

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

### Use of AFS by Banking Status

Louisiana

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	1,816	100.0	209	100.0	495	100.0	1,066	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	935	51.5	141	67.7	495	100.0	295	27.7	NA	NA
Has Never Used	817	45.0	46	22.2	0	0	771	72.3	NA	NA
Unknown	64	3.5	21	10.1	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	771	42.5	108	51.6	440	89.0	223	20.9	NA	NA
Has Never Used	999	55.0	84	40.1	54	11.0	843	79.1	NA	NA
Unknown	46	2.5	17	8.3	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	255	14.0	85	40.8	125	25.3	44	4.2	NA	NA
Has Never Used	1,505	82.9	109	52.3	370	74.7	1,022	95.8	NA	NA
Unknown	56	3.1	14	6.9	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	86	4.7	11	5.1	52	10.4	23	2.2	NA	NA
Has Never Used	1,692	93.2	184	88.2	443	89.6	1,043	97.8	NA	NA
Unknown	39	2.1	14	6.7	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	128	7.1	21	9.9	75	15.2	32	3.0	NA	NA
Has Never Used	1,644	90.6	174	83.4	419	84.8	1,034	97.0	NA	NA
Unknown	43	2.4	14	6.7	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	123	6.8	31	14.7	67	13.6	25	2.3	NA	NA
Has Never Used	1,650	90.9	164	78.6	427	86.4	1,041	97.7	NA	NA
Unknown	43	2.4	14	6.7	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	127	7.0	22	10.3	67	13.5	35	3.3	NA	NA
Has Never Used	1,645	90.6	168	80.6	428	86.5	1,032	96.7	NA	NA
Unknown	43	2.4	19	9.1	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	70	3.8	22	10.6	34	6.8	14	1.3	NA	NA
Has Never Used	1,708	94.0	173	82.7	461	93.2	1,052	98.7	NA	NA
Unknown	39	2.1	14	6.7	-	-	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

#### Louisiana

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	1,816	100.0	209	100.0	495	100.0	1,066	100.0	NA	NA
Any AFS										
In Last 30 Days	306	16.8	69	33.2	237	47.8	0	0	NA	NA
In Last 2-12 Months	309	17.0	51	24.6	258	52.2	0	0	NA	NA
Not in the Last 12 Months	320	17.6	21	10.0	0	0	295	27.7	NA	NA
Never Used	817	45.0	46	22.2	0	0	771	72.3	NA	NA
Unknown	64	3.5	21	10.1	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	254	14.0	62	29.8	192	38.8	0	0	NA	NA
In Last 2-12 Months	246	13.5	35	16.8	211	42.6	0	0	NA	NA
Not in the Last 12 Months	271	14.9	10	5.0	37	7.6	223	20.9	NA	NA
Never Used	999	55.0	84	40.1	54	11.0	843	79.1	NA	NA
Unknown	46	2.5	17	8.3	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	54	3.0	31	14.8	23	4.7	0	0	NA	NA
In Last 2-12 Months	86	4.7	16	7.8	70	14.1	0	0	NA	NA
Not in the Last 12 Months	114	6.3	38	18.2	32	6.4	44	4.2	NA	NA
Never Used	1,505	82.9	109	52.3	370	74.7	1,022	95.8	NA	NA
Unknown	56	3.1	14	6.9	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	23	1.3	5	2.3	18	3.7	0	0	NA	NA
In Last 2-12 Months	16	0.9	-	-	16	3.2	0	0	NA	NA
Not in the Last 12 Months	47	2.6	6	2.9	17	3.5	23	2.2	NA	NA
Never Used	1,692	93.2	184	88.2	443	89.6	1,043	97.8	NA	NA
Unknown	39	2.1	14	6.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	18	1.0	3	1.6	15	3.1	0	0	NA	NA
In Last 2-12 Months	9	0.5	-	-	9	1.8	0	0	NA	NA
Not in the Last 12 Months	101	5.5	17	8.3	51	10.3	32	3.0	NA	NA
Never Used	1,644	90.6	174	83.4	419	84.8	1,034	97.0	NA	NA
Unknown	43	2.4	14	6.7	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	3	0.2	-	-	3	0.6	0	0	NA	NA
In Last 2-12 Months	33	1.8	7	3.2	27	5.4	0	0	NA	NA
Not in the Last 12 Months	86	4.8	24	11.5	37	7.6	25	2.3	NA	NA
Never Used	1,650	90.9	164	78.6	427	86.4	1,041	97.7	NA	NA
Unknown	43	2.4	14	6.7	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	36	2.0	5	2.3	31	6.4	0	0	NA	NA
Used but not in last 12 months	91	5.0	17	8.0	36	7.2	35	3.3	NA	NA
Never Used	1,645	90.6	168	80.6	428	86.5	1,032	96.7	NA	NA
Unknown	43	2.4	19	9.1	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	16	0.9	-	-	16	3.2	0	0	NA	NA
Used but not in last 12 months	54	3.0	22	10.6	18	3.6	14	1.3	NA	NA
Never Used	1,708	94.0	173	82.7	461	93.2	1,052	98.7	NA	NA
Unknown	39	2.1	14	6.7	-	-	-	-	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

Louisiana

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	1,816	100.0	935	51.5	817	45.0	64	3.5	881	48.5	300	16.5
<b>Banking Status</b>												
Unbanked	209	11.5	141	67.7	46	22.2	21	10.1	135	64.6	49	23.7
Underbanked	495	27.2	495	100.0	0	0	0	0	475	96.0	164	33.2
Fully Banked	1,066	58.7	295	27.7	771	72.3	0	0	272	25.5	83	7.8
Banked but Underbanked Status Unknown	46	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	1,223	67.3	661	54.1	522	42.7	40	3.2	621	50.8	224	18.3
Female householder, no husband present	328	18.0	228	69.5	93	28.3	7	2.3	212	64.8	92	28.2
Male householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	796	43.8	375	47.1	394	49.4	28	3.5	358	44.9	103	12.9
Nonfamily household	593	32.7	274	46.1	296	49.8	24	4.1	260	43.9	77	12.9
Female householder	302	16.6	122	40.6	159	52.7	20	6.7	119	39.6	20	6.8
Male householder	292	16.1	151	51.8	137	46.8	4	1.4	141	48.4	56	19.2
<b>Race/Ethnicity</b>												
Black	556	30.6	349	62.8	179	32.2	28	5.0	317	57.0	133	23.9
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,178	64.9	538	45.7	604	51.3	36	3.0	517	43.9	167	14.2
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>												
15 to 34 years	430	23.7	229	53.3	189	43.9	12	2.7	223	51.9	90	20.8
35 to 44 years	294	16.2	185	62.7	90	30.6	20	6.7	162	55.0	70	23.8
45 to 54 years	384	21.1	217	56.6	162	42.3	4	1.1	204	53.0	55	14.4
55 to 64 years	338	18.6	176	51.9	156	46.0	7	2.1	173	51.0	56	16.6
65 years or more	369	20.3	128	34.6	220	59.7	21	5.7	120	32.5	29	7.8
<b>Education</b>												
No high school degree	292	16.1	186	63.8	99	33.9	7	2.3	177	60.7	71	24.3
High school degree	655	36.1	323	49.4	310	47.4	21	3.2	292	44.6	130	19.9
Some college	473	26.1	229	48.4	228	48.2	16	3.3	226	47.7	66	14.0
College degree	396	21.8	196	49.4	180	45.5	20	5.1	186	47.0	33	8.3
<b>Household Income</b>												
Less than \$15,000	358	19.7	214	59.9	139	38.8	5	1.4	208	58.1	59	16.4
Between \$15,000 and \$30,000	398	21.9	186	46.6	198	49.7	15	3.7	179	44.9	80	20.0
Between \$30,000 and \$50,000	334	18.4	175	52.3	144	43.0	16	4.7	155	46.3	67	20.0
Between \$50,000 and \$75,000	329	18.1	166	50.5	150	45.7	12	3.8	162	49.4	48	14.6
At Least \$75,000	397	21.9	194	49.0	187	47.1	16	4.0	178	44.8	47	11.8
<b>Homeownership</b>												
Homeowner	1,243	68.4	577	46.4	619	49.8	47	3.8	543	43.7	163	13.2
Non-homeowner	573	31.6	348	62.5	198	34.6	17	2.9	339	59.1	137	23.9

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

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[2011 Technical Notes](#)

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



### Timing of AFS Use by Household Characteristic

Louisiana

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year			
			In Last 30 Days (b)				In Last 2-12 Months				Not in the Last 12 Months				Never Used	
			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	1,816	100.0	306	16.8	309	17.0	320	17.6	817	45.0	64	3.5	615	33.9		
Banking Status																
Unbanked	209	11.5	69	33.2	51	24.6	21	10.0	46	22.2	21	10.1	120	57.7		
Underbanked	495	27.2	237	47.8	258	52.2	0	0	0	0	0	0	495	100.0		
Fully Banked	1,066	58.7	0	0	0	0	295	27.7	771	72.3	0	0	0	0		
Banked but Underbanked Status Unknown	46	2.6	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	67.3	223	18.3	221	18.1	217	17.7	522	42.7	40	3.2	444	36.3		
Female householder, no husband present	281	18.0	102	31.2	87	26.6	38	11.7	93	28.3	7	2.3	189	57.8		
Male householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	796	43.8	109	13.6	106	13.3	160	20.2	394	49.4	28	3.5	214	26.9		
Nonfamily household	593	32.7	83	13.9	88	14.9	103	17.3	296	49.8	24	4.1	171	28.8		
Female householder	302	16.6	36	12.0	42	13.9	44	14.7	159	52.7	20	6.7	78	25.9		
Male householder	292	16.1	46	15.9	46	15.9	59	20.1	137	46.8	4	1.4	93	31.8		
Race/Ethnicity																
Black	556	30.6	147	26.4	101	18.2	101	18.2	179	32.2	28	5.0	248	44.6		
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,178	64.9	134	11.4	195	16.5	209	17.8	604	51.3	36	3.0	329	27.9		
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																
15 to 34 years	430	23.7	77	17.9	111	25.8	42	9.7	189	43.9	12	2.7	188	43.7		
35 to 44 years	294	16.2	68	23.2	68	23.0	49	16.6	90	30.6	20	6.7	136	46.1		
45 to 54 years	384	21.1	61	16.0	58	15.1	98	25.5	162	42.3	4	1.1	119	31.1		
55 to 64 years	338	18.6	56	16.6	48	14.1	72	21.3	156	46.0	7	2.1	104	30.6		
65 years or more	369	20.3	43	11.7	25	6.9	59	16.1	220	59.7	21	5.7	68	18.5		
Education																
No high school degree	292	16.1	71	24.2	62	21.4	53	18.2	99	33.9	7	2.3	133	45.6		
High school degree	655	36.1	107	16.3	121	18.5	95	14.6	310	47.4	21	3.2	228	34.8		
Some college	473	26.1	85	18.1	59	12.4	85	18.0	228	48.2	16	3.3	144	30.5		
College degree	396	21.8	43	10.8	67	16.9	86	21.7	180	45.5	20	5.1	110	27.7		
Household Income																
Less than \$15,000	358	19.7	82	22.9	68	19.1	64	17.8	139	38.8	5	1.4	150	42.0		
Between \$15,000 and \$30,000	398	21.9	69	17.2	77	19.3	40	10.1	198	49.7	15	3.7	145	36.5		
Between \$30,000 and \$50,000	334	18.4	52	15.6	50	15.1	72	21.6	144	43.0	16	4.7	103	30.7		
Between \$50,000 and \$75,000	329	18.1	61	18.5	55	16.6	51	15.4	150	45.7	12	3.8	116	35.1		
At Least \$75,000	397	21.9	42	10.7	59	14.9	93	23.4	187	47.1	16	4.0	101	25.6		
Homeownership																
Homeowner	1,243	68.4	162	13.1	178	14.4	236	19.0	619	49.8	47	3.8	341	27.4		
Non-homeowner	573	31.6	144	25.0	131	22.8	84	14.6	198	34.6	17	2.9	274	47.9		

**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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