

# 2013 FDIC National Survey of Unbanked and Underbanked Households

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## 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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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
<b>Disability Status</b>						
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)
<b>Education</b>						
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
<b>Employment Status</b>						
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
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Metropolitan Status</b>						
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
<b>Household Type (Percent)</b>					
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
<b>Race/Ethnicity (Percent)</b>					
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	-	-	-	-	-
<b>Spanish only language spoken (Percent)</b>					
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
<b>Nativity (Percent)</b>					
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
<b>Age Group (Percent)</b>					
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
<b>Disability Status (Percent)</b>					
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
<b>Education (Percent)</b>					
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
<b>Employment Status (Percent)</b>					
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
<b>Family Income (Percent)</b>					
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
<b>Homeownership (Percent)</b>					
Homeowner	64.8	21.3	50.3	74.1	64.3
Non-homeowner	35.2	78.7	49.7	25.9	35.7
<b>Geographic Region (Percent)</b>					
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
<b>Metropolitan Status (Percent)</b>					
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
<b>Household Type</b>			
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
<b>Race/Ethnicity</b>			
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
<b>Spanish only language spoken</b>			
Spanish is not the only language spoken	7.6	7.1	-0.45*
Spanish is only language spoken	36.9	34.9	-1.99
<b>Nativity</b>			
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
<b>Age Group</b>			
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
<b>Disability Status</b>			
Disabled	18.9	18.4	-0.57
Not Disabled	7.4	7.2	-0.19
Not Applicable	6.5	5.7	-0.85*
<b>Education</b>			
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
<b>Employment Status</b>			
Employed	5.3	5.4	0.18
Unemployed	22.5	23.0	0.55
Not in labor force	11.0	9.9	-1.17*
<b>Family Income</b>			
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
<b>Homeownership</b>			
Homeowner	2.8	2.6	-0.28*
Non-homeowner	18.5	17.3	-1.22*
<b>Geographic Region</b>			
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
<b>Metropolitan Status</b>			
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
<b>Household Type (Percent)</b>			
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
<b>Race/Ethnicity (Percent)</b>			
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	-	-	-
<b>Spanish only language spoken (Percent)</b>			
Spanish is not the only language spoken	97.9	98.0	97.9
Spanish is only language spoken	2.1	2.0	2.1
<b>Nativity (Percent)</b>			
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
<b>Age Group (Percent)</b>			
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
<b>Disability Status (Percent)</b>			
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
<b>Education (Percent)</b>			
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
<b>Employment Status (Percent)</b>			
Employed	61.5	60.3	61.1
Unemployed	5.6	5.6	4.4
Not in labor force	32.9	34.1	34.5
<b>Family Income (Percent)</b>			
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
<b>Homeownership (Percent)</b>			
Homeowner	67.6	65.7	64.8
Non-homeowner	32.4	34.3	35.2
<b>Geographic Region (Percent)</b>			
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
<b>Metropolitan Status (Percent)</b>			
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.

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## 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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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
<b>Disability Status</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Metropolitan Status</b>							
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
<b>Unbanked and Underbanked</b>					
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
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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
<b>Age Group</b>					
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)
<b>Disability Status</b>					
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
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	78,092	100	1.0	96.8	2.3
Non-homeowner	36,075	100	3.2	94.4	2.4
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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
<b>Disability Status</b>						
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)
<b>Education</b>						
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
<b>Employment Status</b>						
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
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Metropolitan Status</b>						
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
<b>Household Type (Percent)</b>					
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
<b>Race/Ethnicity (Percent)</b>					
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	-	-	-	-	-
<b>Spanish only language spoken (Percent)</b>					
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
<b>Nativity (Percent)</b>					
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
<b>Age Group (Percent)</b>					
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
<b>Disability Status (Percent)</b>					
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
<b>Education (Percent)</b>					
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
<b>Employment Status (Percent)</b>					
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
<b>Family Income (Percent)</b>					
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
<b>Homeownership (Percent)</b>					
Homeowner	65.0	20.8	19.2	39.6	69.1
Non-homeowner	35.0	79.2	80.8	60.4	30.9
<b>Geographic Region (Percent)</b>					
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
<b>Metropolitan Status (Percent)</b>					
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.

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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
<b>Significant loss of income (Percent)</b>					
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
<b>Significant increase in income (Percent)</b>					
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
<b>Job loss (Percent)</b>					
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
<b>New job (Percent)</b>					
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
<b>Retirement (Percent)</b>					
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
<b>Significant increase in HH expenses (Percent)</b>					
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
<b>Significant decrease in HH expenses (Percent)</b>					
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
<b>Divorce or death (Percent)</b>					
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
<b>New marriage, civil union, or domestic partnership (Percent)</b>					
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
<b>Birth, adoption, or other addition of a child (Percent)</b>					
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
<b>Move or relocation (Percent)</b>					
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.

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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
<b>Inconvenient hours or locations (Percent)</b>				
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
<b>Account fees are too high or unpredictable (Percent)</b>				
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
<b>Banks do not offer needed products or services (Percent)</b>				
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
<b>Don't like dealing with and/or don't trust banks (Percent)</b>				
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
<b>Do not have enough money (Percent)</b>				
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
<b>Privacy (Percent)</b>				
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
<b>ID, credit, or banking history problems (Percent)</b>				
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
<b>Other (Percent)</b>				
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
<b>Main Reason Unbanked (Percent)</b>				
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
<b>Previously Banked</b>							
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
<b>Previously Banked (within last year)</b>							
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
<b>Previously banked, recency unknown</b>	NA	NA	NA	NA	NA	NA	NA
Unknown	146	100	-	9.0	6.8	12.5	71.8
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Household Type</b>										
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
<b>Race/Ethnicity</b>										
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
<b>Spanish only language spoken</b>										
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
<b>Nativity</b>										
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	-
<b>Age Group</b>										
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
<b>Disability Status</b>										
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)
<b>Education</b>										
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
<b>Employment Status</b>										
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
<b>Family Income</b>										
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
<b>Homeownership</b>										
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
<b>Geographic Region</b>										
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
<b>Metropolitan Status</b>										
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.



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## **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
<b>Unbanked and Underbanked</b>										
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
<b>Household Type</b>										
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
<b>Race/Ethnicity</b>										
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
<b>Spanish only language spoken</b>										
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
<b>Nativity</b>										
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)
<b>Age Group</b>										
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
<b>Disability Status</b>										
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
<b>Education</b>										
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
<b>Employment Status</b>										
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
<b>Family Income</b>										
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
<b>Homeownership</b>										
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
<b>Geographic Region</b>										
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)
<b>Metropolitan Status</b>										
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
<b>Bank Account Type</b>					
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
<b>Savings Account Ownership</b>					
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
<b>Household Type</b>								
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
<b>Race/Ethnicity</b>								
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
<b>Spanish only language spoken</b>								
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
<b>Nativity</b>								
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
<b>Age Group</b>								
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
<b>Disability Status</b>								
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)
<b>Education</b>								
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
<b>Employment Status</b>								
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
<b>Family Income</b>								
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
<b>Homeownership</b>								
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
<b>Geographic Region</b>								
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
<b>Metropolitan Status</b>								
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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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
<b>Disability Status</b>						
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)
<b>Education</b>						
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
<b>Employment Status</b>						
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
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Metropolitan Status</b>						
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.

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## **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
<b>Unbanked and Underbanked</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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
<b>Disability Status</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Metropolitan Status</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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
<b>Disability Status</b>							
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
<b>Education</b>							
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)
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Metropolitan Status</b>							
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
<b>Unbanked and Underbanked (Percent)</b>					
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
<b>Household Type (Percent)</b>					
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
<b>Race/Ethnicity (Percent)</b>					
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	-	-	-	-	-
<b>Spanish only language spoken (Percent)</b>					
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
<b>Nativity (Percent)</b>					
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
<b>Age Group (Percent)</b>					
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
<b>Disability Status (Percent)</b>					
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
<b>Education (Percent)</b>					
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
<b>Employment Status (Percent)</b>					
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
<b>Family Income (Percent)</b>					
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
<b>Homeownership (Percent)</b>					
Homeowner	64.8	48.3	55.7	67.1	60.7
Non-homeowner	35.2	51.7	44.3	32.9	39.3
<b>Geographic Region (Percent)</b>					
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
<b>Metropolitan Status (Percent)</b>					
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
<b>Unbanked and Underbanked (Percent)</b>						
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
<b>Household Type (Percent)</b>						
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
<b>Race/Ethnicity (Percent)</b>						
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	-	-	-	-	-	-
<b>Spanish only language spoken (Percent)</b>						
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
<b>Nativity (Percent)</b>						
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
<b>Age Group (Percent)</b>						
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
<b>Disability Status (Percent)</b>						
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
<b>Education (Percent)</b>						
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
<b>Employment Status (Percent)</b>						
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
<b>Family Income (Percent)</b>						
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
<b>Homeownership (Percent)</b>						
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
<b>Geographic Region (Percent)</b>						
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
<b>Metropolitan Status (Percent)</b>						
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
<b>Main Reason Used Prepaid Card (Percent)</b>				
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.

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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
<b>To put money in a safe place (Percent)</b>				
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
<b>To pay for everyday purchases or pay bills (Percent)</b>				
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
<b>To save money for the future (Percent)</b>				
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
<b>To receive payments (Percent)</b>				
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
<b>To send or give money (Percent)</b>				
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
<b>To control spending (Percent)</b>				
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
<b>Other (Percent)</b>				
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
<b>Type of AFS Used in Last Year (Percent)</b>				
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
<b>Check Casher, Last 12 Months (Percent)</b>				
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
<b>Money Order, Last 12 Months (Percent)</b>				
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
<b>Remittance, Last 12 Months (Percent)</b>				
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
<b>Payday Loan, Last 12 Months (Percent)</b>				
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
<b>Rent-to-Own, Last 12 Months (Percent)</b>				
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
<b>Pawn Shop, Last 12 Months (Percent)</b>				
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
<b>Auto Title Loan, Last 12 Months (Percent)</b>				
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
<b>Refund Anticipation Loan, Last 12 Months (Percent)</b>				
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.

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### 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
<b>Type of AFS Used in Last Year (Percent)</b>				
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
<b>Check Casher, Last 12 Months (Percent)</b>				
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
<b>Money Order, Last 12 Months (Percent)</b>				
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
<b>Remittance, Last 12 Months (Percent)</b>				
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
<b>Payday Loan, Last 12 Months (Percent)</b>				
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
<b>Rent-to-Own, Last 12 Months (Percent)</b>				
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
<b>Pawn Shop, Last 12 Months (Percent)</b>				
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
<b>Auto Title Loan, Last 12 Months (Percent)</b>				
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
<b>Refund Anticipation Loan, Last 12 Months (Percent)</b>				
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
<b>Prepaid Card Typical Location to Get It (Percent)</b>				
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
<b>Unbanked and Underbanked</b>					
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
<b>Prepaid Card Use</b>					
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
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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)
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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	-
<b>Age Group</b>					
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
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	4,731	100	28.4	70.7	0.9
Non-homeowner	5,061	100	45.6	53.4	0.9
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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)
<b>Disability Status</b>					
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
<b>Bank teller (Percent)</b>				
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
<b>ATM/Kiosk (Percent)</b>				
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
<b>Retail store clerk (Percent)</b>				
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
<b>Telephone (Percent)</b>				
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
<b>Mobile Phone through text messaging, phone Internet browser, mobile app, email (Percent)</b>				
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
<b>Online through desktop, laptop, or tablet (Percent)</b>				
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
<b>Direct Deposit of paycheck (Percent)</b>				
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
<b>Other (Percent)</b>				
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.





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## **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
<b>Unbanked</b>					
Unbanked	9,582	100	63.2	29.9	7.0
Has bank account	114,168	100	21.7	72.6	5.7
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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
<b>Age Group</b>					
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
<b>Disability Status</b>					
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)
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	80,136	100	17.0	77.5	5.5
Non-homeowner	43,614	100	39.4	54.2	6.4
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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
<b>Unbanked</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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
<b>Disability Status</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Metropolitan Status</b>							
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
<b>Unbanked</b>			
Unbanked	64.9	63.1	-1.8
Has bank account	21.9	21.4	-0.5
<b>Household Type</b>			
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
<b>Race/Ethnicity</b>			
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
<b>Spanish only language spoken</b>			
Spanish is not the only language spoken	24.9	24.2	-0.67*
Spanish is only language spoken	52.7	46.3	-6.4*
<b>Nativity</b>			
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
<b>Age Group</b>			
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
<b>Disability Status</b>			
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
<b>Education</b>			
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
<b>Employment Status</b>			
Employed	25.1	25.3	0.2
Unemployed	44.1	40.9	-3.23*
Not in labor force	22.8	21.5	-1.38*
<b>Family Income</b>			
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
<b>Homeownership</b>			
Homeowner	17.6	16.7	-0.84*
Non-homeowner	40.5	39.2	-1.25*
<b>Geographic Region</b>			
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*
<b>Metropolitan Status</b>			
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
<b>Unbanked</b>					
Unbanked	9,582	100	60.5	33.1	6.4
Has bank account	114,168	100	18.6	76.3	5.1
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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
<b>Age Group</b>					
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
<b>Disability Status</b>					
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)
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	80,136	100	14.7	80.4	4.9
Non-homeowner	43,614	100	35.2	59.1	5.8
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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
<b>Unbanked</b>					
Unbanked	9,582	100	16.7	75.4	8.0
Has bank account	114,168	100	6.2	88.2	5.6
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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
<b>Age Group</b>					
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
<b>Disability Status</b>					
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)
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	80,136	100	4.2	90.5	5.3
Non-homeowner	43,614	100	12.3	81.2	6.5
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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
<b>Unbanked</b>								
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
<b>Banking Status and AFS Use in Last 12 Months</b>								
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
<b>Household Type</b>								
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
<b>Race/Ethnicity</b>								
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
<b>Spanish only language spoken</b>								
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
<b>Nativity</b>								
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
<b>Age Group</b>								
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)
<b>Education</b>								
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
<b>Employment Status</b>								
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
<b>Family Income</b>								
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
<b>Homeownership</b>								
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
<b>Geographic Region</b>								
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
<b>Disability Status</b>								
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
<b>Unbanked</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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
<b>Disability Status</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Metropolitan Status</b>							
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
<b>Recency of AFS Products (Percent)</b>			
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
<b>Money Order Use (Percent)</b>			
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
<b>Check Cashier Use (Percent)</b>			
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
<b>Remittance Use (Percent)</b>			
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
<b>Payday Loan Use (Percent)</b>			
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
<b>Pawn Shop Use (Percent)</b>			
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
<b>Rent-to-Own Use (Percent)</b>			
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
<b>Refund Anticipation Loan Use (Percent)</b>			
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
<b>Auto Title Loan Use (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Money Order, Last 30 Days (Percent)</b>			
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
<b>Money Order Typical Location Used (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Check Casher, Last 30 Days (Percent)</b>			
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
<b>Check Casher Typical Location Used (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Remittance, Last 30 Days (Percent)</b>			
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
<b>Remittance Typical Location Used (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Payday Loan, Last 30 Days (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Pawn Shop, Last 30 Days (Percent)</b>			
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Rent-to-Own, Last 30 Days (Percent)</b>			
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
<b>Unbanked</b>						
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
<b>Banking Status and AFS Use in Last 12 Months</b>						
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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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)
<b>Education</b>						
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
<b>Employment Status</b>						
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
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Disability Status</b>						
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
<b>Unbanked</b>							
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
<b>Banking Status and AFS Use in Last 12 Months</b>							
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
<b>Household Type</b>							
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
<b>Race/Ethnicity</b>							
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
<b>Spanish only language spoken</b>							
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
<b>Nativity</b>							
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
<b>Age Group</b>							
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)
<b>Education</b>							
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
<b>Employment Status</b>							
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
<b>Family Income</b>							
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
<b>Homeownership</b>							
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
<b>Geographic Region</b>							
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
<b>Disability Status</b>							
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
<b>Auto Title Loan, Last 30 Days (Percent)</b>			
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.



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## **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
<b>Mobile Phone (Percent)</b>					
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
<b>Smartphone (Percent)</b>					
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
<b>Internet Access (Percent)</b>					
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
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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)
<b>Age Group</b>					
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
<b>Disability Status</b>					
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
<b>Education</b>					
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
<b>Employment Status</b>					
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
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	80,136	100	83.5	11.7	4.7
Non-homeowner	43,614	100	81.2	13.5	5.4
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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
<b>Disability Status</b>						
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
<b>Education</b>						
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)
<b>Employment Status</b>						
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
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Metropolitan Status</b>						
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
<b>Household Type</b>						
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
<b>Race/Ethnicity</b>						
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
<b>Spanish only language spoken</b>						
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
<b>Nativity</b>						
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
<b>Age Group</b>						
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
<b>Disability Status</b>						
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
<b>Education</b>						
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
<b>Employment Status</b>						
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)
<b>Family Income</b>						
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
<b>Homeownership</b>						
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
<b>Geographic Region</b>						
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
<b>Metropolitan Status</b>						
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
<b>Household Type</b>					
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
<b>Race/Ethnicity</b>					
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
<b>Spanish only language spoken</b>					
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
<b>Nativity</b>					
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
<b>Age Group</b>					
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
<b>Disability Status</b>					
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
<b>Education</b>					
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
<b>Employment Status</b>					
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)
<b>Family Income</b>					
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
<b>Homeownership</b>					
Homeowner	80,136	100	78.7	16.6	4.8
Non-homeowner	43,614	100	70.3	24.3	5.5
<b>Geographic Region</b>					
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
<b>Metropolitan Status</b>					
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.





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## **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
<b>Unbanked and Underbanked</b>								
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
<b>Household Type</b>								
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
<b>Race/Ethnicity</b>								
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
<b>Spanish only language spoken</b>								
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
<b>Nativity</b>								
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
<b>Age Group</b>								
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
<b>Disability Status</b>								
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)
<b>Education</b>								
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
<b>Employment Status</b>								
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
<b>Family Income</b>								
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
<b>Homeownership</b>								
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
<b>Geographic Region</b>								
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
<b>Metropolitan Status</b>								
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
<b>Unbanked and Underbanked</b>								
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
<b>Household Type</b>								
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
<b>Race/Ethnicity</b>								
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
<b>Spanish only language spoken</b>								
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
<b>Nativity</b>								
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
<b>Age Group</b>								
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
<b>Disability Status</b>								
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)
<b>Education</b>								
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
<b>Employment Status</b>								
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
<b>Family Income</b>								
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
<b>Homeownership</b>								
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
<b>Geographic Region</b>								
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
<b>Metropolitan Status</b>								
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
<b>Unbanked and Underbanked</b>									
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
<b>Household Type</b>									
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	-
<b>Race/Ethnicity</b>									
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
<b>Spanish only language spoken</b>									
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
<b>Nativity</b>									
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
<b>Age Group</b>									
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
<b>Disability Status</b>									
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
<b>Education</b>									
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)
<b>Employment Status</b>									
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
<b>Family Income</b>									
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
<b>Homeownership</b>									
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
<b>Geographic Region</b>									
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
<b>Metropolitan Status</b>									
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
<b>Unbanked and Underbanked (Percent)</b>				
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
<b>Household Type (Percent)</b>				
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
<b>Race/Ethnicity (Percent)</b>				
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	-	-	-	-
<b>Spanish only language spoken (Percent)</b>				
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
<b>Nativity (Percent)</b>				
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
<b>Age Group (Percent)</b>				
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
<b>Disability Status (Percent)</b>				
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
<b>Education (Percent)</b>				
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
<b>Employment Status (Percent)</b>				
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
<b>Family Income (Percent)</b>				
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
<b>Homeownership (Percent)</b>				
Homeowner	68.5	72.0	70.2	60.6
Non-homeowner	31.5	28.0	29.8	39.4
<b>Geographic Region (Percent)</b>				
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
<b>Metropolitan Status (Percent)</b>				
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
<b>Downloaded or use bank mobile app (Percent)</b>				
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
<b>Checked balance or transactions (Percent)</b>				
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
<b>Bill payment (Percent)</b>				
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
<b>Text message alert (Percent)</b>				
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
<b>Sent money to other people (Percent)</b>				
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
<b>Transferred money between accounts (Percent)</b>				
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
<b>Deposited a check electronically (Percent)</b>				
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
<b>Located the closest in-network ATM or bank branch (Percent)</b>				
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
<b>Other (Percent)</b>				
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.

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## **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
<b>State</b>						
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
<b>State</b>			
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

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## 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
<b>State</b>							
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
<b>State</b>			
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
<b>State</b>						
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
<b>State</b>							
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.





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## **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
<b>MSA</b>						
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
<b>MSA</b>			
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
<b>MSA</b>							
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
<b>MSA</b>			
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
<b>MSA</b>						
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
<b>MSA</b>							
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.



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## **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.<sup>1</sup> 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

<sup>1</sup> 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.<sup>2</sup> 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.<sup>3</sup>

### ***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.<sup>4</sup> 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

<sup>2</sup> 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.

<sup>3</sup> 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>.

<sup>4</sup> 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.



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questions and were classified as nonrespondents for the supplement.<sup>5</sup>

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.<sup>6</sup>

### ***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.<sup>7</sup> 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.<sup>8</sup> 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.<sup>9</sup>

### ***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

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<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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).

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

<sup>9</sup> 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.

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“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”.<sup>10</sup> 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”.

<sup>10</sup> 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](http://thedataweb.rm.census.gov/ftp/cps_ftp.html).

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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.<sup>11</sup> 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.<sup>12</sup> 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.<sup>13</sup>

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

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<sup>11</sup> “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.

<sup>12</sup> 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).

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<sup>13</sup> 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.

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

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.

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<sup>14</sup> 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>.

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

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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](http://www.economicinclusion.gov) also indicates which variables are consistent across years.

**Specific revisions to the 2013 survey are as follows:<sup>1</sup>**

***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).

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<sup>1</sup> 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

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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).





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## **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)

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*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)

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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.*

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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)

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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)

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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)



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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*

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**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)

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*(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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