

2013 FDIC National Survey of Unbanked and Underbanked Households

Appendices



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Appendix A – Banking Status of U.S. Households: National Tables

A-1a Banking Status By Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 123,750 | 100 | 7.7 | 20.0 | 67.0 | 5.3 |
| Household Type | | | | | | |
| Married couple | 59,102 | 100 | 3.4 | 17.7 | 73.9 | 5.0 |
| Unmarried female-headed family | 15,802 | 100 | 18.4 | 29.2 | 47.5 | 4.9 |
| Unmarried male-headed family | 6,327 | 100 | 13.2 | 28.3 | 53.7 | 4.8 |
| Female individual | 22,150 | 100 | 7.4 | 17.2 | 69.4 | 6.0 |
| Male individual | 20,240 | 100 | 10.7 | 20.0 | 63.7 | 5.7 |
| Other | 128 | 100 | 16.3 | 17.5 | 58.6 | 7.6 |
| Race/Ethnicity | | | | | | |
| Black | 16,801 | 100 | 20.5 | 33.1 | 40.0 | 6.3 |
| Hispanic | 14,948 | 100 | 17.9 | 28.5 | 48.4 | 5.1 |
| Asian | 5,882 | 100 | 2.2 | 17.9 | 73.4 | 6.6 |
| American Indian/Alaskan | 1,464 | 100 | 16.9 | 25.5 | 53.0 | 4.6 |
| Hawaiian/Pacific Islander | 314 | 100 | 6.1 | 25.1 | 64.5 | 4.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 3.6 | 15.9 | 75.4 | 5.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 7.1 | 19.9 | 67.6 | 5.3 |
| Spanish is only language spoken | 2,654 | 100 | 34.9 | 23.7 | 38.1 | 3.3 |
| Nativity | | | | | | |
| U.S.-born | 106,397 | 100 | 6.9 | 19.1 | 69.0 | 5.1 |
| Foreign born citizen | 9,252 | 100 | 4.7 | 24.0 | 64.6 | 6.7 |
| Foreign born non citizen | 8,102 | 100 | 22.7 | 28.0 | 43.9 | 5.4 |
| Age Group | | | | | | |
| 15 to 24 years | 6,244 | 100 | 15.7 | 30.8 | 48.8 | 4.6 |
| 25 to 34 years | 20,464 | 100 | 12.5 | 24.7 | 58.3 | 4.6 |
| 35 to 44 years | 21,408 | 100 | 9.0 | 23.8 | 62.5 | 4.6 |
| 45 to 54 years | 24,551 | 100 | 7.5 | 21.9 | 65.4 | 5.2 |
| 55 to 64 years | 22,710 | 100 | 5.6 | 17.7 | 71.7 | 5.0 |
| 65 years or more | 28,372 | 100 | 3.5 | 11.6 | 78.2 | 6.7 |
| Disability Status | | | | | | |
| Disabled | 10,841 | 100 | 18.4 | 28.1 | 49.0 | 4.5 |
| Not Disabled | 78,293 | 100 | 7.2 | 21.1 | 66.8 | 4.9 |
| Not Applicable | 34,616 | 100 | 5.7 | 15.1 | 72.9 | 6.3 |

A-1a Banking Status By Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| Education | | | | | | |
| No high school degree | 13,871 | 100 | 25.1 | 24.1 | 46.3 | 4.6 |
| High school degree | 33,684 | 100 | 10.8 | 21.9 | 61.7 | 5.6 |
| Some college | 36,007 | 100 | 5.6 | 23.0 | 66.2 | 5.2 |
| College degree | 40,188 | 100 | 1.1 | 14.3 | 79.3 | 5.3 |
| Employment Status | | | | | | |
| Employed | 75,587 | 100 | 5.4 | 21.7 | 67.8 | 5.0 |
| Unemployed | 5,436 | 100 | 23.0 | 25.3 | 47.8 | 3.8 |
| Not in labor force | 42,727 | 100 | 9.9 | 16.3 | 67.9 | 5.9 |
| Family Income | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 27.7 | 22.4 | 45.2 | 4.7 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 11.4 | 25.0 | 57.9 | 5.7 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 5.1 | 23.3 | 65.7 | 5.9 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 1.7 | 19.8 | 73.2 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 0.5 | 13.6 | 81.0 | 4.9 |
| Homeownership | | | | | | |
| Homeowner | 80,136 | 100 | 2.6 | 15.5 | 76.7 | 5.2 |
| Non-homeowner | 43,614 | 100 | 17.3 | 28.2 | 49.2 | 5.3 |
| Geographic Region | | | | | | |
| Northeast | 22,199 | 100 | 6.8 | 19.3 | 68.4 | 5.5 |
| Midwest | 27,315 | 100 | 6.4 | 16.9 | 71.4 | 5.2 |
| South | 46,738 | 100 | 9.2 | 23.5 | 62.1 | 5.2 |
| West | 27,498 | 100 | 7.4 | 17.6 | 69.6 | 5.3 |
| Metropolitan Status | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 11.4 | 22.3 | 60.8 | 5.5 |
| Metropolitan area - Balance | 51,229 | 100 | 5.5 | 17.8 | 71.1 | 5.6 |
| Not in Metropolitan area | 19,325 | 100 | 8.5 | 21.0 | 66.1 | 4.5 |
| Not Identified | 18,686 | 100 | 6.4 | 20.8 | 68.1 | 4.8 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-1b Household Characteristics By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|---|---------|----------|------------------------|-------------------------|--|
| Number of Households (1000s) | 123,750 | 9,582 | 24,757 | 82,892 | 6,519 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 |
| Household Type (Percent) | | | | | |
| Married couple | 47.8 | 21.2 | 42.3 | 52.7 | 45.2 |
| Unmarried female-headed family | 12.8 | 30.3 | 18.7 | 9.1 | 12.0 |
| Unmarried male-headed family | 5.1 | 8.7 | 7.2 | 4.1 | 4.7 |
| Female individual | 17.9 | 17.1 | 15.4 | 18.6 | 20.5 |
| Male individual | 16.4 | 22.5 | 16.4 | 15.5 | 17.6 |
| Other | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 |
| Race/Ethnicity (Percent) | | | | | |
| Black | 13.6 | 36.0 | 22.5 | 8.1 | 16.3 |
| Hispanic | 12.1 | 28.0 | 17.2 | 8.7 | 11.7 |
| Asian | 4.8 | 1.3 | 4.2 | 5.2 | 5.9 |
| American Indian/Alaskan | 1.2 | 2.6 | 1.5 | 0.9 | 1.0 |
| Hawaiian/Pacific Islander | 0.3 | 0.2 | 0.3 | 0.2 | 0.2 |
| White non-Black non-Hispanic | 68.1 | 31.9 | 54.2 | 76.7 | 64.8 |
| Other non-Black non-Hispanic | - | - | - | - | - |
| Spanish only language spoken (Percent) | | | | | |
| Spanish is not the only language spoken | 97.9 | 90.3 | 97.5 | 98.8 | 98.6 |
| Spanish is only language spoken | 2.1 | 9.7 | 2.5 | 1.2 | 1.4 |
| Nativity (Percent) | | | | | |
| U.S.-born | 86.0 | 76.2 | 81.9 | 88.5 | 83.7 |
| Foreign born citizen | 7.5 | 4.6 | 9.0 | 7.2 | 9.6 |
| Foreign born non citizen | 6.5 | 19.2 | 9.2 | 4.3 | 6.7 |
| Age Group (Percent) | | | | | |
| 15 to 24 years | 5.0 | 10.3 | 7.8 | 3.7 | 4.4 |
| 25 to 34 years | 16.5 | 26.7 | 20.4 | 14.4 | 14.3 |
| 35 to 44 years | 17.3 | 20.1 | 20.6 | 16.1 | 15.3 |
| 45 to 54 years | 19.8 | 19.3 | 21.7 | 19.4 | 19.6 |
| 55 to 64 years | 18.4 | 13.3 | 16.2 | 19.7 | 17.3 |
| 65 years or more | 22.9 | 10.3 | 13.3 | 26.8 | 29.2 |
| Disability Status (Percent) | | | | | |
| Disabled | 8.8 | 20.8 | 12.3 | 6.4 | 7.6 |
| Not Disabled | 63.3 | 58.6 | 66.7 | 63.1 | 58.8 |
| Not Applicable | 28.0 | 20.6 | 21.1 | 30.4 | 33.6 |

A-1b Household Characteristics By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|--------------------------------------|------|----------|------------------------|-------------------------|--|
| Education (Percent) | | | | | |
| No high school degree | 11.2 | 36.3 | 13.5 | 7.7 | 9.7 |
| High school degree | 27.2 | 38.1 | 29.8 | 25.1 | 28.9 |
| Some college | 29.1 | 20.9 | 33.5 | 28.8 | 28.7 |
| College degree | 32.5 | 4.8 | 23.2 | 38.4 | 32.7 |
| Employment Status (Percent) | | | | | |
| Employed | 61.1 | 42.9 | 66.3 | 61.9 | 58.1 |
| Unemployed | 4.4 | 13.1 | 5.6 | 3.1 | 3.2 |
| Not in labor force | 34.5 | 44.0 | 28.2 | 35.0 | 38.7 |
| Family Income (Percent) | | | | | |
| Less than \$15,000 | 15.4 | 55.1 | 17.2 | 10.4 | 13.9 |
| Between \$15,000 and \$30,000 | 17.6 | 25.8 | 22.0 | 15.2 | 18.9 |
| Between \$30,000 and \$50,000 | 19.8 | 13.0 | 23.0 | 19.4 | 22.1 |
| Between \$50,000 and \$75,000 | 18.2 | 4.1 | 18.0 | 19.9 | 18.1 |
| At Least \$75,000 | 29.0 | 2.1 | 19.7 | 35.1 | 27.0 |
| Homeownership (Percent) | | | | | |
| Homeowner | 64.8 | 21.3 | 50.3 | 74.1 | 64.3 |
| Non-homeowner | 35.2 | 78.7 | 49.7 | 25.9 | 35.7 |
| Geographic Region (Percent) | | | | | |
| Northeast | 17.9 | 15.7 | 17.3 | 18.3 | 18.8 |
| Midwest | 22.1 | 18.2 | 18.7 | 23.5 | 22.0 |
| South | 37.8 | 44.8 | 44.4 | 35.0 | 36.9 |
| West | 22.2 | 21.3 | 19.6 | 23.1 | 22.3 |
| Metropolitan Status (Percent) | | | | | |
| Metropolitan area - Principal City | 27.9 | 41.2 | 31.1 | 25.3 | 28.9 |
| Metropolitan area - Balance | 41.4 | 29.3 | 36.9 | 43.9 | 44.2 |
| Not in Metropolitan area | 15.6 | 17.1 | 16.4 | 15.4 | 13.2 |
| Not Identified | 15.1 | 12.4 | 15.7 | 15.4 | 13.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-2 Unbanked Rates By Household Characteristics And Year, 2011-2013

For all households

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|---|------|------|-------------------------|
| Household Type | | | |
| Married couple | 3.7 | 3.4 | -0.25 |
| Unmarried female-headed family | 19.1 | 18.4 | -0.71 |
| Unmarried male-headed family | 14.3 | 13.2 | -1.07 |
| Female individual | 7.8 | 7.4 | -0.47 |
| Male individual | 11.4 | 10.7 | -0.75 |
| Other | 10.9 | 16.3 | 5.46 |
| Race/Ethnicity | | | |
| Black | 21.4 | 20.5 | -0.85 |
| Hispanic | 20.1 | 17.9 | -2.22* |
| Asian | 2.7 | 2.2 | -0.54 |
| American Indian/Alaskan | 14.5 | 16.9 | 2.41 |
| Hawaiian/Pacific Islander | 6.2 | 6.1 | -0.13 |
| White non-Black non-Hispanic | 4.0 | 3.6 | -0.34* |
| Other non-Black non-Hispanic | - | 2.8 | 2.80 |
| Spanish only language spoken | | | |
| Spanish is not the only language spoken | 7.6 | 7.1 | -0.45* |
| Spanish is only language spoken | 36.9 | 34.9 | -1.99 |
| Nativity | | | |
| U.S.-born | 7.4 | 6.9 | -0.5* |
| Foreign born citizen | 5.4 | 4.7 | -0.67 |
| Foreign born non citizen | 22.2 | 22.7 | 0.54 |
| Age Group | | | |
| 15 to 24 years | 17.4 | 15.7 | -1.63 |
| 25 to 34 years | 12.7 | 12.5 | -0.21 |
| 35 to 44 years | 9.3 | 9.0 | -0.29 |
| 45 to 54 years | 8.1 | 7.5 | -0.58 |
| 55 to 64 years | 5.5 | 5.6 | 0.15 |
| 65 years or more | 3.9 | 3.5 | -0.40 |
| Disability Status | | | |
| Disabled | 18.9 | 18.4 | -0.57 |
| Not Disabled | 7.4 | 7.2 | -0.19 |
| Not Applicable | 6.5 | 5.7 | -0.85* |
| Education | | | |
| No high school degree | 25.8 | 25.1 | -0.73 |
| High school degree | 10.9 | 10.8 | -0.09 |
| Some college | 5.9 | 5.6 | -0.33 |
| College degree | 1.1 | 1.1 | 0.04 |

A-2 Unbanked Rates By Household Characteristics And Year, 2011-2013

For all households

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|------------------------------------|------|------|-------------------------|
| Employment Status | | | |
| Employed | 5.3 | 5.4 | 0.18 |
| Unemployed | 22.5 | 23.0 | 0.55 |
| Not in labor force | 11.0 | 9.9 | -1.17* |
| Family Income | | | |
| Less than \$15,000 | 28.2 | 27.7 | -0.49 |
| Between \$15,000 and \$30,000 | 11.7 | 11.4 | -0.34 |
| Between \$30,000 and \$50,000 | 4.9 | 5.1 | 0.15 |
| Between \$50,000 and \$75,000 | 2.0 | 1.7 | -0.22 |
| At Least \$75,000 | 0.4 | 0.5 | 0.14 |
| Homeownership | | | |
| Homeowner | 2.8 | 2.6 | -0.28* |
| Non-homeowner | 18.5 | 17.3 | -1.22* |
| Geographic Region | | | |
| Northeast | 7.1 | 6.8 | -0.30 |
| Midwest | 7.1 | 6.4 | -0.75* |
| South | 10.0 | 9.2 | -0.81* |
| West | 7.2 | 7.4 | 0.25 |
| Metropolitan Status | | | |
| Metropolitan area - Principal City | 12.1 | 11.4 | -0.65 |
| Metropolitan area - Balance | 5.6 | 5.5 | -0.07 |
| Not in Metropolitan area | 9.2 | 8.5 | -0.73 |
| Not Identified | 7.2 | 6.4 | -0.80 |

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-3 Household Characteristics By Year, 2009-2013

For all households, column percent

| Characteristics | 2009 | 2011 | 2013 |
|---|---------|---------|---------|
| Number of Households (1000s) | 119,003 | 120,408 | 123,750 |
| Percent of Households | 100 | 100 | 100 |
| Household Type (Percent) | | | |
| Married couple | 49.9 | 47.8 | 47.8 |
| Unmarried female-headed family | 11.7 | 12.9 | 12.8 |
| Unmarried male-headed family | 4.6 | 4.7 | 5.1 |
| Female individual | 17.8 | 18.0 | 17.9 |
| Male individual | 15.9 | 16.4 | 16.4 |
| Other | 0.1 | 0.1 | 0.1 |
| Race/Ethnicity (Percent) | | | |
| Black | 13.1 | 13.3 | 13.6 |
| Hispanic | 11.1 | 11.4 | 12.1 |
| Asian | 4.0 | 4.1 | 4.8 |
| American Indian/Alaskan | 1.2 | 1.2 | 1.2 |
| Hawaiian/Pacific Islander | 0.2 | 0.2 | 0.3 |
| White non-Black non-Hispanic | 70.4 | 69.8 | 68.1 |
| Other non-Black non-Hispanic | - | - | - |
| Spanish only language spoken (Percent) | | | |
| Spanish is not the only language spoken | 97.9 | 98.0 | 97.9 |
| Spanish is only language spoken | 2.1 | 2.0 | 2.1 |
| Nativity (Percent) | | | |
| U.S.-born | 86.6 | 86.5 | 86.0 |
| Foreign born citizen | 6.6 | 7.0 | 7.5 |
| Foreign born non citizen | 6.8 | 6.5 | 6.5 |
| Age Group (Percent) | | | |
| 15 to 24 years | 5.5 | 5.2 | 5.0 |
| 25 to 34 years | 16.6 | 16.9 | 16.5 |
| 35 to 44 years | 19.0 | 17.8 | 17.3 |
| 45 to 54 years | 20.9 | 20.5 | 19.8 |
| 55 to 64 years | 17.0 | 18.3 | 18.4 |
| 65 years or more | 21.0 | 21.3 | 22.9 |
| Disability Status (Percent) | | | |
| Disabled | 8.5 | 9.1 | 8.8 |
| Not Disabled | 65.0 | 64.4 | 63.3 |
| Not Applicable | 26.5 | 26.5 | 28.0 |

A-3 Household Characteristics By Year, 2009-2013

For all households, column percent

| Characteristics | 2009 | 2011 | 2013 |
|--------------------------------------|------|------|------|
| Education (Percent) | | | |
| No high school degree | 12.6 | 11.9 | 11.2 |
| High school degree | 29.1 | 28.6 | 27.2 |
| Some college | 28.0 | 28.2 | 29.1 |
| College degree | 30.3 | 31.2 | 32.5 |
| Employment Status (Percent) | | | |
| Employed | 61.5 | 60.3 | 61.1 |
| Unemployed | 5.6 | 5.6 | 4.4 |
| Not in labor force | 32.9 | 34.1 | 34.5 |
| Family Income (Percent) | | | |
| Less than \$15,000 | | 16.2 | 15.4 |
| Between \$15,000 and \$30,000 | | 18.3 | 17.6 |
| Between \$30,000 and \$50,000 | | 20.6 | 19.8 |
| Between \$50,000 and \$75,000 | | 18.3 | 18.2 |
| At Least \$75,000 | | 26.6 | 29.0 |
| Homeownership (Percent) | | | |
| Homeowner | 67.6 | 65.7 | 64.8 |
| Non-homeowner | 32.4 | 34.3 | 35.2 |
| Geographic Region (Percent) | | | |
| Northeast | 18.2 | 18.1 | 17.9 |
| Midwest | 22.4 | 22.3 | 22.1 |
| South | 37.0 | 37.3 | 37.8 |
| West | 22.4 | 22.3 | 22.2 |
| Metropolitan Status (Percent) | | | |
| Metropolitan area - Principal City | 28.1 | 27.9 | 27.9 |
| Metropolitan area - Balance | 40.8 | 41.2 | 41.4 |
| Not in Metropolitan area | 15.9 | 15.9 | 15.6 |
| Not Identified | 15.2 | 15.0 | 15.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-4 Previous Banking Status By Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Had bank account within last year (Percent) | Had bank account more than 1 yr ago (Percent) | Never had bank account (Percent) | Previously banked, recency unknown (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|---|---|----------------------------------|--|-------------------|
| All | 9,582 | 100 | 8.9 | 36.5 | 52.6 | 0.5 | 1.5 |
| Household Type | | | | | | | |
| Married couple | 2,035 | 100 | 9.9 | 29.0 | 59.1 | 0.6 | 1.5 |
| Unmarried female-headed family | 2,902 | 100 | 10.0 | 36.9 | 51.5 | 0.3 | 1.4 |
| Unmarried male-headed family | 835 | 100 | 8.6 | 34.0 | 55.7 | - | 1.8 |
| Female individual | 1,634 | 100 | 8.9 | 43.7 | 45.3 | 0.6 | 1.5 |
| Male individual | 2,157 | 100 | 6.7 | 38.4 | 52.2 | 0.9 | 1.7 |
| Other | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity | | | | | | | |
| Black | 3,449 | 100 | 11.9 | 35.2 | 50.4 | 0.9 | 1.6 |
| Hispanic | 2,680 | 100 | 5.9 | 22.3 | 70.4 | 0.1 | 1.3 |
| Asian | 127 | 100 | 0.7 | 30.9 | 65.5 | - | 2.9 |
| American Indian/Alaskan | 248 | 100 | 10.3 | 46.7 | 41.5 | - | 1.5 |
| Hawaiian/Pacific Islander | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,058 | 100 | 8.5 | 49.8 | 39.8 | 0.5 | 1.5 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 8,656 | 100 | 9.5 | 39.2 | 49.2 | 0.6 | 1.5 |
| Spanish is only language spoken | 926 | 100 | 3.2 | 11.1 | 84.0 | - | 1.7 |
| Nativity | | | | | | | |
| U.S.-born | 7,303 | 100 | 10.0 | 42.6 | 45.1 | 0.7 | 1.6 |
| Foreign born citizen | 438 | 100 | 7.9 | 23.2 | 68.3 | - | 0.6 |
| Foreign born non citizen | 1,842 | 100 | 4.7 | 15.1 | 78.5 | 0.1 | 1.5 |
| Age Group | | | | | | | |
| 15 to 24 years | 982 | 100 | 11.0 | 22.1 | 66.0 | - | 1.0 |
| 25 to 34 years | 2,555 | 100 | 11.2 | 35.3 | 51.5 | 0.7 | 1.2 |
| 35 to 44 years | 1,931 | 100 | 9.2 | 38.6 | 51.3 | 0.5 | 0.5 |
| 45 to 54 years | 1,851 | 100 | 8.2 | 39.3 | 49.4 | 0.7 | 2.5 |
| 55 to 64 years | 1,272 | 100 | 5.2 | 43.3 | 48.8 | 0.6 | 2.2 |
| 65 years or more | 991 | 100 | 6.6 | 35.5 | 55.5 | 0.2 | 2.2 |
| Disability Status | | | | | | | |
| Disabled | 1,990 | 100 | 6.2 | 45.5 | 46.6 | 0.2 | 1.6 |
| Not Disabled | 5,620 | 100 | 9.9 | 35.9 | 51.9 | 0.8 | 1.5 |
| Not Applicable | 1,973 | 100 | 8.8 | 28.8 | 60.8 | 0.1 | 1.6 |

A-4 Previous Banking Status By Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Had bank account within last year (Percent) | Had bank account more than 1 yr ago (Percent) | Never had bank account (Percent) | Previously banked, recency unknown (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---|---|----------------------------------|--|-------------------|
| Education | | | | | | | |
| No high school degree | 3,478 | 100 | 5.6 | 30.3 | 63.0 | 0.3 | 0.8 |
| High school degree | 3,648 | 100 | 8.3 | 37.8 | 51.6 | 0.7 | 1.6 |
| Some college | 1,999 | 100 | 16.0 | 43.7 | 38.1 | 0.2 | 2.0 |
| College degree | 457 | 100 | 7.5 | 40.4 | 45.1 | 2.5 | 4.4 |
| Employment Status | | | | | | | |
| Employed | 4,111 | 100 | 9.5 | 35.0 | 53.8 | 0.6 | 1.2 |
| Unemployed | 1,253 | 100 | 16.4 | 41.2 | 39.9 | 0.8 | 1.7 |
| Not in labor force | 4,219 | 100 | 6.1 | 36.5 | 55.2 | 0.4 | 1.8 |
| Family Income | | | | | | | |
| Less than \$15,000 | 5,277 | 100 | 7.7 | 37.3 | 53.7 | 0.4 | 0.9 |
| Between \$15,000 and \$30,000 | 2,471 | 100 | 10.1 | 35.3 | 52.6 | 0.6 | 1.3 |
| Between \$30,000 and \$50,000 | 1,244 | 100 | 10.0 | 37.2 | 49.9 | 0.9 | 2.0 |
| Between \$50,000 and \$75,000 | 393 | 100 | 16.4 | 31.0 | 46.0 | 1.1 | 5.6 |
| At Least \$75,000 | 197 | 100 | 4.2 | 33.6 | 54.0 | - | 8.3 |
| Homeownership | | | | | | | |
| Homeowner | 2,044 | 100 | 7.8 | 40.6 | 48.2 | 0.9 | 2.6 |
| Non-homeowner | 7,538 | 100 | 9.2 | 35.3 | 53.8 | 0.4 | 1.2 |
| Geographic Region | | | | | | | |
| Northeast | 1,501 | 100 | 8.5 | 36.6 | 52.8 | 0.6 | 1.5 |
| Midwest | 1,744 | 100 | 8.8 | 40.3 | 47.6 | 0.8 | 2.5 |
| South | 4,295 | 100 | 8.8 | 36.3 | 53.0 | 0.6 | 1.3 |
| West | 2,043 | 100 | 9.5 | 33.3 | 55.9 | 0.1 | 1.2 |
| Metropolitan Status | | | | | | | |
| Metropolitan area - Principal City | 3,948 | 100 | 9.0 | 32.7 | 56.4 | 0.4 | 1.5 |
| Metropolitan area - Balance | 2,810 | 100 | 9.4 | 37.1 | 50.8 | 0.7 | 1.9 |
| Not in Metropolitan area | 1,635 | 100 | 7.7 | 40.0 | 50.8 | 0.8 | 0.7 |
| Not Identified | 1,190 | 100 | 9.1 | 42.5 | 46.6 | 0.2 | 1.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-5 Timeframe In Which Households Became Banked By Banking Status And Household Characteristics, 2013

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Banked in Last 12 Months (Percent) | Banked prior to last 12 months (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|------------------------------------|--|-------------------|
| All | 114,168 | 100 | 1.7 | 96.0 | 2.3 |
| Unbanked and Underbanked | | | | | |
| Banked: Underbanked | 24,757 | 100 | 4.1 | 95.7 | 0.2 |
| Banked: Fully Banked | 82,892 | 100 | 1.0 | 98.9 | 0.2 |
| Banked: Underbanked Status Unknown | 6,519 | 100 | 1.2 | 61.4 | 37.4 |
| Household Type | | | | | |
| Married couple | 57,067 | 100 | 1.1 | 96.9 | 2.0 |
| Unmarried female-headed family | 12,900 | 100 | 3.6 | 94.1 | 2.4 |
| Unmarried male-headed family | 5,493 | 100 | 3.1 | 94.6 | 2.2 |
| Female individual | 20,516 | 100 | 1.2 | 96.1 | 2.7 |
| Male individual | 18,084 | 100 | 2.1 | 95.1 | 2.9 |
| Other | 107 | 100 | - | 90.9 | 9.1 |
| Race/Ethnicity | | | | | |
| Black | 13,352 | 100 | 3.5 | 93.4 | 3.1 |
| Hispanic | 12,268 | 100 | 3.5 | 94.2 | 2.3 |
| Asian | 5,755 | 100 | 1.6 | 95.6 | 2.8 |
| American Indian/Alaskan | 1,216 | 100 | 4.6 | 92.5 | 2.9 |
| Hawaiian/Pacific Islander | 295 | 100 | 1.1 | 92.7 | 6.3 |
| White non-Black non-Hispanic | 81,252 | 100 | 1.0 | 96.8 | 2.1 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 112,441 | 100 | 1.6 | 96.1 | 2.3 |
| Spanish is only language spoken | 1,727 | 100 | 7.2 | 90.5 | 2.4 |
| Nativity | | | | | |
| U.S.-born | 99,094 | 100 | 1.5 | 96.3 | 2.2 |
| Foreign born citizen | 8,814 | 100 | 1.9 | 95.3 | 2.9 |
| Foreign born non citizen | 6,260 | 100 | 3.9 | 93.7 | 2.5 |
| Age Group | | | | | |
| 15 to 24 years | 5,262 | 100 | 3.6 | 94.2 | 2.2 |
| 25 to 34 years | 17,909 | 100 | 2.2 | 96.0 | 1.8 |
| 35 to 44 years | 19,477 | 100 | 2.0 | 95.7 | 2.3 |
| 45 to 54 years | 22,700 | 100 | 1.9 | 95.9 | 2.2 |
| 55 to 64 years | 21,438 | 100 | 1.3 | 96.5 | 2.2 |
| 65 years or more | 27,381 | 100 | 0.8 | 96.3 | 2.8 |

A-5 Timeframe In Which Households Became Banked By Banking Status And Household Characteristics, 2013

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Banked in Last 12 Months (Percent) | Banked prior to last 12 months (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|------------------------------------|--|-------------------|
| Disability Status | | | | | |
| Disabled | 8,852 | 100 | 3.6 | 94.2 | 2.2 |
| Not Disabled | 72,673 | 100 | 1.6 | 96.3 | 2.1 |
| Not Applicable | 32,643 | 100 | 1.3 | 96.0 | 2.7 |
| Education | | | | | |
| No high school degree | 10,393 | 100 | 4.4 | 93.1 | 2.5 |
| High school degree | 30,036 | 100 | 2.1 | 95.2 | 2.6 |
| Some college | 34,008 | 100 | 1.6 | 96.2 | 2.2 |
| College degree | 39,731 | 100 | 0.6 | 97.3 | 2.1 |
| Employment Status | | | | | |
| Employed | 71,476 | 100 | 1.6 | 96.2 | 2.2 |
| Unemployed | 4,184 | 100 | 3.6 | 94.5 | 1.9 |
| Not in labor force | 38,508 | 100 | 1.5 | 95.9 | 2.5 |
| Family Income | | | | | |
| Less than \$15,000 | 13,767 | 100 | 4.4 | 93.0 | 2.5 |
| Between \$15,000 and \$30,000 | 19,292 | 100 | 2.8 | 94.7 | 2.5 |
| Between \$30,000 and \$50,000 | 23,252 | 100 | 1.5 | 96.0 | 2.5 |
| Between \$50,000 and \$75,000 | 22,159 | 100 | 0.7 | 97.0 | 2.2 |
| At Least \$75,000 | 35,698 | 100 | 0.6 | 97.3 | 2.0 |
| Homeownership | | | | | |
| Homeowner | 78,092 | 100 | 1.0 | 96.8 | 2.3 |
| Non-homeowner | 36,075 | 100 | 3.2 | 94.4 | 2.4 |
| Geographic Region | | | | | |
| Northeast | 20,698 | 100 | 1.7 | 96.0 | 2.3 |
| Midwest | 25,571 | 100 | 1.3 | 96.3 | 2.4 |
| South | 42,443 | 100 | 2.0 | 95.9 | 2.1 |
| West | 25,456 | 100 | 1.4 | 96.0 | 2.6 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 30,562 | 100 | 2.2 | 95.3 | 2.5 |
| Metropolitan area - Balance | 48,419 | 100 | 1.3 | 96.2 | 2.5 |
| Not in Metropolitan area | 17,690 | 100 | 1.7 | 96.3 | 2.0 |
| Not Identified | 17,496 | 100 | 1.6 | 96.6 | 1.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-6a Banking Transitions By Household Characteristics, 2013

For all households with non-missing recent bank status and non-missing life events, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Longer Term Unbanked (Percent) | Recently Unbanked (Percent) | Recently Banked (Percent) | Longer Term Banked (Percent) |
|---|------------------------------|-----------------------|--------------------------------|-----------------------------|---------------------------|------------------------------|
| All | 115,872 | 100 | 6.9 | 0.7 | 1.6 | 90.9 |
| Household Type | | | | | | |
| Married couple | 55,868 | 100 | 3.0 | 0.3 | 1.1 | 95.6 |
| Unmarried female-headed family | 14,710 | 100 | 16.7 | 1.9 | 2.9 | 78.6 |
| Unmarried male-headed family | 5,975 | 100 | 12.0 | 1.2 | 2.8 | 84.1 |
| Female individual | 20,525 | 100 | 6.4 | 0.7 | 1.1 | 91.7 |
| Male individual | 18,675 | 100 | 9.5 | 0.7 | 1.9 | 87.8 |
| Other | 119 | 100 | 17.7 | - | - | 82.3 |
| Race/Ethnicity | | | | | | |
| Black | 15,314 | 100 | 17.7 | 2.6 | 2.9 | 76.8 |
| Hispanic | 14,000 | 100 | 16.8 | 1.1 | 2.9 | 79.2 |
| Asian | 5,475 | 100 | 2.0 | - | 1.7 | 96.4 |
| American Indian/Alaskan | 1,381 | 100 | 15.0 | 1.8 | 3.5 | 79.7 |
| Hawaiian/Pacific Islander | 290 | 100 | 5.2 | - | 1.1 | 93.7 |
| White non-Black non-Hispanic | 79,382 | 100 | 3.3 | 0.3 | 1.0 | 95.5 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 113,388 | 100 | 6.3 | 0.7 | 1.5 | 91.5 |
| Spanish is only language spoken | 2,484 | 100 | 33.1 | 1.2 | 4.6 | 61.1 |
| Nativity | | | | | | |
| U.S.-born | 99,770 | 100 | 6.0 | 0.7 | 1.4 | 91.9 |
| Foreign born citizen | 8,581 | 100 | 4.3 | 0.4 | 1.8 | 93.5 |
| Foreign born non citizen | 7,521 | 100 | 21.5 | 1.1 | 2.9 | 74.4 |
| Age Group | | | | | | |
| 15 to 24 years | 5,878 | 100 | 14.2 | 1.7 | 3.1 | 81.0 |
| 25 to 34 years | 19,248 | 100 | 10.8 | 1.4 | 1.9 | 85.9 |
| 35 to 44 years | 20,160 | 100 | 8.0 | 0.8 | 1.9 | 89.3 |
| 45 to 54 years | 23,041 | 100 | 6.7 | 0.6 | 1.7 | 90.9 |
| 55 to 64 years | 21,386 | 100 | 5.1 | 0.3 | 1.2 | 93.4 |
| 65 years or more | 26,158 | 100 | 3.1 | 0.2 | 0.8 | 95.8 |
| Disability Status | | | | | | |
| Disabled | 10,134 | 100 | 16.8 | 1.2 | 3.1 | 79.0 |
| Not Disabled | 73,702 | 100 | 6.3 | 0.7 | 1.5 | 91.5 |
| Not Applicable | 32,036 | 100 | 5.1 | 0.5 | 1.2 | 93.1 |

A-6a Banking Transitions By Household Characteristics, 2013

For all households with non-missing recent bank status and non-missing life events, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Longer Term Unbanked (Percent) | Recently Unbanked (Percent) | Recently Banked (Percent) | Longer Term Banked (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------------------|-----------------------------|---------------------------|------------------------------|
| Education | | | | | | |
| No high school degree | 12,922 | 100 | 23.6 | 1.4 | 3.4 | 71.6 |
| High school degree | 31,357 | 100 | 9.7 | 0.9 | 2.0 | 87.4 |
| Some college | 33,755 | 100 | 4.6 | 0.9 | 1.6 | 93.0 |
| College degree | 37,839 | 100 | 0.9 | 0.1 | 0.6 | 98.4 |
| Employment Status | | | | | | |
| Employed | 71,174 | 100 | 4.8 | 0.5 | 1.5 | 93.2 |
| Unemployed | 5,099 | 100 | 18.7 | 4.0 | 2.8 | 74.4 |
| Not in labor force | 39,599 | 100 | 9.1 | 0.6 | 1.5 | 88.9 |
| Family Income | | | | | | |
| Less than \$15,000 | 17,684 | 100 | 25.5 | 2.2 | 3.3 | 69.0 |
| Between \$15,000 and \$30,000 | 20,211 | 100 | 10.0 | 1.2 | 2.6 | 86.3 |
| Between \$30,000 and \$50,000 | 22,814 | 100 | 4.5 | 0.5 | 1.5 | 93.6 |
| Between \$50,000 and \$75,000 | 21,203 | 100 | 1.3 | 0.3 | 0.7 | 97.7 |
| At Least \$75,000 | 33,960 | 100 | 0.5 | - | 0.6 | 98.9 |
| Homeownership | | | | | | |
| Homeowner | 75,314 | 100 | 2.2 | 0.2 | 0.9 | 96.6 |
| Non-homeowner | 40,558 | 100 | 15.6 | 1.6 | 2.7 | 80.1 |
| Geographic Region | | | | | | |
| Northeast | 20,707 | 100 | 6.1 | 0.6 | 1.6 | 91.7 |
| Midwest | 25,580 | 100 | 5.5 | 0.6 | 1.2 | 92.6 |
| South | 43,756 | 100 | 8.1 | 0.8 | 1.9 | 89.2 |
| West | 25,829 | 100 | 6.7 | 0.7 | 1.3 | 91.3 |
| Metropolitan Status | | | | | | |
| Metropolitan area - Principal City | 32,167 | 100 | 10.3 | 1.0 | 2.0 | 86.7 |
| Metropolitan area - Balance | 47,831 | 100 | 4.8 | 0.5 | 1.3 | 93.4 |
| Not in Metropolitan area | 18,257 | 100 | 7.5 | 0.6 | 1.6 | 90.3 |
| Not Identified | 17,616 | 100 | 5.7 | 0.6 | 1.5 | 92.2 |

NA= Not available because the sample size was too small to produce a precise estimate.

-= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-6b Household Characteristics By Banking Transitions, 2013

For all households with non-missing recent bank status and non-missing life events, column percent

| Characteristics | All | Longer Term Unbanked | Recently Unbanked | Recently Banked | Longer Term Banked |
|---|---------|----------------------|-------------------|-----------------|--------------------|
| Number of Households (1000s) | 115,872 | 7,973 | 807 | 1,800 | 105,292 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 |
| Household Type (Percent) | | | | | |
| Married couple | 48.2 | 21.1 | 23.6 | 33.8 | 50.7 |
| Unmarried female-headed family | 12.7 | 30.8 | 33.9 | 23.8 | 11.0 |
| Unmarried male-headed family | 5.2 | 9.0 | 8.9 | 9.1 | 4.8 |
| Female individual | 17.7 | 16.6 | 17.2 | 13.1 | 17.9 |
| Male individual | 16.1 | 22.3 | 16.4 | 20.1 | 15.6 |
| Other | 0.1 | 0.3 | - | - | 0.1 |
| Race/Ethnicity (Percent) | | | | | |
| Black | 13.2 | 34.0 | 49.3 | 25.0 | 11.2 |
| Hispanic | 12.1 | 29.5 | 18.4 | 22.8 | 10.5 |
| Asian | 4.7 | 1.3 | 0.1 | 5.1 | 5.0 |
| American Indian/Alaskan | 1.2 | 2.6 | 3.2 | 2.7 | 1.0 |
| Hawaiian/Pacific Islander | 0.3 | 0.2 | - | 0.2 | 0.3 |
| White non-Black non-Hispanic | 68.5 | 32.4 | 29.0 | 44.2 | 72.0 |
| Other non-Black non-Hispanic | - | - | - | - | - |
| Spanish only language spoken (Percent) | | | | | |
| Spanish is not the only language spoken | 97.9 | 89.7 | 96.3 | 93.7 | 98.6 |
| Spanish is only language spoken | 2.1 | 10.3 | 3.7 | 6.3 | 1.4 |
| Nativity (Percent) | | | | | |
| U.S.-born | 86.1 | 75.1 | 85.5 | 79.0 | 87.1 |
| Foreign born citizen | 7.4 | 4.6 | 4.3 | 8.8 | 7.6 |
| Foreign born non citizen | 6.5 | 20.3 | 10.2 | 12.2 | 5.3 |
| Age Group (Percent) | | | | | |
| 15 to 24 years | 5.1 | 10.5 | 12.5 | 10.0 | 4.5 |
| 25 to 34 years | 16.6 | 26.1 | 33.9 | 20.5 | 15.7 |
| 35 to 44 years | 17.4 | 20.2 | 20.6 | 20.9 | 17.1 |
| 45 to 54 years | 19.9 | 19.4 | 17.7 | 21.9 | 19.9 |
| 55 to 64 years | 18.5 | 13.6 | 7.4 | 14.7 | 19.0 |
| 65 years or more | 22.6 | 10.1 | 8.1 | 12.0 | 23.8 |
| Disability Status (Percent) | | | | | |
| Disabled | 8.7 | 21.3 | 14.7 | 17.3 | 7.6 |
| Not Disabled | 63.6 | 58.1 | 64.8 | 60.7 | 64.1 |
| Not Applicable | 27.6 | 20.6 | 20.5 | 22.0 | 28.3 |

A-6b Household Characteristics By Banking Transitions, 2013

For all households with non-missing recent bank status and non-missing life events, column percent

| Characteristics | All | Longer Term Unbanked | Recently Unbanked | Recently Banked | Longer Term Banked |
|--------------------------------------|------|----------------------|-------------------|-----------------|--------------------|
| Education (Percent) | | | | | |
| No high school degree | 11.2 | 38.2 | 22.9 | 24.2 | 8.8 |
| High school degree | 27.1 | 38.1 | 36.3 | 34.2 | 26.0 |
| Some college | 29.1 | 19.4 | 36.9 | 29.6 | 29.8 |
| College degree | 32.7 | 4.3 | 4.0 | 12.1 | 35.4 |
| Employment Status (Percent) | | | | | |
| Employed | 61.4 | 43.1 | 43.8 | 60.0 | 63.0 |
| Unemployed | 4.4 | 12.0 | 25.4 | 8.1 | 3.6 |
| Not in labor force | 34.2 | 45.0 | 30.9 | 31.9 | 33.4 |
| Family Income (Percent) | | | | | |
| Less than \$15,000 | 15.3 | 56.6 | 48.0 | 32.4 | 11.6 |
| Between \$15,000 and \$30,000 | 17.4 | 25.2 | 29.9 | 28.9 | 16.6 |
| Between \$30,000 and \$50,000 | 19.7 | 12.7 | 13.7 | 18.4 | 20.3 |
| Between \$50,000 and \$75,000 | 18.3 | 3.5 | 8.0 | 8.1 | 19.7 |
| At Least \$75,000 | 29.3 | 2.0 | 0.4 | 12.2 | 31.9 |
| Homeownership (Percent) | | | | | |
| Homeowner | 65.0 | 20.8 | 19.2 | 39.6 | 69.1 |
| Non-homeowner | 35.0 | 79.2 | 80.8 | 60.4 | 30.9 |
| Geographic Region (Percent) | | | | | |
| Northeast | 17.9 | 15.9 | 15.0 | 18.6 | 18.0 |
| Midwest | 22.1 | 17.8 | 19.0 | 17.4 | 22.5 |
| South | 37.8 | 44.7 | 43.4 | 45.0 | 37.1 |
| West | 22.3 | 21.7 | 22.6 | 19.0 | 22.4 |
| Metropolitan Status (Percent) | | | | | |
| Metropolitan area - Principal City | 27.8 | 41.5 | 40.9 | 35.4 | 26.5 |
| Metropolitan area - Balance | 41.3 | 28.9 | 31.6 | 33.8 | 42.4 |
| Not in Metropolitan area | 15.8 | 17.1 | 14.5 | 16.0 | 15.7 |
| Not Identified | 15.2 | 12.5 | 12.9 | 14.7 | 15.4 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-7 Life Events By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|---|---------|----------|------------------------|-------------------------|--|
| Number of Households (1000s) | 123,750 | 9,582 | 24,757 | 82,892 | 6,519 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 |
| Significant loss of income (Percent) | | | | | |
| Yes | 13.5 | 24.6 | 21.4 | 10.7 | 3.0 |
| No | 80.8 | 68.1 | 77.2 | 88.4 | 17.7 |
| Unknown | 5.7 | 7.3 | 1.3 | 1.0 | 79.2 |
| Significant increase in income (Percent) | | | | | |
| Yes | 5.5 | 4.2 | 8.2 | 5.2 | 0.6 |
| No | 88.8 | 88.7 | 90.4 | 93.8 | 20.1 |
| Unknown | 5.7 | 7.2 | 1.4 | 1.0 | 79.4 |
| Job loss (Percent) | | | | | |
| Yes | 9.7 | 19.0 | 15.4 | 7.5 | 2.4 |
| No | 84.8 | 73.9 | 83.3 | 91.6 | 20.7 |
| Unknown | 5.5 | 7.1 | 1.3 | 0.9 | 76.9 |
| New job (Percent) | | | | | |
| Yes | 12.3 | 11.3 | 19.0 | 11.2 | 2.4 |
| No | 82.3 | 81.5 | 79.7 | 87.9 | 20.9 |
| Unknown | 5.5 | 7.1 | 1.3 | 0.9 | 76.6 |
| Retirement (Percent) | | | | | |
| Yes | 2.7 | 1.5 | 2.4 | 3.1 | 0.8 |
| No | 91.9 | 91.5 | 96.4 | 96.1 | 23.0 |
| Unknown | 5.4 | 7.0 | 1.2 | 0.9 | 76.2 |
| Significant increase in HH expenses (Percent) | | | | | |
| Yes | 14.9 | 15.7 | 22.1 | 13.6 | 2.8 |
| No | 79.5 | 77.2 | 76.6 | 85.4 | 18.5 |
| Unknown | 5.7 | 7.1 | 1.4 | 1.0 | 78.7 |
| Significant decrease in HH expenses (Percent) | | | | | |
| Yes | 2.1 | 3.6 | 3.0 | 1.7 | 0.3 |
| No | 92.3 | 89.2 | 95.6 | 97.2 | 21.0 |
| Unknown | 5.7 | 7.2 | 1.3 | 1.0 | 78.7 |
| Divorce or death (Percent) | | | | | |
| Yes | 2.2 | 2.2 | 3.2 | 2.0 | 0.5 |
| No | 92.3 | 90.7 | 95.5 | 97.0 | 22.6 |
| Unknown | 5.5 | 7.1 | 1.3 | 1.0 | 76.9 |
| New marriage, civil union, or domestic partnership (Percent) | | | | | |
| Yes | 1.6 | 1.6 | 2.6 | 1.5 | 0.3 |
| No | 92.9 | 91.4 | 96.0 | 97.6 | 23.0 |
| Unknown | 5.5 | 7.0 | 1.3 | 0.9 | 76.7 |

A-7 Life Events By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|--|------|----------|------------------------|-------------------------|--|
| Birth, adoption, or other addition of a child (Percent) | | | | | |
| Yes | 2.9 | 4.6 | 4.1 | 2.5 | 0.7 |
| No | 91.6 | 88.3 | 94.6 | 96.5 | 23.3 |
| Unknown | 5.4 | 7.1 | 1.3 | 0.9 | 76.0 |
| Move or relocation (Percent) | | | | | |
| Yes | 9.5 | 13.7 | 15.2 | 7.9 | 1.6 |
| No | 85.1 | 79.3 | 83.6 | 91.2 | 22.9 |
| Unknown | 5.4 | 7.1 | 1.3 | 0.9 | 75.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-8 All Reasons Households Were Unbanked By Previous Banking Status, 2013

For all unbanked households, column percent

| Characteristics | All | Once had bank account | Never had bank account | Unknown |
|---|-------|-----------------------|------------------------|---------|
| Number of Households (1000s) | 9,582 | 4,396 | 5,041 | 146 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Inconvenient hours or locations (Percent) | | | | |
| Yes | 6.8 | 8.1 | 5.8 | - |
| No | 89.8 | 89.7 | 91.9 | 21.2 |
| Unknown | 3.4 | 2.2 | 2.2 | 78.8 |
| Account fees are too high or unpredictable (Percent) | | | | |
| Yes | 30.8 | 37.6 | 25.4 | 12.0 |
| No | 65.6 | 60.1 | 71.9 | 15.4 |
| Unknown | 3.6 | 2.3 | 2.7 | 72.6 |
| Banks do not offer needed products or services (Percent) | | | | |
| Yes | 10.5 | 11.7 | 9.5 | 8.2 |
| No | 85.4 | 85.6 | 87.0 | 20.9 |
| Unknown | 4.2 | 2.7 | 3.5 | 71.0 |
| Don't like dealing with and/or don't trust banks (Percent) | | | | |
| Yes | 34.2 | 36.3 | 33.1 | 11.9 |
| No | 61.5 | 60.9 | 63.2 | 18.5 |
| Unknown | 4.3 | 2.8 | 3.7 | 69.6 |
| Do not have enough money (Percent) | | | | |
| Yes | 57.5 | 60.5 | 55.9 | 21.3 |
| No | 38.2 | 36.6 | 40.5 | 3.6 |
| Unknown | 4.3 | 2.9 | 3.6 | 75.1 |
| Privacy (Percent) | | | | |
| Yes | 26.4 | 28.9 | 24.7 | 10.0 |
| No | 68.7 | 67.8 | 71.1 | 10.2 |
| Unknown | 4.9 | 3.3 | 4.2 | 79.9 |
| ID, credit, or banking history problems (Percent) | | | | |
| Yes | 16.8 | 16.3 | 17.3 | 13.6 |
| No | 78.2 | 80.2 | 78.3 | 11.0 |
| Unknown | 5.1 | 3.5 | 4.4 | 75.4 |
| Other (Percent) | | | | |
| Yes | 12.5 | 16.0 | 9.7 | 3.0 |
| No | 82.8 | 80.6 | 86.4 | 26.2 |
| Unknown | 4.7 | 3.3 | 3.9 | 70.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-9 Main Reason Households Were Unbanked By Previous Banking Status, 2013

For all unbanked households, column percent

| Characteristics | All | Once had bank account | Never had bank account | Unknown |
|--|-------|-----------------------|------------------------|---------|
| Number of Households (1000s) | 9,582 | 4,396 | 5,041 | 146 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Main Reason Unbanked (Percent) | | | | |
| Inconvenient hours or locations | 2.6 | 3.1 | 2.3 | - |
| Account fees are too high or unpredictable | 13.4 | 17.7 | 9.8 | 6.7 |
| Banks do not offer needed products or services | 1.2 | 1.0 | 1.5 | - |
| Don't like dealing with or don't trust banks | 14.9 | 13.9 | 16.1 | 5.6 |
| Do not have enough money | 35.6 | 36.3 | 35.7 | 11.5 |
| Privacy | 3.7 | 3.9 | 3.6 | - |
| ID, credit, or banking history problems | 6.8 | 6.8 | 7.0 | 3.5 |
| Other | 7.4 | 9.5 | 5.8 | - |
| Unknown | 14.3 | 7.8 | 18.2 | 72.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-10 Likelihood Of Opening An Account By Previous Banking Status and Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Very likely (Percent) | Somewhat likely (Percent) | Not too likely (Percent) | Not likely at all (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|-----------------------|---------------------------|--------------------------|-----------------------------|-------------------|
| All | 9,582 | 100 | 13.8 | 21.9 | 20.9 | 37.6 | 5.9 |
| Previously Banked | | | | | | | |
| Once had bank account | 4,396 | 100 | 20.5 | 28.1 | 18.0 | 29.0 | 4.4 |
| Never had bank account | 5,041 | 100 | 8.3 | 16.9 | 23.7 | 45.9 | 5.2 |
| Unknown | 146 | 100 | - | 9.0 | 6.8 | 12.5 | 71.8 |
| Previously Banked (within last year) | | | | | | | |
| Had bank account within last year | 852 | 100 | 37.4 | 37.4 | 7.5 | 14.0 | 3.6 |
| Had bank account more than 1 yr ago | 3,493 | 100 | 16.5 | 26.2 | 20.8 | 33.0 | 3.5 |
| Never had bank account | 5,041 | 100 | 8.3 | 16.9 | 23.7 | 45.9 | 5.2 |
| Previously banked, recency unknown | NA | NA | NA | NA | NA | NA | NA |
| Unknown | 146 | 100 | - | 9.0 | 6.8 | 12.5 | 71.8 |
| Household Type | | | | | | | |
| Married couple | 2,035 | 100 | 11.2 | 22.4 | 26.0 | 35.7 | 4.7 |
| Unmarried female-headed family | 2,902 | 100 | 17.8 | 27.8 | 21.1 | 28.1 | 5.3 |
| Unmarried male-headed family | 835 | 100 | 14.0 | 27.0 | 22.2 | 34.2 | 2.5 |
| Female individual | 1,634 | 100 | 10.0 | 16.9 | 18.7 | 48.1 | 6.3 |
| Male individual | 2,157 | 100 | 13.5 | 15.3 | 17.0 | 45.5 | 8.7 |
| Other | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity | | | | | | | |
| Black | 3,449 | 100 | 17.1 | 24.4 | 18.0 | 33.4 | 7.1 |
| Hispanic | 2,680 | 100 | 12.3 | 19.1 | 25.5 | 38.0 | 5.1 |
| Asian | 127 | 100 | 20.8 | 7.5 | 10.5 | 49.3 | 11.9 |
| American Indian/Alaskan | 248 | 100 | 11.2 | 23.9 | 19.6 | 43.6 | 1.7 |
| Hawaiian/Pacific Islander | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,058 | 100 | 11.2 | 22.1 | 20.3 | 41.2 | 5.2 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 8,656 | 100 | 14.4 | 22.9 | 19.9 | 36.9 | 5.9 |
| Spanish is only language spoken | 926 | 100 | 7.6 | 13.0 | 29.7 | 44.5 | 5.2 |
| Nativity | | | | | | | |
| U.S.-born | 7,303 | 100 | 15.0 | 22.9 | 19.5 | 37.0 | 5.6 |
| Foreign born citizen | 438 | 100 | 8.5 | 9.0 | 29.3 | 44.1 | 9.0 |
| Foreign born non citizen | 1,842 | 100 | 10.0 | 21.0 | 24.1 | 38.6 | 6.3 |
| Age Group | | | | | | | |
| 15 to 24 years | 982 | 100 | 22.7 | 28.1 | 18.8 | 28.0 | 2.4 |
| 25 to 34 years | 2,555 | 100 | 14.8 | 28.3 | 22.6 | 29.4 | 4.9 |
| 35 to 44 years | 1,931 | 100 | 15.0 | 25.1 | 19.9 | 33.6 | 6.4 |
| 45 to 54 years | 1,851 | 100 | 12.2 | 19.5 | 21.4 | 39.7 | 7.3 |
| 55 to 64 years | 1,272 | 100 | 11.0 | 12.9 | 21.9 | 48.5 | 5.7 |
| 65 years or more | 991 | 100 | 6.5 | 9.0 | 18.0 | 58.4 | 8.2 |

A-10 Likelihood Of Opening An Account By Previous Banking Status and Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Very likely (Percent) | Somewhat likely (Percent) | Not too likely (Percent) | Not likely at all (Percent) | Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|-----------------------|---------------------------|--------------------------|-----------------------------|-------------------|
| Education | | | | | | | |
| No high school degree | 3,478 | 100 | 9.8 | 18.6 | 21.9 | 44.2 | 5.5 |
| High school degree | 3,648 | 100 | 16.4 | 23.2 | 20.9 | 33.6 | 5.8 |
| Some college | 1,999 | 100 | 15.3 | 26.1 | 19.4 | 33.9 | 5.4 |
| College degree | 457 | 100 | 16.9 | 17.9 | 18.4 | 35.5 | 11.3 |
| Employment Status | | | | | | | |
| Employed | 4,111 | 100 | 14.0 | 24.7 | 22.1 | 34.0 | 5.2 |
| Unemployed | 1,253 | 100 | 22.8 | 32.2 | 19.0 | 21.3 | 4.7 |
| Not in labor force | 4,219 | 100 | 10.9 | 16.1 | 20.1 | 46.0 | 6.8 |
| Family Income | | | | | | | |
| Less than \$15,000 | 5,277 | 100 | 13.8 | 21.7 | 20.1 | 39.3 | 5.1 |
| Between \$15,000 and \$30,000 | 2,471 | 100 | 12.7 | 24.3 | 22.4 | 34.4 | 6.2 |
| Between \$30,000 and \$50,000 | 1,244 | 100 | 14.4 | 21.2 | 21.4 | 36.4 | 6.6 |
| Between \$50,000 and \$75,000 | 393 | 100 | 18.3 | 16.8 | 21.4 | 33.9 | 9.5 |
| At Least \$75,000 | 197 | 100 | 12.9 | 11.6 | 16.3 | 48.3 | 11.0 |
| Homeownership | | | | | | | |
| Homeowner | 2,044 | 100 | 12.4 | 16.6 | 22.6 | 39.1 | 9.3 |
| Non-homeowner | 7,538 | 100 | 14.1 | 23.3 | 20.4 | 37.2 | 4.9 |
| Geographic Region | | | | | | | |
| Northeast | 1,501 | 100 | 16.9 | 22.8 | 20.9 | 35.3 | 4.2 |
| Midwest | 1,744 | 100 | 12.8 | 21.5 | 20.4 | 36.8 | 8.4 |
| South | 4,295 | 100 | 13.7 | 22.5 | 21.0 | 36.9 | 6.0 |
| West | 2,043 | 100 | 12.5 | 20.3 | 21.0 | 41.6 | 4.6 |
| Disability Status | | | | | | | |
| Disabled | 1,990 | 100 | 8.4 | 15.6 | 21.8 | 48.6 | 5.5 |
| Not Disabled | 5,620 | 100 | 15.4 | 25.3 | 21.4 | 31.8 | 6.2 |
| Not Applicable | 1,973 | 100 | 14.5 | 18.5 | 18.4 | 43.3 | 5.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

A-11 Main Reason For Opening An Account By Household Characteristics, 2013

For all households that opened an account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | To put money in a safe place (Percent) | To pay for everyday purchases, write checks, or/and pay bills (Percent) | To be able to apply for a loan or mortgage (Percent) | To save money for the future (Percent) | To receive direct deposit (Percent) | To send money to family or friends (Percent) | Other (Specify) (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|--|---|--|--|-------------------------------------|--|---------------------------|-------------------|
| All | 1,891 | 100 | 19.1 | 25.0 | 0.5 | 7.1 | 34.2 | 0.5 | 10.6 | 3.1 |
| Household Type | | | | | | | | | | |
| Married couple | 638 | 100 | 22.5 | 30.5 | 0.8 | 7.5 | 27.8 | 0.8 | 8.1 | 2.0 |
| Unmarried female-headed family | 461 | 100 | 16.4 | 17.4 | - | 8.9 | 35.3 | - | 15.7 | 6.4 |
| Unmarried male-headed family | 173 | 100 | 14.7 | 32.7 | - | 6.1 | 31.9 | 2.5 | 11.4 | 0.8 |
| Female individual | 247 | 100 | 16.6 | 18.1 | - | 8.3 | 44.0 | - | 10.8 | 2.2 |
| Male individual | 373 | 100 | 20.1 | 25.9 | 1.0 | 4.0 | 38.6 | - | 8.0 | 2.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 469 | 100 | 18.7 | 20.3 | - | 7.8 | 42.2 | - | 7.5 | 3.5 |
| Hispanic | 431 | 100 | 17.5 | 32.7 | 0.1 | 7.1 | 33.3 | 1.0 | 7.0 | 1.3 |
| Asian | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| American Indian/Alaskan | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hawaiian/Pacific Islander | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 841 | 100 | 18.7 | 23.0 | 1.0 | 7.4 | 32.3 | 0.6 | 14.0 | 3.0 |
| Spanish only language spoken | | | | | | | | | | |
| Spanish is not the only language spoken | 1,767 | 100 | 18.7 | 24.8 | 0.5 | 6.9 | 34.4 | 0.5 | 10.8 | 3.3 |
| Spanish is only language spoken | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | | |
| U.S.-born | 1,486 | 100 | 18.1 | 22.5 | 0.6 | 6.8 | 37.7 | 0.4 | 10.7 | 3.3 |
| Foreign born citizen | 164 | 100 | 23.6 | 37.8 | - | 2.2 | 18.8 | - | 12.0 | 5.5 |
| Foreign born non citizen | 241 | 100 | 21.9 | 31.7 | - | 12.7 | 23.5 | 1.8 | 8.4 | - |
| Age Group | | | | | | | | | | |
| 15 to 24 years | 189 | 100 | 25.1 | 24.7 | 2.8 | 11.7 | 23.5 | 2.4 | 7.4 | 2.5 |
| 25 to 34 years | 393 | 100 | 20.4 | 26.1 | 0.2 | 5.1 | 34.7 | 0.2 | 10.3 | 3.0 |
| 35 to 44 years | 389 | 100 | 21.6 | 22.2 | - | 8.3 | 30.2 | - | 14.8 | 2.9 |
| 45 to 54 years | 420 | 100 | 13.5 | 30.4 | 0.5 | 7.9 | 33.1 | 1.0 | 10.3 | 3.2 |
| 55 to 64 years | 274 | 100 | 12.7 | 23.5 | 0.4 | 8.2 | 44.5 | - | 9.1 | 1.6 |
| 65 years or more | 226 | 100 | 25.4 | 19.5 | - | 1.9 | 38.9 | - | 8.7 | 5.5 |
| Disability Status | | | | | | | | | | |
| Disabled | 319 | 100 | 12.9 | 19.6 | 0.3 | 6.3 | 48.8 | - | 9.4 | 2.7 |
| Not Disabled | 1,157 | 100 | 18.5 | 27.6 | 0.2 | 7.6 | 31.1 | 0.4 | 11.8 | 2.8 |
| Not Applicable | 415 | 100 | 25.3 | 21.9 | 1.3 | 6.4 | 31.9 | 1.1 | 8.1 | 4.1 |

A-11 Main Reason For Opening An Account By Household Characteristics, 2013

For all households that opened an account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | To put money in a safe place (Percent) | To pay for everyday purchases, write checks, or/and pay bills (Percent) | To be able to apply for a loan or mortgage (Percent) | To save money for the future (Percent) | To receive direct deposit (Percent) | To send money to family or friends (Percent) | Other (Specify) (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--|---|--|--|-------------------------------------|--|---------------------------|-------------------|
| Education | | | | | | | | | | |
| No high school degree | 456 | 100 | 14.5 | 25.2 | - | 7.0 | 42.5 | 0.9 | 9.6 | 0.3 |
| High school degree | 641 | 100 | 19.7 | 26.0 | 0.4 | 6.5 | 33.3 | 0.7 | 10.6 | 2.7 |
| Some college | 559 | 100 | 14.8 | 22.2 | 0.2 | 7.4 | 37.4 | 0.1 | 12.1 | 5.6 |
| College degree | 236 | 100 | 36.1 | 28.3 | 2.2 | 8.2 | 13.4 | - | 8.5 | 3.3 |
| Employment Status | | | | | | | | | | |
| Employed | 1,151 | 100 | 20.3 | 27.4 | 0.8 | 8.1 | 29.2 | 0.4 | 11.5 | 2.3 |
| Unemployed | 151 | 100 | 20.0 | 38.3 | - | 6.1 | 21.7 | - | 11.1 | 2.8 |
| Not in labor force | 589 | 100 | 16.4 | 16.7 | - | 5.5 | 47.4 | 0.8 | 8.6 | 4.6 |
| Family Income | | | | | | | | | | |
| Less than \$15,000 | 611 | 100 | 12.6 | 23.0 | 0.2 | 8.9 | 39.4 | - | 14.3 | 1.7 |
| Between \$15,000 and \$30,000 | 539 | 100 | 20.8 | 24.4 | 1.0 | 5.0 | 37.1 | 1.8 | 7.1 | 2.9 |
| Between \$30,000 and \$50,000 | 351 | 100 | 22.2 | 29.5 | 0.6 | 5.7 | 33.1 | - | 4.8 | 4.2 |
| Between \$50,000 and \$75,000 | 163 | 100 | 15.9 | 32.0 | 0.4 | 5.4 | 32.1 | - | 8.5 | 5.8 |
| At Least \$75,000 | 227 | 100 | 29.8 | 19.7 | - | 10.8 | 16.9 | - | 19.2 | 3.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 748 | 100 | 19.4 | 21.9 | 1.1 | 8.9 | 33.7 | - | 9.8 | 5.3 |
| Non-homeowner | 1,143 | 100 | 18.9 | 27.0 | 0.1 | 6.0 | 34.6 | 0.8 | 11.1 | 1.6 |
| Geographic Region | | | | | | | | | | |
| Northeast | 356 | 100 | 27.2 | 32.2 | 1.5 | 1.6 | 23.0 | 1.3 | 10.2 | 3.2 |
| Midwest | 341 | 100 | 12.6 | 18.4 | 0.6 | 8.1 | 44.0 | - | 14.4 | 1.9 |
| South | 832 | 100 | 21.2 | 23.4 | 0.1 | 8.3 | 39.1 | - | 6.0 | 2.0 |
| West | 362 | 100 | 12.2 | 27.8 | 0.3 | 8.9 | 24.9 | 1.4 | 17.8 | 6.7 |
| Metropolitan Status | | | | | | | | | | |
| Metropolitan area - Principal City | 667 | 100 | 18.7 | 24.0 | 0.1 | 7.3 | 38.3 | 0.6 | 7.9 | 3.1 |
| Metropolitan area - Balance | 646 | 100 | 22.3 | 25.4 | 0.8 | 6.1 | 30.1 | - | 11.9 | 3.4 |
| Not in Metropolitan area | 303 | 100 | 12.2 | 28.5 | 0.3 | 8.2 | 33.5 | 1.5 | 12.9 | 2.9 |
| Not Identified | 276 | 100 | 19.7 | 22.6 | 0.8 | 7.8 | 34.9 | 0.3 | 11.4 | 2.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.



Appendix B – Checking and Savings Account Ownership, and Automatic Transfers: National Tables

B-1 Bank Account Type By Banking Status and Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) | Has Savings Account (Percent) | Does Not Have Savings Account (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|-------------------------------|---|-------------------|
| All | 123,750 | 100 | 7.7 | 66.8 | 2.0 | 21.7 | 1.8 | 68.8 | 29.5 | 1.7 |
| Unbanked and Underbanked | | | | | | | | | | |
| Unbanked | 9,582 | 100 | 100.0 | - | - | - | - | - | 100.0 | - |
| Banked: Underbanked | 24,757 | 100 | - | 62.6 | 4.8 | 31.6 | 0.9 | 67.5 | 31.7 | 0.8 |
| Banked: Fully Banked | 82,892 | 100 | - | 76.7 | 1.5 | 21.2 | 0.6 | 78.2 | 21.2 | 0.6 |
| Banked: Underbanked Status Unknown | 6,519 | 100 | - | 53.8 | 1.2 | 21.9 | 23.1 | 55.0 | 22.0 | 23.0 |
| Household Type | | | | | | | | | | |
| Married couple | 59,102 | 100 | 3.4 | 77.3 | 1.4 | 16.4 | 1.5 | 78.6 | 19.9 | 1.5 |
| Unmarried female-headed family | 15,802 | 100 | 18.4 | 50.1 | 3.2 | 26.2 | 2.0 | 53.5 | 44.6 | 1.9 |
| Unmarried male-headed family | 6,327 | 100 | 13.2 | 55.2 | 2.0 | 27.3 | 2.4 | 57.2 | 40.4 | 2.4 |
| Female individual | 22,150 | 100 | 7.4 | 61.8 | 2.2 | 26.6 | 2.0 | 64.0 | 34.0 | 2.0 |
| Male individual | 20,240 | 100 | 10.7 | 58.2 | 2.9 | 26.4 | 1.9 | 61.1 | 37.0 | 1.9 |
| Other | 128 | 100 | 16.3 | 48.6 | 5.9 | 14.8 | 14.3 | 54.5 | 37.2 | 8.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 16,801 | 100 | 20.5 | 47.7 | 4.3 | 25.1 | 2.3 | 52.1 | 45.7 | 2.2 |
| Hispanic | 14,948 | 100 | 17.9 | 50.7 | 2.5 | 27.0 | 1.9 | 53.2 | 45.1 | 1.8 |
| Asian | 5,882 | 100 | 2.2 | 76.4 | 1.4 | 18.2 | 1.9 | 77.8 | 20.4 | 1.8 |
| American Indian/Alaskan | 1,464 | 100 | 16.9 | 50.3 | 3.6 | 27.2 | 1.9 | 53.9 | 44.3 | 1.8 |
| Hawaiian/Pacific Islander | 314 | 100 | 6.1 | 58.8 | 5.2 | 27.9 | 1.9 | 64.0 | 34.1 | 1.9 |
| White non-Black non-Hispanic | 84,310 | 100 | 3.6 | 73.0 | 1.5 | 20.1 | 1.7 | 74.5 | 23.8 | 1.6 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 7.1 | 67.6 | 2.0 | 21.5 | 1.8 | 69.6 | 28.7 | 1.7 |
| Spanish is only language spoken | 2,654 | 100 | 34.9 | 29.0 | 4.4 | 30.0 | 1.7 | 33.4 | 64.9 | 1.7 |
| Nativity | | | | | | | | | | |
| U.S.-born | 106,397 | 100 | 6.9 | 68.4 | 2.0 | 21.0 | 1.8 | 70.4 | 27.9 | 1.7 |
| Foreign born citizen | 9,252 | 100 | 4.7 | 65.8 | 2.2 | 25.1 | 2.2 | 68.0 | 29.9 | 2.2 |
| Foreign born non citizen | 8,102 | 100 | 22.7 | 46.8 | 2.5 | 26.5 | 1.5 | 49.2 | 49.4 | 1.4 |

B-1 Bank Account Type By Banking Status and Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) | Has Savings Account (Percent) | Does Not Have Savings Account (Percent) | Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|-------------------------------|---|-------------------|
| Age Group | | | | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 15.7 | 57.3 | 1.7 | 22.9 | 2.3 | 59.0 | 39.0 | 1.9 |
| 25 to 34 years | 20,464 | 100 | 12.5 | 65.3 | 1.6 | 19.3 | 1.3 | 67.0 | 31.8 | 1.2 |
| 35 to 44 years | 21,408 | 100 | 9.0 | 67.2 | 2.0 | 20.3 | 1.5 | 69.2 | 29.3 | 1.5 |
| 45 to 54 years | 24,551 | 100 | 7.5 | 68.5 | 2.1 | 20.0 | 1.9 | 70.6 | 27.6 | 1.8 |
| 55 to 64 years | 22,710 | 100 | 5.6 | 67.8 | 2.3 | 22.5 | 1.8 | 70.2 | 28.2 | 1.7 |
| 65 years or more | 28,372 | 100 | 3.5 | 67.2 | 2.1 | 24.9 | 2.3 | 69.3 | 28.4 | 2.3 |
| Disability Status | | | | | | | | | | |
| Disabled | 10,841 | 100 | 18.4 | 41.8 | 4.9 | 33.2 | 1.8 | 46.7 | 51.5 | 1.8 |
| Not Disabled | 78,293 | 100 | 7.2 | 70.8 | 1.6 | 18.8 | 1.6 | 72.5 | 26.0 | 1.5 |
| Not Applicable | 34,616 | 100 | 5.7 | 65.4 | 2.0 | 24.5 | 2.3 | 67.5 | 30.3 | 2.2 |
| Education | | | | | | | | | | |
| No high school degree | 13,871 | 100 | 25.1 | 34.9 | 4.8 | 33.3 | 2.0 | 39.7 | 58.4 | 1.9 |
| High school degree | 33,684 | 100 | 10.8 | 57.0 | 2.5 | 27.5 | 2.1 | 59.5 | 38.4 | 2.0 |
| Some college | 36,007 | 100 | 5.6 | 69.5 | 1.7 | 21.6 | 1.6 | 71.3 | 27.2 | 1.5 |
| College degree | 40,188 | 100 | 1.1 | 83.4 | 0.9 | 12.8 | 1.7 | 84.4 | 13.9 | 1.7 |
| Employment Status | | | | | | | | | | |
| Employed | 75,587 | 100 | 5.4 | 72.5 | 1.7 | 18.8 | 1.6 | 74.2 | 24.3 | 1.5 |
| Unemployed | 5,436 | 100 | 23.0 | 48.6 | 2.0 | 24.1 | 2.3 | 50.7 | 47.3 | 2.0 |
| Not in labor force | 42,727 | 100 | 9.9 | 59.0 | 2.6 | 26.4 | 2.2 | 61.6 | 36.3 | 2.1 |
| Family Income | | | | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 27.7 | 31.5 | 4.7 | 34.1 | 2.0 | 36.3 | 61.8 | 2.0 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 11.4 | 51.0 | 2.9 | 32.8 | 1.9 | 53.9 | 44.2 | 1.8 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 5.1 | 66.6 | 2.0 | 24.5 | 1.9 | 68.6 | 29.6 | 1.8 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 1.7 | 78.3 | 1.1 | 17.0 | 1.8 | 79.4 | 18.8 | 1.7 |
| At Least \$75,000 | 35,895 | 100 | 0.5 | 87.9 | 0.7 | 9.3 | 1.6 | 88.6 | 9.9 | 1.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 80,136 | 100 | 2.6 | 76.0 | 1.5 | 18.2 | 1.8 | 77.5 | 20.8 | 1.7 |
| Non-homeowner | 43,614 | 100 | 17.3 | 49.8 | 3.1 | 28.0 | 1.9 | 52.9 | 45.3 | 1.8 |
| Geographic Region | | | | | | | | | | |
| Northeast | 22,199 | 100 | 6.8 | 69.4 | 2.1 | 20.0 | 1.7 | 71.6 | 26.7 | 1.7 |
| Midwest | 27,315 | 100 | 6.4 | 69.1 | 2.5 | 19.9 | 2.1 | 71.6 | 26.4 | 2.0 |
| South | 46,738 | 100 | 9.2 | 61.0 | 2.1 | 26.0 | 1.7 | 63.2 | 35.2 | 1.6 |
| West | 27,498 | 100 | 7.4 | 72.0 | 1.4 | 17.4 | 1.8 | 73.4 | 24.9 | 1.7 |

B-1 Bank Account Type By Banking Status and Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) | Has Savings Account (Percent) | Does Not Have Savings Account (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|-------------------------------|---|-------------------|
| Metropolitan Status | | | | | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 11.4 | 64.4 | 2.3 | 19.9 | 2.0 | 66.8 | 31.4 | 1.9 |
| Metropolitan area - Balance | 51,229 | 100 | 5.5 | 71.5 | 1.4 | 19.7 | 1.9 | 73.0 | 25.2 | 1.8 |
| Not in Metropolitan area | 19,325 | 100 | 8.5 | 57.6 | 2.7 | 29.4 | 1.9 | 60.3 | 37.8 | 1.8 |
| Not Identified | 18,686 | 100 | 6.4 | 67.5 | 2.4 | 22.5 | 1.2 | 69.9 | 28.9 | 1.2 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

B-2 Banking Status By Bank Account Type, 2013

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|----------------------------------|------------------------------|-----------------------|-------------------------------|--------------------------------|--|
| All | 114,168 | 100 | 21.7 | 72.6 | 5.7 |
| Bank Account Type | | | | | |
| Checking and Savings | 82,609 | 100 | 18.8 | 77.0 | 4.2 |
| Savings Only | 2,507 | 100 | 47.6 | 49.2 | 3.2 |
| Checking Only | 26,810 | 100 | 29.2 | 65.5 | 5.3 |
| Banked, Account Type Unknown | 2,241 | 100 | 10.3 | 22.6 | 67.1 |
| Savings Account Ownership | | | | | |
| Has Savings Account | 85,152 | 100 | 19.6 | 76.2 | 4.2 |
| Does Not Have Savings Account | 26,865 | 100 | 29.2 | 65.4 | 5.3 |
| Unknown | 2,151 | 100 | 8.7 | 21.7 | 69.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

B-3a Use of Direct Deposit or Automatic Transfers By Household Characteristics, 2013

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Direct Deposit or Auto Transfer into Checking and Savings (Percent) | Direct Deposit or Auto Transfer into Checking Only (Percent) | Direct Deposit or Auto Transfer into Savings Only (Percent) | Direct Deposit or Auto Transfer into Direct Deposit Account Type Unknown (Percent) | Direct Deposit or Auto Transfer into No Direct Deposit (banked) (Percent) | Direct Deposit or Auto Transfer Unknown (Percent) |
|---|------------------------------|-----------------------|---|--|---|--|---|---|
| All | 114,168 | 100 | 10.6 | 65.4 | 3.3 | 1.1 | 16.7 | 3.0 |
| Household Type | | | | | | | | |
| Married couple | 57,067 | 100 | 12.7 | 66.2 | 2.8 | 1.0 | 14.6 | 2.8 |
| Unmarried female-headed family | 12,900 | 100 | 7.6 | 63.7 | 4.0 | 1.0 | 21.0 | 2.7 |
| Unmarried male-headed family | 5,493 | 100 | 5.9 | 61.6 | 3.1 | 0.9 | 25.5 | 3.1 |
| Female individual | 20,516 | 100 | 9.4 | 68.5 | 3.8 | 1.1 | 13.7 | 3.5 |
| Male individual | 18,084 | 100 | 8.8 | 61.7 | 4.0 | 1.1 | 21.2 | 3.2 |
| Other | 107 | 100 | 15.6 | 63.1 | - | 5.4 | 6.9 | 9.1 |
| Race/Ethnicity | | | | | | | | |
| Black | 13,352 | 100 | 10.0 | 62.9 | 4.8 | 0.7 | 16.9 | 4.6 |
| Hispanic | 12,268 | 100 | 5.5 | 58.8 | 3.0 | 0.9 | 29.1 | 2.7 |
| Asian | 5,755 | 100 | 8.1 | 60.2 | 2.9 | 1.4 | 23.8 | 3.6 |
| American Indian/Alaskan | 1,216 | 100 | 10.8 | 62.3 | 4.5 | 0.7 | 18.4 | 3.3 |
| Hawaiian/Pacific Islander | 295 | 100 | 6.2 | 52.5 | 6.7 | 2.2 | 28.0 | 4.3 |
| White non-Black non-Hispanic | 81,252 | 100 | 11.6 | 67.2 | 3.1 | 1.1 | 14.2 | 2.7 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | |
| Spanish is not the only language spoken | 112,441 | 100 | 10.7 | 65.6 | 3.3 | 1.1 | 16.3 | 3.0 |
| Spanish is only language spoken | 1,727 | 100 | 2.5 | 50.8 | 2.7 | 0.2 | 41.7 | 2.1 |
| Nativity | | | | | | | | |
| U.S.-born | 99,094 | 100 | 11.2 | 66.6 | 3.4 | 1.1 | 14.7 | 2.9 |
| Foreign born citizen | 8,814 | 100 | 7.0 | 61.2 | 3.4 | 1.3 | 23.5 | 3.6 |
| Foreign born non citizen | 6,260 | 100 | 4.8 | 51.7 | 1.9 | 0.3 | 38.6 | 2.7 |
| Age Group | | | | | | | | |
| 15 to 24 years | 5,262 | 100 | 6.8 | 59.1 | 2.4 | 0.6 | 28.2 | 2.9 |
| 25 to 34 years | 17,909 | 100 | 10.9 | 62.5 | 2.3 | 1.0 | 21.2 | 2.1 |
| 35 to 44 years | 19,477 | 100 | 11.3 | 63.1 | 2.5 | 1.0 | 19.5 | 2.6 |
| 45 to 54 years | 22,700 | 100 | 11.7 | 62.2 | 3.0 | 1.1 | 18.6 | 3.4 |
| 55 to 64 years | 21,438 | 100 | 10.5 | 65.3 | 4.0 | 1.0 | 16.7 | 2.5 |
| 65 years or more | 27,381 | 100 | 9.7 | 72.8 | 4.4 | 1.2 | 7.9 | 3.9 |
| Disability Status | | | | | | | | |
| Disabled | 8,852 | 100 | 6.0 | 70.6 | 5.8 | 0.5 | 14.5 | 2.5 |
| Not Disabled | 72,673 | 100 | 11.7 | 62.4 | 2.7 | 1.1 | 19.4 | 2.7 |
| Not Applicable | 32,643 | 100 | 9.2 | 70.6 | 4.1 | 1.1 | 11.2 | 3.7 |

B-3a Use of Direct Deposit or Automatic Transfers By Household Characteristics, 2013

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Direct Deposit or Auto Transfer into Checking and Savings (Percent) | Direct Deposit or Auto Transfer into Checking Only (Percent) | Direct Deposit or Auto Transfer into Savings Only (Percent) | Direct Deposit or Auto Transfer into Direct Deposit Account Type Unknown (Percent) | Direct Deposit or Auto Transfer into No Direct Deposit (banked) (Percent) | Direct Deposit or Auto Transfer Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---|--|---|--|---|---|
| Education | | | | | | | | |
| No high school degree | 10,393 | 100 | 4.1 | 60.3 | 5.7 | 0.5 | 26.2 | 3.1 |
| High school degree | 30,036 | 100 | 8.0 | 64.1 | 3.7 | 0.9 | 19.9 | 3.4 |
| Some college | 34,008 | 100 | 10.3 | 65.8 | 3.0 | 1.0 | 17.0 | 2.9 |
| College degree | 39,731 | 100 | 14.4 | 67.2 | 2.7 | 1.3 | 11.6 | 2.7 |
| Employment Status | | | | | | | | |
| Employed | 71,476 | 100 | 12.0 | 63.7 | 2.7 | 1.0 | 17.9 | 2.7 |
| Unemployed | 4,184 | 100 | 5.4 | 54.7 | 2.5 | 1.5 | 32.9 | 3.0 |
| Not in labor force | 38,508 | 100 | 8.4 | 69.6 | 4.6 | 1.1 | 12.8 | 3.5 |
| Family Income | | | | | | | | |
| Less than \$15,000 | 13,767 | 100 | 3.5 | 61.1 | 5.7 | 1.0 | 25.6 | 3.2 |
| Between \$15,000 and \$30,000 | 19,292 | 100 | 5.4 | 63.7 | 3.6 | 1.0 | 22.9 | 3.5 |
| Between \$30,000 and \$50,000 | 23,252 | 100 | 8.7 | 64.5 | 3.3 | 0.9 | 19.7 | 2.8 |
| Between \$50,000 and \$75,000 | 22,159 | 100 | 11.4 | 67.9 | 2.8 | 0.9 | 14.0 | 3.0 |
| At Least \$75,000 | 35,698 | 100 | 16.8 | 66.9 | 2.6 | 1.3 | 9.7 | 2.7 |
| Homeownership | | | | | | | | |
| Homeowner | 78,092 | 100 | 12.1 | 67.0 | 3.2 | 1.2 | 13.5 | 2.9 |
| Non-homeowner | 36,075 | 100 | 7.1 | 61.7 | 3.6 | 0.8 | 23.6 | 3.1 |
| Geographic Region | | | | | | | | |
| Northeast | 20,698 | 100 | 10.0 | 64.2 | 4.5 | 1.0 | 17.3 | 3.0 |
| Midwest | 25,571 | 100 | 12.0 | 65.4 | 3.9 | 1.3 | 14.1 | 3.3 |
| South | 42,443 | 100 | 10.2 | 66.9 | 2.6 | 0.8 | 16.8 | 2.6 |
| West | 25,456 | 100 | 10.1 | 63.7 | 3.0 | 1.2 | 18.7 | 3.1 |
| Metropolitan Status | | | | | | | | |
| Metropolitan area - Principal City | 30,562 | 100 | 10.2 | 62.1 | 3.7 | 0.9 | 19.7 | 3.4 |
| Metropolitan area - Balance | 48,419 | 100 | 11.2 | 67.1 | 2.9 | 1.1 | 14.6 | 3.0 |
| Not in Metropolitan area | 17,690 | 100 | 8.9 | 65.8 | 3.5 | 1.2 | 17.7 | 2.8 |
| Not Identified | 17,496 | 100 | 10.9 | 65.9 | 3.5 | 1.0 | 16.2 | 2.4 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

B-3b Use of Direct Deposit or Automatic Transfers By Household Characteristics, 2013

For all banked households that used direct deposit or auto transfer, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Direct Deposit or Auto Transfer into Checking and Savings (Percent) | Direct Deposit or Auto Transfer into Checking Only (Percent) | Direct Deposit or Auto Transfer into Savings Only (Percent) | Direct Deposit or Auto Transfer into Direct Deposit Account Type Unknown (Percent) |
|---|------------------------------|-----------------------|---|--|---|--|
| All | 91,697 | 100 | 13.2 | 81.4 | 4.1 | 1.3 |
| Household Type | | | | | | |
| Married couple | 47,184 | 100 | 15.3 | 80.0 | 3.4 | 1.3 |
| Unmarried female-headed family | 9,841 | 100 | 9.9 | 83.5 | 5.3 | 1.4 |
| Unmarried male-headed family | 3,924 | 100 | 8.3 | 86.2 | 4.3 | 1.2 |
| Female individual | 16,990 | 100 | 11.4 | 82.7 | 4.5 | 1.4 |
| Male individual | 13,667 | 100 | 11.6 | 81.6 | 5.3 | 1.4 |
| Other | 90 | 100 | 18.5 | 75.0 | - | 6.5 |
| Race/Ethnicity | | | | | | |
| Black | 10,481 | 100 | 12.8 | 80.2 | 6.2 | 0.9 |
| Hispanic | 8,375 | 100 | 8.1 | 86.2 | 4.3 | 1.4 |
| Asian | 4,179 | 100 | 11.1 | 83.0 | 3.9 | 2.0 |
| American Indian/Alaskan | 952 | 100 | 13.9 | 79.5 | 5.7 | 0.9 |
| Hawaiian/Pacific Islander | 200 | 100 | 9.2 | 77.7 | 9.9 | 3.3 |
| White non-Black non-Hispanic | 67,481 | 100 | 14.0 | 80.9 | 3.8 | 1.3 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 90,727 | 100 | 13.2 | 81.3 | 4.1 | 1.3 |
| Spanish is only language spoken | 970 | 100 | 4.4 | 90.4 | 4.7 | 0.4 |
| Nativity | | | | | | |
| U.S.-born | 81,600 | 100 | 13.7 | 80.9 | 4.1 | 1.3 |
| Foreign born citizen | 6,421 | 100 | 9.6 | 84.0 | 4.7 | 1.8 |
| Foreign born non citizen | 3,676 | 100 | 8.2 | 88.1 | 3.2 | 0.5 |
| Age Group | | | | | | |
| 15 to 24 years | 3,623 | 100 | 9.9 | 85.8 | 3.5 | 0.9 |
| 25 to 34 years | 13,732 | 100 | 14.2 | 81.5 | 3.0 | 1.3 |
| 35 to 44 years | 15,169 | 100 | 14.5 | 81.0 | 3.3 | 1.2 |
| 45 to 54 years | 17,706 | 100 | 15.0 | 79.7 | 3.9 | 1.4 |
| 55 to 64 years | 17,320 | 100 | 12.9 | 80.8 | 5.0 | 1.3 |
| 65 years or more | 24,147 | 100 | 11.0 | 82.6 | 5.0 | 1.4 |
| Disability Status | | | | | | |
| Disabled | 7,340 | 100 | 7.3 | 85.1 | 7.0 | 0.6 |
| Not Disabled | 56,587 | 100 | 15.0 | 80.1 | 3.4 | 1.4 |
| Not Applicable | 27,770 | 100 | 10.9 | 83.0 | 4.8 | 1.3 |

B-3b Use of Direct Deposit or Automatic Transfers By Household Characteristics, 2013

For all banked households that used direct deposit or auto transfer, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Direct Deposit or Auto Transfer into Checking and Savings (Percent) | Direct Deposit or Auto Transfer into Checking Only (Percent) | Direct Deposit or Auto Transfer into Savings Only (Percent) | Direct Deposit or Auto Transfer into Direct Deposit Account Type Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---|--|---|--|
| Education | | | | | | |
| No high school degree | 7,347 | 100 | 5.8 | 85.3 | 8.1 | 0.7 |
| High school degree | 23,061 | 100 | 10.5 | 83.5 | 4.8 | 1.2 |
| Some college | 27,259 | 100 | 12.9 | 82.1 | 3.7 | 1.3 |
| College degree | 34,030 | 100 | 16.8 | 78.5 | 3.2 | 1.5 |
| Employment Status | | | | | | |
| Employed | 56,773 | 100 | 15.1 | 80.2 | 3.4 | 1.3 |
| Unemployed | 2,682 | 100 | 8.4 | 85.3 | 4.0 | 2.3 |
| Not in labor force | 32,242 | 100 | 10.1 | 83.1 | 5.5 | 1.3 |
| Family Income | | | | | | |
| Less than \$15,000 | 9,799 | 100 | 4.9 | 85.8 | 8.0 | 1.3 |
| Between \$15,000 and \$30,000 | 14,212 | 100 | 7.3 | 86.5 | 4.9 | 1.3 |
| Between \$30,000 and \$50,000 | 18,024 | 100 | 11.3 | 83.3 | 4.3 | 1.2 |
| Between \$50,000 and \$75,000 | 18,406 | 100 | 13.7 | 81.8 | 3.4 | 1.1 |
| At Least \$75,000 | 31,256 | 100 | 19.2 | 76.4 | 2.9 | 1.5 |
| Homeownership | | | | | | |
| Homeowner | 65,261 | 100 | 14.5 | 80.2 | 3.8 | 1.4 |
| Non-homeowner | 26,435 | 100 | 9.7 | 84.2 | 4.9 | 1.2 |
| Geographic Region | | | | | | |
| Northeast | 16,484 | 100 | 12.6 | 80.6 | 5.7 | 1.2 |
| Midwest | 21,115 | 100 | 14.5 | 79.1 | 4.7 | 1.6 |
| South | 34,208 | 100 | 12.7 | 83.0 | 3.2 | 1.1 |
| West | 19,889 | 100 | 13.0 | 81.6 | 3.9 | 1.6 |
| Metropolitan Status | | | | | | |
| Metropolitan area - Principal City | 23,519 | 100 | 13.3 | 80.7 | 4.9 | 1.2 |
| Metropolitan area - Balance | 39,873 | 100 | 13.7 | 81.5 | 3.5 | 1.4 |
| Not in Metropolitan area | 14,063 | 100 | 11.2 | 82.8 | 4.4 | 1.6 |
| Not Identified | 14,242 | 100 | 13.4 | 81.0 | 4.4 | 1.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

Appendix C – Prepaid Debit Cards: National Tables

C-1 Prepaid Debit Card Use And Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 3.9 | 4.0 | 4.1 | 82.3 | 5.7 |
| Unbanked and Underbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 16.8 | 5.5 | 4.9 | 65.4 | 7.5 |
| Banked: Underbanked | 24,757 | 100 | 6.6 | 6.6 | 6.5 | 79.1 | 1.2 |
| Banked: Fully Banked | 82,892 | 100 | 1.9 | 3.3 | 3.6 | 90.6 | 0.6 |
| Banked: Underbanked Status Unknown | 6,519 | 100 | 0.3 | 0.4 | 0.7 | 13.8 | 84.8 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 3.2 | 3.9 | 3.7 | 84.2 | 5.0 |
| Unmarried female-headed family | 15,802 | 100 | 7.4 | 5.7 | 5.3 | 75.5 | 6.1 |
| Unmarried male-headed family | 6,327 | 100 | 5.4 | 4.9 | 4.2 | 80.7 | 4.8 |
| Female individual | 22,150 | 100 | 3.2 | 3.1 | 3.9 | 83.3 | 6.4 |
| Male individual | 20,240 | 100 | 3.6 | 3.6 | 4.6 | 81.4 | 6.7 |
| Other | 128 | 100 | 3.6 | 3.6 | 2.2 | 83.0 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 7.0 | 4.5 | 5.5 | 75.0 | 8.0 |
| Hispanic | 14,948 | 100 | 4.6 | 3.2 | 2.8 | 83.3 | 6.2 |
| Asian | 5,882 | 100 | 2.4 | 2.1 | 2.9 | 85.6 | 7.0 |
| American Indian/Alaskan | 1,464 | 100 | 8.4 | 6.3 | 4.0 | 76.8 | 4.5 |
| Hawaiian/Pacific Islander | 314 | 100 | 6.0 | 3.7 | 5.1 | 79.9 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 3.2 | 4.1 | 4.1 | 83.5 | 5.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 3.9 | 4.0 | 4.2 | 82.2 | 5.7 |
| Spanish is only language spoken | 2,654 | 100 | 4.9 | 1.9 | 1.8 | 85.3 | 6.1 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 4.1 | 4.2 | 4.4 | 81.8 | 5.5 |
| Foreign born citizen | 9,252 | 100 | 2.3 | 1.8 | 2.4 | 86.6 | 7.0 |
| Foreign born non citizen | 8,102 | 100 | 3.5 | 3.2 | 2.7 | 83.4 | 7.1 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 5.7 | 7.0 | 6.1 | 76.4 | 4.9 |
| 25 to 34 years | 20,464 | 100 | 5.6 | 5.3 | 5.8 | 77.7 | 5.5 |
| 35 to 44 years | 21,408 | 100 | 4.8 | 5.5 | 4.8 | 79.4 | 5.5 |
| 45 to 54 years | 24,551 | 100 | 4.8 | 4.4 | 4.4 | 80.8 | 5.6 |
| 55 to 64 years | 22,710 | 100 | 3.2 | 3.2 | 3.3 | 85.4 | 4.9 |
| 65 years or more | 28,372 | 100 | 1.5 | 1.5 | 2.3 | 87.9 | 6.8 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 7.5 | 4.9 | 4.6 | 77.2 | 5.8 |
| Not Disabled | 78,293 | 100 | 4.2 | 4.5 | 4.5 | 81.5 | 5.3 |
| Not Applicable | 34,616 | 100 | 2.2 | 2.5 | 3.0 | 85.8 | 6.5 |

C-1 Prepaid Debit Card Use And Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 5.4 | 3.5 | 2.7 | 82.3 | 6.1 |
| High school degree | 33,684 | 100 | 4.3 | 3.8 | 4.1 | 81.7 | 6.1 |
| Some college | 36,007 | 100 | 4.5 | 4.3 | 4.6 | 81.2 | 5.4 |
| College degree | 40,188 | 100 | 2.6 | 4.1 | 4.1 | 83.8 | 5.4 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 3.8 | 4.5 | 4.7 | 81.7 | 5.2 |
| Unemployed | 5,436 | 100 | 8.3 | 6.6 | 5.9 | 74.1 | 5.1 |
| Not in labor force | 42,727 | 100 | 3.5 | 2.7 | 2.9 | 84.4 | 6.6 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 7.0 | 4.4 | 4.6 | 77.6 | 6.5 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 4.6 | 3.7 | 3.7 | 81.7 | 6.3 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 4.4 | 3.9 | 4.2 | 81.4 | 6.1 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 2.7 | 3.8 | 4.6 | 83.7 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 2.4 | 4.2 | 3.7 | 84.9 | 4.9 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 2.5 | 3.4 | 3.5 | 85.2 | 5.3 |
| Non-homeowner | 43,614 | 100 | 6.6 | 5.0 | 5.2 | 76.9 | 6.3 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 2.9 | 3.7 | 3.7 | 83.7 | 6.0 |
| Midwest | 27,315 | 100 | 4.2 | 4.7 | 4.5 | 81.3 | 5.3 |
| South | 46,738 | 100 | 4.5 | 3.9 | 4.2 | 81.5 | 5.8 |
| West | 27,498 | 100 | 3.4 | 3.6 | 3.8 | 83.5 | 5.6 |
| Metropolitan Status | | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 4.4 | 3.8 | 4.3 | 81.3 | 6.1 |
| Metropolitan area - Balance | 51,229 | 100 | 3.3 | 3.9 | 3.7 | 83.1 | 5.9 |
| Not in Metropolitan area | 19,325 | 100 | 4.5 | 4.3 | 3.8 | 82.6 | 4.8 |
| Not Identified | 18,686 | 100 | 4.1 | 4.2 | 5.2 | 81.5 | 5.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-2 Prepaid Debit Card Use and Recency Of Use By Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 3.9 | 4.0 | 4.1 | 82.3 | 5.7 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 3.2 | 3.9 | 3.7 | 84.2 | 5.0 |
| Unmarried female-headed family | 15,802 | 100 | 7.4 | 5.7 | 5.3 | 75.5 | 6.1 |
| Unmarried male-headed family | 6,327 | 100 | 5.4 | 4.9 | 4.2 | 80.7 | 4.8 |
| Female individual | 22,150 | 100 | 3.2 | 3.1 | 3.9 | 83.3 | 6.4 |
| Male individual | 20,240 | 100 | 3.6 | 3.6 | 4.6 | 81.4 | 6.7 |
| Other | 128 | 100 | 3.6 | 3.6 | 2.2 | 83.0 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 7.0 | 4.5 | 5.5 | 75.0 | 8.0 |
| Hispanic | 14,948 | 100 | 4.6 | 3.2 | 2.8 | 83.3 | 6.2 |
| Asian | 5,882 | 100 | 2.4 | 2.1 | 2.9 | 85.6 | 7.0 |
| American Indian/Alaskan | 1,464 | 100 | 8.4 | 6.3 | 4.0 | 76.8 | 4.5 |
| Hawaiian/Pacific Islander | 314 | 100 | 6.0 | 3.7 | 5.1 | 79.9 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 3.2 | 4.1 | 4.1 | 83.5 | 5.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 3.9 | 4.0 | 4.2 | 82.2 | 5.7 |
| Spanish is only language spoken | 2,654 | 100 | 4.9 | 1.9 | 1.8 | 85.3 | 6.1 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 4.1 | 4.2 | 4.4 | 81.8 | 5.5 |
| Foreign born citizen | 9,252 | 100 | 2.3 | 1.8 | 2.4 | 86.6 | 7.0 |
| Foreign born non citizen | 8,102 | 100 | 3.5 | 3.2 | 2.7 | 83.4 | 7.1 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 5.7 | 7.0 | 6.1 | 76.4 | 4.9 |
| 25 to 34 years | 20,464 | 100 | 5.6 | 5.3 | 5.8 | 77.7 | 5.5 |
| 35 to 44 years | 21,408 | 100 | 4.8 | 5.5 | 4.8 | 79.4 | 5.5 |
| 45 to 54 years | 24,551 | 100 | 4.8 | 4.4 | 4.4 | 80.8 | 5.6 |
| 55 to 64 years | 22,710 | 100 | 3.2 | 3.2 | 3.3 | 85.4 | 4.9 |
| 65 years or more | 28,372 | 100 | 1.5 | 1.5 | 2.3 | 87.9 | 6.8 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 7.5 | 4.9 | 4.6 | 77.2 | 5.8 |
| Not Disabled | 78,293 | 100 | 4.2 | 4.5 | 4.5 | 81.5 | 5.3 |
| Not Applicable | 34,616 | 100 | 2.2 | 2.5 | 3.0 | 85.8 | 6.5 |
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 5.4 | 3.5 | 2.7 | 82.3 | 6.1 |
| High school degree | 33,684 | 100 | 4.3 | 3.8 | 4.1 | 81.7 | 6.1 |
| Some college | 36,007 | 100 | 4.5 | 4.3 | 4.6 | 81.2 | 5.4 |
| College degree | 40,188 | 100 | 2.6 | 4.1 | 4.1 | 83.8 | 5.4 |

C-2 Prepaid Debit Card Use and Recency Of Use By Household Characteristics, 2013

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 3.8 | 4.5 | 4.7 | 81.7 | 5.2 |
| Unemployed | 5,436 | 100 | 8.3 | 6.6 | 5.9 | 74.1 | 5.1 |
| Not in labor force | 42,727 | 100 | 3.5 | 2.7 | 2.9 | 84.4 | 6.6 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 7.0 | 4.4 | 4.6 | 77.6 | 6.5 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 4.6 | 3.7 | 3.7 | 81.7 | 6.3 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 4.4 | 3.9 | 4.2 | 81.4 | 6.1 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 2.7 | 3.8 | 4.6 | 83.7 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 2.4 | 4.2 | 3.7 | 84.9 | 4.9 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 2.5 | 3.4 | 3.5 | 85.2 | 5.3 |
| Non-homeowner | 43,614 | 100 | 6.6 | 5.0 | 5.2 | 76.9 | 6.3 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 2.9 | 3.7 | 3.7 | 83.7 | 6.0 |
| Midwest | 27,315 | 100 | 4.2 | 4.7 | 4.5 | 81.3 | 5.3 |
| South | 46,738 | 100 | 4.5 | 3.9 | 4.2 | 81.5 | 5.8 |
| West | 27,498 | 100 | 3.4 | 3.6 | 3.8 | 83.5 | 5.6 |
| Metropolitan Status | | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 4.4 | 3.8 | 4.3 | 81.3 | 6.1 |
| Metropolitan area - Balance | 51,229 | 100 | 3.3 | 3.9 | 3.7 | 83.1 | 5.9 |
| Not in Metropolitan area | 19,325 | 100 | 4.5 | 4.3 | 3.8 | 82.6 | 4.8 |
| Not Identified | 18,686 | 100 | 4.1 | 4.2 | 5.2 | 81.5 | 5.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-3 Prepaid Debit Card Use and Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, column percent

| Characteristics | All | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|---|---------|------------------------|--------------------------------|------------|---------|
| Number of Households (1000s) | 123,750 | 9,791 | 5,026 | 101,854 | 7,078 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 |
| Unbanked and Underbanked (Percent) | | | | | |
| Unbanked | 7.7 | 21.8 | 9.2 | 6.1 | 10.2 |
| Banked: Underbanked | 20.0 | 33.2 | 31.9 | 19.2 | 4.5 |
| Banked: Fully Banked | 67.0 | 44.6 | 58.0 | 73.7 | 7.2 |
| Banked: Underbanked Status Unknown | 5.3 | 0.5 | 0.9 | 0.9 | 78.1 |
| Household Type (Percent) | | | | | |
| Married couple | 47.8 | 42.9 | 42.5 | 48.9 | 42.3 |
| Unmarried female-headed family | 12.8 | 21.2 | 16.4 | 11.7 | 13.7 |
| Unmarried male-headed family | 5.1 | 6.6 | 5.3 | 5.0 | 4.3 |
| Female individual | 17.9 | 14.4 | 17.2 | 18.1 | 20.2 |
| Male individual | 16.4 | 14.9 | 18.6 | 16.2 | 19.3 |
| Other | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Race/Ethnicity (Percent) | | | | | |
| Black | 13.6 | 19.7 | 18.2 | 12.4 | 19.2 |
| Hispanic | 12.1 | 11.9 | 8.1 | 12.2 | 13.1 |
| Asian | 4.8 | 2.7 | 3.3 | 4.9 | 5.9 |
| American Indian/Alaskan | 1.2 | 2.2 | 1.2 | 1.1 | 0.9 |
| Hawaiian/Pacific Islander | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 |
| White non-Black non-Hispanic | 68.1 | 63.2 | 68.9 | 69.1 | 60.6 |
| Other non-Black non-Hispanic | - | - | - | - | - |
| Spanish only language spoken (Percent) | | | | | |
| Spanish is not the only language spoken | 97.9 | 98.2 | 99.0 | 97.8 | 97.7 |
| Spanish is only language spoken | 2.1 | 1.8 | 1.0 | 2.2 | 2.3 |
| Nativity (Percent) | | | | | |
| U.S.-born | 86.0 | 90.6 | 91.5 | 85.5 | 82.6 |
| Foreign born citizen | 7.5 | 3.8 | 4.2 | 7.9 | 9.2 |
| Foreign born non citizen | 6.5 | 5.6 | 4.3 | 6.6 | 8.2 |
| Age Group (Percent) | | | | | |
| 15 to 24 years | 5.0 | 8.1 | 7.6 | 4.7 | 4.3 |
| 25 to 34 years | 16.5 | 22.9 | 23.6 | 15.6 | 16.0 |
| 35 to 44 years | 17.3 | 22.5 | 20.2 | 16.7 | 16.8 |
| 45 to 54 years | 19.8 | 22.9 | 21.6 | 19.5 | 19.4 |
| 55 to 64 years | 18.4 | 14.9 | 14.5 | 19.0 | 16.0 |
| 65 years or more | 22.9 | 8.7 | 12.5 | 24.5 | 27.6 |
| Disability Status (Percent) | | | | | |
| Disabled | 8.8 | 13.7 | 10.0 | 8.2 | 8.9 |
| Not Disabled | 63.3 | 69.5 | 69.9 | 62.6 | 59.3 |
| Not Applicable | 28.0 | 16.8 | 20.1 | 29.2 | 31.8 |

C-3 Prepaid Debit Card Use and Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, column percent

| Characteristics | All | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|--------------------------------------|------|------------------------|--------------------------------|------------|---------|
| Education (Percent) | | | | | |
| No high school degree | 11.2 | 12.6 | 7.4 | 11.2 | 12.1 |
| High school degree | 27.2 | 27.8 | 27.1 | 27.0 | 29.2 |
| Some college | 29.1 | 32.2 | 32.9 | 28.7 | 27.6 |
| College degree | 32.5 | 27.4 | 32.6 | 33.1 | 31.1 |
| Employment Status (Percent) | | | | | |
| Employed | 61.1 | 64.7 | 69.7 | 60.7 | 56.1 |
| Unemployed | 4.4 | 8.2 | 6.3 | 4.0 | 4.0 |
| Not in labor force | 34.5 | 27.1 | 23.9 | 35.4 | 39.9 |
| Family Income (Percent) | | | | | |
| Less than \$15,000 | 15.4 | 22.1 | 17.1 | 14.5 | 17.6 |
| Between \$15,000 and \$30,000 | 17.6 | 18.4 | 16.1 | 17.5 | 19.4 |
| Between \$30,000 and \$50,000 | 19.8 | 20.7 | 20.0 | 19.6 | 21.6 |
| Between \$50,000 and \$75,000 | 18.2 | 14.8 | 20.5 | 18.5 | 16.8 |
| At Least \$75,000 | 29.0 | 24.0 | 26.4 | 29.9 | 24.7 |
| Homeownership (Percent) | | | | | |
| Homeowner | 64.8 | 48.3 | 55.7 | 67.1 | 60.7 |
| Non-homeowner | 35.2 | 51.7 | 44.3 | 32.9 | 39.3 |
| Geographic Region (Percent) | | | | | |
| Northeast | 17.9 | 14.9 | 16.2 | 18.2 | 19.0 |
| Midwest | 22.1 | 25.0 | 24.0 | 21.8 | 20.7 |
| South | 37.8 | 40.2 | 39.2 | 37.4 | 38.5 |
| West | 22.2 | 19.9 | 20.7 | 22.6 | 21.8 |
| Metropolitan Status (Percent) | | | | | |
| Metropolitan area - Principal City | 27.9 | 29.1 | 29.2 | 27.6 | 30.1 |
| Metropolitan area - Balance | 41.4 | 37.9 | 37.2 | 41.8 | 43.2 |
| Not in Metropolitan area | 15.6 | 17.4 | 14.5 | 15.7 | 13.2 |
| Not Identified | 15.1 | 15.7 | 19.1 | 15.0 | 13.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-4 Prepaid Debit Card Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, column percent

| Characteristics | All | Used: in last 30 days | Used: Not in last 30 days but in last 12 months | Used: Not in last 12 months | Never Used | Use Unknown |
|---|---------|-----------------------|---|-----------------------------|------------|-------------|
| Number of Households (1000s) | 123,750 | 4,854 | 4,937 | 5,078 | 101,854 | 7,026 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 | 100 |
| Unbanked and Underbanked (Percent) | | | | | | |
| Unbanked | 7.7 | 33.2 | 10.6 | 9.2 | 6.1 | 10.2 |
| Banked: Underbanked | 20.0 | 33.4 | 32.9 | 31.8 | 19.2 | 4.4 |
| Banked: Fully Banked | 67.0 | 33.0 | 56.0 | 58.1 | 73.7 | 6.7 |
| Banked: Underbanked Status Unknown | 5.3 | 0.4 | 0.5 | 0.9 | 0.9 | 78.7 |
| Household Type (Percent) | | | | | | |
| Married couple | 47.8 | 39.4 | 46.3 | 42.7 | 48.9 | 42.1 |
| Unmarried female-headed family | 12.8 | 24.0 | 18.4 | 16.4 | 11.7 | 13.7 |
| Unmarried male-headed family | 5.1 | 7.0 | 6.2 | 5.2 | 5.0 | 4.4 |
| Female individual | 17.9 | 14.7 | 14.1 | 17.1 | 18.1 | 20.3 |
| Male individual | 16.4 | 14.9 | 14.9 | 18.5 | 16.2 | 19.4 |
| Other | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Race/Ethnicity (Percent) | | | | | | |
| Black | 13.6 | 24.3 | 15.3 | 18.1 | 12.4 | 19.2 |
| Hispanic | 12.1 | 14.2 | 9.7 | 8.1 | 12.2 | 13.1 |
| Asian | 4.8 | 2.9 | 2.5 | 3.3 | 4.9 | 5.9 |
| American Indian/Alaskan | 1.2 | 2.5 | 1.9 | 1.2 | 1.1 | 0.9 |
| Hawaiian/Pacific Islander | 0.3 | 0.4 | 0.2 | 0.3 | 0.2 | 0.2 |
| White non-Black non-Hispanic | 68.1 | 55.8 | 70.4 | 68.9 | 69.1 | 60.6 |
| Other non-Black non-Hispanic | - | - | - | - | - | - |
| Spanish only language spoken (Percent) | | | | | | |
| Spanish is not the only language spoken | 97.9 | 97.3 | 99.0 | 99.0 | 97.8 | 97.7 |
| Spanish is only language spoken | 2.1 | 2.7 | 1.0 | 1.0 | 2.2 | 2.3 |
| Nativity (Percent) | | | | | | |
| U.S.-born | 86.0 | 89.8 | 91.3 | 91.4 | 85.5 | 82.6 |
| Foreign born citizen | 7.5 | 4.3 | 3.3 | 4.3 | 7.9 | 9.2 |
| Foreign born non citizen | 6.5 | 5.9 | 5.3 | 4.3 | 6.6 | 8.2 |
| Age Group (Percent) | | | | | | |
| 15 to 24 years | 5.0 | 7.4 | 8.8 | 7.5 | 4.7 | 4.3 |
| 25 to 34 years | 16.5 | 23.8 | 22.0 | 23.5 | 15.6 | 16.0 |
| 35 to 44 years | 17.3 | 21.1 | 24.0 | 20.2 | 16.7 | 16.8 |
| 45 to 54 years | 19.8 | 24.2 | 21.7 | 21.4 | 19.5 | 19.5 |
| 55 to 64 years | 18.4 | 15.0 | 14.7 | 14.7 | 19.0 | 15.9 |
| 65 years or more | 22.9 | 8.6 | 8.8 | 12.7 | 24.5 | 27.5 |
| Disability Status (Percent) | | | | | | |
| Disabled | 8.8 | 16.8 | 10.7 | 9.9 | 8.2 | 9.0 |
| Not Disabled | 63.3 | 67.3 | 71.7 | 69.9 | 62.6 | 59.2 |
| Not Applicable | 28.0 | 15.9 | 17.6 | 20.2 | 29.2 | 31.8 |

C-4 Prepaid Debit Card Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, column percent

| Characteristics | All | Used: in last 30 days | Used: Not in last 30 days but in last 12 months | Used: Not in last 12 months | Never Used | Use Unknown |
|--------------------------------------|------|-----------------------|---|-----------------------------|------------|-------------|
| Education (Percent) | | | | | | |
| No high school degree | 11.2 | 15.4 | 9.8 | 7.4 | 11.2 | 12.1 |
| High school degree | 27.2 | 30.0 | 25.6 | 27.1 | 27.0 | 29.2 |
| Some college | 29.1 | 33.4 | 31.1 | 32.9 | 28.7 | 27.6 |
| College degree | 32.5 | 21.2 | 33.6 | 32.6 | 33.1 | 31.1 |
| Employment Status (Percent) | | | | | | |
| Employed | 61.1 | 59.8 | 69.4 | 69.6 | 60.7 | 56.1 |
| Unemployed | 4.4 | 9.2 | 7.3 | 6.4 | 4.0 | 4.0 |
| Not in labor force | 34.5 | 30.9 | 23.3 | 24.0 | 35.4 | 39.9 |
| Family Income (Percent) | | | | | | |
| Less than \$15,000 | 15.4 | 27.5 | 16.8 | 17.2 | 14.5 | 17.5 |
| Between \$15,000 and \$30,000 | 17.6 | 20.6 | 16.1 | 16.0 | 17.5 | 19.4 |
| Between \$30,000 and \$50,000 | 19.8 | 22.0 | 19.4 | 20.2 | 19.6 | 21.4 |
| Between \$50,000 and \$75,000 | 18.2 | 12.4 | 17.2 | 20.3 | 18.5 | 16.8 |
| At Least \$75,000 | 29.0 | 17.4 | 30.4 | 26.3 | 29.9 | 24.8 |
| Homeownership (Percent) | | | | | | |
| Homeowner | 64.8 | 40.9 | 55.6 | 55.8 | 67.1 | 60.6 |
| Non-homeowner | 35.2 | 59.1 | 44.4 | 44.2 | 32.9 | 39.4 |
| Geographic Region (Percent) | | | | | | |
| Northeast | 17.9 | 13.4 | 16.4 | 16.2 | 18.2 | 19.0 |
| Midwest | 22.1 | 23.7 | 26.2 | 24.0 | 21.8 | 20.7 |
| South | 37.8 | 43.4 | 37.1 | 39.1 | 37.4 | 38.5 |
| West | 22.2 | 19.5 | 20.3 | 20.7 | 22.6 | 21.7 |
| Metropolitan Status (Percent) | | | | | | |
| Metropolitan area - Principal City | 27.9 | 31.4 | 26.8 | 29.2 | 27.6 | 30.1 |
| Metropolitan area - Balance | 41.4 | 35.1 | 40.6 | 37.1 | 41.8 | 43.3 |
| Not in Metropolitan area | 15.6 | 17.9 | 16.9 | 14.6 | 15.7 | 13.1 |
| Not Identified | 15.1 | 15.6 | 15.8 | 19.1 | 15.0 | 13.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-5 Prepaid Debit Cards, Main Reason For Use By Banking Status, 2013

For all households that used prepaid debit cards in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked |
|--|-------|----------|---------------------|----------------------|
| Number of Households (1000s) | 9,791 | 2,134 | 3,247 | 4,366 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Main Reason Used Prepaid Card (Percent) | | | | |
| To put money in a safe place | 4.5 | 6.6 | 5.0 | 3.2 |
| To pay for everyday purchases or pay bills | 36.3 | 47.6 | 39.0 | 28.9 |
| To save money for the future | 1.3 | 1.2 | 2.0 | 0.8 |
| To receive payments | 15.6 | 31.8 | 14.3 | 8.7 |
| To send or give money | 13.7 | 1.4 | 12.3 | 20.7 |
| To control spending | 6.4 | 5.8 | 8.3 | 5.4 |
| Other | 21.3 | 5.2 | 17.9 | 31.5 |
| Unknown | 0.9 | 0.5 | 1.1 | 0.8 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-6 Prepaid Debit Cards, All Reasons For Use By Banking Status, 2013

For all households that used prepaid debit cards in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked |
|---|-------|----------|---------------------|----------------------|
| Number of Households (1000s) | 9,791 | 2,134 | 3,247 | 4,366 |
| Percent of Households | 100 | 100 | 100 | 100 |
| To put money in a safe place (Percent) | | | | |
| Yes | 9.6 | 17.7 | 9.8 | 5.6 |
| No | 89.5 | 81.9 | 89.3 | 93.5 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |
| To pay for everyday purchases or pay bills (Percent) | | | | |
| Yes | 44.5 | 65.0 | 48.4 | 32.0 |
| No | 54.6 | 34.6 | 50.7 | 67.2 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |
| To save money for the future (Percent) | | | | |
| Yes | 3.7 | 7.3 | 3.9 | 1.7 |
| No | 95.4 | 92.3 | 95.1 | 97.5 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |
| To receive payments (Percent) | | | | |
| Yes | 19.4 | 41.8 | 17.6 | 10.0 |
| No | 79.7 | 57.8 | 81.5 | 89.2 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |
| To send or give money (Percent) | | | | |
| Yes | 16.2 | 5.1 | 15.1 | 22.5 |
| No | 82.9 | 94.5 | 83.9 | 76.7 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |
| To control spending (Percent) | | | | |
| Yes | 11.5 | 17.3 | 12.8 | 7.8 |
| No | 87.6 | 82.3 | 86.2 | 91.3 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |

C-6 Prepaid Debit Cards, All Reasons For Use By Banking Status, 2013

For all households that used prepaid debit cards in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked |
|------------------------|------|----------|---------------------|----------------------|
| Other (Percent) | | | | |
| Yes | 22.2 | 6.2 | 18.7 | 32.4 |
| No | 77.0 | 93.4 | 80.3 | 66.8 |
| Unknown | 0.9 | 0.4 | 0.9 | 0.8 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-7a AFS Use By Prepaid Debit Card Use, 2013

For all unbanked households, col percent

| Characteristics | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|--|------------------------|--------------------------------|------------|---------|
| Number of Households (1000s) | 2,134 | 463 | 6,263 | 722 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Type of AFS Used in Last Year (Percent) | | | | |
| Used Only Transaction AFS | 47.5 | 50.9 | 48.9 | 2.6 |
| Used Transaction and Credit AFS | 28.6 | 14.6 | 10.6 | 1.2 |
| Used Only Credit AFS | 3.5 | 6.1 | 2.2 | - |
| Did not use any AFS in last year | 19.4 | 25.5 | 37.0 | 1.9 |
| AFS Used Type Unknown | 0.7 | - | 0.5 | 11.2 |
| Use Unknown | 0.3 | 2.9 | 0.8 | 83.0 |
| Check Casher, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 46.2 | 37.5 | 35.0 | 11.4 |
| Used but not in last 12 months | 15.5 | 17.5 | 11.6 | 4.3 |
| Never Used | 38.0 | 42.9 | 52.7 | 12.3 |
| Unknown | 0.2 | 2.0 | 0.6 | 72.0 |
| Money Order, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 67.9 | 54.7 | 44.2 | 9.5 |
| Used but not in last 12 months | 9.5 | 19.4 | 9.7 | 3.5 |
| Never Used | 22.2 | 25.9 | 45.7 | 7.9 |
| Unknown | 0.4 | - | 0.4 | 79.1 |
| Remittance, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 6.8 | 8.7 | 10.8 | 1.8 |
| Used but not in last 12 months | 5.4 | 4.0 | 3.3 | 0.5 |
| Never Used | 87.6 | 87.3 | 85.3 | 15.6 |
| Unknown | 0.2 | - | 0.5 | 82.1 |
| Payday Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 5.7 | 3.7 | 1.8 | 0.6 |
| Used but not in last 12 months | 12.2 | 12.0 | 4.6 | 0.4 |
| Never Used | 81.5 | 84.2 | 93.1 | 12.0 |
| Unknown | 0.6 | - | 0.5 | 86.9 |
| Rent-to-Own, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 10.9 | 5.5 | 2.7 | - |
| Used but not in last 12 months | 18.3 | 16.9 | 4.8 | - |
| Never Used | 70.5 | 77.6 | 92.1 | 8.2 |
| Unknown | 0.4 | - | 0.4 | 91.8 |

C-7a AFS Use By Prepaid Debit Card Use, 2013

For all unbanked households, col percent

| Characteristics | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|---|------------------------|--------------------------------|------------|---------|
| Pawn Shop, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 17.8 | 13.7 | 7.9 | 0.6 |
| Used but not in last 12 months | 18.9 | 20.2 | 7.5 | 1.3 |
| Never Used | 62.8 | 65.3 | 84.1 | 10.3 |
| Unknown | 0.5 | 0.9 | 0.5 | 87.9 |
| Auto Title Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 3.7 | 1.2 | 1.2 | - |
| Used but not in last 12 months | 6.0 | 9.8 | 1.8 | - |
| Never Used | 89.9 | 89.0 | 96.7 | 8.2 |
| Unknown | 0.4 | - | 0.4 | 91.8 |
| Refund Anticipation Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 8.1 | 3.7 | 2.8 | - |
| Used but not in last 12 months | 11.2 | 13.3 | 3.7 | - |
| Never Used | 80.3 | 83.0 | 92.9 | 9.5 |
| Unknown | 0.5 | - | 0.6 | 90.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-7b AFS Use By Prepaid Debit Card Use, 2013

For all banked households, col percent

| Characteristics | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|--|------------------------|--------------------------------|------------|---------|
| Number of Households (1000s) | 7,657 | 4,563 | 95,591 | 6,356 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Type of AFS Used in Last Year (Percent) | | | | |
| Used Only Transaction AFS | 25.8 | 22.8 | 14.8 | 1.7 |
| Used Transaction and Credit AFS | 11.1 | 7.3 | 2.6 | 0.2 |
| Used Only Credit AFS | 5.0 | 4.9 | 3.0 | 0.1 |
| Did not use any AFS in last year | 57.0 | 63.9 | 78.6 | 8.0 |
| AFS Used Type Unknown | 0.5 | 0.2 | 0.1 | 3.0 |
| Use Unknown | 0.6 | 1.0 | 0.9 | 87.0 |
| Check Casher, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 12.2 | 7.8 | 3.4 | 1.1 |
| Used but not in last 12 months | 7.6 | 11.1 | 4.4 | 1.4 |
| Never Used | 79.9 | 80.7 | 91.7 | 23.6 |
| Unknown | 0.2 | 0.4 | 0.4 | 73.8 |
| Money Order, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 31.5 | 24.3 | 13.7 | 3.7 |
| Used but not in last 12 months | 13.7 | 20.5 | 10.8 | 2.5 |
| Never Used | 54.5 | 54.8 | 75.1 | 16.7 |
| Unknown | 0.4 | 0.5 | 0.4 | 77.1 |

C-7b AFS Use By Prepaid Debit Card Use, 2013

For all banked households, col percent

| Characteristics | Used in last 12 months | Used but not in last 12 months | Never Used | Unknown |
|---|------------------------|--------------------------------|------------|---------|
| Remittance, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 5.3 | 3.4 | 3.2 | 0.6 |
| Used but not in last 12 months | 2.9 | 4.8 | 1.6 | 0.6 |
| Never Used | 91.5 | 91.3 | 94.8 | 19.6 |
| Unknown | 0.4 | 0.4 | 0.4 | 79.2 |
| Payday Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 4.3 | 4.7 | 1.7 | 0.2 |
| Used but not in last 12 months | 6.3 | 6.8 | 1.9 | 0.2 |
| Never Used | 88.9 | 88.2 | 96.1 | 17.8 |
| Unknown | 0.5 | 0.3 | 0.3 | 81.8 |
| Rent-to-Own, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 5.0 | 2.4 | 0.9 | - |
| Used but not in last 12 months | 7.2 | 7.7 | 2.3 | 0.1 |
| Never Used | 87.5 | 89.5 | 96.6 | 13.6 |
| Unknown | 0.3 | 0.3 | 0.2 | 86.3 |
| Pawn Shop, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 6.7 | 4.4 | 2.0 | 0.1 |
| Used but not in last 12 months | 8.5 | 11.3 | 3.6 | 0.4 |
| Never Used | 84.5 | 83.9 | 94.2 | 16.2 |
| Unknown | 0.3 | 0.4 | 0.2 | 83.3 |
| Auto Title Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 2.3 | 1.3 | 0.7 | 0.1 |
| Used but not in last 12 months | 4.3 | 4.8 | 1.5 | 0.1 |
| Never Used | 93.0 | 93.4 | 97.6 | 12.1 |
| Unknown | 0.5 | 0.5 | 0.2 | 87.8 |
| Refund Anticipation Loan, Last 12 Months (Percent) | | | | |
| Used in last 12 months | 3.7 | 2.7 | 1.5 | - |
| Used but not in last 12 months | 7.0 | 7.9 | 2.2 | 0.4 |
| Never Used | 88.6 | 89.0 | 95.9 | 13.6 |
| Unknown | 0.7 | 0.4 | 0.4 | 86.0 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-8 Sources of Prepaid Debit Cards By Banking Status, 2013

For all households that used prepaid debit cards in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked |
|--|-------|----------|---------------------|----------------------|
| Number of Households (1000s) | 9,791 | 2,134 | 3,247 | 4,366 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Prepaid Card Typical Location to Get It (Percent) | | | | |
| Large retail or department store | 31.5 | 34.2 | 36.7 | 26.5 |
| Grocery, liquor, convenience, or drug store | 18.7 | 17.7 | 20.2 | 18.1 |
| Stand alone non-bank financial services store | 4.1 | 9.6 | 4.5 | 1.1 |
| A bank branch | 10.7 | 4.2 | 8.7 | 15.4 |
| Internet/Online | 4.2 | 5.3 | 5.4 | 2.9 |
| Over the telephone | 0.7 | 1.8 | 0.4 | 0.3 |
| Provided by Someone Else | 17.8 | 13.3 | 15.0 | 22.1 |
| Unknown | 12.4 | 13.9 | 9.2 | 13.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-9 Prepaid Debit Cards, Reload In Last 12 Months By Banking Status, Recency Of Prepaid Card Use And Household Characteristics, 2013

For all households that used prepaid debit cards in last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Card Was Reloaded (Percent) | Card Was Not Reloaded (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|-----------------------------|---------------------------------|-------------------|
| All | 9,791 | 100 | 37.3 | 61.8 | 0.9 |
| Unbanked and Underbanked | | | | | |
| Unbanked | 2,134 | 100 | 57.8 | 41.9 | 0.3 |
| Banked: Underbanked | 3,247 | 100 | 42.9 | 56.1 | 1.0 |
| Banked: Fully Banked | 4,366 | 100 | 23.4 | 75.8 | 0.8 |
| Banked: Underbanked Status Unknown | NA | NA | NA | NA | NA |
| Prepaid Card Use | | | | | |
| in last 30 days | 4,854 | 100 | 53.8 | 45.3 | 0.9 |
| Not in last 30 days but in last 12 months | 4,937 | 100 | 21.1 | 78.0 | 0.9 |
| Household Type | | | | | |
| Married couple | 4,198 | 100 | 31.3 | 67.9 | 0.8 |
| Unmarried female-headed family | 2,073 | 100 | 47.4 | 52.2 | 0.4 |
| Unmarried male-headed family | 646 | 100 | 46.3 | 53.2 | 0.5 |
| Female individual | 1,406 | 100 | 36.9 | 61.9 | 1.2 |
| Male individual | 1,459 | 100 | 36.6 | 61.6 | 1.8 |
| Other | NA | NA | NA | NA | NA |
| Race/Ethnicity | | | | | |
| Black | 1,932 | 100 | 54.7 | 45.1 | 0.2 |
| Hispanic | 1,164 | 100 | 44.7 | 55.3 | - |
| Asian | 264 | 100 | 33.8 | 66.2 | - |
| American Indian/Alaskan | 215 | 100 | 44.8 | 55.2 | - |
| Hawaiian/Pacific Islander | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 6,185 | 100 | 30.3 | 68.3 | 1.4 |

C-9 Prepaid Debit Cards, Reload In Last 12 Months By Banking Status, Recency Of Prepaid Card Use And Household Characteristics, 2013

For all households that used prepaid debit cards in last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Card Was Reloaded (Percent) | Card Was Not Reloaded (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|-----------------------------|---------------------------------|-------------------|
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 9,611 | 100 | 37.1 | 62.0 | 0.9 |
| Spanish is only language spoken | 180 | 100 | 47.5 | 50.9 | 1.6 |
| Nativity | | | | | |
| U.S.-born | 8,867 | 100 | 36.8 | 62.2 | 1.0 |
| Foreign born citizen | 373 | 100 | 38.6 | 61.0 | 0.4 |
| Foreign born non citizen | 551 | 100 | 44.2 | 55.8 | - |
| Age Group | | | | | |
| 15 to 24 years | 793 | 100 | 41.7 | 57.7 | 0.6 |
| 25 to 34 years | 2,240 | 100 | 40.9 | 58.0 | 1.1 |
| 35 to 44 years | 2,208 | 100 | 39.0 | 60.4 | 0.6 |
| 45 to 54 years | 2,246 | 100 | 35.3 | 63.8 | 0.9 |
| 55 to 64 years | 1,455 | 100 | 34.3 | 64.4 | 1.3 |
| 65 years or more | 850 | 100 | 29.9 | 69.2 | 0.8 |
| Education | | | | | |
| No high school degree | 1,232 | 100 | 45.0 | 54.5 | 0.5 |
| High school degree | 2,718 | 100 | 43.1 | 55.8 | 1.1 |
| Some college | 3,158 | 100 | 42.8 | 56.2 | 0.9 |
| College degree | 2,684 | 100 | 21.4 | 77.6 | 0.9 |
| Employment Status | | | | | |
| Employed | 6,333 | 100 | 35.4 | 63.6 | 1.1 |
| Unemployed | 807 | 100 | 47.9 | 50.3 | 1.8 |
| Not in labor force | 2,651 | 100 | 38.7 | 61.0 | 0.3 |
| Family Income | | | | | |
| Less than \$15,000 | 2,165 | 100 | 44.1 | 54.9 | 1.0 |
| Between \$15,000 and \$30,000 | 1,799 | 100 | 46.3 | 52.7 | 1.0 |
| Between \$30,000 and \$50,000 | 2,027 | 100 | 43.7 | 55.5 | 0.8 |
| Between \$50,000 and \$75,000 | 1,453 | 100 | 32.1 | 67.0 | 1.0 |
| At Least \$75,000 | 2,347 | 100 | 21.9 | 77.3 | 0.8 |
| Homeownership | | | | | |
| Homeowner | 4,731 | 100 | 28.4 | 70.7 | 0.9 |
| Non-homeowner | 5,061 | 100 | 45.6 | 53.4 | 0.9 |
| Geographic Region | | | | | |
| Northeast | 1,463 | 100 | 30.6 | 68.4 | 1.0 |
| Midwest | 2,444 | 100 | 31.5 | 67.1 | 1.3 |
| South | 3,935 | 100 | 44.1 | 55.2 | 0.6 |
| West | 1,949 | 100 | 35.8 | 63.3 | 0.9 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 2,846 | 100 | 38.7 | 60.4 | 0.9 |
| Metropolitan area - Balance | 3,706 | 100 | 34.3 | 64.4 | 1.3 |
| Not in Metropolitan area | 1,702 | 100 | 38.2 | 61.2 | 0.6 |
| Not Identified | 1,537 | 100 | 40.9 | 58.7 | 0.4 |

C-9 Prepaid Debit Cards, Reload In Last 12 Months By Banking Status, Recency Of Prepaid Card Use And Household Characteristics, 2013

For all households that used prepaid debit cards in last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Card Was Reloaded (Percent) | Card Was Not Reloaded (Percent) | Unknown (Percent) |
|--------------------------|------------------------------|-----------------------|-----------------------------|---------------------------------|-------------------|
| Disability Status | | | | | |
| Disabled | 1,343 | 100 | 42.6 | 56.4 | 0.9 |
| Not Disabled | 6,806 | 100 | 36.7 | 62.4 | 1.0 |
| Not Applicable | 1,643 | 100 | 35.6 | 63.7 | 0.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

C-10 Prepaid Debit Cards, Reload Location By Banking Status, 2013

For all households that reloaded prepaid debit cards in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked |
|---|-------|----------|---------------------|----------------------|
| Number of Households (1000s) | 3,653 | 1,234 | 1,393 | 1,020 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Bank teller (Percent) | | | | |
| Yes | 14.4 | 3.3 | 15.0 | 26.6 |
| No | 84.0 | 96.0 | 83.3 | 70.8 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| ATM/Kiosk (Percent) | | | | |
| Yes | 6.8 | 8.9 | 6.6 | 4.6 |
| No | 91.5 | 90.4 | 91.8 | 92.7 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Retail store clerk (Percent) | | | | |
| Yes | 50.7 | 58.1 | 58.4 | 31.5 |
| No | 47.6 | 41.2 | 39.9 | 65.9 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Telephone (Percent) | | | | |
| Yes | 6.7 | 8.1 | 6.0 | 6.1 |
| No | 91.6 | 91.2 | 92.4 | 91.3 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Mobile Phone through text messaging, phone Internet browser, mobile app, email (Percent) | | | | |
| Yes | 4.3 | 5.4 | 2.7 | 5.4 |
| No | 94.0 | 93.9 | 95.6 | 92.0 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Online through desktop, laptop, or tablet (Percent) | | | | |
| Yes | 11.2 | 6.1 | 10.5 | 18.2 |
| No | 87.1 | 93.1 | 87.8 | 79.2 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Direct Deposit of paycheck (Percent) | | | | |
| Yes | 17.7 | 27.7 | 12.9 | 12.5 |
| No | 80.6 | 71.6 | 85.4 | 84.9 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |
| Other (Percent) | | | | |
| Yes | 4.6 | 7.2 | 4.4 | 2.0 |
| No | 93.7 | 92.1 | 94.0 | 95.4 |
| Unknown | 1.7 | 0.7 | 1.7 | 2.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

Appendix D – Alternative Financial Services: National Tables

D-1 AFS Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| All | 123,750 | 100 | 24.9 | 69.3 | 5.8 |
| Unbanked | | | | | |
| Unbanked | 9,582 | 100 | 63.2 | 29.9 | 7.0 |
| Has bank account | 114,168 | 100 | 21.7 | 72.6 | 5.7 |
| Household Type | | | | | |
| Married couple | 59,102 | 100 | 20.1 | 74.7 | 5.2 |
| Unmarried female-headed family | 15,802 | 100 | 41.3 | 52.9 | 5.9 |
| Unmarried male-headed family | 6,327 | 100 | 37.5 | 57.3 | 5.2 |
| Female individual | 22,150 | 100 | 21.2 | 72.0 | 6.8 |
| Male individual | 20,240 | 100 | 26.2 | 67.1 | 6.7 |
| Other | 128 | 100 | 31.7 | 60.8 | 7.6 |
| Race/Ethnicity | | | | | |
| Black | 16,801 | 100 | 46.1 | 45.8 | 8.1 |
| Hispanic | 14,948 | 100 | 40.3 | 53.6 | 6.1 |
| Asian | 5,882 | 100 | 18.7 | 74.5 | 6.8 |
| American Indian/Alaskan | 1,464 | 100 | 38.6 | 56.5 | 5.0 |
| Hawaiian/Pacific Islander | 314 | 100 | 27.2 | 67.6 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 18.1 | 76.6 | 5.3 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 24.4 | 69.8 | 5.8 |
| Spanish is only language spoken | 2,654 | 100 | 46.3 | 48.2 | 5.5 |
| Nativity | | | | | |
| U.S.-born | 106,397 | 100 | 23.4 | 71.0 | 5.6 |
| Foreign born citizen | 9,252 | 100 | 26.9 | 65.9 | 7.1 |
| Foreign born non citizen | 8,102 | 100 | 42.8 | 50.3 | 6.9 |
| Age Group | | | | | |
| 15 to 24 years | 6,244 | 100 | 41.5 | 53.5 | 5.0 |
| 25 to 34 years | 20,464 | 100 | 33.6 | 61.2 | 5.2 |
| 35 to 44 years | 21,408 | 100 | 29.6 | 65.0 | 5.4 |
| 45 to 54 years | 24,551 | 100 | 26.7 | 67.6 | 5.7 |
| 55 to 64 years | 22,710 | 100 | 20.9 | 73.6 | 5.4 |
| 65 years or more | 28,372 | 100 | 13.1 | 79.8 | 7.1 |
| Disability Status | | | | | |
| Disabled | 10,841 | 100 | 38.7 | 55.3 | 6.0 |
| Not Disabled | 78,293 | 100 | 26.0 | 68.7 | 5.4 |
| Not Applicable | 34,616 | 100 | 18.2 | 75.1 | 6.7 |

D-1 AFS Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| Education | | | | | |
| No high school degree | 13,871 | 100 | 39.5 | 54.4 | 6.2 |
| High school degree | 33,684 | 100 | 28.7 | 65.0 | 6.3 |
| Some college | 36,007 | 100 | 26.9 | 67.5 | 5.6 |
| College degree | 40,188 | 100 | 14.9 | 79.6 | 5.5 |
| Employment Status | | | | | |
| Employed | 75,587 | 100 | 25.6 | 69.1 | 5.3 |
| Unemployed | 5,436 | 100 | 41.0 | 54.2 | 4.8 |
| Not in labor force | 42,727 | 100 | 21.6 | 71.7 | 6.8 |
| Family Income | | | | | |
| Less than \$15,000 | 19,044 | 100 | 39.1 | 54.5 | 6.4 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 33.1 | 60.5 | 6.4 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 26.5 | 67.2 | 6.3 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 20.9 | 73.6 | 5.4 |
| At Least \$75,000 | 35,895 | 100 | 13.8 | 81.2 | 5.0 |
| Homeownership | | | | | |
| Homeowner | 80,136 | 100 | 17.0 | 77.5 | 5.5 |
| Non-homeowner | 43,614 | 100 | 39.4 | 54.2 | 6.4 |
| Geographic Region | | | | | |
| Northeast | 22,199 | 100 | 23.6 | 70.4 | 6.0 |
| Midwest | 27,315 | 100 | 21.0 | 73.2 | 5.8 |
| South | 46,738 | 100 | 29.3 | 64.9 | 5.8 |
| West | 27,498 | 100 | 22.3 | 71.9 | 5.7 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 29.6 | 64.1 | 6.3 |
| Metropolitan area - Balance | 51,229 | 100 | 21.2 | 72.7 | 6.0 |
| Not in Metropolitan area | 19,325 | 100 | 26.3 | 68.6 | 5.1 |
| Not Identified | 18,686 | 100 | 24.8 | 70.1 | 5.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-2 AFS Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 12.0 | 12.9 | 14.4 | 55.3 | 5.4 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 47.0 | 16.2 | 10.7 | 19.9 | 6.2 |
| Has bank account | 114,168 | 100 | 9.1 | 12.6 | 14.7 | 58.2 | 5.3 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 8.5 | 11.6 | 14.1 | 60.9 | 4.9 |
| Unmarried female-headed family | 15,802 | 100 | 23.1 | 18.1 | 13.6 | 39.8 | 5.3 |
| Unmarried male-headed family | 6,327 | 100 | 21.4 | 16.1 | 13.7 | 44.0 | 4.9 |
| Female individual | 22,150 | 100 | 9.6 | 11.5 | 15.1 | 57.5 | 6.3 |
| Male individual | 20,240 | 100 | 13.2 | 13.0 | 15.5 | 52.0 | 6.3 |
| Other | 128 | 100 | 16.8 | 14.9 | 16.9 | 43.9 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 25.9 | 20.2 | 13.8 | 32.6 | 7.5 |
| Hispanic | 14,948 | 100 | 24.6 | 15.8 | 10.7 | 43.1 | 5.8 |
| Asian | 5,882 | 100 | 6.5 | 12.2 | 10.0 | 64.7 | 6.5 |
| American Indian/Alaskan | 1,464 | 100 | 21.3 | 17.2 | 17.7 | 39.2 | 4.5 |
| Hawaiian/Pacific Islander | 314 | 100 | 15.3 | 11.9 | 8.9 | 59.7 | 4.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 7.3 | 10.9 | 15.5 | 61.5 | 4.9 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 11.5 | 12.9 | 14.5 | 55.6 | 5.4 |
| Spanish is only language spoken | 2,654 | 100 | 34.1 | 12.2 | 10.0 | 38.8 | 4.8 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 10.9 | 12.5 | 15.3 | 56.1 | 5.2 |
| Foreign born citizen | 9,252 | 100 | 12.0 | 14.9 | 8.9 | 57.4 | 6.8 |
| Foreign born non citizen | 8,102 | 100 | 27.5 | 15.3 | 9.0 | 41.9 | 6.3 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 22.7 | 18.8 | 9.9 | 43.7 | 4.9 |
| 25 to 34 years | 20,464 | 100 | 17.3 | 16.3 | 14.1 | 47.4 | 4.9 |
| 35 to 44 years | 21,408 | 100 | 14.1 | 15.5 | 14.8 | 50.6 | 5.0 |
| 45 to 54 years | 24,551 | 100 | 13.2 | 13.5 | 14.8 | 53.2 | 5.3 |
| 55 to 64 years | 22,710 | 100 | 9.1 | 11.8 | 15.6 | 58.5 | 4.9 |
| 65 years or more | 28,372 | 100 | 5.6 | 7.5 | 14.1 | 66.1 | 6.7 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 21.9 | 16.8 | 18.0 | 38.1 | 5.3 |
| Not Disabled | 78,293 | 100 | 12.2 | 13.8 | 14.4 | 54.6 | 5.0 |
| Not Applicable | 34,616 | 100 | 8.7 | 9.5 | 13.4 | 62.1 | 6.4 |

D-2 AFS Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 25.5 | 14.0 | 12.8 | 42.2 | 5.6 |
| High school degree | 33,684 | 100 | 14.7 | 14.0 | 14.2 | 51.2 | 5.9 |
| Some college | 36,007 | 100 | 12.7 | 14.2 | 15.4 | 52.5 | 5.2 |
| College degree | 40,188 | 100 | 4.5 | 10.3 | 14.3 | 65.7 | 5.2 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 12.0 | 13.6 | 14.3 | 55.1 | 5.0 |
| Unemployed | 5,436 | 100 | 21.3 | 19.7 | 14.7 | 39.8 | 4.5 |
| Not in labor force | 42,727 | 100 | 10.8 | 10.7 | 14.6 | 57.5 | 6.3 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 23.5 | 15.6 | 14.0 | 41.1 | 5.9 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 18.6 | 14.5 | 13.6 | 47.3 | 6.1 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 12.7 | 13.8 | 15.0 | 52.7 | 5.7 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 7.8 | 13.1 | 15.6 | 58.2 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 4.1 | 9.7 | 14.0 | 67.5 | 4.7 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 6.4 | 10.6 | 15.0 | 62.9 | 5.1 |
| Non-homeowner | 43,614 | 100 | 22.3 | 17.1 | 13.5 | 41.2 | 5.9 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 10.4 | 13.2 | 14.2 | 56.6 | 5.6 |
| Midwest | 27,315 | 100 | 10.4 | 10.6 | 14.3 | 59.4 | 5.3 |
| South | 46,738 | 100 | 14.6 | 14.7 | 14.9 | 50.5 | 5.4 |
| West | 27,498 | 100 | 10.6 | 11.7 | 14.1 | 58.2 | 5.4 |
| Metropolitan Status | | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 15.7 | 13.9 | 13.1 | 51.3 | 6.0 |
| Metropolitan area - Balance | 51,229 | 100 | 9.5 | 11.8 | 14.2 | 58.9 | 5.7 |
| Not in Metropolitan area | 19,325 | 100 | 12.0 | 14.3 | 16.2 | 53.0 | 4.6 |
| Not Identified | 18,686 | 100 | 12.3 | 12.5 | 15.6 | 55.0 | 4.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-3 Percent Of Households That Used AFS In Last 12 Months By Banking Status, Household Characteristics And Year, 2011 - 2013

All households (AFS use is based on 2011 list of AFS)

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|---|------|------|-------------------------|
| Unbanked | | | |
| Unbanked | 64.9 | 63.1 | -1.8 |
| Has bank account | 21.9 | 21.4 | -0.5 |
| Household Type | | | |
| Married couple | 21.1 | 19.8 | -1.3* |
| Unmarried female-headed family | 43.1 | 41.0 | -2.09* |
| Unmarried male-headed family | 39.6 | 37.1 | -2.5 |
| Female individual | 19.4 | 21.0 | 1.62* |
| Male individual | 26.5 | 26.0 | -0.5 |
| Other | 28.6 | 31.7 | 3.0 |
| Race/Ethnicity | | | |
| Black | 47.6 | 45.9 | -1.75* |
| Hispanic | 42.1 | 40.2 | -1.9 |
| Asian | 17.4 | 18.4 | 1.1 |
| American Indian/Alaskan | 37.2 | 38.6 | 1.4 |
| Hawaiian/Pacific Islander | 34.8 | 27.2 | -7.7 |
| White non-Black non-Hispanic | 18.7 | 17.9 | -0.85* |
| Other non-Black non-Hispanic | 12.7 | 5.4 | -7.3 |
| Spanish only language spoken | | | |
| Spanish is not the only language spoken | 24.9 | 24.2 | -0.67* |
| Spanish is only language spoken | 52.7 | 46.3 | -6.4* |
| Nativity | | | |
| U.S.-born | 24.1 | 23.1 | -0.97* |
| Foreign born citizen | 24.9 | 26.6 | 1.7 |
| Foreign born non citizen | 43.6 | 42.7 | -0.9 |
| Age Group | | | |
| 15 to 24 years | 42.7 | 41.3 | -1.4 |
| 25 to 34 years | 33.8 | 33.3 | -0.5 |
| 35 to 44 years | 29.8 | 29.2 | -0.6 |
| 45 to 54 years | 26.8 | 26.5 | -0.3 |
| 55 to 64 years | 21.6 | 20.8 | -0.9 |
| 65 years or more | 12.8 | 12.9 | 0.1 |
| Disability Status | | | |
| Disabled | 38.9 | 38.5 | -0.4 |
| Not Disabled | 26.3 | 25.7 | -0.6 |
| Not Applicable | 18.7 | 18.0 | -0.7 |

D-3 Percent Of Households That Used AFS In Last 12 Months By Banking Status, Household Characteristics And Year, 2011 - 2013

All households (AFS use is based on 2011 list of AFS)

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|------------------------------------|------|------|-------------------------|
| Education | | | |
| No high school degree | 40.6 | 39.3 | -1.3 |
| High school degree | 29.5 | 28.4 | -1.1 |
| Some college | 26.7 | 26.7 | -0.0 |
| College degree | 14.8 | 14.7 | -0.1 |
| Employment Status | | | |
| Employed | 25.1 | 25.3 | 0.2 |
| Unemployed | 44.1 | 40.9 | -3.23* |
| Not in labor force | 22.8 | 21.5 | -1.38* |
| Family Income | | | |
| Less than \$15,000 | 39.8 | 38.9 | -0.9 |
| Between \$15,000 and \$30,000 | 33.2 | 32.9 | -0.4 |
| Between \$30,000 and \$50,000 | 26.5 | 26.2 | -0.3 |
| Between \$50,000 and \$75,000 | 20.2 | 20.7 | 0.5 |
| At Least \$75,000 | 14.0 | 13.6 | -0.5 |
| Homeownership | | | |
| Homeowner | 17.6 | 16.7 | -0.84* |
| Non-homeowner | 40.5 | 39.2 | -1.25* |
| Geographic Region | | | |
| Northeast | 22.3 | 23.3 | 1.0 |
| Midwest | 22.3 | 20.8 | -1.51* |
| South | 29.8 | 29.0 | -0.8 |
| West | 23.7 | 22.2 | -1.52* |
| Metropolitan Status | | | |
| Metropolitan area - Principal City | 30.1 | 29.4 | -0.7 |
| Metropolitan area - Balance | 22.3 | 21.1 | -1.24* |
| Not in Metropolitan area | 26.0 | 25.8 | -0.2 |
| Not Identified | 24.6 | 24.5 | -0.1 |

Based on the following AFS products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-4 Transaction AFS Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| All | 123,750 | 100 | 21.9 | 72.9 | 5.2 |
| Unbanked | | | | | |
| Unbanked | 9,582 | 100 | 60.5 | 33.1 | 6.4 |
| Has bank account | 114,168 | 100 | 18.6 | 76.3 | 5.1 |
| Household Type | | | | | |
| Married couple | 59,102 | 100 | 17.6 | 77.8 | 4.7 |
| Unmarried female-headed family | 15,802 | 100 | 36.0 | 58.8 | 5.2 |
| Unmarried male-headed family | 6,327 | 100 | 33.0 | 62.4 | 4.6 |
| Female individual | 22,150 | 100 | 18.7 | 75.2 | 6.1 |
| Male individual | 20,240 | 100 | 23.5 | 70.5 | 6.0 |
| Other | 128 | 100 | 21.3 | 71.1 | 7.6 |
| Race/Ethnicity | | | | | |
| Black | 16,801 | 100 | 41.9 | 50.7 | 7.4 |
| Hispanic | 14,948 | 100 | 36.8 | 57.5 | 5.7 |
| Asian | 5,882 | 100 | 17.4 | 76.3 | 6.3 |
| American Indian/Alaskan | 1,464 | 100 | 34.0 | 62.7 | 3.3 |
| Hawaiian/Pacific Islander | 314 | 100 | 25.3 | 69.5 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 15.4 | 80.0 | 4.6 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 21.4 | 73.4 | 5.2 |
| Spanish is only language spoken | 2,654 | 100 | 45.3 | 49.7 | 5.0 |
| Nativity | | | | | |
| U.S.-born | 106,397 | 100 | 20.1 | 74.9 | 5.0 |
| Foreign born citizen | 9,252 | 100 | 25.2 | 68.1 | 6.7 |
| Foreign born non citizen | 8,102 | 100 | 41.4 | 52.3 | 6.3 |
| Age Group | | | | | |
| 15 to 24 years | 6,244 | 100 | 37.2 | 58.1 | 4.7 |
| 25 to 34 years | 20,464 | 100 | 29.5 | 65.7 | 4.8 |
| 35 to 44 years | 21,408 | 100 | 25.4 | 69.7 | 5.0 |
| 45 to 54 years | 24,551 | 100 | 23.3 | 71.6 | 5.0 |
| 55 to 64 years | 22,710 | 100 | 18.4 | 76.8 | 4.8 |
| 65 years or more | 28,372 | 100 | 12.0 | 81.8 | 6.2 |
| Disability Status | | | | | |
| Disabled | 10,841 | 100 | 32.8 | 61.9 | 5.3 |
| Not Disabled | 78,293 | 100 | 22.7 | 72.4 | 4.9 |
| Not Applicable | 34,616 | 100 | 16.5 | 77.5 | 5.9 |

D-4 Transaction AFS Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| Education | | | | | |
| No high school degree | 13,871 | 100 | 36.0 | 58.7 | 5.3 |
| High school degree | 33,684 | 100 | 25.0 | 69.4 | 5.6 |
| Some college | 36,007 | 100 | 23.1 | 71.9 | 5.0 |
| College degree | 40,188 | 100 | 13.4 | 81.7 | 5.0 |
| Employment Status | | | | | |
| Employed | 75,587 | 100 | 22.4 | 72.7 | 4.8 |
| Unemployed | 5,436 | 100 | 35.6 | 60.4 | 4.0 |
| Not in labor force | 42,727 | 100 | 19.2 | 74.8 | 6.0 |
| Family Income | | | | | |
| Less than \$15,000 | 19,044 | 100 | 35.4 | 58.9 | 5.7 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 29.1 | 65.1 | 5.9 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 22.6 | 71.8 | 5.6 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 17.9 | 77.2 | 4.9 |
| At Least \$75,000 | 35,895 | 100 | 12.5 | 83.1 | 4.4 |
| Homeownership | | | | | |
| Homeowner | 80,136 | 100 | 14.7 | 80.4 | 4.9 |
| Non-homeowner | 43,614 | 100 | 35.2 | 59.1 | 5.8 |
| Geographic Region | | | | | |
| Northeast | 22,199 | 100 | 21.7 | 72.9 | 5.4 |
| Midwest | 27,315 | 100 | 18.0 | 76.9 | 5.1 |
| South | 46,738 | 100 | 25.6 | 69.2 | 5.2 |
| West | 27,498 | 100 | 19.5 | 75.4 | 5.1 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 26.7 | 67.7 | 5.7 |
| Metropolitan area - Balance | 51,229 | 100 | 18.8 | 75.8 | 5.3 |
| Not in Metropolitan area | 19,325 | 100 | 22.3 | 73.1 | 4.6 |
| Not Identified | 18,686 | 100 | 21.0 | 74.4 | 4.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-5 AFS Credit Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| All | 123,750 | 100 | 7.0 | 87.2 | 5.8 |
| Unbanked | | | | | |
| Unbanked | 9,582 | 100 | 16.7 | 75.4 | 8.0 |
| Has bank account | 114,168 | 100 | 6.2 | 88.2 | 5.6 |
| Household Type | | | | | |
| Married couple | 59,102 | 100 | 5.2 | 89.9 | 4.9 |
| Unmarried female-headed family | 15,802 | 100 | 15.1 | 78.6 | 6.3 |
| Unmarried male-headed family | 6,327 | 100 | 12.4 | 82.0 | 5.6 |
| Female individual | 22,150 | 100 | 5.3 | 88.0 | 6.7 |
| Male individual | 20,240 | 100 | 6.2 | 87.0 | 6.8 |
| Other | 128 | 100 | 15.5 | 76.9 | 7.6 |
| Race/Ethnicity | | | | | |
| Black | 16,801 | 100 | 13.6 | 77.9 | 8.5 |
| Hispanic | 14,948 | 100 | 9.4 | 84.2 | 6.4 |
| Asian | 5,882 | 100 | 2.4 | 91.1 | 6.5 |
| American Indian/Alaskan | 1,464 | 100 | 12.3 | 82.6 | 5.1 |
| Hawaiian/Pacific Islander | 314 | 100 | 7.8 | 87.0 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 5.5 | 89.4 | 5.1 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 7.1 | 87.2 | 5.7 |
| Spanish is only language spoken | 2,654 | 100 | 4.7 | 88.3 | 6.9 |
| Nativity | | | | | |
| U.S.-born | 106,397 | 100 | 7.4 | 87.1 | 5.5 |
| Foreign born citizen | 9,252 | 100 | 3.8 | 88.9 | 7.3 |
| Foreign born non citizen | 8,102 | 100 | 6.0 | 87.1 | 6.8 |
| Age Group | | | | | |
| 15 to 24 years | 6,244 | 100 | 12.5 | 82.5 | 4.9 |
| 25 to 34 years | 20,464 | 100 | 10.7 | 84.0 | 5.3 |
| 35 to 44 years | 21,408 | 100 | 9.6 | 84.9 | 5.5 |
| 45 to 54 years | 24,551 | 100 | 8.1 | 86.2 | 5.7 |
| 55 to 64 years | 22,710 | 100 | 5.0 | 89.7 | 5.2 |
| 65 years or more | 28,372 | 100 | 1.9 | 91.2 | 6.9 |
| Disability Status | | | | | |
| Disabled | 10,841 | 100 | 14.5 | 79.4 | 6.2 |
| Not Disabled | 78,293 | 100 | 7.4 | 87.2 | 5.3 |
| Not Applicable | 34,616 | 100 | 3.8 | 89.6 | 6.6 |

D-5 AFS Credit Use In Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has Used (Percent) | Has Not Used (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------|------------------------|-------------------|
| Education | | | | | |
| No high school degree | 13,871 | 100 | 11.4 | 82.0 | 6.6 |
| High school degree | 33,684 | 100 | 8.6 | 85.1 | 6.3 |
| Some college | 36,007 | 100 | 8.8 | 85.7 | 5.5 |
| College degree | 40,188 | 100 | 2.7 | 92.1 | 5.2 |
| Employment Status | | | | | |
| Employed | 75,587 | 100 | 7.2 | 87.5 | 5.3 |
| Unemployed | 5,436 | 100 | 16.0 | 78.8 | 5.2 |
| Not in labor force | 42,727 | 100 | 5.6 | 87.8 | 6.6 |
| Family Income | | | | | |
| Less than \$15,000 | 19,044 | 100 | 11.4 | 82.0 | 6.6 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 11.0 | 82.3 | 6.7 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 8.1 | 85.6 | 6.3 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 5.4 | 89.3 | 5.3 |
| At Least \$75,000 | 35,895 | 100 | 2.6 | 92.8 | 4.7 |
| Homeownership | | | | | |
| Homeowner | 80,136 | 100 | 4.2 | 90.5 | 5.3 |
| Non-homeowner | 43,614 | 100 | 12.3 | 81.2 | 6.5 |
| Geographic Region | | | | | |
| Northeast | 22,199 | 100 | 4.3 | 90.0 | 5.7 |
| Midwest | 27,315 | 100 | 6.4 | 87.8 | 5.7 |
| South | 46,738 | 100 | 9.0 | 85.1 | 5.9 |
| West | 27,498 | 100 | 6.4 | 88.0 | 5.6 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 7.9 | 85.9 | 6.2 |
| Metropolitan area - Balance | 51,229 | 100 | 5.5 | 88.5 | 6.0 |
| Not in Metropolitan area | 19,325 | 100 | 8.3 | 86.7 | 5.0 |
| Not Identified | 18,686 | 100 | 8.4 | 86.7 | 4.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-6 AFS Transaction And Credit Use In The Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used Only Transaction AFS (Percent) | Used Transaction and Credit AFS (Percent) | Used Only Credit AFS (Percent) | Did not use any AFS in last year (Percent) | AFS Used Type Unknown (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|-------------------------------------|---|--------------------------------|--|---------------------------------|-----------------------|
| All | 123,750 | 100 | 17.5 | 4.0 | 3.0 | 69.3 | 0.4 | 5.8 |
| Unbanked | | | | | | | | |
| Unbanked | 9,582 | 100 | 45.2 | 14.1 | 2.5 | 29.9 | 1.4 | 7.0 |
| Has bank account | 114,168 | 100 | 15.2 | 3.2 | 3.0 | 72.6 | 0.3 | 5.7 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 71.6 | 22.3 | 4.0 | 0.0 | 2.1 | 0.0 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 69.9 | 14.7 | 13.9 | 0.0 | 1.5 | 0.0 |
| Household Type | | | | | | | | |
| Married couple | 59,102 | 100 | 14.7 | 2.7 | 2.5 | 74.7 | 0.3 | 5.2 |
| Unmarried female-headed family | 15,802 | 100 | 25.3 | 9.9 | 5.2 | 52.9 | 0.8 | 5.9 |
| Unmarried male-headed family | 6,327 | 100 | 24.5 | 8.0 | 4.5 | 57.3 | 0.6 | 5.2 |
| Female individual | 22,150 | 100 | 15.5 | 2.8 | 2.4 | 72.0 | 0.4 | 6.8 |
| Male individual | 20,240 | 100 | 19.5 | 3.6 | 2.6 | 67.1 | 0.5 | 6.7 |
| Other | 128 | 100 | 16.2 | 5.1 | 10.4 | 60.8 | - | 7.6 |
| Race/Ethnicity | | | | | | | | |
| Black | 16,801 | 100 | 31.5 | 9.4 | 4.1 | 45.8 | 1.1 | 8.1 |
| Hispanic | 14,948 | 100 | 30.2 | 5.9 | 3.5 | 53.6 | 0.7 | 6.1 |
| Asian | 5,882 | 100 | 15.9 | 1.2 | 1.3 | 74.5 | 0.3 | 6.8 |
| American Indian/Alaskan | 1,464 | 100 | 25.6 | 7.7 | 4.6 | 56.5 | 0.6 | 5.0 |
| Hawaiian/Pacific Islander | 314 | 100 | 19.4 | 5.9 | 1.9 | 67.6 | - | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 12.4 | 2.8 | 2.8 | 76.6 | 0.2 | 5.3 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 17.0 | 4.0 | 3.0 | 69.8 | 0.4 | 5.8 |
| Spanish is only language spoken | 2,654 | 100 | 39.8 | 3.8 | 1.0 | 48.2 | 1.7 | 5.5 |
| Nativity | | | | | | | | |
| U.S.-born | 106,397 | 100 | 15.6 | 4.1 | 3.2 | 71.0 | 0.4 | 5.6 |
| Foreign born citizen | 9,252 | 100 | 22.4 | 2.1 | 1.7 | 65.9 | 0.7 | 7.1 |
| Foreign born non citizen | 8,102 | 100 | 36.1 | 4.6 | 1.4 | 50.3 | 0.7 | 6.9 |
| Age Group | | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 28.8 | 8.3 | 4.2 | 53.5 | 0.2 | 5.0 |
| 25 to 34 years | 20,464 | 100 | 22.4 | 6.6 | 4.0 | 61.2 | 0.6 | 5.2 |
| 35 to 44 years | 21,408 | 100 | 19.6 | 5.4 | 4.2 | 65.0 | 0.4 | 5.4 |
| 45 to 54 years | 24,551 | 100 | 18.1 | 4.7 | 3.4 | 67.6 | 0.5 | 5.7 |
| 55 to 64 years | 22,710 | 100 | 15.6 | 2.5 | 2.5 | 73.6 | 0.4 | 5.4 |
| 65 years or more | 28,372 | 100 | 10.8 | 0.9 | 1.0 | 79.8 | 0.3 | 7.1 |

D-6 AFS Transaction And Credit Use In The Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used Only Transaction AFS (Percent) | Used Transaction and Credit AFS (Percent) | Used Only Credit AFS (Percent) | Did not use any AFS in last year (Percent) | AFS Used Type Unknown (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|-------------------------------------|---|--------------------------------|--|---------------------------------|-----------------------|
| Education | | | | | | | | |
| No high school degree | 13,871 | 100 | 27.3 | 7.9 | 3.4 | 54.4 | 0.7 | 6.2 |
| High school degree | 33,684 | 100 | 19.7 | 4.8 | 3.7 | 65.0 | 0.5 | 6.3 |
| Some college | 36,007 | 100 | 17.7 | 4.9 | 3.8 | 67.5 | 0.4 | 5.6 |
| College degree | 40,188 | 100 | 12.0 | 1.2 | 1.5 | 79.6 | 0.2 | 5.5 |
| Employment Status | | | | | | | | |
| Employed | 75,587 | 100 | 18.0 | 4.0 | 3.2 | 69.1 | 0.5 | 5.3 |
| Unemployed | 5,436 | 100 | 24.3 | 10.6 | 5.4 | 54.2 | 0.7 | 4.8 |
| Not in labor force | 42,727 | 100 | 15.7 | 3.3 | 2.3 | 71.7 | 0.3 | 6.8 |
| Family Income | | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 27.2 | 7.7 | 3.7 | 54.5 | 0.6 | 6.4 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 21.4 | 7.0 | 4.0 | 60.5 | 0.7 | 6.4 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 17.9 | 4.2 | 4.0 | 67.2 | 0.4 | 6.3 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 15.2 | 2.3 | 3.0 | 73.6 | 0.4 | 5.4 |
| At Least \$75,000 | 35,895 | 100 | 11.0 | 1.2 | 1.3 | 81.2 | 0.2 | 5.0 |
| Homeownership | | | | | | | | |
| Homeowner | 80,136 | 100 | 12.5 | 1.8 | 2.3 | 77.5 | 0.3 | 5.5 |
| Non-homeowner | 43,614 | 100 | 26.6 | 8.0 | 4.2 | 54.2 | 0.6 | 6.4 |
| Geographic Region | | | | | | | | |
| Northeast | 22,199 | 100 | 19.0 | 2.4 | 1.9 | 70.4 | 0.3 | 6.0 |
| Midwest | 27,315 | 100 | 14.2 | 3.5 | 2.9 | 73.2 | 0.4 | 5.8 |
| South | 46,738 | 100 | 19.8 | 5.4 | 3.6 | 64.9 | 0.6 | 5.8 |
| West | 27,498 | 100 | 15.7 | 3.6 | 2.8 | 71.9 | 0.3 | 5.7 |
| Disability Status | | | | | | | | |
| Disabled | 10,841 | 100 | 23.7 | 8.6 | 5.8 | 55.3 | 0.6 | 6.0 |
| Not Disabled | 78,293 | 100 | 18.1 | 4.2 | 3.2 | 68.7 | 0.4 | 5.4 |
| Not Applicable | 34,616 | 100 | 14.1 | 2.2 | 1.6 | 75.1 | 0.3 | 6.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-7 Number Of Different Types Of AFS Used In The Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used 0 AFS (Percent) | Used 1 AFS (Percent) | Used 2 AFS (Percent) | Used 3 or more AFS (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|----------------------|----------------------|----------------------|------------------------------|-------------------|
| All | 123,750 | 100 | 69.3 | 16.4 | 5.4 | 2.5 | 6.4 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 29.9 | 27.2 | 21.9 | 12.3 | 8.8 |
| Has bank account | 114,168 | 100 | 72.6 | 15.5 | 4.1 | 1.7 | 6.2 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 74.7 | 14.0 | 3.9 | 1.8 | 5.6 |
| Unmarried female-headed family | 15,802 | 100 | 52.9 | 22.6 | 11.4 | 6.2 | 6.9 |
| Unmarried male-headed family | 6,327 | 100 | 57.3 | 22.0 | 9.6 | 4.9 | 6.2 |
| Female individual | 22,150 | 100 | 72.0 | 15.2 | 4.1 | 1.4 | 7.2 |
| Male individual | 20,240 | 100 | 67.1 | 17.9 | 5.6 | 2.2 | 7.2 |
| Other | 128 | 100 | 60.8 | 26.5 | 1.3 | 3.8 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 45.8 | 27.3 | 11.4 | 6.1 | 9.4 |
| Hispanic | 14,948 | 100 | 53.6 | 22.6 | 11.2 | 5.6 | 7.1 |
| Asian | 5,882 | 100 | 74.5 | 14.4 | 3.0 | 0.9 | 7.2 |
| American Indian/Alaskan | 1,464 | 100 | 56.5 | 22.5 | 10.9 | 4.5 | 5.7 |
| Hawaiian/Pacific Islander | 314 | 100 | 67.6 | 14.3 | 6.7 | 5.8 | 5.6 |
| White non-Black non-Hispanic | 84,310 | 100 | 76.6 | 13.2 | 3.3 | 1.3 | 5.6 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 69.8 | 16.3 | 5.2 | 2.4 | 6.3 |
| Spanish is only language spoken | 2,654 | 100 | 48.2 | 20.7 | 15.0 | 8.6 | 7.5 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 71.0 | 15.7 | 4.9 | 2.3 | 6.1 |
| Foreign born citizen | 9,252 | 100 | 65.9 | 17.9 | 5.9 | 2.2 | 8.1 |
| Foreign born non citizen | 8,102 | 100 | 50.3 | 23.3 | 12.1 | 6.3 | 8.1 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 53.5 | 24.1 | 11.9 | 5.2 | 5.4 |
| 25 to 34 years | 20,464 | 100 | 61.2 | 20.1 | 8.4 | 4.4 | 6.0 |
| 35 to 44 years | 21,408 | 100 | 65.0 | 18.2 | 7.4 | 3.4 | 6.0 |
| 45 to 54 years | 24,551 | 100 | 67.6 | 17.5 | 5.6 | 3.0 | 6.4 |
| 55 to 64 years | 22,710 | 100 | 73.6 | 15.3 | 3.8 | 1.3 | 5.9 |
| 65 years or more | 28,372 | 100 | 79.8 | 10.6 | 1.6 | 0.5 | 7.5 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 55.3 | 23.8 | 9.4 | 4.8 | 6.8 |
| Not Disabled | 78,293 | 100 | 68.7 | 16.8 | 5.8 | 2.7 | 6.0 |
| Not Applicable | 34,616 | 100 | 75.1 | 13.0 | 3.4 | 1.3 | 7.1 |

D-7 Number Of Different Types Of AFS Used In The Last 12 Months By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used 0 AFS (Percent) | Used 1 AFS (Percent) | Used 2 AFS (Percent) | Used 3 or more AFS (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------|----------------------|----------------------|------------------------------|-------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 54.4 | 21.4 | 10.8 | 6.2 | 7.2 |
| High school degree | 33,684 | 100 | 65.0 | 18.4 | 6.7 | 3.0 | 6.9 |
| Some college | 36,007 | 100 | 67.5 | 17.9 | 5.7 | 2.8 | 6.1 |
| College degree | 40,188 | 100 | 79.6 | 11.6 | 2.2 | 0.6 | 5.9 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 69.1 | 16.9 | 5.6 | 2.5 | 5.9 |
| Unemployed | 5,436 | 100 | 54.2 | 22.6 | 10.2 | 7.2 | 5.9 |
| Not in labor force | 42,727 | 100 | 71.7 | 14.6 | 4.6 | 1.9 | 7.2 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 54.5 | 23.0 | 10.3 | 5.0 | 7.3 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 60.5 | 19.6 | 8.0 | 4.7 | 7.2 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 67.2 | 17.3 | 6.0 | 2.7 | 6.9 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 73.6 | 15.3 | 3.7 | 1.4 | 6.0 |
| At Least \$75,000 | 35,895 | 100 | 81.2 | 10.9 | 2.0 | 0.5 | 5.3 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 77.5 | 12.7 | 2.9 | 1.0 | 5.9 |
| Non-homeowner | 43,614 | 100 | 54.2 | 23.2 | 10.2 | 5.3 | 7.2 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 70.4 | 16.6 | 5.1 | 1.5 | 6.4 |
| Midwest | 27,315 | 100 | 73.2 | 14.1 | 4.3 | 2.0 | 6.3 |
| South | 46,738 | 100 | 64.9 | 18.8 | 6.5 | 3.3 | 6.5 |
| West | 27,498 | 100 | 71.9 | 14.3 | 5.1 | 2.4 | 6.2 |
| Metropolitan Status | | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 64.1 | 18.3 | 7.0 | 3.7 | 6.8 |
| Metropolitan area - Balance | 51,229 | 100 | 72.7 | 14.6 | 4.3 | 1.8 | 6.5 |
| Not in Metropolitan area | 19,325 | 100 | 68.6 | 17.8 | 5.6 | 2.1 | 5.8 |
| Not Identified | 18,686 | 100 | 70.1 | 16.3 | 5.4 | 2.6 | 5.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

-= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-8 Types Of AFS, Recency Of Use By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Has bank account |
|---|---------|----------|------------------|
| Number of Households (1000s) | 123,750 | 9,582 | 114,168 |
| Percent of Households | 100 | 100 | 100 |
| Recency of AFS Products (Percent) | | | |
| in last 30 days | 12.0 | 47.0 | 9.1 |
| Not in last 30 days but in last 12 months | 12.9 | 16.2 | 12.6 |
| Not in last 12 months | 14.4 | 10.7 | 14.7 |
| Never Used | 55.3 | 19.9 | 58.2 |
| Use Unknown | 5.4 | 6.2 | 5.3 |
| Money Order Use (Percent) | | | |
| in last 30 days | 7.8 | 33.2 | 5.7 |
| Not in last 30 days but in last 12 months | 9.4 | 14.1 | 9.0 |
| Not in last 12 months | 10.9 | 9.7 | 11.0 |
| Never Used | 67.1 | 36.7 | 69.7 |
| Use Unknown | 4.7 | 6.3 | 4.6 |
| Check Cashier Use (Percent) | | | |
| in last 30 days | 3.4 | 24.3 | 1.7 |
| Not in last 30 days but in last 12 months | 3.1 | 11.6 | 2.4 |
| Not in last 12 months | 5.4 | 12.3 | 4.8 |
| Never Used | 83.5 | 45.9 | 86.7 |
| Use Unknown | 4.5 | 5.9 | 4.4 |
| Remittance Use (Percent) | | | |
| in last 30 days | 1.6 | 4.9 | 1.3 |
| Not in last 30 days but in last 12 months | 2.1 | 4.3 | 1.9 |
| Not in last 12 months | 1.9 | 3.8 | 1.8 |
| Never Used | 89.5 | 80.7 | 90.3 |
| Use Unknown | 4.9 | 6.4 | 4.7 |
| Payday Loan Use (Percent) | | | |
| in last 30 days | 0.8 | 0.8 | 0.8 |
| Not in last 30 days but in last 12 months | 1.2 | 1.9 | 1.1 |
| Not in last 12 months | 2.6 | 6.3 | 2.3 |
| Never Used | 90.4 | 84.0 | 91.0 |
| Use Unknown | 5.0 | 7.0 | 4.8 |
| Pawn Shop Use (Percent) | | | |
| in last 30 days | 0.7 | 3.0 | 0.5 |
| Not in last 30 days but in last 12 months | 2.2 | 6.9 | 1.8 |
| Not in last 12 months | 4.5 | 10.2 | 4.1 |
| Never Used | 87.6 | 72.9 | 88.8 |
| Use Unknown | 5.0 | 7.1 | 4.8 |

D-8 Types Of AFS, Recency Of Use By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Has bank account |
|---|------|----------|------------------|
| Rent-to-Own Use (Percent) | | | |
| in last 30 days | 0.7 | 2.0 | 0.6 |
| Not in last 30 days but in last 12 months | 0.8 | 2.5 | 0.6 |
| Not in last 12 months | 3.1 | 8.0 | 2.7 |
| Never Used | 90.2 | 80.3 | 91.1 |
| Use Unknown | 5.2 | 7.2 | 5.0 |
| Refund Anticipation Loan Use (Percent) | | | |
| Not in last 30 days but in last 12 months | 1.8 | 3.8 | 1.6 |
| Not in last 12 months | 2.9 | 5.6 | 2.7 |
| Never Used | 90.0 | 83.3 | 90.6 |
| Use Unknown | 5.3 | 7.3 | 5.1 |
| Auto Title Loan Use (Percent) | | | |
| in last 30 days | 0.3 | 0.5 | 0.3 |
| Not in last 30 days but in last 12 months | 0.5 | 1.2 | 0.5 |
| Not in last 12 months | 1.8 | 3.0 | 1.7 |
| Never Used | 92.0 | 88.1 | 92.4 |
| Use Unknown | 5.3 | 7.2 | 5.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-9a Non-Bank Money Orders Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 7.8 | 9.4 | 10.9 | 67.1 | 4.7 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 33.2 | 14.1 | 9.7 | 36.7 | 6.3 |
| Has bank account | 114,168 | 100 | 5.7 | 9.0 | 11.0 | 69.7 | 4.6 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 52.6 | 22.3 | 6.8 | 17.7 | 0.6 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 26.3 | 41.7 | 7.3 | 24.6 | 0.2 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 5.0 | 8.3 | 10.5 | 72.0 | 4.1 |
| Unmarried female-headed family | 15,802 | 100 | 16.3 | 13.6 | 10.7 | 54.5 | 4.8 |
| Unmarried male-headed family | 6,327 | 100 | 12.4 | 11.6 | 10.2 | 61.6 | 4.2 |
| Female individual | 22,150 | 100 | 7.1 | 8.7 | 11.6 | 67.0 | 5.5 |
| Male individual | 20,240 | 100 | 8.9 | 9.5 | 11.5 | 64.4 | 5.7 |
| Other | 128 | 100 | 6.2 | 7.7 | 18.3 | 60.2 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 19.5 | 16.2 | 11.6 | 46.0 | 6.8 |
| Hispanic | 14,948 | 100 | 15.3 | 11.6 | 7.5 | 60.3 | 5.2 |
| Asian | 5,882 | 100 | 2.0 | 6.9 | 7.2 | 78.1 | 5.7 |
| American Indian/Alaskan | 1,464 | 100 | 11.8 | 15.2 | 15.1 | 54.7 | 3.1 |
| Hawaiian/Pacific Islander | 314 | 100 | 12.9 | 10.2 | 3.7 | 69.5 | 3.7 |
| White non-Black non-Hispanic | 84,310 | 100 | 4.5 | 7.8 | 11.6 | 72.0 | 4.2 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 7.5 | 9.5 | 11.0 | 67.3 | 4.7 |
| Spanish is only language spoken | 2,654 | 100 | 21.4 | 7.8 | 7.6 | 58.8 | 4.4 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 7.4 | 9.4 | 11.6 | 67.0 | 4.6 |
| Foreign born citizen | 9,252 | 100 | 5.8 | 9.1 | 7.0 | 71.9 | 6.2 |
| Foreign born non citizen | 8,102 | 100 | 15.4 | 10.3 | 6.4 | 62.4 | 5.4 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 15.4 | 14.0 | 7.1 | 59.3 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 10.8 | 11.7 | 11.2 | 61.9 | 4.4 |
| 35 to 44 years | 21,408 | 100 | 8.7 | 11.2 | 11.2 | 64.2 | 4.7 |
| 45 to 54 years | 24,551 | 100 | 8.4 | 9.9 | 11.3 | 65.7 | 4.6 |
| 55 to 64 years | 22,710 | 100 | 6.2 | 8.6 | 11.9 | 69.0 | 4.3 |
| 65 years or more | 28,372 | 100 | 4.1 | 5.8 | 10.0 | 74.5 | 5.6 |

D-9a Non-Bank Money Orders Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 16.6 | 10.8 | 9.4 | 58.2 | 5.0 |
| High school degree | 33,684 | 100 | 10.0 | 9.9 | 10.7 | 64.1 | 5.2 |
| Some college | 36,007 | 100 | 8.2 | 10.2 | 11.6 | 65.4 | 4.5 |
| College degree | 40,188 | 100 | 2.6 | 7.8 | 10.9 | 74.2 | 4.5 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 7.5 | 9.7 | 11.0 | 67.4 | 4.4 |
| Unemployed | 5,436 | 100 | 14.6 | 14.4 | 11.1 | 56.2 | 3.7 |
| Not in labor force | 42,727 | 100 | 7.6 | 8.3 | 10.7 | 68.0 | 5.4 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 16.9 | 11.7 | 10.5 | 55.6 | 5.3 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 12.7 | 10.8 | 10.7 | 60.4 | 5.4 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 7.6 | 9.8 | 11.3 | 66.1 | 5.1 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 4.6 | 9.3 | 11.6 | 70.1 | 4.4 |
| At Least \$75,000 | 35,895 | 100 | 2.3 | 7.2 | 10.5 | 76.1 | 4.0 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 3.8 | 7.5 | 11.0 | 73.2 | 4.4 |
| Non-homeowner | 43,614 | 100 | 15.2 | 13.0 | 10.7 | 55.8 | 5.3 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 6.7 | 10.5 | 11.9 | 66.0 | 4.9 |
| Midwest | 27,315 | 100 | 6.8 | 7.5 | 10.4 | 70.8 | 4.5 |
| South | 46,738 | 100 | 9.7 | 10.9 | 11.4 | 63.1 | 4.8 |
| West | 27,498 | 100 | 6.6 | 8.0 | 9.7 | 71.0 | 4.6 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 15.1 | 12.5 | 13.2 | 54.2 | 4.9 |
| Not Disabled | 78,293 | 100 | 7.6 | 10.0 | 11.2 | 66.8 | 4.4 |
| Not Applicable | 34,616 | 100 | 6.2 | 7.3 | 9.5 | 71.7 | 5.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-9b Non-Bank Money Orders Recency Of Use And Location By Banking Status, 2013

For all households that used non-bank money orders in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|--|--------|----------|---------------------|
| Number of Households (1000s) | 21,371 | 4,537 | 16,834 |
| Percent of Households | 100 | 100 | 100 |
| Money Order, Last 30 Days (Percent) | | | |
| Used in last 30 days | 45.4 | 70.2 | 38.7 |
| Used but not in last 30 days | 54.3 | 29.8 | 60.9 |
| Unknown | 0.4 | - | 0.5 |
| Money Order Typical Location Used (Percent) | | | |
| Post Office | 29.7 | 19.6 | 32.4 |
| Large retail or department store | 19.3 | 21.6 | 18.7 |
| Grocery, liquor, convenience, or drug store | 37.8 | 38.1 | 37.7 |
| Stand alone non-bank financial services store | 11.0 | 18.4 | 9.0 |
| Other/Unknown | 2.2 | 2.3 | 2.2 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
 Figures do not always reconcile to totals because of rounding.

D-10a Non-Bank Check Cashing Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 3.4 | 3.1 | 5.4 | 83.5 | 4.5 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 24.3 | 11.6 | 12.3 | 45.9 | 5.9 |
| Has bank account | 114,168 | 100 | 1.7 | 2.4 | 4.8 | 86.7 | 4.4 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 38.5 | 18.3 | 11.6 | 31.5 | 0.2 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 7.7 | 11.1 | 7.7 | 73.3 | 0.2 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 2.3 | 1.9 | 4.4 | 87.3 | 4.1 |
| Unmarried female-headed family | 15,802 | 100 | 6.5 | 6.8 | 7.0 | 75.1 | 4.6 |
| Unmarried male-headed family | 6,327 | 100 | 7.4 | 5.4 | 6.6 | 76.8 | 3.8 |
| Female individual | 22,150 | 100 | 2.4 | 2.6 | 5.0 | 84.9 | 5.1 |
| Male individual | 20,240 | 100 | 4.2 | 3.6 | 6.9 | 79.8 | 5.5 |
| Other | 128 | 100 | 7.0 | 1.6 | 3.8 | 80.0 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 6.7 | 6.3 | 8.8 | 71.5 | 6.6 |
| Hispanic | 14,948 | 100 | 7.7 | 3.9 | 5.9 | 77.5 | 4.9 |
| Asian | 5,882 | 100 | 1.2 | 1.2 | 2.5 | 89.6 | 5.6 |
| American Indian/Alaskan | 1,464 | 100 | 8.9 | 5.0 | 6.1 | 77.1 | 2.9 |
| Hawaiian/Pacific Islander | 314 | 100 | 2.7 | 6.2 | 0.8 | 87.6 | 2.7 |
| White non-Black non-Hispanic | 84,310 | 100 | 2.1 | 2.4 | 4.8 | 86.7 | 4.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 3.2 | 3.1 | 5.3 | 83.9 | 4.6 |
| Spanish is only language spoken | 2,654 | 100 | 14.0 | 4.5 | 8.8 | 68.9 | 3.9 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 3.0 | 3.1 | 5.5 | 84.0 | 4.4 |
| Foreign born citizen | 9,252 | 100 | 2.7 | 2.2 | 3.9 | 85.4 | 5.8 |
| Foreign born non citizen | 8,102 | 100 | 9.2 | 3.9 | 5.7 | 75.7 | 5.5 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 8.0 | 7.3 | 7.4 | 73.2 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 5.9 | 4.7 | 6.6 | 78.6 | 4.2 |
| 35 to 44 years | 21,408 | 100 | 3.8 | 3.7 | 6.2 | 81.7 | 4.6 |
| 45 to 54 years | 24,551 | 100 | 3.7 | 2.9 | 4.9 | 84.0 | 4.5 |
| 55 to 64 years | 22,710 | 100 | 2.0 | 2.5 | 4.7 | 86.6 | 4.1 |
| 65 years or more | 28,372 | 100 | 1.2 | 1.3 | 4.3 | 88.0 | 5.3 |

D-10a Non-Bank Check Cashing Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 9.1 | 4.7 | 7.5 | 73.7 | 5.0 |
| High school degree | 33,684 | 100 | 4.2 | 4.2 | 6.0 | 80.8 | 4.9 |
| Some college | 36,007 | 100 | 3.3 | 3.4 | 5.8 | 83.2 | 4.3 |
| College degree | 40,188 | 100 | 0.9 | 1.4 | 3.8 | 89.6 | 4.3 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 3.6 | 2.9 | 5.2 | 84.1 | 4.2 |
| Unemployed | 5,436 | 100 | 7.0 | 7.8 | 7.5 | 73.8 | 3.9 |
| Not in labor force | 42,727 | 100 | 2.7 | 3.0 | 5.4 | 83.8 | 5.2 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 7.5 | 6.6 | 8.3 | 72.8 | 4.9 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 5.8 | 4.2 | 6.0 | 78.7 | 5.3 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 3.5 | 3.0 | 5.4 | 83.2 | 4.9 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 1.7 | 2.1 | 4.9 | 86.8 | 4.4 |
| At Least \$75,000 | 35,895 | 100 | 0.8 | 1.3 | 3.7 | 90.4 | 3.8 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 1.6 | 1.9 | 4.3 | 88.0 | 4.3 |
| Non-homeowner | 43,614 | 100 | 6.9 | 5.4 | 7.3 | 75.4 | 5.0 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 2.8 | 2.9 | 5.1 | 84.6 | 4.6 |
| Midwest | 27,315 | 100 | 3.1 | 2.8 | 5.6 | 84.1 | 4.5 |
| South | 46,738 | 100 | 4.0 | 3.8 | 6.0 | 81.4 | 4.7 |
| West | 27,498 | 100 | 3.2 | 2.4 | 4.2 | 85.7 | 4.4 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 5.1 | 5.9 | 7.5 | 76.9 | 4.6 |
| Not Disabled | 78,293 | 100 | 3.6 | 3.1 | 5.3 | 83.7 | 4.3 |
| Not Applicable | 34,616 | 100 | 2.4 | 2.4 | 4.8 | 85.3 | 5.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-10b Non-Bank Check Cashing Recency Of Use And Location By Banking Status, 2013

For all households that used non-bank check cashing in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|---|-------|----------|---------------------|
| Number of Households (1000s) | 8,089 | 3,437 | 4,653 |
| Percent of Households | 100 | 100 | 100 |
| Check Casher, Last 30 Days (Percent) | | | |
| Used in last 30 days | 52.3 | 67.8 | 40.9 |
| Used but not in last 30 days | 47.1 | 31.5 | 58.6 |
| Unknown | 0.6 | 0.7 | 0.4 |
| Check Casher Typical Location Used (Percent) | | | |
| Large retail or department store | 31.4 | 30.2 | 32.3 |
| Grocery, liquor, convenience, or drug store | 37.8 | 36.1 | 39.1 |
| Stand alone non-bank financial services store | 24.3 | 29.3 | 20.6 |
| Unknown Location | 6.5 | 4.4 | 8.0 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-11a Non-Bank Remittances Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 1.6 | 2.1 | 1.9 | 89.5 | 4.9 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 4.9 | 4.3 | 3.8 | 80.7 | 6.4 |
| Has bank account | 114,168 | 100 | 1.3 | 1.9 | 1.8 | 90.3 | 4.7 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 7.8 | 6.8 | 4.4 | 80.2 | 0.9 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 6.2 | 8.7 | 2.8 | 81.8 | 0.5 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 1.8 | 2.4 | 1.9 | 89.7 | 4.2 |
| Unmarried female-headed family | 15,802 | 100 | 2.1 | 2.4 | 2.6 | 88.1 | 4.8 |
| Unmarried male-headed family | 6,327 | 100 | 3.4 | 3.1 | 2.3 | 86.9 | 4.3 |
| Female individual | 22,150 | 100 | 0.6 | 1.0 | 1.6 | 91.0 | 5.9 |
| Male individual | 20,240 | 100 | 1.4 | 1.7 | 1.8 | 89.3 | 5.8 |
| Other | 128 | 100 | 1.7 | 0.8 | 5.6 | 84.3 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 2.2 | 3.2 | 3.0 | 84.6 | 7.0 |
| Hispanic | 14,948 | 100 | 7.4 | 6.7 | 3.6 | 76.5 | 5.8 |
| Asian | 5,882 | 100 | 3.6 | 6.0 | 2.7 | 81.8 | 5.9 |
| American Indian/Alaskan | 1,464 | 100 | 1.6 | 1.2 | 1.9 | 92.1 | 3.1 |
| Hawaiian/Pacific Islander | 314 | 100 | 1.0 | 3.8 | 3.6 | 87.5 | 4.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 0.3 | 0.8 | 1.3 | 93.3 | 4.2 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 1.3 | 1.9 | 1.9 | 90.1 | 4.8 |
| Spanish is only language spoken | 2,654 | 100 | 15.6 | 11.1 | 4.3 | 63.5 | 5.5 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 0.5 | 0.9 | 1.6 | 92.5 | 4.6 |
| Foreign born citizen | 9,252 | 100 | 6.1 | 8.1 | 3.8 | 75.6 | 6.3 |
| Foreign born non citizen | 8,102 | 100 | 11.9 | 11.2 | 4.3 | 66.4 | 6.3 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 2.3 | 2.9 | 2.4 | 88.0 | 4.4 |
| 25 to 34 years | 20,464 | 100 | 2.6 | 2.9 | 2.6 | 87.2 | 4.6 |
| 35 to 44 years | 21,408 | 100 | 2.5 | 3.1 | 1.9 | 87.9 | 4.7 |
| 45 to 54 years | 24,551 | 100 | 1.8 | 2.3 | 2.1 | 89.1 | 4.7 |
| 55 to 64 years | 22,710 | 100 | 1.1 | 1.5 | 1.6 | 91.5 | 4.3 |
| 65 years or more | 28,372 | 100 | 0.3 | 0.8 | 1.5 | 91.5 | 5.8 |

D-11a Non-Bank Remittances Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 4.7 | 4.3 | 2.8 | 82.9 | 5.3 |
| High school degree | 33,684 | 100 | 1.5 | 1.8 | 1.5 | 90.0 | 5.2 |
| Some college | 36,007 | 100 | 1.2 | 1.9 | 2.1 | 90.2 | 4.7 |
| College degree | 40,188 | 100 | 1.1 | 1.7 | 1.8 | 90.8 | 4.6 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 2.2 | 2.5 | 1.9 | 88.9 | 4.5 |
| Unemployed | 5,436 | 100 | 1.4 | 2.3 | 3.5 | 89.1 | 3.8 |
| Not in labor force | 42,727 | 100 | 0.7 | 1.3 | 1.7 | 90.8 | 5.6 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 1.7 | 2.0 | 2.2 | 88.5 | 5.5 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 2.1 | 2.5 | 2.2 | 87.6 | 5.6 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 2.2 | 2.4 | 2.0 | 88.1 | 5.2 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 1.4 | 2.2 | 1.8 | 90.1 | 4.5 |
| At Least \$75,000 | 35,895 | 100 | 1.0 | 1.5 | 1.6 | 91.8 | 4.0 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 1.0 | 1.4 | 1.6 | 91.5 | 4.5 |
| Non-homeowner | 43,614 | 100 | 2.8 | 3.3 | 2.5 | 85.8 | 5.5 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 1.8 | 2.5 | 1.8 | 88.9 | 5.0 |
| Midwest | 27,315 | 100 | 0.9 | 1.3 | 1.6 | 91.5 | 4.7 |
| South | 46,738 | 100 | 1.8 | 2.0 | 2.0 | 89.4 | 5.0 |
| West | 27,498 | 100 | 2.0 | 2.7 | 2.2 | 88.3 | 4.8 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 0.7 | 1.3 | 2.0 | 91.0 | 4.9 |
| Not Disabled | 78,293 | 100 | 2.2 | 2.6 | 2.0 | 88.7 | 4.5 |
| Not Applicable | 34,616 | 100 | 0.7 | 1.2 | 1.6 | 90.9 | 5.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-11b Non-Bank Remittances Recency Of Use And Location By Banking Status, 2013

For all households that used non-bank remittances in last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|---|-------|----------|---------------------|
| Number of Households (1000s) | 4,573 | 879 | 3,694 |
| Percent of Households | 100 | 100 | 100 |
| Remittance, Last 30 Days (Percent) | | | |
| Used in last 30 days | 43.9 | 53.4 | 41.7 |
| Used but not in last 30 days | 55.0 | 45.2 | 57.3 |
| Unknown | 1.1 | 1.4 | 1.1 |
| Remittance Typical Location Used (Percent) | | | |
| Large retail or department store | 19.0 | 15.5 | 19.9 |
| Grocery, liquor, convenience, or drug store | 32.9 | 37.9 | 31.7 |
| Stand alone non-bank financial services store | 26.3 | 36.4 | 23.9 |
| Mobile Phone | 1.2 | 0.6 | 1.3 |
| Online through Computer | 6.9 | 0.5 | 8.5 |
| Other/Unknown | 13.7 | 9.1 | 14.8 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-12a Payday Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 0.8 | 1.2 | 2.6 | 90.4 | 5.0 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 0.8 | 1.9 | 6.3 | 84.0 | 7.0 |
| Has bank account | 114,168 | 100 | 0.8 | 1.1 | 2.3 | 91.0 | 4.8 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 1.3 | 3.0 | 8.6 | 85.7 | 1.4 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 3.7 | 5.1 | 5.9 | 84.6 | 0.8 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 0.6 | 0.8 | 2.0 | 92.3 | 4.3 |
| Unmarried female-headed family | 15,802 | 100 | 1.5 | 2.7 | 5.1 | 85.4 | 5.3 |
| Unmarried male-headed family | 6,327 | 100 | 1.0 | 1.7 | 4.4 | 88.2 | 4.8 |
| Female individual | 22,150 | 100 | 0.7 | 0.9 | 2.2 | 90.4 | 5.8 |
| Male individual | 20,240 | 100 | 0.9 | 1.1 | 2.6 | 89.6 | 5.9 |
| Other | 128 | 100 | - | 3.9 | - | 88.5 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 1.8 | 2.6 | 5.4 | 82.8 | 7.3 |
| Hispanic | 14,948 | 100 | 1.1 | 1.8 | 2.2 | 89.1 | 5.8 |
| Asian | 5,882 | 100 | 0.2 | 0.1 | 0.7 | 93.1 | 5.9 |
| American Indian/Alaskan | 1,464 | 100 | 2.0 | 0.8 | 5.3 | 88.7 | 3.1 |
| Hawaiian/Pacific Islander | 314 | 100 | 1.8 | - | 3.9 | 88.7 | 5.6 |
| White non-Black non-Hispanic | 84,310 | 100 | 0.6 | 0.9 | 2.2 | 92.0 | 4.3 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 0.8 | 1.2 | 2.7 | 90.4 | 5.0 |
| Spanish is only language spoken | 2,654 | 100 | 0.5 | 0.6 | 0.8 | 92.4 | 5.7 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 0.8 | 1.2 | 2.9 | 90.2 | 4.7 |
| Foreign born citizen | 9,252 | 100 | 0.5 | 0.6 | 0.8 | 91.6 | 6.6 |
| Foreign born non citizen | 8,102 | 100 | 0.6 | 1.0 | 0.7 | 91.3 | 6.4 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 0.9 | 2.1 | 1.9 | 91.1 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 1.2 | 1.8 | 3.6 | 88.6 | 4.7 |
| 35 to 44 years | 21,408 | 100 | 1.0 | 1.6 | 4.5 | 88.0 | 4.9 |
| 45 to 54 years | 24,551 | 100 | 0.9 | 1.4 | 2.7 | 90.1 | 4.9 |
| 55 to 64 years | 22,710 | 100 | 0.6 | 0.9 | 2.3 | 91.8 | 4.4 |
| 65 years or more | 28,372 | 100 | 0.4 | 0.3 | 0.9 | 92.5 | 5.9 |

D-12a Payday Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 1.0 | 1.4 | 2.9 | 89.2 | 5.6 |
| High school degree | 33,684 | 100 | 1.0 | 1.4 | 2.8 | 89.5 | 5.4 |
| Some college | 36,007 | 100 | 1.1 | 1.7 | 3.8 | 88.6 | 4.8 |
| College degree | 40,188 | 100 | 0.3 | 0.5 | 1.4 | 93.2 | 4.6 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 0.9 | 1.3 | 2.7 | 90.5 | 4.7 |
| Unemployed | 5,436 | 100 | 0.9 | 2.3 | 5.8 | 87.1 | 3.9 |
| Not in labor force | 42,727 | 100 | 0.7 | 0.8 | 2.1 | 90.7 | 5.7 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 1.0 | 1.2 | 3.5 | 88.8 | 5.5 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 1.2 | 2.0 | 3.2 | 87.7 | 5.9 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 1.2 | 1.5 | 3.2 | 88.6 | 5.5 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 0.7 | 1.0 | 2.7 | 91.0 | 4.5 |
| At Least \$75,000 | 35,895 | 100 | 0.2 | 0.6 | 1.4 | 93.8 | 4.0 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 0.4 | 0.6 | 1.7 | 92.7 | 4.6 |
| Non-homeowner | 43,614 | 100 | 1.5 | 2.1 | 4.4 | 86.2 | 5.7 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 0.1 | 0.3 | 1.0 | 93.6 | 5.0 |
| Midwest | 27,315 | 100 | 0.9 | 1.2 | 3.1 | 89.8 | 4.9 |
| South | 46,738 | 100 | 1.0 | 1.5 | 2.8 | 89.6 | 5.1 |
| West | 27,498 | 100 | 0.8 | 1.3 | 3.2 | 89.8 | 4.8 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 1.6 | 2.2 | 5.0 | 86.1 | 5.2 |
| Not Disabled | 78,293 | 100 | 0.8 | 1.3 | 3.0 | 90.2 | 4.7 |
| Not Applicable | 34,616 | 100 | 0.4 | 0.6 | 1.1 | 92.3 | 5.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-12b Payday Loan Recency Of Use And Use Of Internet Payday Loans By Banking Status, 2013

For all households that used payday loans in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|--|-------|----------|---------------------|
| Number of Households (1000s) | 2,439 | 259 | 2,180 |
| Percent of Households | 100 | 100 | 100 |
| Payday Loan, Last 30 Days (Percent) | | | |
| Used in last 30 days | 40.5 | 29.2 | 41.8 |
| Used but not in last 30 days | 59.2 | 70.8 | 57.8 |
| Unknown | 0.3 | - | 0.4 |
| Online Payday Loan Use (Percent) | | | |
| Taken out Online Payday Loan | 15.5 | 12.2 | 15.8 |
| Has not taken out online payday loan | 84.4 | 87.8 | 84.0 |
| Unknown | 0.2 | - | 0.2 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-13a Pawn Shop Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 0.7 | 2.2 | 4.5 | 87.6 | 5.0 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 3.0 | 6.9 | 10.2 | 72.9 | 7.1 |
| Has bank account | 114,168 | 100 | 0.5 | 1.8 | 4.1 | 88.8 | 4.8 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 4.7 | 10.9 | 12.5 | 70.6 | 1.4 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 2.3 | 8.3 | 9.1 | 79.6 | 0.7 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 0.5 | 1.5 | 3.3 | 90.4 | 4.3 |
| Unmarried female-headed family | 15,802 | 100 | 1.5 | 4.9 | 6.7 | 81.6 | 5.2 |
| Unmarried male-headed family | 6,327 | 100 | 1.9 | 3.5 | 7.4 | 82.7 | 4.5 |
| Female individual | 22,150 | 100 | 0.3 | 1.7 | 4.5 | 87.6 | 5.9 |
| Male individual | 20,240 | 100 | 0.7 | 2.1 | 5.6 | 85.6 | 6.0 |
| Other | 128 | 100 | 7.8 | 1.6 | - | 83.1 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 1.5 | 3.6 | 6.7 | 80.8 | 7.4 |
| Hispanic | 14,948 | 100 | 0.9 | 3.2 | 5.1 | 85.2 | 5.7 |
| Asian | 5,882 | 100 | 0.1 | 0.4 | 0.8 | 92.9 | 5.8 |
| American Indian/Alaskan | 1,464 | 100 | 1.9 | 5.4 | 8.6 | 80.7 | 3.4 |
| Hawaiian/Pacific Islander | 314 | 100 | 0.8 | 1.6 | 10.0 | 82.0 | 5.6 |
| White non-Black non-Hispanic | 84,310 | 100 | 0.5 | 1.8 | 4.2 | 89.1 | 4.4 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 0.7 | 2.2 | 4.6 | 87.6 | 5.0 |
| Spanish is only language spoken | 2,654 | 100 | 0.5 | 1.7 | 3.1 | 88.6 | 6.1 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 0.7 | 2.3 | 4.9 | 87.2 | 4.8 |
| Foreign born citizen | 9,252 | 100 | 0.4 | 0.9 | 1.6 | 90.4 | 6.7 |
| Foreign born non citizen | 8,102 | 100 | 0.4 | 2.1 | 2.5 | 88.9 | 6.2 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 1.3 | 4.6 | 4.8 | 85.3 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 1.1 | 2.9 | 5.4 | 85.8 | 4.7 |
| 35 to 44 years | 21,408 | 100 | 0.9 | 2.8 | 5.5 | 85.9 | 4.9 |
| 45 to 54 years | 24,551 | 100 | 0.9 | 2.9 | 5.3 | 86.1 | 4.9 |
| 55 to 64 years | 22,710 | 100 | 0.5 | 1.7 | 4.6 | 88.6 | 4.6 |
| 65 years or more | 28,372 | 100 | 0.1 | 0.4 | 2.4 | 91.1 | 6.0 |

D-13a Pawn Shop Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 1.5 | 4.2 | 6.1 | 82.6 | 5.6 |
| High school degree | 33,684 | 100 | 0.8 | 2.6 | 5.0 | 86.1 | 5.5 |
| Some college | 36,007 | 100 | 0.8 | 2.7 | 6.0 | 85.8 | 4.8 |
| College degree | 40,188 | 100 | 0.2 | 0.7 | 2.3 | 92.1 | 4.6 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 0.5 | 2.0 | 4.3 | 88.6 | 4.6 |
| Unemployed | 5,436 | 100 | 3.0 | 6.4 | 8.6 | 78.0 | 4.1 |
| Not in labor force | 42,727 | 100 | 0.7 | 2.0 | 4.5 | 86.9 | 5.8 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 1.9 | 4.7 | 7.2 | 80.3 | 5.9 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 1.1 | 3.5 | 6.4 | 83.3 | 5.7 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 0.6 | 2.3 | 4.6 | 87.1 | 5.5 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 0.3 | 1.3 | 3.8 | 90.0 | 4.5 |
| At Least \$75,000 | 35,895 | 100 | 0.1 | 0.5 | 2.4 | 92.9 | 4.1 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 0.3 | 1.2 | 3.2 | 90.6 | 4.6 |
| Non-homeowner | 43,614 | 100 | 1.3 | 3.9 | 6.9 | 82.1 | 5.7 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 0.4 | 1.5 | 2.8 | 90.3 | 5.1 |
| Midwest | 27,315 | 100 | 0.6 | 1.9 | 4.3 | 88.5 | 4.8 |
| South | 46,738 | 100 | 0.9 | 2.8 | 5.5 | 85.7 | 5.2 |
| West | 27,498 | 100 | 0.7 | 2.0 | 4.7 | 87.7 | 5.0 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 2.1 | 5.2 | 10.2 | 77.1 | 5.4 |
| Not Disabled | 78,293 | 100 | 0.7 | 2.2 | 4.5 | 87.9 | 4.7 |
| Not Applicable | 34,616 | 100 | 0.3 | 1.2 | 2.8 | 90.1 | 5.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-13b Pawn Shop Recency Of Use By Banking Status, 2013

For all households that used pawn shops in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|--|-------|----------|---------------------|
| Number of Households (1000s) | 3,560 | 944 | 2,615 |
| Percent of Households | 100 | 100 | 100 |
| Pawn Shop, Last 30 Days (Percent) | | | |
| Used in last 30 days | 24.0 | 30.4 | 21.7 |
| Used but not in last 30 days | 75.8 | 69.6 | 78.0 |
| Unknown | 0.2 | - | 0.2 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-14a Rent-To-Own Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 0.7 | 0.8 | 3.1 | 90.2 | 5.2 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 2.0 | 2.5 | 8.0 | 80.3 | 7.2 |
| Has bank account | 114,168 | 100 | 0.6 | 0.6 | 2.7 | 91.1 | 5.0 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 3.2 | 3.9 | 10.2 | 81.3 | 1.4 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 2.7 | 3.0 | 7.0 | 86.6 | 0.8 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 0.6 | 0.5 | 2.3 | 92.1 | 4.4 |
| Unmarried female-headed family | 15,802 | 100 | 1.8 | 2.0 | 6.1 | 84.5 | 5.6 |
| Unmarried male-headed family | 6,327 | 100 | 1.0 | 1.3 | 5.6 | 87.5 | 4.5 |
| Female individual | 22,150 | 100 | 0.4 | 0.6 | 2.7 | 90.2 | 6.0 |
| Male individual | 20,240 | 100 | 0.4 | 0.7 | 2.8 | 90.1 | 6.1 |
| Other | 128 | 100 | - | 1.3 | - | 91.1 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 1.2 | 2.0 | 5.8 | 83.3 | 7.7 |
| Hispanic | 14,948 | 100 | 1.0 | 0.9 | 2.8 | 89.6 | 5.7 |
| Asian | 5,882 | 100 | 0.2 | 0.1 | 0.3 | 93.5 | 5.9 |
| American Indian/Alaskan | 1,464 | 100 | 1.1 | 1.3 | 4.4 | 89.8 | 3.4 |
| Hawaiian/Pacific Islander | 314 | 100 | 0.3 | 1.4 | 1.5 | 91.6 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 0.6 | 0.6 | 2.8 | 91.5 | 4.5 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 0.7 | 0.8 | 3.1 | 90.2 | 5.1 |
| Spanish is only language spoken | 2,654 | 100 | 0.3 | 0.5 | 2.1 | 91.0 | 6.0 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 0.8 | 0.9 | 3.4 | 90.0 | 5.0 |
| Foreign born citizen | 9,252 | 100 | - | 0.1 | 1.2 | 92.1 | 6.6 |
| Foreign born non citizen | 8,102 | 100 | 0.4 | 0.6 | 1.7 | 91.0 | 6.3 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 1.1 | 2.0 | 2.9 | 89.9 | 4.2 |
| 25 to 34 years | 20,464 | 100 | 1.2 | 1.3 | 3.8 | 88.8 | 4.9 |
| 35 to 44 years | 21,408 | 100 | 1.2 | 1.0 | 4.1 | 88.7 | 4.9 |
| 45 to 54 years | 24,551 | 100 | 0.7 | 0.7 | 3.9 | 89.6 | 5.0 |
| 55 to 64 years | 22,710 | 100 | 0.3 | 0.5 | 3.0 | 91.5 | 4.7 |
| 65 years or more | 28,372 | 100 | 0.1 | 0.2 | 1.3 | 92.1 | 6.2 |

D-14a Rent-To-Own Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 1.4 | 1.5 | 4.5 | 86.8 | 5.8 |
| High school degree | 33,684 | 100 | 0.9 | 1.1 | 4.0 | 88.4 | 5.6 |
| Some college | 36,007 | 100 | 0.8 | 1.0 | 3.6 | 89.6 | 5.0 |
| College degree | 40,188 | 100 | 0.1 | 0.2 | 1.4 | 93.5 | 4.8 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 0.6 | 0.8 | 3.1 | 90.7 | 4.8 |
| Unemployed | 5,436 | 100 | 1.4 | 1.7 | 6.4 | 86.0 | 4.5 |
| Not in labor force | 42,727 | 100 | 0.7 | 0.7 | 2.7 | 89.9 | 6.0 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 1.2 | 1.5 | 5.0 | 86.4 | 5.9 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 1.2 | 1.2 | 4.3 | 87.3 | 6.0 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 0.9 | 0.9 | 3.3 | 89.2 | 5.6 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 0.4 | 0.6 | 2.4 | 91.9 | 4.8 |
| At Least \$75,000 | 35,895 | 100 | 0.2 | 0.2 | 1.7 | 93.7 | 4.2 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 0.3 | 0.4 | 2.2 | 92.3 | 4.8 |
| Non-homeowner | 43,614 | 100 | 1.4 | 1.4 | 4.8 | 86.5 | 5.9 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 0.6 | 0.6 | 2.2 | 91.5 | 5.2 |
| Midwest | 27,315 | 100 | 0.8 | 0.6 | 3.3 | 90.3 | 5.0 |
| South | 46,738 | 100 | 0.9 | 1.1 | 3.8 | 88.9 | 5.3 |
| West | 27,498 | 100 | 0.4 | 0.5 | 2.6 | 91.5 | 5.0 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 1.9 | 2.2 | 7.0 | 83.5 | 5.4 |
| Not Disabled | 78,293 | 100 | 0.7 | 0.7 | 3.3 | 90.5 | 4.8 |
| Not Applicable | 34,616 | 100 | 0.3 | 0.5 | 1.6 | 91.7 | 5.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-14b Rent-To-Own Recency Of Use By Banking Status, 2013

For all households that used rent-to-own in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|--|-------|----------|---------------------|
| Number of Households (1000s) | 1,829 | 428 | 1,401 |
| Percent of Households | 100 | 100 | 100 |
| Rent-to-Own, Last 30 Days (Percent) | | | |
| Used in last 30 days | 46.9 | 45.1 | 47.5 |
| Used but not in last 30 days | 53.1 | 54.9 | 52.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-15 Refund Anticipation Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 1.8 | 2.9 | 90.0 | 5.3 |
| Unbanked | | | | | | |
| Unbanked | 9,582 | 100 | 3.8 | 5.6 | 83.3 | 7.3 |
| Has bank account | 114,168 | 100 | 1.6 | 2.7 | 90.6 | 5.1 |
| Banking Status and AFS Use in Last 12 Months | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 6.0 | 7.4 | 84.9 | 1.7 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 7.4 | 6.6 | 84.9 | 1.0 |
| Household Type | | | | | | |
| Married couple | 59,102 | 100 | 1.4 | 2.3 | 91.7 | 4.6 |
| Unmarried female-headed family | 15,802 | 100 | 4.3 | 5.9 | 84.1 | 5.8 |
| Unmarried male-headed family | 6,327 | 100 | 3.0 | 4.5 | 87.6 | 4.9 |
| Female individual | 22,150 | 100 | 1.2 | 2.2 | 90.4 | 6.2 |
| Male individual | 20,240 | 100 | 1.2 | 2.7 | 89.9 | 6.2 |
| Other | 128 | 100 | 0.9 | 4.6 | 86.9 | 7.6 |
| Race/Ethnicity | | | | | | |
| Black | 16,801 | 100 | 3.8 | 5.3 | 83.1 | 7.8 |
| Hispanic | 14,948 | 100 | 2.1 | 2.8 | 89.2 | 5.9 |
| Asian | 5,882 | 100 | 1.1 | 0.7 | 92.1 | 6.1 |
| American Indian/Alaskan | 1,464 | 100 | 2.8 | 4.3 | 88.5 | 4.4 |
| Hawaiian/Pacific Islander | 314 | 100 | 4.0 | 3.2 | 87.5 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 1.3 | 2.6 | 91.4 | 4.7 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 1.8 | 2.9 | 90.0 | 5.3 |
| Spanish is only language spoken | 2,654 | 100 | 1.3 | 2.3 | 90.3 | 6.0 |
| Nativity | | | | | | |
| U.S.-born | 106,397 | 100 | 1.8 | 3.2 | 89.8 | 5.1 |
| Foreign born citizen | 9,252 | 100 | 1.3 | 0.8 | 91.2 | 6.7 |
| Foreign born non citizen | 8,102 | 100 | 1.6 | 1.3 | 90.8 | 6.2 |
| Age Group | | | | | | |
| 15 to 24 years | 6,244 | 100 | 2.9 | 1.8 | 90.7 | 4.6 |
| 25 to 34 years | 20,464 | 100 | 2.8 | 3.8 | 88.5 | 4.9 |
| 35 to 44 years | 21,408 | 100 | 2.7 | 4.6 | 87.7 | 5.0 |
| 45 to 54 years | 24,551 | 100 | 2.0 | 3.9 | 88.8 | 5.3 |
| 55 to 64 years | 22,710 | 100 | 1.0 | 2.2 | 92.1 | 4.7 |
| 65 years or more | 28,372 | 100 | 0.5 | 1.0 | 92.1 | 6.4 |

D-15 Refund Anticipation Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | |
| No high school degree | 13,871 | 100 | 2.7 | 3.5 | 87.9 | 5.9 |
| High school degree | 33,684 | 100 | 2.3 | 3.5 | 88.5 | 5.7 |
| Some college | 36,007 | 100 | 2.1 | 3.8 | 89.0 | 5.1 |
| College degree | 40,188 | 100 | 0.8 | 1.5 | 92.9 | 4.9 |
| Employment Status | | | | | | |
| Employed | 75,587 | 100 | 2.0 | 3.0 | 90.0 | 4.9 |
| Unemployed | 5,436 | 100 | 3.7 | 5.3 | 86.1 | 4.9 |
| Not in labor force | 42,727 | 100 | 1.1 | 2.4 | 90.4 | 6.0 |
| Family Income | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 1.9 | 3.8 | 88.3 | 6.0 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 3.1 | 3.7 | 87.1 | 6.0 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 2.2 | 3.3 | 88.7 | 5.8 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 1.6 | 2.9 | 90.5 | 5.0 |
| At Least \$75,000 | 35,895 | 100 | 0.8 | 1.7 | 93.2 | 4.3 |
| Homeownership | | | | | | |
| Homeowner | 80,136 | 100 | 1.2 | 2.1 | 91.7 | 4.9 |
| Non-homeowner | 43,614 | 100 | 2.8 | 4.4 | 86.8 | 6.0 |
| Geographic Region | | | | | | |
| Northeast | 22,199 | 100 | 1.0 | 1.7 | 92.1 | 5.2 |
| Midwest | 27,315 | 100 | 1.4 | 2.9 | 90.4 | 5.3 |
| South | 46,738 | 100 | 2.5 | 3.8 | 88.4 | 5.3 |
| West | 27,498 | 100 | 1.7 | 2.4 | 90.6 | 5.3 |
| Disability Status | | | | | | |
| Disabled | 10,841 | 100 | 2.7 | 6.1 | 85.7 | 5.6 |
| Not Disabled | 78,293 | 100 | 2.0 | 3.3 | 89.8 | 4.9 |
| Not Applicable | 34,616 | 100 | 0.9 | 1.2 | 91.8 | 6.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-16a Auto Title Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|---|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 0.3 | 0.5 | 1.8 | 92.0 | 5.3 |
| Unbanked | | | | | | | |
| Unbanked | 9,582 | 100 | 0.5 | 1.2 | 3.0 | 88.1 | 7.2 |
| Has bank account | 114,168 | 100 | 0.3 | 0.5 | 1.7 | 92.4 | 5.1 |
| Banking Status and AFS Use in Last 12 Months | | | | | | | |
| Unbanked and Used AFS in Last 12 Months | 6,053 | 100 | 0.8 | 1.8 | 3.9 | 92.0 | 1.5 |
| Underbanked (Banked and Used AFS in Last 12 Months) | 24,757 | 100 | 1.3 | 2.3 | 4.1 | 91.4 | 0.9 |
| Household Type | | | | | | | |
| Married couple | 59,102 | 100 | 0.3 | 0.5 | 1.3 | 93.2 | 4.6 |
| Unmarried female-headed family | 15,802 | 100 | 0.3 | 0.9 | 3.5 | 89.5 | 5.8 |
| Unmarried male-headed family | 6,327 | 100 | 0.9 | 1.1 | 2.8 | 90.5 | 4.7 |
| Female individual | 22,150 | 100 | 0.1 | 0.4 | 1.5 | 91.8 | 6.2 |
| Male individual | 20,240 | 100 | 0.3 | 0.4 | 1.9 | 91.2 | 6.2 |
| Other | 128 | 100 | - | - | 4.0 | 88.4 | 7.6 |
| Race/Ethnicity | | | | | | | |
| Black | 16,801 | 100 | 0.4 | 1.1 | 2.7 | 88.0 | 7.8 |
| Hispanic | 14,948 | 100 | 0.5 | 0.5 | 1.8 | 91.5 | 5.7 |
| Asian | 5,882 | 100 | 0.1 | 0.6 | 0.6 | 92.7 | 6.1 |
| American Indian/Alaskan | 1,464 | 100 | 0.8 | 0.8 | 3.4 | 91.0 | 4.1 |
| Hawaiian/Pacific Islander | 314 | 100 | - | - | 3.2 | 91.5 | 5.2 |
| White non-Black non-Hispanic | 84,310 | 100 | 0.3 | 0.4 | 1.7 | 92.9 | 4.7 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 0.3 | 0.6 | 1.8 | 92.0 | 5.3 |
| Spanish is only language spoken | 2,654 | 100 | 0.3 | 0.1 | 1.8 | 91.9 | 5.9 |
| Nativity | | | | | | | |
| U.S.-born | 106,397 | 100 | 0.3 | 0.6 | 1.9 | 92.1 | 5.1 |
| Foreign born citizen | 9,252 | 100 | 0.2 | 0.4 | 0.9 | 91.7 | 6.8 |
| Foreign born non citizen | 8,102 | 100 | 0.3 | 0.6 | 1.4 | 91.5 | 6.2 |
| Age Group | | | | | | | |
| 15 to 24 years | 6,244 | 100 | 0.2 | 0.9 | 0.9 | 93.7 | 4.3 |
| 25 to 34 years | 20,464 | 100 | 0.5 | 1.0 | 2.1 | 91.4 | 5.0 |
| 35 to 44 years | 21,408 | 100 | 0.4 | 0.8 | 2.5 | 91.2 | 5.1 |
| 45 to 54 years | 24,551 | 100 | 0.4 | 0.5 | 1.9 | 92.1 | 5.1 |
| 55 to 64 years | 22,710 | 100 | 0.2 | 0.3 | 1.9 | 92.8 | 4.8 |
| 65 years or more | 28,372 | 100 | 0.1 | 0.2 | 1.3 | 92.0 | 6.4 |

D-16a Auto Title Loan Recency Of Use By Banking Status And Household Characteristics, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-------------------------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| Education | | | | | | | |
| No high school degree | 13,871 | 100 | 0.6 | 0.8 | 2.5 | 90.2 | 5.9 |
| High school degree | 33,684 | 100 | 0.3 | 0.7 | 2.0 | 91.3 | 5.8 |
| Some college | 36,007 | 100 | 0.4 | 0.6 | 2.2 | 91.7 | 5.0 |
| College degree | 40,188 | 100 | 0.2 | 0.3 | 1.1 | 93.5 | 4.9 |
| Employment Status | | | | | | | |
| Employed | 75,587 | 100 | 0.3 | 0.6 | 1.8 | 92.4 | 4.9 |
| Unemployed | 5,436 | 100 | 1.1 | 0.9 | 3.1 | 90.2 | 4.6 |
| Not in labor force | 42,727 | 100 | 0.2 | 0.4 | 1.8 | 91.5 | 6.1 |
| Family Income | | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 0.6 | 0.6 | 2.7 | 90.1 | 5.9 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 0.3 | 0.8 | 2.4 | 90.4 | 6.1 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 0.3 | 0.7 | 2.0 | 91.1 | 5.8 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 0.2 | 0.5 | 1.7 | 92.7 | 5.0 |
| At Least \$75,000 | 35,895 | 100 | 0.2 | 0.3 | 1.0 | 94.2 | 4.4 |
| Homeownership | | | | | | | |
| Homeowner | 80,136 | 100 | 0.2 | 0.4 | 1.6 | 92.9 | 4.9 |
| Non-homeowner | 43,614 | 100 | 0.5 | 0.8 | 2.3 | 90.4 | 6.0 |
| Geographic Region | | | | | | | |
| Northeast | 22,199 | 100 | 0.3 | 0.2 | 1.0 | 93.1 | 5.4 |
| Midwest | 27,315 | 100 | 0.2 | 0.5 | 1.6 | 92.6 | 5.2 |
| South | 46,738 | 100 | 0.4 | 0.8 | 2.4 | 91.0 | 5.4 |
| West | 27,498 | 100 | 0.2 | 0.5 | 1.8 | 92.4 | 5.1 |
| Disability Status | | | | | | | |
| Disabled | 10,841 | 100 | 0.5 | 0.7 | 4.0 | 89.3 | 5.5 |
| Not Disabled | 78,293 | 100 | 0.4 | 0.6 | 1.8 | 92.3 | 4.9 |
| Not Applicable | 34,616 | 100 | 0.1 | 0.3 | 1.2 | 92.3 | 6.0 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

D-16b Auto Title Loan Recency Of Use By Banking Status, 2013

For households that used auto title loans in the last 12 months, column percent

| Characteristics | All | Unbanked | Banked: Underbanked |
|--|-------|----------|---------------------|
| Number of Households (1000s) | 1,053 | 161 | 891 |
| Percent of Households | 100 | 100 | 100 |
| Auto Title Loan, Last 30 Days (Percent) | | | |
| Used in last 30 days | 35.4 | 31.6 | 36.1 |
| Used but not in last 30 days | 64.6 | 68.4 | 63.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

Appendix E – Mobile Phone, Smartphone and Internet Access: National Tables

E-1 Mobile Phone, Smartphone And Internet Access By Banking Status, 2013

For all households, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|----------------------------------|---------|----------|---------------------|----------------------|------------------------------------|
| Number of Households (1000s) | 123,750 | 9,582 | 24,757 | 82,892 | 6,519 |
| Percent of Households | 100 | 100 | 100 | 100 | 100 |
| Mobile Phone (Percent) | | | | | |
| Has mobile phone | 82.7 | 68.1 | 90.5 | 86.8 | 22.0 |
| Does not have mobile phone | 12.4 | 25.5 | 8.5 | 12.7 | 3.9 |
| Unknown | 4.9 | 6.4 | 1.0 | 0.5 | 74.2 |
| Smartphone (Percent) | | | | | |
| Smartphone | 55.7 | 33.1 | 64.5 | 59.0 | 13.6 |
| Non-Smartphone | 26.5 | 34.4 | 25.5 | 27.5 | 6.1 |
| No Mobile Phone | 12.4 | 25.5 | 8.5 | 12.7 | 3.9 |
| Unknown | 5.4 | 6.9 | 1.5 | 0.9 | 76.5 |
| Internet Access (Percent) | | | | | |
| Has access | 75.7 | 43.0 | 81.9 | 82.0 | 19.8 |
| Does not have access | 19.3 | 50.2 | 17.0 | 17.5 | 5.1 |
| Unknown | 5.0 | 6.8 | 1.1 | 0.5 | 75.1 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

E-2 Mobile Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has mobile phone (Percent) | Does not have mobile phone (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|----------------------------|--------------------------------------|-------------------|
| All | 123,750 | 100 | 82.7 | 12.4 | 4.9 |
| Household Type | | | | | |
| Married couple | 59,102 | 100 | 86.8 | 8.9 | 4.4 |
| Unmarried female-headed family | 15,802 | 100 | 84.2 | 10.6 | 5.2 |
| Unmarried male-headed family | 6,327 | 100 | 84.3 | 11.6 | 4.0 |
| Female individual | 22,150 | 100 | 73.2 | 21.1 | 5.8 |
| Male individual | 20,240 | 100 | 79.5 | 14.7 | 5.8 |
| Other | 128 | 100 | 84.3 | 8.2 | 7.6 |
| Race/Ethnicity | | | | | |
| Black | 16,801 | 100 | 79.1 | 13.9 | 7.0 |
| Hispanic | 14,948 | 100 | 80.0 | 14.6 | 5.4 |
| Asian | 5,882 | 100 | 86.3 | 8.4 | 5.2 |
| American Indian/Alaskan | 1,464 | 100 | 79.5 | 17.0 | 3.5 |
| Hawaiian/Pacific Islander | 314 | 100 | 88.7 | 8.2 | 3.0 |
| White non-Black non-Hispanic | 84,310 | 100 | 83.7 | 11.9 | 4.5 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 83.0 | 12.1 | 4.9 |
| Spanish is only language spoken | 2,654 | 100 | 70.2 | 24.3 | 5.4 |
| Nativity | | | | | |
| U.S.-born | 106,397 | 100 | 83.1 | 12.1 | 4.8 |
| Foreign born citizen | 9,252 | 100 | 80.8 | 13.3 | 5.9 |
| Foreign born non citizen | 8,102 | 100 | 79.2 | 15.1 | 5.7 |

E-2 Mobile Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has mobile phone (Percent) | Does not have mobile phone (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------------|--------------------------------------|-------------------|
| Age Group | | | | | |
| 15 to 24 years | 6,244 | 100 | 88.9 | 7.0 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 89.9 | 5.8 | 4.3 |
| 35 to 44 years | 21,408 | 100 | 89.1 | 6.3 | 4.7 |
| 45 to 54 years | 24,551 | 100 | 86.6 | 8.6 | 4.8 |
| 55 to 64 years | 22,710 | 100 | 83.5 | 12.0 | 4.5 |
| 65 years or more | 28,372 | 100 | 67.3 | 26.4 | 6.3 |
| Disability Status | | | | | |
| Disabled | 10,841 | 100 | 78.2 | 16.7 | 5.1 |
| Not Disabled | 78,293 | 100 | 88.4 | 7.1 | 4.5 |
| Not Applicable | 34,616 | 100 | 71.2 | 22.9 | 5.9 |
| Education | | | | | |
| No high school degree | 13,871 | 100 | 67.0 | 27.5 | 5.5 |
| High school degree | 33,684 | 100 | 78.2 | 16.5 | 5.3 |
| Some college | 36,007 | 100 | 85.4 | 9.8 | 4.8 |
| College degree | 40,188 | 100 | 89.5 | 6.0 | 4.5 |
| Employment Status | | | | | |
| Employed | 75,587 | 100 | 89.0 | 6.5 | 4.5 |
| Unemployed | 5,436 | 100 | 85.0 | 10.9 | 4.1 |
| Not in labor force | 42,727 | 100 | 71.2 | 23.0 | 5.8 |
| Family Income | | | | | |
| Less than \$15,000 | 19,044 | 100 | 69.2 | 25.3 | 5.5 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 74.4 | 19.9 | 5.7 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 82.3 | 12.3 | 5.4 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 88.3 | 7.0 | 4.6 |
| At Least \$75,000 | 35,895 | 100 | 91.6 | 4.3 | 4.0 |
| Homeownership | | | | | |
| Homeowner | 80,136 | 100 | 83.5 | 11.7 | 4.7 |
| Non-homeowner | 43,614 | 100 | 81.2 | 13.5 | 5.4 |
| Geographic Region | | | | | |
| Northeast | 22,199 | 100 | 81.4 | 13.6 | 5.0 |
| Midwest | 27,315 | 100 | 82.7 | 12.5 | 4.8 |
| South | 46,738 | 100 | 82.9 | 12.1 | 5.0 |
| West | 27,498 | 100 | 83.4 | 11.7 | 4.9 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 82.3 | 12.4 | 5.2 |
| Metropolitan area - Balance | 51,229 | 100 | 84.6 | 10.1 | 5.2 |
| Not in Metropolitan area | 19,325 | 100 | 78.2 | 17.7 | 4.1 |
| Not Identified | 18,686 | 100 | 82.8 | 12.8 | 4.4 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

E-3 Smart Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Smartphone (Percent) | Non-Smartphone (Percent) | No Mobile Phone (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|----------------------|--------------------------|---------------------------|-------------------|
| All | 123,750 | 100 | 55.7 | 26.5 | 12.4 | 5.4 |
| Household Type | | | | | | |
| Married couple | 59,102 | 100 | 62.6 | 23.7 | 8.9 | 4.8 |
| Unmarried female-headed family | 15,802 | 100 | 58.5 | 24.8 | 10.6 | 6.0 |
| Unmarried male-headed family | 6,327 | 100 | 61.0 | 22.7 | 11.6 | 4.6 |
| Female individual | 22,150 | 100 | 39.1 | 33.7 | 21.1 | 6.2 |
| Male individual | 20,240 | 100 | 50.0 | 29.2 | 14.7 | 6.1 |
| Other | 128 | 100 | 40.1 | 44.1 | 8.2 | 7.6 |
| Race/Ethnicity | | | | | | |
| Black | 16,801 | 100 | 52.4 | 26.0 | 13.9 | 7.7 |
| Hispanic | 14,948 | 100 | 55.7 | 23.9 | 14.6 | 5.7 |
| Asian | 5,882 | 100 | 67.9 | 18.1 | 8.4 | 5.6 |
| American Indian/Alaskan | 1,464 | 100 | 47.0 | 32.4 | 17.0 | 3.6 |
| Hawaiian/Pacific Islander | 314 | 100 | 64.7 | 22.1 | 8.2 | 4.9 |
| White non-Black non-Hispanic | 84,310 | 100 | 55.6 | 27.6 | 11.9 | 5.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 56.1 | 26.4 | 12.1 | 5.4 |
| Spanish is only language spoken | 2,654 | 100 | 36.2 | 33.6 | 24.3 | 5.9 |
| Nativity | | | | | | |
| U.S.-born | 106,397 | 100 | 55.6 | 27.0 | 12.1 | 5.3 |
| Foreign born citizen | 9,252 | 100 | 57.5 | 22.9 | 13.3 | 6.4 |
| Foreign born non citizen | 8,102 | 100 | 54.4 | 24.3 | 15.1 | 6.2 |
| Age Group | | | | | | |
| 15 to 24 years | 6,244 | 100 | 76.2 | 12.3 | 7.0 | 4.5 |
| 25 to 34 years | 20,464 | 100 | 76.5 | 13.0 | 5.8 | 4.7 |
| 35 to 44 years | 21,408 | 100 | 72.1 | 16.7 | 6.3 | 5.0 |
| 45 to 54 years | 24,551 | 100 | 62.8 | 23.3 | 8.6 | 5.2 |
| 55 to 64 years | 22,710 | 100 | 48.7 | 34.1 | 12.0 | 5.1 |
| 65 years or more | 28,372 | 100 | 23.2 | 43.4 | 26.4 | 6.9 |
| Disability Status | | | | | | |
| Disabled | 10,841 | 100 | 39.4 | 38.2 | 16.7 | 5.7 |
| Not Disabled | 78,293 | 100 | 68.1 | 19.9 | 7.1 | 4.9 |
| Not Applicable | 34,616 | 100 | 32.8 | 37.8 | 22.9 | 6.5 |
| Education | | | | | | |
| No high school degree | 13,871 | 100 | 30.1 | 36.4 | 27.5 | 6.0 |
| High school degree | 33,684 | 100 | 44.2 | 33.4 | 16.5 | 5.9 |
| Some college | 36,007 | 100 | 59.4 | 25.5 | 9.8 | 5.4 |
| College degree | 40,188 | 100 | 70.8 | 18.3 | 6.0 | 4.9 |

E-3 Smart Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Smartphone (Percent) | Non-Smartphone (Percent) | No Mobile Phone (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------|--------------------------|---------------------------|-------------------|
| Employment Status | | | | | | |
| Employed | 75,587 | 100 | 69.1 | 19.5 | 6.5 | 4.9 |
| Unemployed | 5,436 | 100 | 57.3 | 27.2 | 10.9 | 4.6 |
| Not in labor force | 42,727 | 100 | 31.8 | 38.8 | 23.0 | 6.4 |
| Family Income | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 31.3 | 37.4 | 25.3 | 6.0 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 37.9 | 36.0 | 19.9 | 6.2 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 51.0 | 30.7 | 12.3 | 5.9 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 63.4 | 24.4 | 7.0 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 77.7 | 13.5 | 4.3 | 4.5 |
| Homeownership | | | | | | |
| Homeowner | 80,136 | 100 | 55.4 | 27.7 | 11.7 | 5.2 |
| Non-homeowner | 43,614 | 100 | 56.3 | 24.4 | 13.5 | 5.8 |
| Geographic Region | | | | | | |
| Northeast | 22,199 | 100 | 54.6 | 26.3 | 13.6 | 5.5 |
| Midwest | 27,315 | 100 | 52.1 | 30.1 | 12.5 | 5.3 |
| South | 46,738 | 100 | 56.2 | 26.2 | 12.1 | 5.5 |
| West | 27,498 | 100 | 59.2 | 23.8 | 11.7 | 5.4 |
| Metropolitan Status | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 58.8 | 23.0 | 12.4 | 5.8 |
| Metropolitan area - Balance | 51,229 | 100 | 59.8 | 24.4 | 10.1 | 5.7 |
| Not in Metropolitan area | 19,325 | 100 | 42.0 | 35.6 | 17.7 | 4.7 |
| Not Identified | 18,686 | 100 | 52.8 | 29.5 | 12.8 | 4.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

E-3 Smart Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Smartphone (Percent) | Non-Smartphone (Percent) | No Mobile Phone (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|----------------------|--------------------------|---------------------------|-------------------|
| All | 123,750 | 100 | 55.7 | 26.5 | 12.4 | 5.4 |
| Household Type | | | | | | |
| Married couple | 59,102 | 100 | 62.6 | 23.7 | 8.9 | 4.8 |
| Unmarried female-headed family | 15,802 | 100 | 58.5 | 24.8 | 10.6 | 6.0 |
| Unmarried male-headed family | 6,327 | 100 | 61.0 | 22.7 | 11.6 | 4.6 |
| Female individual | 22,150 | 100 | 39.1 | 33.7 | 21.1 | 6.2 |
| Male individual | 20,240 | 100 | 50.0 | 29.2 | 14.7 | 6.1 |
| Other | 128 | 100 | 40.1 | 44.1 | 8.2 | 7.6 |
| Race/Ethnicity | | | | | | |
| Black | 16,801 | 100 | 52.4 | 26.0 | 13.9 | 7.7 |
| Hispanic | 14,948 | 100 | 55.7 | 23.9 | 14.6 | 5.7 |
| Asian | 5,882 | 100 | 67.9 | 18.1 | 8.4 | 5.6 |
| American Indian/Alaskan | 1,464 | 100 | 47.0 | 32.4 | 17.0 | 3.6 |
| Hawaiian/Pacific Islander | 314 | 100 | 64.7 | 22.1 | 8.2 | 4.9 |
| White non-Black non-Hispanic | 84,310 | 100 | 55.6 | 27.6 | 11.9 | 5.0 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 56.1 | 26.4 | 12.1 | 5.4 |
| Spanish is only language spoken | 2,654 | 100 | 36.2 | 33.6 | 24.3 | 5.9 |
| Nativity | | | | | | |
| U.S.-born | 106,397 | 100 | 55.6 | 27.0 | 12.1 | 5.3 |
| Foreign born citizen | 9,252 | 100 | 57.5 | 22.9 | 13.3 | 6.4 |
| Foreign born non citizen | 8,102 | 100 | 54.4 | 24.3 | 15.1 | 6.2 |
| Age Group | | | | | | |
| 15 to 24 years | 6,244 | 100 | 76.2 | 12.3 | 7.0 | 4.5 |
| 25 to 34 years | 20,464 | 100 | 76.5 | 13.0 | 5.8 | 4.7 |
| 35 to 44 years | 21,408 | 100 | 72.1 | 16.7 | 6.3 | 5.0 |
| 45 to 54 years | 24,551 | 100 | 62.8 | 23.3 | 8.6 | 5.2 |
| 55 to 64 years | 22,710 | 100 | 48.7 | 34.1 | 12.0 | 5.1 |
| 65 years or more | 28,372 | 100 | 23.2 | 43.4 | 26.4 | 6.9 |
| Disability Status | | | | | | |
| Disabled | 10,841 | 100 | 39.4 | 38.2 | 16.7 | 5.7 |
| Not Disabled | 78,293 | 100 | 68.1 | 19.9 | 7.1 | 4.9 |
| Not Applicable | 34,616 | 100 | 32.8 | 37.8 | 22.9 | 6.5 |
| Education | | | | | | |
| No high school degree | 13,871 | 100 | 30.1 | 36.4 | 27.5 | 6.0 |
| High school degree | 33,684 | 100 | 44.2 | 33.4 | 16.5 | 5.9 |
| Some college | 36,007 | 100 | 59.4 | 25.5 | 9.8 | 5.4 |
| College degree | 40,188 | 100 | 70.8 | 18.3 | 6.0 | 4.9 |
| Employment Status | | | | | | |
| Employed | 75,587 | 100 | 69.1 | 19.5 | 6.5 | 4.9 |
| Unemployed | 5,436 | 100 | 57.3 | 27.2 | 10.9 | 4.6 |
| Not in labor force | 42,727 | 100 | 31.8 | 38.8 | 23.0 | 6.4 |

E-3 Smart Phone Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Smartphone (Percent) | Non-Smartphone (Percent) | No Mobile Phone (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------|--------------------------|---------------------------|-------------------|
| Family Income | | | | | | |
| Less than \$15,000 | 19,044 | 100 | 31.3 | 37.4 | 25.3 | 6.0 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 37.9 | 36.0 | 19.9 | 6.2 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 51.0 | 30.7 | 12.3 | 5.9 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 63.4 | 24.4 | 7.0 | 5.2 |
| At Least \$75,000 | 35,895 | 100 | 77.7 | 13.5 | 4.3 | 4.5 |
| Homeownership | | | | | | |
| Homeowner | 80,136 | 100 | 55.4 | 27.7 | 11.7 | 5.2 |
| Non-homeowner | 43,614 | 100 | 56.3 | 24.4 | 13.5 | 5.8 |
| Geographic Region | | | | | | |
| Northeast | 22,199 | 100 | 54.6 | 26.3 | 13.6 | 5.5 |
| Midwest | 27,315 | 100 | 52.1 | 30.1 | 12.5 | 5.3 |
| South | 46,738 | 100 | 56.2 | 26.2 | 12.1 | 5.5 |
| West | 27,498 | 100 | 59.2 | 23.8 | 11.7 | 5.4 |
| Metropolitan Status | | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 58.8 | 23.0 | 12.4 | 5.8 |
| Metropolitan area - Balance | 51,229 | 100 | 59.8 | 24.4 | 10.1 | 5.7 |
| Not in Metropolitan area | 19,325 | 100 | 42.0 | 35.6 | 17.7 | 4.7 |
| Not Identified | 18,686 | 100 | 52.8 | 29.5 | 12.8 | 4.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

E-4 Internet Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has access (Percent) | Does not have access (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|----------------------|--------------------------------|-------------------|
| All | 123,750 | 100 | 75.7 | 19.3 | 5.0 |
| Household Type | | | | | |
| Married couple | 59,102 | 100 | 83.5 | 12.2 | 4.4 |
| Unmarried female-headed family | 15,802 | 100 | 75.6 | 19.0 | 5.4 |
| Unmarried male-headed family | 6,327 | 100 | 75.2 | 20.6 | 4.2 |
| Female individual | 22,150 | 100 | 62.5 | 31.7 | 5.8 |
| Male individual | 20,240 | 100 | 67.8 | 26.3 | 5.9 |
| Other | 128 | 100 | 67.6 | 24.8 | 7.6 |
| Race/Ethnicity | | | | | |
| Black | 16,801 | 100 | 65.3 | 27.5 | 7.1 |
| Hispanic | 14,948 | 100 | 66.4 | 28.2 | 5.4 |
| Asian | 5,882 | 100 | 82.1 | 12.8 | 5.1 |
| American Indian/Alaskan | 1,464 | 100 | 69.8 | 26.8 | 3.4 |
| Hawaiian/Pacific Islander | 314 | 100 | 82.9 | 13.7 | 3.4 |
| White non-Black non-Hispanic | 84,310 | 100 | 79.1 | 16.4 | 4.5 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | |
| Spanish is not the only language spoken | 121,097 | 100 | 76.4 | 18.6 | 5.0 |
| Spanish is only language spoken | 2,654 | 100 | 43.3 | 51.2 | 5.5 |
| Nativity | | | | | |
| U.S.-born | 106,397 | 100 | 76.8 | 18.4 | 4.8 |
| Foreign born citizen | 9,252 | 100 | 73.6 | 20.4 | 6.0 |
| Foreign born non citizen | 8,102 | 100 | 64.4 | 29.7 | 5.8 |
| Age Group | | | | | |
| 15 to 24 years | 6,244 | 100 | 81.5 | 14.4 | 4.1 |
| 25 to 34 years | 20,464 | 100 | 84.2 | 11.3 | 4.4 |
| 35 to 44 years | 21,408 | 100 | 84.2 | 11.0 | 4.8 |
| 45 to 54 years | 24,551 | 100 | 81.5 | 13.7 | 4.8 |
| 55 to 64 years | 22,710 | 100 | 77.2 | 18.2 | 4.6 |
| 65 years or more | 28,372 | 100 | 55.7 | 38.1 | 6.2 |
| Disability Status | | | | | |
| Disabled | 10,841 | 100 | 63.2 | 31.5 | 5.3 |
| Not Disabled | 78,293 | 100 | 84.3 | 11.2 | 4.6 |
| Not Applicable | 34,616 | 100 | 60.3 | 33.8 | 5.9 |
| Education | | | | | |
| No high school degree | 13,871 | 100 | 43.6 | 50.8 | 5.6 |
| High school degree | 33,684 | 100 | 66.9 | 27.7 | 5.4 |
| Some college | 36,007 | 100 | 81.2 | 14.0 | 4.9 |
| College degree | 40,188 | 100 | 89.3 | 6.1 | 4.6 |
| Employment Status | | | | | |
| Employed | 75,587 | 100 | 85.0 | 10.4 | 4.6 |
| Unemployed | 5,436 | 100 | 77.4 | 18.6 | 4.0 |
| Not in labor force | 42,727 | 100 | 59.1 | 35.1 | 5.8 |

E-4 Internet Access By Household Characteristics, 2013

All households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Has access (Percent) | Does not have access (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------|--------------------------------|-------------------|
| Family Income | | | | | |
| Less than \$15,000 | 19,044 | 100 | 49.1 | 45.3 | 5.6 |
| Between \$15,000 and \$30,000 | 21,763 | 100 | 62.0 | 32.2 | 5.8 |
| Between \$30,000 and \$50,000 | 24,496 | 100 | 76.3 | 18.3 | 5.4 |
| Between \$50,000 and \$75,000 | 22,552 | 100 | 86.3 | 9.0 | 4.7 |
| At Least \$75,000 | 35,895 | 100 | 91.1 | 4.8 | 4.1 |
| Homeownership | | | | | |
| Homeowner | 80,136 | 100 | 78.7 | 16.6 | 4.8 |
| Non-homeowner | 43,614 | 100 | 70.3 | 24.3 | 5.5 |
| Geographic Region | | | | | |
| Northeast | 22,199 | 100 | 76.5 | 18.3 | 5.2 |
| Midwest | 27,315 | 100 | 76.8 | 18.5 | 4.7 |
| South | 46,738 | 100 | 72.9 | 21.9 | 5.2 |
| West | 27,498 | 100 | 78.8 | 16.4 | 4.9 |
| Metropolitan Status | | | | | |
| Metropolitan area - Principal City | 34,510 | 100 | 75.0 | 19.7 | 5.3 |
| Metropolitan area - Balance | 51,229 | 100 | 79.2 | 15.4 | 5.4 |
| Not in Metropolitan area | 19,325 | 100 | 68.0 | 27.8 | 4.2 |
| Not Identified | 18,686 | 100 | 75.5 | 20.2 | 4.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.



Appendix F – Banking Methods: National Tables

F-1a Selected Methods Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank Teller : Yes (Percent) | Bank Teller : No (Percent) | ATM/Kiosk : Yes (Percent) | ATM/Kiosk : No (Percent) | Telephone Banking : Yes (Percent) | Telephone Banking : No (Percent) |
|---|------------------------------|-----------------------|-----------------------------|----------------------------|---------------------------|--------------------------|-----------------------------------|----------------------------------|
| All | 108,295 | 100 | 78.8 | 21.2 | 69.6 | 30.4 | 26.1 | 73.9 |
| Unbanked and Underbanked | | | | | | | | |
| Banked: Underbanked | 24,405 | 100 | 79.2 | 20.8 | 76.4 | 23.6 | 32.7 | 67.3 |
| Banked: Fully Banked | 81,184 | 100 | 78.7 | 21.3 | 67.9 | 32.1 | 24.3 | 75.7 |
| Banked: Underbanked Status Unknown | 2,707 | 100 | 76.3 | 23.7 | 58.8 | 41.2 | 20.0 | 80.0 |
| Household Type | | | | | | | | |
| Married couple | 54,743 | 100 | 81.1 | 18.9 | 72.2 | 27.8 | 27.7 | 72.3 |
| Unmarried female-headed family | 12,222 | 100 | 75.6 | 24.4 | 73.9 | 26.1 | 28.6 | 71.4 |
| Unmarried male-headed family | 5,267 | 100 | 77.8 | 22.2 | 72.5 | 27.5 | 25.5 | 74.5 |
| Female individual | 19,022 | 100 | 77.1 | 22.9 | 59.0 | 41.0 | 22.8 | 77.2 |
| Male individual | 16,948 | 100 | 75.7 | 24.3 | 69.3 | 30.7 | 22.7 | 77.3 |
| Other | 93 | 100 | 77.8 | 22.2 | 74.1 | 25.9 | 30.3 | 69.7 |
| Race/Ethnicity | | | | | | | | |
| Black | 12,434 | 100 | 75.7 | 24.3 | 71.6 | 28.4 | 29.0 | 71.0 |
| Hispanic | 11,709 | 100 | 74.2 | 25.8 | 69.5 | 30.5 | 25.1 | 74.9 |
| Asian | 5,420 | 100 | 76.1 | 23.9 | 69.8 | 30.2 | 21.3 | 78.7 |
| American Indian/Alaskan | 1,164 | 100 | 77.6 | 22.4 | 70.4 | 29.6 | 26.3 | 73.7 |
| Hawaiian/Pacific Islander | 281 | 100 | 87.6 | 12.4 | 86.5 | 13.5 | 31.6 | 68.4 |
| White non-Black non-Hispanic | 77,258 | 100 | 80.2 | 19.8 | 69.2 | 30.8 | 26.1 | 73.9 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | |
| Spanish is not the only language spoken | 106,644 | 100 | 78.8 | 21.2 | 69.9 | 30.1 | 26.2 | 73.8 |
| Spanish is only language spoken | 1,651 | 100 | 78.0 | 22.0 | 53.2 | 46.8 | 16.2 | 83.8 |
| Nativity | | | | | | | | |
| U.S.-born | 94,072 | 100 | 79.2 | 20.8 | 70.0 | 30.0 | 26.8 | 73.2 |
| Foreign born citizen | 8,262 | 100 | 78.1 | 21.9 | 66.0 | 34.0 | 21.4 | 78.6 |
| Foreign born non citizen | 5,961 | 100 | 73.5 | 26.5 | 68.0 | 32.0 | 21.6 | 78.4 |
| Age Group | | | | | | | | |
| 15 to 24 years | 5,065 | 100 | 72.8 | 27.2 | 80.6 | 19.4 | 28.4 | 71.6 |
| 25 to 34 years | 17,239 | 100 | 72.1 | 27.9 | 80.2 | 19.8 | 29.9 | 70.1 |
| 35 to 44 years | 18,645 | 100 | 76.9 | 23.1 | 79.8 | 20.2 | 30.5 | 69.5 |
| 45 to 54 years | 21,657 | 100 | 77.7 | 22.3 | 75.9 | 24.1 | 29.1 | 70.9 |
| 55 to 64 years | 20,426 | 100 | 81.4 | 18.6 | 68.4 | 31.6 | 24.9 | 75.1 |
| 65 years or more | 25,262 | 100 | 84.7 | 15.3 | 48.3 | 51.7 | 18.1 | 81.9 |
| Disability Status | | | | | | | | |
| Disabled | 8,342 | 100 | 75.3 | 24.7 | 67.2 | 32.8 | 25.0 | 75.0 |
| Not Disabled | 69,625 | 100 | 77.5 | 22.5 | 76.8 | 23.2 | 29.0 | 71.0 |
| Not Applicable | 30,328 | 100 | 82.7 | 17.3 | 53.7 | 46.3 | 19.8 | 80.2 |

F-1a Selected Methods Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank Teller : Yes (Percent) | Bank Teller : No (Percent) | ATM/Kiosk : Yes (Percent) | ATM/Kiosk : No (Percent) | Telephone Banking : Yes (Percent) | Telephone Banking : No (Percent) |
|------------------------------------|------------------------------|-----------------------|-----------------------------|----------------------------|---------------------------|--------------------------|-----------------------------------|----------------------------------|
| Education | | | | | | | | |
| No high school degree | 9,549 | 100 | 79.1 | 20.9 | 51.0 | 49.0 | 15.4 | 84.6 |
| High school degree | 28,205 | 100 | 79.2 | 20.8 | 62.6 | 37.4 | 22.7 | 77.3 |
| Some college | 32,472 | 100 | 79.1 | 20.9 | 71.9 | 28.1 | 27.9 | 72.1 |
| College degree | 38,070 | 100 | 78.1 | 21.9 | 77.5 | 22.5 | 29.7 | 70.3 |
| Employment Status | | | | | | | | |
| Employed | 68,510 | 100 | 77.9 | 22.1 | 76.6 | 23.4 | 28.8 | 71.2 |
| Unemployed | 4,021 | 100 | 74.6 | 25.4 | 74.6 | 25.4 | 31.1 | 68.9 |
| Not in labor force | 35,764 | 100 | 81.0 | 19.0 | 55.7 | 44.3 | 20.3 | 79.7 |
| Family Income | | | | | | | | |
| Less than \$15,000 | 12,653 | 100 | 75.7 | 24.3 | 53.9 | 46.1 | 17.9 | 82.1 |
| Between \$15,000 and \$30,000 | 18,082 | 100 | 79.3 | 20.7 | 58.4 | 41.6 | 20.8 | 79.2 |
| Between \$30,000 and \$50,000 | 22,061 | 100 | 79.6 | 20.4 | 68.4 | 31.6 | 25.4 | 74.6 |
| Between \$50,000 and \$75,000 | 21,131 | 100 | 79.3 | 20.7 | 73.4 | 26.6 | 27.7 | 72.3 |
| At Least \$75,000 | 34,368 | 100 | 78.8 | 21.2 | 79.7 | 20.3 | 31.4 | 68.6 |
| Homeownership | | | | | | | | |
| Homeowner | 74,146 | 100 | 81.2 | 18.8 | 68.1 | 31.9 | 25.9 | 74.1 |
| Non-homeowner | 34,149 | 100 | 73.5 | 26.5 | 72.8 | 27.2 | 26.4 | 73.6 |
| Geographic Region | | | | | | | | |
| Northeast | 19,688 | 100 | 80.1 | 19.9 | 71.9 | 28.1 | 24.3 | 75.7 |
| Midwest | 24,167 | 100 | 81.4 | 18.6 | 67.0 | 33.0 | 24.5 | 75.5 |
| South | 40,149 | 100 | 77.9 | 22.1 | 66.9 | 33.1 | 26.4 | 73.6 |
| West | 24,290 | 100 | 76.7 | 23.3 | 74.9 | 25.1 | 28.6 | 71.4 |
| Metropolitan Status | | | | | | | | |
| Metropolitan area - Principal City | 29,143 | 100 | 76.6 | 23.4 | 72.3 | 27.7 | 27.1 | 72.9 |
| Metropolitan area - Balance | 45,865 | 100 | 78.0 | 22.0 | 72.2 | 27.8 | 26.5 | 73.5 |
| Not in Metropolitan area | 16,645 | 100 | 83.5 | 16.5 | 59.8 | 40.2 | 22.4 | 77.6 |
| Not Identified | 16,642 | 100 | 80.0 | 20.0 | 67.4 | 32.6 | 26.7 | 73.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

F-1b Selected Methods Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Online Banking : Yes (Percent) | Online Banking : No (Percent) | Mobile Banking : Yes (Percent) | Mobile Banking : No (Percent) | Other : Yes (Percent) | Other : No (Percent) |
|---|------------------------------|-----------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|-----------------------|----------------------|
| All | 108,295 | 100 | 55.1 | 44.9 | 23.2 | 76.8 | 1.0 | 99.0 |
| Unbanked and Underbanked | | | | | | | | |
| Banked: Underbanked | 24,405 | 100 | 52.6 | 47.4 | 29.2 | 70.8 | 0.7 | 99.3 |
| Banked: Fully Banked | 81,184 | 100 | 56.2 | 43.8 | 21.7 | 78.3 | 1.1 | 98.9 |
| Banked: Underbanked Status Unknown | 2,707 | 100 | 43.7 | 56.3 | 14.8 | 85.2 | 2.1 | 97.9 |
| Household Type | | | | | | | | |
| Married couple | 54,743 | 100 | 62.9 | 37.1 | 24.8 | 75.2 | 0.8 | 99.2 |
| Unmarried female-headed family | 12,222 | 100 | 49.0 | 51.0 | 23.1 | 76.9 | 0.8 | 99.2 |
| Unmarried male-headed family | 5,267 | 100 | 50.1 | 49.9 | 26.1 | 73.9 | 0.9 | 99.1 |
| Female individual | 19,022 | 100 | 42.9 | 57.1 | 17.0 | 83.0 | 1.9 | 98.1 |
| Male individual | 16,948 | 100 | 49.5 | 50.5 | 24.4 | 75.6 | 1.2 | 98.8 |
| Other | 93 | 100 | 53.9 | 46.1 | 44.1 | 55.9 | 2.0 | 98.0 |
| Race/Ethnicity | | | | | | | | |
| Black | 12,434 | 100 | 42.8 | 57.2 | 22.7 | 77.3 | 0.8 | 99.2 |
| Hispanic | 11,709 | 100 | 44.3 | 55.7 | 24.6 | 75.4 | 0.8 | 99.2 |
| Asian | 5,420 | 100 | 63.7 | 36.3 | 29.6 | 70.4 | 0.6 | 99.4 |
| American Indian/Alaskan | 1,164 | 100 | 48.9 | 51.1 | 19.3 | 80.7 | 1.1 | 98.9 |
| Hawaiian/Pacific Islander | 281 | 100 | 60.1 | 39.9 | 31.3 | 68.7 | - | 100.0 |
| White non-Black non-Hispanic | 77,258 | 100 | 58.2 | 41.8 | 22.7 | 77.3 | 1.1 | 98.9 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | |
| Spanish is not the only language spoken | 106,644 | 100 | 55.6 | 44.4 | 23.4 | 76.6 | 1.0 | 99.0 |
| Spanish is only language spoken | 1,651 | 100 | 21.4 | 78.6 | 10.0 | 90.0 | 1.2 | 98.8 |
| Nativity | | | | | | | | |
| U.S.-born | 94,072 | 100 | 56.1 | 43.9 | 23.3 | 76.7 | 1.1 | 98.9 |
| Foreign born citizen | 8,262 | 100 | 50.1 | 49.9 | 22.0 | 78.0 | 0.9 | 99.1 |
| Foreign born non citizen | 5,961 | 100 | 46.4 | 53.6 | 24.2 | 75.8 | 0.8 | 99.2 |
| Age Group | | | | | | | | |
| 15 to 24 years | 5,065 | 100 | 63.5 | 36.5 | 44.6 | 55.4 | 0.3 | 99.7 |
| 25 to 34 years | 17,239 | 100 | 71.7 | 28.3 | 43.5 | 56.5 | 0.3 | 99.7 |
| 35 to 44 years | 18,645 | 100 | 68.1 | 31.9 | 33.9 | 66.1 | 0.6 | 99.4 |
| 45 to 54 years | 21,657 | 100 | 61.4 | 38.6 | 23.0 | 77.0 | 0.7 | 99.3 |
| 55 to 64 years | 20,426 | 100 | 51.8 | 48.2 | 14.0 | 86.0 | 1.0 | 99.0 |
| 65 years or more | 25,262 | 100 | 29.7 | 70.3 | 4.9 | 95.1 | 2.3 | 97.7 |
| Disability Status | | | | | | | | |
| Disabled | 8,342 | 100 | 42.2 | 57.8 | 13.8 | 86.2 | 1.8 | 98.2 |
| Not Disabled | 69,625 | 100 | 65.2 | 34.8 | 29.5 | 70.5 | 0.5 | 99.5 |
| Not Applicable | 30,328 | 100 | 35.4 | 64.6 | 11.5 | 88.5 | 2.0 | 98.0 |

F-1b Selected Methods Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Online Banking : Yes (Percent) | Online Banking : No (Percent) | Mobile Banking : Yes (Percent) | Mobile Banking : No (Percent) | Other : Yes (Percent) | Other : No (Percent) |
|------------------------------------|------------------------------|-----------------------|--------------------------------|-------------------------------|--------------------------------|-------------------------------|-----------------------|----------------------|
| Education | | | | | | | | |
| No high school degree | 9,549 | 100 | 17.6 | 82.4 | 8.3 | 91.7 | 2.0 | 98.0 |
| High school degree | 28,205 | 100 | 39.3 | 60.7 | 14.9 | 85.1 | 1.4 | 98.6 |
| Some college | 32,472 | 100 | 58.2 | 41.8 | 25.1 | 74.9 | 0.9 | 99.1 |
| College degree | 38,070 | 100 | 73.6 | 26.4 | 31.6 | 68.4 | 0.6 | 99.4 |
| Employment Status | | | | | | | | |
| Employed | 68,510 | 100 | 65.3 | 34.7 | 30.1 | 69.9 | 0.5 | 99.5 |
| Unemployed | 4,021 | 100 | 56.3 | 43.7 | 25.8 | 74.2 | 0.5 | 99.5 |
| Not in labor force | 35,764 | 100 | 35.4 | 64.6 | 9.9 | 90.1 | 2.0 | 98.0 |
| Family Income | | | | | | | | |
| Less than \$15,000 | 12,653 | 100 | 26.7 | 73.3 | 11.5 | 88.5 | 2.4 | 97.6 |
| Between \$15,000 and \$30,000 | 18,082 | 100 | 33.9 | 66.1 | 14.3 | 85.7 | 1.5 | 98.5 |
| Between \$30,000 and \$50,000 | 22,061 | 100 | 48.6 | 51.4 | 19.9 | 80.1 | 0.9 | 99.1 |
| Between \$50,000 and \$75,000 | 21,131 | 100 | 62.4 | 37.6 | 25.1 | 74.9 | 0.7 | 99.3 |
| At Least \$75,000 | 34,368 | 100 | 76.5 | 23.5 | 33.2 | 66.8 | 0.6 | 99.4 |
| Homeownership | | | | | | | | |
| Homeowner | 74,146 | 100 | 56.8 | 43.2 | 20.7 | 79.3 | 1.0 | 99.0 |
| Non-homeowner | 34,149 | 100 | 51.4 | 48.6 | 28.8 | 71.2 | 1.0 | 99.0 |
| Geographic Region | | | | | | | | |
| Northeast | 19,688 | 100 | 52.9 | 47.1 | 19.5 | 80.5 | 0.9 | 99.1 |
| Midwest | 24,167 | 100 | 54.9 | 45.1 | 20.8 | 79.2 | 1.1 | 98.9 |
| South | 40,149 | 100 | 52.4 | 47.6 | 23.8 | 76.2 | 1.0 | 99.0 |
| West | 24,290 | 100 | 61.5 | 38.5 | 27.8 | 72.2 | 1.1 | 98.9 |
| Metropolitan Status | | | | | | | | |
| Metropolitan area - Principal City | 29,143 | 100 | 55.8 | 44.2 | 27.2 | 72.8 | 0.7 | 99.3 |
| Metropolitan area - Balance | 45,865 | 100 | 60.2 | 39.8 | 25.0 | 75.0 | 0.8 | 99.2 |
| Not in Metropolitan area | 16,645 | 100 | 41.4 | 58.6 | 13.1 | 86.9 | 1.9 | 98.1 |
| Not Identified | 16,642 | 100 | 53.5 | 46.5 | 21.5 | 78.5 | 1.3 | 98.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

F-2 Primary Method Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank Teller (Percent) | ATM/Kiosk (Percent) | Telephone Banking (Percent) | Online Banking (Percent) | Mobile Banking (Percent) | Other (Percent) | Unknown (Percent) |
|---|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|-------------------|
| All | 108,295 | 100 | 32.2 | 24.4 | 3.3 | 32.9 | 5.7 | 0.8 | 0.7 |
| Unbanked and Underbanked | | | | | | | | | |
| Banked: Underbanked | 24,405 | 100 | 29.0 | 29.5 | 4.6 | 26.6 | 9.5 | 0.5 | 0.4 |
| Banked: Fully Banked | 81,184 | 100 | 33.0 | 23.0 | 3.0 | 35.1 | 4.7 | 0.8 | 0.5 |
| Banked: Underbanked Status Unknown | 2,707 | 100 | 38.8 | 21.2 | 2.8 | 23.5 | 2.7 | 1.9 | 9.0 |
| Household Type | | | | | | | | | |
| Married couple | 54,743 | 100 | 30.4 | 21.8 | 2.7 | 39.1 | 4.8 | 0.5 | 0.7 |
| Unmarried female-headed family | 12,222 | 100 | 30.2 | 31.6 | 4.5 | 24.9 | 7.5 | 0.5 | 0.8 |
| Unmarried male-headed family | 5,267 | 100 | 34.1 | 30.0 | 2.6 | 23.3 | 8.8 | 0.8 | 0.4 |
| Female individual | 19,022 | 100 | 38.4 | 22.5 | 4.9 | 26.7 | 5.1 | 1.7 | 0.7 |
| Male individual | 16,948 | 100 | 32.2 | 28.0 | 2.8 | 28.4 | 7.0 | 0.9 | 0.7 |
| Other | 93 | 100 | 21.6 | 18.3 | 3.7 | 28.6 | 25.9 | 2.0 | - |
| Race/Ethnicity | | | | | | | | | |
| Black | 12,434 | 100 | 33.1 | 31.6 | 4.8 | 21.4 | 7.8 | 0.7 | 0.7 |
| Hispanic | 11,709 | 100 | 34.0 | 29.9 | 3.6 | 23.0 | 8.3 | 0.6 | 0.7 |
| Asian | 5,420 | 100 | 29.8 | 21.5 | 1.4 | 40.1 | 5.7 | 0.5 | 0.8 |
| American Indian/Alaskan | 1,164 | 100 | 32.6 | 30.7 | 3.6 | 28.4 | 3.1 | 1.1 | 0.4 |
| Hawaiian/Pacific Islander | 281 | 100 | 29.8 | 25.2 | 4.8 | 34.0 | 6.1 | - | 0.2 |
| White non-Black non-Hispanic | 77,258 | 100 | 32.0 | 22.5 | 3.2 | 35.8 | 5.0 | 0.8 | 0.7 |
| Other non-Black non-Hispanic | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish only language spoken | | | | | | | | | |
| Spanish is not the only language spoken | 106,644 | 100 | 31.9 | 24.3 | 3.3 | 33.2 | 5.8 | 0.8 | 0.7 |
| Spanish is only language spoken | 1,651 | 100 | 54.3 | 28.5 | 3.5 | 8.6 | 3.5 | 1.2 | 0.4 |
| Nativity | | | | | | | | | |
| U.S.-born | 94,072 | 100 | 31.6 | 24.1 | 3.4 | 33.6 | 5.8 | 0.8 | 0.7 |
| Foreign born citizen | 8,262 | 100 | 37.0 | 24.6 | 2.8 | 30.0 | 4.1 | 0.8 | 0.8 |
| Foreign born non citizen | 5,961 | 100 | 35.1 | 28.2 | 2.4 | 26.0 | 6.9 | 0.6 | 0.8 |
| Age Group | | | | | | | | | |
| 15 to 24 years | 5,065 | 100 | 21.1 | 27.4 | 2.9 | 27.8 | 20.3 | 0.2 | 0.3 |
| 25 to 34 years | 17,239 | 100 | 17.0 | 23.5 | 3.1 | 42.5 | 13.2 | 0.1 | 0.6 |
| 35 to 44 years | 18,645 | 100 | 21.1 | 24.5 | 3.0 | 41.5 | 8.9 | 0.2 | 0.8 |
| 45 to 54 years | 21,657 | 100 | 26.7 | 27.5 | 3.2 | 37.7 | 3.7 | 0.5 | 0.7 |
| 55 to 64 years | 20,426 | 100 | 36.1 | 25.9 | 3.5 | 31.6 | 1.4 | 0.7 | 0.9 |
| 65 years or more | 25,262 | 100 | 54.6 | 20.4 | 3.8 | 17.8 | 0.6 | 2.1 | 0.7 |
| Disability Status | | | | | | | | | |
| Disabled | 8,342 | 100 | 35.6 | 29.3 | 5.3 | 24.8 | 2.7 | 1.4 | 0.9 |
| Not Disabled | 69,625 | 100 | 24.5 | 25.0 | 2.9 | 39.7 | 6.9 | 0.3 | 0.7 |
| Not Applicable | 30,328 | 100 | 49.0 | 21.5 | 3.6 | 19.5 | 3.9 | 1.8 | 0.6 |
| Education | | | | | | | | | |
| No high school degree | 9,549 | 100 | 55.6 | 26.9 | 4.0 | 8.8 | 2.4 | 1.9 | 0.4 |
| High school degree | 28,205 | 100 | 41.8 | 27.5 | 3.8 | 21.0 | 4.3 | 1.1 | 0.5 |
| Some college | 32,472 | 100 | 30.2 | 24.7 | 3.6 | 32.5 | 7.4 | 0.7 | 0.9 |
| College degree | 38,070 | 100 | 21.0 | 21.1 | 2.5 | 48.0 | 6.2 | 0.3 | 0.8 |

F-2 Primary Method Used To Access Bank Account By Banking Status And Household Characteristics, 2013

For all banked households that accessed their account in the last 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank Teller (Percent) | ATM/Kiosk (Percent) | Telephone Banking (Percent) | Online Banking (Percent) | Mobile Banking (Percent) | Other (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|-------------------|
| Employment Status | | | | | | | | | |
| Employed | 68,510 | 100 | 24.7 | 24.8 | 3.0 | 38.9 | 7.5 | 0.3 | 0.8 |
| Unemployed | 4,021 | 100 | 28.7 | 27.5 | 3.6 | 31.1 | 8.3 | 0.3 | 0.5 |
| Not in labor force | 35,764 | 100 | 47.1 | 23.2 | 3.9 | 21.5 | 2.0 | 1.7 | 0.6 |
| Family Income | | | | | | | | | |
| Less than \$15,000 | 12,653 | 100 | 47.5 | 27.1 | 4.2 | 14.5 | 4.0 | 2.2 | 0.5 |
| Between \$15,000 and \$30,000 | 18,082 | 100 | 44.9 | 26.3 | 4.4 | 17.3 | 5.3 | 1.3 | 0.4 |
| Between \$30,000 and \$50,000 | 22,061 | 100 | 35.7 | 26.3 | 3.7 | 26.7 | 6.3 | 0.7 | 0.6 |
| Between \$50,000 and \$75,000 | 21,131 | 100 | 28.3 | 24.0 | 3.1 | 36.8 | 6.4 | 0.4 | 1.0 |
| At Least \$75,000 | 34,368 | 100 | 20.1 | 21.4 | 2.3 | 49.4 | 5.7 | 0.3 | 0.8 |
| Homeownership | | | | | | | | | |
| Homeowner | 74,146 | 100 | 34.1 | 22.0 | 3.0 | 35.4 | 3.9 | 0.8 | 0.7 |
| Non-homeowner | 34,149 | 100 | 28.2 | 29.5 | 4.0 | 27.4 | 9.6 | 0.7 | 0.7 |
| Geographic Region | | | | | | | | | |
| Northeast | 19,688 | 100 | 32.9 | 29.5 | 2.8 | 29.4 | 3.9 | 0.6 | 0.7 |
| Midwest | 24,167 | 100 | 35.6 | 22.1 | 3.1 | 33.1 | 4.4 | 0.9 | 0.7 |
| South | 40,149 | 100 | 33.3 | 23.2 | 3.9 | 31.4 | 6.7 | 0.8 | 0.7 |
| West | 24,290 | 100 | 26.4 | 24.5 | 2.9 | 37.9 | 6.7 | 0.8 | 0.8 |
| Metropolitan Status | | | | | | | | | |
| Metropolitan area - Principal City | 29,143 | 100 | 28.9 | 26.8 | 3.4 | 32.9 | 6.8 | 0.5 | 0.7 |
| Metropolitan area - Balance | 45,865 | 100 | 29.1 | 23.6 | 3.0 | 37.0 | 6.0 | 0.6 | 0.8 |
| Not in Metropolitan area | 16,645 | 100 | 44.9 | 22.7 | 3.9 | 23.2 | 3.2 | 1.6 | 0.6 |
| Not Identified | 16,642 | 100 | 34.0 | 24.0 | 3.4 | 31.1 | 5.5 | 1.0 | 0.8 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

F-3 Banking Status And Household Characteristics By Use Of Bank Teller

For all banked households that accessed their account in the last 12 months, column percent

| Characteristics | All | Bank teller only | Bank teller and other methods used | No Bank Teller but other methods used |
|---|---------|------------------|------------------------------------|---------------------------------------|
| Number of Households (1000s) | 108,295 | 18,919 | 66,409 | 22,967 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Unbanked and Underbanked (Percent) | | | | |
| Banked: Underbanked | 22.5 | 17.8 | 24.0 | 22.1 |
| Banked: Fully Banked | 75.0 | 78.6 | 73.9 | 75.1 |
| Banked: Underbanked Status Unknown | 2.5 | 3.6 | 2.1 | 2.8 |
| Household Type (Percent) | | | | |
| Married couple | 50.6 | 42.1 | 54.9 | 45.0 |
| Unmarried female-headed family | 11.3 | 9.8 | 11.1 | 13.0 |
| Unmarried male-headed family | 4.9 | 4.8 | 4.8 | 5.1 |
| Female individual | 17.6 | 25.9 | 14.7 | 18.9 |
| Male individual | 15.6 | 17.4 | 14.4 | 17.9 |
| Other | 0.1 | - | 0.1 | 0.1 |
| Race/Ethnicity (Percent) | | | | |
| Black | 11.5 | 12.3 | 10.7 | 13.2 |
| Hispanic | 10.8 | 12.3 | 9.6 | 13.2 |
| Asian | 5.0 | 4.7 | 4.9 | 5.6 |
| American Indian/Alaskan | 1.1 | 1.1 | 1.0 | 1.1 |
| Hawaiian/Pacific Islander | 0.3 | 0.1 | 0.3 | 0.2 |
| White non-Black non-Hispanic | 71.3 | 69.4 | 73.5 | 66.7 |
| Other non-Black non-Hispanic | - | - | - | - |
| Spanish only language spoken (Percent) | | | | |
| Spanish is not the only language spoken | 98.5 | 96.8 | 99.0 | 98.4 |
| Spanish is only language spoken | 1.5 | 3.2 | 1.0 | 1.6 |
| Nativity (Percent) | | | | |
| U.S.-born | 86.9 | 83.7 | 88.3 | 85.3 |
| Foreign born citizen | 7.6 | 9.7 | 7.0 | 7.9 |
| Foreign born non citizen | 5.5 | 6.6 | 4.7 | 6.9 |
| Age Group (Percent) | | | | |
| 15 to 24 years | 4.7 | 2.6 | 4.8 | 6.0 |
| 25 to 34 years | 15.9 | 6.4 | 16.9 | 21.0 |
| 35 to 44 years | 17.2 | 8.7 | 19.1 | 18.7 |
| 45 to 54 years | 20.0 | 14.0 | 21.4 | 21.0 |
| 55 to 64 years | 18.9 | 19.2 | 19.6 | 16.5 |
| 65 years or more | 23.3 | 49.1 | 18.2 | 16.8 |
| Disability Status (Percent) | | | | |
| Disabled | 7.7 | 8.6 | 7.0 | 9.0 |
| Not Disabled | 64.3 | 39.7 | 69.9 | 68.2 |
| Not Applicable | 28.0 | 51.7 | 23.1 | 22.8 |

F-3 Banking Status And Household Characteristics By Use Of Bank Teller

For all banked households that accessed their account in the last 12 months, column percent

| Characteristics | All | Bank teller only | Bank teller and other methods used | No Bank Teller but other methods used |
|--------------------------------------|------|------------------|------------------------------------|---------------------------------------|
| Education (Percent) | | | | |
| No high school degree | 8.8 | 19.8 | 5.7 | 8.7 |
| High school degree | 26.0 | 36.8 | 23.2 | 25.5 |
| Some college | 30.0 | 25.5 | 31.4 | 29.6 |
| College degree | 35.2 | 17.9 | 39.7 | 36.2 |
| Employment Status (Percent) | | | | |
| Employed | 63.3 | 39.6 | 69.1 | 65.9 |
| Unemployed | 3.7 | 2.7 | 3.7 | 4.4 |
| Not in labor force | 33.0 | 57.7 | 27.2 | 29.6 |
| Family Income (Percent) | | | | |
| Less than \$15,000 | 11.7 | 22.6 | 8.0 | 13.4 |
| Between \$15,000 and \$30,000 | 16.7 | 27.3 | 13.8 | 16.3 |
| Between \$30,000 and \$50,000 | 20.4 | 22.2 | 20.1 | 19.6 |
| Between \$50,000 and \$75,000 | 19.5 | 14.1 | 21.2 | 19.1 |
| At Least \$75,000 | 31.7 | 13.8 | 36.9 | 31.7 |
| Homeownership (Percent) | | | | |
| Homeowner | 68.5 | 72.0 | 70.2 | 60.6 |
| Non-homeowner | 31.5 | 28.0 | 29.8 | 39.4 |
| Geographic Region (Percent) | | | | |
| Northeast | 18.2 | 18.1 | 18.6 | 17.1 |
| Midwest | 22.3 | 25.0 | 22.5 | 19.5 |
| South | 37.1 | 41.1 | 35.4 | 38.7 |
| West | 22.4 | 15.7 | 23.6 | 24.7 |
| Metropolitan Status (Percent) | | | | |
| Metropolitan area - Principal City | 26.9 | 24.2 | 26.7 | 29.7 |
| Metropolitan area - Balance | 42.4 | 36.2 | 43.6 | 43.9 |
| Not in Metropolitan area | 15.4 | 23.6 | 14.2 | 11.9 |
| Not Identified | 15.4 | 16.0 | 15.5 | 14.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

F-4 Mobile Banking Activities By Banking Status, 2013

For all banked households that used mobile banking in the last 12 months, column percent

| Characteristics | All | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|--|--------|---------------------|----------------------|---------------------------------------|
| Number of Households (1000s) | 25,165 | 7,121 | 17,644 | 400 |
| Percent of Households | 100 | 100 | 100 | 100 |
| Downloaded or use bank mobile app (Percent) | | | | |
| Yes | 67.9 | 69.5 | 68.0 | 38.8 |
| No | 30.2 | 29.7 | 30.3 | 31.3 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Checked balance or transactions (Percent) | | | | |
| Yes | 86.0 | 88.5 | 85.7 | 55.0 |
| No | 12.1 | 10.6 | 12.6 | 15.0 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Bill payment (Percent) | | | | |
| Yes | 59.7 | 59.5 | 60.0 | 47.2 |
| No | 38.5 | 39.6 | 38.3 | 22.9 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Text message alert (Percent) | | | | |
| Yes | 46.2 | 51.5 | 44.6 | 26.9 |
| No | 51.9 | 47.6 | 53.8 | 43.1 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Sent money to other people (Percent) | | | | |
| Yes | 26.6 | 29.0 | 25.8 | 17.2 |
| No | 71.6 | 70.2 | 72.5 | 52.9 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Transferred money between accounts (Percent) | | | | |
| Yes | 55.5 | 54.9 | 56.2 | 32.4 |
| No | 42.6 | 44.3 | 42.1 | 37.7 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Deposited a check electronically (Percent) | | | | |
| Yes | 25.5 | 24.8 | 26.1 | 13.4 |
| No | 72.6 | 74.4 | 72.2 | 56.7 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Located the closest in-network ATM or bank branch (Percent) | | | | |
| Yes | 33.1 | 38.0 | 31.4 | 20.1 |
| No | 65.1 | 61.2 | 67.0 | 50.0 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |
| Other (Percent) | | | | |
| Yes | 3.0 | 2.3 | 3.3 | 5.2 |
| No | 95.1 | 96.9 | 95.0 | 64.8 |
| Unknown | 1.9 | 0.8 | 1.7 | 29.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

Appendix G – State Tables

G-1 Banking Status By State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|-----------------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 123,750 | 100 | 7.7 | 20.0 | 67.0 | 5.3 |
| State | | | | | | |
| AL | 2,057 | 100 | 9.2 | 26.4 | 59.1 | 5.2 |
| AK | 277 | 100 | 1.9 | 19.3 | 70.6 | 8.3 |
| AZ | 2,542 | 100 | 12.8 | 17.6 | 65.1 | 4.5 |
| AR | 1,242 | 100 | 12.3 | 25.7 | 58.9 | 3.1 |
| CA | 13,537 | 100 | 8.0 | 17.0 | 69.1 | 5.8 |
| CO | 2,121 | 100 | 6.4 | 17.3 | 72.5 | 3.7 |
| CT | 1,442 | 100 | 5.6 | 14.4 | 75.2 | 4.8 |
| DE | 373 | 100 | 6.1 | 18.5 | 68.1 | 7.3 |
| DC | 332 | 100 | 11.8 | 24.8 | 58.0 | 5.5 |
| FL | 8,107 | 100 | 6.2 | 19.1 | 65.1 | 9.6 |
| GA | 3,934 | 100 | 10.9 | 26.9 | 57.5 | 4.7 |
| HI | 472 | 100 | 3.8 | 19.7 | 70.4 | 6.1 |
| ID | 622 | 100 | 5.4 | 19.0 | 72.4 | 3.3 |
| IL | 5,073 | 100 | 7.4 | 14.6 | 72.3 | 5.7 |
| IN | 2,647 | 100 | 7.2 | 17.6 | 72.1 | 3.1 |
| IA | 1,264 | 100 | 4.5 | 14.4 | 75.0 | 6.1 |
| KS | 1,181 | 100 | 6.0 | 22.9 | 68.6 | 2.6 |
| KY | 1,844 | 100 | 9.7 | 23.5 | 64.2 | 2.5 |
| LA | 1,786 | 100 | 13.9 | 24.5 | 58.3 | 3.3 |
| ME | 562 | 100 | 2.4 | 19.2 | 74.5 | 3.9 |
| MD | 2,277 | 100 | 4.8 | 23.9 | 68.0 | 3.3 |
| MA | 2,661 | 100 | 5.8 | 17.2 | 72.3 | 4.6 |
| MI | 3,911 | 100 | 5.7 | 18.1 | 69.0 | 7.2 |
| MN | 2,177 | 100 | 3.6 | 12.3 | 81.9 | 2.3 |
| MS | 1,126 | 100 | 14.5 | 32.8 | 49.5 | 3.1 |
| MO | 2,485 | 100 | 8.9 | 20.4 | 66.5 | 4.1 |
| MT | 426 | 100 | 6.6 | 17.0 | 70.0 | 6.5 |
| NE | 781 | 100 | 5.7 | 20.1 | 70.6 | 3.6 |
| NV | 1,134 | 100 | 7.9 | 24.7 | 62.1 | 5.3 |
| NH | 544 | 100 | 2.9 | 13.9 | 78.1 | 5.1 |
| NJ | 3,283 | 100 | 8.2 | 19.6 | 67.9 | 4.2 |
| NM | 857 | 100 | 10.9 | 22.5 | 62.1 | 4.6 |
| NY | 7,736 | 100 | 8.5 | 19.6 | 65.2 | 6.7 |
| NC | 3,843 | 100 | 8.4 | 21.5 | 63.7 | 6.4 |
| ND | 297 | 100 | 2.8 | 20.0 | 72.8 | 4.4 |
| OH | 4,786 | 100 | 7.2 | 20.0 | 65.0 | 7.8 |
| OK | 1,569 | 100 | 10.9 | 22.2 | 63.2 | 3.8 |
| OR | 1,590 | 100 | 4.5 | 17.1 | 71.9 | 6.5 |
| PA | 5,267 | 100 | 5.2 | 22.2 | 67.3 | 5.3 |
| RI | 434 | 100 | 6.2 | 14.0 | 72.6 | 7.2 |
| SC | 1,945 | 100 | 10.5 | 25.6 | 61.8 | 2.1 |

G-1 Banking Status By State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|-----------------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| SD | 334 | 100 | 4.2 | 19.9 | 72.1 | 3.7 |
| TN | 2,627 | 100 | 9.7 | 18.7 | 67.8 | 3.8 |
| TX | 9,678 | 100 | 10.4 | 27.4 | 58.9 | 3.2 |
| UT | 972 | 100 | 3.3 | 13.0 | 81.5 | 2.1 |
| VT | 269 | 100 | 3.1 | 16.2 | 76.8 | 4.0 |
| VA | 3,206 | 100 | 6.5 | 19.5 | 66.4 | 7.6 |
| WA | 2,699 | 100 | 4.1 | 17.2 | 73.4 | 5.2 |
| WV | 791 | 100 | 11.0 | 19.0 | 65.0 | 4.9 |
| WI | 2,380 | 100 | 4.8 | 10.4 | 80.7 | 4.1 |
| WY | 249 | 100 | 5.6 | 21.8 | 68.0 | 4.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

G-2 Unbanked Rates By State And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|-----------------|------|------|-------------------------|
| State | | | |
| AL | 10.2 | 9.2 | -1.0 |
| AK | 5.2 | 1.9 | -3.24* |
| AZ | 11.6 | 12.8 | 1.2 |
| AR | 12.3 | 12.3 | -0.0 |
| CA | 7.8 | 8.0 | 0.2 |
| CO | 5.4 | 6.4 | 1.0 |
| CT | 5.3 | 5.6 | 0.3 |
| DE | 6.7 | 6.1 | -0.6 |
| DC | 10.9 | 11.8 | 0.9 |
| FL | 7.3 | 6.2 | -1.1 |
| GA | 11.5 | 10.9 | -0.7 |
| HI | 3.8 | 3.8 | 0.0 |
| ID | 5.7 | 5.4 | -0.3 |
| IL | 7.6 | 7.4 | -0.1 |
| IN | 7.8 | 7.2 | -0.6 |
| IA | 4.4 | 4.5 | 0.2 |
| KS | 7.1 | 6.0 | -1.1 |
| KY | 9.9 | 9.7 | -0.1 |
| LA | 11.5 | 13.9 | 2.4 |
| ME | 3.7 | 2.4 | -1.4 |
| MD | 5.6 | 4.8 | -0.9 |
| MA | 4.9 | 5.8 | 0.9 |
| MI | 7.7 | 5.7 | -2.02* |
| MN | 4.1 | 3.6 | -0.6 |
| MS | 15.1 | 14.5 | -0.6 |
| MO | 9.5 | 8.9 | -0.6 |
| MT | 4.8 | 6.6 | 1.8 |
| NE | 3.7 | 5.7 | 2.0 |
| NV | 7.5 | 7.9 | 0.5 |
| NH | 1.9 | 2.9 | 1.0 |
| NJ | 6.6 | 8.2 | 1.6 |
| NM | 11.5 | 10.9 | -0.6 |
| NY | 9.6 | 8.5 | -1.1 |
| NC | 9.3 | 8.4 | -0.8 |
| ND | 5.3 | 2.8 | -2.52* |
| OH | 8.8 | 7.2 | -1.6 |
| OK | 10.9 | 10.9 | -0.0 |
| OR | 4.3 | 4.5 | 0.2 |
| PA | 6.1 | 5.2 | -0.9 |
| RI | 7.0 | 6.2 | -0.8 |
| SC | 9.3 | 10.5 | 1.2 |
| SD | 4.4 | 4.2 | -0.2 |
| TN | 10.9 | 9.7 | -1.1 |

G-2 Unbanked Rates By State And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|-----------------|------|------|-------------------------|
| TX | 12.8 | 10.4 | -2.32* |
| UT | 2.8 | 3.3 | 0.5 |
| VT | 3.4 | 3.1 | -0.3 |
| VA | 6.6 | 6.5 | -0.1 |
| WA | 4.5 | 4.1 | -0.3 |
| WV | 9.5 | 11.0 | 1.5 |
| WI | 4.5 | 4.8 | 0.2 |
| WY | 5.8 | 5.6 | -0.2 |

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

G-3 Bank Account Type By State, 2013

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) |
|-----------------|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|
| All | 123,750 | 100 | 7.7 | 66.8 | 2.0 | 21.7 | 1.8 |
| State | | | | | | | |
| AL | 2,057 | 100 | 9.2 | 54.0 | 5.4 | 29.7 | 1.7 |
| AK | 277 | 100 | 1.9 | 85.1 | 1.7 | 8.9 | 2.5 |
| AZ | 2,542 | 100 | 12.8 | 63.0 | 0.3 | 22.1 | 1.8 |
| AR | 1,242 | 100 | 12.3 | 45.6 | 3.8 | 37.1 | 1.2 |
| CA | 13,537 | 100 | 8.0 | 69.4 | 1.7 | 18.6 | 2.2 |
| CO | 2,121 | 100 | 6.4 | 76.8 | 0.8 | 15.0 | 1.1 |
| CT | 1,442 | 100 | 5.6 | 78.0 | 1.2 | 14.2 | 1.0 |
| DE | 373 | 100 | 6.1 | 70.6 | 2.1 | 18.7 | 2.5 |
| DC | 332 | 100 | 11.8 | 70.0 | 1.2 | 14.8 | 2.3 |
| FL | 8,107 | 100 | 6.2 | 62.3 | 1.5 | 27.1 | 2.9 |
| GA | 3,934 | 100 | 10.9 | 62.2 | 1.8 | 23.9 | 1.3 |
| HI | 472 | 100 | 3.8 | 76.9 | 1.6 | 16.2 | 1.5 |
| ID | 622 | 100 | 5.4 | 73.4 | 1.4 | 19.4 | 0.5 |
| IL | 5,073 | 100 | 7.4 | 68.3 | 2.6 | 20.2 | 1.6 |
| IN | 2,647 | 100 | 7.2 | 66.4 | 2.7 | 22.3 | 1.3 |
| IA | 1,264 | 100 | 4.5 | 75.2 | 2.0 | 16.4 | 1.8 |
| KS | 1,181 | 100 | 6.0 | 65.5 | 2.7 | 24.8 | 1.0 |
| KY | 1,844 | 100 | 9.7 | 53.5 | 1.2 | 34.3 | 1.2 |
| LA | 1,786 | 100 | 13.9 | 55.5 | 2.6 | 26.7 | 1.3 |
| ME | 562 | 100 | 2.4 | 76.2 | 3.7 | 16.6 | 1.1 |
| MD | 2,277 | 100 | 4.8 | 74.7 | 1.7 | 17.4 | 1.5 |
| MA | 2,661 | 100 | 5.8 | 72.5 | 2.9 | 17.4 | 1.4 |
| MI | 3,911 | 100 | 5.7 | 72.8 | 2.9 | 15.1 | 3.5 |
| MN | 2,177 | 100 | 3.6 | 77.9 | 2.3 | 15.8 | 0.4 |
| MS | 1,126 | 100 | 14.5 | 46.9 | 2.5 | 34.6 | 1.5 |
| MO | 2,485 | 100 | 8.9 | 63.5 | 1.7 | 24.5 | 1.3 |
| MT | 426 | 100 | 6.6 | 69.0 | 3.2 | 19.2 | 2.0 |
| NE | 781 | 100 | 5.7 | 69.9 | 2.6 | 21.0 | 0.8 |
| NV | 1,134 | 100 | 7.9 | 67.7 | 0.9 | 22.5 | 1.0 |
| NH | 544 | 100 | 2.9 | 74.2 | 2.5 | 19.2 | 1.2 |
| NJ | 3,283 | 100 | 8.2 | 67.8 | 0.8 | 21.9 | 1.3 |
| NM | 857 | 100 | 10.9 | 66.1 | 1.7 | 20.6 | 0.7 |
| NY | 7,736 | 100 | 8.5 | 68.7 | 2.9 | 17.5 | 2.3 |
| NC | 3,843 | 100 | 8.4 | 64.2 | 2.9 | 22.6 | 1.9 |
| ND | 297 | 100 | 2.8 | 74.7 | 2.7 | 19.3 | 0.6 |
| OH | 4,786 | 100 | 7.2 | 62.9 | 2.3 | 23.2 | 4.4 |
| OK | 1,569 | 100 | 10.9 | 56.9 | 1.8 | 29.0 | 1.4 |
| OR | 1,590 | 100 | 4.5 | 79.9 | 1.1 | 12.7 | 1.8 |
| PA | 5,267 | 100 | 5.2 | 66.0 | 1.5 | 25.8 | 1.5 |
| RI | 434 | 100 | 6.2 | 74.2 | 2.3 | 14.8 | 2.4 |
| SC | 1,945 | 100 | 10.5 | 58.2 | 2.8 | 27.8 | 0.6 |

G-3 Bank Account Type By State, 2013

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) |
|-----------------|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|
| SD | 334 | 100 | 4.2 | 74.2 | 2.3 | 18.0 | 1.3 |
| TN | 2,627 | 100 | 9.7 | 59.4 | 1.9 | 27.0 | 2.0 |
| TX | 9,678 | 100 | 10.4 | 61.9 | 1.9 | 24.4 | 1.4 |
| UT | 972 | 100 | 3.3 | 84.7 | 2.7 | 8.8 | 0.5 |
| VT | 269 | 100 | 3.1 | 68.7 | 1.7 | 25.2 | 1.4 |
| VA | 3,206 | 100 | 6.5 | 68.5 | 1.2 | 22.4 | 1.4 |
| WA | 2,699 | 100 | 4.1 | 81.6 | 0.3 | 12.7 | 1.3 |
| WV | 791 | 100 | 11.0 | 51.7 | 2.3 | 34.0 | 1.0 |
| WI | 2,380 | 100 | 4.8 | 74.6 | 2.5 | 16.5 | 1.6 |
| WY | 249 | 100 | 5.6 | 73.8 | 4.1 | 13.9 | 2.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

G-4 Savings Account Ownership Rate By State And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|-----------------|------|------|-------------------------|
| State | | | |
| AL | 62.6 | 59.3 | -3.3 |
| AK | 83.8 | 86.7 | 2.9 |
| AZ | 71.4 | 63.4 | -7.97* |
| AR | 45.8 | 49.4 | 3.6 |
| CA | 72.1 | 71.2 | -0.9 |
| CO | 75.4 | 77.5 | 2.1 |
| CT | 77.1 | 79.2 | 2.0 |
| DE | 68.0 | 72.7 | 4.72* |
| DC | 70.2 | 71.1 | 1.0 |
| FL | 66.3 | 63.9 | -2.5 |
| GA | 60.9 | 64.0 | 3.0 |
| HI | 78.6 | 78.5 | -0.0 |
| ID | 76.1 | 74.8 | -1.3 |
| IL | 68.1 | 70.8 | 2.78* |
| IN | 68.6 | 69.3 | 0.7 |
| IA | 74.7 | 77.2 | 2.5 |
| KS | 67.8 | 68.3 | 0.5 |
| KY | 58.8 | 54.8 | -4.0 |
| LA | 58.9 | 58.1 | -0.8 |
| ME | 79.3 | 80.1 | 0.9 |
| MD | 75.0 | 76.3 | 1.3 |
| MA | 79.0 | 75.4 | -3.6 |
| MI | 74.9 | 75.7 | 0.8 |
| MN | 76.0 | 80.2 | 4.15* |
| MS | 51.8 | 49.4 | -2.5 |
| MO | 64.7 | 65.3 | 0.6 |
| MT | 72.3 | 72.2 | -0.1 |
| NE | 73.3 | 72.4 | -0.9 |
| NV | 68.5 | 68.6 | 0.1 |
| NH | 79.1 | 76.8 | -2.2 |
| NJ | 74.5 | 68.6 | -5.94* |
| NM | 67.8 | 67.8 | 0.0 |
| NY | 71.7 | 71.7 | -0.1 |
| NC | 66.4 | 67.1 | 0.7 |
| ND | 75.4 | 77.3 | 1.9 |
| OH | 68.1 | 65.6 | -2.5 |
| OK | 60.0 | 58.6 | -1.4 |
| OR | 80.0 | 81.1 | 1.1 |
| PA | 68.6 | 67.5 | -1.1 |
| RI | 72.0 | 76.7 | 4.69* |
| SC | 62.9 | 61.0 | -1.9 |
| SD | 76.4 | 76.4 | 0.1 |
| TN | 59.3 | 61.3 | 2.0 |

G-4 Savings Account Ownership Rate By State And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|-----------------|------|------|-------------------------|
| TX | 62.8 | 63.9 | 1.2 |
| UT | 83.7 | 87.4 | 3.78* |
| VT | 76.1 | 70.3 | -5.74* |
| VA | 68.3 | 69.8 | 1.5 |
| WA | 84.4 | 81.8 | -2.6 |
| WV | 52.1 | 54.0 | 1.8 |
| WI | 80.5 | 77.1 | -3.4 |
| WY | 74.0 | 77.8 | 3.8 |

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

G-5 Prepaid Debit Card Use in Last 12 Months by State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used in last 12 months (Percent) | Used but not in last 12 months (Percent) | Never Used (Percent) | Unknown (Percent) |
|-----------------|------------------------------|-----------------------|----------------------------------|--|----------------------|-------------------|
| All | 123,750 | 100 | 7.9 | 4.1 | 82.3 | 5.7 |
| State | | | | | | |
| AL | 2,057 | 100 | 6.8 | 4.3 | 84.5 | 4.5 |
| AK | 277 | 100 | 7.8 | 6.3 | 78.5 | 7.5 |
| AZ | 2,542 | 100 | 6.4 | 2.7 | 87.0 | 3.9 |
| AR | 1,242 | 100 | 10.2 | 3.2 | 82.0 | 4.6 |
| CA | 13,537 | 100 | 7.0 | 3.5 | 83.3 | 6.2 |
| CO | 2,121 | 100 | 9.4 | 4.3 | 81.7 | 4.6 |
| CT | 1,442 | 100 | 6.5 | 3.0 | 85.6 | 4.8 |
| DE | 373 | 100 | 5.8 | 4.3 | 82.3 | 7.6 |
| DC | 332 | 100 | 9.0 | 5.1 | 78.2 | 7.6 |
| FL | 8,107 | 100 | 7.6 | 4.0 | 78.2 | 10.2 |
| GA | 3,934 | 100 | 9.1 | 4.5 | 81.4 | 5.1 |
| HI | 472 | 100 | 3.5 | 5.3 | 85.1 | 6.2 |
| ID | 622 | 100 | 5.9 | 3.4 | 88.2 | 2.5 |
| IL | 5,073 | 100 | 8.0 | 3.4 | 83.1 | 5.5 |
| IN | 2,647 | 100 | 9.0 | 4.1 | 82.5 | 4.4 |
| IA | 1,264 | 100 | 10.1 | 4.1 | 79.7 | 6.1 |
| KS | 1,181 | 100 | 9.8 | 5.9 | 81.7 | 2.7 |
| KY | 1,844 | 100 | 10.2 | 4.8 | 82.1 | 3.0 |
| LA | 1,786 | 100 | 8.2 | 3.7 | 84.8 | 3.3 |
| ME | 562 | 100 | 8.7 | 5.7 | 81.3 | 4.3 |
| MD | 2,277 | 100 | 6.7 | 3.0 | 86.6 | 3.7 |
| MA | 2,661 | 100 | 5.1 | 2.6 | 87.5 | 4.9 |
| MI | 3,911 | 100 | 8.2 | 4.3 | 80.2 | 7.3 |
| MN | 2,177 | 100 | 8.2 | 4.0 | 85.5 | 2.3 |
| MS | 1,126 | 100 | 14.9 | 8.2 | 71.4 | 5.5 |
| MO | 2,485 | 100 | 9.6 | 4.4 | 81.3 | 4.7 |
| MT | 426 | 100 | 5.2 | 3.2 | 84.7 | 7.0 |
| NE | 781 | 100 | 8.1 | 5.1 | 82.7 | 4.1 |
| NV | 1,134 | 100 | 7.1 | 4.5 | 82.5 | 5.9 |
| NH | 544 | 100 | 9.4 | 4.2 | 81.6 | 4.8 |
| NJ | 3,283 | 100 | 7.0 | 3.1 | 84.4 | 5.5 |
| NM | 857 | 100 | 9.6 | 4.3 | 80.0 | 6.1 |
| NY | 7,736 | 100 | 6.8 | 3.7 | 82.1 | 7.4 |
| NC | 3,843 | 100 | 6.6 | 2.7 | 84.0 | 6.8 |
| ND | 297 | 100 | 9.5 | 5.3 | 80.8 | 4.4 |
| OH | 4,786 | 100 | 9.4 | 5.3 | 78.0 | 7.3 |
| OK | 1,569 | 100 | 12.9 | 6.1 | 77.0 | 4.0 |
| OR | 1,590 | 100 | 7.6 | 4.5 | 81.7 | 6.1 |
| PA | 5,267 | 100 | 6.1 | 4.3 | 84.0 | 5.6 |
| RI | 434 | 100 | 9.6 | 4.1 | 77.8 | 8.6 |
| SC | 1,945 | 100 | 8.1 | 4.8 | 84.4 | 2.8 |

G-5 Prepaid Debit Card Use in Last 12 Months by State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used in last 12 months (Percent) | Used but not in last 12 months (Percent) | Never Used (Percent) | Unknown (Percent) |
|-----------------|------------------------------|-----------------------|----------------------------------|--|----------------------|-------------------|
| SD | 334 | 100 | 8.5 | 5.4 | 81.5 | 4.6 |
| TN | 2,627 | 100 | 8.5 | 4.1 | 83.2 | 4.1 |
| TX | 9,678 | 100 | 9.3 | 4.1 | 82.3 | 4.3 |
| UT | 972 | 100 | 7.6 | 4.2 | 85.3 | 2.8 |
| VT | 269 | 100 | 6.8 | 4.4 | 85.1 | 3.8 |
| VA | 3,206 | 100 | 6.3 | 5.6 | 78.7 | 9.4 |
| WA | 2,699 | 100 | 6.2 | 4.2 | 83.9 | 5.6 |
| WV | 791 | 100 | 6.3 | 3.1 | 86.1 | 4.5 |
| WI | 2,380 | 100 | 10.4 | 4.6 | 80.7 | 4.2 |
| WY | 249 | 100 | 7.1 | 5.7 | 81.7 | 5.5 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

G-6 AFS Recency Of Use By State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-----------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 123,750 | 100 | 12.0 | 12.9 | 14.4 | 55.3 | 5.4 |
| State | | | | | | | |
| AL | 2,057 | 100 | 14.6 | 19.0 | 20.4 | 40.7 | 5.2 |
| AK | 277 | 100 | 9.2 | 11.5 | 20.7 | 51.1 | 7.6 |
| AZ | 2,542 | 100 | 10.0 | 13.0 | 12.7 | 60.1 | 4.2 |
| AR | 1,242 | 100 | 16.7 | 17.6 | 17.2 | 45.5 | 2.9 |
| CA | 13,537 | 100 | 11.1 | 11.2 | 12.2 | 59.5 | 5.9 |
| CO | 2,121 | 100 | 11.1 | 10.9 | 14.9 | 58.8 | 4.4 |
| CT | 1,442 | 100 | 7.5 | 10.3 | 9.8 | 68.2 | 4.3 |
| DE | 373 | 100 | 8.9 | 12.5 | 15.5 | 55.7 | 7.4 |
| DC | 332 | 100 | 16.9 | 13.7 | 16.7 | 46.3 | 6.4 |
| FL | 8,107 | 100 | 10.4 | 12.3 | 13.8 | 53.9 | 9.7 |
| GA | 3,934 | 100 | 17.1 | 16.8 | 15.6 | 45.9 | 4.6 |
| HI | 472 | 100 | 6.6 | 14.8 | 9.3 | 63.4 | 5.9 |
| ID | 622 | 100 | 12.2 | 11.1 | 20.3 | 53.2 | 3.2 |
| IL | 5,073 | 100 | 10.0 | 9.2 | 11.4 | 63.7 | 5.7 |
| IN | 2,647 | 100 | 11.2 | 10.5 | 14.2 | 60.2 | 3.7 |
| IA | 1,264 | 100 | 7.7 | 10.2 | 11.3 | 65.0 | 5.8 |
| KS | 1,181 | 100 | 14.0 | 13.0 | 18.4 | 52.2 | 2.4 |
| KY | 1,844 | 100 | 14.1 | 15.7 | 16.3 | 51.5 | 2.3 |
| LA | 1,786 | 100 | 17.0 | 15.7 | 14.2 | 49.9 | 3.2 |
| ME | 562 | 100 | 7.8 | 12.9 | 17.2 | 58.4 | 3.8 |
| MD | 2,277 | 100 | 12.8 | 13.9 | 13.1 | 57.0 | 3.2 |
| MA | 2,661 | 100 | 9.6 | 11.2 | 10.8 | 63.6 | 4.8 |
| MI | 3,911 | 100 | 10.6 | 10.8 | 15.0 | 56.9 | 6.6 |
| MN | 2,177 | 100 | 7.5 | 7.4 | 13.9 | 68.8 | 2.3 |
| MS | 1,126 | 100 | 19.1 | 21.3 | 19.0 | 35.7 | 4.8 |
| MO | 2,485 | 100 | 12.0 | 13.4 | 15.6 | 54.4 | 4.6 |
| MT | 426 | 100 | 9.2 | 12.3 | 14.8 | 56.9 | 6.8 |
| NE | 781 | 100 | 12.9 | 10.7 | 15.7 | 57.4 | 3.3 |
| NV | 1,134 | 100 | 15.3 | 14.6 | 17.1 | 47.2 | 5.7 |
| NH | 544 | 100 | 7.1 | 8.8 | 15.8 | 63.5 | 4.7 |
| NJ | 3,283 | 100 | 9.8 | 15.5 | 15.8 | 54.0 | 4.8 |
| NM | 857 | 100 | 15.1 | 14.9 | 12.8 | 52.3 | 5.0 |
| NY | 7,736 | 100 | 11.3 | 13.6 | 14.6 | 53.6 | 6.9 |
| NC | 3,843 | 100 | 10.1 | 16.4 | 12.4 | 54.7 | 6.4 |
| ND | 297 | 100 | 7.5 | 14.1 | 13.0 | 61.5 | 3.8 |
| OH | 4,786 | 100 | 12.1 | 13.1 | 17.0 | 49.8 | 8.0 |
| OK | 1,569 | 100 | 16.7 | 12.7 | 16.1 | 50.6 | 3.9 |
| OR | 1,590 | 100 | 8.6 | 12.0 | 18.3 | 54.9 | 6.3 |
| PA | 5,267 | 100 | 11.6 | 13.9 | 15.1 | 54.1 | 5.3 |
| RI | 434 | 100 | 7.2 | 9.5 | 12.3 | 63.5 | 7.5 |
| SC | 1,945 | 100 | 15.9 | 16.4 | 15.6 | 49.6 | 2.5 |

G-6 AFS Recency Of Use By State, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|-----------------|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| SD | 334 | 100 | 8.3 | 12.9 | 12.5 | 62.2 | 4.2 |
| TN | 2,627 | 100 | 12.9 | 11.0 | 15.6 | 56.3 | 4.2 |
| TX | 9,678 | 100 | 20.0 | 14.3 | 15.0 | 47.1 | 3.6 |
| UT | 972 | 100 | 5.2 | 9.8 | 15.6 | 66.8 | 2.6 |
| VT | 269 | 100 | 8.7 | 9.7 | 16.0 | 61.8 | 3.8 |
| VA | 3,206 | 100 | 8.8 | 14.7 | 12.5 | 55.8 | 8.3 |
| WA | 2,699 | 100 | 9.1 | 11.1 | 18.5 | 56.3 | 5.0 |
| WV | 791 | 100 | 13.3 | 13.9 | 13.4 | 53.7 | 5.7 |
| WI | 2,380 | 100 | 7.3 | 6.0 | 12.3 | 70.1 | 4.3 |
| WY | 249 | 100 | 13.2 | 12.0 | 17.0 | 53.1 | 4.6 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.



Appendix H – MSA Tables

H-1 Banking Status By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|--|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 99,360 | 100 | 7.6 | 19.8 | 67.0 | 5.5 |
| MSA | | | | | | |
| Albuquerque, NM | 397 | 100 | 11.1 | 24.4 | 60.3 | 4.2 |
| Atlanta-Sandy Springs-Marietta, GA | 2,169 | 100 | 9.1 | 27.9 | 57.8 | 5.3 |
| Austin-Round Rock, TX | 682 | 100 | 1.3 | 16.6 | 77.7 | 4.4 |
| Baltimore-Towson, MD | 1,046 | 100 | 5.3 | 25.4 | 65.3 | 4.0 |
| Birmingham-Hoover, AL | 575 | 100 | 5.7 | 25.1 | 64.0 | 5.2 |
| Boise City-Nampa, ID | 246 | 100 | 6.9 | 16.3 | 74.5 | 2.3 |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100 | 6.6 | 15.3 | 73.9 | 4.2 |
| Bridgeport-Stamford-Norwalk, CT | 375 | 100 | 4.0 | 10.4 | 80.1 | 5.5 |
| Buffalo-Niagara Falls, NY | 461 | 100 | 8.4 | 12.1 | 74.3 | 5.1 |
| Burlington-South Burlington, VT | 79 | 100 | 0.6 | 17.3 | 77.0 | 5.1 |
| Charlotte-Gastonia-Concord, NC-SC | 715 | 100 | 7.7 | 28.3 | 61.9 | 2.0 |
| Chicago-Naperville-Joliet, IL-IN-WI | 3,531 | 100 | 7.6 | 13.5 | 72.4 | 6.6 |
| Cincinnati-Middletown, OH-KY-IN | 914 | 100 | 9.0 | 21.5 | 60.9 | 8.6 |
| Cleveland-Elyria-Mentor, OH | 902 | 100 | 6.2 | 17.2 | 70.2 | 6.4 |
| Columbia, SC | 359 | 100 | 12.5 | 27.2 | 59.6 | 0.7 |
| Columbus, OH | 760 | 100 | 7.8 | 25.6 | 65.4 | 1.2 |
| Dallas-Fort Worth-Arlington, TX | 2,547 | 100 | 8.4 | 27.3 | 60.4 | 3.9 |
| Denver-Aurora, CO | 1,105 | 100 | 7.5 | 16.2 | 73.7 | 2.6 |
| Des Moines, IA | 240 | 100 | 6.8 | 16.2 | 67.3 | 9.7 |
| Detroit-Warren-Livonia, MI | 1,768 | 100 | 8.2 | 18.4 | 64.0 | 9.5 |
| Dover, DE | 59 | 100 | 16.6 | 15.1 | 51.2 | 17.0 |
| Fargo, ND-MN | 82 | 100 | 6.6 | 21.9 | 70.3 | 1.1 |
| Grand Rapids-Wyoming, MI | 396 | 100 | 3.5 | 13.9 | 79.1 | 3.6 |
| Hartford-West Hartford-East Hartford, CT | 452 | 100 | 6.4 | 16.6 | 73.5 | 3.5 |
| Honolulu, HI | 327 | 100 | 4.7 | 19.7 | 68.6 | 6.9 |
| Houston-Baytown-Sugar Land, TX | 2,349 | 100 | 11.5 | 29.1 | 55.2 | 4.3 |
| Indianapolis, IN | 735 | 100 | 11.0 | 18.0 | 70.4 | 0.6 |
| Jacksonville, FL | 561 | 100 | 1.9 | 29.9 | 64.8 | 3.4 |
| Kansas City, MO-KS | 801 | 100 | 12.1 | 19.4 | 65.6 | 2.9 |
| Las Vegas-Paradise, NV | 849 | 100 | 6.9 | 25.0 | 62.0 | 6.1 |
| Little Rock-North Little Rock, AR | 367 | 100 | 10.4 | 24.4 | 63.9 | 1.3 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,500 | 100 | 9.6 | 17.5 | 67.4 | 5.4 |
| Louisville, KY-IN | 587 | 100 | 5.2 | 25.8 | 66.2 | 2.9 |
| Madison, WI | 284 | 100 | 7.0 | 7.4 | 78.6 | 7.0 |
| Memphis, TN-MS-AR | 555 | 100 | 19.5 | 24.2 | 48.7 | 7.6 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,374 | 100 | 7.3 | 13.9 | 66.1 | 12.7 |
| Milwaukee-Waukesha-West Allis, WI | 639 | 100 | 7.1 | 10.8 | 76.8 | 5.3 |
| Minneapolis-St Paul-Bloomington, MN-WI | 1,364 | 100 | 3.8 | 12.6 | 81.5 | 2.2 |
| Nashville-Davidson-Murfreesboro, TN | 646 | 100 | 9.4 | 18.4 | 68.5 | 3.8 |
| New Haven, CT | 300 | 100 | 7.7 | 11.2 | 79.0 | 2.1 |
| New Orleans-Metairie-Kenner, LA | 486 | 100 | 13.2 | 16.7 | 66.2 | 3.9 |

H-1 Banking Status By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully Banked (Percent) | Banked: Underbanked Status Unknown (Percent) |
|--|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 7,234 | 100 | 9.6 | 19.5 | 64.3 | 6.6 |
| Oklahoma City, OK | 563 | 100 | 8.5 | 24.0 | 64.5 | 3.0 |
| Omaha-Council Bluffs, NE-IA | 344 | 100 | 6.5 | 23.3 | 66.7 | 3.5 |
| Orlando, FL | 831 | 100 | 9.9 | 25.2 | 57.1 | 7.8 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,428 | 100 | 7.0 | 21.7 | 64.3 | 7.0 |
| Phoenix-Mesa-Scottsdale, AZ | 1,652 | 100 | 16.3 | 14.8 | 63.7 | 5.2 |
| Pittsburgh, PA | 1,048 | 100 | 4.9 | 22.9 | 69.7 | 2.5 |
| Portland-South Portland, ME | 145 | 100 | 1.7 | 12.8 | 80.1 | 5.4 |
| Portland-Vancouver-Beaverton, OR-WA | 924 | 100 | 3.7 | 16.8 | 74.9 | 4.6 |
| Providence-Fall River-Warwick, RI-MA | 556 | 100 | 5.8 | 15.7 | 67.9 | 10.6 |
| Raleigh-Cary, NC | 480 | 100 | 5.2 | 12.0 | 70.1 | 12.7 |
| Richmond, VA | 422 | 100 | 4.0 | 20.3 | 69.8 | 5.9 |
| Riverside-San Bernardino-Ontario, CA | 1,459 | 100 | 9.1 | 18.4 | 64.9 | 7.6 |
| Rochester, NY | 476 | 100 | 2.4 | 16.8 | 79.0 | 1.8 |
| Sacramento--Arden-Arcade-Roseville, CA | 957 | 100 | 5.8 | 21.8 | 71.5 | 0.9 |
| Salt Lake City, UT | 413 | 100 | 2.7 | 14.3 | 80.8 | 2.3 |
| San Antonio, TX | 929 | 100 | 8.1 | 27.6 | 62.0 | 2.3 |
| San Diego-Carlsbad-San Marcos, CA | 1,105 | 100 | 3.4 | 18.2 | 70.4 | 8.0 |
| San Francisco-Oakland-Fremont, CA | 1,925 | 100 | 5.7 | 12.6 | 74.3 | 7.3 |
| San Jose-Sunnyvale-Santa Clara, CA | 640 | 100 | 5.0 | 12.7 | 77.4 | 4.9 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100 | 3.5 | 15.7 | 77.4 | 3.5 |
| Sioux Falls, SD | 98 | 100 | 4.8 | 18.6 | 69.3 | 7.3 |
| St. Louis, MO-IL | 1,141 | 100 | 4.2 | 19.2 | 72.7 | 3.8 |
| Tampa-St. Petersburg-Clearwater, FL | 1,418 | 100 | 4.9 | 19.8 | 69.9 | 5.3 |
| Tulsa, OK | 380 | 100 | 11.0 | 21.4 | 66.6 | 1.0 |
| Virginia Beach-Norfolk-Newport News, VA-NC | 665 | 100 | 7.8 | 28.5 | 56.8 | 6.9 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 2,330 | 100 | 4.3 | 19.8 | 69.4 | 6.5 |
| Wichita, KS | 263 | 100 | 10.0 | 23.1 | 63.1 | 3.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

H-2 Unbanked Rates By MSA And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|--|------|------|-------------------------|
| MSA | | | |
| Albuquerque, NM | 7.2 | 11.1 | 3.9 |
| Atlanta-Sandy Springs-Marietta, GA | 9.7 | 9.1 | -0.7 |
| Austin-Round Rock, TX | 10.2 | 1.3 | -8.91* |
| Baltimore-Towson, MD | 7.5 | 5.3 | -2.2 |
| Birmingham-Hoover, AL | 12.1 | 5.7 | -6.41* |
| Boise City-Nampa, ID | 2.9 | 6.9 | 4.1 |
| Boston-Cambridge-Quincy, MA-NH | 4.2 | 6.6 | 2.4 |
| Bridgeport-Stamford-Norwalk, CT | 1.6 | 4.0 | 2.4 |
| Buffalo-Niagara Falls, NY | 8.6 | 8.4 | -0.1 |
| Burlington-South Burlington, VT | 1.7 | 0.6 | -1.1 |
| Charlotte-Gastonia-Concord, NC-SC | 8.9 | 7.7 | -1.2 |
| Chicago-Naperville-Joliet, IL-IN-WI | 8.6 | 7.6 | -1.0 |
| Cincinnati-Middletown, OH-KY-IN | 10.3 | 9.0 | -1.2 |
| Cleveland-Elyria-Mentor, OH | 8.5 | 6.2 | -2.3 |
| Columbia, SC | 7.4 | 12.5 | 5.2 |
| Columbus, OH | 8.1 | 7.8 | -0.4 |
| Dallas-Fort Worth-Arlington, TX | 9.8 | 8.4 | -1.4 |
| Denver-Aurora, CO | 5.2 | 7.5 | 2.3 |
| Des Moines, IA | 7.0 | 6.8 | -0.2 |
| Detroit-Warren-Livonia, MI | 10.7 | 8.2 | -2.5 |
| Dover, DE | 7.4 | 16.6 | 9.2* |
| Fargo, ND-MN | 5.2 | 6.6 | 1.5 |
| Grand Rapids-Wyoming, MI | 4.7 | 3.5 | -1.2 |
| Hartford-West Hartford-East Hartford, CT | 5.3 | 6.4 | 1.2 |
| Honolulu, HI | 2.8 | 4.7 | 1.9 |
| Houston-Baytown-Sugar Land, TX | 11.9 | 11.5 | -0.4 |
| Indianapolis, IN | 8.5 | 11.0 | 2.5 |
| Jacksonville, FL | 6.0 | 1.9 | -4.15* |
| Kansas City, MO-KS | 10.0 | 12.1 | 2.2 |
| Las Vegas-Paradise, NV | 6.2 | 6.9 | 0.8 |
| Little Rock-North Little Rock, AR | 7.8 | 10.4 | 2.6 |
| Los Angeles-Long Beach-Santa Ana, CA | 9.7 | 9.6 | -0.0 |
| Louisville, KY-IN | 8.4 | 5.2 | -3.3 |
| Madison, WI | 1.0 | 7.0 | 5.95* |
| Memphis, TN-MS-AR | 11.1 | 19.5 | 8.42* |
| Miami-Fort Lauderdale-Miami Beach, FL | 9.0 | 7.3 | -1.7 |
| Milwaukee-Waukesha-West Allis, WI | 10.8 | 7.1 | -3.8 |
| Minneapolis-St Paul-Bloomington, MN-WI | 5.2 | 3.8 | -1.4 |
| Nashville-Davidson-Murfreesboro, TN | 9.5 | 9.4 | -0.1 |
| New Haven, CT | 4.8 | 7.7 | 2.9 |
| New Orleans-Metairie-Kenner, LA | 12.4 | 13.2 | 0.9 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 9.7 | 9.6 | -0.1 |
| Oklahoma City, OK | 9.3 | 8.5 | -0.8 |

H-2 Unbanked Rates By MSA And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|--|------|------|-------------------------|
| Omaha-Council Bluffs, NE-IA | 4.2 | 6.5 | 2.3 |
| Orlando, FL | 7.4 | 9.9 | 2.5 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 7.8 | 7.0 | -0.8 |
| Phoenix-Mesa-Scottsdale, AZ | 10.6 | 16.3 | 5.68* |
| Pittsburgh, PA | 3.4 | 4.9 | 1.5 |
| Portland-South Portland, ME | 4.0 | 1.7 | -2.3 |
| Portland-Vancouver-Beaverton, OR-WA | 3.1 | 3.7 | 0.7 |
| Providence-Fall River-Warwick, RI-MA | 7.6 | 5.8 | -1.8 |
| Raleigh-Cary, NC | 2.6 | 5.2 | 2.7 |
| Richmond, VA | 6.0 | 4.0 | -1.9 |
| Riverside-San Bernardino-Ontario, CA | 12.7 | 9.1 | -3.6 |
| Rochester, NY | 3.9 | 2.4 | -1.4 |
| Sacramento--Arden-Arcade-Roseville, CA | 5.4 | 5.8 | 0.5 |
| Salt Lake City, UT | 4.4 | 2.7 | -1.8 |
| San Antonio, TX | 15.5 | 8.1 | -7.43* |
| San Diego-Carlsbad-San Marcos, CA | 4.5 | 3.4 | -1.1 |
| San Francisco-Oakland-Fremont, CA | 5.9 | 5.7 | -0.1 |
| San Jose-Sunnyvale-Santa Clara, CA | 2.4 | 5.0 | 2.6 |
| Seattle-Tacoma-Bellevue, WA | 4.0 | 3.5 | -0.6 |
| Sioux Falls, SD | 5.2 | 4.8 | -0.4 |
| St. Louis, MO-IL | 9.7 | 4.2 | -5.5* |
| Tampa-St. Petersburg-Clearwater, FL | 6.0 | 4.9 | -1.0 |
| Tulsa, OK | 11.7 | 11.0 | -0.7 |
| Virginia Beach-Norfolk-Newport News, VA-NC | 5.8 | 7.8 | 2.0 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 4.6 | 4.3 | -0.4 |
| Wichita, KS | 14.8 | 10.0 | -4.8 |

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

H-3 Bank Account Type By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) |
|--|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|
| All | 99,360 | 100 | 7.6 | 68.5 | 1.9 | 20.1 | 1.8 |
| MSA | | | | | | | |
| Albuquerque, NM | 397 | 100 | 11.1 | 67.6 | 1.7 | 18.1 | 1.5 |
| Atlanta-Sandy Springs-Marietta, GA | 2,169 | 100 | 9.1 | 71.6 | 0.9 | 17.0 | 1.5 |
| Austin-Round Rock, TX | 682 | 100 | 1.3 | 86.1 | - | 12.0 | 0.6 |
| Baltimore-Towson, MD | 1,046 | 100 | 5.3 | 74.0 | 1.7 | 17.2 | 1.8 |
| Birmingham-Hoover, AL | 575 | 100 | 5.7 | 52.5 | 5.1 | 35.0 | 1.8 |
| Boise City-Nampa, ID | 246 | 100 | 6.9 | 78.3 | - | 14.7 | - |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100 | 6.6 | 76.2 | 1.3 | 14.2 | 1.7 |
| Bridgeport-Stamford-Norwalk, CT | 375 | 100 | 4.0 | 81.6 | 0.8 | 13.1 | 0.4 |
| Buffalo-Niagara Falls, NY | 461 | 100 | 8.4 | 70.2 | 1.9 | 17.4 | 2.1 |
| Burlington-South Burlington, VT | 79 | 100 | 0.6 | 74.9 | 1.4 | 19.9 | 3.2 |
| Charlotte-Gastonia-Concord, NC-SC | 715 | 100 | 7.7 | 66.8 | 2.5 | 22.4 | 0.5 |
| Chicago-Naperville-Joliet, IL-IN-WI | 3,531 | 100 | 7.6 | 70.1 | 2.2 | 18.3 | 1.8 |
| Cincinnati-Middletown, OH-KY-IN | 914 | 100 | 9.0 | 54.4 | 1.7 | 25.8 | 9.1 |
| Cleveland-Elyria-Mentor, OH | 902 | 100 | 6.2 | 61.4 | 3.4 | 27.5 | 1.4 |
| Columbia, SC | 359 | 100 | 12.5 | 60.9 | 0.8 | 25.8 | - |
| Columbus, OH | 760 | 100 | 7.8 | 72.5 | - | 19.0 | 0.8 |
| Dallas-Fort Worth-Arlington, TX | 2,547 | 100 | 8.4 | 66.9 | 1.9 | 21.4 | 1.4 |
| Denver-Aurora, CO | 1,105 | 100 | 7.5 | 77.0 | 0.5 | 14.2 | 0.8 |
| Des Moines, IA | 240 | 100 | 6.8 | 74.1 | 0.9 | 13.9 | 4.2 |
| Detroit-Warren-Livonia, MI | 1,768 | 100 | 8.2 | 69.9 | 1.9 | 15.6 | 4.5 |
| Dover, DE | 59 | 100 | 16.6 | 60.2 | 4.1 | 11.2 | 7.9 |
| Fargo, ND-MN | 82 | 100 | 6.6 | 76.9 | - | 16.5 | - |
| Grand Rapids-Wyoming, MI | 396 | 100 | 3.5 | 76.7 | 1.9 | 16.1 | 1.7 |
| Hartford-West Hartford-East Hartford, CT | 452 | 100 | 6.4 | 73.7 | 1.7 | 16.6 | 1.6 |
| Honolulu, HI | 327 | 100 | 4.7 | 82.3 | 0.8 | 10.8 | 1.4 |
| Houston-Baytown-Sugar Land, TX | 2,349 | 100 | 11.5 | 60.4 | 1.3 | 24.7 | 2.2 |
| Indianapolis, IN | 735 | 100 | 11.0 | 58.9 | 1.4 | 27.4 | 1.4 |
| Jacksonville, FL | 561 | 100 | 1.9 | 76.3 | 5.7 | 16.1 | - |
| Kansas City, MO-KS | 801 | 100 | 12.1 | 62.4 | 2.1 | 22.9 | 0.5 |
| Las Vegas-Paradise, NV | 849 | 100 | 6.9 | 66.2 | 1.0 | 24.7 | 1.2 |
| Little Rock-North Little Rock, AR | 367 | 100 | 10.4 | 54.5 | 3.1 | 31.5 | 0.6 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,500 | 100 | 9.6 | 62.2 | 1.0 | 24.8 | 2.2 |
| Louisville, KY-IN | 587 | 100 | 5.2 | 65.1 | - | 28.4 | 1.3 |
| Madison, WI | 284 | 100 | 7.0 | 72.3 | 0.8 | 16.9 | 3.0 |
| Memphis, TN-MS-AR | 555 | 100 | 19.5 | 55.3 | 0.8 | 21.6 | 2.8 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,374 | 100 | 7.3 | 54.8 | 1.2 | 32.6 | 4.1 |
| Milwaukee-Waukesha-West Allis, WI | 639 | 100 | 7.1 | 69.2 | 1.3 | 20.0 | 2.5 |
| Minneapolis-St Paul-Bloomington, MN-WI | 1,364 | 100 | 3.8 | 80.6 | 2.2 | 13.1 | 0.3 |
| Nashville-Davidson-Murfreesboro, TN | 646 | 100 | 9.4 | 61.1 | 1.7 | 24.6 | 3.3 |
| New Haven, CT | 300 | 100 | 7.7 | 79.7 | 0.9 | 10.6 | 1.1 |
| New Orleans-Metairie-Kenner, LA | 486 | 100 | 13.2 | 58.1 | 2.2 | 24.0 | 2.4 |

H-3 Bank Account Type By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Checking and Savings (Percent) | Savings Only (Percent) | Checking Only (Percent) | Banked, Account Type Unknown (Percent) |
|--|------------------------------|-----------------------|--------------------|--------------------------------|------------------------|-------------------------|--|
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 7,234 | 100 | 9.6 | 68.9 | 2.4 | 17.1 | 2.1 |
| Oklahoma City, OK | 563 | 100 | 8.5 | 63.1 | 0.9 | 26.2 | 1.2 |
| Omaha-Council Bluffs, NE-IA | 344 | 100 | 6.5 | 69.9 | 3.4 | 18.6 | 1.6 |
| Orlando, FL | 831 | 100 | 9.9 | 65.6 | 1.5 | 20.4 | 2.6 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,428 | 100 | 7.0 | 66.3 | 2.0 | 23.4 | 1.4 |
| Phoenix-Mesa-Scottsdale, AZ | 1,652 | 100 | 16.3 | 61.9 | 0.3 | 19.4 | 2.1 |
| Pittsburgh, PA | 1,048 | 100 | 4.9 | 67.5 | 1.7 | 25.6 | 0.3 |
| Portland-South Portland, ME | 145 | 100 | 1.7 | 77.9 | 1.5 | 17.3 | 1.6 |
| Portland-Vancouver-Beaverton, OR-WA | 924 | 100 | 3.7 | 83.4 | 1.1 | 10.9 | 0.9 |
| Providence-Fall River-Warwick, RI-MA | 556 | 100 | 5.8 | 71.2 | 4.4 | 16.0 | 2.6 |
| Raleigh-Cary, NC | 480 | 100 | 5.2 | 75.2 | 2.9 | 16.7 | - |
| Richmond, VA | 422 | 100 | 4.0 | 77.2 | 0.9 | 17.9 | - |
| Riverside-San Bernardino-Ontario, CA | 1,459 | 100 | 9.1 | 67.3 | 1.4 | 20.5 | 1.8 |
| Rochester, NY | 476 | 100 | 2.4 | 75.9 | 1.7 | 17.9 | 2.1 |
| Sacramento--Arden-Arcade-Roseville, CA | 957 | 100 | 5.8 | 80.4 | 2.3 | 9.9 | 1.6 |
| Salt Lake City, UT | 413 | 100 | 2.7 | 88.7 | - | 8.2 | 0.5 |
| San Antonio, TX | 929 | 100 | 8.1 | 73.1 | 1.4 | 16.3 | 1.0 |
| San Diego-Carlsbad-San Marcos, CA | 1,105 | 100 | 3.4 | 75.8 | 2.1 | 16.6 | 2.1 |
| San Francisco-Oakland-Fremont, CA | 1,925 | 100 | 5.7 | 76.4 | 1.5 | 14.0 | 2.3 |
| San Jose-Sunnyvale-Santa Clara, CA | 640 | 100 | 5.0 | 69.9 | 2.2 | 20.2 | 2.7 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100 | 3.5 | 84.6 | - | 10.3 | 1.6 |
| Sioux Falls, SD | 98 | 100 | 4.8 | 73.5 | 2.7 | 17.5 | 1.5 |
| St. Louis, MO-IL | 1,141 | 100 | 4.2 | 75.2 | 2.4 | 17.3 | 0.9 |
| Tampa-St. Petersburg-Clearwater, FL | 1,418 | 100 | 4.9 | 62.1 | 2.2 | 29.2 | 1.5 |
| Tulsa, OK | 380 | 100 | 11.0 | 60.4 | 1.8 | 26.8 | - |
| Virginia Beach-Norfolk-Newport News, VA-NC | 665 | 100 | 7.8 | 68.8 | 1.8 | 19.7 | 1.8 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 2,330 | 100 | 4.3 | 77.6 | 1.2 | 15.3 | 1.6 |
| Wichita, KS | 263 | 100 | 10.0 | 63.9 | 0.5 | 24.9 | 0.7 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

H-4 Savings Account Ownership Rate By MSA And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|--|------|------|-------------------------|
| MSA | | | |
| Albuquerque, NM | 79.4 | 69.3 | -10.1* |
| Atlanta-Sandy Springs-Marietta, GA | 66.1 | 72.4 | 6.35* |
| Austin-Round Rock, TX | 76.9 | 86.1 | 9.14* |
| Baltimore-Towson, MD | 78.2 | 75.7 | -2.5 |
| Birmingham-Hoover, AL | 59.2 | 57.5 | -1.7 |
| Boise City-Nampa, ID | 74.1 | 78.3 | 4.3 |
| Boston-Cambridge-Quincy, MA-NH | 80.1 | 77.5 | -2.6 |
| Bridgeport-Stamford-Norwalk, CT | 84.1 | 82.4 | -1.6 |
| Buffalo-Niagara Falls, NY | 73.1 | 72.1 | -1.0 |
| Burlington-South Burlington, VT | 80.4 | 76.3 | -4.2 |
| Charlotte-Gastonia-Concord, NC-SC | 61.9 | 69.4 | 7.46* |
| Chicago-Naperville-Joliet, IL-IN-WI | 66.9 | 72.3 | 5.38* |
| Cincinnati-Middletown, OH-KY-IN | 60.6 | 57.3 | -3.3 |
| Cleveland-Elyria-Mentor, OH | 68.4 | 64.9 | -3.5 |
| Columbia, SC | 64.4 | 61.7 | -2.7 |
| Columbus, OH | 71.8 | 72.5 | 0.6 |
| Dallas-Fort Worth-Arlington, TX | 68.3 | 68.8 | 0.5 |
| Denver-Aurora, CO | 76.5 | 77.5 | 0.9 |
| Des Moines, IA | 73.6 | 75.1 | 1.5 |
| Detroit-Warren-Livonia, MI | 71.7 | 71.7 | 0.1 |
| Dover, DE | 63.1 | 64.3 | 1.2 |
| Fargo, ND-MN | 76.8 | 76.9 | 0.1 |
| Grand Rapids-Wyoming, MI | 78.7 | 78.6 | -0.1 |
| Hartford-West Hartford-East Hartford, CT | 76.4 | 75.4 | -1.0 |
| Honolulu, HI | 80.8 | 83.1 | 2.3 |
| Houston-Baytown-Sugar Land, TX | 62.7 | 62.1 | -0.6 |
| Indianapolis, IN | 66.7 | 60.3 | -6.4 |
| Jacksonville, FL | 84.8 | 82.0 | -2.7 |
| Kansas City, MO-KS | 71.2 | 64.5 | -6.66* |
| Las Vegas-Paradise, NV | 66.3 | 67.2 | 0.8 |
| Little Rock-North Little Rock, AR | 44.4 | 57.6 | 13.18* |
| Los Angeles-Long Beach-Santa Ana, CA | 66.1 | 63.3 | -2.9 |
| Louisville, KY-IN | 62.4 | 65.1 | 2.8 |
| Madison, WI | 84.2 | 73.2 | -11.06* |
| Memphis, TN-MS-AR | 56.7 | 56.1 | -0.6 |
| Miami-Fort Lauderdale-Miami Beach, FL | 55.0 | 56.0 | 0.9 |
| Milwaukee-Waukesha-West Allis, WI | 71.8 | 70.5 | -1.4 |
| Minneapolis-St Paul-Bloomington, MN-WI | 76.0 | 82.8 | 6.81* |
| Nashville-Davidson-Murfreesboro, TN | 67.1 | 62.7 | -4.3 |
| New Haven, CT | 72.8 | 80.6 | 7.81* |
| New Orleans-Metairie-Kenner, LA | 62.5 | 60.3 | -2.2 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 72.1 | 71.2 | -0.9 |
| Oklahoma City, OK | 64.4 | 64.1 | -0.3 |

H-4 Savings Account Ownership Rate By MSA And Year, 2011-2013

| Characteristics | 2011 | 2013 | Estimate Diff from 2011 |
|--|------|------|-------------------------|
| Omaha-Council Bluffs, NE-IA | 76.8 | 73.3 | -3.5 |
| Orlando, FL | 72.0 | 67.1 | -4.9 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 70.7 | 68.3 | -2.4 |
| Phoenix-Mesa-Scottsdale, AZ | 74.6 | 62.2 | -12.38* |
| Pittsburgh, PA | 65.1 | 69.2 | 4.1 |
| Portland-South Portland, ME | 79.9 | 79.4 | -0.5 |
| Portland-Vancouver-Beaverton, OR-WA | 81.1 | 84.5 | 3.4 |
| Providence-Fall River-Warwick, RI-MA | 71.7 | 75.8 | 4.1 |
| Raleigh-Cary, NC | 73.1 | 78.1 | 5.0 |
| Richmond, VA | 69.1 | 78.1 | 9* |
| Riverside-San Bernardino-Ontario, CA | 59.1 | 68.7 | 9.55* |
| Rochester, NY | 71.4 | 77.6 | 6.2 |
| Sacramento--Arden-Arcade-Roseville, CA | 76.3 | 82.7 | 6.43* |
| Salt Lake City, UT | 81.3 | 88.7 | 7.39* |
| San Antonio, TX | 64.8 | 74.6 | 9.8* |
| San Diego-Carlsbad-San Marcos, CA | 80.7 | 78.0 | -2.8 |
| San Francisco-Oakland-Fremont, CA | 79.3 | 77.9 | -1.4 |
| San Jose-Sunnyvale-Santa Clara, CA | 82.2 | 72.1 | -10.11* |
| Seattle-Tacoma-Bellevue, WA | 85.6 | 84.6 | -1.0 |
| Sioux Falls, SD | 78.5 | 76.2 | -2.3 |
| St. Louis, MO-IL | 68.2 | 77.6 | 9.42* |
| Tampa-St. Petersburg-Clearwater, FL | 72.6 | 64.3 | -8.27* |
| Tulsa, OK | 68.3 | 62.2 | -6.1 |
| Virginia Beach-Norfolk-Newport News, VA-NC | 76.6 | 70.6 | -5.9 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 74.2 | 78.8 | 4.68* |
| Wichita, KS | 57.2 | 64.4 | 7.2 |

* Indicates differences that are statistically significant at the 10% level.

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.

H-5 Prepaid Debit Card Use in Last 12 Months by MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used in last 12 months (Percent) | Used but not in last 12 months (Percent) | Never Used (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|----------------------------------|--|----------------------|-------------------|
| All | 99,360 | 100 | 7.7 | 4.1 | 82.2 | 6.0 |
| MSA | | | | | | |
| Albuquerque, NM | 397 | 100 | 8.6 | 2.9 | 82.4 | 6.1 |
| Atlanta-Sandy Springs-Marietta, GA | 2,169 | 100 | 8.6 | 4.5 | 81.1 | 5.7 |
| Austin-Round Rock, TX | 682 | 100 | 5.5 | 9.5 | 79.0 | 6.0 |
| Baltimore-Towson, MD | 1,046 | 100 | 8.2 | 2.9 | 84.2 | 4.7 |
| Birmingham-Hoover, AL | 575 | 100 | 5.4 | 3.4 | 86.7 | 4.6 |
| Boise City-Nampa, ID | 246 | 100 | 4.4 | 3.0 | 91.5 | 1.1 |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100 | 6.5 | 2.3 | 86.3 | 4.9 |
| Bridgeport-Stamford-Norwalk, CT | 375 | 100 | 5.1 | 1.3 | 88.1 | 5.5 |
| Buffalo-Niagara Falls, NY | 461 | 100 | 15.7 | 3.9 | 74.8 | 5.7 |
| Burlington-South Burlington, VT | 79 | 100 | 5.5 | 3.5 | 86.0 | 5.0 |
| Charlotte-Gastonia-Concord, NC-SC | 715 | 100 | 6.2 | 3.0 | 88.5 | 2.2 |
| Chicago-Naperville-Joliet, IL-IN-WI | 3,531 | 100 | 6.5 | 2.8 | 84.1 | 6.6 |
| Cincinnati-Middletown, OH-KY-IN | 914 | 100 | 6.3 | 1.5 | 83.3 | 9.0 |
| Cleveland-Elyria-Mentor, OH | 902 | 100 | 7.4 | 5.0 | 81.3 | 6.3 |
| Columbia, SC | 359 | 100 | 1.8 | 7.4 | 88.1 | 2.7 |
| Columbus, OH | 760 | 100 | 12.3 | 7.2 | 79.1 | 1.4 |
| Dallas-Fort Worth-Arlington, TX | 2,547 | 100 | 7.7 | 4.3 | 83.2 | 4.8 |
| Denver-Aurora, CO | 1,105 | 100 | 8.6 | 3.4 | 85.1 | 3.0 |
| Des Moines, IA | 240 | 100 | 13.2 | 2.8 | 75.9 | 8.1 |
| Detroit-Warren-Livonia, MI | 1,768 | 100 | 7.5 | 3.7 | 78.5 | 10.3 |
| Dover, DE | 59 | 100 | 8.0 | 3.5 | 73.4 | 15.0 |
| Fargo, ND-MN | 82 | 100 | 11.0 | 7.4 | 80.4 | 1.1 |
| Grand Rapids-Wyoming, MI | 396 | 100 | 9.2 | 6.7 | 79.7 | 4.4 |
| Hartford-West Hartford-East Hartford, CT | 452 | 100 | 8.2 | 3.6 | 85.0 | 3.2 |
| Honolulu, HI | 327 | 100 | 4.5 | 7.4 | 81.2 | 6.9 |
| Houston-Baytown-Sugar Land, TX | 2,349 | 100 | 10.2 | 4.3 | 79.1 | 6.3 |
| Indianapolis, IN | 735 | 100 | 11.2 | 4.0 | 80.6 | 4.1 |
| Jacksonville, FL | 561 | 100 | 9.9 | 7.7 | 79.1 | 3.3 |
| Kansas City, MO-KS | 801 | 100 | 11.4 | 4.5 | 82.3 | 1.8 |
| Las Vegas-Paradise, NV | 849 | 100 | 7.5 | 3.1 | 82.2 | 7.2 |
| Little Rock-North Little Rock, AR | 367 | 100 | 11.8 | 3.0 | 81.7 | 3.5 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,500 | 100 | 5.5 | 2.9 | 85.9 | 5.8 |
| Louisville, KY-IN | 587 | 100 | 10.8 | 4.3 | 80.9 | 4.0 |
| Madison, WI | 284 | 100 | 20.0 | 4.7 | 68.4 | 7.0 |
| Memphis, TN-MS-AR | 555 | 100 | 12.4 | 4.1 | 73.7 | 9.8 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,374 | 100 | 6.2 | 2.1 | 79.0 | 12.7 |
| Milwaukee-Waukesha-West Allis, WI | 639 | 100 | 12.5 | 5.1 | 76.8 | 5.6 |
| Minneapolis-St Paul-Bloomington, MN-WI | 1,364 | 100 | 8.8 | 4.3 | 84.5 | 2.4 |
| Nashville-Davidson-Murfreesboro, TN | 646 | 100 | 6.0 | 5.4 | 84.7 | 3.9 |
| New Haven, CT | 300 | 100 | 5.7 | 3.7 | 88.5 | 2.2 |
| New Orleans-Metairie-Kenner, LA | 486 | 100 | 8.1 | 1.5 | 86.6 | 3.9 |

H-5 Prepaid Debit Card Use in Last 12 Months by MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used in last 12 months (Percent) | Used but not in last 12 months (Percent) | Never Used (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|----------------------------------|--|----------------------|-------------------|
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 7,234 | 100 | 5.6 | 2.9 | 83.5 | 8.0 |
| Oklahoma City, OK | 563 | 100 | 11.9 | 7.4 | 77.1 | 3.6 |
| Omaha-Council Bluffs, NE-IA | 344 | 100 | 10.3 | 6.3 | 79.6 | 3.8 |
| Orlando, FL | 831 | 100 | 6.1 | 2.9 | 82.2 | 8.8 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,428 | 100 | 4.8 | 3.3 | 84.5 | 7.4 |
| Phoenix-Mesa-Scottsdale, AZ | 1,652 | 100 | 6.7 | 2.8 | 85.9 | 4.6 |
| Pittsburgh, PA | 1,048 | 100 | 9.8 | 4.6 | 83.5 | 2.1 |
| Portland-South Portland, ME | 145 | 100 | 5.2 | 4.6 | 84.9 | 5.3 |
| Portland-Vancouver-Beaverton, OR-WA | 924 | 100 | 6.5 | 4.9 | 84.3 | 4.4 |
| Providence-Fall River-Warwick, RI-MA | 556 | 100 | 9.8 | 4.8 | 74.7 | 10.8 |
| Raleigh-Cary, NC | 480 | 100 | 1.1 | 2.3 | 86.4 | 10.2 |
| Richmond, VA | 422 | 100 | 4.1 | 8.2 | 78.8 | 8.9 |
| Riverside-San Bernardino-Ontario, CA | 1,459 | 100 | 5.3 | 3.6 | 83.4 | 7.7 |
| Rochester, NY | 476 | 100 | 10.0 | 5.5 | 81.8 | 2.7 |
| Sacramento--Arden-Arcade-Roseville, CA | 957 | 100 | 8.4 | 5.3 | 85.4 | 0.9 |
| Salt Lake City, UT | 413 | 100 | 9.9 | 5.1 | 82.2 | 2.8 |
| San Antonio, TX | 929 | 100 | 10.1 | 2.0 | 85.6 | 2.3 |
| San Diego-Carlsbad-San Marcos, CA | 1,105 | 100 | 8.5 | 5.3 | 78.3 | 7.9 |
| San Francisco-Oakland-Fremont, CA | 1,925 | 100 | 7.8 | 2.9 | 79.8 | 9.5 |
| San Jose-Sunnyvale-Santa Clara, CA | 640 | 100 | 6.5 | 3.7 | 84.9 | 4.9 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100 | 5.9 | 4.2 | 85.5 | 4.4 |
| Sioux Falls, SD | 98 | 100 | 10.3 | 7.1 | 72.2 | 10.4 |
| St. Louis, MO-IL | 1,141 | 100 | 10.8 | 6.2 | 78.7 | 4.2 |
| Tampa-St. Petersburg-Clearwater, FL | 1,418 | 100 | 7.7 | 4.2 | 81.7 | 6.4 |
| Tulsa, OK | 380 | 100 | 14.9 | 6.5 | 77.6 | 1.0 |
| Virginia Beach-Norfolk-Newport News, VA-NC | 665 | 100 | 7.0 | 4.4 | 78.8 | 9.7 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 2,330 | 100 | 6.5 | 4.7 | 81.4 | 7.4 |
| Wichita, KS | 263 | 100 | 14.0 | 6.1 | 75.6 | 4.3 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero. Figures do not always reconcile to totals because of rounding.

H-6 AFS Recency Of Use By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|--|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| All | 99,360 | 100 | 12.0 | 12.6 | 14.0 | 55.7 | 5.7 |
| MSA | | | | | | | |
| Albuquerque, NM | 397 | 100 | 17.1 | 17.2 | 10.3 | 51.2 | 4.2 |
| Atlanta-Sandy Springs-Marietta, GA | 2,169 | 100 | 17.1 | 16.9 | 13.9 | 46.9 | 5.2 |
| Austin-Round Rock, TX | 682 | 100 | 8.5 | 9.4 | 17.4 | 60.3 | 4.4 |
| Baltimore-Towson, MD | 1,046 | 100 | 14.0 | 14.4 | 12.3 | 55.1 | 4.1 |
| Birmingham-Hoover, AL | 575 | 100 | 8.8 | 19.1 | 24.2 | 42.6 | 5.3 |
| Boise City-Nampa, ID | 246 | 100 | 12.0 | 9.5 | 22.7 | 53.1 | 2.8 |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100 | 10.4 | 8.7 | 11.5 | 64.5 | 4.8 |
| Bridgeport-Stamford-Norwalk, CT | 375 | 100 | 5.8 | 7.7 | 7.8 | 74.3 | 4.5 |
| Buffalo-Niagara Falls, NY | 461 | 100 | 12.2 | 5.2 | 18.3 | 60.1 | 4.3 |
| Burlington-South Burlington, VT | 79 | 100 | 6.4 | 10.9 | 12.7 | 64.9 | 5.1 |
| Charlotte-Gastonia-Concord, NC-SC | 715 | 100 | 11.7 | 21.2 | 11.6 | 53.7 | 1.7 |
| Chicago-Naperville-Joliet, IL-IN-WI | 3,531 | 100 | 9.4 | 9.1 | 8.5 | 65.8 | 7.2 |
| Cincinnati-Middletown, OH-KY-IN | 914 | 100 | 13.7 | 15.7 | 12.3 | 49.9 | 8.4 |
| Cleveland-Elyria-Mentor, OH | 902 | 100 | 11.2 | 11.8 | 11.9 | 58.7 | 6.4 |
| Columbia, SC | 359 | 100 | 19.1 | 15.5 | 22.5 | 41.1 | 1.8 |
| Columbus, OH | 760 | 100 | 17.4 | 14.3 | 23.1 | 43.3 | 1.9 |
| Dallas-Fort Worth-Arlington, TX | 2,547 | 100 | 19.3 | 14.1 | 18.0 | 44.4 | 4.2 |
| Denver-Aurora, CO | 1,105 | 100 | 10.7 | 10.8 | 16.2 | 59.2 | 3.1 |
| Des Moines, IA | 240 | 100 | 8.9 | 12.9 | 12.4 | 57.6 | 8.2 |
| Detroit-Warren-Livonia, MI | 1,768 | 100 | 11.1 | 11.0 | 12.4 | 56.9 | 8.6 |
| Dover, DE | 59 | 100 | 11.7 | 10.0 | 12.0 | 49.3 | 17.0 |
| Fargo, ND-MN | 82 | 100 | 11.7 | 14.9 | 19.9 | 52.3 | 1.1 |
| Grand Rapids-Wyoming, MI | 396 | 100 | 8.1 | 9.3 | 22.9 | 56.1 | 3.6 |
| Hartford-West Hartford-East Hartford, CT | 452 | 100 | 10.4 | 10.8 | 9.5 | 65.8 | 3.4 |
| Honolulu, HI | 327 | 100 | 7.2 | 14.3 | 9.4 | 62.3 | 6.7 |
| Houston-Baytown-Sugar Land, TX | 2,349 | 100 | 22.9 | 13.7 | 12.1 | 46.3 | 5.0 |
| Indianapolis, IN | 735 | 100 | 15.8 | 8.3 | 17.1 | 56.4 | 2.5 |
| Jacksonville, FL | 561 | 100 | 11.3 | 18.6 | 20.1 | 47.4 | 2.5 |
| Kansas City, MO-KS | 801 | 100 | 14.5 | 11.8 | 16.6 | 54.4 | 2.7 |
| Las Vegas-Paradise, NV | 849 | 100 | 15.3 | 14.6 | 17.2 | 46.3 | 6.7 |
| Little Rock-North Little Rock, AR | 367 | 100 | 16.1 | 14.6 | 18.2 | 49.1 | 2.0 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,500 | 100 | 12.3 | 10.4 | 8.3 | 63.1 | 5.8 |
| Louisville, KY-IN | 587 | 100 | 14.9 | 14.5 | 17.5 | 49.9 | 3.2 |
| Madison, WI | 284 | 100 | 6.5 | 5.0 | 10.8 | 70.7 | 7.0 |
| Memphis, TN-MS-AR | 555 | 100 | 24.2 | 10.4 | 14.3 | 41.7 | 9.5 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,374 | 100 | 7.7 | 9.4 | 8.9 | 61.0 | 13.0 |
| Milwaukee-Waukesha-West Allis, WI | 639 | 100 | 8.9 | 5.9 | 13.4 | 65.1 | 6.7 |
| Minneapolis-St Paul-Bloomington, MN-WI | 1,364 | 100 | 7.5 | 7.3 | 12.6 | 70.3 | 2.4 |
| Nashville-Davidson-Murfreesboro, TN | 646 | 100 | 10.8 | 13.9 | 12.9 | 57.9 | 4.6 |
| New Haven, CT | 300 | 100 | 5.0 | 9.3 | 7.4 | 76.3 | 2.1 |

H-6 AFS Recency Of Use By MSA, 2013

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Used: in last 30 days (Percent) | Used: Not in last 30 days but in last 12 months (Percent) | Used: Not in last 12 months (Percent) | Never Used (Percent) | Use Unknown (Percent) |
|--|------------------------------|-----------------------|---------------------------------|---|---------------------------------------|----------------------|-----------------------|
| New Orleans-Metairie-Kenner, LA | 486 | 100 | 12.4 | 14.2 | 7.2 | 62.3 | 3.9 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA | 7,234 | 100 | 11.6 | 14.1 | 12.8 | 54.4 | 7.1 |
| Oklahoma City, OK | 563 | 100 | 14.7 | 14.1 | 16.5 | 50.6 | 4.1 |
| Omaha-Council Bluffs, NE-IA | 344 | 100 | 13.1 | 14.4 | 15.4 | 53.3 | 3.9 |
| Orlando, FL | 831 | 100 | 14.9 | 15.6 | 12.2 | 49.0 | 8.3 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,428 | 100 | 11.2 | 14.7 | 16.2 | 50.8 | 7.2 |
| Phoenix-Mesa-Scottsdale, AZ | 1,652 | 100 | 9.8 | 10.4 | 11.1 | 63.8 | 4.9 |
| Pittsburgh, PA | 1,048 | 100 | 10.3 | 16.2 | 14.3 | 57.5 | 1.7 |
| Portland-South Portland, ME | 145 | 100 | 5.7 | 8.0 | 17.6 | 62.9 | 5.7 |
| Portland-Vancouver-Beaverton, OR-WA | 924 | 100 | 7.5 | 11.9 | 17.6 | 58.5 | 4.6 |
| Providence-Fall River-Warwick, RI-MA | 556 | 100 | 6.4 | 11.4 | 12.9 | 58.5 | 10.8 |
| Raleigh-Cary, NC | 480 | 100 | 8.2 | 8.0 | 6.5 | 64.6 | 12.7 |
| Richmond, VA | 422 | 100 | 9.2 | 12.2 | 9.7 | 61.0 | 7.9 |
| Riverside-San Bernardino-Ontario, CA | 1,459 | 100 | 11.8 | 12.3 | 12.8 | 55.1 | 8.0 |
| Rochester, NY | 476 | 100 | 6.4 | 11.2 | 19.3 | 61.3 | 1.8 |
| Sacramento--Arden-Arcade-Roseville, CA | 957 | 100 | 9.9 | 17.7 | 12.1 | 59.4 | 0.9 |
| Salt Lake City, UT | 413 | 100 | 4.7 | 11.7 | 16.4 | 65.0 | 2.2 |
| San Antonio, TX | 929 | 100 | 15.2 | 17.3 | 14.7 | 50.0 | 2.8 |
| San Diego-Carlsbad-San Marcos, CA | 1,105 | 100 | 8.0 | 12.9 | 14.9 | 56.1 | 8.0 |
| San Francisco-Oakland-Fremont, CA | 1,925 | 100 | 7.7 | 9.1 | 13.4 | 62.6 | 7.1 |
| San Jose-Sunnyvale-Santa Clara, CA | 640 | 100 | 6.4 | 9.3 | 14.3 | 65.0 | 4.9 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100 | 7.6 | 10.1 | 16.8 | 61.8 | 3.8 |
| Sioux Falls, SD | 98 | 100 | 8.2 | 12.9 | 11.0 | 59.1 | 8.9 |
| St. Louis, MO-IL | 1,141 | 100 | 11.1 | 10.3 | 13.9 | 60.9 | 3.8 |
| Tampa-St. Petersburg-Clearwater, FL | 1,418 | 100 | 13.2 | 10.8 | 11.2 | 59.5 | 5.2 |
| Tulsa, OK | 380 | 100 | 17.1 | 12.1 | 20.7 | 49.1 | 1.0 |
| Virginia Beach-Norfolk-Newport News, VA-NC | 665 | 100 | 14.5 | 20.4 | 6.8 | 50.5 | 7.8 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | 2,330 | 100 | 9.7 | 12.5 | 16.1 | 55.0 | 6.7 |
| Wichita, KS | 263 | 100 | 17.5 | 12.9 | 22.4 | 42.4 | 4.9 |

NA= Not available because the sample size was too small to produce a precise estimate.

= For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.

Figures do not always reconcile to totals because of rounding.



Appendix I – FDIC Technical Notes

The data for this report were collected through a Federal Deposit Insurance Corporation (FDIC)-sponsored Unbanked/Underbanked Supplement to the Current Population Survey (CPS) for June 2013. The CPS is a monthly survey of about 54,000 interviewed households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The survey is based on a scientific sample that “represents” the U.S. civilian, non-institutionalized population, aged 15 or older.

The CPS is the primary source of information on the labor force characteristics of the U.S. population, including employment, unemployment, and earnings statistics. The CPS results include a variety of demographic characteristics, such as age, sex, race, marital status, and educational attainment. Additional information about the CPS is provided in the Census Bureau’s Technical Paper 66, Design and Methodology of the CPS, available at <http://www.census.gov/cps/>.

The CPS is a state-based design in that separate samples are selected from each state, so that states serve as the primary sampling strata. The sample sizes for each state are set so that specific precision requirements for estimating unemployment rates will be met.¹ The sample design ensures that most of the households in a given state have the same probability of being selected, though in general, household selection probabilities will vary across states. Because the CPS design is state-based, most of the estimates for the Unbanked/Underbanked Supplement should be precise at the state level and for some sub-state areas (e.g., large metropolitan statistical areas (MSAs)).

Unbanked/Underbanked Supplement

The Unbanked/Underbanked Supplement was conducted in June 2013. This was third time this survey had been conducted; the first and second supplements were conducted in January 2009 and June 2011, respectively. The primary purpose of the supplement is to estimate the percentage of U.S. households that are “unbanked” and “underbanked” and to identify the reasons why.

The supplement survey instrument used in 2013, attached as Appendix K, included approximately 50 questions designed to provide this information. The

¹ The precision targets that are the basis for the sample design of the CPS are provided on pp.3–1 in Chapter 3 of the U.S. Census Bureau’s Technical Paper 66, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.

2013 survey instrument is largely similar to the 2011 and 2009 survey instruments. The 2009 instrument was developed with the expertise of a national consulting firm, which specializes in public opinion research, as well as input from the Census Bureau’s Demographic Surveys Division and BLS. The 2009 survey instrument underwent four rounds of cognitive field pre-testing and was revised to address the feedback gathered from each round.² The questionnaire was revised in 2011 and 2013. For the 2013 survey, the U.S. Census Bureau conducted two rounds of cognitive testing. For a detailed description of the most recent revisions, see Appendix J (2013 Revisions to the FDIC National Survey of Unbanked and Underbanked Households). Because of changes in the questionnaire, direct comparisons between 2013 and prior year estimates are not possible in some cases.³

Eligibility and Exclusions

All households that participated in the June 2013 CPS were eligible to participate in the Unbanked/Underbanked Supplement. However, only households whose respondents specified that they had some level of participation in their household finances and also responded “Yes” or “No” to whether someone in their household had a bank account (survey supplement Question 2, or Q2) were considered survey respondents.⁴ CPS household respondents who did not answer or answered “don’t know” to Q2, or who did not participate in their household financial decisions (or refused to answer) were asked no further

² The goal of each round was to determine respondents’ comprehension of each question, test the flow of the questions, find major recall difficulties, ascertain the sensitivity or inappropriateness of any questions, and gauge the operational feasibility of the supplement. No changes to the survey were recommended following the fourth round of testing.

³ Comparability of 2013 estimates to prior years may also be affected by changes to estimated population counts, most importantly the change in base population from Census 2000 to Census 2010. For more detail, see the Census Documentation “Adjustments to Household Survey Population Estimates in 2012”, available at <http://www.bls.gov/cps/cps12adj.pdf>.

⁴ Respondents involved in their household finances include respondents in households where adults have separate finances or in households where the respondent was the only adult in the household. For households where adults share finances or have a mix of shared and separate finances, respondents were asked to specify how much they participated in their household financial decisions. Only those who reported having at least some level of participation were considered to be involved in their household finances.

questions and were classified as nonrespondents for the supplement.⁵

Demographic characteristics, such as race, age, education, and employment, associated with a respondent household for the supplement are generally those reported for the householder/reference person (i.e., a person who owns or rents the home, as designated by the respondent). These demographic characteristics were used in preparing report estimates and tables.⁶

Coverage and Response Rates

The target universe for the CPS is all civilian non-institutionalized persons (aged 15 or older) residing in the 50 states and the District of Columbia. To reach this universe, a list (sampling frame) of about 110 million households was developed from the Master Address File used for the 2000 Census, plus three additional frame sources (group quarters, area canvassing, and building permits).

For the June 2013 CPS, a statistical sample of 59,531 survey-eligible households was selected from the sampling frame. Of these, 53,405 households participated in the CPS, resulting in a nearly 90 percent response rate. There were 6,126 nonrespondent households. Most of these nonrespondents either refused to participate (63 percent of nonrespondents) or were not home at the time of the interview visit or call (21 percent). The remaining 16 percent consisted of households where (a) the household respondent was temporarily absent, (b) the household could not be located, (c) language barriers prevented the interview, or (d) “other” reasons. Because of the availability of translators for many languages, only 0.4 percent of the nonrespondents (22 households) did not participate as a result of language barriers.

Coverage ratios for the CPS are derived as a measure of the percentage of persons in the target universe (civilian non-institutionalized persons aged 15 or

older in the United States) that are included in the sampling frame.⁷ The overall coverage ratio for the June 2013 CPS was 86 percent. The missing 14 percent consists of three groups: (1) persons residing in households that are not in the CPS sampling frame, (2) non-institutionalized persons not residing in households at the time the CPS was conducted, and (3) household residents that were not listed as household members for the CPS for various reasons. The coverage ratios varied across demographic groups. For example, among women ages 15 and older, the coverage ratio was 89 percent for whites, 82 percent for blacks, and 86 percent for Hispanics.

Of the 53,405 households participating in the CPS, 40,998 (77 percent) also participated in the Unbanked/Underbanked Supplement.⁸ The supplement survey response rates vary by demographic groups, ranging from 73 percent to 79 percent.

The weights calculated by the Census Bureau for the CPS and the Unbanked/Underbanked Supplement respondents were adjusted to account for both nonresponse and undercoverage. These weight adjustments help correct any biases in estimates because of nonresponse and undercoverage, so that results from the CPS are “representative” of the civilian, non-institutionalized U.S. population, aged 15 and older.⁹

Analysis of Supplement Survey Results

Using supplement survey results, households were classified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Households answering “yes” to this question were classified as “underbanked” if they indicated that they had used any of the following alternative financial services at least once in the last 12 months: nonbank money orders, nonbank check-cashing services, nonbank remittances, payday loans, rent-to-own services, pawn shops, refund anticipation loans, or auto-title loans. Note that the 2013 definition of

⁵ This definition of supplement respondent is the same as the one used in the 2011 FDIC Survey of Unbanked and Underbanked Households report, which published new estimates for survey year 2011 and revised estimates for survey year 2009. In the initial survey report based on 2009 data, estimates were produced using a slightly different definition of a supplement respondent. The change in definition did not have a material impact on the estimates. See the technical notes to the 2011 report for more details.

⁶ In a few cases, the householder/reference person is classified as an ineligible respondent for the CPS, but another eligible household resident participated in the CPS and in the Unbanked/Underbanked supplement. In these cases we use the attributes of the eligible respondent to characterize the household.

⁷ The coverage ratio is the weighted number of persons in a demographic group (after weights are adjusted to account for household nonresponse) divided by an independent count of persons in that demographic group (obtained from the 2000 Census with updates based on the American Community Survey).

⁸ Taking into account the nonresponse to the base CPS, the overall response rate for the Unbanked/Underbanked Supplement was 69 percent.

⁹ This adjustment is done by introducing three stages of ratio estimation that adjust weights to align with population control totals (independent population estimates for various demographic groups). The household weight is generally taken to be the weight of the householder/reference person.

“underbanked” has been revised from the 2011 definition to include households who used auto-title loans in the last year. Consequently, 2013 underbanked estimates are not directly comparable to 2011 estimates (see Chapter 3).

The estimated proportion of U.S. households that are unbanked was derived by dividing the sum of the weights of the household respondents that were identified as being unbanked by the sum of the weights of all household respondents. The same formula was used to estimate the proportion of U.S. households that are underbanked. For estimated proportions of unbanked or underbanked households for demographic subgroups, the same computational approach was used and applied to respondent households in the subgroup.

In addition to presenting estimated proportions, many of the tables in this report include estimated numbers of households (e.g., total households, unbanked households, or underbanked households). An estimated number of households for a given category (such as unbanked) is derived as the sum of the weights of the sample households in that category. For example, for the entire supplement sample of 40,998 respondent households, the sum of the household weights is roughly 123.8 million, which would be an estimate of all U.S. households as of June 2013. However, the Housing and Vacancy Survey, another survey related to the CPS that uses household controls to produce household weights, provided an estimate of 114.7 million as the number of households in June 2013. This difference (123.8 million vs. 114.7 million) is because household weights prepared by Census for the CPS and for this supplement survey are generally taken to be the reference person weights and are not adjusted to align with household count controls. Household count controls were not used to adjust household weights because the CPS is a person survey rather than a household survey; therefore, universe controls were used only in the preparation of person weights. As a result, the sum of household weights shown in our tables for a category tends to be somewhat higher than the actual household count for the category.

This report also contains a number of tables for which unbanked percentages and other household statistics are computed for subgroups defined by a particular economic or demographic characteristic. The household classification of an economic or demographic variable that is defined at the person level rather than the household level (e.g., race, education, or employment status) is based on the

economic or demographic classification of the householder/reference person (i.e., a person who owns or rents the home).

The Census Bureau classifies households into different household types. For instance, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. Detailed definitions regarding household types can be found in the CPS Glossary available at <http://www.census.gov/cps/about/cpsdef.html>.

Households are categorized into racial-ethnic classifications as follows: If the householder is identified as black, the household is classified as “Black” regardless of whether the householder is identified as Hispanic or any other race. If the householder is not identified as black and is identified as Hispanic, the household is classified as “Hispanic Non-Black.” If the householder is identified as white and not any other race and non-Hispanic, then the household is classified as “White.” All remaining households are classified as “Other.” However, in some national summary tables the “Other” category is further disaggregated into “Asian” if the householder is identified as Asian, “American Indian/Alaskan” if the householder is identified as American Indian/Alaskan and not Asian, and “Hawaiian/Pacific Islander” if the householder is identified as Hawaiian/Pacific Islander and not Asian or American Indian/Alaskan. In these tables “Other” consists of the few remaining households in which the householder cannot be classified into any of the preceding groups.

For the first time, the current report on the 2013 FDIC National Survey of Unbanked and Underbanked Households provides estimated unbanked and underbanked rates and other estimates for the population of working-age households with disabilities. Households are categorized as follows: if the householder is between age 25 and 64 and either (i) indicates “yes” to any of the 6 question disability sequence in the base CPS, or (ii) is classified as “Not in Labor Force – Disabled”, the household is classified as “disabled”.¹⁰ If the householder is between age 25 and 64 and neither condition (i) or (ii) above is met, the household is classified as “not disabled”. If the householder is not between the ages of 25 and 64, the household is classified as “not applicable”.

¹⁰ Specifically, we use the variable PEMLR (“Monthly Labor Force Recode”) to determine if the respondent is not in the labor force due to a disability. Refer to the CPS Data Dictionary for detail on the six-question disability sequence, available at the following link: http://thedataweb.rm.census.gov/ftp/cps_ftp.html.

There is no universally accepted method to identify the population with disabilities. The definition used in this report, described above, follows the recommendation of Burkhauser, Houtenville, and Tennant (2012), in that the householder is identified as disabled based on labor force status in addition to the 6 question disability sequence.¹¹ Using this approach, roughly 9 percent of households are categorized as disabled. Using an alternative approach based only on the 6 question disability sequence in the CPS, roughly 8 percent of households are categorized as disabled. Yet another alternative is to categorize a household as disabled if any household resident (age 25 to 64) is identified as disabled, based on the 6 question disability sequence and labor force status.¹² Using this approach, roughly 12 percent of households are identified as disabled. Key estimates from the FDIC Unbanked/Underbanked supplement, such as the proportion of disabled households that is unbanked, are qualitatively similar using any of these alternatives.

The counties included in some of the MSAs selected for the CPS do not correspond exactly to the counties included for these MSAs in the official definitions prepared by the Office of Management and Budget (OMB) for two basic reasons.

First, in redesigning the CPS in a timely manner to incorporate results from the 2000 Decennial Census, the Census Bureau had to project revised MSA definitions prior to the release of the official OMB definitions in 2003. Therefore, in some cases, the Census Bureau included one or two counties in an MSA for the CPS that were not subsequently included in the official definition of the MSA. In other cases, the Census Bureau excluded one or two counties that were subsequently included in the official definitions of an MSA. In the latter case, the data for the MSA in the CPS (and in the Unbanked/Underbanked Supplement) will not include any responses for one or two

of the counties that are a part of the official definition of the MSA.¹³

Second, since the CPS is a state-based design, MSAs that include counties in more than one state are subdivided into their respective state components for sampling purposes. Therefore, for some multi-state MSAs, the counties belonging to one or two of the states were not selected for the CPS sample, even though the counties making up the other portion of the MSA were selected. The larger portions are usually included in the CPS since they would be selected with certainty for their state sample because of their size (i.e., those larger portions would be “self-representing”). Also, for some multi-state MSAs, the part of the MSA contained in a given state is selected for the CPS sample but cannot be identified as belonging to the MSA (for confidentiality reasons) because it contains fewer than 100,000 people. In such cases the respondents in that state usually would be identified as belonging to a metropolitan area, but the specific MSA would not be identified.

Statistical Precision of Estimates

Standard errors were calculated for certain Unbanked/Underbanked Supplement Report estimates to indicate the precision of these estimates. For example, the standard error can be used to compute a 95 percent confidence interval for a survey estimate (this is generally computed as the estimate plus or minus two times the standard error). If the survey estimate of interest is a difference between estimates for different groups, the estimated standard error of the difference can be used to determine whether the observed difference is “statistically significant.” Differences discussed in this report are significant at the 10 percent level of significance. That is, if there were no difference in the true universe values of the two sample estimates being compared, the probability of obtaining sample estimates having this observed difference or a larger difference would be no more than 10 percent, and could be considerably less.

The standard errors presented in the full report on the FDIC’s Unbanked/Underbanked Supplement were calculated based on the variation of a survey estimate across a set of 160 sample replicates provided by the Census Bureau. Details of the calculation of standard errors based on sample replicates

¹¹ “Capturing the Elusive Working-Age Population With Disabilities: Reconciling Conflicting Social Success Estimates From the Current Population Survey and American Community Survey.” Richard V. Burkhauser, Andrew J. Houtenville and Jennifer R. Tennant. 2012. *Journal of Disability Policy Studies* 24(4):195-205.

¹² This alternative categorization would address the potential concern that our householder-based disability estimates are biased downward, to the extent that a person with a disability is less likely to be identified as the householder other things equal. We are aware of at least one other study that uses this definition (among other alternatives): the USDA’s 2013 “Food Insecurity Among Households With Working-Age Adults With Disabilities” report (US Department of Agriculture Economic Research Report, Number 144, January 2013).

¹³ In the former case, data for any counties that were not subsequently included in the official definition of an MSA are coded as non-metropolitan.

(and on the CPS methodology in general) are available from the Census Bureau.¹⁴

For an estimated difference between a universe quantity for the 2013 and 2011 Unbanked/Underbanked surveys (such as the difference between the number of unbanked households), the derivation of the standard error of such an estimated difference was based on the fact that estimates from the 2013 and 2011 surveys are independent. Therefore, the standard error of the estimated difference is the square root of the sum of the variances of the two separate estimates. Sample estimates of these variances, based on the use of the set of 160 replicates as described above, were used to estimate the standard error of a difference of estimates between the two years. The significance of any observed difference between estimates from the two years is assessed based on the estimated standard error of the difference.

¹⁴ For a detailed description of the methodology used to calculate standard errors using replicates, see U.S. Census Bureau Technical Paper No. 66, Chapter 14, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.

Appendix J – 2013 Revisions to the FDIC National Survey of Unbanked and Underbanked Households

The 2013 survey instrument is similar to the 2011 survey. However, some important changes were made based on lessons learned from the 2009 and 2011 efforts and to provide greater insight into the circumstances of unbanked and underbanked households and reflect changes in the financial services market.. Changes were made to collect more data on the reasons why and when households change banking status, to add more questions regarding households' use of prepaid cards, and to gather information on the methods households use to access their bank accounts. In addition, questions on auto title loans were included in the survey, and new questions were added to collect data on the locations from which households obtain alternative financial services (AFS). Throughout, minor changes were made to survey language to improve clarity and consistency.

Because of the differences between the 2009, 2011 and 2013 surveys, certain estimates are not directly comparable across surveys. Some estimates, such as the proportion of unbanked households, can be compared across all three surveys. Other estimates, such as the timeframes for the use of alternative financial services (AFS) are comparable between 2011 and 2013, but not back to 2009. And some estimates, such as the proportion of underbanked households, are not comparable between any of the surveys. Notes are included throughout the tables and the report to indicate when estimates are not comparable. The dataset provided on www.economicinclusion.gov also indicates which variables are consistent across years.

Specific revisions to the 2013 survey are as follows:¹

A. Banking Status and Transitions

A new question was added to identify households that had been unbanked, but opened a bank account in the last year (Q2e). This complements the existing question that asks unbanked households that were previously banked when they last had an account (Q4) and provides more complete data on recent transitions into and out of the banking system.

A new question asks households that opened an account within the last year why they did so (Q2f). This replaces the question that, in 2011, asks households that reported being “somewhat likely” or “very likely” to open a bank account why they wanted to do so (2011 Survey Q8).

¹ For details of the changes made between the 2009 and 2011 surveys, please see 2011 FDIC National Survey of Unbanked and Underbanked Households, Appendix F – Revisions to the FDIC National Survey of Unbanked and Underbanked Households, September 2012.

New questions were added to investigate whether certain life events contribute to changes in banking status. All households are asked whether they experienced a series of life events (Q49), and households that recently transitioned into or out of the banking system were asked whether those events contributed to the households opening or closing a bank account (Q50 and Q51).

The question regarding households' likelihood of opening a bank account was reworded to ask about the likelihood of opening an account “in the next 12 months” rather than “in the future” (Q7)

B. Reasons for Being Unbanked

The existing questions on the reasons why households do not have a bank account were revised, and new questions were added.

The possible reasons for not having an account were revised slightly and the broad reason “do not need or want an account” was dropped because this response was difficult to interpret and did not explain the underlying reason that the household did not need or want an account.

This series of questions was changed to first ask the household to indicate all of the reasons why it does not have an account, allowing respondents to choose multiple responses from a broad range of reasons (Q5a-Q5i); subsequently, respondents were asked to indicate the main reason they do not have an account, from among the responses selected (Q6).

In contrast, the 2011 survey asked households to select only the main reason why the household does not have an account. Then, some respondents were asked for more detailed information regarding their reasons for being unbanked within the reason that was selected (2011 Survey Q5 and Q6a-Q6f).

The current version allows for the collection of more complete data regarding the variety of reasons, and the relative importance of those reasons.

C. Use of Alternative Financial Services (AFS) and Payroll Cards

Several new questions in this section include:

New questions were added to identify the locations where households obtain transaction AFS. Responses

included big box stores, supermarkets, standalone AFS providers, etc., and were tailored for each AFS (Q13b, Q19b, Q24b).

A new question asked respondents who used non-bank payday loans whether the loans were taken out over the internet (Q28b).

Auto title loans were added as an additional AFS (Q38–Q38c).

Several questions were dropped in order to accommodate the new questions:

Questions regarding the reasons why households use AFS were dropped (2011 Survey Q13, Q19, Q24, Q28, Q32, Q37). Questions on the reasons for AFS use were asked in 2009 and 2011, and the responses were very consistent between surveys and it is not anticipated that the responses would change in the short term.

Questions on the number of times households used transaction AFS in the last 30 days were dropped (2011 Survey Q12, Q17, Q23).

Minor revisions were made to several questions in this section.

The question about the use of remittances (Q20) reiterates that the survey is asking for sending money internationally, as opposed to domestically. New language was added to the question to clarify that remittances include money sent “to relatives or friends outside the US.”

The rent-to-own question (Q35) includes an additional instruction to differentiate this financial service from other forms of payment or credit services: “I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.”

D. Use of Prepaid and Payroll Cards

The 2013 survey significantly expands the number of questions respondents are asked regarding their use of prepaid cards. The 2009 and 2011 survey asked households whether they had ever used a prepaid card. The 2013 survey asks a number of additional questions, in order to collect more data about the use of these rapidly growing products.

New questions were added to ask respondents who use prepaid cards about the recency of their use, similar to the questions that ask about the recency of AFS use (Q40–Q41).

New questions (Q42 and Q42b) ask respondents why they use prepaid cards.

A question was added asking about the locations where respondents get prepaid cards (Q43)

Questions were added to ask whether households that use prepaid cards have ever reloaded that card (Q44) and, if so, how/where they reload it (Q45).

To help make room to accommodate the new questions, the question regarding households’ use of payroll cards was dropped (2011 Survey Q38). Payroll card use was very low, based on the 2011 results.

E. Direct Deposit and Automatic Transfers and Methods Used to Access Bank Accounts

A new set of questions was added to the survey to ask households direct deposits and about the various locations and methods used to access bank accounts, including online and mobile technologies.

New questions ask households whether they use automatic transfers or direct deposit (Q2c) and, if so, which types of accounts receive the payments or deposits (Q2d).

New questions ask all banked households about the channels the households use to access accounts. Q2g and Q2h ask about all of the methods used, and the main method used. Q2i asks households that have used mobile banking which types of banking transactions or activities they have performed with their mobile phones.

For context, all households were asked about whether they have access to the Internet, and to mobile and smartphones (Q46–Q48).



Appendix K – 2013 Survey Instrument

FDIC Household Survey of the Unbanked and Underbanked (final approved 5/16/2013)

INTRODUCTION

Next, I'd like to ask you some questions about household finances.

1. Which of the following best describes your household's finances?

(Read Responses 1-3.)

- The adults have shared finances **(CONTINUE)**
- The adults have some shared finances and some separate finances **(CONTINUE)**
- The adults have separate finances even though we share living space **(SKIP TO Q2)**
- I am the only adult in the household **(Volunteered)** **(SKIP TO Q2)**
- DK/Refused **(CONTINUE)**

1a. How much do you participate in making financial decisions for your household, a lot, some or not at all?

- A lot **(CONTINUE)**
- Some **(CONTINUE)**
- Not at all **(TERMINATE)**
- DK/Refused **(TERMINATE)**

2. Do you or does anyone in your household currently have a checking or savings account?

- Yes **(CONTINUE)**
- No **(SKIP TO Q3)**
- DK/Refused **(TERMINATE)**

2a. Who is that? (Enter Line Number)

- 1-16 **(CONTINUE)**
- DK/Refused **(SKIP TO Q2e)**

2b. What type or types of accounts do you and each of your household members have? (Ask this question for each adult (15 years of age and older) individual of the household)

- Only checking accounts **(CONTINUE)**
- Only savings accounts **(CONTINUE)**
- Or both checking and savings accounts **(CONTINUE)**
- Other **(Volunteered)** **(CONTINUE)**
- DK/Refused **(CONTINUE)**

Q2c asked of households that have an account

2c. Does anyone in your household currently have money automatically transferred or deposited into a bank account (eg, transfers between accounts or direct deposit)?

- Yes (CONTINUE)
- No (SKIP TO Q2e)
- DK/Refused (SKIP TO Q2e)

Q2d asked of households that have automatic deposits/transfers

2d. Into which type or types of accounts does your households have money automatically deposited or transferred? [MARK ALL THAT APPLY]

- Checking account (CONTINUE)
- Savings account (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

Q2e asked of households that have a bank account

2e. Was there ever a time in the last 12 months when noone in your household had an account?

- Yes (CONTINUE)
- No (SKIP to Q2g)
- DK/Refused (SKIP to Q2g)

(Q2f is asked of households that were unbanked less than 12 months ago)

2f. What is the main reason you or someone in your household opened an account in the past 12 months? (mark only 1)

- To put money in a safe place (CONTINUE)
- To pay for everyday purchases, write checks, or/and pay bills (CONTINUE)
- To be able to apply for a loan or mortgage (CONTINUE)
- To save money for the future (CONTINUE)
- To receive direct deposit of paychecks or other payments (e.g. social security benefit) (CONTINUE)
- To send money to family or friends (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

2g. In the past 12 months, have you or anyone in your household used any of the following methods to access an account? (check all that apply)

- Bank teller (CONTINUE)
- ATM/Kiosk (CONTINUE)
- Telephone Banking through phone call or automated voice/touch tone (CONTINUE)
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad) (CONTINUE)
- Mobile Banking through text messaging, mobile app, or Internet browser or email on phone (CONTINUE)
- Other (Specify) (CONTINUE)
- Did not access an account in the past 12 months (CONTINUE)
- DK/Refused (CONTINUE)

2h. What was the most common way that you or anyone in your household accessed an account? (Read only answers marked in Q2g. Check only one)

- Bank teller (CONTINUE)
- ATM/Kiosk (CONTINUE)
- Telephone Banking (phone call or automated voice/touch tone) (CONTINUE)
- Mobile Phone Banking (text messaging, phone Internet browser, mobile app, or email) (CONTINUE)
- Online Banking through desktop, laptop, or tablet computer (e.g., iPad) (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

Q2i is asked of all interviewees that selected “Mobile Phone Banking” as a response to Q2g.

2i. In the past 12 months have you or anyone in your household done any of the following using a mobile phone (check all that apply)?

- Downloaded or used bank’s mobile app (SKIP TO Q9)
- Checked bank account balance or recent transactions (SKIP TO Q9)
- Made a bill payment using your bank’s website or mobile app (SKIP TO Q9)
- Read a text message alert from the bank (SKIP TO Q9)
- Sent money to other people using your bank’s website or mobile app (SKIP TO Q9)
- Transferred money between accounts owned by the same person (SKIP TO Q9)
- Deposited a check electronically using the mobile phone’s camera (SKIP TO Q9)
- Located the closest in-network ATM or bank branch (SKIP TO Q9)
- Other (Specify) (SKIP TO Q9)
- DK/Refused (SKIP TO Q9)

Question 3 is asked of households that do not have a bank account.

3. Have you or anyone in your household ever had a checking or savings account?

- Yes (CONTINUE)
- No (SKIP TO Q5)
- DK/Refused (SKIP TO Q5)

Q4 is asked to those households that were previously banked, but currently do not have a deposit account with a bank.

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?

- Within the last year (CONTINUE)
- More than 1 year ago (CONTINUE)
- DK/Refused (CONTINUE)

Q5- Q6 apply to all unbanked households and relate to reasons why the household does not have an account.

5. Consumers have different reasons why they do not have an account. Are any of the following a reason why your household doesn't have an account (check all that apply)?

- a. Banks do not have convenient hours or locations (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- b. Bank account fees are too high or unpredictable (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- c. Banks do not offer needed products or services (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- d. Don't like dealing with or don't trust banks (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- e. Do not have enough money to keep in an account or meet a minimum balance (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- f. Not using a bank provides more privacy for my personal finances (CONTINUE)
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- g. Can't open an account due to ID, credit, or banking history problems
 Yes, it's a reason (CONTINUE)
 No, it's not a reason (CONTINUE)
 DK/Refused (CONTINUE)
- i. Was there some other reason? (Specify) (CONTINUE)
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- k. DK/Refused (SKIP TO Q7)

6. What is the main reason why no one in your household has an account? (Read only responses checked in Q5. Mark only one.)

- a. Can't open an account due to ID, credit, or banking history problems (CONTINUE)
 b. Banks do not have convenient hours or locations (CONTINUE)

- c. Bank account fees are too high or unpredictable (CONTINUE)
- d. Banks do not offer needed products or services (CONTINUE)
- e. Don't like dealing with or don't trust banks (CONTINUE)
- f. Do not have enough money to keep in an account or meet a minimum balance (CONTINUE)
- g. Not using a bank provides more privacy for my personal finances (CONTINUE)
- i. Was there some other reason? (Specify) (CONTINUE)
- k. DK/Refused (CONTINUE)

7. How likely is it that you or someone in your household will open a bank account within the next 12 months – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely (CONTINUE)
- Somewhat likely (CONTINUE)
- Not too likely (CONTINUE)
- Not likely at all (CONTINUE)
- DK/Refused (CONTINUE)

Q9- Q49b apply to all households, regardless of their banking status.

The next series of questions asks if you or someone in your household has gone to places other than a bank for financial services. When I use the term bank, I am referring to banks, savings and loans, credit unions, and brokerage firms.

9. Have you or anyone in your household EVER gone to a place other than a bank to cash a check that was received from someone else?

- Yes (CONTINUE)
- No (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

10. In the past 12 months, did you or anyone in your household go to a place other than a bank to cash a check received from someone else?

- Yes (CONTINUE)
- No (SKIP TO Q13b)
- DK/Refused (SKIP TO Q13b)

11. Did you or anyone in your household do this in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

13b. Which non-bank location do you or others in your household typically use to cash checks? (Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

14. Have you or anyone in your household EVER gone to a place other than a bank to purchase a money order?

- Yes (CONTINUE)
- No (SKIP TO Q20)
- DK/Refused (SKIP TO Q20)

15. In the past 12 months, did you or anyone in your household go to a place other than a bank to purchase a money order?

- Yes (CONTINUE)
- No (SKIP TO Q19b)
- DK/Refused (SKIP TO Q19b)

16. Did you or anyone in your household do this in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

19b. Which non-bank location do you or others in your household typically use to purchase money orders? (Mark only one)

- The Post Office (CONTINUE)
- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lend (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

20. Have you or anyone in your household EVER gone to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

Please include all money for gifts or loans to relatives or friends living outside the U.S. Read if necessary: Friends are people you know personally (are acquainted with). Do NOT include money for charities or other organizations or groups.

- Yes (CONTINUE)
- No (SKIP TO Q25)
- DK/Refused (SKIP TO Q25)

21. In the past 12 months, did you or anyone in your household go to a place other than a bank to give or send money to relatives or friends living outside the U.S.?

- Yes (CONTINUE)
- No (SKIP TO Q24b)
- DK/Refused (SKIP TO Q24b)

22. Have you or anyone in your household done this in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

24b. Which non-bank location do you or others in your household typically use to send money?

(Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- Mobile phone through text messaging, Internet browser, or mobile app (CONTINUE)
- Online through desktop, laptop, or tablet computer (e.g., iPad) (CONTINUE)
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

25. Have you or anyone in your household EVER taken out a payday loan or payday advance at a place other than a bank?

- Yes (CONTINUE)
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

26. In the past 12 months, did you or anyone in your household have a payday loan or payday advance at a place other than a bank?

- Yes (CONTINUE)
- No (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

27. Did you or anyone in your household have one in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

28b. In the past 12 months, have you or anyone in your household taken out a non-bank payday loan through the internet?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

29. Have you or anyone in your household EVER pawned an item at a pawn shop because cash was needed, and not just to sell an unwanted item?

- Yes (CONTINUE)
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

30. In the past 12 months, have you or anyone in your household pawned an item because cash was needed? Again, do not count selling unwanted items.

- Yes (CONTINUE)
- No (SKIP TO Q33)
- DK/Refused (SKIP TO Q33)

31. Have you or anyone in your household done this in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

33. Have you or anyone in your household EVER taken out a tax refund anticipation loan, or used a tax preparation service to receive your tax refund faster than the IRS would provide it?

- Yes (CONTINUE)
- No (SKIP TO Q35)
- DK/refused (SKIP TO Q35)

34. Have you or anyone in your household received one of these loans or refunds in the past 12 months?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/refused (CONTINUE)

35. Have you or anyone in your household EVER rented or leased anything from a rent-to-own store because it couldn't be financed any other way? I am not talking about leasing cars or other installment payment plans that require credit check or layaway plans.

- Yes (CONTINUE)
- No (SKIP TO Q38)
- DK/refused (SKIP TO Q38)

36. In the past 12 months, did you or anyone in your household have a rent-to-own agreement?

- Yes (CONTINUE)
- No (SKIP TO Q38)
- DK/Refused (SKIP TO Q38)

37. Have you or anyone in your household had one in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

38. Have you or anyone in your household EVER taken out an auto title loan at a place other than a bank? These are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

- Yes (CONTINUE)
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

38b. In the past 12 months, did you or anyone in your household have an auto title loan?

- Yes (CONTINUE)
- No (SKIP TO Q39)
- DK/refused (SKIP TO Q39)

38c. Did you or anyone in your household have one in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/refused (CONTINUE)

Asked to all households

Now I have a question about prepaid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. These cards are not linked to a checking or savings account. You or someone else on your behalf, like a relative or a government agency, can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. I am not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

39. Have you or anyone in your household EVER used prepaid cards such as those I have described?

- Yes (CONTINUE)
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

40. In the past 12 months, did you or anyone in your household use a prepaid card such as those I have described?

- Yes (CONTINUE)
- No (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

41. Did you or anyone in your household use one of these prepaid cards in the past 30 days?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

Ask Q42- Q45 only of households that responded 'Yes' to Q40 (they used a prepaid card within the past 12 months)

42. What are the reasons you or someone in your household used a prepaid card in the last year? (mark all that apply .)

- To put money in a safe place (CONTINUE)
- To pay for everyday purchases or pay bills (CONTINUE)
- To save money for the future (CONTINUE)
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (CONTINUE)
- To send or give money to family and friends (CONTINUE)
- To control spending (CONTINUE)
- Other (Specify) (CONTINUE)
- DK/Refused (SKIP TO Q43)

42b. What is the main reason you or someone in your household used a prepaid card in the last year? (mark only one.)

- To put money in a safe place (CONTINUE)
- To pay for everyday purchases or pay bills (CONTINUE)
- To save money for the future (CONTINUE)
- To receive payments (e.g., direct deposit of paychecks or other income such as social security benefit) (CONTINUE)
- To send or give money to family and friends (CONTINUE)
- To control spending (CONTINUE)

- Other (Specify) (CONTINUE)
- DK/Refused (CONTINUE)

43. Which location do you or others in your household typically use to get the prepaid card?

(Mark only one)

- A large retail or department store (such as Walmart or Kmart) (CONTINUE)
- Grocery, liquor, convenience, or drug store (CONTINUE)
- Stand-alone non-bank financial services store (such as a check cashers or payday lender) (CONTINUE)
- A bank branch (CONTINUE)
- Internet/Online (CONTINUE)
- Over the telephone (CONTINUE)
- The card was provided by someone else
- Other (specify) (CONTINUE)
- DK/Refused (CONTINUE)

44. In the past 12 months, did you or anyone else add money to reload any of your prepaid cards?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

45. In the past 12 months, did you or anyone in your household use any of the following methods to access or load the prepaid card account? (Check all that apply)

- Bank teller (SKIP TO Q46)
- ATM/Kiosk (SKIP TO Q46)
- Retail store clerk (SKIP TO Q46)
- Telephone through phone call or automated voice/touch tone (SKIP TO Q46)
- Mobile Phone through text messaging, phone Internet browser, mobile app, email, but excluding voice calls (CONTINUE)
- Online through desktop, laptop, or tablet computer (SKIP TO Q46)
- Direct Deposit of paycheck or other income (such as government benefits) (SKIP TO Q46)
- Other (Specify) (SKIP TO Q46)
- DK/Refused (SKIP TO Q46)

(All households that had a prepaid card in the last year and used mobile phone)

45b. In the past 12 months have you or anyone in your household done any of the following using a mobile phone? (Check all that apply)

- Downloaded or used prepaid card provider's mobile app on mobile phone (CONTINUE)
- Checked prepaid account balance or recent transactions (CONTINUE)
- Made a bill payment using the prepaid card (CONTINUE)
- Received a text message alert from your prepaid card account (CONTINUE)
- Sent money to other people from your prepaid card account (CONTINUE)
- Transferred money between accounts owned by the same person (CONTINUE)
- Deposited a check electronically to your prepaid account using your phone's camera (CONTINUE)
- Waved or tapped my mobile phone at the cash register to pay for a purchase with a prepaid card (CONTINUE)
- Other (Specify)
- DK/Refused (CONTINUE)

(Ask all households)

46. Do you or anyone in your household currently have regular access to the internet, either at home or outside your home (e.g., school, work, public library, etc.)?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

47. Do you or anyone in your household currently own or have regular access to a mobile phone?

- Yes (CONTINUE)
- No (SKIP TO Q49)
- DK/Refused (SKIP TO Q49)

48. Is that mobile phone a smartphone that is a mobile phone with features that enable it to access the web, send emails, and download apps?

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

(Ask all households)

49. Did your household experience any of the following events in the past 12 month? (Mark all that apply)

a. Significant loss of income

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

b. Significant increase in income

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

c. Job loss

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

d. New job

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

e. Retirement

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

f. Significant increase in household expenses (e.g. medical or home repair)

-
- Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- g. Significant decrease in household expenses
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- h. Divorce or death of a household member
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- i. New marriage, civil union, or domestic partnership
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- j. Birth, adoption, or other addition of a child to the household
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- k. Move or relocation
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- l. None of the above
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)
- m. DK/Refused (TERMINATE)

Ask Q50 if household is banked (Q2 is Yes) and response to Q2e is 'Yes'.

50. Earlier you indicated that your households did not have a bank account at some point within the last year, but have one now. Which of these events contribute to the account being opened? (Read only options marked in Q49. Mark all that apply)

- a. Significant loss of income
 Yes (CONTINUE)
 No (CONTINUE)
 DK/Refused (CONTINUE)

-
- b. Significant increase in income
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- c. Job loss
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- d. New job
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- e. Retirement
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- f. Significant increase in household expenses (e.g. medical or home repair)
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- g. Significant decrease in household expenses
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- h. Divorce or death of a household member
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- i. New marriage, civil union, or domestic partnership
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- j. Birth, adoption, or other addition of a child to the household
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)
- k. Move or relocation
- Yes (TERMINATE)

-
- No (CONTINUE)
 - DK/Refused (CONTINUE)

 - l. None of the above
 - Yes (TERMINATE)
 - No (TERMINATE)
 - DK/Refused (TERMINATE)

 - m. DK/Refused (TERMINATE)

Ask Q51 if household is unbanked (Q2 is No) and response to Q4 is either 'within the last year. .

51. Earlier you mentioned that you or someone in your household had a bank account within the past year. Which of these events contributed to the account being closed? (Read only options marked in Q49. Mark all that apply)

- a. Significant loss of income
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- n. Significant increase in income
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- o. Job loss
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- p. New job
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- q. Retirement
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- r. Significant increase in household expenses (e.g. medical or home repair)
 - Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

- s. Significant decrease in household expenses

-
- Yes (CONTINUE)
 - No (CONTINUE)
 - DK/Refused (CONTINUE)

t. Divorce or death of a household member

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

u. New marriage, civil union, or domestic partnership

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

v. Birth, adoption, or other addition of a child to the household

- Yes (CONTINUE)
- No (CONTINUE)
- DK/Refused (CONTINUE)

w. Move or relocation

- Yes (TERMINATE)
- No (TERMINATE)
- DK/Refused (TERMINATE)

x. None of the above

- Yes (TERMINATE)
- No (TERMINATE)
- DK/Refused (TERMINATE)

y. DK/Refused (TERMINATE)

<END>

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