

Use of AFS by Banking Status

Nebraska

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	734	100.0	NA	NA	130	100.0	559	100.0	NA	NA		
Any AFS			NA	NA					NA	NA		
Has Ever Used	272	37.1	NA	NA	130	100.0	119	21.4	NA	NA		
Has Never Used	444	60.5	NA	NA	0	0	440	78.6	NA	NA		
Unknown	18	2.4	NA	NA	0	0	0	0	NA	NA		
Non-Bank Money Order			NA	NA					NA	NA		
Has Ever Used	186	25.3	NA	NA	89	68.4	81	14.5	NA	NA		
Has Never Used	536	73.1	NA	NA	40	30.9	478	85.5	NA	NA		
Unknown	12	1.6	NA	NA	1	0.7	0	0	NA	NA		
Non-Bank Check Cashing			NA	NA					NA	NA		
Has Ever Used	97	13.3	NA	NA	53	40.6	32	5.6	NA	NA		
Has Never Used	624	85.1	NA	NA	77	58.7	528	94.4	NA	NA		
Unknown	12	1.7	NA	NA	1	0.7	0	0	NA	NA		
Non-Bank Remittances			NA	NA					NA	NA		
Has Ever Used	35	4.7	NA	NA	16	12.3	15	2.7	NA	NA		
Has Never Used	685	93.4	NA	NA	114	87.7	544	97.3	NA	NA		
Unknown	14	1.9	NA	NA	-	-	0	0	NA	NA		
Payday Lending			NA	NA					NA	NA		
Has Ever Used	32	4.4	NA	NA	16	12.2	13	2.4	NA	NA		
Has Never Used	693	94.4	NA	NA	114	87.2	546	97.6	NA	NA		
Unknown	9	1.2	NA	NA	1	0.7	0	0	NA	NA		
Pawn Shops			NA	NA					NA	NA		
Has Ever Used	51	6.9	NA	NA	28	21.3	16	2.9	NA	NA		
Has Never Used	673	91.8	NA	NA	102	78.1	543	97.1	NA	NA		
Unknown	10	1.3	NA	NA	1	0.7	0	0	NA	NA		
Rent-to-Own			NA	NA					NA	NA		
Has Ever Used	20	2.8	NA	NA	12	8.9	7	1.2	NA	NA		
Has Never Used	702	95.7	NA	NA	118	90.4	553	98.8	NA	NA		
Unknown	11	1.5	NA	NA	1	0.7	0	0	NA	NA		
Refund Anticipation Loans			NA	NA					NA	NA		
Has Ever Used	22	3.0	NA	NA	9	7.1	9	1.6	NA	NA		
Has Never Used	702	95.7	NA	NA	120	92.3	550	98.4	NA	NA		
Unknown	10	1.3	NA	NA	1	0.7	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.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

Nebraska

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	734	100.0	NA	NA	130	100.0	559	100.0	NA	NA
Any AFS										
In Last 30 Days	67	9.1	NA	NA	56	43.0	0	0	NA	NA
In Last 2-12 Months	83	11.3	NA	NA	74	57.0	0	0	NA	NA
Not in the Last 12 Months	122	16.7	NA	NA	0	0	119	21.4	NA	NA
Never Used	444	60.5	NA	NA	0	0	440	78.6	NA	NA
Unknown	18	2.4	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	39	5.3	NA	NA	33	25.6	0	0	NA	NA
In Last 2-12 Months	60	8.1	NA	NA	50	38.2	0	0	NA	NA
Not in the Last 12 Months	87	11.8	NA	NA	6	4.6	81	14.5	NA	NA
Never Used	536	73.1	NA	NA	40	30.9	478	85.5	NA	NA
Unknown	12	1.6	NA	NA	1	0.7	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	19	2.5	NA	NA	14	11.0	0	0	NA	NA
In Last 2-12 Months	31	4.2	NA	NA	28	21.2	0	0	NA	NA
Not in the Last 12 Months	48	6.5	NA	NA	11	8.4	32	5.6	NA	NA
Never Used	624	85.1	NA	NA	77	58.7	528	94.4	NA	NA
Unknown	12	1.7	NA	NA	1	0.7	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	1.0	NA	NA	4	3.0	0	0	NA	NA
In Last 2-12 Months	10	1.4	NA	NA	10	8.0	0	0	NA	NA
Not in the Last 12 Months	17	2.3	NA	NA	2	1.4	15	2.7	NA	NA
Never Used	685	93.4	NA	NA	114	87.7	544	97.3	NA	NA
Unknown	14	1.9	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	6	0.8	NA	NA	5	3.9	0	0	NA	NA
In Last 2-12 Months	6	0.8	NA	NA	6	4.4	0	0	NA	NA
Not in the Last 12 Months	20	2.8	NA	NA	5	3.9	13	2.4	NA	NA
Never Used	693	94.4	NA	NA	114	87.2	546	97.6	NA	NA
Unknown	9	1.2	NA	NA	1	0.7	-	-	NA	NA
Pawn Shops										
In Last 30 Days	6	0.9	NA	NA	5	3.7	0	0	NA	NA
In Last 2-12 Months	12	1.7	NA	NA	9	6.5	0	0	NA	NA
Not in the Last 12 Months	32	4.4	NA	NA	14	11.0	16	2.9	NA	NA
Never Used	673	91.8	NA	NA	102	78.1	543	97.1	NA	NA
Unknown	10	1.3	NA	NA	1	0.7	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	7	1.0	NA	NA	5	3.9	0	0	NA	NA
Used but not in last 12 months	13	1.8	NA	NA	7	5.1	7	1.2	NA	NA
Never Used	702	95.7	NA	NA	118	90.4	553	98.8	NA	NA
Unknown	11	1.5	NA	NA	1	0.7	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	8	1.1	NA	NA	5	4.0	0	0	NA	NA
Used but not in last 12 months	14	1.9	NA	NA	4	3.1	9	1.6	NA	NA
Never Used	702	95.7	NA	NA	120	92.3	550	98.4	NA	NA
Unknown	10	1.3	NA	NA	1	0.7	-	-	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.

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

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

[2011 Technical Notes](#)

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



Use of AFS by Household Characteristic Nebraska

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	734	100.0	272	37.1	444	60.5	18	2.4	240	32.7	88	12.0
Banking Status												
Unbanked	27	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	130	17.8	130	100.0	0	0	0	0	116	89.0	45	34.2
Fully Banked	559	76.2	119	21.4	440	78.6	0	0	103	18.4	35	6.2
Banked but Underbanked Status Unknown	17	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	484	66.0	179	36.9	292	60.3	14	2.8	154	31.8	65	13.4
Female householder, no husband present	60	8.2	34	56.9	25	41.4	1	1.7	25	41.3	22	36.0
Male householder, no wife present	33	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	53.3	128	32.6	255	65.1	9	2.3	114	29.0	39	9.8
Nonfamily household	249	34.0	93	37.4	152	61.0	4	1.6	86	34.4	23	9.4
Female householder	131	17.9	41	31.2	89	68.1	1	0.8	37	27.9	12	8.8
Male householder	118	16.1	52	44.3	63	53.2	3	2.5	49	41.7	12	10.0
Race/Ethnicity												
Black	28	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	52	7.1	29	56.1	20	38.0	3	5.9	24	45.9	15	28.7
White non-Black non-Hispanic	630	85.9	215	34.2	400	63.5	15	2.3	190	30.1	61	9.6
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	194	26.5	85	43.8	105	53.8	5	2.5	71	36.3	41	21.0
35 to 44 years	111	15.1	46	41.3	62	56.0	3	2.8	41	36.7	14	13.0
45 to 54 years	144	19.6	64	44.6	77	53.9	2	1.5	58	40.1	22	15.3
55 to 64 years	138	18.9	46	33.3	88	63.2	5	3.4	41	29.6	10	7.3
65 years or more	147	20.0	31	21.2	113	76.9	3	2.0	30	20.6	1	0.6
Education												
No high school degree	67	9.1	35	51.8	28	41.4	4	6.7	30	45.1	13	20.0
High school degree	205	28.0	71	34.4	130	63.2	5	2.5	61	29.5	24	11.9
Some college	234	31.9	97	41.6	131	56.0	6	2.5	87	37.1	37	16.0
College degree	227	31.0	69	30.5	156	68.5	2	1.0	62	27.4	13	5.8
Household Income												
Less than \$15,000	82	11.2	34	41.7	43	53.0	4	5.3	30	36.4	11	13.6
Between \$15,000 and \$30,000	152	20.8	68	44.5	81	53.4	3	2.1	54	35.4	33	21.5
Between \$30,000 and \$50,000	174	23.7	72	41.6	100	57.6	1	0.7	66	38.1	22	13.0
Between \$50,000 and \$75,000	145	19.7	42	28.9	99	68.2	4	2.9	37	25.6	11	7.9
At Least \$75,000	181	24.7	56	30.9	121	66.6	5	2.5	53	29.3	10	5.8
Homeownership												
Homeowner	509	69.4	157	30.8	341	67.0	11	2.1	145	28.5	34	6.6
Non-homeowner	225	30.6	348	51.2	103	45.8	7	3.0	95	42.3	54	24.2

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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Timing of AFS Use by Household Characteristic

Nebraska

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		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
All Households	734	100.0	67	9.1	83	11.3	122	16.7	444	60.5	18	2.4	150	20.4
Banking Status														
Unbanked	27	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	130	17.8	56	43.0	74	57.0	0	0	0	0	0	0	130	100.0
Fully Banked	559	76.2	0	0	0	0	119	21.4	440	78.6	0	0	0	0
Banked but Underbanked Status Unknown	17	2.3	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	66.0	50	10.3	52	10.6	77	16.0	292	60.3	14	2.8	101	20.9
Female householder, no husband present	281	8.2	11	18.9	14	23.6	9	14.5	25	41.4	1	1.7	25	42.4
Male householder, no wife present	33	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	53.3	29	7.3	32	8.3	66	17.0	255	65.1	9	2.3	61	15.6
Nonfamily household	249	34.0	17	6.8	31	12.6	45	17.9	152	61.0	4	1.6	48	19.4
Female householder	131	17.9	7	5.3	13	9.7	21	16.2	89	68.1	1	0.8	20	15.0
Male householder	118	16.1	10	8.5	19	15.8	23	19.9	63	53.2	3	2.5	29	24.4
Race/Ethnicity														
Black	28	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	52	7.1	14	26.5	8	15.1	8	14.5	20	38.0	3	5.9	22	41.6
White non-Black non-Hispanic	630	85.9	42	6.7	64	10.2	109	17.3	400	63.5	15	2.3	107	16.9
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	194	26.5	26	13.5	33	16.7	26	13.5	105	53.8	5	2.5	59	30.3
35 to 44 years	111	15.1	7	6.7	14	12.5	24	22.0	62	56.0	3	2.8	21	19.2
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55 to 64 years	138	18.9	11	8.0	8	6.1	27	19.2	88	63.2	5	3.4	20	14.1
65 years or more	147	20.0	6	3.8	6	4.0	20	13.4	113	76.9	3	2.0	11	7.8
Education														
No high school degree	67	9.1	14	20.4	15	22.2	6	9.3	28	41.4	4	6.7	28	42.6
High school degree	205	28.0	18	9.0	24	11.8	28	13.5	130	63.2	5	2.5	43	20.8
Some college	234	31.9	27	11.7	23	9.7	47	20.2	131	56.0	6	2.5	50	21.3
College degree	227	31.0	8	3.3	21	9.3	41	17.9	156	68.5	2	1.0	29	12.6
Household Income														
Less than \$15,000	82	11.2	16	19.6	13	15.3	6	6.9	43	53.0	4	5.3	29	34.8
Between \$15,000 and \$30,000	152	20.8	23	14.9	19	12.7	26	16.9	81	53.4	3	2.1	42	27.6
Between \$30,000 and \$50,000	174	23.7	13	7.6	21	12.2	38	21.8	100	57.6	1	0.7	34	19.8
Between \$50,000 and \$75,000	145	19.7	10	7.0	12	8.4	20	13.5	99	68.2	4	2.9	22	15.4
At Least \$75,000	181	24.7	5	2.7	18	9.8	33	18.4	121	66.6	5	2.5	23	12.5
Homeownership														
Homeowner	509	69.4	29	5.7	41	8.1	87	17.0	341	67.0	11	2.1	70	13.8
Non-homeowner	225	30.6	38	16.7	42	18.5	36	15.9	103	45.8	7	3.0	79	35.3

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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