.7	60	5.8	682	66.2
Underbanked	2,374	18.0	1,160	48.9	1,214	51.1	0	0	0	0	0	0	2,374	100.0
Fully Banked	9,355	70.9	0	0	0	0	1,846	19.7	7,509	80.3	0	0	0	0
Banked but Underbanked Status Unknown	432	3.3	0	0	0	0	70	16.1	0	0	363	83.9	0	0
Household Type														
Family household	1,268	66.8	1,296	14.7	987	11.2	1,247	14.1	5,037	57.1	249	2.8	2,282	25.9
Female householder, no husband present	281	13.6	421	23.5	262	14.6	246	13.7	826	46.1	37	2.1	683	38.1
Male householder, no wife present	891	6.8	203	22.8	117	13.1	110	12.4	416	46.7	45	5.0	320	35.9
Married couple	6,132	46.5	672	11.0	607	9.9	891	14.5	3,795	61.9	167	2.7	1,279	20.9
Nonfamily household	4,368	33.1	421	9.6	353	8.1	744	17.0	2,677	61.3	174	4.0	774	17.7
Female householder	2,180	16.5	176	8.1	168	7.7	333	15.3	1,403	64.4	100	4.6	344	15.8
Male householder	2,189	16.6	245	11.2	185	8.4	411	18.8	1,273	58.2	74	3.4	430	19.6
Other	8	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	1,009	7.6	303	30.0	172	17.1	146	14.4	342	33.9	46	4.6	475	47.1
Hispanic non-Black	3,579	27.1	800	22.3	471	13.2	477	13.3	1,724	48.2	108	3.0	1,271	35.5
White non-Black non-Hispanic	6,774	51.4	469	6.9	544	8.0	1,188	17.5	4,344	64.1	229	3.4	1,013	15.0
Other non-Black non-Hispanic	1,830	13.9	146	8.0	151	8.3	180	9.8	1,312	71.7	40	2.2	298	16.3
Age														
15 to 34 years	3,050	23.1	545	17.9	367	12.0	391	12.8	1,666	54.6	82	2.7	912	29.9
35 to 44 years	2,458	18.6	435	17.7	298	12.1	355	14.4	1,326	53.9	45	1.8	733	29.8
45 to 54 years	2,760	20.9	371	13.4	302	10.9	418	15.1	1,565	56.7	105	3.8	672	24.4
55 to 64 years	2,343	17.8	235	10.0	201	8.6	394	16.8	1,437	61.3	76	3.3	436	18.6
65 years or more	2,580	19.6	132	5.1	172	6.7	433	16.8	1,728	67.0	115	4.5	303	11.8
Education														
No high school degree	1,943	14.7	555	28.6	227	11.7	249	12.8	860	44.3	52	2.7	783	40.3
High school degree	2,775	21.0	451	16.3	364	13.1	385	13.9	1,462	52.7	114	4.1	815	29.4
Some college	3,823	29.0	482	12.6	417	10.9	693	18.1	2,121	55.5	110	2.9	899	23.5
College degree	4,650	35.3	228	4.9	331	7.1	664	14.3	3,279	70.5	147	3.2	559	12.0
Household Income														
Less than \$15,000	1,706	12.9	433	25.4	145	8.5	202	11.8	862	50.5	63	3.7	578	33.9
Between \$15,000 and \$30,000	2,358	17.9	481	20.4	285	12.1	349	14.8	1,157	49.1	85	3.6	767	32.5
Between \$30,000 and \$50,000	2,484	18.8	384	15.5	354	14.3	431	17.4	1,247	50.2	67	2.7	739	29.7
Between \$50,000 and \$75,000	2,503	19.0	224	8.9	282	11.3	378	15.1	1,527	61.0	92	3.7	506	20.2
At Least \$75,000	4,141	31.4	195	4.7	272	6.6	631	15.2	2,929	70.7	114	2.8	467	11.3
Homeownership														
Homeowner	7,257	55.0	398	5.5	638	8.8	1,104	15.2	4,853	66.9	264	3.6	1,036	14.3
Non-homeowner	5,934	45.0	1,318	22.2	701	11.8	887	14.9	2,869	48.4	158	2.7	2,020	34.0

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.

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