

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

### Use of AFS by Banking Status

Indiana

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	2,560	100.0	201	100.0	489	100.0	1,817	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	1,046	40.8	144	71.9	489	100.0	407	22.4	NA	NA
Has Never Used	1,457	56.9	46	23.0	0	0	1,411	77.6	NA	NA
Unknown	57	2.2	10	5.2	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	804	31.4	118	58.6	371	75.8	312	17.2	NA	NA
Has Never Used	1,694	66.2	67	33.6	118	24.2	1,505	82.8	NA	NA
Unknown	62	2.4	16	7.8	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	340	13.3	106	53.0	161	32.9	70	3.9	NA	NA
Has Never Used	2,175	85.0	87	43.5	328	67.1	1,747	96.1	NA	NA
Unknown	45	1.8	7	3.5	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	64	2.5	14	6.9	32	6.6	18	1.0	NA	NA
Has Never Used	2,442	95.4	171	85.3	457	93.4	1,799	99.0	NA	NA
Unknown	54	2.1	16	7.8	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	147	5.7	30	14.8	100	20.4	17	1.0	NA	NA
Has Never Used	2,354	92.0	155	77.4	389	79.6	1,800	99.0	NA	NA
Unknown	59	2.3	16	7.8	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	160	6.3	44	21.7	91	18.6	26	1.4	NA	NA
Has Never Used	2,342	91.5	141	70.5	398	81.4	1,791	98.6	NA	NA
Unknown	58	2.3	16	7.8	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	180	7.0	33	16.3	110	22.5	37	2.0	NA	NA
Has Never Used	2,322	90.7	152	76.0	379	77.5	1,780	98.0	NA	NA
Unknown	58	2.3	16	7.8	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	81	3.1	8	4.2	55	11.3	17	0.9	NA	NA
Has Never Used	2,416	94.4	177	88.1	433	88.7	1,800	99.1	NA	NA
Unknown	63	2.4	16	7.8	-	-	0	0	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.

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### Timing of AFS Use by Banking Status

#### Indiana

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	2,560	100.0	201	100.0	489	100.0	1,817	100.0	NA	NA
Any AFS										
In Last 30 Days	278	10.9	105	52.4	173	35.3	0	0	NA	NA
In Last 2-12 Months	338	13.2	22	11.1	316	64.7	0	0	NA	NA
Not in the Last 12 Months	429	16.8	17	8.4	0	0	407	22.4	NA	NA
Never Used	1,457	56.9	46	23.0	0	0	1,411	77.6	NA	NA
Unknown	57	2.2	10	5.2	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	198	7.7	67	33.4	131	26.8	0	0	NA	NA
In Last 2-12 Months	240	9.4	31	15.3	209	42.8	0	0	NA	NA
Not in the Last 12 Months	365	14.3	20	10.0	30	6.1	312	17.2	NA	NA
Never Used	1,694	66.2	67	33.6	118	24.2	1,505	82.8	NA	NA
Unknown	62	2.4	16	7.8	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	112	4.4	69	34.6	42	8.7	0	0	NA	NA
In Last 2-12 Months	87	3.4	20	10.0	67	13.7	0	0	NA	NA
Not in the Last 12 Months	141	5.5	17	8.5	51	10.5	70	3.9	NA	NA
Never Used	2,175	85.0	87	43.5	328	67.1	1,747	96.1	NA	NA
Unknown	45	1.8	7	3.5	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	4	0.2	4	2.1	-	-	0	0	NA	NA
In Last 2-12 Months	26	1.0	4	2.2	21	4.3	0	0	NA	NA
Not in the Last 12 Months	34	1.3	5	2.6	11	2.3	18	1.0	NA	NA
Never Used	2,442	95.4	171	85.3	457	93.4	1,799	99.0	NA	NA
Unknown	54	2.1	16	7.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	20	0.8	-	-	20	4.1	0	0	NA	NA
In Last 2-12 Months	37	1.5	8	4.0	29	6.0	0	0	NA	NA
Not in the Last 12 Months	89	3.5	22	10.8	50	10.2	17	1.0	NA	NA
Never Used	2,354	92.0	155	77.4	389	79.6	1,800	99.0	NA	NA
Unknown	59	2.3	16	7.8	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	13	0.5	-	-	13	2.6	0	0	NA	NA
In Last 2-12 Months	39	1.5	20	10.2	19	3.9	0	0	NA	NA
Not in the Last 12 Months	108	4.2	23	11.6	59	12.0	26	1.4	NA	NA
Never Used	2,342	91.5	141	70.5	398	81.4	1,791	98.6	NA	NA
Unknown	58	2.3	16	7.8	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	66	2.6	4	1.9	62	12.7	0	0	NA	NA
Used but not in last 12 months	114	4.5	29	14.3	48	9.9	37	2.0	NA	NA
Never Used	2,322	90.7	152	76.0	379	77.5	1,780	98.0	NA	NA
Unknown	58	2.3	16	7.8	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	39	1.5	4	1.9	35	7.2	0	0	NA	NA
Used but not in last 12 months	42	1.6	4	2.2	20	4.2	17	0.9	NA	NA
Never Used	2,416	94.4	177	88.1	433	88.7	1,800	99.1	NA	NA
Unknown	63	2.4	16	7.8	-	-	-	-	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

Indiana

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	2,560	100.0	1,046	40.8	1,457	56.9	57	2.2	931	36.4	359	14.0
<b>Banking Status</b>												
Unbanked	201	7.8	144	71.9	46	23.0	10	5.2	140	69.8	61	30.2
Underbanked	489	19.1	489	100.0	0	0	0	0	433	88.6	221	45.2
Fully Banked	1,817	71.0	407	22.4	1,411	77.6	0	0	352	19.4	77	4.3
Banked but Underbanked Status Unknown	53	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	1,709	66.8	663	38.8	1,007	58.9	39	2.3	590	34.5	247	14.4
Female householder, no husband present	334	13.1	203	60.8	119	35.6	12	3.5	174	51.9	103	30.8
Male householder, no wife present	134	5.2	72	53.7	58	43.3	4	3.0	66	49.7	25	18.5
Married couple	1,241	48.5	388	31.3	830	66.9	23	1.8	350	28.2	119	9.6
Nonfamily household	850	33.2	382	45.0	449	52.9	19	2.2	341	40.1	112	13.2
Female householder	437	17.1	199	45.5	230	52.5	9	2.0	173	39.6	46	10.5
Male householder	413	16.1	184	44.4	220	53.2	10	2.4	168	40.6	66	16.0
<b>Race/Ethnicity</b>												
Black	240	9.4	178	74.2	54	22.5	8	3.3	158	65.7	89	37.1
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,201	86.0	812	36.9	1,348	61.2	42	1.9	722	32.8	262	11.9
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>												
15 to 34 years	573	22.4	324	56.5	236	41.2	13	2.2	284	49.6	139	24.3
35 to 44 years	403	15.7	173	42.9	223	55.3	7	1.8	161	39.9	68	17.0
45 to 54 years	524	20.5	235	44.8	274	52.4	15	2.8	202	38.6	77	14.7
55 to 64 years	448	17.5	152	34.0	281	62.7	15	3.3	129	28.7	51	11.4
65 years or more	612	23.9	162	26.5	442	72.2	8	1.3	155	25.4	23	3.8
<b>Education</b>												
No high school degree	264	10.3	145	54.8	103	39.1	16	6.1	121	45.9	41	15.4
High school degree	1,012	39.5	423	41.8	569	56.2	20	2.0	364	36.0	166	16.4
Some college	724	28.3	298	41.1	416	57.5	10	1.4	269	37.2	116	16.1
College degree	560	21.9	180	32.2	368	65.8	11	2.0	177	31.6	36	6.5
<b>Household Income</b>												
Less than \$15,000	478	18.7	259	54.1	208	43.6	11	2.3	230	48.1	105	22.0
Between \$15,000 and \$30,000	481	18.8	243	50.6	222	46.2	15	3.2	217	45.1	95	19.7
Between \$30,000 and \$50,000	614	24.0	265	43.2	329	53.5	20	3.3	229	37.2	119	19.3
Between \$50,000 and \$75,000	468	18.3	123	26.2	346	73.8	-	-	111	23.7	12	2.5
At Least \$75,000	518	20.2	156	30.0	352	67.9	11	2.1	144	27.9	29	5.6
<b>Homeownership</b>												
Homeowner	1,820	71.1	599	32.9	1,176	64.6	45	2.5	552	30.3	144	7.9
Non-homeowner	739	28.9	348	60.4	280	37.9	12	1.7	379	51.3	215	29.0

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



### Timing of AFS Use by Household Characteristic

Indiana

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item			
			In Last 30 Days (b)				In Last 2-12 Months				Months		Never Used		Unknown	
	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	Number (1000s)	Pct of Row
All Households	2,560	100.0	278	10.9	338	13.2	429	16.8	1,457	56.9	57	2.2	616	24.1		
Banking Status																
Unbanked	201	7.8	105	52.4	22	11.1	17	8.4	46	23.0	10	5.2	127	63.5		
Underbanked	489	19.1	173	35.3	316	64.7	0	0	0	0	0	0	489	100.0		
Fully Banked	1,817	71.0	0	0	0	0	407	22.4	1,411	77.6	0	0	0	0		
Banked but Underbanked Status Unknown	53	2.1	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	66.8	185	10.8	214	12.5	264	15.4	1,007	58.9	39	2.3	399	23.4		
Female householder, no husband present	281	13.1	65	19.5	61	18.2	77	23.1	119	35.6	12	3.5	126	37.7		
Male householder, no wife present	134	5.2	29	21.4	21	15.6	22	16.7	58	43.3	4	3.0	49	37.0		
Married couple	1,241	48.5	92	7.4	132	10.6	165	13.3	830	66.9	23	1.8	224	18.0		
Nonfamily household	850	33.2	92	10.9	125	14.7	165	19.4	449	52.9	19	2.2	217	25.5		
Female householder	437	17.1	46	10.5	44	10.1	108	24.8	230	52.5	9	2.0	90	20.7		
Male householder	413	16.1	46	11.2	80	19.4	57	13.8	220	53.2	10	2.4	127	30.6		
Race/Ethnicity																
Black	240	9.4	96	39.9	40	16.8	42	17.5	54	22.5	8	3.3	136	56.7		
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	2,201	86.0	154	7.0	281	12.8	376	17.1	1,348	61.2	42	1.9	436	19.8		
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																
15 to 34 years	573	22.4	112	19.5	113	19.7	99	17.3	236	41.2	13	2.2	225	39.3		
35 to 44 years	403	15.7	60	15.0	47	11.7	65	16.1	223	55.3	7	1.8	108	26.7		
45 to 54 years	524	20.5	57	10.8	88	16.8	90	17.2	274	52.4	15	2.8	145	27.6		
55 to 64 years	448	17.5	21	4.6	49	10.9	83	18.5	281	62.7	15	3.3	69	15.5		
65 years or more	612	23.9	28	4.6	41	6.7	92	15.1	442	72.2	8	1.3	69	11.3		
Education																
No high school degree	264	10.3	59	22.4	37	13.8	49	18.6	103	39.1	16	6.1	96	36.2		
High school degree	1,012	39.5	124	12.2	143	14.1	157	15.5	569	56.2	20	2.0	266	26.3		
Some college	724	28.3	72	9.9	94	13.0	131	18.1	416	57.5	10	1.4	166	23.0		
College degree	560	21.9	23	4.1	65	11.6	92	16.5	368	65.8	11	2.0	88	15.7		
Household Income																
Less than \$15,000	478	18.7	99	20.7	68	14.2	92	19.2	208	43.6	11	2.3	167	34.9		
Between \$15,000 and \$30,000	481	18.8	68	14.2	91	19.0	84	17.4	222	46.2	15	3.2	160	33.2		
Between \$30,000 and \$50,000	614	24.0	77	12.6	81	13.1	107	17.4	329	53.5	20	3.3	158	25.7		
Between \$50,000 and \$75,000	468	18.3	20	4.2	32	6.7	72	15.3	346	73.8	-	-	51	10.9		
At Least \$75,000	518	20.2	14	2.6	67	12.9	75	14.5	352	67.9	11	2.1	80	15.5		
Homeownership																
Homeowner	1,820	71.1	98	5.4	195	10.7	306	16.8	1,176	64.6	45	2.5	293	16.1		
Non-homeowner	739	28.9	179	24.3	144	19.4	123	16.7	280	37.9	12	1.7	323	43.7		

**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

- = 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.

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