

Addendum to the 2011 FDIC National Survey of Unbanked and Underbanked Households

**Use of Alternative Financial
Services**



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1. Introduction

This addendum to the 2011 FDIC National Survey of Unbanked and Underbanked Households provides national- and state-level information on the use of alternative financial services (AFS). It complements the national data on AFS use presented in the 2011 report and the appendices that were released in September 2012.¹

The FDIC National Survey of Unbanked and Underbanked Households was conducted in June 2011 as a special supplement to the U.S. Census Bureau's Current Population Survey. The FDIC survey was designed to collect data on the banking status of U.S. households and to better understand unbanked and underbanked populations.

The survey was undertaken as part of the FDIC's efforts to comply with a statutory mandate that requires the FDIC to conduct ongoing surveys of bank efforts to serve the unbanked by providing important data about underserved households. Beyond estimating the number of unbanked and underbanked households and their demographic characteristics, the survey estimates the types of bank accounts that banked households own, the use of AFS, and reasons cited by households that are not fully using the mainstream banking system.

While the 2011 report included national-level findings regarding use of AFS, this addendum provides additional national data on the types, timing, and extent of AFS use among all households. The addendum also reports state-level results on the use of credit and transaction AFS products (non-bank money orders, non-bank check cashing, non-bank remittances, payday lending, pawnshops, rent-to-own stores, and refund anticipation loans).

The definition of an underbanked household was revised for the 2011 report. As a result, the estimates of the proportion of households that were underbanked in 2011 are not directly comparable with estimates previously reported for 2009. In the 2011 report, underbanked households are defined as those that used non-bank check cashing, non-bank money orders, non-bank remittances, payday lending, pawnshops, rent-to-own agreements, or refund anticipation loans (RALs) at least once in the previous 12 months. This differs from the underbanked definition used in the 2009 report in several ways. The 2009 definition of underbanked households did not include non-bank remittance use, as this information was not collected. The 2009 survey also considered households that used RALs in the previous five years to be underbanked, while the 2011 definition includes only those households that used RALs in the previous year. Finally, the 2011 report defines underbanked households as

those that used one of the AFS credit products or transaction services "in the last 12 months," while in 2009 households were considered to be underbanked if they used AFS "once or twice a year" or "at least a few times a year."

¹ 2011 FDIC National Survey of Unbanked and Underbanked Households can be found at http://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf.

2. Summary of Results

2.1 National Tables

The tables in Section A present national-level estimates of AFS use by household demographic characteristics, further subdivided by banking status. The first series of tables provide an in-depth look at households that have used AFS. These tables include estimates of the number and proportion of households that have used transaction AFS and credit AFS, and estimates of the number and proportion that have used these products in the past year.

The 2011 FDIC Survey of Unbanked and Underbanked Households included analysis of the use of AFS among all U.S. households. To complement the 2011 household survey, a set of tables in Section A of the 2011 addendum provides more detailed information on the demographic characteristics of households that have used transaction or credit AFS. An additional set of tables provides a breakdown of transaction and credit product use within the past year.

National-level Summary:

- One-quarter of households have used at least one AFS product in the past year, including 65 percent of unbanked households. By definition, all underbanked households have used AFS in the past year.
- At least 12 percent of households used AFS products in the last 30 days, including about four in ten unbanked and underbanked households (45.5 percent of unbanked households and 41.2 percent of underbanked households).
- At least 42.9 percent of all U.S. households have used one or more of the following types of AFS (“ever used AFS”): non-bank money orders, non-bank check cashing, non-bank remittances, payday loans, pawnshop loans, rent-to-own agreements, and refund anticipation loans. About 54 percent of all households have never used these services. In 2009, 35.7 percent of all U.S. households had used AFS, and about 60 percent had never used these products (though data on household use of non-bank remittances were not collected in 2009).
- Compared with the national average (42.9 percent), higher proportions of black (63.8 percent) and Hispanic (54.4 percent) households have used AFS. In contrast, only 37.6 percent of white households have used AFS.

Transaction AFS (non-bank money orders, non-bank check cashing, and non-bank remittances) have been used by 39.1

percent of all U.S. households. More than one in five households (23.3 percent) have used a transaction AFS in the past year, including 62.1 percent of unbanked households and almost all underbanked households (90.4 percent).

Use of credit AFS (payday loans, pawnshop loans, rent-to-own agreements, and refund anticipation loans) is less widespread; 14.2 percent of all U.S. households have used these services. Six percent have used a credit AFS product in the past year.

More than 30 percent of unbanked households did not use AFS in the past year, including at least one in five (20.6 percent) that have never used these services. This pattern suggests a heavy reliance on cash transactions or other informal financial relationships.

2.2 State Tables

Sections B and C provide information on AFS use specific to each of the 50 states and the District of Columbia.

Tables in Section B provide state-level data on households that have ever used AFS as well as data on the timing of AFS use. For each state, Section B also presents the shares of households that have used each of the AFS products included in the 2011 household survey (i.e., non-bank money orders, non-bank check cashing, non-bank remittances, payday loans, pawnshop loans, rent-to-own agreements, and refund anticipation loans). Tables in Section C provide more detailed estimates of the timing of AFS use by banking status and household characteristics.

State-level Summary:

- Household use of AFS varies considerably across states. The state-level share of households that have ever used AFS ranges from 30.8 percent in New Hampshire to almost 60 percent in Alabama. Colorado, where 42.7 percent of households have ever used AFS, represents the median. In the 2009 survey, AFS usage (excluding non-bank remittances) ranged from a high of 49.2 percent in Alaska to a low of 25.3 percent in Massachusetts.
- Among unbanked households, the proportion that has ever used AFS ranges from about 55 percent in Connecticut to more than 93 percent in Tennessee. About three in four unbanked households in Nebraska (75.4 percent) have used AFS, representing the median across states. In 2009, AFS usage (excluding non-bank remittances) ranged from 88.7 percent of unbanked

households in Montana to 40.9 percent of unbanked households in Hawaii.

- Although the overall proportion of households in Tennessee that have ever used AFS, at 43 percent, is close to the median, Tennessee has the highest proportion of unbanked households that have ever used AFS, at 93.3 percent. About 12 percent of all households in Tennessee have used AFS in the past 30 days, compared with almost 60 percent of unbanked households in the same period. Among black households in Tennessee, 55.5 percent have ever used AFS and about 24 percent have used AFS in the last 30 days, almost double the state average.
- In Connecticut, 30.7 percent of all households and slightly more than half (54.6 percent) of unbanked households have ever used AFS, the latter being the lowest of any state. Almost 7 percent of all households and 23.9 percent of unbanked households in Connecticut have used an AFS product in the last 30 days. Among black households in Connecticut, 61.1 percent have used AFS and almost one in four has used an AFS product in the last 30 days, more than four times the state average.
- In New Mexico, 43.4 percent of unbanked households have never used AFS, the highest proportion of any state. This suggests a reliance on cash transactions or other informal financial relationships. In contrast, only 6.7 percent of unbanked households in Tennessee have never used AFS, the lowest proportion among states.
- At the state level, the share of households that have ever used transaction AFS ranges from 25.2 percent in Minnesota to almost 54 percent in Alabama, while the share of households that have used a transaction AFS in the past year ranges from about 12.6 percent in New Hampshire to almost one in three households (32.7 percent) in Texas.
- Household use of credit AFS products is less common and varies less across states when compared with transaction AFS products. The state-level share of households that have ever used credit AFS products ranges from less than 8 percent in New Hampshire to 21.7 percent in Texas, while credit AFS product use in the last year ranges from 2.5 percent in New Hampshire and New York to more than one in ten households (11.9 percent) in Nevada.

3. Methodological Note

The data for this report were collected through the 2011 FDIC National Survey of Unbanked and Underbanked Households. The Current Population Study (CPS) is a monthly survey of about 53,700 interviewed households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The CPS sample is representative of 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. 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/prod/2006pubs/tp-66.pdf>.

The Unbanked/Underbanked Supplement was conducted in June 2011. About 44,900 (84 percent) of the 53,700 households participating in the CPS also participated in the Unbanked/Underbanked Supplement.¹ The response rates for the 2011 Unbanked/Underbanked supplement vary by demographic group, ranging from 79 percent to 86 percent.

The 2011 Unbanked/Underbanked Supplement represents the second time this survey has been conducted. The first Unbanked/Underbanked Supplement was conducted in January 2009. 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 these households do not participate fully in the mainstream banking system. The supplement survey instrument used in 2011, Appendix G of the 2011 FDIC Survey of Unbanked and Underbanked Households, included about 40 questions designed to gather this information. The 2011 survey instrument contains minor revisions to the 2009 survey instrument. The 2009 survey instrument underwent four rounds of cognitive field pre-testing and was revised to address the feedback gathered from each round². The 2011 survey instrument underwent an expert review process by the US Census Bureau. For a detailed description of the revisions, see Appendix F (Revisions to the 2011 Survey Instrument) in the 2011 FDIC Survey of Unbanked and Underbanked Households. Because of changes in the questionnaire, direct comparisons between 2009 and 2011 estimates are limited and in some instances impossible.

¹ Taking into account the nonresponse to basic CPS questions, the overall response rate for the Unbanked/Underbanked Supplement was 76 percent.

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

All households that participated in the June 2011 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. 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 questions and were classified as nonrespondents for the supplement.

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 at least one of the following alternative financial services (AFS) at least one time in the previous 12 months: non-bank money orders, non-bank check-cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans.

The 2011 definition of “underbanked” has been revised from the 2009 definition to include households that used non-bank remittances in the last year. The 2011 underbanked definition was also modified to include only households that used a refund anticipation loan in the last year, as opposed to in the last five years—the basis for the 2009 report. Further, survey respondents to the 2011 survey were asked about their AFS use over definitive time periods (i.e. “in the last 30 days,” “in the last 2-12 months” or “not in the last 2-12 months”), while respondents to the 2009 survey could indicate AFS use more generally (i.e. “at least a few times a year,” “once or twice a year” or “almost never”). Consequently, 2011 underbanked estimates are not directly comparable to 2009 estimates (see Box 2 on page 19 of 2011 FDIC Household Survey Report).

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

The Census Bureau classifies households into different 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 Glos-

sary 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.

Additional information regarding the unbanked/underbanked supplemental survey methodology can be found in Appendix E “FDIC Technical Notes” of the 2011 FDIC Survey of Unbanked and Underbanked Households (September 2012) available at http://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf.

4. National Level Tables

Table A-3 Underbanked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Underbanked Households		Ever Used An AFS		Memo Items							
					Ever Used Transaction AFS		Used Transaction AFS in the Last Year		Ever Used Credit AFS		Used Credit AFS in the Last Year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	24,199	100.0	22,711	93.9	21,874	90.4	9,011	37.2	5,583	23.1
Household Family Type												
Family household	16,931	100.0	16,931	100.0	15,826	93.5	15,198	89.8	6,438	38.0	4,106	24.3
Female householder, no husband present	4,598	100.0	4,598	100.0	4,255	92.5	4,067	88.4	2,187	47.6	1,418	30.8
Male householder, no wife present	1,662	100.0	1,662	100.0	1,548	93.1	1,499	90.2	704	42.4	497	29.9
Married couple	10,671	100.0	10,671	100.0	10,023	93.9	9,632	90.3	3,547	33.2	2,191	20.5
Nonfamily household	7,239	100.0	7,239	100.0	6,856	94.7	6,647	91.8	2,567	35.5	1,476	20.4
Female householder	3,359	100.0	3,359	100.0	3,192	95.0	3,082	91.8	1,118	33.3	624	18.6
Male householder	3,880	100.0	3,880	100.0	3,664	94.4	3,565	91.9	1,449	37.3	851	21.9
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	5,441	100.0	5,441	100.0	5,227	96.1	5,066	93.1	2,326	42.8	1,329	24.4
Hispanic non-Black	3,927	100.0	3,927	100.0	3,703	94.3	3,622	92.2	1,203	30.6	801	20.4
Asian	825	100.0	825	100.0	811	98.3	794	96.2	112	13.6	65	7.9
American Indian/Alaskan	372	100.0	372	100.0	342	92.0	320	86.0	184	49.4	116	31.2
Hawaiian/Pacific Islander	81	100.0	81	100.0	66	82.1	66	82.1	43	53.2	28	34.8
White non-Black non-Hispanic	13,551	100.0	13,551	100.0	12,559	92.7	12,003	88.6	5,141	37.9	3,245	23.9
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	23,496	100.0	23,496	100.0	22,035	93.8	21,204	90.2	8,866	37.7	5,473	23.3
Spanish is only language spoken	703	100.0	703	100.0	677	96.2	671	95.3	145	20.6	110	15.7
Nativity												
U.S.-born	20,038	100.0	20,038	100.0	18,661	93.1	17,864	89.2	8,290	41.4	5,111	25.5
Foreign-born citizen	1,880	100.0	1,880	100.0	1,838	97.8	1,821	96.9	287	15.2	165	8.8
Foreign-born non citizen	2,282	100.0	2,282	100.0	2,213	97.0	2,189	96.0	435	19.1	307	13.4
Age Group												
15 to 24 years	1,955	100.0	1,955	100.0	1,845	94.3	1,798	92.0	728	37.2	559	28.6
25 to 34 years	4,993	100.0	4,993	100.0	4,653	93.2	4,443	89.0	2,171	43.5	1,412	28.3
35 to 44 years	4,918	100.0	4,918	100.0	4,546	92.4	4,342	88.3	2,184	44.4	1,378	28.0
45 to 54 years	5,336	100.0	5,336	100.0	4,984	93.4	4,804	90.0	2,029	38.0	1,145	21.5
55 to 64 years	4,064	100.0	4,064	100.0	3,884	95.6	3,730	91.8	1,246	30.7	704	17.3
65 years or more	2,933	100.0	2,933	100.0	2,800	95.5	2,756	94.0	653	22.3	385	13.1
Education												
No high school degree	3,505	100.0	3,505	100.0	3,299	94.1	3,177	90.6	1,267	36.2	885	25.2
High school degree	7,638	100.0	7,638	100.0	7,095	92.9	6,812	89.2	3,252	42.6	2,031	26.6
Some college	7,676	100.0	7,676	100.0	7,115	92.7	6,797	88.5	3,295	42.9	2,004	26.1
College degree	5,380	100.0	5,380	100.0	5,203	96.7	5,088	94.6	1,198	22.3	664	12.3
Employment Status												
Employed	15,515	100.0	15,515	100.0	14,590	94.0	14,094	90.8	5,611	36.2	3,467	22.3
Unemployed	1,899	100.0	1,899	100.0	1,732	91.2	1,619	85.3	955	50.3	664	35.0
Not in labor force	6,786	100.0	6,786	100.0	6,389	94.2	6,162	90.8	2,445	36.0	1,452	21.4
Household Income												
Less than \$15,000	4,225	100.0	4,225	100.0	3,881	91.9	3,701	87.6	1,912	45.3	1,240	29.4
Between \$15,000 and \$30,000	5,628	100.0	5,628	100.0	5,249	93.3	5,025	89.3	2,480	44.1	1,548	27.5
Between \$30,000 and \$50,000	5,787	100.0	5,787	100.0	5,406	93.4	5,223	90.3	2,230	38.5	1,405	24.3
Between \$50,000 and \$75,000	4,142	100.0	4,142	100.0	3,920	94.6	3,778	91.2	1,435	34.7	890	21.5
At least \$75,000	4,418	100.0	4,418	100.0	4,255	96.3	4,147	93.9	954	21.6	500	11.3
Homeownership												
Homeowner	12,590	100.0	12,590	100.0	11,872	94.3	11,485	91.2	3,853	30.6	2,275	18.1
Non-homeowner	11,610	100.0	11,610	100.0	10,839	93.4	10,389	89.5	5,158	44.4	3,308	28.5
Geographic Region												
Northeast	3,908	100.0	3,908	100.0	3,790	97.0	3,703	94.8	1,035	26.5	566	14.5
Midwest	4,772	100.0	4,772	100.0	4,404	92.3	4,217	88.4	1,913	40.1	1,153	24.2
South	10,429	100.0	10,429	100.0	9,758	93.6	9,398	90.1	4,100	39.3	2,652	25.4
West	5,090	100.0	5,090	100.0	4,760	93.5	4,556	89.5	1,963	38.6	1,212	23.8
Metropolitan Status												
Metropolitan Area	20,066	100.0	20,066	100.0	18,894	94.2	18,254	91.0	7,273	36.2	4,464	22.2
Inside principal city	7,485	100.0	7,485	100.0	7,134	95.3	6,919	92.4	2,669	35.7	1,616	21.6
Not inside principal city	9,214	100.0	9,214	100.0	8,664	94.0	8,405	91.2	3,085	33.5	1,917	20.8
Not identified	3,367	100.0	3,367	100.0	3,096	91.9	2,930	87.0	1,518	45.1	930	27.6
Not in Metropolitan Area	3,857	100.0	3,857	100.0	3,557	92.2	3,371	87.4	1,623	42.1	1,052	27.3
Not Identified	276	100.0	276	100.0	260	94.3	249	90.3	115	41.8	67	24.3

Notes:

Figures do not always reconcile to totals because of rounding.

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

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-4 Fully Banked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Fully Banked Households		Ever Used An AFS				Memo Items							
			Has Ever Used		Has Never Used		Ever Used Transaction AFS		Has Never Used Transaction AFS		Ever Used Credit AFS		Has Never used Credit AFS	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4	16,945	20.5	65,885	79.5	4,855	5.9	77,975	94.1
Household Family Type														
Family household	53,797	100.0	12,514	23.3	41,283	76.7	10,788	20.1	43,010	79.9	3,158	5.9	50,639	94.1
Female householder, no husband present	7,544	100.0	2,122	28.1	5,422	71.9	1,708	22.6	5,836	77.4	752	10.0	6,793	90.0
Male householder, no wife present	3,006	100.0	787	26.2	2,219	73.8	632	21.0	2,374	79.0	270	9.0	2,736	91.0
Married couple	43,247	100.0	9,605	22.2	33,642	77.8	8,448	19.5	34,799	80.5	2,136	4.9	41,111	95.1
Nonfamily household	28,978	100.0	6,994	24.1	21,983	75.9	6,140	21.2	22,837	78.8	1,688	5.8	27,289	94.2
Female householder	15,868	100.0	3,610	22.8	12,258	77.2	3,204	20.2	12,664	79.8	809	5.1	15,059	94.9
Male householder	13,110	100.0	3,385	25.8	9,725	74.2	2,937	22.4	10,173	77.6	880	6.7	12,230	93.3
Other	55	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder														
Black	6,672	100.0	2,140	32.1	4,531	67.9	1,761	26.4	4,910	73.6	786	11.8	5,886	88.2
Hispanic non-Black	6,677	100.0	1,434	21.5	5,243	78.5	1,196	17.9	5,481	82.1	407	6.1	6,271	93.9
Asian	3,844	100.0	481	12.5	3,362	87.5	460	12.0	3,384	88.0	58	1.5	3,786	98.5
American Indian/Alaskan	765	100.0	248	32.3	518	67.7	182	23.8	583	76.2	107	14.0	658	86.0
Hawaiian/Pacific Islander	168	100.0	45	27.1	122	72.9	42	25.0	126	75.0	9	5.5	159	94.5
White non-Black non-Hispanic	64,690	100.0	15,170	23.4	49,520	76.6	13,291	20.5	51,399	79.5	3,484	5.4	61,206	94.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken														
Spanish is not only language spoken	82,018	100.0	19,369	23.6	62,649	76.4	16,797	20.5	65,220	79.5	4,837	5.9	77,181	94.1
Spanish is only language spoken	812	100.0	162	20.0	650	80.0	147	18.1	665	81.9	18	2.2	794	97.8
Nativity														
U.S.-born	73,435	100.0	18,056	24.6	55,378	75.4	15,596	21.2	57,838	78.8	4,645	6.3	68,790	93.7
Foreign-born citizen	5,783	100.0	851	14.7	4,932	85.3	786	13.6	4,997	86.4	115	2.0	5,668	98.0
Foreign-born non citizen	3,612	100.0	623	17.2	2,989	82.8	562	15.6	3,050	84.4	94	2.6	3,517	97.4
Age Group														
15 to 24 years	3,129	100.0	624	19.9	2,506	80.1	509	16.3	2,620	83.7	192	6.1	2,937	93.9
25 to 34 years	12,286	100.0	3,086	25.1	9,200	74.9	2,597	21.1	9,689	78.9	930	7.6	11,356	92.4
35 to 44 years	13,996	100.0	3,599	25.7	10,397	74.3	3,042	21.7	10,954	78.3	1,032	7.4	12,964	92.6
45 to 54 years	16,553	100.0	3,999	24.2	12,554	75.8	3,432	20.7	13,121	79.3	1,106	6.7	15,448	93.3
55 to 64 years	16,132	100.0	3,992	24.7	12,141	75.3	3,521	21.8	12,612	78.2	927	5.7	15,205	94.3
65 years or more	20,733	100.0	4,231	20.4	16,502	79.6	3,843	18.5	16,890	81.5	668	3.2	20,065	96.8
Education														
No high school degree	6,677	100.0	1,640	24.6	5,037	75.4	1,369	20.5	5,307	79.5	464	6.9	6,213	93.1
High school degree	21,969	100.0	5,159	23.5	16,810	76.5	4,330	19.7	17,639	80.3	1,452	6.6	20,517	93.4
Some college	23,388	100.0	6,202	26.5	17,186	73.5	5,213	22.3	18,175	77.7	1,877	8.0	21,511	92.0
College degree	30,796	100.0	6,530	21.2	24,266	78.8	6,033	19.6	24,763	80.4	1,062	3.4	29,734	96.6
Employment Status														
Employed	51,294	100.0	12,295	24.0	39,000	76.0	10,649	20.8	40,645	79.2	3,034	5.9	48,260	94.1
Unemployed	3,218	100.0	846	26.3	2,372	73.7	680	21.1	2,538	78.9	344	10.7	2,874	89.3
Not in labor force	28,318	100.0	6,391	22.6	21,927	77.4	5,616	19.8	22,702	80.2	1,477	5.2	26,841	94.8
Household Income														
Less than \$15,000	9,299	100.0	2,354	25.3	6,945	74.7	1,975	21.2	7,324	78.8	735	7.9	8,564	92.1
Between \$15,000 and \$30,000	13,134	100.0	3,341	25.4	9,793	74.6	2,724	20.7	10,410	79.3	1,085	8.3	12,049	91.7
Between \$30,000 and \$50,000	17,015	100.0	4,344	25.5	12,671	74.5	3,615	21.2	13,400	78.8	1,234	7.3	15,781	92.7
Between \$50,000 and \$75,000	16,757	100.0	3,938	23.5	12,819	76.5	3,498	20.9	13,260	79.1	906	5.4	15,851	94.6
At least \$75,000	26,624	100.0	5,553	20.9	21,071	79.1	5,133	19.3	21,491	80.7	895	3.4	25,729	96.6
Homeownership														
Homeowner	61,833	100.0	13,804	22.3	48,030	77.7	12,255	19.8	49,578	80.2	2,854	4.6	58,980	95.4
Non-homeowner	20,996	100.0	5,727	27.3	15,269	72.7	4,690	22.3	16,307	77.7	2,001	9.5	18,995	90.5
Geographic Region														
Northeast	15,675	100.0	3,557	22.7	12,118	77.3	3,260	20.8	12,414	79.2	605	3.9	15,070	96.1
Midwest	19,379	100.0	4,424	22.8	14,955	77.2	3,773	19.5	15,605	80.5	1,142	5.9	18,236	94.1
South	28,772	100.0	7,167	24.9	21,604	75.1	6,151	21.4	22,621	78.6	1,886	6.6	26,886	93.4
West	19,005	100.0	4,383	23.1	14,622	76.9	3,761	19.8	15,244	80.2	1,222	6.4	17,783	93.6
Metropolitan Status														
Metropolitan Area	69,203	100.0	15,867	22.9	53,336	77.1	13,760	19.9	55,443	80.1	3,995	5.8	65,207	94.2
Inside principal city	21,111	100.0	4,922	23.3	16,189	76.7	4,215	20.0	16,896	80.0	1,331	6.3	19,780	93.7
Not inside principal city	36,057	100.0	7,983	22.1	28,074	77.9	7,065	19.6	28,992	80.4	1,766	4.9	34,291	95.1
Not identified	12,034	100.0	2,962	24.6	9,073	75.4	2,480	20.6	9,555	79.4	898	7.5	11,137	92.5
Not in Metropolitan Area	13,096	100.0	3,528	26.9	9,568	73.1	3,068	23.4	10,028	76.6	815	6.2	12,281	93.8
Not Identified	531	100.0	136	25.7	395	74.3	117	22.0	414	78.0	45	8.4	486	91.6

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-6 Timing of Unbanked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Unbanked Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 days ^b		In Last 2-12 months		Not in the Last 12 months		Never Used		Unknown		Used AFS In the Last year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	4,490	45.5	1,920	19.4	929	9.4	2,036	20.6	501	5.1	6,410	64.9
Household Family Type														
Family household	5,905	100.0	3,012	51.0	1,189	20.1	509	8.6	972	16.5	223	3.8	4,201	71.2
Female householder, no husband present	2,971	100.0	1,480	49.8	641	21.6	285	9.6	476	16.0	90	3.0	2,120	71.4
Male householder, no wife present	807	100.0	395	48.9	186	23.0	55	6.8	127	15.7	44	5.5	580	71.9
Married couple	2,127	100.0	1,138	53.5	362	17.0	169	7.9	369	17.4	88	4.2	1,500	70.5
Nonfamily household	3,960	100.0	1,477	37.3	731	18.5	414	10.5	1,059	26.7	278	7.0	2,209	55.8
Female householder	1,702	100.0	568	33.4	271	15.9	180	10.6	545	32.0	138	8.1	839	49.3
Male householder	2,258	100.0	909	40.3	461	20.4	234	10.4	514	22.8	140	6.2	1,370	60.7
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder														
Black	3,430	100.0	1,471	42.9	730	21.3	357	10.4	639	18.6	233	6.8	2,202	64.2
Hispanic non-Black	2,762	100.0	1,431	51.8	415	15.0	184	6.7	636	23.0	95	3.5	1,846	66.8
Asian	134	100.0	25	18.7	15	11.4	9	6.4	77	56.9	9	6.6	41	30.1
American Indian/Alaskan	202	100.0	92	45.5	53	26.1	18	8.9	35	17.3	5	2.3	145	71.6
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,462	43.9	703	21.1	361	10.8	646	19.4	158	4.7	2,165	65.0
Spanish is Only Language Spoken														
Spanish is not only language spoken	8,965	100.0	3,997	44.6	1,816	20.3	877	9.8	1,820	20.3	455	5.1	5,813	64.8
Spanish is only language spoken	910	100.0	492	54.1	105	11.5	52	5.7	216	23.7	46	5.1	597	65.6
Nativity														
U.S.-born	7,673	100.0	3,416	44.5	1,634	21.3	795	10.4	1,440	18.8	387	5.0	5,049	65.8
Foreign-born citizen	453	100.0	148	32.6	58	12.8	25	5.4	192	42.5	30	6.7	206	45.5
Foreign-born non citizen	1,750	100.0	926	52.9	228	13.1	109	6.2	403	23.1	83	4.8	1,155	66.0
Age Group														
15 to 24 years	1,094	100.0	492	44.9	244	22.3	110	10.1	211	19.3	37	3.4	736	67.2
25 to 34 years	2,587	100.0	1,339	51.8	552	21.3	205	7.9	388	15.0	102	3.9	1,891	73.1
35 to 44 years	1,994	100.0	1,043	52.3	411	20.6	149	7.5	317	15.9	74	3.7	1,454	72.9
45 to 54 years	2,002	100.0	871	43.5	395	19.7	200	10.0	419	20.9	117	5.8	1,266	63.2
55 to 64 years	1,202	100.0	488	40.6	215	17.9	146	12.2	257	21.4	95	7.9	703	58.5
65 years or more	997	100.0	256	25.7	104	10.4	118	11.8	444	44.5	75	7.6	360	36.1
Education														
No high school degree	3,696	100.0	1,703	46.1	610	16.5	309	8.4	914	24.7	159	4.3	2,313	62.6
High school degree	3,764	100.0	1,696	45.1	818	21.7	392	10.4	648	17.2	210	5.6	2,514	66.8
Some college	2,002	100.0	984	49.2	418	20.9	185	9.3	323	16.1	91	4.5	1,403	70.1
College degree	413	100.0	106	25.7	73	17.8	42	10.1	151	36.5	41	10.0	180	43.5
Employment Status														
Employed	3,818	100.0	2,079	54.4	649	17.0	288	7.5	618	16.2	184	4.8	2,728	71.4
Unemployed	1,525	100.0	650	42.6	444	29.1	147	9.6	236	15.5	48	3.1	1,094	71.7
Not in labor force	4,532	100.0	1,761	38.9	827	18.3	493	10.9	1,182	26.1	268	5.9	2,588	57.1
Household Income														
Less than \$15,000	5,510	100.0	2,340	42.5	1,208	21.9	543	9.9	1,193	21.7	226	4.1	3,548	64.4
Between \$15,000 and \$30,000	2,581	100.0	1,260	48.8	450	17.5	241	9.3	455	17.6	174	6.8	1,710	66.3
Between \$30,000 and \$50,000	1,221	100.0	611	50.1	174	14.2	98	8.0	277	22.7	61	5.0	785	64.3
Between \$50,000 and \$75,000	431	100.0	224	52.1	70	16.3	40	9.3	72	16.7	24	5.6	294	68.3
At least \$75,000	132	100.0	54	40.8	18	13.7	6	4.9	39	29.2	15	11.4	72	54.5
Homeownership														
Homeowner	2,238	100.0	883	39.5	430	19.2	254	11.3	518	23.2	152	6.8	1,314	58.7
Non-homeowner	7,637	100.0	3,606	47.2	1,490	19.5	675	8.8	1,518	19.9	348	4.6	5,096	66.7
Geographic Region														
Northeast	1,537	100.0	627	40.8	324	21.1	140	9.1	376	24.5	70	4.5	951	61.9
Midwest	1,920	100.0	834	43.4	384	20.0	202	10.5	385	20.0	115	6.0	1,218	63.4
South	4,493	100.0	2,059	45.8	916	20.4	454	10.1	842	18.7	221	4.9	2,975	66.2
West	1,925	100.0	969	50.3	297	15.4	132	6.9	433	22.5	94	4.9	1,265	65.7
Metropolitan Status														
Metropolitan Area	8,029	100.0	3,685	45.9	1,533	19.1	728	9.1	1,647	20.5	436	5.4	5,218	65.0
Inside principal city	4,066	100.0	1,850	45.5	779	19.2	351	8.6	851	20.9	234	5.8	2,629	64.7
Not inside principal city	2,754	100.0	1,354	49.2	492	17.9	223	8.1	528	19.2	157	5.7	1,846	67.0
Not identified	1,209	100.0	481	39.8	262	21.7	153	12.7	269	22.2	45	3.7	743	61.4
Not in Metropolitan Area	1,764	100.0	766	43.4	373	21.1	197	11.2	370	21.0	57	3.2	1,139	64.6
Not Identified	83	100.0	39	46.9	14	17.4	3	3.9	19	22.5	8	9.3	53	64.3

Notes:

Figures do not always reconcile to totals because of rounding.

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

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Table A-7 Timing of Underbanked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Underbanked Households		Timing of AFS Use ^a				Memo Item	
			In Last 30 days ^b		In Last 2-12 months		Used AFS In the Last Year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	9,981	41.2	14,219	58.8	24,199	100.0
Household Family Type								
Family household	16,931	100.0	7,028	41.5	9,903	58.5	16,931	100.0
Female householder, no husband present	4,598	100.0	2,163	47.1	2,435	52.9	4,598	100.0
Male householder, no wife present	1,662	100.0	772	46.5	890	53.5	1,662	100.0
Married couple	10,671	100.0	4,093	38.4	6,579	61.6	10,671	100.0
Nonfamily household	7,239	100.0	2,945	40.7	4,294	59.3	7,239	100.0
Female householder	3,359	100.0	1,361	40.5	1,998	59.5	3,359	100.0
Male householder	3,880	100.0	1,584	40.8	2,297	59.2	3,880	100.0
Other	29	100.0	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder								
Black	5,441	100.0	2,746	50.5	2,695	49.5	5,441	100.0
Hispanic non-Black	3,927	100.0	1,974	50.3	1,952	49.7	3,927	100.0
Asian	825	100.0	264	31.9	562	68.1	825	100.0
American Indian/Alaskan	372	100.0	184	49.5	188	50.5	372	100.0
Hawaiian/Pacific Islander	81	100.0	33	41.0	48	59.0	81	100.0
White non-Black non-Hispanic	13,551	100.0	4,780	35.3	8,771	64.7	13,551	100.0
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken								
Spanish is not only language spoken	23,496	100.0	9,569	40.7	13,927	59.3	23,496	100.0
Spanish is only language spoken	703	100.0	412	58.5	292	41.5	703	100.0
Nativity								
U.S.-born	20,038	100.0	8,045	40.2	11,992	59.8	20,038	100.0
Foreign-born citizen	1,880	100.0	764	40.6	1,116	59.4	1,880	100.0
Foreign-born non citizen	2,282	100.0	1,171	51.3	1,111	48.7	2,282	100.0
Age Group								
15 to 24 years	1,955	100.0	924	47.2	1,032	52.8	1,955	100.0
25 to 34 years	4,993	100.0	2,064	41.3	2,928	58.7	4,993	100.0
35 to 44 years	4,918	100.0	2,051	41.7	2,867	58.3	4,918	100.0
45 to 54 years	5,336	100.0	2,209	41.4	3,128	58.6	5,336	100.0
55 to 64 years	4,064	100.0	1,587	39.0	2,477	61.0	4,064	100.0
65 years or more	2,933	100.0	1,146	39.1	1,787	60.9	2,933	100.0
Education								
No high school degree	3,505	100.0	1,864	53.2	1,641	46.8	3,505	100.0
High school degree	7,638	100.0	3,254	42.6	4,384	57.4	7,638	100.0
Some college	7,676	100.0	3,130	40.8	4,546	59.2	7,676	100.0
College degree	5,380	100.0	1,732	32.2	3,648	67.8	5,380	100.0
Employment Status								
Employed	15,515	100.0	6,251	40.3	9,264	59.7	15,515	100.0
Unemployed	1,899	100.0	811	42.7	1,088	57.3	1,899	100.0
Not in labor force	6,786	100.0	2,919	43.0	3,867	57.0	6,786	100.0
Household Income								
Less than \$15,000	4,225	100.0	2,036	48.2	2,188	51.8	4,225	100.0
Between \$15,000 and \$30,000	5,628	100.0	2,533	45.0	3,095	55.0	5,628	100.0
Between \$30,000 and \$50,000	5,787	100.0	2,536	43.8	3,250	56.2	5,787	100.0
Between \$50,000 and \$75,000	4,142	100.0	1,547	37.3	2,596	62.7	4,142	100.0
At Least \$75,000	4,418	100.0	1,328	30.1	3,089	69.9	4,418	100.0
Homeownership								
Homeowner	12,590	100.0	4,386	34.8	8,204	65.2	12,590	100.0
Non-homeowner	11,610	100.0	5,595	48.2	6,015	51.8	11,610	100.0
Geographic Region								
Northeast	3,908	100.0	1,523	39.0	2,385	61.0	3,908	100.0
Midwest	4,772	100.0	1,870	39.2	2,902	60.8	4,772	100.0
South	10,429	100.0	4,366	41.9	6,063	58.1	10,429	100.0
West	5,090	100.0	2,221	43.6	2,869	56.4	5,090	100.0
Metropolitan Status								
Metropolitan Area	20,066	100.0	8,355	41.6	11,711	58.4	20,066	100.0
Inside principal city	7,485	100.0	3,428	45.8	4,057	54.2	7,485	100.0
Not inside principal city	9,214	100.0	3,546	38.5	5,668	61.5	9,214	100.0
Not identified	3,367	100.0	1,382	41.0	1,985	59.0	3,367	100.0
Not in Metropolitan Area	3,857	100.0	1,503	39.0	2,354	61.0	3,857	100.0
Not Identified	276	100.0	122	44.2	154	55.8	276	100.0

Notes:

Figures do not always reconcile to totals because of rounding.

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

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Table A-8 Timing of Fully Banked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Fully Banked Households		Timing of AFS Use			
	Households (1,000s)	Row Pct	Not in the Last 12 months		Never Used	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4
Household Family Type						
Family household	53,797	100.0	12,514	23.3	41,283	76.7
Female householder, no husband present	7,544	100.0	2,122	28.1	5,422	71.9
Male householder, no wife present	3,006	100.0	787	26.2	2,219	73.8
Married couple	43,247	100.0	9,605	22.2	33,642	77.8
Nonfamily household	28,978	100.0	6,994	24.1	21,983	75.9
Female householder	15,868	100.0	3,610	22.8	12,258	77.2
Male householder	13,110	100.0	3,385	25.8	9,725	74.2
Other	55	100.0	NA	NA	NA	NA
Race and Ethnicity of Householder						
Black	6,672	100.0	2,140	32.1	4,531	67.9
Hispanic non-Black	6,677	100.0	1,434	21.5	5,243	78.5
Asian	3,844	100.0	481	12.5	3,363	87.5
American Indian/Alaskan	765	100.0	248	32.3	517	67.7
Hawaiian/Pacific Islander	168	100.0	45	27.1	123	72.9
White non-Black non-Hispanic	64,690	100.0	15,170	23.4	49,520	76.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA
Spanish is Only Language Spoken						
Spanish is not only language spoken	82,018	100.0	19,369	23.6	62,649	76.4
Spanish is only language spoken	812	100.0	162	20.0	650	80.0
Nativity						
U.S.-born	73,435	100.0	18,056	24.6	55,378	75.4
Foreign-born citizen	5,783	100.0	851	14.7	4,932	85.3
Foreign-born non citizen	3,612	100.0	623	17.2	2,989	82.8
Age Group						
15 to 24 years	3,129	100.0	624	19.9	2,506	80.1
25 to 34 years	12,286	100.0	3,086	25.1	9,200	74.9
35 to 44 years	13,996	100.0	3,599	25.7	10,397	74.3
45 to 54 years	16,553	100.0	3,999	24.2	12,554	75.8
55 to 64 years	16,132	100.0	3,992	24.7	12,141	75.3
65 years or more	20,733	100.0	4,231	20.4	16,502	79.6
Education						
No high school degree	6,677	100.0	1,640	24.6	5,037	75.4
High school degree	21,969	100.0	5,159	23.5	16,810	76.5
Some college	23,388	100.0	6,202	26.5	17,186	73.5
College degree	30,796	100.0	6,530	21.2	24,266	78.8
Employment Status						
Employed	51,294	100.0	12,295	24.0	39,000	76.0
Unemployed	3,218	100.0	846	26.3	2,372	73.7
Not in labor force	28,318	100.0	6,391	22.6	21,927	77.4
Household Income						
Less than \$15,000	9,299	100.0	2,354	25.3	6,945	74.7
Between \$15,000 and \$30,000	13,134	100.0	3,341	25.4	9,793	74.6
Between \$30,000 and \$50,000	17,015	100.0	4,344	25.5	12,671	74.5
Between \$50,000 and \$75,000	16,757	100.0	3,938	23.5	12,819	76.5
At Least \$75,000	26,624	100.0	5,553	20.9	21,071	79.1
Homeownership						
Homeowner	61,833	100.0	13,804	22.3	48,030	77.7
Non-homeowner	20,996	100.0	5,727	27.3	15,269	72.7
Geographic Region						
Northeast	15,675	100.0	3,557	22.7	12,118	77.3
Midwest	19,379	100.0	4,424	22.8	14,955	77.2
South	28,772	100.0	7,167	24.9	21,604	75.1
West	19,005	100.0	4,383	23.1	14,622	76.9
Metropolitan Status						
Metropolitan Area	69,203	100.0	15,867	22.9	53,336	77.1
Inside principal city	21,111	100.0	4,922	23.3	16,189	76.7
Not inside principal city	36,057	100.0	7,983	22.1	28,074	77.9
Not identified	12,034	100.0	2,962	24.6	9,073	75.4
Not in Metropolitan Area	13,096	100.0	3,528	26.9	9,568	73.1
Not Identified	531	100.0	136	25.7	395	74.3

Notes:

Figures do not always reconcile to totals because of rounding.

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

Table A-9 Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	All Households		Types of AFS Ever Used									
			Transaction and credit products		Transaction products only		Credit products only		Never used AFS		Unknown	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Households	120,408	100.0	12,607	10.5	33,778	28.1	4,439	3.7	65,335	54.3	4,248	3.5
Banking Status												
Unbanked	9,875	100.0	2,768	28.0	3,963	40.1	363	3.7	2,036	20.6	746	7.6
Underbanked	24,199	100.0	7,524	31.1	14,940	61.7	1,458	6.0	0	0.0	278	1.1
Fully Banked	82,830	100.0	2,269	2.7	14,676	17.7	2,586	3.1	63,299	76.4	0	0.0
Banked but Underbanked Status Unknown	3,504	100.0	47	1.3	200	5.7	33	0.9	0	0.0	3,224	92.0
Household Family Type												
Family household	78,826	100.0	8,632	11.0	22,280	28.3	3,076	3.9	42,255	53.6	2,584	3.3
Female householder, no husband present	15,575	100.0	3,175	20.4	4,932	31.7	922	5.9	5,898	37.9	647	4.2
Male householder, no wife present	5,661	100.0	967	17.1	1,799	31.8	289	5.1	2,346	41.4	260	4.6
Married couple	57,591	100.0	4,490	7.8	15,549	27.0	1,865	3.2	34,011	59.1	1,676	2.9
Nonfamily household	41,479	100.0	3,966	9.6	11,454	27.6	1,357	3.3	23,042	55.6	1,660	4.0
Female householder	21,688	100.0	1,735	8.0	5,603	25.8	615	2.8	12,803	59.0	933	4.3
Male householder	19,791	100.0	2,231	11.3	5,852	29.6	742	3.7	10,239	51.7	727	3.7
Other	102	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	16,046	100.0	3,480	21.7	5,806	36.2	767	4.8	5,170	32.2	823	5.1
Hispanic non-Black	13,710	100.0	1,608	11.7	5,118	37.3	550	4.0	5,880	42.9	553	4.0
Asian	4,985	100.0	137	2.8	1,174	23.6	31	0.6	3,439	69.0	203	4.1
American Indian/Alaskan	1,389	100.0	259	18.6	419	30.2	100	7.2	553	39.8	58	4.2
Hawaiian/Pacific Islander	267	100.0	40	14.9	75	28.1	18	6.7	126	47.0	9	3.3
White non-Black non-Hispanic	83,988	100.0	7,077	8.4	21,177	25.2	2,972	3.5	50,167	59.7	2,595	3.1
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	100.0	12,404	10.5	32,555	27.6	4,385	3.7	64,470	54.7	4,127	3.5
Spanish is only language spoken	2,467	100.0	203	8.2	1,223	49.6	54	2.2	865	35.1	121	4.9
Nativity												
U.S.-born	104,143	100.0	11,722	11.3	27,946	26.8	4,157	4.0	56,819	54.6	3,499	3.4
Foreign-born citizen	8,380	100.0	344	4.1	2,477	29.6	114	1.4	5,124	61.1	321	3.8
Foreign-born non citizen	7,885	100.0	542	6.9	3,355	42.5	167	2.1	3,392	43.0	429	5.4
Age Group												
15 to 24 years	6,299	100.0	962	15.3	2,161	34.3	257	4.1	2,717	43.1	203	3.2
25 to 34 years	20,374	100.0	3,124	15.3	6,055	29.7	952	4.7	9,588	47.1	656	3.2
35 to 44 years	21,414	100.0	2,951	13.8	6,062	28.3	1,026	4.8	10,714	50.0	662	3.1
45 to 54 years	24,658	100.0	2,837	11.5	6,902	28.0	969	3.9	12,973	52.6	978	4.0
55 to 64 years	22,036	100.0	1,838	8.3	6,355	28.8	689	3.1	12,398	56.3	757	3.4
65 years or more	25,625	100.0	897	3.5	6,244	24.4	547	2.1	16,946	66.1	992	3.9
Education												
No high school degree	14,321	100.0	2,062	14.4	4,997	34.9	597	4.2	5,951	41.6	714	5.0
High school degree	34,462	100.0	4,497	13.0	9,546	27.7	1,533	4.4	17,458	50.7	1,427	4.1
Some college	34,010	100.0	4,395	12.9	9,459	27.8	1,627	4.8	17,508	51.5	1,020	3.0
College degree	37,615	100.0	1,653	4.4	9,776	26.0	682	1.8	24,417	64.9	1,088	2.9
Employment Status												
Employed	72,580	100.0	7,203	9.9	20,786	28.6	2,697	3.7	39,618	54.6	2,276	3.1
Unemployed	6,779	100.0	1,531	22.6	2,006	29.6	414	6.1	2,608	38.5	220	3.2
Not in labor force	41,049	100.0	3,874	9.4	10,986	26.8	1,328	3.2	23,109	56.3	1,752	4.3
Household Income												
Less than \$15,000	19,541	100.0	3,517	18.0	6,080	31.1	930	4.8	8,139	41.6	876	4.5
Between \$15,000 and \$30,000	22,073	100.0	3,332	15.1	6,448	29.2	1,069	4.8	10,248	46.4	976	4.4
Between \$30,000 and \$50,000	24,787	100.0	2,670	10.8	7,151	28.8	1,161	4.7	12,948	52.2	857	3.5
Between \$50,000 and \$75,000	21,975	100.0	1,786	8.1	5,922	27.0	687	3.1	12,891	58.7	689	3.1
At least \$75,000	32,032	100.0	1,302	4.1	8,178	25.5	592	1.8	21,110	65.9	850	2.7
Homeownership												
Homeowner	79,144	100.0	4,988	6.3	20,623	26.1	2,359	3.0	48,548	61.3	2,626	3.3
Non-homeowner	41,264	100.0	7,619	18.5	13,155	31.9	2,080	5.0	16,787	40.7	1,622	3.9
Geographic Region												
Northeast	21,784	100.0	1,582	7.3	6,494	29.8	451	2.1	12,494	57.4	762	3.5
Midwest	26,900	100.0	2,609	9.7	6,865	25.5	1,109	4.1	15,340	57.0	977	3.6
South	44,920	100.0	5,641	12.6	13,356	29.7	1,883	4.2	22,446	50.0	1,594	3.5
West	26,804	100.0	2,775	10.4	7,063	26.4	996	3.7	15,055	56.2	915	3.4
Metropolitan Status												
Metropolitan Area	100,311	100.0	10,217	10.2	27,856	27.8	3,561	3.6	54,983	54.8	3,694	3.7
Inside principal city	33,636	100.0	3,982	11.8	10,064	29.9	1,196	3.6	17,040	50.7	1,355	4.0
Not inside principal city	49,548	100.0	4,218	8.5	13,377	27.0	1,566	3.2	28,602	57.7	1,785	3.6
Not identified	17,127	100.0	2,017	11.8	4,415	25.8	800	4.7	9,341	54.5	554	3.2
Not in Metropolitan Area	19,193	100.0	2,242	11.7	5,643	29.4	837	4.4	9,938	51.8	533	2.8
Not Identified	903	100.0	149	16.5	279	30.9	40	4.5	413	45.8	22	2.4

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-10 Unbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	All Unbanked Households		Types of AFS Ever Used									
			Transaction and credit products		Transaction products only		Credit products only		Never used AFS		Unknown	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	2,768	28.0	3,963	40.1	363	3.7	2,036	20.6	746	7.6
Household Family Type												
Family household	5,905	100.0	1,835	31.1	2,481	42.0	252	4.3	972	16.5	364	6.2
Female householder, no husband present	2,971	100.0	990	33.3	1,189	40.0	167	5.6	476	16.0	149	5.0
Male householder, no wife present	807	100.0	255	31.6	337	41.8	23	2.9	127	15.7	64	7.9
Married couple	2,127	100.0	590	27.7	955	44.9	62	2.9	369	17.4	151	7.1
Nonfamily household	3,960	100.0	933	23.6	1,477	37.3	110	2.8	1,059	26.7	382	9.6
Female householder	1,702	100.0	370	21.7	555	32.6	46	2.7	545	32.0	186	10.9
Male householder	2,258	100.0	563	24.9	921	40.8	64	2.8	514	22.8	195	8.7
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	3,430	100.0	960	28.0	1,349	39.3	167	4.9	639	18.6	315	9.2
Hispanic non-Black	2,762	100.0	452	16.4	1,416	51.3	82	3.0	636	23.0	176	6.4
Asian	134	100.0	3	2.3	45	33.7	-	-	77	56.9	9	7.1
American Indian/Alaskan	202	100.0	61	30.0	95	47.1	5	2.7	35	17.3	6	2.9
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,287	38.6	1,057	31.7	108	3.2	646	19.4	232	7.0
Spanish is Only Language Spoken												
Spanish is not only language spoken	8,965	100.0	2,686	30.0	3,434	38.3	350	3.9	1,820	20.3	674	7.5
Spanish is only language spoken	910	100.0	82	9.0	529	58.1	12	1.3	216	23.7	71	7.8
Nativity												
U.S.-born	7,673	100.0	2,577	33.6	2,788	36.3	313	4.1	1,440	18.8	554	7.2
Foreign-born citizen	453	100.0	49	10.7	155	34.1	12	2.6	192	42.5	46	10.1
Foreign-born non citizen	1,750	100.0	143	8.2	1,020	58.3	37	2.1	403	23.1	146	8.3
Age Group												
15 to 24 years	1,094	100.0	264	24.1	519	47.4	36	3.3	211	19.3	64	5.8
25 to 34 years	2,587	100.0	837	32.3	1,093	42.3	116	4.5	388	15.0	153	5.9
35 to 44 years	1,994	100.0	653	32.8	808	40.5	98	4.9	317	15.9	118	5.9
45 to 54 years	2,002	100.0	619	30.9	727	36.3	57	2.8	419	20.9	179	9.0
55 to 64 years	1,202	100.0	306	25.5	468	38.9	38	3.2	257	21.4	133	11.1
65 years or more	997	100.0	89	8.9	348	34.9	17	1.7	444	44.5	99	9.9
Education												
No high school degree	3,696	100.0	805	21.8	1,614	43.7	122	3.3	914	24.7	241	6.5
High school degree	3,764	100.0	1,145	30.4	1,487	39.5	163	4.3	648	17.2	321	8.5
Some college	2,002	100.0	751	37.5	742	37.1	70	3.5	323	16.1	116	5.8
College degree	413	100.0	67	16.3	120	29.0	8	1.9	151	36.5	67	16.3
Employment Status												
Employed	3,818	100.0	1,100	28.8	1,698	44.5	119	3.1	618	16.2	283	7.4
Unemployed	1,525	100.0	563	36.9	572	37.5	85	5.6	236	15.5	68	4.5
Not in labor force	4,532	100.0	1,105	24.4	1,692	37.3	158	3.5	1,182	26.1	394	8.7
Household Income												
Less than \$15,000	5,510	100.0	1,583	28.7	2,167	39.3	212	3.8	1,193	21.7	355	6.4
Between \$15,000 and \$30,000	2,581	100.0	743	28.8	1,064	41.2	84	3.3	455	17.6	234	9.1
Between \$30,000 and \$50,000	1,221	100.0	308	25.2	497	40.7	45	3.7	277	22.7	95	7.8
Between \$50,000 and \$75,000	431	100.0	105	24.4	190	44.1	18	4.1	72	16.7	46	10.7
At least \$75,000	132	100.0	30	22.6	45	33.8	4	3.0	39	29.2	15	11.4
Homeownership												
Homeowner	2,238	100.0	518	23.1	911	40.7	89	4.0	518	23.2	202	9.0
Non-homeowner	7,637	100.0	2,250	29.5	3,052	40.0	273	3.6	1,518	19.9	544	7.1
Geographic Region												
Northeast	1,537	100.0	357	23.2	673	43.8	37	2.4	376	24.5	94	6.1
Midwest	1,920	100.0	561	29.2	727	37.9	79	4.1	385	20.0	169	8.8
South	4,493	100.0	1,328	29.6	1,782	39.7	208	4.6	842	18.7	333	7.4
West	1,925	100.0	523	27.2	780	40.5	39	2.0	433	22.5	150	7.8
Metropolitan Status												
Metropolitan Area	8,029	100.0	2,194	27.3	3,257	40.6	279	3.5	1,647	20.5	652	8.1
Inside principal city	4,066	100.0	1,039	25.5	1,700	41.8	130	3.2	851	20.9	347	8.5
Not inside principal city	2,754	100.0	810	29.4	1,079	39.2	93	3.4	528	19.2	244	8.9
Not identified	1,209	100.0	345	28.6	478	39.5	56	4.6	269	22.2	61	5.1
Not in Metropolitan Area	1,764	100.0	551	31.2	680	38.5	78	4.4	370	21.0	85	4.8
Not Identified	83	100.0	24	28.9	26	31.7	6	6.7	19	22.5	8	10.2

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-11 Underbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	All Underbanked Households		Types of AFS Ever Used							
			Transaction and credit products		Transaction products only		Credit products only		Unknown	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	7,524	31.1	14,940	61.7	1,458	6.0	278	1.1
Household Family Type										
Family household	16,931	100.0	5,333	31.5	10,308	60.9	1,083	6.4	206	1.2
Female householder, no husband present	4,598	100.0	1,844	40.1	2,339	50.9	338	7.4	77	1.7
Male householder, no wife present	1,662	100.0	590	35.5	938	56.4	110	6.6	23	1.4
Married couple	10,671	100.0	2,899	27.2	7,032	65.9	635	6.0	106	1.0
Nonfamily household	7,239	100.0	2,184	30.2	4,608	63.7	375	5.2	72	1.0
Female householder	3,359	100.0	952	28.3	2,205	65.6	163	4.9	39	1.2
Male householder	3,880	100.0	1,232	31.8	2,404	61.9	212	5.5	33	0.8
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder										
Black	5,441	100.0	2,112	38.8	3,066	56.4	214	3.9	49	0.9
Hispanic non-Black	3,927	100.0	979	24.9	2,666	67.9	224	5.7	58	1.5
Asian	825	100.0	98	11.9	694	84.0	10	1.2	24	2.9
American Indian/Alaskan	372	100.0	154	41.4	184	49.4	30	8.0	4	1.2
Hawaiian/Pacific Islander	81	100.0	28	35.3	38	46.8	14	17.9	-	-
White non-Black non-Hispanic	13,551	100.0	4,149	30.6	8,293	61.2	966	7.1	143	1.1
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	23,496	100.0	7,406	31.5	14,398	61.3	1,431	6.1	261	1.1
Spanish is only language spoken	703	100.0	118	16.8	541	77.0	27	3.8	17	2.4
Nativity										
U.S.-born	20,038	100.0	6,913	34.5	11,569	57.7	1,351	6.7	204	1.0
Foreign-born citizen	1,880	100.0	245	13.0	1,570	83.5	38	2.0	28	1.5
Foreign-born non citizen	2,282	100.0	366	16.0	1,801	78.9	69	3.0	46	2.0
Age Group										
15 to 24 years	1,955	100.0	617	31.6	1,211	61.9	106	5.4	21	1.1
25 to 34 years	4,993	100.0	1,832	36.7	2,774	55.6	340	6.8	47	0.9
35 to 44 years	4,918	100.0	1,812	36.8	2,675	54.4	361	7.4	69	1.4
45 to 54 years	5,336	100.0	1,677	31.4	3,252	60.9	342	6.4	65	1.2
55 to 64 years	4,064	100.0	1,066	26.2	2,775	68.3	176	4.3	47	1.2
65 years or more	2,933	100.0	520	17.7	2,252	76.8	133	4.5	28	0.9
Education	3,505	100.0	1,060	30.3	2,181	62.2	203	5.8	61	1.7
No high school degree										
High school degree	7,638	100.0	2,709	35.5	4,301	56.3	529	6.9	99	1.3
Some college	7,676	100.0	2,734	35.6	4,329	56.4	553	7.2	60	0.8
College degree	5,380	100.0	1,021	19.0	4,128	76.7	173	3.2	58	1.1
Employment Status										
Employed	15,515	100.0	4,686	30.2	9,731	62.7	912	5.9	185	1.2
Unemployed	1,899	100.0	789	41.5	929	48.9	163	8.6	18	1.0
Not in labor force	6,786	100.0	2,049	30.2	4,280	63.1	383	5.6	74	1.1
Household Income										
Less than \$15,000	4,225	100.0	1,569	37.1	2,266	53.6	336	8.0	53	1.3
Between \$15,000 and \$30,000	5,628	100.0	2,101	37.3	3,087	54.9	365	6.5	74	1.3
Between \$30,000 and \$50,000	5,787	100.0	1,850	32.0	3,492	60.3	374	6.5	72	1.2
Between \$50,000 and \$75,000	4,142	100.0	1,213	29.3	2,669	64.4	220	5.3	40	1.0
At least \$75,000	4,418	100.0	791	17.9	3,425	77.5	163	3.7	39	0.9
Homeownership										
Homeowner	12,590	100.0	3,136	24.9	8,626	68.5	700	5.6	127	1.0
Non-homeowner	11,610	100.0	4,388	37.8	6,314	54.4	758	6.5	151	1.3
Geographic Region										
Northeast	3,908	100.0	917	23.5	2,822	72.2	118	3.0	51	1.3
Midwest	4,772	100.0	1,545	32.4	2,806	58.8	365	7.6	56	1.2
South	10,429	100.0	3,429	32.9	6,233	59.8	652	6.3	116	1.1
West	5,090	100.0	1,633	32.1	3,079	60.5	323	6.3	55	1.1
Metropolitan Status										
Metropolitan Area	20,066	100.0	6,101	30.4	12,565	62.6	1,148	5.7	251	1.3
Inside principal city	7,485	100.0	2,319	31.0	4,720	63.1	343	4.6	103	1.4
Not inside principal city	9,214	100.0	2,535	27.5	6,020	65.3	546	5.9	112	1.2
Not identified	3,367	100.0	1,247	37.0	1,825	54.2	259	7.7	36	1.1
Not in metropolitan area	3,857	100.0	1,323	34.3	2,216	57.4	296	7.7	23	0.6
Not Identified	276	100.0	100	36.1	159	57.5	14	5.0	4	1.4

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-12 Fully Banked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	All Fully Banked Households		Types of AFS Ever Used							
			Transaction and Credit Products		Transaction Products Only		Credit products only		Never used AFS	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	2,269	2.7	14,676	17.7	2,586	3.1	63,299	76.4
Household Family Type										
Family household	53,797	100.0	1,432	2.7	9,356	17.4	1,726	3.2	41,283	76.7
Female householder, no husband present	7,544	100.0	337	4.5	1,370	18.2	414	5.5	5,422	71.9
Male householder, no wife present	3,006	100.0	115	3.8	517	17.2	155	5.1	2,219	73.8
Married couple	43,247	100.0	979	2.3	7,469	17.3	1,157	2.7	33,642	77.8
Nonfamily household	28,978	100.0	834	2.9	5,306	18.3	854	2.9	21,983	75.9
Female householder	15,868	100.0	402	2.5	2,801	17.7	406	2.6	12,258	77.2
Male householder	13,110	100.0	432	3.3	2,505	19.1	448	3.4	9,725	74.2
Other	55	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder										
Black	6,672	100.0	407	6.1	1,354	20.3	379	5.7	4,531	67.9
Hispanic non-Black	6,677	100.0	169	2.5	1,027	15.4	238	3.6	5,243	78.5
Asian	3,844	100.0	36	0.9	424	11.0	21	0.6	3,362	87.5
American Indian/Alaskan	765	100.0	42	5.5	140	18.4	65	8.5	518	67.7
Hawaiian/Pacific Islander	168	100.0	6	3.4	36	21.6	3	2.1	122	72.9
White non-Black non-Hispanic	64,690	100.0	1,605	2.5	11,686	18.1	1,879	2.9	49,520	76.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	82,018	100.0	2,266	2.8	14,531	17.7	2,571	3.1	62,649	76.4
Spanish is only language spoken	812	100.0	3	0.3	145	17.8	15	1.8	650	80.0
Nativity										
U.S.-born	73,435	100.0	2,185	3.0	13,411	18.3	2,460	3.3	55,378	75.4
Foreign-born citizen	5,783	100.0	50	0.9	736	12.7	65	1.1	4,932	85.3
Foreign-born non citizen	3,612	100.0	33	0.9	529	14.6	61	1.7	2,989	82.8
Age Group										
15 to 24 years	3,129	100.0	77	2.5	432	13.8	115	3.7	2,506	80.1
25 to 34 years	12,286	100.0	442	3.6	2,156	17.5	489	4.0	9,200	74.9
35 to 44 years	13,996	100.0	475	3.4	2,567	18.3	557	4.0	10,397	74.3
45 to 54 years	16,553	100.0	539	3.3	2,894	17.5	567	3.4	12,554	75.8
55 to 64 years	16,132	100.0	456	2.8	3,065	19.0	471	2.9	12,141	75.3
65 years or more	20,733	100.0	280	1.4	3,563	17.2	388	1.9	16,502	79.6
Education										
No high school degree	6,677	100.0	193	2.9	1,176	17.6	270	4.1	5,037	75.4
High school degree	21,969	100.0	623	2.8	3,707	16.9	829	3.8	16,810	76.5
Some college	23,388	100.0	888	3.8	4,325	18.5	989	4.2	17,186	73.5
College degree	30,796	100.0	565	1.8	5,468	17.8	497	1.6	24,266	78.8
Employment Status										
Employed	51,294	100.0	1,389	2.7	9,261	18.1	1,645	3.2	39,000	76.0
Unemployed	3,218	100.0	178	5.5	502	15.6	166	5.2	2,372	73.7
Not in labor force	28,318	100.0	702	2.5	4,914	17.4	775	2.7	21,927	77.4
Household Income										
Less than \$15,000	9,299	100.0	356	3.8	1,618	17.4	379	4.1	6,945	74.7
Between \$15,000 and \$30,000	13,134	100.0	468	3.6	2,256	17.2	617	4.7	9,793	74.6
Between \$30,000 and \$50,000	17,015	100.0	505	3.0	3,111	18.3	729	4.3	12,671	74.5
Between \$50,000 and \$75,000	16,757	100.0	465	2.8	3,032	18.1	441	2.6	12,819	76.5
At least \$75,000	26,624	100.0	474	1.8	4,658	17.5	421	1.6	21,071	79.1
Homeownership										
Homeowner	61,833	100.0	1,306	2.1	10,950	17.7	1,548	2.5	48,030	77.7
Non-homeowner	20,996	100.0	963	4.6	3,726	17.7	1,038	4.9	15,269	72.7
Geographic Region										
Northeast	15,675	100.0	308	2.0	2,952	18.8	296	1.9	12,118	77.3
Midwest	19,379	100.0	492	2.5	3,282	16.9	651	3.4	14,955	77.2
South	28,772	100.0	869	3.0	5,281	18.4	1,016	3.5	21,604	75.1
West	19,005	100.0	599	3.2	3,161	16.6	623	3.3	14,622	76.9
Metropolitan Status										
Metropolitan Area	69,203	100.0	1,888	2.7	11,871	17.2	2,107	3.0	53,336	77.1
Inside principal city	21,111	100.0	624	3.0	3,591	17.0	707	3.3	16,189	76.7
Not inside principal city	36,057	100.0	848	2.4	6,217	17.2	918	2.5	28,074	77.9
Not identified	12,034	100.0	416	3.5	2,064	17.2	482	4.0	9,073	75.4
Not in Metropolitan Area	13,096	100.0	355	2.7	2,713	20.7	460	3.5	9,568	73.1
Not Identified	531	100.0	25	4.8	92	17.3	19	3.6	395	74.3

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-13 Households' Use of AFS Transaction and Credit Products in the Last Year by Demographic Characteristic

Household Characteristic	All Households		Type of AFS Used in the Last Year									
			Transaction Products Only		Transaction and Credit		Credit only		Did Not Use Any AFS in the Last Year		Unknown	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Households	120,408	100.0	22,842	19.0	4,645	3.9	2,542	2.1	85,741	71.2	4,638	3.9
Banking Status												
Unbanked	9,875	100.0	4,521	45.8	1,387	14.0	271	2.7	2,911	29.5	786	8.0
Underbanked	24,199	100.0	18,321	75.7	3,258	13.5	2,272	9.4	0	0.0	348	1.4
Fully Banked	82,830	100.0	0	0.0	0	0.0	0	0.0	82,830	100.0	0	0.0
Banked but Underbanked Status Unknown	3,504	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3,504	100.0
Household Family Type												
Family household	78,826	100.0	15,478	19.6	3,361	4.3	1,874	2.4	55,251	70.1	2,862	3.6
Female householder, no husband present	15,575	100.0	4,532	29.1	1,376	8.8	639	4.1	8,293	53.2	735	4.7
Male householder, no wife present	5,661	100.0	1,529	27.0	501	8.9	169	3.0	3,188	56.3	274	4.8
Married couple	57,591	100.0	9,417	16.4	1,485	2.6	1,066	1.9	43,769	76.0	1,854	3.2
Nonfamily household	41,479	100.0	7,336	17.7	1,282	3.1	668	1.6	30,425	73.3	1,768	4.3
Female householder	21,688	100.0	3,289	15.2	515	2.4	313	1.4	16,576	76.4	996	4.6
Male householder	19,791	100.0	4,047	20.5	768	3.9	355	1.8	13,849	70.0	773	3.9
Other	102	100.0	28	27.3	1	1.0	0	0.4	66	64.3	7	7.0
Race and Ethnicity of Householder												
Black	16,046	100.0	5,643	35.2	1,394	8.7	471	2.9	7,643	47.6	895	5.6
Hispanic non-Black	13,710	100.0	4,521	33.0	751	5.5	355	2.6	7,496	54.7	588	4.3
Asian	4,985	100.0	779	15.6	36	0.7	27	0.5	3,929	78.8	215	4.3
American Indian/Alaskan	1,389	100.0	346	24.9	103	7.4	58	4.2	818	58.9	65	4.6
Hawaiian/Pacific Islander	267	100.0	52	19.5	18	6.9	14	5.4	171	64.0	11	4.1
White non-Black non-Hispanic	83,988	100.0	11,499	13.7	2,342	2.8	1,618	1.9	65,671	78.2	2,858	3.4
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	100.0	21,756	18.4	4,511	3.8	2,502	2.1	84,665	71.8	4,507	3.8
Spanish is only language spoken	2,467	100.0	1,086	44.0	134	5.4	41	1.7	1,076	43.6	131	5.3
Nativity												
U.S.-born	104,143	100.0	18,074	17.4	4,222	4.1	2,366	2.3	75,620	72.6	3,861	3.7
Foreign-born citizen	8,380	100.0	1,852	22.1	124	1.5	67	0.8	6,000	71.6	337	4.0
Foreign-born non citizen	7,885	100.0	2,915	37.0	299	3.8	110	1.4	4,121	52.3	440	5.6
Age Group												
15 to 24 years	6,299	100.0	1,919	30.5	547	8.7	168	2.7	3,446	54.7	219	3.5
25 to 34 years	20,374	100.0	4,791	23.5	1,325	6.5	648	3.2	12,880	63.2	731	3.6
35 to 44 years	21,414	100.0	4,461	20.8	1,163	5.4	622	2.9	14,452	67.5	716	3.3
45 to 54 years	24,658	100.0	5,013	20.3	889	3.6	573	2.3	17,161	69.6	1,023	4.1
55 to 64 years	22,036	100.0	3,862	17.5	469	2.1	340	1.5	16,523	75.0	842	3.8
65 years or more	25,625	100.0	2,796	10.9	251	1.0	191	0.7	21,280	83.0	1,107	4.3
Education												
No high school degree	14,321	100.0	4,285	29.9	957	6.7	417	2.9	7,885	55.1	777	5.4
High school degree	34,462	100.0	7,208	20.9	1,820	5.3	907	2.6	22,983	66.7	1,543	4.5
Some college	34,010	100.0	6,568	19.3	1,463	4.3	934	2.7	23,885	70.2	1,159	3.4
College degree	37,615	100.0	4,781	12.7	404	1.1	283	0.8	30,988	82.4	1,159	3.1
Employment Status												
Employed	72,580	100.0	13,816	19.0	2,616	3.6	1,483	2.0	52,181	71.9	2,485	3.4
Unemployed	6,779	100.0	1,897	28.0	707	10.4	345	5.1	3,601	53.1	229	3.4
Not in labor force	41,049	100.0	7,129	17.4	1,322	3.2	714	1.7	29,959	73.0	1,924	4.7
Household Income												
Less than \$15,000	19,541	100.0	5,451	27.9	1,458	7.5	677	3.5	11,006	56.3	949	4.9
Between \$15,000 and \$30,000	22,073	100.0	5,199	23.6	1,353	6.1	643	2.9	13,818	62.6	1,060	4.8
Between \$30,000 and \$50,000	24,787	100.0	4,869	19.6	996	4.0	583	2.4	17,386	70.1	954	3.8
Between \$50,000 and \$75,000	21,975	100.0	3,410	15.5	589	2.7	371	1.7	16,862	76.7	743	3.4
At Least \$75,000	32,032	100.0	3,914	12.2	248	0.8	268	0.8	26,669	83.3	932	2.9
Homeownership												
Homeowner	79,144	100.0	11,137	14.1	1,416	1.8	1,145	1.4	62,597	79.1	2,849	3.6
Non-homeowner	41,264	100.0	11,705	28.4	3,228	7.8	1,397	3.4	23,144	56.1	1,789	4.3
Geographic Region												
Northeast	21,784	100.0	4,039	18.5	513	2.4	224	1.0	16,191	74.3	818	3.8
Midwest	26,900	100.0	4,421	16.4	855	3.2	603	2.2	19,939	74.1	1,082	4.0
South	44,920	100.0	9,684	21.6	2,309	5.1	1,163	2.6	30,046	66.9	1,718	3.8
West	26,804	100.0	4,698	17.5	968	3.6	553	2.1	19,565	73.0	1,020	3.8
Metropolitan Area												
Metropolitan Status	100,311	100.0	19,056	19.0	3,749	3.7	1,964	2.0	71,538	71.3	4,004	4.0
Inside principal city	33,636	100.0	7,653	22.8	1,582	4.7	643	1.9	22,296	66.3	1,462	4.3
Not inside principal city	49,548	100.0	8,473	17.1	1,503	3.0	874	1.8	36,795	74.3	1,903	3.8
Not identified	17,127	100.0	2,930	17.1	664	3.9	447	2.6	12,448	72.7	639	3.7
Not in Metropolitan Area	19,193	100.0	3,542	18.5	845	4.4	548	2.9	13,649	71.1	608	3.2
Not Identified	903	100.0	244	27.0	51	5.6	30	3.3	553	61.2	26	2.8

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-14 Unbanked Households' Use of AFS Transaction and Credit Products in the Last Year by Demographic Characteristic

Household Characteristic	All Unbanked Households		Type of AFS Used in the Last Year									
			Transaction Products Only		Transaction and Credit		Credit only		Did Not Use Any AFS in the Last Year		Unknown	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	4,521	45.8	1,387	14.0	271	2.7	2,911	29.5	786	8.0
Household Family Type												
Family household	5,905	100.0	2,878	48.7	988	16.7	185	3.1	1,453	24.6	400	6.8
Female householder, no husband present	2,971	100.0	1,442	48.5	489	16.5	125	4.2	749	25.2	166	5.6
Male householder, no wife present	807	100.0	383	47.5	166	20.6	11	1.4	182	22.6	64	7.9
Married couple	2,127	100.0	1,053	49.5	333	15.6	49	2.3	522	24.5	170	8.0
Nonfamily household	3,960	100.0	1,643	41.5	399	10.1	85	2.1	1,447	36.5	386	9.7
Female householder	1,702	100.0	597	35.1	166	9.8	40	2.3	708	41.6	191	11.2
Male householder	2,258	100.0	1,046	46.3	232	10.3	45	2.0	739	32.7	195	8.7
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	3,430	100.0	1,591	46.4	440	12.8	101	3.0	971	28.3	327	9.5
Hispanic non-Black	2,762	100.0	1,455	52.7	255	9.2	54	2.0	818	29.6	180	6.5
Asian	134	100.0	38	28.2	2	1.5	-	-	85	63.3	9	7.1
American Indian/Alaskan	202	100.0	97	48.1	39	19.6	6	2.7	53	26.1	7	3.5
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,338	40.2	645	19.4	110	3.3	981	29.5	256	7.7
Spanish is Only Language Spoken												
Spanish is not only language spoken	8,965	100.0	4,011	44.7	1,330	14.8	263	2.9	2,647	29.5	714	8.0
Spanish is only language spoken	910	100.0	510	56.0	56	6.2	8	0.9	264	29.0	72	7.9
Nativity												
U.S.-born	7,673	100.0	3,372	43.9	1,285	16.7	237	3.1	2,185	28.5	595	7.7
Foreign-born citizen	453	100.0	161	35.6	17	3.9	12	2.6	217	47.9	46	10.1
Foreign-born non citizen	1,750	100.0	988	56.5	85	4.8	22	1.2	510	29.1	146	8.3
Age Group												
15 to 24 years	1,094	100.0	543	49.6	146	13.3	20	1.8	317	29.0	68	6.3
25 to 34 years	2,587	100.0	1,263	48.8	462	17.8	104	4.0	594	23.0	164	6.4
35 to 44 years	1,994	100.0	986	49.5	361	18.1	61	3.1	456	22.9	130	6.5
45 to 54 years	2,002	100.0	885	44.2	276	13.8	53	2.6	607	30.3	180	9.0
55 to 64 years	1,202	100.0	560	46.6	100	8.3	18	1.5	390	32.5	133	11.1
65 years or more	997	100.0	283	28.4	42	4.3	15	1.5	547	54.9	110	11.0
Education												
No high school degree	3,696	100.0	1,730	46.8	401	10.9	103	2.8	1,208	32.7	254	6.9
High school degree	3,764	100.0	1,697	45.1	615	16.3	100	2.7	1,014	26.9	338	9.0
Some college	2,002	100.0	971	48.5	339	16.9	68	3.4	497	24.8	127	6.3
College degree	413	100.0	122	29.5	32	7.8	-	-	192	46.4	67	16.3
Employment Status												
Employed	3,818	100.0	1,972	51.6	570	14.9	89	2.3	887	23.2	301	7.9
Unemployed	1,525	100.0	677	44.4	323	21.2	69	4.5	383	25.1	73	4.8
Not in labor force	4,532	100.0	1,871	41.3	494	10.9	113	2.5	1,642	36.2	412	9.1
Household Income												
Less than \$15,000	5,510	100.0	2,513	45.6	741	13.5	174	3.2	1,707	31.0	375	6.8
Between \$15,000 and \$30,000	2,581	100.0	1,191	46.2	407	15.8	54	2.1	684	26.5	244	9.4
Between \$30,000 and \$50,000	1,221	100.0	567	46.4	155	12.7	30	2.4	371	30.4	99	8.1
Between \$50,000 and \$75,000	431	100.0	200	46.4	64	14.9	9	2.0	105	24.3	54	12.4
At least \$75,000	132	100.0	49	37.3	19	14.3	4	3.0	45	34.1	15	11.4
Homeownership												
Homeowner	2,238	100.0	955	42.7	247	11.0	64	2.8	763	34.1	210	9.4
Non-homeowner	7,637	100.0	3,566	46.7	1,140	14.9	207	2.7	2,148	28.1	576	7.5
Geographic Region												
Northeast	1,537	100.0	751	48.9	151	9.8	24	1.5	516	33.6	95	6.2
Midwest	1,920	100.0	869	45.2	257	13.4	51	2.7	560	29.2	183	9.5
South	4,493	100.0	2,017	44.9	688	15.3	164	3.7	1,274	28.4	349	7.8
West	1,925	100.0	883	45.9	290	15.1	31	1.6	560	29.1	159	8.3
Metropolitan Status												
Metropolitan Area	8,029	100.0	3,715	46.3	1,097	13.7	198	2.5	2,336	29.1	683	8.5
Inside principal city	4,066	100.0	1,897	46.7	531	13.1	95	2.3	1,184	29.1	358	8.8
Not inside principal city	2,754	100.0	1,293	47.0	395	14.3	69	2.5	738	26.8	259	9.4
Not identified	1,209	100.0	524	43.4	171	14.1	35	2.9	413	34.2	66	5.4
Not in Metropolitan Area	1,764	100.0	769	43.6	279	15.8	67	3.8	554	31.4	95	5.4
Not Identified	83	100.0	37	44.4	10	12.4	5	6.6	22	26.4	8	10.2

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table A-15 Underbanked Households' Use of AFS Transaction and Credit Products in the Last Year by Demographic Characteristic

Household Characteristic	All Underbanked Households		Type of AFS Used in the Last Year							
			Transaction Products Only		Transaction and Credit		Credit Only		Unknown	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	18,321	75.7	3,258	13.5	2,272	9.4	348	1.4
Household Family Type										
Family household	16,931	100.0	12,600	74.4	2,373	14.0	1,689	10.0	269	1.6
Female householder, no husband present	4,598	100.0	3,091	67.2	886	19.3	514	11.2	107	2.3
Male householder, no wife present	1,662	100.0	1,145	68.9	335	20.1	158	9.5	23	1.4
Married couple	10,671	100.0	8,364	78.4	1,152	10.8	1,017	9.5	138	1.3
Nonfamily household	7,239	100.0	5,693	78.6	884	12.2	583	8.0	80	1.1
Female householder	3,359	100.0	2,692	80.2	348	10.4	273	8.1	46	1.4
Male householder	3,880	100.0	3,001	77.3	536	13.8	310	8.0	34	0.9
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder										
Black	5,441	100.0	4,052	74.5	954	17.5	369	6.8	66	1.2
Hispanic non-Black	3,927	100.0	3,066	78.1	496	12.6	301	7.7	64	1.6
Asian	825	100.0	741	89.7	34	4.1	27	3.3	24	2.9
American Indian/Alaskan	372	100.0	249	66.8	64	17.1	52	14.0	7	2.0
Hawaiian/Pacific Islander	81	100.0	50	62.4	14	16.9	14	17.9	2	2.8
White non-Black non-Hispanic	13,551	100.0	10,161	75.0	1,697	12.5	1,508	11.1	185	1.4
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	23,496	100.0	17,745	75.5	3,180	13.5	2,239	9.5	331	1.4
Spanish is only language spoken	703	100.0	576	81.9	78	11.0	33	4.7	17	2.4
Nativity										
U.S.-born	20,038	100.0	14,703	73.4	2,938	14.7	2,129	10.6	268	1.3
Foreign-born citizen	1,880	100.0	1,691	90.0	106	5.6	55	2.9	28	1.5
Foreign-born non citizen	2,282	100.0	1,927	84.5	214	9.4	88	3.9	52	2.3
Age Group										
15 to 24 years	1,955	100.0	1,376	70.4	402	20.5	148	7.6	30	1.5
25 to 34 years	4,993	100.0	3,528	70.7	863	17.3	545	10.9	57	1.1
35 to 44 years	4,918	100.0	3,474	70.7	803	16.3	561	11.4	80	1.6
45 to 54 years	5,336	100.0	4,128	77.3	612	11.5	520	9.7	76	1.4
55 to 64 years	4,064	100.0	3,302	81.2	369	9.1	322	7.9	71	1.7
65 years or more	2,933	100.0	2,513	85.7	209	7.1	176	6.0	34	1.2
Education										
No high school degree	3,505	100.0	2,555	72.9	556	15.9	315	9.0	80	2.3
High school degree	7,638	100.0	5,511	72.2	1,206	15.8	807	10.6	114	1.5
Some college	7,676	100.0	5,597	72.9	1,124	14.6	866	11.3	89	1.2
College degree	5,380	100.0	4,659	86.6	372	6.9	283	5.3	65	1.2
Employment Status										
Employed	15,515	100.0	11,844	76.3	2,046	13.2	1,394	9.0	231	1.5
Unemployed	1,899	100.0	1,219	64.2	384	20.2	276	14.6	19	1.0
Not in labor force	6,786	100.0	5,258	77.5	828	12.2	602	8.9	98	1.5
Household Income										
Less than \$15,000	4,225	100.0	2,938	69.5	717	17.0	503	11.9	67	1.6
Between \$15,000 and \$30,000	5,628	100.0	4,007	71.2	946	16.8	589	10.5	86	1.5
Between \$30,000 and \$50,000	5,787	100.0	4,302	74.3	841	14.5	553	9.6	91	1.6
Between \$50,000 and \$75,000	4,142	100.0	3,210	77.5	525	12.7	362	8.7	45	1.1
At least \$75,000	4,418	100.0	3,864	87.5	229	5.2	264	6.0	60	1.4
Homeownership										
Homeowner	12,590	100.0	10,182	80.9	1,170	9.3	1,081	8.6	156	1.2
Non-homeowner	11,610	100.0	8,139	70.1	2,088	18.0	1,190	10.3	192	1.7
Geographic Region										
Northeast	3,908	100.0	3,288	84.1	362	9.3	200	5.1	58	1.5
Midwest	4,772	100.0	3,553	74.4	597	12.5	551	11.6	71	1.5
South	10,429	100.0	7,666	73.5	1,621	15.5	998	9.6	143	1.4
West	5,090	100.0	3,815	74.9	678	13.3	522	10.2	76	1.5
Metropolitan Status										
Metropolitan Area	20,066	100.0	15,341	76.5	2,652	13.2	1,765	8.8	308	1.5
Inside principal city	7,485	100.0	5,756	76.9	1,051	14.0	548	7.3	130	1.7
Not inside principal city	9,214	100.0	7,179	77.9	1,108	12.0	805	8.7	121	1.3
Not identified	3,367	100.0	2,405	71.4	493	14.6	412	12.2	57	1.7
Not in Metropolitan Area	3,857	100.0	2,773	71.9	566	14.7	482	12.5	37	1.0
Not Identified	276	100.0	207	75.1	40	14.6	25	8.9	4	1.4

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

5. State Summary Tables

Table B-1 All Households' Use of AFS by State

Geography	All Households		Ever Used An AFS						Memo Items							
			Has Ever Used		Has Never Used		Unknown		Ever Used Transaction AFS		Used Transaction AFS in the Last Year		Ever Used Credit AFS		Used Credit AFS in the Last Year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Households	120,408	100.0	51,611	42.9	65,335	54.3	3,461	2.9	47,109	39.1	28,011	23.3	17,109	14.2	7,243	6.0
Alabama	1,889	100.0	1,116	59.1	720	38.1	53	2.8	1,012	53.6	599	31.7	365	19.3	200	10.6
Alaska	276	100.0	114	41.1	152	55.1	10	3.8	102	36.8	58	21.0	49	17.6	18	6.5
Arizona	2,622	100.0	1,189	45.4	1,392	53.1	41	1.6	1,097	41.8	678	25.9	408	15.6	184	7.0
Arkansas	1,142	100.0	664	58.1	448	39.2	30	2.6	593	51.9	374	32.8	246	21.5	101	8.9
California	13,191	100.0	5,047	38.3	7,722	58.5	422	3.2	4,674	35.4	2,885	21.9	1,463	11.1	567	4.3
Colorado	1,974	100.0	843	42.7	1,096	55.5	35	1.8	735	37.3	334	16.9	346	17.5	125	6.3
Connecticut	1,365	100.0	419	30.7	916	67.1	30	2.2	377	27.6	211	15.5	124	9.1	49	3.6
Delaware	346	100.0	119	34.5	219	63.4	7	2.2	111	32.2	64	18.6	29	8.3	11	3.1
District of Columbia	281	100.0	123	43.9	148	52.6	10	3.5	120	42.5	79	28.2	23	8.3	8	2.7
Florida	7,801	100.0	3,295	42.2	4,215	54.0	291	3.7	2,984	38.3	1,844	23.6	1,026	13.2	454	5.8
Georgia	3,834	100.0	2,028	52.9	1,694	44.2	112	2.9	1,856	48.4	1,184	30.9	750	19.6	349	9.1
Hawaii	443	100.0	168	38.0	251	56.7	23	5.3	155	34.9	90	20.3	57	12.8	14	3.1
Idaho	589	100.0	254	43.0	326	55.3	10	1.6	226	38.3	119	20.2	104	17.7	47	8.0
Illinois	4,956	100.0	1,966	39.7	2,828	57.1	162	3.3	1,782	36.0	1,042	21.0	599	12.1	204	4.1
Indiana	2,560	100.0	1,046	40.8	1,457	56.9	57	2.2	931	36.4	535	20.9	359	14.0	174	6.8
Iowa	1,244	100.0	437	35.1	769	61.8	38	3.1	384	30.9	223	17.9	158	12.7	65	5.2
Kansas	1,136	100.0	496	43.6	622	54.8	18	1.6	442	38.9	261	22.9	223	19.6	106	9.3
Kentucky	1,819	100.0	851	46.8	944	51.9	25	1.4	765	42.0	457	25.1	328	18.0	143	7.9
Louisiana	1,816	100.0	935	51.5	817	45.0	64	3.5	881	48.5	579	31.9	300	16.5	103	5.7
Maine	546	100.0	239	43.8	300	55.0	7	1.3	203	37.1	101	18.5	104	19.0	41	7.5
Maryland	2,170	100.0	885	40.8	1,229	56.6	55	2.5	832	38.3	513	23.7	194	8.9	82	3.8
Massachusetts	2,614	100.0	817	31.3	1,708	65.3	89	3.4	746	28.5	412	15.8	220	8.4	85	3.3
Michigan	3,969	100.0	1,631	41.1	2,209	55.7	129	3.2	1,481	37.3	825	20.8	510	12.8	184	4.6
Minnesota	2,163	100.0	623	28.8	1,498	69.3	42	2.0	546	25.2	277	12.8	181	8.4	63	2.9
Mississippi	1,143	100.0	593	51.9	540	47.2	10	0.9	554	48.5	359	31.4	201	17.6	85	7.5
Missouri	2,490	100.0	1,190	47.8	1,251	50.3	49	2.0	1,070	43.0	611	24.5	469	18.8	163	6.5
Montana	426	100.0	198	46.5	222	52.1	6	1.4	169	39.7	91	21.3	90	21.1	41	9.7
Nebraska	734	100.0	272	37.1	444	60.5	18	2.4	240	32.7	132	18.1	88	12.0	33	4.5
Nevada	1,035	100.0	533	51.5	468	45.2	35	3.4	494	47.7	334	32.2	218	21.1	123	11.9
New Hampshire	526	100.0	162	30.8	353	67.1	11	2.1	148	28.2	66	12.6	42	7.9	13	2.5
New Jersey	3,202	100.0	1,471	45.9	1,692	52.8	40	1.2	1,423	44.4	751	23.5	257	8.0	94	2.9
New Mexico	816	100.0	383	46.9	403	49.4	30	3.7	368	45.1	228	28.0	114	14.0	50	6.2
New York	7,677	100.0	3,169	41.3	4,213	54.9	294	3.8	3,057	39.8	1,905	24.8	615	8.0	189	2.5
North Carolina	3,878	100.0	1,634	42.1	2,134	55.0	111	2.9	1,495	38.5	990	25.5	570	14.7	218	5.6
North Dakota	283	100.0	103	36.4	175	61.8	5	1.8	91	32.3	53	18.6	36	12.9	16	5.8
Ohio	4,719	100.0	2,062	43.7	2,412	51.1	244	5.2	1,829	38.8	988	20.9	823	17.4	333	7.1
Oklahoma	1,503	100.0	756	50.3	706	47.0	40	2.7	670	44.6	426	28.4	312	20.8	151	10.0
Oregon	1,522	100.0	614	40.4	871	57.2	37	2.4	545	35.8	243	16.0	235	15.5	77	5.0
Pennsylvania	5,161	100.0	2,114	40.9	2,902	56.2	146	2.8	2,004	38.8	1,055	20.4	606	11.7	237	4.6
Rhode Island	423	100.0	158	37.4	250	59.0	15	3.6	146	34.6	81	19.2	42	10.0	22	5.1
South Carolina	1,787	100.0	864	48.4	887	49.6	36	2.0	810	45.3	434	24.3	307	17.2	116	6.5
South Dakota	329	100.0	146	44.3	177	53.8	6	1.9	130	39.4	72	21.8	62	19.0	30	9.1
Tennessee	2,605	100.0	1,114	42.8	1,459	56.0	31	1.2	1,006	38.6	614	23.6	442	17.0	250	9.6
Texas	9,136	100.0	4,786	52.4	4,157	45.5	193	2.1	4,305	47.1	2,985	32.7	1,985	21.7	1,007	11.0
Utah	926	100.0	366	39.5	555	59.9	6	0.6	315	34.0	174	18.8	144	15.5	64	6.9
Vermont	269	100.0	104	38.6	160	59.5	5	1.8	97	36.1	47	17.5	25	9.3	10	3.8
Virginia	3,008	100.0	1,056	35.1	1,783	59.3	169	5.6	934	31.1	534	17.8	358	11.9	179	6.0
Washington	2,748	100.0	1,202	43.7	1,475	53.7	72	2.6	1,029	37.4	499	18.2	510	18.5	207	7.5
West Virginia	762	100.0	382	50.1	347	45.6	33	4.3	350	45.9	173	22.8	126	16.5	48	6.3
Wisconsin	2,316	100.0	770	33.2	1,496	64.6	51	2.2	695	30.0	367	15.8	218	9.4	91	3.9
Wyoming	236	100.0	107	45.2	123	52.1	6	2.7	98	41.3	55	23.3	48	20.2	19	7.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table B-2 Unbanked Households' Use of AFS by State

Geography	All Unbanked Households		Ever Used An AFS						Memo Items							
			Has Ever Used		Has Never Used		Unknown		Ever Used Transaction AFS		Used Transaction AFS in the Last Year		Ever Used Credit AFS		Used Credit AFS in the Last Year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	7,338	74.3	2,036	20.6	501	5.1	6,968	70.6	6,137	62.1	3,138	31.8	1,660	16.8
Alabama	193	100.0	162	83.9	27	14.2	4	1.9	142	74.0	122	63.5	91	47.2	58	30.2
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	200	65.9	97	32.1	6	2.0	196	64.5	192	63.1	92	30.4	71	23.4
Arkansas	141	100.0	111	78.6	18	12.7	12	8.8	102	72.5	80	56.4	38	27.3	23	16.4
California	1,030	100.0	757	73.5	213	20.7	60	5.8	743	72.1	674	65.4	227	22.0	119	11.5
Colorado	107	100.0	83	77.5	22	20.7	2	1.8	75	70.2	69	64.5	50	46.5	26	24.5
Connecticut	73	100.0	40	54.6	30	41.5	3	3.9	39	53.0	29	39.6	15	19.9	7	9.7
Delaware	23	100.0	17	73.4	4	18.8	2	7.8	17	73.4	15	65.0	5	19.9	2	9.2
District of Columbia	31	100.0	21	69.9	8	24.5	2	5.6	21	68.8	19	63.5	4	13.7	1	2.5
Florida	570	100.0	406	71.2	122	21.4	42	7.4	378	66.4	343	60.2	114	20.1	62	10.9
Georgia	442	100.0	326	73.7	91	20.7	25	5.6	302	68.3	264	59.7	149	33.7	69	15.5
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	294	78.6	56	15.1	24	6.3	271	72.4	231	61.6	102	27.3	47	12.6
Indiana	201	100.0	144	71.9	46	23.0	10	5.2	140	69.8	127	63.5	61	30.2	25	12.2
Iowa	54	100.0	43	79.8	10	17.6	1	2.7	40	74.2	32	59.1	17	32.0	7	13.2
Kansas	81	100.0	70	86.6	8	9.9	3	3.5	68	84.4	66	81.3	41	50.5	23	28.7
Kentucky	179	100.0	140	78.2	31	17.3	8	4.5	138	77.1	121	67.7	72	40.1	33	18.2
Louisiana	209	100.0	141	67.7	46	22.2	21	10.1	135	64.6	114	54.6	49	23.7	15	7.1
Maine	20	100.0	16	79.7	3	13.6	1	6.7	15	71.2	13	65.7	11	53.8	5	25.6
Maryland	123	100.0	97	79.4	18	14.7	7	5.9	95	77.5	83	67.4	20	16.0	8	6.5
Massachusetts	128	100.0	93	72.3	31	23.9	5	3.8	84	65.6	74	57.8	47	36.3	18	13.6
Michigan	307	100.0	230	75.0	64	20.7	13	4.3	223	72.7	201	65.5	103	33.7	42	13.5
Minnesota	90	100.0	54	60.5	29	32.8	6	6.6	50	55.2	41	46.3	24	27.1	13	14.7
Mississippi	173	100.0	134	77.4	35	20.0	4	2.6	120	69.6	97	56.1	63	36.6	38	22.1
Missouri	237	100.0	186	78.5	47	20.0	3	1.5	167	70.6	149	62.8	105	44.2	59	24.7
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	58	75.2	10	13.4	9	11.5	57	73.3	52	67.3	33	43.0	20	26.4
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	165	78.1	43	20.2	4	1.7	156	73.8	143	67.7	53	24.9	26	12.2
New Mexico	94	100.0	53	56.6	41	43.4	-	-	53	56.6	48	51.3	17	18.0	10	10.8
New York	740	100.0	530	71.6	177	23.9	34	4.6	514	69.4	461	62.3	174	23.4	70	9.5
North Carolina	359	100.0	251	69.9	93	26.0	15	4.1	244	67.8	208	58.0	74	20.6	41	11.5
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	269	64.9	98	23.6	48	11.6	256	61.8	216	52.2	141	34.0	69	16.7
Oklahoma	164	100.0	139	84.5	24	14.4	2	1.1	130	79.3	118	71.8	62	37.6	44	26.6
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	213	67.5	82	26.0	21	6.5	213	67.5	180	57.1	83	26.3	43	13.5
Rhode Island	30	100.0	20	68.6	8	26.4	1	5.0	20	67.1	14	47.6	7	22.9	4	13.3
South Carolina	166	100.0	133	80.1	21	12.8	12	7.1	130	78.2	110	66.2	58	34.9	14	8.4
South Dakota	15	100.0	13	87.0	1	8.5	1	4.5	12	85.0	11	78.1	7	47.7	5	32.2
Tennessee	283	100.0	264	93.3	19	6.7	-	-	259	91.5	233	82.5	133	47.2	65	23.1
Texas	1,167	100.0	914	78.3	205	17.5	48	4.1	851	73.0	755	64.7	512	43.9	319	27.4
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	113	56.9	69	34.7	17	8.4	103	51.8	89	44.6	56	28.1	39	19.8
Washington	123	100.0	93	75.8	20	16.2	10	8.0	90	73.3	73	58.9	46	37.6	34	27.9
West Virginia	72	100.0	60	82.9	11	15.2	1	1.9	54	74.8	39	54.1	35	48.7	21	28.8
Wisconsin	105	100.0	87	82.5	16	15.1	3	2.4	81	77.1	67	63.5	29	27.4	12	11.3
Wyoming	14	100.0	12	85.0	1	10.2	1	4.8	12	85.0	11	78.9	8	57.8	5	38.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table B-3 Underbanked Households' Use of AFS by State

Geography	All Underbanked Households		Ever Used An AFS		Memo Items							
					Ever Used Transaction AFS		Used Transaction AFS in the Last Year		Ever Used Credit AFS		Used Credit AFS in the Last Year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	24,199	100.0	22,711	93.9	21,874	90.4	9,011	37.2	5,583	23.1
Alabama	544	100.0	544	100.0	495	90.9	476	87.5	194	35.7	142	26.0
Alaska	56	100.0	56	100.0	52	92.9	50	88.9	27	47.9	16	28.0
Arizona	537	100.0	537	100.0	501	93.3	486	90.4	209	38.8	113	20.9
Arkansas	321	100.0	321	100.0	305	94.9	295	91.7	136	42.2	78	24.4
California	2,374	100.0	2,374	100.0	2,264	95.3	2,211	93.1	762	32.1	449	18.9
Colorado	317	100.0	317	100.0	285	89.7	265	83.7	163	51.4	99	31.2
Connecticut	208	100.0	208	100.0	192	92.5	182	87.6	69	32.9	42	20.3
Delaware	54	100.0	54	100.0	51	95.5	49	91.9	13	24.0	9	15.9
District of Columbia	63	100.0	63	100.0	62	98.5	60	95.6	12	20.0	7	11.0
Florida	1,645	100.0	1,645	100.0	1,559	94.8	1,500	91.2	536	32.6	391	23.8
Georgia	1,026	100.0	1,026	100.0	960	93.5	919	89.6	448	43.7	280	27.3
Hawaii	89	100.0	89	100.0	84	94.7	83	93.3	31	34.7	13	14.7
Idaho	112	100.0	112	100.0	101	90.7	97	86.5	59	53.1	40	35.5
Illinois	879	100.0	879	100.0	836	95.1	811	92.3	284	32.3	157	17.8
Indiana	489	100.0	489	100.0	433	88.6	408	83.4	221	45.2	149	30.5
Iowa	215	100.0	215	100.0	194	90.4	191	89.0	89	41.6	57	26.8
Kansas	223	100.0	223	100.0	205	91.8	195	87.2	111	49.6	83	37.0
Kentucky	391	100.0	391	100.0	353	90.4	336	85.8	173	44.3	110	28.2
Louisiana	495	100.0	495	100.0	475	96.0	465	94.0	164	33.2	88	17.8
Maine	104	100.0	104	100.0	91	87.4	88	84.4	51	49.2	36	34.3
Maryland	461	100.0	461	100.0	437	94.9	431	93.5	120	26.0	74	16.1
Massachusetts	369	100.0	369	100.0	350	94.9	338	91.6	108	29.4	68	18.4
Michigan	685	100.0	685	100.0	645	94.1	624	91.1	244	35.7	142	20.8
Minnesota	272	100.0	272	100.0	244	89.9	236	86.6	85	31.1	50	18.3
Mississippi	269	100.0	269	100.0	265	98.4	262	97.4	87	32.4	47	17.5
Missouri	514	100.0	514	100.0	490	95.3	462	89.8	221	42.9	104	20.2
Montana	93	100.0	93	100.0	87	93.3	78	83.0	46	49.1	35	37.6
Nebraska	130	100.0	130	100.0	116	89.0	114	87.6	45	34.2	28	21.2
Nevada	323	100.0	323	100.0	301	93.1	282	87.2	144	44.5	103	31.8
New Hampshire	66	100.0	66	100.0	63	95.4	61	92.2	17	25.8	12	17.9
New Jersey	621	100.0	621	100.0	618	99.5	608	98.0	139	22.4	69	11.1
New Mexico	193	100.0	193	100.0	186	96.3	180	93.5	65	33.9	40	20.9
New York	1,487	100.0	1,487	100.0	1,469	98.8	1,444	97.1	273	18.4	119	8.0
North Carolina	840	100.0	840	100.0	801	95.3	781	93.0	331	39.3	177	21.1
North Dakota	51	100.0	51	100.0	48	93.2	45	87.6	19	36.9	14	28.3
Ohio	912	100.0	912	100.0	819	89.8	772	84.6	449	49.3	264	29.0
Oklahoma	349	100.0	349	100.0	319	91.5	309	88.4	152	43.6	107	30.7
Oregon	219	100.0	219	100.0	203	92.9	194	88.7	96	43.9	62	28.6
Pennsylvania	931	100.0	931	100.0	894	96.1	875	94.0	337	36.2	194	20.9
Rhode Island	75	100.0	75	100.0	69	91.2	67	89.1	27	36.2	18	23.6
South Carolina	369	100.0	369	100.0	349	94.8	325	88.0	161	43.7	102	27.7
South Dakota	72	100.0	72	100.0	65	89.1	60	83.3	38	53.0	25	34.9
Tennessee	473	100.0	473	100.0	413	87.3	381	80.6	235	49.7	184	39.0
Texas	2,481	100.0	2,481	100.0	2,312	93.2	2,230	89.9	1,097	44.2	688	27.7
Utah	195	100.0	195	100.0	174	89.3	161	82.6	90	46.2	57	29.3
Vermont	47	100.0	47	100.0	44	93.2	41	87.1	14	30.0	9	19.3
Virginia	503	100.0	503	100.0	462	91.8	445	88.4	186	37.0	140	27.8
Washington	533	100.0	533	100.0	477	89.6	426	80.0	247	46.3	173	32.4
West Virginia	146	100.0	146	100.0	140	96.2	134	91.9	55	37.7	27	18.4
Wisconsin	329	100.0	329	100.0	309	93.9	300	91.1	107	32.4	79	24.0
Wyoming	50	100.0	50	100.0	46	91.6	44	89.0	25	50.8	13	26.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table B-4 Fully Banked Households' Use of AFS by State

Geography	All Fully Banked Households		Ever Used An AFS				Memo Items			
			Has Ever Used		Has Never Used		Ever Used Transaction AFS		Ever Used Credit AFS	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4	16,945	20.5	4,855	5.9
Alabama	1,099	100.0	407	37.0	692	63.0	372	33.8	80	7.3
Alaska	196	100.0	48	24.5	148	75.5	41	20.7	17	8.6
Arizona	1,734	100.0	440	25.4	1,294	74.6	388	22.4	102	5.9
Arkansas	658	100.0	227	34.6	430	65.4	182	27.6	72	11.0
California	9,355	100.0	1,846	19.7	7,509	80.3	1,605	17.2	468	5.0
Colorado	1,510	100.0	436	28.9	1,074	71.1	369	24.5	133	8.8
Connecticut	1,056	100.0	170	16.1	886	83.9	145	13.7	41	3.9
Delaware	262	100.0	48	18.1	215	81.9	42	16.0	11	4.3
District of Columbia	180	100.0	39	21.9	140	78.1	37	20.5	7	3.8
Florida	5,309	100.0	1,216	22.9	4,093	77.1	1,030	19.4	365	6.9
Georgia	2,248	100.0	645	28.7	1,602	71.3	565	25.1	148	6.6
Hawaii	313	100.0	67	21.3	246	78.7	59	19.0	21	6.5
Idaho	432	100.0	114	26.3	318	73.7	99	22.9	28	6.4
Illinois	3,546	100.0	775	21.8	2,772	78.2	657	18.5	209	5.9
Indiana	1,817	100.0	407	22.4	1,411	77.6	352	19.4	77	4.3
Iowa	932	100.0	173	18.5	760	81.5	144	15.4	51	5.5
Kansas	814	100.0	199	24.5	614	75.5	167	20.5	70	8.6
Kentucky	1,225	100.0	312	25.5	913	74.5	266	21.7	83	6.8
Louisiana	1,066	100.0	295	27.7	771	72.3	272	25.5	83	7.8
Maine	413	100.0	115	27.9	297	72.1	94	22.9	41	10.0
Maryland	1,528	100.0	316	20.7	1,211	79.3	294	19.2	49	3.2
Massachusetts	2,029	100.0	351	17.3	1,678	82.7	308	15.2	65	3.2
Michigan	2,824	100.0	678	24.0	2,146	76.0	580	20.5	154	5.5
Minnesota	1,763	100.0	295	16.7	1,469	83.3	252	14.3	70	4.0
Mississippi	696	100.0	191	27.4	505	72.6	169	24.3	50	7.2
Missouri	1,681	100.0	477	28.4	1,204	71.6	403	24.0	141	8.4
Montana	303	100.0	85	28.0	218	72.0	65	21.4	30	9.8
Nebraska	559	100.0	119	21.4	440	78.6	103	18.4	35	6.2
Nevada	600	100.0	143	23.8	457	76.2	128	21.3	41	6.9
New Hampshire	439	100.0	88	20.0	351	80.0	77	17.5	21	4.9
New Jersey	2,297	100.0	648	28.2	1,649	71.8	612	26.6	65	2.8
New Mexico	494	100.0	132	26.7	362	73.3	124	25.2	27	5.5
New York	5,159	100.0	1,122	21.8	4,037	78.2	1,043	20.2	169	3.3
North Carolina	2,579	100.0	538	20.9	2,041	79.1	447	17.3	166	6.4
North Dakota	210	100.0	41	19.5	169	80.5	34	16.1	12	5.9
Ohio	3,172	100.0	857	27.0	2,315	73.0	730	23.0	229	7.2
Oklahoma	935	100.0	253	27.0	683	73.0	205	21.9	93	9.9
Oregon	1,195	100.0	328	27.4	867	72.6	279	23.3	97	8.1
Pennsylvania	3,771	100.0	951	25.2	2,820	74.8	879	23.3	186	4.9
Rhode Island	304	100.0	62	20.4	242	79.6	57	18.8	8	2.7
South Carolina	1,219	100.0	353	29.0	865	71.0	321	26.4	85	7.0
South Dakota	236	100.0	60	25.4	176	74.6	52	22.2	16	6.9
Tennessee	1,818	100.0	378	20.8	1,440	79.2	334	18.4	74	4.0
Texas	5,309	100.0	1,356	25.5	3,952	74.5	1,107	20.9	376	7.1
Utah	694	100.0	143	20.6	551	79.4	120	17.3	35	5.1
Vermont	207	100.0	49	23.6	158	76.4	46	22.1	8	3.8
Virginia	2,138	100.0	424	19.8	1,714	80.2	361	16.9	109	5.1
Washington	2,012	100.0	557	27.7	1,455	72.3	443	22.0	210	10.5
West Virginia	505	100.0	169	33.4	336	66.6	148	29.4	34	6.8
Wisconsin	1,823	100.0	343	18.8	1,480	81.2	299	16.4	77	4.2
Wyoming	167	100.0	45	27.0	122	73.0	40	24.1	14	8.7

Notes:

Figures do not always reconcile to totals because of rounding.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Table B-5 Timing of Households' Use of AFS by State

Geography	All Households		AFS Use ^a										Memo Item		
			In Last 30 Days ^b		In the Last 2-12 months		Not in the Last 12 Months		Never Used		Unknown		AFS Use in the Last year		
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)
All Households	120,408	100.0	14,470	12.0	16,139	13.4	21,002	17.4	65,335	54.3	3,461	2.9	30,609	25.4	
Alabama	1,889	100.0	236	12.5	433	22.9	446	23.6	720	38.1	53	2.8	670	35.5	
Alaska	276	100.0	24	8.7	40	14.5	49	17.9	152	55.1	10	3.8	64	23.2	
Arizona	2,622	100.0	326	12.4	408	15.5	456	17.4	1,392	53.1	41	1.6	734	28.0	
Arkansas	1,142	100.0	187	16.4	220	19.3	257	22.5	448	39.2	30	2.6	407	35.7	
California	13,191	100.0	1,717	13.0	1,339	10.2	1,991	15.1	7,722	58.5	422	3.2	3,056	23.2	
Colorado	1,974	100.0	165	8.4	225	11.4	453	22.9	1,096	55.5	35	1.8	390	19.8	
Connecticut	1,365	100.0	94	6.9	144	10.6	181	13.2	916	67.1	30	2.2	238	17.4	
Delaware	346	100.0	31	9.1	37	10.8	50	14.6	219	63.4	7	2.2	69	19.9	
District of Columbia	281	100.0	44	15.7	38	13.5	41	14.7	148	52.6	10	3.5	82	29.2	
Florida	7,801	100.0	885	11.3	1,122	14.4	1,288	16.5	4,215	54.0	291	3.7	2,007	25.7	
Georgia	3,834	100.0	655	17.1	657	17.1	716	18.7	1,694	44.2	112	2.9	1,312	34.2	
Hawaii	443	100.0	33	7.5	63	14.2	72	16.3	251	56.7	23	5.3	96	21.7	
Idaho	589	100.0	64	10.9	70	11.8	120	20.3	326	55.3	10	1.6	134	22.7	
Illinois	4,956	100.0	509	10.3	615	12.4	842	17.0	2,828	57.1	162	3.3	1,124	22.7	
Indiana	2,560	100.0	278	10.9	338	13.2	429	16.8	1,457	56.9	57	2.2	616	24.1	
Iowa	1,244	100.0	117	9.4	133	10.7	187	15.0	769	61.8	38	3.1	250	20.1	
Kansas	1,136	100.0	158	13.9	134	11.8	203	17.9	622	54.8	18	1.6	292	25.7	
Kentucky	1,819	100.0	238	13.1	274	15.1	339	18.6	944	51.9	25	1.4	512	28.2	
Louisiana	1,816	100.0	306	16.8	309	17.0	320	17.6	817	45.0	64	3.5	615	33.9	
Maine	546	100.0	45	8.2	74	13.5	121	22.1	300	55.0	7	1.3	119	21.7	
Maryland	2,170	100.0	245	11.3	298	13.8	342	15.8	1,229	56.6	55	2.5	543	25.0	
Massachusetts	2,614	100.0	201	7.7	247	9.4	370	14.2	1,708	65.3	89	3.4	447	17.1	
Michigan	3,969	100.0	385	9.7	500	12.6	745	18.8	2,209	55.7	129	3.2	886	22.3	
Minnesota	2,163	100.0	118	5.5	199	9.2	306	14.1	1,498	69.3	42	2.0	317	14.7	
Mississippi	1,143	100.0	173	15.2	203	17.7	217	19.0	540	47.2	10	0.9	376	32.9	
Missouri	2,490	100.0	300	12.0	379	15.2	511	20.5	1,251	50.3	49	2.0	679	27.3	
Montana	426	100.0	46	10.8	62	14.6	90	21.0	222	52.1	6	1.4	108	25.4	
Nebraska	734	100.0	67	9.1	83	11.3	122	16.7	444	60.5	18	2.4	150	20.4	
Nevada	1,035	100.0	185	17.9	190	18.4	158	15.2	468	45.2	35	3.4	375	36.2	
New Hampshire	526	100.0	22	4.3	49	9.3	90	17.2	353	67.1	11	2.1	72	13.6	
New Jersey	3,202	100.0	341	10.7	432	13.5	698	21.8	1,692	52.8	40	1.2	773	24.1	
New Mexico	816	100.0	135	16.5	106	13.0	142	17.4	403	49.4	30	3.7	241	29.5	
New York	7,677	100.0	884	11.5	1,068	13.9	1,217	15.9	4,213	54.9	294	3.8	1,952	25.4	
North Carolina	3,878	100.0	456	11.8	597	15.4	581	15.0	2,134	55.0	111	2.9	1,053	27.1	
North Dakota	283	100.0	26	9.1	33	11.8	44	15.5	175	61.8	5	1.8	59	20.9	
Ohio	4,719	100.0	521	11.0	610	12.9	931	19.7	2,412	51.1	244	5.2	1,131	24.0	
Oklahoma	1,503	100.0	214	14.3	261	17.4	281	18.7	706	47.0	40	2.7	475	31.6	
Oregon	1,522	100.0	140	9.2	130	8.6	344	22.6	871	57.2	37	2.4	271	17.8	
Pennsylvania	5,161	100.0	501	9.7	614	11.9	999	19.3	2,902	56.2	146	2.8	1,115	21.6	
Rhode Island	423	100.0	43	10.2	47	11.0	68	16.2	250	59.0	15	3.6	90	21.2	
South Carolina	1,787	100.0	233	13.1	245	13.7	386	21.6	887	49.6	36	2.0	478	26.8	
South Dakota	329	100.0	40	12.0	45	13.5	62	18.8	177	53.8	6	1.9	84	25.6	
Tennessee	2,605	100.0	314	12.1	400	15.4	400	15.3	1,459	56.0	31	1.2	714	27.4	
Texas	9,136	100.0	1,834	20.1	1,459	16.0	1,493	16.3	4,157	45.5	193	2.1	3,293	36.0	
Utah	926	100.0	80	8.6	132	14.2	154	16.7	555	59.9	6	0.6	211	22.8	
Vermont	269	100.0	19	7.0	34	12.7	51	18.9	160	59.5	5	1.8	53	19.8	
Virginia	3,008	100.0	307	10.2	295	9.8	453	15.1	1,783	59.3	169	5.6	602	20.0	
Washington	2,748	100.0	242	8.8	373	13.6	586	21.3	1,475	53.7	72	2.6	615	22.4	
West Virginia	762	100.0	65	8.5	130	17.0	188	24.6	347	45.6	33	4.3	195	25.5	
Wisconsin	2,316	100.0	187	8.1	216	9.3	367	15.9	1,496	64.6	51	2.2	402	17.4	
Wyoming	236	100.0	32	13.6	28	12.1	46	19.5	123	52.1	6	2.7	60	25.6	

Notes:

Figures do not always reconcile to totals because of rounding.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Table B-6 Timing of Unbanked Households' Use of AFS by State

Geography	All Unbanked Households		AFS Use ^a								Memo Item			
			In Last 30 Days ^b		In the Last 2-12 months		Not in the Last 12 Months		Never Used		Unknown		AFS Use in the Last year	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	4,490	45.5	1,920	19.4	929	9.4	2,036	20.6	501	5.1	6,410	64.9
Alabama	193	100.0	96	49.7	30	15.5	36	18.8	27	14.2	4	1.9	125	65.1
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	122	40.3	74	24.3	4	1.4	97	32.1	6	2.0	196	64.5
Arkansas	141	100.0	57	40.2	29	20.8	25	17.5	18	12.7	12	8.8	86	61.0
California	1,030	100.0	557	54.1	125	12.1	76	7.3	213	20.7	60	5.8	682	66.2
Colorado	107	100.0	56	52.9	16	15.4	10	9.2	22	20.7	2	1.8	73	68.3
Connecticut	73	100.0	17	23.9	13	17.4	10	13.3	30	41.5	3	3.9	30	41.3
Delaware	23	100.0	11	45.6	4	19.4	2	8.4	4	18.8	2	7.8	15	65.0
District of Columbia	31	100.0	15	48.2	5	15.3	2	6.4	8	24.5	2	5.6	19	63.5
Florida	570	100.0	261	45.7	102	17.8	44	7.7	122	21.4	42	7.4	362	63.5
Georgia	442	100.0	184	41.7	101	22.9	41	9.2	91	20.7	25	5.6	285	64.6
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	161	43.1	83	22.2	50	13.4	56	15.1	24	6.3	244	65.3
Indiana	201	100.0	105	52.4	22	11.1	17	8.4	46	23.0	10	5.2	127	63.5
Iowa	54	100.0	25	45.2	11	19.8	8	14.7	10	17.6	1	2.7	35	65.0
Kansas	81	100.0	57	70.8	12	14.4	1	1.4	8	9.9	3	3.5	69	85.2
Kentucky	179	100.0	82	45.6	40	22.1	19	10.5	31	17.3	8	4.5	121	67.7
Louisiana	209	100.0	69	33.2	51	24.6	21	10.0	46	22.2	21	10.1	120	57.7
Maine	20	100.0	8	39.1	7	32.3	2	8.3	3	13.6	1	6.7	15	71.4
Maryland	123	100.0	59	48.5	23	18.9	15	12.0	18	14.7	7	5.9	83	67.4
Massachusetts	128	100.0	53	40.9	26	20.2	14	11.1	31	23.9	5	3.8	79	61.2
Michigan	307	100.0	125	40.8	76	24.7	29	9.5	64	20.7	13	4.3	201	65.5
Minnesota	90	100.0	31	34.6	14	15.9	9	10.0	29	32.8	6	6.6	45	50.5
Mississippi	173	100.0	71	41.1	36	20.7	27	15.6	35	20.0	4	2.6	107	61.8
Missouri	237	100.0	102	43.2	63	26.4	21	8.9	47	20.0	3	1.5	165	69.6
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	42	54.6	10	12.7	6	7.9	10	13.4	9	11.5	52	67.3
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	117	55.3	35	16.6	13	6.2	43	20.2	4	1.7	152	71.9
New Mexico	94	100.0	43	45.4	6	5.9	5	5.3	41	43.4	-	-	48	51.3
New York	740	100.0	311	42.0	154	20.8	65	8.7	177	23.9	34	4.6	465	62.8
North Carolina	359	100.0	149	41.4	64	17.8	39	10.7	93	26.0	15	4.1	213	59.2
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	151	36.5	68	16.5	49	11.9	98	23.6	48	11.6	219	52.9
Oklahoma	164	100.0	81	49.6	45	27.4	12	7.5	24	14.4	2	1.1	126	77.0
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	102	32.2	82	26.1	29	9.2	82	26.0	21	6.5	184	58.3
Rhode Island	30	100.0	11	37.1	4	12.0	6	19.5	8	26.4	1	5.0	15	49.1
South Carolina	166	100.0	55	32.9	55	33.3	23	14.0	21	12.8	12	7.1	110	66.2
South Dakota	15	100.0	10	65.9	2	14.5	1	6.6	1	8.5	1	4.5	12	80.4
Tennessee	283	100.0	169	59.8	73	25.7	22	7.8	19	6.7	-	-	242	85.5
Texas	1,167	100.0	615	52.7	198	16.9	101	8.7	205	17.5	48	4.1	813	69.6
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	63	31.7	36	18.0	14	7.1	69	34.7	17	8.4	99	49.7
Washington	123	100.0	52	42.1	31	25.0	11	8.8	20	16.2	10	8.0	83	67.0
West Virginia	72	100.0	24	33.0	25	33.9	12	16.0	11	15.2	1	1.9	48	66.9
Wisconsin	105	100.0	50	47.8	23	21.5	14	13.2	16	15.1	3	2.4	73	69.3
Wyoming	14	100.0	8	57.7	3	21.2	1	6.1	1	10.2	1	4.8	11	78.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Table B-7 Timing of Underbanked Households' Use of AFS by State

Geography	All Underbanked Households		AFS Use ^a			
			In the Last 30 Days ^b		In the Last 2-12 Months	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	9,981	41.2	14,219	58.8
Alabama	544	100.0	141	25.9	404	74.1
Alaska	56	100.0	19	34.3	37	65.7
Arizona	537	100.0	204	37.9	334	62.1
Arkansas	321	100.0	131	40.7	191	59.3
California	2,374	100.0	1,160	48.9	1,214	51.1
Colorado	317	100.0	109	34.3	208	65.7
Connecticut	208	100.0	77	36.8	131	63.2
Delaware	54	100.0	21	38.9	33	61.1
District of Columbia	63	100.0	29	46.9	33	53.1
Florida	1,645	100.0	625	38.0	1,020	62.0
Georgia	1,026	100.0	471	45.9	556	54.1
Hawaii	89	100.0	30	33.6	59	66.4
Idaho	112	100.0	46	40.9	66	59.1
Illinois	879	100.0	347	39.5	532	60.5
Indiana	489	100.0	173	35.3	316	64.7
Iowa	215	100.0	93	43.2	122	56.8
Kansas	223	100.0	101	45.1	123	54.9
Kentucky	391	100.0	156	40.0	234	60.0
Louisiana	495	100.0	237	47.8	258	52.2
Maine	104	100.0	37	35.3	67	64.7
Maryland	461	100.0	185	40.2	275	59.8
Massachusetts	369	100.0	148	40.1	221	59.9
Michigan	685	100.0	260	38.0	425	62.0
Minnesota	272	100.0	87	32.0	185	68.0
Mississippi	269	100.0	102	38.0	167	62.0
Missouri	514	100.0	197	38.4	317	61.6
Montana	93	100.0	35	37.5	58	62.5
Nebraska	130	100.0	56	43.0	74	57.0
Nevada	323	100.0	143	44.2	180	55.8
New Hampshire	66	100.0	18	26.9	48	73.1
New Jersey	621	100.0	224	36.1	396	63.9
New Mexico	193	100.0	92	47.9	100	52.1
New York	1,487	100.0	573	38.5	914	61.5
North Carolina	840	100.0	307	36.6	533	63.4
North Dakota	51	100.0	20	39.2	31	60.8
Ohio	912	100.0	370	40.6	542	59.4
Oklahoma	349	100.0	133	38.1	216	61.9
Oregon	219	100.0	99	45.1	120	54.9
Pennsylvania	931	100.0	399	42.9	532	57.1
Rhode Island	75	100.0	32	42.7	43	57.3
South Carolina	369	100.0	179	48.5	190	51.5
South Dakota	72	100.0	30	41.4	42	58.6
Tennessee	473	100.0	145	30.7	327	69.3
Texas	2,481	100.0	1,219	49.1	1,262	50.9
Utah	195	100.0	71	36.4	124	63.6
Vermont	47	100.0	15	31.7	32	68.3
Virginia	503	100.0	244	48.5	259	51.5
Washington	533	100.0	190	35.7	342	64.3
West Virginia	146	100.0	41	27.9	105	72.1
Wisconsin	329	100.0	136	41.4	193	58.6
Wyoming	50	100.0	24	48.6	26	51.4

Notes:

Figures do not always reconcile to totals because of rounding.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Table B-8 Timing of Fully Banked Households' Use of AFS by State

Geography	All Fully Banked Households		AFS Use			
			Not in the Last 12 Months		Never Used	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4
Alabama	1,099	100.0	407	37.0	692	63.0
Alaska	196	100.0	48	24.5	148	75.5
Arizona	1,734	100.0	440	25.4	1,294	74.6
Arkansas	658	100.0	227	34.6	430	65.4
California	9,355	100.0	1,846	19.7	7,509	80.3
Colorado	1,510	100.0	436	28.9	1,074	71.1
Connecticut	1,056	100.0	170	16.1	886	83.9
Delaware	262	100.0	48	18.1	215	81.9
District of Columbia	180	100.0	39	21.9	140	78.1
Florida	5,309	100.0	1,216	22.9	4,093	77.1
Georgia	2,248	100.0	645	28.7	1,602	71.3
Hawaii	313	100.0	67	21.3	246	78.7
Idaho	432	100.0	114	26.3	318	73.7
Illinois	3,546	100.0	775	21.8	2,772	78.2
Indiana	1,817	100.0	407	22.4	1,411	77.6
Iowa	932	100.0	173	18.5	760	81.5
Kansas	814	100.0	199	24.5	614	75.5
Kentucky	1,225	100.0	312	25.5	913	74.5
Louisiana	1,066	100.0	295	27.7	771	72.3
Maine	413	100.0	115	27.9	297	72.1
Maryland	1,528	100.0	316	20.7	1,211	79.3
Massachusetts	2,029	100.0	351	17.3	1,678	82.7
Michigan	2,824	100.0	678	24.0	2,146	76.0
Minnesota	1,763	100.0	295	16.7	1,469	83.3
Mississippi	696	100.0	191	27.4	505	72.6
Missouri	1,681	100.0	477	28.4	1,204	71.6
Montana	303	100.0	85	28.0	218	72.0
Nebraska	559	100.0	119	21.4	440	78.6
Nevada	600	100.0	143	23.8	457	76.2
New Hampshire	439	100.0	88	20.0	351	80.0
New Jersey	2,297	100.0	648	28.2	1,649	71.8
New Mexico	494	100.0	132	26.7	362	73.3
New York	5,159	100.0	1,122	21.8	4,037	78.2
North Carolina	2,579	100.0	538	20.9	2,041	79.1
North Dakota	210	100.0	41	19.5	169	80.5
Ohio	3,172	100.0	857	27.0	2,315	73.0
Oklahoma	935	100.0	253	27.0	683	73.0
Oregon	1,195	100.0	328	27.4	867	72.6
Pennsylvania	3,771	100.0	951	25.2	2,820	74.8
Rhode Island	304	100.0	62	20.4	242	79.6
South Carolina	1,219	100.0	353	29.0	865	71.0
South Dakota	236	100.0	60	25.4	176	74.6
Tennessee	1,818	100.0	378	20.8	1,440	79.2
Texas	5,309	100.0	1,356	25.5	3,952	74.5
Utah	694	100.0	143	20.6	551	79.4
Vermont	207	100.0	49	23.6	158	76.4
Virginia	2,138	100.0	424	19.8	1,714	80.2
Washington	2,012	100.0	557	27.7	1,455	72.3
West Virginia	505	100.0	169	33.4	336	66.6
Wisconsin	1,823	100.0	343	18.8	1,480	81.2
Wyoming	167	100.0	45	27.0	122	73.0

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-9 Timing of Households' Use of Non-Bank Money Orders by State

Geography	Timing of Non-Bank Money Order Use ^a												Memo Items			
	All U.S. Households		In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Money Order Use in the Last Year		Ever Used Non-Bank Money Order	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	9,952	8.3	12,127	10.1	17,592	14.6	77,817	64.6	2,920	2.4	22,079	18.3	39,671	32.9
Alabama	1,889	100.0	186	9.9	324	17.2	344	18.2	1,003	53.1	31	1.6	511	27.0	855	45.3
Alaska	276	100.0	16	5.7	27	9.8	42	15.4	182	65.8	9	3.3	43	15.6	85	30.9
Arizona	2,622	100.0	244	9.3	292	11.1	407	15.5	1,638	62.5	41	1.6	536	20.4	943	36.0
Arkansas	1,142	100.0	144	12.6	154	13.5	182	15.9	637	55.8	25	2.2	299	26.1	480	42.1
California	13,191	100.0	1,087	8.2	913	6.9	1,600	12.1	9,252	70.1	339	2.6	2,000	15.2	3,600	27.3
Colorado	1,974	100.0	96	4.9	160	8.1	367	18.6	1,317	66.7	33	1.7	256	13.0	623	31.6
Connecticut	1,365	100.0	54	4.0	97	7.1	155	11.4	1,040	76.2	19	1.4	151	11.1	306	22.4
Delaware	346	100.0	23	6.6	33	9.7	46	13.2	236	68.4	7	2.1	56	16.3	102	29.5
District of Columbia	281	100.0	37	13.0	30	10.7	38	13.4	167	59.6	9	3.3	67	23.8	104	37.2
Florida	7,801	100.0	579	7.4	849	10.9	1,079	13.8	5,047	64.7	247	3.2	1,428	18.3	2,507	32.1
Georgia	3,834	100.0	519	13.5	487	12.7	665	17.3	2,066	53.9	96	2.5	1,007	26.3	1,672	43.6
Hawaii	443	100.0	15	3.5	43	9.8	76	17.3	291	65.7	17	3.8	59	13.3	135	30.5
Idaho	589	100.0	29	4.9	53	8.9	112	19.1	390	66.1	6	1.0	81	13.8	194	32.9
Illinois	4,956	100.0	316	6.4	457	9.2	650	13.1	3,387	68.3	147	3.0	772	15.6	1,422	28.7
Indiana	2,560	100.0	198	7.7	240	9.4	365	14.3	1,694	66.2	62	2.4	438	17.1	804	31.4
Iowa	1,244	100.0	77	6.2	79	6.4	149	12.0	909	73.1	30	2.4	156	12.5	305	24.5
Kansas	1,136	100.0	104	9.2	98	8.7	163	14.3	759	66.8	11	1.0	203	17.8	366	32.2
Kentucky	1,819	100.0	177	9.7	201	11.0	297	16.3	1,127	61.9	18	1.0	378	20.8	675	37.1
Louisiana	1,816	100.0	254	14.0	246	13.5	271	14.9	999	55.0	46	2.5	500	27.5	771	42.5
Maine	546	100.0	25	4.6	45	8.2	93	17.1	376	68.9	7	1.3	70	12.8	163	29.9
Maryland	2,170	100.0	166	7.6	270	12.4	293	13.5	1,399	64.5	42	2.0	436	20.1	729	33.6
Massachusetts	2,614	100.0	146	5.6	165	6.3	285	10.9	1,950	74.6	68	2.6	312	11.9	596	22.8
Michigan	3,969	100.0	281	7.1	365	9.2	580	14.6	2,625	66.1	117	3.0	646	16.3	1,226	30.9
Minnesota	2,163	100.0	76	3.5	113	5.2	253	11.7	1,692	78.2	29	1.4	189	8.7	442	20.4
Mississippi	1,143	100.0	129	11.3	162	14.2	191	16.7	651	56.9	10	0.9	292	25.5	482	42.2
Missouri	2,490	100.0	201	8.1	314	12.6	410	16.5	1,516	60.9	48	1.9	516	20.7	926	37.2
Montana	426	100.0	28	6.6	39	9.1	74	17.4	280	65.8	5	1.1	67	15.7	141	33.1
Nebraska	734	100.0	39	5.3	60	8.1	87	11.8	536	73.1	12	1.6	99	13.4	186	25.3
Nevada	1,035	100.0	127	12.3	131	12.7	143	13.8	604	58.3	30	2.9	259	25.0	402	38.8
New Hampshire	526	100.0	12	2.3	33	6.3	78	14.9	394	74.9	8	1.5	46	8.7	124	23.6
New Jersey	3,202	100.0	232	7.3	346	10.8	618	19.3	1,962	61.3	44	1.4	578	18.1	1,196	37.4
New Mexico	816	100.0	86	10.5	90	11.1	133	16.3	485	59.5	21	2.6	176	21.6	309	37.9
New York	7,677	100.0	605	7.9	906	11.8	1,074	14.0	4,838	63.0	254	3.3	1,511	19.7	2,586	33.7
North Carolina	3,878	100.0	324	8.4	469	12.1	492	12.7	2,510	64.7	83	2.1	793	20.4	1,286	33.1
North Dakota	283	100.0	16	5.8	21	7.3	33	11.5	209	73.9	4	1.5	37	13.1	70	24.6
Ohio	4,719	100.0	365	7.7	452	9.6	819	17.3	2,880	61.0	203	4.3	817	17.3	1,635	34.7
Oklahoma	1,503	100.0	145	9.7	218	14.5	215	14.3	884	58.8	40	2.7	363	24.2	579	38.5
Oregon	1,522	100.0	105	6.9	95	6.2	263	17.3	1,030	67.6	29	1.9	200	13.2	463	30.4
Pennsylvania	5,161	100.0	408	7.9	479	9.3	842	16.3	3,306	64.1	126	2.5	886	17.2	1,728	33.5
Rhode Island	423	100.0	30	7.0	33	7.9	61	14.5	286	67.6	13	3.0	63	14.9	125	29.5
South Carolina	1,787	100.0	179	10.0	193	10.8	341	19.1	1,049	58.7	26	1.4	371	20.8	712	39.9
South Dakota	329	100.0	23	7.0	27	8.3	49	15.0	227	68.8	3	1.0	50	15.3	100	30.3
Tennessee	2,605	100.0	167	6.4	334	12.8	358	13.7	1,729	66.4	17	0.7	501	19.2	859	33.0
Texas	9,136	100.0	1,276	14.0	1,133	12.4	1,301	14.2	5,229	57.2	197	2.2	2,409	26.4	3,710	40.6
Utah	926	100.0	53	5.8	80	8.6	125	13.5	664	71.7	4	0.4	133	14.4	258	27.9
Vermont	269	100.0	11	4.0	23	8.6	45	16.8	187	69.3	4	1.3	34	12.6	79	29.4
Virginia	3,008	100.0	230	7.6	205	6.8	360	12.0	2,067	68.7	146	4.8	435	14.5	795	26.4
Washington	2,748	100.0	135	4.9	249	9.1	481	17.5	1,821	66.3	63	2.3	384	14.0	865	31.5
West Virginia	762	100.0	49	6.4	90	11.8	172	22.6	420	55.1	32	4.2	139	18.2	311	40.7
Wisconsin	2,316	100.0	103	4.4	179	7.7	273	11.8	1,725	74.5	37	1.6	282	12.2	555	24.0
Wyoming	236	100.0	21	9.0	23	9.8	39	16.4	148	62.5	5	2.3	44	18.8	83	35.2

Notes:
 Figures do not always reconcile to totals because of rounding.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-10 Timing of Unbanked Households' Use of Non-Bank Money Orders by State

Geography	All Unbanked Households		Timing of Non-Bank Money Order Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Money Order Use in the Last Year		Ever Used Non-Bank Money Order	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	3,166	32.1	1,679	17.0	968	9.8	3,516	35.6	546	5.5	4,845	49.1	5,813	58.9
Alabama	193	100.0	73	37.8	27	14.1	11	5.6	78	40.6	4	1.9	100	51.9	111	57.5
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	102	33.6	42	13.7	13	4.3	137	45.2	10	3.2	144	47.3	157	51.6
Arkansas	141	100.0	39	27.7	30	21.1	18	12.6	45	32.2	9	6.4	69	48.8	87	61.4
California	1,030	100.0	429	41.7	102	9.9	98	9.5	337	32.8	63	6.1	532	51.6	629	61.1
Colorado	107	100.0	39	36.8	12	11.0	6	5.7	45	42.4	4	4.1	51	47.7	57	53.5
Connecticut	73	100.0	7	9.8	6	8.4	14	19.5	44	60.7	1	1.6	13	18.2	27	37.7
Delaware	23	100.0	6	27.6	6	24.7	2	7.6	7	31.9	2	8.2	12	52.3	14	59.9
District of Columbia	31	100.0	12	40.7	3	11.1	2	6.8	11	35.8	2	5.6	16	51.9	18	58.6
Florida	570	100.0	163	28.5	85	14.9	47	8.3	226	39.6	49	8.7	248	43.4	295	51.8
Georgia	442	100.0	150	33.9	71	16.1	51	11.5	147	33.1	24	5.4	221	50.0	272	61.5
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	99	26.5	83	22.1	39	10.4	116	30.9	38	10.1	182	48.5	221	58.9
Indiana	201	100.0	67	33.4	31	15.3	20	10.0	67	33.6	16	7.8	98	48.7	118	58.6
Iowa	54	100.0	17	30.9	5	10.1	8	14.8	21	38.9	3	5.2	22	41.0	30	55.8
Kansas	81	100.0	45	55.7	13	16.4	1	1.7	18	22.8	3	3.5	58	72.1	59	73.7
Kentucky	179	100.0	67	37.5	31	17.4	17	9.5	56	31.0	8	4.5	98	54.9	116	64.5
Louisiana	209	100.0	62	29.8	35	16.8	10	5.0	84	40.1	17	8.3	97	46.6	108	51.6
Maine	20	100.0	5	23.5	4	18.5	1	5.1	9	46.2	1	6.7	9	42.0	10	47.1
Maryland	123	100.0	42	34.5	27	21.6	14	11.2	36	29.0	4	3.6	69	56.2	83	67.4
Massachusetts	128	100.0	39	30.4	15	11.9	7	5.4	62	48.5	5	3.8	54	42.3	61	47.7
Michigan	307	100.0	83	27.1	61	19.8	36	11.8	113	36.8	14	4.4	144	46.9	180	58.7
Minnesota	90	100.0	23	25.7	10	11.5	7	8.1	44	49.5	5	5.2	33	37.2	41	45.3
Mississippi	173	100.0	44	25.7	31	18.1	29	16.8	64	36.8	4	2.6	76	43.8	105	60.6
Missouri	237	100.0	71	29.8	50	20.9	23	9.8	87	36.6	7	2.9	120	50.7	144	60.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	28	36.1	9	12.1	9	12.2	22	28.0	9	11.5	37	48.3	47	60.5
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	85	40.3	28	13.3	15	6.9	80	37.8	4	1.7	114	53.6	128	60.5
New Mexico	94	100.0	14	15.0	15	15.8	10	10.7	55	58.5	-	-	29	30.9	39	41.5
New York	740	100.0	207	28.0	158	21.3	57	7.7	284	38.3	34	4.6	365	49.3	422	57.1
North Carolina	359	100.0	101	28.2	62	17.2	40	11.1	145	40.2	12	3.3	163	45.4	203	56.5
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	93	22.6	56	13.5	67	16.2	142	34.3	55	13.4	150	36.1	217	52.3
Oklahoma	164	100.0	57	35.0	52	31.5	15	9.1	38	23.3	2	1.1	109	66.6	124	75.6
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	87	27.5	49	15.7	38	12.0	121	38.4	21	6.5	136	43.1	174	55.1
Rhode Island	30	100.0	9	32.0	2	6.1	6	21.3	11	35.5	1	5.0	11	38.2	18	59.5
South Carolina	166	100.0	40	24.4	50	29.9	25	15.2	39	23.4	12	7.1	90	54.3	115	69.6
South Dakota	15	100.0	7	45.9	3	21.6	1	6.9	3	21.1	1	4.5	10	67.5	11	74.5
Tennessee	283	100.0	96	34.1	86	30.5	33	11.7	67	23.8	-	-	182	64.5	215	76.2
Texas	1,167	100.0	440	37.7	181	15.5	94	8.0	395	33.8	57	4.9	621	53.2	715	61.3
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	55	27.8	29	14.5	14	7.1	82	41.2	19	9.3	84	42.3	98	49.4
Washington	123	100.0	46	37.4	21	16.9	7	5.9	39	31.7	10	8.0	67	54.3	74	60.2
West Virginia	72	100.0	19	26.7	17	23.2	14	19.9	21	28.3	1	1.9	36	49.9	51	69.8
Wisconsin	105	100.0	16	14.9	30	28.9	18	16.9	39	36.9	3	2.4	46	43.8	64	60.7
Wyoming	14	100.0	7	47.5	3	18.7	2	15.8	2	13.2	1	4.8	9	66.2	11	82.0

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-11 Timing of Underbanked Households' Use of Non-Bank Money Orders by State

Geography	All Underbanked Households		Timing of Non-Bank Money Order Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Money Order Use in the Last Year		Ever Used Non-Bank Money Order	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	6,786	28.0	10,447	43.2	2,000	8.3	4,898	20.2	68	0.3	17,233	71.2	19,233	79.5
Alabama	544	100.0	114	20.9	297	54.6	37	6.7	93	17.1	4	0.7	411	75.5	447	82.2
Alaska	56	100.0	13	22.7	25	44.8	6	10.3	12	22.2	-	-	38	67.5	43	77.8
Arizona	537	100.0	142	26.5	250	46.5	38	7.1	107	20.0	-	-	392	73.0	430	80.0
Arkansas	321	100.0	105	32.8	125	38.8	25	7.7	67	20.8	-	-	230	71.5	255	79.2
California	2,374	100.0	658	27.7	811	34.1	201	8.5	700	29.5	4	0.2	1,468	61.8	1,670	70.3
Colorado	317	100.0	57	18.0	148	46.6	37	11.6	74	23.2	2	0.5	205	64.7	242	76.3
Connecticut	208	100.0	47	22.5	91	43.6	18	8.6	52	25.2	-	-	138	66.2	156	74.8
Delaware	54	100.0	16	30.6	28	51.6	4	6.6	6	11.2	-	-	44	82.2	48	88.8
District of Columbia	63	100.0	24	38.6	27	42.8	3	5.0	8	13.6	-	-	51	81.4	54	86.4
Florida	1,645	100.0	416	25.3	764	46.5	139	8.4	321	19.5	5	0.3	1,181	71.8	1,319	80.2
Georgia	1,026	100.0	369	36.0	416	40.5	81	7.9	159	15.5	-	-	786	76.5	867	84.5
Hawaii	89	100.0	13	14.5	41	46.6	24	26.6	11	12.3	-	-	54	61.1	78	87.7
Idaho	112	100.0	21	19.2	46	41.4	17	15.1	27	24.4	-	-	68	60.6	85	75.6
Illinois	879	100.0	217	24.6	374	42.5	81	9.2	208	23.6	-	-	591	67.2	671	76.4
Indiana	489	100.0	131	26.8	209	42.8	30	6.1	118	24.2	-	-	341	69.7	371	75.8
Iowa	215	100.0	60	27.9	74	34.4	16	7.6	62	28.9	3	1.3	134	62.3	150	69.9
Kansas	223	100.0	59	26.5	85	38.1	24	10.9	55	24.5	-	-	144	64.7	169	75.5
Kentucky	391	100.0	109	28.0	170	43.4	33	8.4	79	20.2	-	-	279	71.4	312	79.8
Louisiana	495	100.0	192	38.8	211	42.6	37	7.6	54	11.0	-	-	403	81.4	440	89.0
Maine	104	100.0	20	19.3	41	39.6	10	10.1	32	31.0	-	-	61	58.9	72	69.0
Maryland	461	100.0	124	26.8	243	52.8	9	1.9	85	18.5	-	-	367	79.6	376	81.5
Massachusetts	369	100.0	107	29.1	150	40.7	26	7.0	86	23.2	-	-	257	69.8	283	76.8
Michigan	685	100.0	198	28.9	304	44.4	54	7.9	124	18.1	4	0.6	502	73.3	556	81.2
Minnesota	272	100.0	53	19.6	102	37.6	26	9.5	89	32.7	2	0.6	156	57.2	181	66.7
Mississippi	269	100.0	85	31.6	131	48.7	26	9.5	28	10.2	-	-	216	80.3	242	89.8
Missouri	514	100.0	131	25.4	265	51.5	41	8.0	74	14.4	3	0.6	395	77.0	437	85.0
Montana	93	100.0	20	21.3	36	38.5	15	16.0	23	24.1	-	-	56	59.9	71	75.9
Nebraska	130	100.0	33	25.6	50	38.2	6	4.6	40	30.9	1	0.7	83	63.8	89	68.4
Nevada	323	100.0	99	30.7	122	37.8	24	7.4	76	23.6	1	0.5	221	68.5	245	75.9
New Hampshire	66	100.0	10	15.2	31	47.5	7	10.1	18	27.3	-	-	41	62.6	48	72.7
New Jersey	621	100.0	147	23.7	318	51.2	40	6.5	111	17.9	5	0.7	465	74.9	505	81.3
New Mexico	193	100.0	72	37.2	76	39.2	15	7.7	31	15.9	-	-	147	76.4	162	84.1
New York	1,487	100.0	398	26.7	749	50.3	107	7.2	226	15.2	7	0.5	1,146	77.1	1,253	84.3
North Carolina	840	100.0	222	26.5	408	48.5	51	6.0	159	19.0	-	-	630	75.0	681	81.0
North Dakota	51	100.0	13	24.7	18	35.2	5	10.3	15	29.0	0	0.8	31	59.8	36	70.2
Ohio	912	100.0	272	29.8	396	43.4	77	8.4	165	18.0	3	0.4	667	73.2	744	81.6
Oklahoma	349	100.0	88	25.2	166	47.7	24	6.9	71	20.2	-	-	254	72.9	278	79.8
Oregon	219	100.0	75	34.2	83	38.0	14	6.3	47	21.5	-	-	158	72.2	172	78.5
Pennsylvania	931	100.0	321	34.5	429	46.1	58	6.3	122	13.1	-	-	750	80.6	809	86.9
Rhode Island	75	100.0	20	27.0	32	41.9	5	6.1	18	24.3	1	0.7	52	68.9	57	75.0
South Carolina	369	100.0	138	37.5	143	38.8	32	8.6	56	15.1	-	-	281	76.3	313	84.9
South Dakota	72	100.0	16	22.3	24	33.6	8	11.2	24	32.9	-	-	41	55.9	49	67.1
Tennessee	473	100.0	71	15.0	248	52.4	60	12.7	90	19.1	4	0.8	319	67.4	379	80.1
Texas	2,481	100.0	837	33.7	952	38.4	234	9.4	446	18.0	12	0.5	1,789	72.1	2,023	81.5
Utah	195	100.0	49	25.4	72	37.0	18	9.1	55	28.4	-	-	121	62.4	139	71.6
Vermont	47	100.0	7	15.7	21	45.5	5	11.0	13	27.8	-	-	29	61.2	34	72.2
Virginia	503	100.0	175	34.7	176	35.0	37	7.3	116	23.0	-	-	351	69.7	387	77.0
Washington	533	100.0	89	16.7	228	42.8	74	13.9	136	25.5	6	1.1	317	59.5	391	73.4
West Virginia	146	100.0	30	20.3	73	49.9	19	13.2	23	15.5	2	1.2	102	70.2	122	83.3
Wisconsin	329	100.0	87	26.4	149	45.2	20	5.9	74	22.5	-	-	236	71.6	255	77.5
Wyoming	50	100.0	15	29.7	21	41.3	4	8.4	10	20.7	-	-	35	70.9	39	79.3

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-12 Timing of Fully Banked Households' Use of Non-Bank Money Orders by State

Geography	All Fully Banked Households		Timing of Non-Bank Money Order Use				Memo Item	
			Not in the Last 12 Months		Never Used		Ever Used Non-Bank Money Order	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	14,266	17.2	68,564	82.8	14,266	17.2
Alabama	1,099	100.0	294	26.7	805	73.3	294	26.7
Alaska	196	100.0	34	17.6	162	82.4	34	17.6
Arizona	1,734	100.0	345	19.9	1,389	80.1	345	19.9
Arkansas	658	100.0	135	20.5	523	79.5	135	20.5
California	9,355	100.0	1,256	13.4	8,098	86.6	1,256	13.4
Colorado	1,510	100.0	318	21.0	1,192	79.0	318	21.0
Connecticut	1,056	100.0	122	11.5	934	88.5	122	11.5
Delaware	262	100.0	40	15.2	222	84.8	40	15.2
District of Columbia	180	100.0	32	18.0	147	82.0	32	18.0
Florida	5,309	100.0	876	16.5	4,433	83.5	876	16.5
Georgia	2,248	100.0	503	22.4	1,745	77.6	503	22.4
Hawaii	313	100.0	50	15.9	263	84.1	50	15.9
Idaho	432	100.0	91	21.0	342	79.0	91	21.0
Illinois	3,546	100.0	520	14.7	3,026	85.3	520	14.7
Indiana	1,817	100.0	312	17.2	1,505	82.8	312	17.2
Iowa	932	100.0	122	13.1	810	86.9	122	13.1
Kansas	814	100.0	136	16.7	678	83.3	136	16.7
Kentucky	1,225	100.0	242	19.8	983	80.2	242	19.8
Louisiana	1,066	100.0	223	20.9	843	79.1	223	20.9
Maine	413	100.0	80	19.4	333	80.6	80	19.4
Maryland	1,528	100.0	264	17.3	1,263	82.7	264	17.3
Massachusetts	2,029	100.0	247	12.2	1,782	87.8	247	12.2
Michigan	2,824	100.0	473	16.8	2,351	83.2	473	16.8
Minnesota	1,763	100.0	220	12.5	1,543	87.5	220	12.5
Mississippi	696	100.0	136	19.6	560	80.4	136	19.6
Missouri	1,681	100.0	342	20.3	1,339	79.7	342	20.3
Montana	303	100.0	54	17.7	249	82.3	54	17.7
Nebraska	559	100.0	81	14.5	478	85.5	81	14.5
Nevada	600	100.0	105	17.5	495	82.5	105	17.5
New Hampshire	439	100.0	68	15.6	370	84.4	68	15.6
New Jersey	2,297	100.0	527	22.9	1,770	77.1	527	22.9
New Mexico	494	100.0	103	20.9	391	79.1	103	20.9
New York	5,159	100.0	887	17.2	4,272	82.8	887	17.2
North Carolina	2,579	100.0	397	15.4	2,181	84.6	397	15.4
North Dakota	210	100.0	26	12.5	184	87.5	26	12.5
Ohio	3,172	100.0	658	20.7	2,514	79.3	658	20.7
Oklahoma	935	100.0	168	17.9	767	82.1	168	17.9
Oregon	1,195	100.0	235	19.6	961	80.4	235	19.6
Pennsylvania	3,771	100.0	732	19.4	3,040	80.6	732	19.4
Rhode Island	304	100.0	51	16.6	254	83.4	51	16.6
South Carolina	1,219	100.0	274	22.5	944	77.5	274	22.5
South Dakota	236	100.0	40	16.9	196	83.1	40	16.9
Tennessee	1,818	100.0	265	14.6	1,553	85.4	265	14.6
Texas	5,309	100.0	949	17.9	4,360	82.1	949	17.9
Utah	694	100.0	104	14.9	590	85.1	104	14.9
Vermont	207	100.0	38	18.4	169	81.6	38	18.4
Virginia	2,138	100.0	307	14.4	1,830	85.6	307	14.4
Washington	2,012	100.0	387	19.3	1,625	80.7	387	19.3
West Virginia	505	100.0	131	25.9	374	74.1	131	25.9
Wisconsin	1,823	100.0	233	12.8	1,590	87.2	233	12.8
Wyoming	167	100.0	32	19.3	134	80.7	32	19.3

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-13 Timing of Households' Use of Non-Bank Check Cashing by State

Geography	All U.S. Households		Timing of Non-Bank Check Cashing Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Check Cashing Use in the Last Year		Ever Used Non-Bank Check Cashing	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	4,626	3.8	4,646	3.9	6,745	5.6	101,889	84.6	2,501	2.1	9,273	7.7	16,018	13.3
Alabama	1,889	100.0	51	2.7	108	5.7	207	10.9	1,494	79.1	29	1.5	159	8.4	366	19.4
Alaska	276	100.0	4	1.3	19	6.7	16	5.7	229	83.0	9	3.3	22	8.0	38	13.7
Arizona	2,622	100.0	102	3.9	131	5.0	115	4.4	2,234	85.2	39	1.5	233	8.9	348	13.3
Arkansas	1,142	100.0	54	4.7	70	6.1	124	10.9	872	76.4	22	1.9	124	10.8	248	21.7
California	13,191	100.0	631	4.8	362	2.7	489	3.7	11,392	86.4	317	2.4	993	7.5	1,482	11.2
Colorado	1,974	100.0	44	2.2	61	3.1	104	5.3	1,729	87.6	36	1.8	105	5.3	209	10.6
Connecticut	1,365	100.0	19	1.4	24	1.7	43	3.1	1,262	92.5	18	1.3	43	3.1	85	6.3
Delaware	346	100.0	9	2.7	9	2.7	16	4.6	304	87.9	7	2.1	19	5.5	35	10.0
District of Columbia	281	100.0	6	2.0	8	2.9	13	4.5	248	88.1	7	2.5	14	4.8	26	9.3
Florida	7,801	100.0	322	4.1	281	3.6	391	5.0	6,605	84.7	202	2.6	603	7.7	994	12.7
Georgia	3,834	100.0	152	4.0	166	4.3	229	6.0	3,194	83.3	92	2.4	318	8.3	547	14.3
Hawaii	443	100.0	8	1.7	32	7.2	13	2.9	372	83.9	19	4.3	39	8.9	52	11.8
Idaho	589	100.0	24	4.1	21	3.5	36	6.1	504	85.5	5	0.8	45	7.6	81	13.7
Illinois	4,956	100.0	208	4.2	159	3.2	281	5.7	4,185	84.4	124	2.5	367	7.4	648	13.1
Indiana	2,560	100.0	112	4.4	87	3.4	141	5.5	2,175	85.0	45	1.8	199	7.8	340	13.3
Iowa	1,244	100.0	35	2.8	46	3.7	61	4.9	1,078	86.7	24	1.9	82	6.6	142	11.4
Kansas	1,136	100.0	60	5.3	46	4.0	80	7.1	937	82.4	13	1.2	106	9.3	186	16.4
Kentucky	1,819	100.0	71	3.9	68	3.7	106	5.8	1,552	85.3	22	1.2	139	7.6	245	13.5
Louisiana	1,816	100.0	54	3.0	86	4.7	114	6.3	1,505	82.9	56	3.1	140	7.7	255	14.0
Maine	546	100.0	15	2.7	24	4.4	29	5.4	471	86.2	7	1.4	39	7.1	68	12.5
Maryland	2,170	100.0	69	3.2	68	3.2	85	3.9	1,918	88.4	30	1.4	137	6.3	222	10.2
Massachusetts	2,614	100.0	52	2.0	63	2.4	102	3.9	2,341	89.5	57	2.2	115	4.4	217	8.3
Michigan	3,969	100.0	131	3.3	184	4.6	239	6.0	3,333	84.0	81	2.0	315	7.9	554	14.0
Minnesota	2,163	100.0	33	1.5	72	3.3	60	2.8	1,980	91.5	19	0.9	105	4.8	164	7.6
Mississippi	1,143	100.0	71	6.2	62	5.5	87	7.6	909	79.6	13	1.1	133	11.7	221	19.3
Missouri	2,490	100.0	100	4.0	96	3.8	174	7.0	2,097	84.2	24	1.0	196	7.9	369	14.8
Montana	426	100.0	19	4.5	22	5.1	27	6.3	353	82.9	5	1.1	41	9.6	68	15.9
Nebraska	734	100.0	19	2.5	31	4.2	48	6.5	624	85.1	12	1.7	49	6.7	97	13.3
Nevada	1,035	100.0	55	5.3	59	5.7	70	6.8	826	79.8	24	2.4	114	11.0	184	17.8
New Hampshire	526	100.0	10	1.8	11	2.1	19	3.6	478	91.0	7	1.4	21	4.0	40	7.6
New Jersey	3,202	100.0	154	4.8	71	2.2	225	7.0	2,717	84.8	35	1.1	225	7.0	450	14.1
New Mexico	816	100.0	45	5.5	30	3.7	38	4.6	684	83.8	20	2.4	75	9.2	112	13.8
New York	7,677	100.0	274	3.6	286	3.7	460	6.0	6,461	84.2	197	2.6	560	7.3	1,020	13.3
North Carolina	3,878	100.0	124	3.2	259	6.7	161	4.1	3,259	84.0	76	2.0	383	9.9	544	14.0
North Dakota	283	100.0	7	2.4	15	5.3	22	7.9	236	83.3	3	1.1	22	7.7	44	15.6
Ohio	4,719	100.0	146	3.1	174	3.7	273	5.8	3,969	84.1	156	3.3	320	6.8	593	12.6
Oklahoma	1,503	100.0	68	4.5	50	3.3	90	6.0	1,264	84.1	30	2.0	119	7.9	208	13.9
Oregon	1,522	100.0	33	2.1	30	2.0	90	5.9	1,351	88.8	18	1.2	63	4.1	153	10.0
Pennsylvania	5,161	100.0	122	2.4	185	3.6	336	6.5	4,411	85.5	108	2.1	307	5.9	643	12.5
Rhode Island	423	100.0	10	2.3	10	2.4	16	3.8	380	89.8	7	1.7	20	4.7	36	8.5
South Carolina	1,787	100.0	90	5.0	93	5.2	152	8.5	1,435	80.3	18	1.0	182	10.2	334	18.7
South Dakota	329	100.0	15	4.7	19	5.9	24	7.4	267	81.2	3	0.9	35	10.6	59	18.0
Tennessee	2,605	100.0	134	5.1	136	5.2	167	6.4	2,144	82.3	23	0.9	270	10.4	437	16.8
Texas	9,136	100.0	618	6.8	463	5.1	607	6.6	7,285	79.7	163	1.8	1,081	11.8	1,689	18.5
Utah	926	100.0	15	1.6	34	3.7	45	4.9	828	89.4	4	0.4	49	5.3	94	10.2
Vermont	269	100.0	8	2.9	11	3.9	13	4.9	234	86.8	4	1.4	18	6.9	32	11.8
Virginia	3,008	100.0	64	2.1	103	3.4	118	3.9	2,577	85.7	145	4.8	167	5.6	285	9.5
Washington	2,748	100.0	61	2.2	102	3.7	176	6.4	2,349	85.5	61	2.2	163	5.9	339	12.3
West Virginia	762	100.0	17	2.2	38	5.0	54	7.1	624	81.8	29	3.8	55	7.2	110	14.4
Wisconsin	2,316	100.0	71	3.1	51	2.2	136	5.9	2,025	87.4	33	1.4	122	5.3	259	11.2
Wyoming	236	100.0	11	4.5	10	4.4	23	9.6	188	79.5	5	2.0	21	9.0	44	18.5

Notes:
 Figures do not always reconcile to totals because of rounding.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-14 Timing of Unbanked Households' Use of Non-Bank Check Cashing by State

Geography	All Unbanked Households		Timing of Non-Bank Check Cashing Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Check Cashing Use in the Last Year		Ever Used Non-Bank Check Cashing	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	2,467	25.0	1,290	13.1	913	9.2	4,754	48.1	451	4.6	3,757	38.0	4,670	47.3
Alabama	193	100.0	42	21.7	34	17.6	24	12.6	89	46.2	4	1.9	76	39.3	100	51.9
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	72	23.7	58	19.0	9	2.9	155	51.0	10	3.4	130	42.7	138	45.6
Arkansas	141	100.0	30	21.3	11	7.8	12	8.2	79	56.3	9	6.4	41	29.1	53	37.3
California	1,030	100.0	349	33.9	121	11.7	63	6.1	441	42.8	57	5.5	470	45.6	533	51.7
Colorado	107	100.0	24	22.1	18	16.7	7	6.2	57	53.2	2	1.8	41	38.7	48	45.0
Connecticut	73	100.0	10	13.9	10	13.4	3	4.2	50	68.5	-	-	20	27.3	23	31.5
Delaware	23	100.0	5	23.0	4	15.5	4	16.3	9	39.4	1	5.8	9	38.5	13	54.8
District of Columbia	31	100.0	3	8.4	4	12.8	3	8.4	20	64.8	2	5.6	6	21.2	9	29.6
Florida	570	100.0	179	31.4	70	12.2	44	7.7	256	44.8	22	3.9	249	43.6	293	51.3
Georgia	442	100.0	95	21.4	51	11.4	41	9.3	231	52.2	25	5.7	145	32.8	186	42.1
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	99	26.5	61	16.4	26	6.8	165	44.0	24	6.3	160	42.8	186	49.7
Indiana	201	100.0	69	34.6	20	10.0	17	8.5	87	43.5	7	3.5	89	44.5	106	53.0
Iowa	54	100.0	12	22.6	6	11.7	4	7.9	28	52.4	3	5.4	19	34.3	23	42.2
Kansas	81	100.0	27	33.4	14	17.5	12	14.4	25	31.2	3	3.5	41	50.9	53	65.3
Kentucky	179	100.0	32	17.9	24	13.4	12	6.5	103	57.7	8	4.5	56	31.3	68	37.8
Louisiana	209	100.0	31	14.8	16	7.8	38	18.2	109	52.3	14	6.9	47	22.6	85	40.8
Maine	20	100.0	4	18.0	4	20.7	1	6.6	10	48.1	1	6.7	8	38.7	9	45.2
Maryland	123	100.0	32	26.2	17	13.8	12	9.8	57	46.5	4	3.6	49	40.0	61	49.8
Massachusetts	128	100.0	23	17.9	16	12.6	24	18.9	65	50.6	-	-	39	30.5	63	49.4
Michigan	307	100.0	61	19.8	55	17.9	18	5.7	165	53.6	9	3.0	116	37.7	133	43.4
Minnesota	90	100.0	17	19.2	9	10.4	10	11.1	49	54.7	4	4.6	27	29.6	36	40.7
Mississippi	173	100.0	52	29.9	17	9.9	13	7.3	84	48.5	8	4.4	69	39.9	81	47.2
Missouri	237	100.0	56	23.4	29	12.1	21	8.7	122	51.4	10	4.3	84	35.5	105	44.2
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	27	35.1	17	21.9	6	8.4	18	23.1	9	11.5	44	57.0	50	65.4
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	96	45.3	16	7.6	19	9.2	72	33.8	9	4.1	112	52.9	131	62.1
New Mexico	94	100.0	26	27.5	5	4.9	2	1.8	62	65.9	-	-	30	32.3	32	34.1
New York	740	100.0	158	21.4	105	14.2	90	12.1	357	48.2	31	4.1	263	35.6	353	47.7
North Carolina	359	100.0	75	20.9	74	20.5	20	5.4	180	50.1	11	3.1	149	41.4	168	46.9
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	82	19.8	51	12.4	39	9.4	205	49.5	37	8.9	133	32.2	172	41.6
Oklahoma	164	100.0	33	20.2	21	12.7	10	5.8	99	60.2	2	1.1	54	32.9	63	38.7
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	38	11.9	46	14.6	51	16.2	164	52.0	17	5.3	83	26.5	135	42.7
Rhode Island	30	100.0	5	15.8	2	7.9	5	18.3	16	54.7	1	3.3	7	23.7	12	42.0
South Carolina	166	100.0	32	19.5	45	27.0	18	10.9	59	35.6	12	7.1	77	46.5	95	57.3
South Dakota	15	100.0	4	30.0	2	16.3	-	-	7	49.2	1	4.5	7	46.3	7	46.3
Tennessee	283	100.0	100	35.4	42	15.0	43	15.0	98	34.6	-	-	142	50.4	185	65.4
Texas	1,167	100.0	302	25.9	131	11.2	125	10.7	561	48.1	48	4.1	433	37.1	557	47.8
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	31	15.6	9	4.7	10	5.3	125	63.0	23	11.5	40	20.3	51	25.5
Washington	123	100.0	26	21.0	24	19.4	20	16.6	43	35.1	10	8.0	50	40.4	70	56.9
West Virginia	72	100.0	5	6.3	4	4.8	11	15.2	50	69.3	3	4.3	8	11.1	19	26.3
Wisconsin	105	100.0	40	38.1	-	-	6	5.7	57	53.9	3	2.4	40	38.1	46	43.7
Wyoming	14	100.0	5	37.3	3	18.5	2	12.6	4	26.8	1	4.8	8	55.8	9	68.4

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-15 Timing of Underbanked Households' Use of Non-Bank Check Cashing by State

Geography	All Underbanked Households		Timing of Non-Bank Check Cashing Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Check Cashing Use in the Last Year		Ever Used Non-Bank Check Cashing	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	2,160	8.9	3,356	13.9	2,095	8.7	16,493	68.2	95	0.4	5,516	22.8	7,611	31.5
Alabama	544	100.0	9	1.7	74	13.6	65	12.0	392	72.1	4	0.7	83	15.3	148	27.3
Alaska	56	100.0	2	4.3	16	28.9	6	9.9	32	56.9	-	-	19	33.2	24	43.1
Arizona	537	100.0	31	5.7	73	13.6	46	8.5	388	72.3	-	-	103	19.3	149	27.7
Arkansas	321	100.0	24	7.3	59	18.4	34	10.5	205	63.8	-	-	83	25.7	116	36.2
California	2,374	100.0	282	11.9	241	10.2	117	4.9	1,728	72.8	6	0.3	523	22.0	640	27.0
Colorado	317	100.0	20	6.5	44	13.7	30	9.6	219	69.0	4	1.3	64	20.2	94	29.8
Connecticut	208	100.0	9	4.3	14	6.7	9	4.1	177	85.0	-	-	23	10.9	31	15.0
Delaware	54	100.0	4	7.6	6	11.0	5	8.8	38	70.3	1	2.2	10	18.6	15	27.4
District of Columbia	63	100.0	3	4.8	4	6.6	5	8.6	50	80.0	-	-	7	11.3	13	20.0
Florida	1,645	100.0	143	8.7	211	12.8	156	9.5	1,122	68.2	13	0.8	354	21.5	510	31.0
Georgia	1,026	100.0	58	5.6	115	11.2	86	8.4	767	74.8	-	-	173	16.9	259	25.2
Hawaii	89	100.0	6	6.9	28	31.5	3	3.3	51	57.4	1	0.9	34	38.4	37	41.7
Idaho	112	100.0	13	11.6	21	18.6	9	8.2	68	60.5	1	1.0	34	30.2	43	38.4
Illinois	879	100.0	109	12.4	97	11.1	88	10.0	585	66.5	-	-	206	23.5	294	33.5
Indiana	489	100.0	42	8.7	67	13.7	51	10.5	328	67.1	-	-	109	22.4	161	32.9
Iowa	215	100.0	23	10.8	40	18.6	17	7.9	135	62.8	-	-	63	29.3	80	37.2
Kansas	223	100.0	34	15.0	31	14.1	29	12.9	130	58.0	-	-	65	29.1	94	42.0
Kentucky	391	100.0	39	9.9	44	11.3	42	10.8	263	67.4	2	0.6	83	21.2	125	32.0
Louisiana	495	100.0	23	4.7	70	14.1	32	6.4	370	74.7	-	-	93	18.8	125	25.3
Maine	104	100.0	11	10.7	20	19.0	9	8.6	64	61.6	-	-	31	29.7	40	38.4
Maryland	461	100.0	37	7.9	52	11.2	33	7.1	340	73.7	-	-	88	19.1	121	26.3
Massachusetts	369	100.0	29	7.7	47	12.7	16	4.4	277	75.2	-	-	75	20.4	92	24.8
Michigan	685	100.0	70	10.3	129	18.8	66	9.6	419	61.2	-	-	199	29.1	265	38.8
Minnesota	272	100.0	16	5.9	62	22.9	12	4.3	182	66.9	-	-	78	28.8	90	33.1
Mississippi	269	100.0	19	7.2	45	16.8	17	6.3	188	69.7	-	-	65	24.0	82	30.3
Missouri	514	100.0	45	8.7	67	13.1	65	12.7	333	64.9	4	0.7	112	21.7	177	34.4
Montana	93	100.0	15	15.6	20	21.2	9	9.4	50	53.9	-	-	34	36.7	43	46.1
Nebraska	130	100.0	14	11.0	28	21.2	11	8.4	77	58.7	1	0.7	42	32.2	53	40.6
Nevada	323	100.0	28	8.6	42	13.0	26	8.2	225	69.7	1	0.5	70	21.6	96	29.8
New Hampshire	66	100.0	5	8.3	11	17.1	3	5.3	46	69.3	-	-	17	25.4	20	30.7
New Jersey	621	100.0	58	9.4	55	8.9	92	14.8	415	66.9	-	-	113	18.3	206	33.1
New Mexico	193	100.0	19	9.7	26	13.3	10	5.0	139	71.9	-	-	44	23.1	54	28.1
New York	1,487	100.0	116	7.8	181	12.2	132	8.9	1,044	70.2	14	0.9	297	20.0	429	28.9
North Carolina	840	100.0	49	5.8	186	22.1	50	6.0	555	66.1	-	-	234	27.9	285	33.9
North Dakota	51	100.0	5	9.7	13	25.0	6	11.3	28	54.1	-	-	18	34.6	23	45.9
Ohio	912	100.0	64	7.0	123	13.4	88	9.6	633	69.4	4	0.5	187	20.5	274	30.1
Oklahoma	349	100.0	35	10.1	29	8.4	16	4.5	268	76.9	-	-	65	18.5	81	23.1
Oregon	219	100.0	9	4.0	22	9.8	35	16.0	151	69.1	2	1.0	30	13.8	65	29.9
Pennsylvania	931	100.0	84	9.1	139	14.9	77	8.3	631	67.8	-	-	223	24.0	300	32.2
Rhode Island	75	100.0	5	6.5	8	10.5	5	6.7	58	76.3	-	-	13	17.0	18	23.7
South Carolina	369	100.0	57	15.5	48	13.0	53	14.5	210	57.0	-	-	105	28.5	159	43.0
South Dakota	72	100.0	11	15.2	17	23.5	4	6.0	40	54.7	0	0.6	28	38.7	32	44.7
Tennessee	473	100.0	34	7.2	94	19.9	44	9.3	293	62.0	8	1.7	128	27.1	172	36.3
Texas	2,481	100.0	316	12.8	332	13.4	236	9.5	1,585	63.9	10	0.4	649	26.2	885	35.7
Utah	195	100.0	10	5.0	32	16.5	12	6.0	139	71.5	2	1.0	42	21.6	54	27.5
Vermont	47	100.0	7	14.4	9	20.2	2	5.2	28	59.5	0	0.7	16	34.5	19	39.8
Virginia	503	100.0	33	6.5	94	18.6	33	6.6	336	66.7	8	1.5	127	25.2	160	31.8
Washington	533	100.0	35	6.6	78	14.6	55	10.2	358	67.1	8	1.5	113	21.2	167	31.4
West Virginia	146	100.0	12	8.5	35	23.7	10	6.5	90	61.3	-	-	47	32.2	57	38.7
Wisconsin	329	100.0	31	9.5	51	15.5	33	9.9	214	65.1	-	-	82	25.0	115	34.9
Wyoming	50	100.0	6	11.3	8	16.0	7	13.2	30	59.5	-	-	14	27.2	20	40.5

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-16 Timing of Fully Banked Households' Use of Non-Bank Check Cashing by State

Geography	All Fully Banked Households		Timing of Non-Bank Check Cashing Use				Memo Item	
			Not in the Last 12 Months		Never Used		Ever Used Non-Bank Check Cashing	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	3,579	4.3	79,251	95.7	3,579	4.3
Alabama	1,099	100.0	117	10.7	982	89.3	117	10.7
Alaska	196	100.0	9	4.8	187	95.2	9	4.8
Arizona	1,734	100.0	60	3.5	1,674	96.5	60	3.5
Arkansas	658	100.0	79	12.0	578	88.0	79	12.0
California	9,355	100.0	296	3.2	9,058	96.8	296	3.2
Colorado	1,510	100.0	67	4.4	1,443	95.6	67	4.4
Connecticut	1,056	100.0	31	3.0	1,024	97.0	31	3.0
Delaware	262	100.0	7	2.7	255	97.3	7	2.7
District of Columbia	180	100.0	5	2.6	175	97.4	5	2.6
Florida	5,309	100.0	192	3.6	5,117	96.4	192	3.6
Georgia	2,248	100.0	95	4.2	2,153	95.8	95	4.2
Hawaii	313	100.0	9	2.9	304	97.1	9	2.9
Idaho	432	100.0	21	4.8	411	95.2	21	4.8
Illinois	3,546	100.0	156	4.4	3,391	95.6	156	4.4
Indiana	1,817	100.0	70	3.9	1,747	96.1	70	3.9
Iowa	932	100.0	36	3.9	896	96.1	36	3.9
Kansas	814	100.0	40	4.9	774	95.1	40	4.9
Kentucky	1,225	100.0	53	4.3	1,173	95.7	53	4.3
Louisiana	1,066	100.0	44	4.2	1,022	95.8	44	4.2
Maine	413	100.0	18	4.3	395	95.7	18	4.3
Maryland	1,528	100.0	40	2.6	1,487	97.4	40	2.6
Massachusetts	2,029	100.0	62	3.1	1,967	96.9	62	3.1
Michigan	2,824	100.0	146	5.2	2,678	94.8	146	5.2
Minnesota	1,763	100.0	38	2.2	1,726	97.8	38	2.2
Mississippi	696	100.0	58	8.3	638	91.7	58	8.3
Missouri	1,681	100.0	77	4.6	1,603	95.4	77	4.6
Montana	303	100.0	17	5.7	286	94.3	17	5.7
Nebraska	559	100.0	32	5.6	528	94.4	32	5.6
Nevada	600	100.0	35	5.8	565	94.2	35	5.8
New Hampshire	439	100.0	14	3.3	424	96.7	14	3.3
New Jersey	2,297	100.0	105	4.6	2,192	95.4	105	4.6
New Mexico	494	100.0	24	4.9	470	95.1	24	4.9
New York	5,159	100.0	230	4.5	4,929	95.5	230	4.5
North Carolina	2,579	100.0	91	3.5	2,488	96.5	91	3.5
North Dakota	210	100.0	14	6.4	197	93.6	14	6.4
Ohio	3,172	100.0	132	4.2	3,040	95.8	132	4.2
Oklahoma	935	100.0	54	5.8	881	94.2	54	5.8
Oregon	1,195	100.0	43	3.6	1,152	96.4	43	3.6
Pennsylvania	3,771	100.0	204	5.4	3,568	94.6	204	5.4
Rhode Island	304	100.0	5	1.6	299	98.4	5	1.6
South Carolina	1,219	100.0	80	6.6	1,138	93.4	80	6.6
South Dakota	236	100.0	20	8.5	216	91.5	20	8.5
Tennessee	1,818	100.0	80	4.4	1,738	95.6	80	4.4
Texas	5,309	100.0	236	4.4	5,073	95.6	236	4.4
Utah	694	100.0	27	3.9	666	96.1	27	3.9
Vermont	207	100.0	9	4.5	198	95.5	9	4.5
Virginia	2,138	100.0	68	3.2	2,069	96.8	68	3.2
Washington	2,012	100.0	89	4.4	1,923	95.6	89	4.4
West Virginia	505	100.0	32	6.4	473	93.6	32	6.4
Wisconsin	1,823	100.0	95	5.2	1,728	94.8	95	5.2
Wyoming	167	100.0	14	8.6	152	91.4	14	8.6

Notes:

Figures do not always reconcile to totals because of rounding.

Table B-17 Timing of Households' Use of Remittances by State

Geography	All U.S. Households		Timing of Non-Bank Remittance Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Remittances Used in the Last Year		Ever Used Non-Bank Remittances	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	1,758	1.5	2,640	2.2	2,678	2.2	110,431	91.7	2,901	2.4	4,397	3.7	7,076	5.9
Alabama	1,889	100.0	8	0.4	29	1.5	44	2.4	1,771	93.8	36	1.9	37	1.9	81	4.3
Alaska	276	100.0	3	1.1	6	2.2	7	2.5	250	90.6	10	3.6	9	3.3	16	5.8
Arizona	2,622	100.0	54	2.1	86	3.3	48	1.8	2,402	91.6	31	1.2	140	5.4	188	7.2
Arkansas	1,142	100.0	10	0.9	14	1.3	23	2.0	1,068	93.6	26	2.3	25	2.1	48	4.2
California	13,191	100.0	346	2.6	489	3.7	437	3.3	11,519	87.3	400	3.0	835	6.3	1,272	9.6
Colorado	1,974	100.0	17	0.9	38	1.9	33	1.7	1,847	93.6	38	1.9	55	2.8	88	4.5
Connecticut	1,365	100.0	23	1.7	22	1.6	21	1.6	1,276	93.5	22	1.6	45	3.3	67	4.9
Delaware	346	100.0	4	1.0	5	1.5	5	1.3	326	94.3	7	1.9	9	2.5	13	3.8
District of Columbia	281	100.0	5	1.9	10	3.6	7	2.6	249	88.7	9	3.2	15	5.5	23	8.1
Florida	7,801	100.0	146	1.9	243	3.1	185	2.4	6,942	89.0	285	3.7	389	5.0	574	7.4
Georgia	3,834	100.0	57	1.5	80	2.1	81	2.1	3,505	91.4	111	2.9	137	3.6	218	5.7
Hawaii	443	100.0	12	2.7	11	2.4	16	3.6	383	86.6	21	4.7	23	5.1	39	8.7
Idaho	589	100.0	3	0.6	8	1.4	9	1.5	560	95.0	9	1.5	12	2.0	21	3.5
Illinois	4,956	100.0	82	1.7	144	2.9	95	1.9	4,500	90.8	137	2.8	225	4.5	320	6.5
Indiana	2,560	100.0	4	0.2	26	1.0	34	1.3	2,442	95.4	54	2.1	30	1.2	64	2.5
Iowa	1,244	100.0	15	1.2	15	1.2	13	1.0	1,176	94.6	25	2.0	30	2.4	43	3.4
Kansas	1,136	100.0	10	0.9	12	1.1	28	2.5	1,068	94.0	18	1.6	22	2.0	51	4.5
Kentucky	1,819	100.0	5	0.3	24	1.3	20	1.1	1,756	96.5	15	0.8	29	1.6	48	2.7
Louisiana	1,816	100.0	23	1.3	16	0.9	47	2.6	1,692	93.2	39	2.1	39	2.1	86	4.7
Maine	546	100.0	5	1.0	3	0.6	10	1.8	521	95.4	7	1.3	9	1.6	18	3.4
Maryland	2,170	100.0	31	1.4	69	3.2	51	2.3	1,972	90.9	47	2.2	100	4.6	151	7.0
Massachusetts	2,614	100.0	38	1.5	23	0.9	56	2.1	2,446	93.6	52	2.0	61	2.3	116	4.5
Michigan	3,969	100.0	5	0.1	57	1.4	63	1.6	3,739	94.2	105	2.7	62	1.6	124	3.1
Minnesota	2,163	100.0	11	0.5	21	1.0	41	1.9	2,063	95.4	27	1.2	32	1.5	73	3.4
Mississippi	1,143	100.0	2	0.2	14	1.2	25	2.2	1,090	95.3	12	1.1	17	1.4	41	3.6
Missouri	2,490	100.0	19	0.8	14	0.5	43	1.7	2,372	95.2	42	1.7	33	1.3	76	3.1
Montana	426	100.0	2	0.4	2	0.4	6	1.3	412	96.7	5	1.1	4	0.8	9	2.2
Nebraska	734	100.0	7	1.0	10	1.4	17	2.3	685	93.4	14	1.9	18	2.4	35	4.7
Nevada	1,035	100.0	25	2.4	40	3.9	25	2.4	914	88.3	31	3.0	65	6.3	90	8.7
New Hampshire	526	100.0	1	0.2	8	1.6	5	0.9	503	95.6	9	1.7	9	1.8	14	2.7
New Jersey	3,202	100.0	52	1.6	154	4.8	148	4.6	2,804	87.6	45	1.4	205	6.4	353	11.0
New Mexico	816	100.0	13	1.6	10	1.3	16	2.0	742	91.0	34	4.1	23	2.9	40	4.9
New York	7,677	100.0	167	2.2	265	3.4	177	2.3	6,799	88.6	270	3.5	432	5.6	608	7.9
North Carolina	3,878	100.0	53	1.4	78	2.0	51	1.3	3,621	93.4	76	2.0	130	3.4	181	4.7
North Dakota	283	100.0	1	0.5	1	0.3	2	0.9	275	97.3	3	1.0	2	0.8	5	1.7
Ohio	4,719	100.0	29	0.6	24	0.5	73	1.5	4,432	93.9	160	3.4	53	1.1	126	2.7
Oklahoma	1,503	100.0	22	1.5	19	1.3	39	2.6	1,392	92.6	30	2.0	41	2.7	80	5.3
Oregon	1,522	100.0	12	0.8	26	1.7	44	2.9	1,420	93.3	20	1.3	39	2.5	82	5.4
Pennsylvania	5,161	100.0	19	0.4	79	1.5	56	1.1	4,884	94.6	124	2.4	98	1.9	154	3.0
Rhode Island	423	100.0	8	1.9	8	1.8	11	2.5	384	90.7	13	3.0	16	3.8	26	6.2
South Carolina	1,787	100.0	7	0.4	11	0.6	33	1.8	1,708	95.6	28	1.6	18	1.0	51	2.9
South Dakota	329	100.0	2	0.7	4	1.2	6	1.7	314	95.4	3	1.0	6	1.8	12	3.5
Tennessee	2,605	100.0	15	0.6	31	1.2	50	1.9	2,490	95.6	18	0.7	46	1.8	97	3.7
Texas	9,136	100.0	286	3.1	257	2.8	298	3.3	8,135	89.0	160	1.8	543	5.9	841	9.2
Utah	926	100.0	7	0.7	11	1.2	15	1.6	893	96.4	-	-	18	2.0	33	3.6
Vermont	269	100.0	0	0.1	1	0.3	5	1.7	260	96.6	4	1.3	1	0.4	6	2.1
Virginia	3,008	100.0	32	1.1	48	1.6	44	1.5	2,743	91.2	141	4.7	79	2.6	124	4.1
Washington	2,748	100.0	21	0.8	39	1.4	63	2.3	2,565	93.3	61	2.2	60	2.2	122	4.5
West Virginia	762	100.0	1	0.2	6	0.8	8	1.0	721	94.6	26	3.4	7	0.9	15	2.0
Wisconsin	2,316	100.0	32	1.4	28	1.2	42	1.8	2,178	94.0	36	1.6	60	2.6	102	4.4
Wyoming	236	100.0	2	0.8	1	0.5	4	1.7	223	94.4	6	2.5	3	1.4	7	3.1

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-18 Timing of Unbanked Households' Use of Remittances by State

Geography	All Unbanked Households		Timing of Non-Bank Remittance Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Remittances Used in the Last Year		Ever Used Non-Bank Remittances	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	386	3.9	522	5.3	316	3.2	8,086	81.9	565	5.7	908	9.2	1,224	12.4
Alabama	193	100.0	4	1.9	15	7.6	4	2.2	167	86.5	4	1.9	18	9.5	22	11.6
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	5	1.7	26	8.5	14	4.5	249	81.8	11	3.5	31	10.2	45	14.7
Arkansas	141	100.0	-	-	5	3.9	3	2.3	121	86.1	11	7.7	5	3.9	9	6.2
California	1,030	100.0	87	8.4	76	7.3	44	4.3	750	72.8	74	7.1	163	15.8	207	20.1
Colorado	107	100.0	9	8.4	2	2.2	2	1.8	87	81.7	6	6.0	11	10.6	13	12.4
Connecticut	73	100.0	2	2.5	3	3.6	5	6.6	61	83.8	3	3.5	4	6.1	9	12.7
Delaware	23	100.0	2	7.4	1	3.7	-	-	18	77.0	3	11.9	3	11.1	3	11.1
District of Columbia	31	100.0	1	3.1	2	6.5	-	-	25	82.7	2	7.7	3	9.6	3	9.6
Florida	570	100.0	24	4.2	38	6.7	5	0.8	445	78.0	59	10.3	62	10.9	67	11.7
Georgia	442	100.0	13	2.9	4	0.9	18	4.1	374	84.6	33	7.5	17	3.8	35	7.9
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	19	5.0	12	3.1	10	2.7	304	81.2	30	8.1	30	8.1	40	10.7
Indiana	201	100.0	4	2.1	4	2.2	5	2.6	171	85.3	16	7.8	9	4.3	14	6.9
Iowa	54	100.0	-	-	2	3.4	-	-	51	93.9	1	2.7	2	3.4	2	3.4
Kansas	81	100.0	4	5.5	3	3.8	5	6.3	65	80.9	3	3.5	7	9.3	13	15.6
Kentucky	179	100.0	5	2.6	8	4.4	3	1.5	156	86.9	8	4.5	13	7.1	15	8.6
Louisiana	209	100.0	5	2.3	-	-	6	2.9	184	88.2	14	6.7	5	2.3	11	5.1
Maine	20	100.0	-	-	-	-	-	-	19	93.3	1	6.7	-	-	-	-
Maryland	123	100.0	7	5.3	10	8.5	9	7.1	90	73.1	7	5.9	17	13.8	26	21.0
Massachusetts	128	100.0	-	-	-	-	-	-	128	100.0	-	-	-	-	-	-
Michigan	307	100.0	-	-	27	8.8	-	-	266	86.8	14	4.4	27	8.8	27	8.8
Minnesota	90	100.0	-	-	6	6.3	6	6.7	75	83.8	3	3.2	6	6.3	12	13.0
Mississippi	173	100.0	-	-	-	-	2	1.4	164	94.8	7	3.8	-	-	2	1.4
Missouri	237	100.0	5	2.1	6	2.7	6	2.6	216	91.2	3	1.4	11	4.8	18	7.4
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	2	2.2	3	4.5	2	2.4	59	76.8	11	14.2	5	6.6	7	9.0
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	5	2.3	24	11.1	28	13.4	151	71.5	4	1.7	28	13.4	57	26.8
New Mexico	94	100.0	2	2.4	2	1.8	-	-	90	95.8	-	-	4	4.2	4	4.2
New York	740	100.0	38	5.1	60	8.1	22	3.0	573	77.5	47	6.3	98	13.2	120	16.2
North Carolina	359	100.0	13	3.6	22	6.2	21	5.8	296	82.3	7	2.0	35	9.8	56	15.6
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	7	1.8	-	-	13	3.1	347	83.8	47	11.3	7	1.8	20	4.8
Oklahoma	164	100.0	15	9.4	2	1.5	-	-	144	88.0	2	1.1	18	10.9	18	10.9
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	31	9.9	5	1.7	254	80.6	25	7.8	31	9.9	37	11.6
Rhode Island	30	100.0	1	1.8	1	3.8	1	4.5	25	84.9	1	4.9	2	5.6	3	10.1
South Carolina	166	100.0	-	-	-	-	6	3.8	148	89.2	12	7.1	-	-	6	3.8
South Dakota	15	100.0	0	2.1	-	-	0	2.7	13	90.7	1	4.5	0	2.1	1	4.9
Tennessee	283	100.0	11	4.0	14	5.0	9	3.1	248	87.8	-	-	26	9.1	34	12.2
Texas	1,167	100.0	74	6.4	74	6.4	38	3.2	923	79.1	57	4.9	149	12.8	186	16.0
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	2	1.0	19	9.5	4	1.9	160	80.2	15	7.4	21	10.5	25	12.4
Washington	123	100.0	7	5.6	3	2.4	-	-	104	84.0	10	8.0	10	8.0	10	8.0
West Virginia	72	100.0	-	-	1	2.0	-	-	70	96.1	1	1.9	1	2.0	1	2.0
Wisconsin	105	100.0	8	7.2	3	3.1	9	8.4	83	78.9	2	2.4	11	10.3	20	18.7
Wyoming	14	100.0	0	3.6	1	4.1	0	3.1	12	84.4	1	4.8	1	7.7	1	10.8

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-19 Timing of Underbanked Households' Use of Remittances by State

Geography	All Underbanked Households		Timing of Non-Bank Remittance Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Non-Bank Remittances Used in the Last Year		Ever Used Non-Bank Remittances	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	1,372	5.7	2,118	8.8	880	3.6	19,718	81.5	112	0.5	3,489	14.4	4,369	18.1
Alabama	544	100.0	4	0.8	14	2.6	20	3.6	506	93.0	-	-	19	3.4	38	7.0
Alaska	56	100.0	3	5.4	5	8.7	3	4.5	45	81.4	-	-	8	14.1	10	18.6
Arizona	537	100.0	49	9.1	60	11.2	3	0.6	425	79.1	-	-	109	20.3	112	20.9
Arkansas	321	100.0	10	3.1	9	2.8	18	5.6	284	88.4	-	-	19	5.9	37	11.6
California	2,374	100.0	259	10.9	414	17.4	94	3.9	1,589	66.9	18	0.8	673	28.3	766	32.3
Colorado	317	100.0	8	2.6	36	11.2	7	2.1	265	83.4	2	0.6	44	13.8	51	16.0
Connecticut	208	100.0	22	10.4	19	9.3	5	2.5	160	77.1	1	0.7	41	19.7	46	22.2
Delaware	54	100.0	2	3.5	4	7.8	0	0.7	47	87.4	0	0.6	6	11.3	6	12.0
District of Columbia	63	100.0	4	7.0	8	12.9	4	6.0	46	74.2	-	-	12	19.8	16	25.8
Florida	1,645	100.0	123	7.5	204	12.4	48	2.9	1,265	76.9	5	0.3	327	19.9	375	22.8
Georgia	1,026	100.0	44	4.3	76	7.4	32	3.2	874	85.1	-	-	120	11.7	153	14.9
Hawaii	89	100.0	12	13.7	8	8.6	5	6.0	64	71.8	-	-	20	22.3	25	28.2
Idaho	112	100.0	2	2.0	6	5.2	4	3.7	100	89.1	-	-	8	7.2	12	10.9
Illinois	879	100.0	63	7.2	132	15.0	19	2.2	665	75.6	-	-	195	22.2	214	24.4
Indiana	489	100.0	-	-	21	4.3	11	2.3	457	93.4	-	-	21	4.3	32	6.6
Iowa	215	100.0	15	6.9	13	6.1	7	3.1	177	82.6	3	1.3	28	13.1	35	16.1
Kansas	223	100.0	6	2.6	9	4.0	12	5.3	195	87.5	1	0.7	15	6.6	27	11.9
Kentucky	391	100.0	-	-	16	4.1	5	1.2	370	94.7	-	-	16	4.1	21	5.3
Louisiana	495	100.0	18	3.7	16	3.2	17	3.5	443	89.6	-	-	34	6.9	52	10.4
Maine	104	100.0	5	5.1	3	3.3	1	0.7	94	90.9	-	-	9	8.5	9	9.1
Maryland	461	100.0	25	5.3	59	12.8	21	4.5	354	76.8	3	0.6	83	18.1	104	22.6
Massachusetts	369	100.0	38	10.3	23	6.2	19	5.2	289	78.4	-	-	61	16.4	80	21.6
Michigan	685	100.0	5	0.7	30	4.4	9	1.4	637	93.0	4	0.5	35	5.1	44	6.5
Minnesota	272	100.0	11	4.2	15	5.5	13	4.7	228	83.7	5	2.0	26	9.7	39	14.3
Mississippi	269	100.0	2	0.9	14	5.3	14	5.1	239	88.7	-	-	17	6.2	30	11.3
Missouri	514	100.0	15	2.8	7	1.4	18	3.4	465	90.4	10	1.9	22	4.2	39	7.6
Montana	93	100.0	1	1.0	1	0.8	2	1.9	90	96.4	-	-	2	1.7	3	3.6
Nebraska	130	100.0	4	3.0	10	8.0	2	1.4	114	87.7	-	-	14	10.9	16	12.3
Nevada	323	100.0	23	7.2	37	11.4	17	5.3	245	75.7	1	0.4	60	18.6	77	23.9
New Hampshire	66	100.0	1	1.6	8	11.9	-	-	56	85.0	0	0.7	9	13.5	9	13.5
New Jersey	621	100.0	47	7.5	130	20.9	48	7.8	389	62.6	7	1.1	177	28.5	225	36.3
New Mexico	193	100.0	11	5.7	8	4.4	5	2.8	165	85.8	3	1.4	19	10.1	25	12.8
New York	1,487	100.0	129	8.7	205	13.8	76	5.1	1,061	71.4	16	1.1	334	22.4	410	27.5
North Carolina	840	100.0	40	4.7	55	6.6	23	2.7	723	86.0	-	-	95	11.3	118	14.0
North Dakota	51	100.0	1	2.8	1	1.7	1	1.9	48	93.7	-	-	2	4.5	3	6.3
Ohio	912	100.0	22	2.4	24	2.7	34	3.8	832	91.2	-	-	46	5.0	80	8.8
Oklahoma	349	100.0	6	1.8	17	4.7	20	5.7	306	87.7	-	-	23	6.6	43	12.3
Oregon	219	100.0	12	5.6	24	11.0	12	5.4	170	78.0	-	-	36	16.6	48	22.0
Pennsylvania	931	100.0	19	2.0	48	5.1	11	1.2	845	90.8	8	0.9	67	7.2	77	8.3
Rhode Island	75	100.0	8	10.1	7	8.8	4	4.7	57	75.1	1	1.3	14	18.9	18	23.6
South Carolina	369	100.0	7	1.9	11	3.1	11	3.1	339	91.9	-	-	18	5.0	30	8.1
South Dakota	72	100.0	2	2.7	4	5.2	1	1.7	65	90.3	-	-	6	7.9	7	9.7
Tennessee	473	100.0	4	0.8	16	3.5	15	3.2	437	92.5	-	-	20	4.3	35	7.5
Texas	2,481	100.0	212	8.5	183	7.4	127	5.1	1,951	78.6	8	0.3	395	15.9	522	21.0
Utah	195	100.0	7	3.5	11	5.9	-	-	176	90.6	-	-	18	9.4	18	9.4
Vermont	47	100.0	0	0.8	1	1.5	2	3.3	44	94.3	-	-	1	2.3	3	5.7
Virginia	503	100.0	30	5.9	29	5.7	23	4.6	414	82.3	7	1.5	59	11.6	82	16.2
Washington	533	100.0	14	2.6	36	6.8	30	5.6	450	84.5	3	0.5	50	9.4	80	15.0
West Virginia	146	100.0	1	0.9	4	3.0	1	0.8	138	94.2	2	1.1	6	3.9	7	4.7
Wisconsin	329	100.0	24	7.4	25	7.5	5	1.5	272	82.7	3	1.0	49	14.8	54	16.3
Wyoming	50	100.0	1	3.0	1	1.4	2	3.3	46	92.3	-	-	2	4.4	4	7.7

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-20 Timing of Fully Banked Households' Use of Remittances by State

Geography	All Fully Banked Households		Timing of Non-Bank Remittance Use				Memo Item	
			Not in the Last 12 Months		Never Used		Ever Used Non-Bank Remittances	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,439	1.7	81,391	98.3	1,439	1.7
Alabama	1,099	100.0	21	1.9	1,078	98.1	21	1.9
Alaska	196	100.0	4	2.3	192	97.7	4	2.3
Arizona	1,734	100.0	26	1.5	1,708	98.5	26	1.5
Arkansas	658	100.0	2	0.3	656	99.7	2	0.3
California	9,355	100.0	288	3.1	9,067	96.9	288	3.1
Colorado	1,510	100.0	25	1.6	1,485	98.4	25	1.6
Connecticut	1,056	100.0	11	1.1	1,044	98.9	11	1.1
Delaware	262	100.0	4	1.6	258	98.4	4	1.6
District of Columbia	180	100.0	4	2.0	176	98.0	4	2.0
Florida	5,309	100.0	132	2.5	5,177	97.5	132	2.5
Georgia	2,248	100.0	31	1.4	2,217	98.6	31	1.4
Hawaii	313	100.0	8	2.5	305	97.5	8	2.5
Idaho	432	100.0	4	0.9	428	99.1	4	0.9
Illinois	3,546	100.0	65	1.8	3,481	98.2	65	1.8
Indiana	1,817	100.0	18	1.0	1,799	99.0	18	1.0
Iowa	932	100.0	5	0.5	927	99.5	5	0.5
Kansas	814	100.0	11	1.4	802	98.6	11	1.4
Kentucky	1,225	100.0	10	0.8	1,216	99.2	10	0.8
Louisiana	1,066	100.0	23	2.2	1,043	97.8	23	2.2
Maine	413	100.0	9	2.2	404	97.8	9	2.2
Maryland	1,528	100.0	21	1.4	1,506	98.6	21	1.4
Massachusetts	2,029	100.0	37	1.8	1,992	98.2	37	1.8
Michigan	2,824	100.0	46	1.6	2,778	98.4	46	1.6
Minnesota	1,763	100.0	23	1.3	1,741	98.7	23	1.3
Mississippi	696	100.0	9	1.3	687	98.7	9	1.3
Missouri	1,681	100.0	19	1.2	1,661	98.8	19	1.2
Montana	303	100.0	4	1.3	299	98.7	4	1.3
Nebraska	559	100.0	15	2.7	544	97.3	15	2.7
Nevada	600	100.0	4	0.7	596	99.3	4	0.7
New Hampshire	439	100.0	4	0.9	435	99.1	4	0.9
New Jersey	2,297	100.0	71	3.1	2,226	96.9	71	3.1
New Mexico	494	100.0	11	2.3	483	97.7	11	2.3
New York	5,159	100.0	79	1.5	5,080	98.5	79	1.5
North Carolina	2,579	100.0	8	0.3	2,571	99.7	8	0.3
North Dakota	210	100.0	1	0.7	209	99.3	1	0.7
Ohio	3,172	100.0	23	0.7	3,149	99.3	23	0.7
Oklahoma	935	100.0	19	2.1	916	97.9	19	2.1
Oregon	1,195	100.0	26	2.2	1,169	97.8	26	2.2
Pennsylvania	3,771	100.0	40	1.0	3,732	99.0	40	1.0
Rhode Island	304	100.0	6	1.8	298	98.2	6	1.8
South Carolina	1,219	100.0	15	1.3	1,203	98.7	15	1.3
South Dakota	236	100.0	4	1.7	232	98.3	4	1.7
Tennessee	1,818	100.0	27	1.5	1,791	98.5	27	1.5
Texas	5,309	100.0	123	2.3	5,186	97.7	123	2.3
Utah	694	100.0	13	1.9	680	98.1	13	1.9
Vermont	207	100.0	3	1.4	204	98.6	3	1.4
Virginia	2,138	100.0	17	0.8	2,120	99.2	17	0.8
Washington	2,012	100.0	33	1.6	1,979	98.4	33	1.6
West Virginia	505	100.0	7	1.3	498	98.7	7	1.3
Wisconsin	1,823	100.0	28	1.5	1,795	98.5	28	1.5
Wyoming	167	100.0	2	1.2	164	98.8	2	1.2

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-21 Timing of Households' Use of Payday Lending by State

Geography	All U.S. Households		Timing of Payday Lending Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Payday Lending Use in the Last Year		Ever Used Payday Lending	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	814	0.7	1,249	1.0	3,559	3.0	111,772	92.8	3,014	2.5	2,063	1.7	5,622	4.7
Alabama	1,889	100.0	14	0.8	54	2.8	82	4.3	1,709	90.5	30	1.6	68	3.6	150	7.9
Alaska	276	100.0	1	0.4	4	1.3	9	3.3	254	91.9	9	3.1	5	1.7	14	5.0
Arizona	2,622	100.0	4	0.1	26	1.0	124	4.7	2,435	92.9	33	1.3	29	1.1	154	5.9
Arkansas	1,142	100.0	3	0.3	4	0.3	43	3.7	1,072	93.9	20	1.7	7	0.7	50	4.4
California	13,191	100.0	118	0.9	124	0.9	434	3.3	12,124	91.9	391	3.0	242	1.8	676	5.1
Colorado	1,974	100.0	16	0.8	31	1.6	69	3.5	1,815	92.0	43	2.2	47	2.4	116	5.9
Connecticut	1,365	100.0	1	0.1	1	0.1	14	1.0	1,328	97.3	20	1.5	2	0.2	16	1.2
Delaware	346	100.0	1	0.3	3	0.9	7	2.0	326	94.5	8	2.3	4	1.2	11	3.2
District of Columbia	281	100.0	0	0.1	1	0.2	4	1.5	269	95.7	7	2.5	1	0.3	5	1.8
Florida	7,801	100.0	77	1.0	110	1.4	220	2.8	7,088	90.9	306	3.9	187	2.4	407	5.2
Georgia	3,834	100.0	15	0.4	19	0.5	49	1.3	3,651	95.2	100	2.6	34	0.9	83	2.2
Hawaii	443	100.0	2	0.4	1	0.1	12	2.7	411	92.9	17	3.9	2	0.5	14	3.2
Idaho	589	100.0	10	1.6	15	2.6	31	5.3	525	89.2	8	1.3	25	4.2	56	9.5
Illinois	4,956	100.0	7	0.1	50	1.0	154	3.1	4,604	92.9	141	2.9	57	1.2	211	4.3
Indiana	2,560	100.0	20	0.8	37	1.5	89	3.5	2,354	92.0	59	2.3	58	2.2	147	5.7
Iowa	1,244	100.0	9	0.7	14	1.2	32	2.6	1,158	93.1	31	2.5	23	1.8	55	4.4
Kansas	1,136	100.0	15	1.3	23	2.0	69	6.0	1,012	89.1	18	1.6	38	3.3	106	9.4
Kentucky	1,819	100.0	29	1.6	21	1.2	50	2.8	1,696	93.2	23	1.3	50	2.8	101	5.5
Louisiana	1,816	100.0	18	1.0	9	0.5	101	5.5	1,644	90.6	43	2.4	28	1.5	128	7.1
Maine	546	100.0	1	0.1	1	0.2	8	1.5	529	96.8	7	1.3	2	0.3	10	1.8
Maryland	2,170	100.0	3	0.1	16	0.7	24	1.1	2,085	96.1	42	1.9	19	0.9	43	2.0
Massachusetts	2,614	100.0	3	0.1	7	0.3	15	0.6	2,534	96.9	55	2.1	11	0.4	25	1.0
Michigan	3,969	100.0	27	0.7	30	0.7	81	2.0	3,718	93.7	113	2.9	56	1.4	137	3.5
Minnesota	2,163	100.0	13	0.6	6	0.3	33	1.5	2,081	96.2	30	1.4	19	0.9	52	2.4
Mississippi	1,143	100.0	4	0.4	11	1.0	73	6.4	1,043	91.2	12	1.1	16	1.4	88	7.7
Missouri	2,490	100.0	29	1.2	24	1.0	130	5.2	2,263	90.9	44	1.8	53	2.1	183	7.3
Montana	426	100.0	2	0.4	3	0.6	21	4.8	394	92.5	7	1.6	4	1.0	25	5.8
Nebraska	734	100.0	6	0.8	6	0.8	20	2.8	693	94.4	9	1.2	12	1.6	32	4.4
Nevada	1,035	100.0	23	2.2	58	5.6	42	4.1	875	84.6	37	3.6	81	7.8	123	11.8
New Hampshire	526	100.0	-	-	1	0.1	5	1.0	509	96.8	11	2.0	1	0.1	6	1.1
New Jersey	3,202	100.0	-	-	5	0.2	18	0.6	3,147	98.3	31	1.0	5	0.2	24	0.7
New Mexico	816	100.0	8	1.0	11	1.4	22	2.7	752	92.2	22	2.7	20	2.4	42	5.1
New York	7,677	100.0	-	-	11	0.1	34	0.4	7,367	96.0	265	3.5	11	0.1	45	0.6
North Carolina	3,878	100.0	8	0.2	11	0.3	89	2.3	3,686	95.0	84	2.2	19	0.5	109	2.8
North Dakota	283	100.0	2	0.9	5	1.7	5	1.9	266	94.1	4	1.4	7	2.6	13	4.5
Ohio	4,719	100.0	37	0.8	74	1.6	213	4.5	4,219	89.4	176	3.7	111	2.4	324	6.9
Oklahoma	1,503	100.0	15	1.0	27	1.8	56	3.7	1,361	90.5	44	2.9	42	2.8	99	6.6
Oregon	1,522	100.0	12	0.8	6	0.4	57	3.7	1,424	93.5	24	1.6	19	1.2	75	4.9
Pennsylvania	5,161	100.0	17	0.3	21	0.4	53	1.0	4,943	95.8	127	2.5	38	0.7	91	1.8
Rhode Island	423	100.0	0	0.1	4	0.9	3	0.7	403	95.1	13	3.2	4	1.0	7	1.7
South Carolina	1,787	100.0	16	0.9	17	0.9	84	4.7	1,634	91.4	37	2.1	33	1.8	116	6.5
South Dakota	329	100.0	5	1.6	6	1.7	9	2.7	306	93.0	3	1.0	11	3.3	20	6.1
Tennessee	2,605	100.0	33	1.3	55	2.1	89	3.4	2,398	92.1	30	1.1	87	3.4	177	6.8
Texas	9,136	100.0	92	1.0	165	1.8	316	3.5	8,381	91.7	181	2.0	257	2.8	573	6.3
Utah	926	100.0	11	1.2	18	2.0	54	5.8	843	91.0	-	-	29	3.2	83	9.0
Vermont	269	100.0	-	-	1	0.3	3	1.0	262	97.5	3	1.2	1	0.3	4	1.3
Virginia	3,008	100.0	19	0.6	26	0.9	100	3.3	2,709	90.1	154	5.1	45	1.5	144	4.8
Washington	2,748	100.0	48	1.7	45	1.6	215	7.8	2,367	86.1	74	2.7	93	3.4	307	11.2
West Virginia	762	100.0	2	0.2	3	0.4	7	1.0	728	95.5	22	2.9	5	0.6	12	1.6
Wisconsin	2,316	100.0	13	0.6	26	1.1	74	3.2	2,165	93.5	38	1.7	39	1.7	113	4.9
Wyoming	236	100.0	4	1.6	3	1.2	12	5.2	211	89.3	6	2.7	6	2.7	19	8.0

Notes:
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-22 Timing of Unbanked Households' Use of Payday Lending by State

Geography	All Unbanked Households		Timing of Payday Lending Use ^a									Memo Items				
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Payday Lending Use in the Last Year		Ever Used Payday Lending	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	45	0.5	117	1.2	565	5.7	8,554	86.6	594	6.0	162	1.6	727	7.4
Alabama	193	100.0	-	-	9	4.5	4	2.2	176	91.4	4	1.9	9	4.5	13	6.7
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	-	-	4	1.4	36	11.7	253	83.4	11	3.5	4	1.4	40	13.1
Arkansas	141	100.0	-	-	-	-	6	4.1	126	89.5	9	6.4	-	-	6	4.1
California	1,030	100.0	-	-	8	0.8	57	5.5	886	86.0	80	7.7	8	0.8	65	6.3
Colorado	107	100.0	-	-	2	2.0	12	11.2	86	80.9	6	6.0	2	2.0	14	13.1
Connecticut	73	100.0	-	-	-	-	1	1.8	68	92.7	4	5.5	-	-	1	1.8
Delaware	23	100.0	-	-	-	-	0	1.5	21	90.2	2	8.2	-	-	0	1.5
District of Columbia	31	100.0	-	-	-	-	2	5.9	27	87.6	2	6.5	-	-	2	5.9
Florida	570	100.0	-	-	5	0.8	46	8.1	456	80.0	63	11.0	5	0.8	51	9.0
Georgia	442	100.0	-	-	5	1.0	4	0.9	409	92.5	24	5.5	5	1.0	9	2.0
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	-	-	4	1.2	24	6.3	320	85.5	26	7.0	4	1.2	28	7.5
Indiana	201	100.0	-	-	8	4.0	22	10.8	155	77.4	16	7.8	8	4.0	30	14.8
Iowa	54	100.0	-	-	2	3.2	2	2.8	47	86.1	4	8.0	2	3.2	3	6.0
Kansas	81	100.0	2	2.9	4	5.4	11	13.5	59	72.8	4	5.3	7	8.3	18	21.8
Kentucky	179	100.0	5	2.6	2	1.1	12	6.6	153	85.1	8	4.5	7	3.8	19	10.3
Louisiana	209	100.0	3	1.6	-	-	17	8.3	174	83.4	14	6.7	3	1.6	21	9.9
Maine	20	100.0	-	-	-	-	0	2.2	19	91.1	1	6.7	-	-	0	2.2
Maryland	123	100.0	-	-	-	-	2	1.3	114	92.8	7	5.9	-	-	2	1.3
Massachusetts	128	100.0	3	2.4	-	-	-	-	125	97.6	-	-	3	2.4	3	2.4
Michigan	307	100.0	-	-	-	-	12	3.8	275	89.5	21	6.7	-	-	12	3.8
Minnesota	90	100.0	2	2.5	2	2.4	2	2.0	81	89.9	3	3.2	4	4.9	6	6.9
Mississippi	173	100.0	-	-	2	1.4	20	11.8	143	82.9	7	3.8	2	1.4	23	13.2
Missouri	237	100.0	3	1.4	3	1.4	18	7.7	209	88.0	3	1.5	7	2.8	25	10.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	1	1.6	7	9.2	9	11.7	50	65.0	10	12.4	8	10.9	17	22.6
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	-	-	-	-	-	-	212	100.0	-	-	-	-	-	-
New Mexico	94	100.0	2	1.8	1	1.3	2	1.8	89	95.2	-	-	3	3.1	5	4.8
New York	740	100.0	-	-	-	-	8	1.1	683	92.3	48	6.5	-	-	8	1.1
North Carolina	359	100.0	-	-	-	-	8	2.3	340	94.5	12	3.3	-	-	8	2.3
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	-	-	7	1.7	32	7.6	331	80.0	44	10.7	7	1.7	39	9.3
Oklahoma	164	100.0	3	1.9	7	4.0	20	12.0	130	79.3	5	2.9	10	5.8	29	17.9
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	-	-	4	1.3	291	92.2	21	6.5	-	-	4	1.3
Rhode Island	30	100.0	-	-	-	-	2	6.5	26	88.5	1	4.9	-	-	2	6.5
South Carolina	166	100.0	-	-	3	1.8	2	1.4	146	87.8	15	9.0	3	1.8	5	3.2
South Dakota	15	100.0	1	6.6	1	5.2	1	6.2	11	77.5	1	4.5	2	11.8	3	18.0
Tennessee	283	100.0	5	1.6	7	2.6	21	7.3	244	86.4	6	2.1	12	4.2	33	11.5
Texas	1,167	100.0	11	0.9	16	1.4	76	6.5	1,006	86.3	57	4.9	27	2.3	103	8.8
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	-	-	-	-	14	7.3	163	82.1	21	10.6	-	-	14	7.3
Washington	123	100.0	-	-	-	-	9	7.3	99	80.0	16	12.6	-	-	9	7.3
West Virginia	72	100.0	-	-	1	2.0	2	2.3	69	95.7	-	-	1	2.0	3	4.3
Wisconsin	105	100.0	-	-	3	3.3	11	10.1	86	81.4	5	5.1	3	3.3	14	13.4
Wyoming	14	100.0	-	-	-	-	3	23.0	10	72.2	1	4.8	-	-	3	23.0

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-23 Timing of Underbanked Households' Use of Payday Lending by State

Geography	All Underbanked Households		Timing of Payday Lending Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Payday Lending Use in the Last Year		Ever Used Payday Lending	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	769	3.2	1,132	4.7	1,640	6.8	20,480	84.6	179	0.7	1,901	7.9	3,541	14.6
Alabama	544	100.0	14	2.7	45	8.2	42	7.7	443	81.4	-	-	59	10.9	101	18.6
Alaska	56	100.0	1	2.1	4	6.3	5	8.6	46	83.0	-	-	5	8.4	9	17.0
Arizona	537	100.0	4	0.7	21	4.0	42	7.7	471	87.6	-	-	25	4.7	67	12.4
Arkansas	321	100.0	3	1.1	4	1.2	30	9.2	284	88.5	-	-	7	2.3	37	11.5
California	2,374	100.0	118	5.0	116	4.9	170	7.2	1,952	82.2	18	0.7	234	9.9	404	17.0
Colorado	317	100.0	16	5.1	29	9.2	26	8.1	241	76.0	5	1.7	45	14.3	71	22.4
Connecticut	208	100.0	1	0.5	1	0.6	2	1.2	202	97.0	1	0.7	2	1.1	5	2.3
Delaware	54	100.0	1	1.7	3	6.1	2	3.7	46	86.3	1	2.3	4	7.8	6	11.4
District of Columbia	63	100.0	0	0.6	1	1.0	1	1.8	61	96.7	-	-	1	1.5	2	3.3
Florida	1,645	100.0	77	4.7	105	6.4	81	4.9	1,363	82.8	20	1.2	182	11.1	263	16.0
Georgia	1,026	100.0	15	1.5	14	1.4	32	3.2	960	93.5	5	0.5	29	2.8	62	6.0
Hawaii	89	100.0	2	2.1	1	0.6	7	7.7	79	89.6	-	-	2	2.7	9	10.4
Idaho	112	100.0	10	8.5	14	12.5	16	14.6	72	64.4	-	-	24	21.0	40	35.6
Illinois	879	100.0	7	0.8	46	5.2	76	8.7	747	85.0	3	0.4	53	6.0	129	14.7
Indiana	489	100.0	20	4.1	29	6.0	50	10.2	389	79.6	-	-	50	10.1	100	20.4
Iowa	215	100.0	9	4.0	13	5.9	15	7.1	175	81.7	3	1.3	21	9.9	37	17.0
Kansas	223	100.0	13	5.7	18	8.2	31	14.0	158	70.7	3	1.4	31	13.9	62	27.9
Kentucky	391	100.0	24	6.2	19	4.9	23	5.9	321	82.2	3	0.7	44	11.2	67	17.1
Louisiana	495	100.0	15	3.1	9	1.8	51	10.3	419	84.8	-	-	24	4.9	75	15.2
Maine	104	100.0	1	0.7	1	1.1	5	5.1	96	92.0	1	1.1	2	1.8	7	6.9
Maryland	461	100.0	3	0.7	16	3.5	18	4.0	423	91.9	-	-	19	4.1	37	8.1
Massachusetts	369	100.0	-	-	7	2.0	12	3.2	350	94.8	-	-	7	2.0	19	5.2
Michigan	685	100.0	27	3.9	30	4.3	40	5.9	585	85.4	4	0.5	56	8.2	97	14.1
Minnesota	272	100.0	11	3.9	4	1.4	16	5.9	238	87.4	4	1.3	15	5.3	31	11.3
Mississippi	269	100.0	4	1.6	9	3.3	35	13.0	221	82.0	-	-	13	4.9	48	18.0
Missouri	514	100.0	26	5.0	21	4.1	70	13.7	383	74.5	14	2.7	47	9.1	117	22.8
Montana	93	100.0	2	1.6	3	2.8	7	7.8	81	86.3	1	1.4	4	4.5	11	12.3
Nebraska	130	100.0	5	3.9	6	4.4	5	3.9	114	87.2	1	0.7	11	8.3	16	12.2
Nevada	323	100.0	21	6.6	51	15.7	18	5.7	228	70.6	4	1.3	72	22.3	91	28.1
New Hampshire	66	100.0	-	-	1	0.8	2	3.7	62	94.0	1	1.4	1	0.8	3	4.6
New Jersey	621	100.0	-	-	5	0.9	3	0.5	604	97.3	8	1.3	5	0.9	9	1.4
New Mexico	193	100.0	7	3.5	10	5.2	8	4.2	168	87.1	-	-	17	8.7	25	12.9
New York	1,487	100.0	-	-	11	0.7	12	0.8	1,443	97.0	22	1.5	11	0.7	23	1.5
North Carolina	840	100.0	8	1.0	11	1.4	56	6.7	760	90.5	4	0.5	19	2.3	76	9.0
North Dakota	51	100.0	2	4.8	4	8.5	1	1.7	43	85.0	-	-	7	13.3	8	15.0
Ohio	912	100.0	37	4.1	67	7.3	99	10.8	705	77.3	4	0.5	104	11.4	203	22.2
Oklahoma	349	100.0	12	3.4	21	6.0	25	7.2	291	83.4	-	-	33	9.4	58	16.6
Oregon	219	100.0	12	5.6	6	2.9	18	8.3	182	83.3	-	-	19	8.5	37	16.7
Pennsylvania	931	100.0	17	1.8	21	2.2	34	3.6	847	91.0	13	1.4	38	4.0	71	7.7
Rhode Island	75	100.0	0	0.5	4	5.1	1	0.7	69	91.6	2	2.1	4	5.7	5	6.4
South Carolina	369	100.0	16	4.3	14	3.7	53	14.3	286	77.6	-	-	30	8.0	82	22.4
South Dakota	72	100.0	4	5.8	5	6.9	5	7.5	58	79.9	-	-	9	12.7	15	20.1
Tennessee	473	100.0	28	5.9	47	10.0	45	9.4	353	74.6	-	-	75	15.9	120	25.4
Texas	2,481	100.0	82	3.3	149	6.0	165	6.7	2,078	83.8	7	0.3	230	9.3	396	15.9
Utah	195	100.0	8	4.0	18	9.3	28	14.2	141	72.4	-	-	26	13.3	54	27.6
Vermont	47	100.0	-	-	1	1.7	2	3.4	45	95.0	-	-	1	1.7	2	5.0
Virginia	503	100.0	19	3.8	26	5.1	46	9.1	397	78.9	15	3.1	45	8.9	91	18.1
Washington	533	100.0	48	9.0	45	8.4	77	14.5	356	66.8	7	1.2	93	17.4	170	31.9
West Virginia	146	100.0	2	1.1	2	1.2	1	1.0	140	95.6	2	1.1	3	2.3	5	3.3
Wisconsin	329	100.0	13	3.9	23	6.9	24	7.3	267	80.9	3	1.0	35	10.8	60	18.1
Wyoming	50	100.0	4	7.5	3	5.5	4	8.6	39	77.5	0	0.8	6	13.1	11	21.7

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-24 Timing of Fully Banked Households' Use of Payday Lending by State

Geography	All Fully Banked Households		Timing of Payday Lending Use				Memo Item	
			Not in the Last 12 Months		Never Used		Has Ever Used	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,320	1.6	81,510	98.4	1,320	1.6
Alabama	1,099	100.0	36	3.2	1,064	96.8	36	3.2
Alaska	196	100.0	3	1.4	194	98.6	3	1.4
Arizona	1,734	100.0	47	2.7	1,687	97.3	47	2.7
Arkansas	658	100.0	7	1.1	650	98.9	7	1.1
California	9,355	100.0	200	2.1	9,155	97.9	200	2.1
Colorado	1,510	100.0	31	2.0	1,479	98.0	31	2.0
Connecticut	1,056	100.0	10	0.9	1,046	99.1	10	0.9
Delaware	262	100.0	5	1.8	257	98.2	5	1.8
District of Columbia	180	100.0	1	0.7	178	99.3	1	0.7
Florida	5,309	100.0	93	1.8	5,215	98.2	93	1.8
Georgia	2,248	100.0	13	0.6	2,235	99.4	13	0.6
Hawaii	313	100.0	4	1.2	310	98.8	4	1.2
Idaho	432	100.0	9	2.1	423	97.9	9	2.1
Illinois	3,546	100.0	54	1.5	3,492	98.5	54	1.5
Indiana	1,817	100.0	17	1.0	1,800	99.0	17	1.0
Iowa	932	100.0	15	1.6	917	98.4	15	1.6
Kansas	814	100.0	26	3.2	787	96.8	26	3.2
Kentucky	1,225	100.0	15	1.2	1,210	98.8	15	1.2
Louisiana	1,066	100.0	32	3.0	1,034	97.0	32	3.0
Maine	413	100.0	2	0.6	410	99.4	2	0.6
Maryland	1,528	100.0	5	0.3	1,523	99.7	5	0.3
Massachusetts	2,029	100.0	3	0.1	2,026	99.9	3	0.1
Michigan	2,824	100.0	21	0.8	2,802	99.2	21	0.8
Minnesota	1,763	100.0	13	0.8	1,750	99.2	13	0.8
Mississippi	696	100.0	17	2.5	679	97.5	17	2.5
Missouri	1,681	100.0	38	2.3	1,643	97.7	38	2.3
Montana	303	100.0	8	2.7	295	97.3	8	2.7
Nebraska	559	100.0	13	2.4	546	97.6	13	2.4
Nevada	600	100.0	14	2.4	586	97.6	14	2.4
New Hampshire	439	100.0	3	0.7	436	99.3	3	0.7
New Jersey	2,297	100.0	15	0.7	2,282	99.3	15	0.7
New Mexico	494	100.0	10	2.1	484	97.9	10	2.1
New York	5,159	100.0	14	0.3	5,145	99.7	14	0.3
North Carolina	2,579	100.0	25	1.0	2,554	99.0	25	1.0
North Dakota	210	100.0	4	2.1	206	97.9	4	2.1
Ohio	3,172	100.0	83	2.6	3,090	97.4	83	2.6
Oklahoma	935	100.0	11	1.2	924	98.8	11	1.2
Oregon	1,195	100.0	29	2.5	1,166	97.5	29	2.5
Pennsylvania	3,771	100.0	15	0.4	3,756	99.6	15	0.4
Rhode Island	304	100.0	1	0.2	304	99.8	1	0.2
South Carolina	1,219	100.0	28	2.3	1,190	97.7	28	2.3
South Dakota	236	100.0	3	1.1	233	98.9	3	1.1
Tennessee	1,818	100.0	24	1.3	1,794	98.7	24	1.3
Texas	5,309	100.0	75	1.4	5,234	98.6	75	1.4
Utah	694	100.0	17	2.4	677	97.6	17	2.4
Vermont	207	100.0	1	0.5	207	99.5	1	0.5
Virginia	2,138	100.0	36	1.7	2,102	98.3	36	1.7
Washington	2,012	100.0	125	6.2	1,887	93.8	125	6.2
West Virginia	505	100.0	4	0.8	501	99.2	4	0.8
Wisconsin	1,823	100.0	37	2.0	1,786	98.0	37	2.0
Wyoming	167	100.0	5	3.0	162	97.0	5	3.0

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-25 Timing of Households' Use of Pawnshops by State

Geography	All U.S. Households		Timing of Pawnshop Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Pawnshop Use in the Last Year		Ever Used Pawnshop	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	911	0.8	2,609	2.2	5,438	4.5	108,283	89.9	3,166	2.6	3,520	2.9	8,958	7.4
Alabama	1,889	100.0	10	0.5	87	4.6	117	6.2	1,644	87.1	30	1.6	97	5.1	215	11.4
Alaska	276	100.0	4	1.5	7	2.4	21	7.5	237	85.8	8	2.9	11	3.8	31	11.3
Arizona	2,622	100.0	30	1.1	105	4.0	126	4.8	2,321	88.5	41	1.6	134	5.1	260	9.9
Arkansas	1,142	100.0	21	1.8	35	3.0	86	7.5	981	85.9	20	1.7	56	4.9	142	12.4
California	13,191	100.0	64	0.5	178	1.3	519	3.9	12,013	91.1	417	3.2	242	1.8	762	5.8
Colorado	1,974	100.0	22	1.1	42	2.1	124	6.3	1,743	88.3	42	2.1	65	3.3	189	9.6
Connecticut	1,365	100.0	8	0.6	19	1.4	42	3.1	1,270	93.1	25	1.8	27	2.0	70	5.1
Delaware	346	100.0	1	0.2	2	0.7	6	1.9	329	95.3	7	2.0	3	0.9	10	2.8
District of Columbia	281	100.0	2	0.6	4	1.6	8	2.7	259	92.2	8	2.9	6	2.2	14	4.9
Florida	7,801	100.0	48	0.6	185	2.4	302	3.9	6,962	89.2	304	3.9	233	3.0	535	6.9
Georgia	3,834	100.0	52	1.4	142	3.7	239	6.2	3,284	85.7	118	3.1	194	5.0	432	11.3
Hawaii	443	100.0	2	0.4	2	0.4	19	4.2	402	90.8	18	4.1	4	0.8	23	5.1
Idaho	589	100.0	8	1.3	14	2.3	40	6.8	521	88.5	6	1.1	21	3.6	62	10.4
Illinois	4,956	100.0	12	0.2	64	1.3	185	3.7	4,567	92.2	128	2.6	76	1.5	261	5.3
Indiana	2,560	100.0	13	0.5	39	1.5	108	4.2	2,342	91.5	58	2.3	52	2.0	160	6.3
Iowa	1,244	100.0	1	0.1	22	1.8	56	4.5	1,129	90.8	35	2.8	23	1.9	80	6.4
Kansas	1,136	100.0	15	1.3	29	2.6	65	5.7	1,009	88.9	18	1.6	44	3.9	109	9.6
Kentucky	1,819	100.0	20	1.1	43	2.4	98	5.4	1,630	89.6	28	1.5	63	3.5	161	8.9
Louisiana	1,816	100.0	3	0.2	33	1.8	86	4.8	1,650	90.9	43	2.4	37	2.0	123	6.8
Maine	546	100.0	3	0.6	13	2.4	38	7.0	485	88.8	6	1.1	16	3.0	55	10.0
Maryland	2,170	100.0	16	0.8	27	1.2	68	3.1	2,017	93.0	41	1.9	44	2.0	112	5.2
Massachusetts	2,614	100.0	11	0.4	26	1.0	82	3.1	2,431	93.0	64	2.4	37	1.4	119	4.6
Michigan	3,969	100.0	26	0.7	70	1.8	166	4.2	3,576	90.1	131	3.3	96	2.4	262	6.6
Minnesota	2,163	100.0	10	0.5	30	1.4	67	3.1	2,017	93.2	39	1.8	40	1.9	107	4.9
Mississippi	1,143	100.0	8	0.7	34	3.0	44	3.8	1,043	91.2	15	1.3	42	3.7	86	7.5
Missouri	2,490	100.0	4	0.1	61	2.4	165	6.6	2,214	88.9	48	1.9	64	2.6	229	9.2
Montana	426	100.0	10	2.4	22	5.1	28	6.7	358	84.0	8	1.8	32	7.4	60	14.1
Nebraska	734	100.0	6	0.9	12	1.7	32	4.4	673	91.8	10	1.3	19	2.5	51	6.9
Nevada	1,035	100.0	14	1.4	39	3.7	58	5.6	882	85.3	42	4.0	53	5.1	111	10.7
New Hampshire	526	100.0	2	0.3	5	1.0	9	1.8	500	95.1	9	1.7	7	1.4	17	3.2
New Jersey	3,202	100.0	22	0.7	33	1.0	94	2.9	3,018	94.3	36	1.1	55	1.7	148	4.6
New Mexico	816	100.0	9	1.1	15	1.9	36	4.4	734	90.0	22	2.7	24	2.9	59	7.3
New York	7,677	100.0	20	0.3	61	0.8	223	2.9	7,093	92.4	279	3.6	82	1.1	304	4.0
North Carolina	3,878	100.0	39	1.0	100	2.6	187	4.8	3,451	89.0	101	2.6	139	3.6	326	8.4
North Dakota	283	100.0	1	0.4	6	2.1	12	4.3	259	91.6	4	1.6	7	2.5	19	6.8
Ohio	4,719	100.0	37	0.8	64	1.4	183	3.9	4,247	90.0	188	4.0	101	2.1	284	6.0
Oklahoma	1,503	100.0	11	0.8	73	4.8	120	8.0	1,258	83.7	41	2.7	84	5.6	204	13.6
Oregon	1,522	100.0	11	0.7	34	2.2	105	6.9	1,345	88.3	29	1.9	44	2.9	149	9.8
Pennsylvania	5,161	100.0	27	0.5	74	1.4	174	3.4	4,758	92.2	128	2.5	101	2.0	276	5.3
Rhode Island	423	100.0	3	0.6	10	2.5	8	1.9	390	92.0	13	3.0	13	3.1	21	5.0
South Carolina	1,787	100.0	9	0.5	45	2.5	106	5.9	1,590	89.0	37	2.1	54	3.0	160	8.9
South Dakota	329	100.0	6	1.8	9	2.8	21	6.4	290	87.9	3	1.0	15	4.7	36	11.1
Tennessee	2,605	100.0	35	1.3	88	3.4	157	6.0	2,294	88.1	31	1.2	123	4.7	280	10.7
Texas	9,136	100.0	155	1.7	394	4.3	614	6.7	7,782	85.2	191	2.1	549	6.0	1,163	12.7
Utah	926	100.0	4	0.5	20	2.1	51	5.6	847	91.4	4	0.4	24	2.6	75	8.1
Vermont	269	100.0	1	0.3	1	0.5	6	2.3	256	95.1	5	1.8	2	0.8	8	3.0
Virginia	3,008	100.0	23	0.8	45	1.5	71	2.4	2,713	90.2	155	5.2	69	2.3	139	4.6
Washington	2,748	100.0	27	1.0	89	3.3	141	5.1	2,424	88.2	67	2.4	116	4.2	257	9.4
West Virginia	762	100.0	5	0.7	22	2.9	45	5.9	665	87.3	25	3.3	27	3.5	72	9.5
Wisconsin	2,316	100.0	16	0.7	28	1.2	59	2.6	2,177	94.0	36	1.6	44	1.9	103	4.4
Wyoming	236	100.0	2	0.9	6	2.5	19	8.2	202	85.6	6	2.7	8	3.5	28	11.7

Notes:
 Figures do not always reconcile to totals because of rounding.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-26 Timing of Unbanked Households' Use of Pawnshops by State

Geography	All Unbanked Households		Timing of Pawnshop Use ^a										Memo Items			
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Pawnshop Use in the Last Year		Ever Used Pawnshop	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	267	2.7	774	7.8	992	10.0	7,197	72.9	645	6.5	1,041	10.5	2,033	20.6
Alabama	193	100.0	3	1.7	42	22.0	27	13.8	117	60.6	4	1.9	46	23.7	72	37.6
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	16	5.2	51	16.8	18	5.9	205	67.4	14	4.7	67	22.0	85	27.8
Arkansas	141	100.0	8	5.7	6	4.5	10	7.4	107	76.0	9	6.4	14	10.1	25	17.6
California	1,030	100.0	7	0.7	53	5.1	65	6.3	816	79.2	89	8.7	60	5.9	125	12.1
Colorado	107	100.0	8	7.0	7	6.1	16	14.7	71	66.2	6	6.0	14	13.1	30	27.8
Connecticut	73	100.0	2	2.1	4	6.0	5	6.2	58	80.2	4	5.5	6	8.1	10	14.3
Delaware	23	100.0	-	-	1	4.4	1	6.0	19	83.8	1	5.8	1	4.4	2	10.4
District of Columbia	31	100.0	0	1.0	0	1.5	2	6.8	26	84.3	2	6.5	1	2.5	3	9.2
Florida	570	100.0	8	1.5	33	5.9	32	5.7	433	76.0	63	11.0	42	7.3	74	13.0
Georgia	442	100.0	9	2.0	32	7.2	55	12.4	323	72.9	24	5.5	40	9.1	95	21.6
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	4	1.0	21	5.6	27	7.2	296	79.2	26	7.0	25	6.6	52	13.8
Indiana	201	100.0	-	-	20	10.2	23	11.6	141	70.5	16	7.8	20	10.2	44	21.7
Iowa	54	100.0	-	-	4	8.2	7	13.6	40	72.9	3	5.2	4	8.2	12	21.8
Kansas	81	100.0	3	4.1	6	7.5	20	24.8	47	58.3	4	5.3	9	11.6	29	36.4
Kentucky	179	100.0	11	6.0	11	5.9	23	13.1	126	70.5	8	4.5	21	11.9	45	25.0
Louisiana	209	100.0	-	-	7	3.2	24	11.5	164	78.6	14	6.7	7	3.2	31	14.7
Maine	20	100.0	1	2.8	2	9.0	5	24.8	12	56.6	1	6.7	2	11.9	8	36.7
Maryland	123	100.0	-	-	8	6.5	8	6.4	102	83.5	4	3.6	8	6.5	16	12.9
Massachusetts	128	100.0	7	5.6	6	4.7	16	12.5	94	73.5	5	3.8	13	10.3	29	22.7
Michigan	307	100.0	16	5.3	9	2.8	36	11.7	229	74.5	18	5.8	25	8.1	61	19.8
Minnesota	90	100.0	5	6.0	3	3.9	4	4.0	71	79.4	6	6.7	9	9.8	12	13.8
Mississippi	173	100.0	5	3.1	11	6.3	16	9.3	134	77.4	7	3.8	16	9.4	32	18.8
Missouri	237	100.0	-	-	24	10.1	39	16.4	168	70.7	7	2.8	24	10.1	63	26.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	6	8.4	10	13.4	9	11.4	41	52.5	11	14.2	17	21.9	26	33.2
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	7	3.3	10	4.8	17	8.0	177	83.8	-	-	17	8.1	34	16.2
New Mexico	94	100.0	3	3.1	7	7.8	5	5.4	78	83.7	-	-	10	10.8	15	16.3
New York	740	100.0	8	1.0	20	2.7	69	9.3	600	81.1	44	5.9	28	3.8	96	13.0
North Carolina	359	100.0	15	4.0	22	6.1	26	7.2	271	75.3	27	7.4	36	10.1	62	17.3
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	15	3.7	21	5.1	29	7.1	293	70.8	55	13.3	36	8.8	66	15.9
Oklahoma	164	100.0	4	2.2	34	21.0	9	5.5	115	70.2	2	1.1	38	23.2	47	28.7
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	31	10.0	28	8.9	232	73.4	24	7.7	31	10.0	59	18.8
Rhode Island	30	100.0	1	3.4	2	7.8	1	2.2	24	81.8	1	4.9	3	11.1	4	13.3
South Carolina	166	100.0	-	-	11	6.7	18	10.8	122	73.5	15	9.0	11	6.7	29	17.5
South Dakota	15	100.0	1	9.0	3	21.3	1	8.1	8	57.3	1	4.5	4	30.2	6	38.3
Tennessee	283	100.0	15	5.3	25	8.9	69	24.5	165	58.2	8	3.0	40	14.3	110	38.8
Texas	1,167	100.0	46	4.0	161	13.8	153	13.1	746	63.9	61	5.2	207	17.8	360	30.9
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	5	2.7	6	3.1	-	-	166	83.5	21	10.6	12	5.8	12	5.8
Washington	123	100.0	6	4.7	16	12.6	15	12.6	67	54.4	19	15.8	21	17.3	37	29.8
West Virginia	72	100.0	3	4.7	6	8.5	13	17.6	49	67.3	1	1.9	10	13.1	22	30.8
Wisconsin	105	100.0	3	2.9	3	2.7	5	4.9	89	84.4	5	5.1	6	5.6	11	10.5
Wyoming	14	100.0	1	6.9	2	16.5	2	17.2	7	54.6	1	4.8	3	23.4	6	40.6

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-27 Timing of Underbanked Households' Use of Pawnshops by State

Geography	All Underbanked Households		Timing of Pawnshop Use ^a									Memo Items				
			In Last 30 Days		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Pawnshop Use in the Last Year		Ever Used Pawnshop	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	644	2.7	1,835	7.6	2,238	9.2	19,297	79.7	186	0.8	2,479	10.2	4,717	19.5
Alabama	544	100.0	7	1.2	45	8.2	52	9.6	441	81.0	-	-	51	9.5	104	19.0
Alaska	56	100.0	3	5.5	6	10.0	10	18.1	37	66.5	-	-	9	15.4	19	33.5
Arizona	537	100.0	14	2.6	53	10.0	74	13.8	396	73.6	-	-	68	12.6	142	26.4
Arkansas	321	100.0	13	4.0	28	8.8	36	11.3	244	75.9	-	-	41	12.9	78	24.1
California	2,374	100.0	57	2.4	125	5.3	254	10.7	1,919	80.8	19	0.8	182	7.7	436	18.4
Colorado	317	100.0	15	4.7	36	11.3	51	16.2	212	66.7	3	1.1	51	16.0	102	32.2
Connecticut	208	100.0	7	3.2	15	7.1	17	8.2	168	80.8	1	0.7	22	10.3	39	18.5
Delaware	54	100.0	1	1.5	1	2.4	1	1.7	50	93.2	1	1.2	2	4.0	3	5.6
District of Columbia	63	100.0	1	2.1	4	6.4	2	3.9	54	86.9	0	0.6	5	8.5	8	12.5
Florida	1,645	100.0	40	2.4	151	9.2	99	6.0	1,340	81.5	15	0.9	191	11.6	290	17.6
Georgia	1,026	100.0	43	4.2	110	10.7	85	8.3	778	75.8	10	1.0	153	14.9	238	23.2
Hawaii	89	100.0	2	2.1	2	2.1	3	3.7	82	92.1	-	-	4	4.2	7	7.9
Idaho	112	100.0	4	3.8	11	10.0	16	14.6	80	71.6	-	-	15	13.8	32	28.4
Illinois	879	100.0	8	0.9	43	4.9	67	7.6	758	86.2	3	0.4	51	5.8	118	13.4
Indiana	489	100.0	13	2.6	19	3.9	59	12.0	398	81.4	-	-	32	6.5	91	18.6
Iowa	215	100.0	1	0.7	18	8.2	22	10.1	171	79.7	3	1.3	19	8.9	41	19.0
Kansas	223	100.0	11	5.1	23	10.3	20	9.1	166	74.1	3	1.4	34	15.4	55	24.5
Kentucky	391	100.0	10	2.5	32	8.3	34	8.7	312	79.8	3	0.7	42	10.8	76	19.5
Louisiana	495	100.0	3	0.6	27	5.4	37	7.6	427	86.4	-	-	30	6.1	67	13.6
Maine	104	100.0	3	2.6	11	10.8	10	10.0	79	76.0	1	0.6	14	13.4	24	23.4
Maryland	461	100.0	16	3.6	19	4.1	27	5.8	398	86.5	-	-	36	7.7	62	13.5
Massachusetts	369	100.0	4	1.1	20	5.4	34	9.2	311	84.2	-	-	24	6.5	58	15.8
Michigan	685	100.0	10	1.5	61	9.0	48	7.1	553	80.8	12	1.7	72	10.4	120	17.5
Minnesota	272	100.0	5	1.8	26	9.7	27	9.8	209	76.7	5	2.0	31	11.5	58	21.4
Mississippi	269	100.0	3	1.0	23	8.5	7	2.5	234	87.0	3	1.0	26	9.5	32	12.0
Missouri	514	100.0	4	0.7	37	7.1	71	13.8	393	76.5	10	1.9	40	7.8	111	21.6
Montana	93	100.0	9	9.3	18	19.6	8	8.9	57	60.7	1	1.4	27	29.0	35	37.9
Nebraska	130	100.0	5	3.7	9	6.5	14	11.0	102	78.1	1	0.7	13	10.3	28	21.3
Nevada	323	100.0	8	2.3	28	8.8	31	9.5	249	77.2	7	2.3	36	11.1	66	20.6
New Hampshire	66	100.0	2	2.7	4	6.7	1	2.0	58	87.9	0	0.7	6	9.4	7	11.4
New Jersey	621	100.0	15	2.3	23	3.7	50	8.1	525	84.6	8	1.3	37	6.0	87	14.1
New Mexico	193	100.0	6	3.0	8	4.1	22	11.4	157	81.5	-	-	14	7.1	36	18.5
New York	1,487	100.0	13	0.9	41	2.8	75	5.1	1,331	89.5	27	1.8	54	3.6	129	8.7
North Carolina	840	100.0	25	2.9	78	9.3	78	9.3	660	78.5	-	-	102	12.2	180	21.5
North Dakota	51	100.0	1	2.1	5	9.3	3	6.0	42	82.6	-	-	6	11.4	9	17.4
Ohio	912	100.0	21	2.3	43	4.7	90	9.9	751	82.3	7	0.7	65	7.1	155	16.9
Oklahoma	349	100.0	8	2.2	38	10.9	47	13.6	256	73.3	-	-	46	13.2	93	26.7
Oregon	219	100.0	4	2.0	29	13.3	27	12.2	156	71.4	2	1.1	33	15.3	60	27.5
Pennsylvania	931	100.0	27	2.9	43	4.6	82	8.8	775	83.2	4	0.4	70	7.5	152	16.3
Rhode Island	75	100.0	2	2.2	8	10.8	4	4.9	61	80.8	1	1.3	10	13.0	14	17.9
South Carolina	369	100.0	9	2.4	34	9.2	42	11.5	283	76.9	-	-	43	11.6	85	23.1
South Dakota	72	100.0	5	6.6	6	8.5	12	16.1	50	68.9	-	-	11	15.1	23	31.1
Tennessee	473	100.0	20	4.2	63	13.3	56	11.8	330	69.8	4	0.9	83	17.5	139	29.3
Texas	2,481	100.0	109	4.4	233	9.4	277	11.2	1,851	74.6	10	0.4	342	13.8	619	24.9
Utah	195	100.0	4	2.3	18	9.1	34	17.7	138	71.0	-	-	22	11.4	56	29.0
Vermont	47	100.0	1	1.5	1	2.0	2	4.8	43	90.9	0	0.8	2	3.6	4	8.3
Virginia	503	100.0	18	3.6	39	7.7	19	3.8	416	82.7	11	2.2	57	11.3	76	15.1
Washington	533	100.0	21	4.0	74	13.9	44	8.3	391	73.4	3	0.5	95	17.8	139	26.1
West Virginia	146	100.0	2	1.3	16	10.7	20	14.0	105	71.9	3	2.2	17	12.0	38	26.0
Wisconsin	329	100.0	13	3.9	25	7.7	25	7.7	263	79.8	3	1.0	38	11.5	63	19.2
Wyoming	50	100.0	1	2.5	4	7.5	8	15.6	37	73.6	0	0.8	5	10.0	13	25.6

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-28 Timing of Fully Banked Households' Use of Pawnshops by State

Geography	All Fully Banked Households		Timing of Pawnshop Use				Memo Item	
			Not in the Last 12 Months		Never Used		Ever Used Pawnshop	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	2,160	2.6	80,669	97.4	2,160	2.6
Alabama	1,099	100.0	39	3.5	1,060	96.5	39	3.5
Alaska	196	100.0	9	4.4	188	95.6	9	4.4
Arizona	1,734	100.0	34	2.0	1,700	98.0	34	2.0
Arkansas	658	100.0	39	6.0	618	94.0	39	6.0
California	9,355	100.0	209	2.1	9,155	97.9	209	2.1
Colorado	1,510	100.0	57	3.8	1,453	96.2	57	3.8
Connecticut	1,056	100.0	21	1.9	1,035	98.1	21	1.9
Delaware	262	100.0	4	1.6	258	98.4	4	1.6
District of Columbia	180	100.0	3	1.7	177	98.3	3	1.7
Florida	5,309	100.0	165	3.1	5,144	96.9	165	3.1
Georgia	2,248	100.0	94	4.2	2,154	95.8	94	4.2
Hawaii	313	100.0	11	3.7	302	96.3	11	3.7
Idaho	432	100.0	17	4.0	415	96.0	17	4.0
Illinois	3,546	100.0	92	2.6	3,455	97.4	92	2.6
Indiana	1,817	100.0	26	1.4	1,791	98.6	26	1.4
Iowa	932	100.0	27	2.9	905	97.1	27	2.9
Kansas	814	100.0	25	3.0	789	97.0	25	3.0
Kentucky	1,225	100.0	40	3.3	1,185	96.7	40	3.3
Louisiana	1,066	100.0	25	2.3	1,041	97.7	25	2.3
Maine	413	100.0	23	5.5	390	94.5	23	5.5
Maryland	1,528	100.0	29	1.9	1,499	98.1	29	1.9
Massachusetts	2,029	100.0	32	1.6	1,997	98.4	32	1.6
Michigan	2,824	100.0	82	2.9	2,742	97.1	82	2.9
Minnesota	1,763	100.0	36	2.1	1,727	97.9	36	2.1
Mississippi	696	100.0	21	3.0	675	97.0	21	3.0
Missouri	1,681	100.0	55	3.3	1,625	96.7	55	3.3
Montana	303	100.0	15	4.9	288	95.1	15	4.9
Nebraska	559	100.0	16	2.9	543	97.1	16	2.9
Nevada	600	100.0	19	3.1	581	96.9	19	3.1
New Hampshire	439	100.0	7	1.6	432	98.4	7	1.6
New Jersey	2,297	100.0	27	1.2	2,270	98.8	27	1.2
New Mexico	494	100.0	5	1.1	489	98.9	5	1.1
New York	5,159	100.0	79	1.5	5,080	98.5	79	1.5
North Carolina	2,579	100.0	84	3.2	2,495	96.8	84	3.2
North Dakota	210	100.0	6	3.0	204	97.0	6	3.0
Ohio	3,172	100.0	60	1.9	3,112	98.1	60	1.9
Oklahoma	935	100.0	60	6.5	875	93.5	60	6.5
Oregon	1,195	100.0	57	4.7	1,139	95.3	57	4.7
Pennsylvania	3,771	100.0	64	1.7	3,707	98.3	64	1.7
Rhode Island	304	100.0	4	1.3	300	98.7	4	1.3
South Carolina	1,219	100.0	46	3.7	1,173	96.3	46	3.7
South Dakota	236	100.0	8	3.2	228	96.8	8	3.2
Tennessee	1,818	100.0	31	1.7	1,787	98.3	31	1.7
Texas	5,309	100.0	185	3.5	5,124	96.5	185	3.5
Utah	694	100.0	9	1.3	684	98.7	9	1.3
Vermont	207	100.0	3	1.5	204	98.5	3	1.5
Virginia	2,138	100.0	48	2.2	2,090	97.8	48	2.2
Washington	2,012	100.0	75	3.7	1,937	96.3	75	3.7
West Virginia	505	100.0	12	2.4	493	97.6	12	2.4
Wisconsin	1,823	100.0	26	1.4	1,797	98.6	26	1.4
Wyoming	167	100.0	9	5.6	157	94.4	9	5.6

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-29 Timing of Households' Use of Rent-to-Own Agreements by State

Geography	All U.S. Households		Timing of Rent-to-Own Use ^a								Memo Item	
			In the Last Year		Not Used in the Last Year		Never Used		Unknown		Ever Used Rent-to-Own Agreements	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	1,814	1.5	3,821	3.2	111,551	92.6	3,222	2.7	5,635	4.7
Alabama	1,889	100.0	51	2.7	70	3.7	1,731	91.6	37	1.9	121	6.4
Alaska	276	100.0	2	0.7	9	3.4	257	93.1	8	2.9	11	4.0
Arizona	2,622	100.0	39	1.5	96	3.7	2,438	93.0	49	1.9	135	5.1
Arkansas	1,142	100.0	46	4.0	66	5.8	1,002	87.7	28	2.5	112	9.8
California	13,191	100.0	98	0.7	233	1.8	12,457	94.4	404	3.1	331	2.5
Colorado	1,974	100.0	20	1.0	78	3.9	1,838	93.1	38	1.9	98	5.0
Connecticut	1,365	100.0	18	1.3	29	2.1	1,294	94.8	24	1.7	47	3.4
Delaware	346	100.0	2	0.7	9	2.6	327	94.7	7	2.1	11	3.2
District of Columbia	281	100.0	1	0.4	3	1.1	268	95.5	9	3.1	4	1.4
Florida	7,801	100.0	77	1.0	259	3.3	7,143	91.6	321	4.1	336	4.3
Georgia	3,834	100.0	88	2.3	175	4.6	3,458	90.2	113	2.9	263	6.9
Hawaii	443	100.0	7	1.5	15	3.5	400	90.4	20	4.6	22	5.0
Idaho	589	100.0	8	1.4	22	3.8	553	93.7	6	1.1	30	5.2
Illinois	4,956	100.0	50	1.0	159	3.2	4,610	93.0	137	2.8	209	4.2
Indiana	2,560	100.0	66	2.6	114	4.5	2,322	90.7	58	2.3	180	7.0
Iowa	1,244	100.0	26	2.1	44	3.6	1,139	91.6	35	2.8	70	5.6
Kansas	1,136	100.0	30	2.6	56	4.9	1,033	91.0	16	1.4	86	7.6
Kentucky	1,819	100.0	37	2.0	86	4.7	1,671	91.8	26	1.4	123	6.7
Louisiana	1,816	100.0	36	2.0	91	5.0	1,645	90.6	43	2.4	127	7.0
Maine	546	100.0	26	4.7	33	6.1	480	87.9	7	1.3	59	10.8
Maryland	2,170	100.0	9	0.4	34	1.5	2,079	95.8	49	2.3	43	2.0
Massachusetts	2,614	100.0	15	0.6	48	1.8	2,493	95.4	59	2.3	63	2.4
Michigan	3,969	100.0	62	1.6	154	3.9	3,630	91.5	122	3.1	216	5.4
Minnesota	2,163	100.0	2	0.1	43	2.0	2,079	96.1	39	1.8	45	2.1
Mississippi	1,143	100.0	21	1.9	59	5.2	1,047	91.6	15	1.3	81	7.1
Missouri	2,490	100.0	50	2.0	118	4.8	2,270	91.1	52	2.1	169	6.8
Montana	426	100.0	4	1.0	20	4.7	393	92.4	8	1.8	24	5.7
Nebraska	734	100.0	7	1.0	13	1.8	702	95.7	11	1.5	20	2.8
Nevada	1,035	100.0	3	0.2	39	3.8	958	92.6	35	3.4	42	4.0
New Hampshire	526	100.0	4	0.8	16	3.1	497	94.5	8	1.6	21	3.9
New Jersey	3,202	100.0	35	1.1	46	1.4	3,090	96.5	31	1.0	81	2.5
New Mexico	816	100.0	8	1.0	26	3.2	759	93.1	22	2.7	34	4.2
New York	7,677	100.0	85	1.1	123	1.6	7,191	93.7	279	3.6	207	2.7
North Carolina	3,878	100.0	55	1.4	86	2.2	3,634	93.7	104	2.7	141	3.6
North Dakota	283	100.0	3	1.1	5	1.8	270	95.5	5	1.7	8	2.8
Ohio	4,719	100.0	122	2.6	218	4.6	4,177	88.5	201	4.3	340	7.2
Oklahoma	1,503	100.0	17	1.1	65	4.3	1,380	91.8	41	2.7	82	5.4
Oregon	1,522	100.0	24	1.6	68	4.5	1,403	92.1	28	1.8	92	6.0
Pennsylvania	5,161	100.0	93	1.8	145	2.8	4,794	92.9	129	2.5	238	4.6
Rhode Island	423	100.0	6	1.3	13	3.0	394	92.9	11	2.7	19	4.4
South Carolina	1,787	100.0	52	2.9	54	3.0	1,642	91.9	39	2.2	106	5.9
South Dakota	329	100.0	9	2.7	10	3.2	305	92.6	5	1.5	19	5.9
Tennessee	2,605	100.0	39	1.5	96	3.7	2,438	93.6	32	1.2	135	5.2
Texas	9,136	100.0	244	2.7	394	4.3	8,327	91.1	171	1.9	638	7.0
Utah	926	100.0	9	1.0	21	2.3	894	96.5	2	0.2	30	3.3
Vermont	269	100.0	5	2.0	7	2.6	253	94.2	3	1.2	12	4.6
Virginia	3,008	100.0	55	1.8	80	2.7	2,691	89.5	181	6.0	136	4.5
Washington	2,748	100.0	17	0.6	91	3.3	2,570	93.5	70	2.6	108	3.9
West Virginia	762	100.0	15	1.9	24	3.2	696	91.3	27	3.6	39	5.1
Wisconsin	2,316	100.0	9	0.4	43	1.8	2,219	95.8	46	2.0	52	2.2
Wyoming	236	100.0	6	2.7	13	5.4	210	89.0	7	2.9	19	8.2

Notes:

Figures do not always reconcile to totals because of rounding.

^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-30 Timing of Unbanked Households' Use of Rent-to-Own Agreements by State

Geography	All Unbanked Households		Timing of Rent-to-Own Use ^a								Memo Item	
			In the Last Year		Not Used in the Last Year		Never Used		Unknown		Ever Used Rent-to-Own Agreements	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	502	5.1	664	6.7	8,055	81.6	653	6.6	1,167	11.8
Alabama	193	100.0	11	5.5	29	14.8	150	77.8	4	1.9	39	20.3
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	15	4.9	10	3.4	264	87.0	14	4.7	25	8.2
Arkansas	141	100.0	11	8.0	13	9.2	104	74.1	12	8.8	24	17.2
California	1,030	100.0	52	5.1	25	2.4	874	84.9	79	7.6	77	7.5
Colorado	107	100.0	4	3.8	10	9.3	86	80.9	6	6.0	14	13.1
Connecticut	73	100.0	3	3.8	3	4.1	63	86.6	4	5.5	6	7.9
Delaware	23	100.0	0	1.8	2	9.2	19	81.3	2	7.8	3	10.9
District of Columbia	31	100.0	0	1.5	1	3.4	27	88.6	2	6.5	1	4.9
Florida	570	100.0	-	-	24	4.2	483	84.8	63	11.0	24	4.2
Georgia	442	100.0	21	4.7	41	9.2	352	79.6	29	6.5	62	13.9
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	15	3.9	22	5.8	304	81.2	34	9.1	36	9.6
Indiana	201	100.0	4	1.9	29	14.3	152	76.0	16	7.8	33	16.3
Iowa	54	100.0	4	8.2	6	10.4	41	76.2	3	5.2	10	18.6
Kansas	81	100.0	11	13.2	11	14.1	54	67.4	4	5.3	22	27.3
Kentucky	179	100.0	10	5.5	24	13.5	137	76.5	8	4.5	34	19.0
Louisiana	209	100.0	5	2.3	17	8.0	168	80.6	19	9.1	22	10.3
Maine	20	100.0	3	16.6	3	12.5	13	64.2	1	6.7	6	29.2
Maryland	123	100.0	-	-	2	1.8	113	92.3	7	5.9	2	1.8
Massachusetts	128	100.0	4	3.4	12	9.5	112	87.1	-	-	17	12.9
Michigan	307	100.0	13	4.1	38	12.4	243	79.1	14	4.4	51	16.5
Minnesota	90	100.0	-	-	7	7.8	78	87.5	4	4.7	7	7.8
Mississippi	173	100.0	5	2.7	28	16.0	131	75.7	10	5.6	32	18.7
Missouri	237	100.0	25	10.5	19	8.0	187	78.7	7	2.8	44	18.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	-	-	4	4.6	63	81.1	11	14.2	4	4.6
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	10	4.6	18	8.7	180	84.9	4	1.7	28	13.4
New Mexico	94	100.0	-	-	2	2.5	91	97.5	-	-	2	2.5
New York	740	100.0	44	6.0	18	2.5	640	86.5	38	5.1	62	8.4
North Carolina	359	100.0	4	1.1	4	1.0	328	91.3	24	6.7	7	2.1
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	39	9.4	42	10.1	282	68.2	51	12.3	81	19.5
Oklahoma	164	100.0	6	3.8	7	4.5	149	90.6	2	1.1	14	8.3
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	11	3.6	12	3.9	264	83.8	28	8.7	24	7.5
Rhode Island	30	100.0	0	1.4	3	11.1	24	81.2	2	6.3	4	12.5
South Carolina	166	100.0	6	3.5	16	9.6	129	77.9	15	9.0	22	13.2
South Dakota	15	100.0	1	8.8	1	4.7	12	82.0	1	4.5	2	13.5
Tennessee	283	100.0	17	6.0	38	13.3	219	77.4	9	3.3	54	19.3
Texas	1,167	100.0	96	8.2	58	5.0	956	81.9	57	4.9	154	13.2
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	19	9.5	14	7.0	131	65.9	35	17.6	33	16.5
Washington	123	100.0	13	10.7	3	2.5	91	74.2	16	12.6	16	13.2
West Virginia	72	100.0	8	11.6	4	6.0	58	80.5	1	1.9	13	17.6
Wisconsin	105	100.0	-	-	6	5.3	91	86.6	8	8.1	6	5.3
Wyoming	14	100.0	3	22.2	1	9.9	9	63.1	1	4.8	4	32.1

Notes:
 Figures do not always reconcile to totals because of rounding.
 NA = Not available because the sample size was too small to make an accurate estimate.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-31 Timing of Underbanked Households' Use of Rent-to-Own Agreements by State

Geography	All Underbanked Households		Timing of Rent-to-Own Use ^a								Memo Item	
			In the Last Year		Not Used in the Last Year		Never Used		Unknown		Ever Used Rent-to-Own Agreements	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	1,312	5.4	1,832	7.6	20,881	86.3	175	0.7	3,144	13.0
Alabama	544	100.0	41	7.5	34	6.2	466	85.7	4	0.7	74	13.7
Alaska	56	100.0	2	3.2	4	7.7	50	89.1	-	-	6	10.9
Arizona	537	100.0	24	4.4	55	10.3	458	85.3	-	-	79	14.7
Arkansas	321	100.0	35	10.7	28	8.7	256	79.5	4	1.1	62	19.4
California	2,374	100.0	46	1.9	129	5.4	2,182	91.9	18	0.8	174	7.3
Colorado	317	100.0	16	5.2	28	8.7	271	85.6	2	0.6	44	13.9
Connecticut	208	100.0	15	7.4	17	7.9	175	84.0	1	0.7	32	15.3
Delaware	54	100.0	2	3.4	4	7.2	47	88.1	1	1.2	6	10.7
District of Columbia	63	100.0	1	0.9	2	2.8	60	95.8	0	0.6	2	3.7
Florida	1,645	100.0	77	4.7	122	7.4	1,433	87.1	13	0.8	199	12.1
Georgia	1,026	100.0	68	6.6	95	9.2	864	84.2	-	-	162	15.8
Hawaii	89	100.0	6	6.6	11	12.8	72	80.7	-	-	17	19.3
Idaho	112	100.0	7	6.0	8	7.3	97	86.7	-	-	15	13.3
Illinois	879	100.0	35	4.0	67	7.6	774	88.0	3	0.4	102	11.6
Indiana	489	100.0	62	12.7	48	9.9	379	77.5	-	-	110	22.5
Iowa	215	100.0	21	10.0	23	10.6	168	78.2	3	1.3	44	20.6
Kansas	223	100.0	19	8.7	19	8.4	185	82.9	-	-	38	17.1
Kentucky	391	100.0	27	7.0	29	7.5	332	84.9	3	0.7	56	14.4
Louisiana	495	100.0	31	6.4	36	7.2	428	86.5	-	-	67	13.5
Maine	104	100.0	22	21.5	12	11.9	69	66.0	1	0.6	35	33.4
Maryland	461	100.0	9	2.0	19	4.1	433	93.9	-	-	28	6.1
Massachusetts	369	100.0	10	2.8	19	5.1	340	92.1	-	-	29	7.9
Michigan	685	100.0	50	7.2	54	8.0	573	83.6	8	1.2	104	15.2
Minnesota	272	100.0	2	0.7	9	3.4	256	93.9	5	2.0	11	4.1
Mississippi	269	100.0	17	6.2	21	7.8	232	86.0	-	-	38	14.0
Missouri	514	100.0	25	4.9	61	11.9	418	81.3	10	1.9	86	16.8
Montana	93	100.0	4	3.9	4	4.7	85	90.7	1	0.7	8	8.6
Nebraska	130	100.0	5	3.9	7	5.1	118	90.4	1	0.7	12	8.9
Nevada	323	100.0	3	0.8	25	7.6	290	89.8	6	1.8	27	8.4
New Hampshire	66	100.0	4	6.7	4	6.7	57	86.7	-	-	9	13.3
New Jersey	621	100.0	25	4.0	21	3.4	566	91.2	8	1.3	46	7.5
New Mexico	193	100.0	8	4.1	15	8.0	169	87.9	-	-	23	12.1
New York	1,487	100.0	41	2.7	45	3.0	1,375	92.4	27	1.8	86	5.8
North Carolina	840	100.0	51	6.0	62	7.4	727	86.6	-	-	113	13.4
North Dakota	51	100.0	3	5.9	1	1.9	47	92.2	-	-	4	7.8
Ohio	912	100.0	84	9.2	113	12.4	711	78.0	4	0.4	197	21.6
Oklahoma	349	100.0	10	2.9	24	6.9	314	90.1	-	-	35	9.9
Oregon	219	100.0	22	9.9	24	10.9	171	78.0	2	1.1	46	20.8
Pennsylvania	931	100.0	82	8.8	77	8.2	769	82.6	4	0.4	158	17.0
Rhode Island	75	100.0	5	7.0	6	7.9	63	83.9	1	1.3	11	14.9
South Carolina	369	100.0	46	12.5	22	6.1	300	81.4	-	-	68	18.6
South Dakota	72	100.0	8	10.6	8	10.9	57	78.6	-	-	16	21.4
Tennessee	473	100.0	22	4.8	51	10.8	395	83.5	4	0.9	74	15.6
Texas	2,481	100.0	149	6.0	239	9.7	2,084	84.0	8	0.3	388	15.6
Utah	195	100.0	7	3.8	9	4.8	178	91.3	-	-	17	8.7
Vermont	47	100.0	5	10.8	3	6.4	39	82.8	-	-	8	17.2
Virginia	503	100.0	36	7.2	34	6.9	415	82.4	18	3.5	71	14.1
Washington	533	100.0	4	0.7	52	9.8	470	88.3	7	1.2	56	10.5
West Virginia	146	100.0	6	4.3	8	5.5	129	88.1	3	2.2	14	9.8
Wisconsin	329	100.0	9	2.6	17	5.2	298	90.4	6	1.7	26	7.8
Wyoming	50	100.0	3	6.8	7	14.0	39	77.7	1	1.4	10	20.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-32 Timing of Fully Banked Households' Use of Rent-to-Own Agreements by State

Geography	All Fully Banked Households		Timing of Rent-to-Own Use				Memo Item	
			Not used in the last 12 months		Never Used		Ever Used Rent-to-Own Agreements	
			Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,294	1.6	81,536	98.4	1,294	1.6
Alabama	1,099	100.0	8	0.7	1,091	99.3	8	0.7
Alaska	196	100.0	4	2.3	192	97.7	4	2.3
Arizona	1,734	100.0	25	1.5	1,709	98.5	25	1.5
Arkansas	658	100.0	25	3.8	633	96.2	25	3.8
California	9,355	100.0	80	0.9	9,275	99.1	80	0.9
Colorado	1,510	100.0	40	2.7	1,470	97.3	40	2.7
Connecticut	1,056	100.0	9	0.9	1,046	99.1	9	0.9
Delaware	262	100.0	3	1.1	259	98.9	3	1.1
District of Columbia	180	100.0	0	0.1	179	99.9	0	0.1
Florida	5,309	100.0	108	2.0	5,200	98.0	108	2.0
Georgia	2,248	100.0	39	1.8	2,208	98.2	39	1.8
Hawaii	313	100.0	3	1.1	310	98.9	3	1.1
Idaho	432	100.0	8	1.8	424	98.2	8	1.8
Illinois	3,546	100.0	71	2.0	3,475	98.0	71	2.0
Indiana	1,817	100.0	37	2.0	1,780	98.0	37	2.0
Iowa	932	100.0	16	1.7	916	98.3	16	1.7
Kansas	814	100.0	25	3.0	789	97.0	25	3.0
Kentucky	1,225	100.0	32	2.6	1,193	97.4	32	2.6
Louisiana	1,066	100.0	35	3.3	1,032	96.7	35	3.3
Maine	413	100.0	18	4.3	395	95.7	18	4.3
Maryland	1,528	100.0	12	0.8	1,515	99.2	12	0.8
Massachusetts	2,029	100.0	17	0.8	2,012	99.2	17	0.8
Michigan	2,824	100.0	62	2.2	2,762	97.8	62	2.2
Minnesota	1,763	100.0	27	1.5	1,736	98.5	27	1.5
Mississippi	696	100.0	11	1.6	685	98.4	11	1.6
Missouri	1,681	100.0	38	2.3	1,642	97.7	38	2.3
Montana	303	100.0	12	3.9	291	96.1	12	3.9
Nebraska	559	100.0	7	1.2	553	98.8	7	1.2
Nevada	600	100.0	11	1.8	589	98.2	11	1.8
New Hampshire	439	100.0	10	2.4	428	97.6	10	2.4
New Jersey	2,297	100.0	6	0.3	2,290	99.7	6	0.3
New Mexico	494	100.0	7	1.4	487	98.6	7	1.4
New York	5,159	100.0	60	1.2	5,099	98.8	60	1.2
North Carolina	2,579	100.0	21	0.8	2,558	99.2	21	0.8
North Dakota	210	100.0	4	1.9	206	98.1	4	1.9
Ohio	3,172	100.0	62	2.0	3,110	98.0	62	2.0
Oklahoma	935	100.0	28	3.0	907	97.0	28	3.0
Oregon	1,195	100.0	25	2.1	1,170	97.9	25	2.1
Pennsylvania	3,771	100.0	56	1.5	3,716	98.5	56	1.5
Rhode Island	304	100.0	4	1.2	300	98.8	4	1.2
South Carolina	1,219	100.0	16	1.3	1,203	98.7	16	1.3
South Dakota	236	100.0	2	0.8	234	99.2	2	0.8
Tennessee	1,818	100.0	7	0.4	1,811	99.6	7	0.4
Texas	5,309	100.0	96	1.8	5,212	98.2	96	1.8
Utah	694	100.0	4	0.5	690	99.5	4	0.5
Vermont	207	100.0	3	1.3	205	98.7	3	1.3
Virginia	2,138	100.0	32	1.5	2,106	98.5	32	1.5
Washington	2,012	100.0	33	1.6	1,979	98.4	33	1.6
West Virginia	505	100.0	11	2.1	494	97.9	11	2.1
Wisconsin	1,823	100.0	20	1.1	1,803	98.9	20	1.1
Wyoming	167	100.0	5	2.7	162	97.3	5	2.7

Notes:
 Figures do not always reconcile to totals because of rounding.

Table B-33 Timing of Households' Use of Refund Anticipation Loans by State

Geography	All U.S. Households		Timing of Refund Anticipation Loan Use ^a								Memo Item	
			In the Last Year		Not in the Last Year		Never Used		Unknown		Ever Used Refund Anticipation Loan	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All U.S. Households	120,408	100.0	1,449	1.2	3,020	2.5	112,614	93.5	3,324	2.8	4,470	3.7
Alabama	1,889	100.0	48	2.6	70	3.7	1,740	92.1	30	1.6	119	6.3
Alaska	276	100.0	4	1.6	10	3.4	254	91.9	9	3.1	14	5.0
Arizona	2,622	100.0	4	0.2	32	1.2	2,541	96.9	45	1.7	36	1.4
Arkansas	1,142	100.0	30	2.6	38	3.4	1,049	91.9	25	2.2	68	6.0
California	13,191	100.0	104	0.8	189	1.4	12,489	94.7	409	3.1	293	2.2
Colorado	1,974	100.0	22	1.1	49	2.5	1,864	94.4	38	1.9	72	3.6
Connecticut	1,365	100.0	9	0.7	26	1.9	1,302	95.4	27	2.0	36	2.6
Delaware	346	100.0	3	0.9	6	1.8	329	95.1	8	2.3	9	2.6
District of Columbia	281	100.0	1	0.3	7	2.6	264	93.9	9	3.2	8	2.9
Florida	7,801	100.0	67	0.9	169	2.2	7,235	92.7	330	4.2	236	3.0
Georgia	3,834	100.0	95	2.5	141	3.7	3,487	91.0	111	2.9	235	6.1
Hawaii	443	100.0	2	0.5	10	2.2	413	93.3	18	4.0	12	2.7
Idaho	589	100.0	5	0.8	11	1.8	566	96.1	8	1.3	15	2.6
Illinois	4,956	100.0	48	1.0	104	2.1	4,648	93.8	157	3.2	151	3.1
Indiana	2,560	100.0	39	1.5	42	1.6	2,416	94.4	63	2.4	81	3.1
Iowa	1,244	100.0	13	1.1	28	2.3	1,166	93.7	36	2.9	42	3.3
Kansas	1,136	100.0	22	1.9	24	2.1	1,074	94.5	16	1.4	46	4.0
Kentucky	1,819	100.0	12	0.7	85	4.7	1,694	93.1	28	1.5	97	5.3
Louisiana	1,816	100.0	16	0.9	54	3.0	1,708	94.0	39	2.1	70	3.8
Maine	546	100.0	5	0.9	17	3.1	517	94.7	7	1.3	22	4.0
Maryland	2,170	100.0	23	1.0	29	1.3	2,072	95.5	47	2.1	51	2.4
Massachusetts	2,614	100.0	29	1.1	32	1.2	2,484	95.0	69	2.7	61	2.3
Michigan	3,969	100.0	25	0.6	73	1.9	3,729	94.0	141	3.6	99	2.5
Minnesota	2,163	100.0	11	0.5	27	1.2	2,090	96.6	36	1.6	38	1.8
Mississippi	1,143	100.0	28	2.4	34	3.0	1,063	93.0	18	1.6	62	5.4
Missouri	2,490	100.0	18	0.7	85	3.4	2,332	93.6	56	2.3	102	4.1
Montana	426	100.0	8	1.9	5	1.3	405	95.1	7	1.7	13	3.2
Nebraska	734	100.0	8	1.1	14	1.9	702	95.7	10	1.3	22	3.0
Nevada	1,035	100.0	10	1.0	50	4.8	940	90.8	35	3.4	60	5.8
New Hampshire	526	100.0	4	0.8	7	1.3	507	96.4	8	1.6	11	2.1
New Jersey	3,202	100.0	22	0.7	48	1.5	3,093	96.6	39	1.2	70	2.2
New Mexico	816	100.0	11	1.3	22	2.7	761	93.3	22	2.7	33	4.0
New York	7,677	100.0	45	0.6	165	2.2	7,180	93.5	287	3.7	210	2.7
North Carolina	3,878	100.0	49	1.3	142	3.7	3,593	92.6	94	2.4	191	4.9
North Dakota	283	100.0	2	0.6	6	2.0	271	95.9	4	1.5	7	2.6
Ohio	4,719	100.0	63	1.3	193	4.1	4,263	90.3	200	4.2	256	5.4
Oklahoma	1,503	100.0	34	2.3	53	3.5	1,366	90.9	49	3.3	87	5.8
Oregon	1,522	100.0	10	0.6	25	1.6	1,453	95.4	35	2.3	35	2.3
Pennsylvania	5,161	100.0	47	0.9	181	3.5	4,811	93.2	122	2.4	228	4.4
Rhode Island	423	100.0	2	0.4	4	1.1	404	95.4	13	3.1	6	1.5
South Carolina	1,787	100.0	43	2.4	79	4.4	1,626	91.0	38	2.2	122	6.8
South Dakota	329	100.0	6	2.0	15	4.4	302	91.8	6	1.9	21	6.4
Tennessee	2,605	100.0	66	2.5	83	3.2	2,419	92.9	37	1.4	149	5.7
Texas	9,136	100.0	223	2.4	318	3.5	8,410	92.1	186	2.0	540	5.9
Utah	926	100.0	8	0.8	24	2.5	891	96.2	4	0.4	31	3.4
Vermont	269	100.0	3	1.1	3	1.2	259	96.4	4	1.3	6	2.3
Virginia	3,008	100.0	49	1.6	55	1.8	2,715	90.3	188	6.3	104	3.5
Washington	2,748	100.0	26	0.9	63	2.3	2,584	94.0	75	2.7	89	3.2
West Virginia	762	100.0	10	1.3	24	3.1	701	92.0	27	3.6	34	4.4
Wisconsin	2,316	100.0	17	0.7	40	1.7	2,212	95.5	48	2.1	56	2.4
Wyoming	236	100.0	2	0.9	10	4.1	217	92.1	7	2.9	12	5.0

Notes:

Figures do not always reconcile to totals because of rounding.

^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-34 Timing of Unbanked Households' Use of Refund Anticipation Loans by State

Geography	All Unbanked Households		Timing of Refund Anticipation Loan Use ^a								Memo Item	
			In the Last Year		Not in the Last Year		Never Used		Unknown		Ever Used Refund Anticipation Loan	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Unbanked Households	9,875	100.0	335	3.4	529	5.4	8,363	84.7	648	6.6	864	8.8
Alabama	193	100.0	8	4.0	17	8.8	164	85.4	4	1.9	25	12.7
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	4	1.5	12	3.8	273	90.0	14	4.7	16	5.3
Arkansas	141	100.0	7	5.2	5	3.3	116	82.7	12	8.8	12	8.6
California	1,030	100.0	28	2.7	20	1.9	903	87.6	80	7.8	48	4.6
Colorado	107	100.0	8	7.6	8	7.1	85	79.3	6	6.0	16	14.7
Connecticut	73	100.0	4	5.4	5	6.8	60	82.3	4	5.5	9	12.2
Delaware	23	100.0	1	3.1	1	3.3	20	85.8	2	7.8	1	6.4
District of Columbia	31	100.0	1	2.5	1	4.3	27	86.7	2	6.5	2	6.8
Florida	570	100.0	20	3.6	14	2.5	473	82.9	63	11.0	35	6.1
Georgia	442	100.0	12	2.7	36	8.2	370	83.6	24	5.5	48	10.9
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	11	3.0	18	4.9	310	82.9	34	9.1	30	7.9
Indiana	201	100.0	4	1.9	4	2.2	177	88.1	16	7.8	8	4.2
Iowa	54	100.0	3	5.7	3	5.0	44	81.3	4	8.0	6	10.7
Kansas	81	100.0	-	-	10	11.9	67	82.8	4	5.3	10	11.9
Kentucky	179	100.0	3	1.4	18	10.2	150	83.9	8	4.5	21	11.6
Louisiana	209	100.0	-	-	22	10.6	173	82.7	14	6.7	22	10.6
Maine	20	100.0	0	2.3	1	5.8	17	85.2	1	6.7	2	8.1
Maryland	123	100.0	-	-	-	-	115	94.1	7	5.9	-	-
Massachusetts	128	100.0	-	-	4	3.4	121	94.2	3	2.4	4	3.4
Michigan	307	100.0	4	1.3	18	6.0	264	85.9	21	6.7	22	7.3
Minnesota	90	100.0	2	2.4	6	6.2	78	86.7	4	4.7	8	8.6
Mississippi	173	100.0	20	11.4	7	4.0	136	79.0	10	5.6	26	15.3
Missouri	237	100.0	7	2.9	13	5.3	211	89.0	7	2.8	19	8.2
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	-	-	8	9.8	59	76.0	11	14.2	8	9.8
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	8	4.0	3	1.6	196	92.7	4	1.7	12	5.6
New Mexico	94	100.0	3	3.1	3	3.0	88	94.0	-	-	6	6.0
New York	740	100.0	20	2.8	32	4.3	644	87.1	44	5.9	52	7.0
North Carolina	359	100.0	5	1.4	22	6.2	313	87.1	19	5.4	27	7.5
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	8	1.8	30	7.3	329	79.4	47	11.4	38	9.1
Oklahoma	164	100.0	8	5.1	14	8.4	140	85.3	2	1.1	22	13.6
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	-	-	31	9.9	264	83.6	21	6.5	31	9.9
Rhode Island	30	100.0	1	2.2	0	1.4	27	91.5	1	4.9	1	3.6
South Carolina	166	100.0	3	1.8	17	10.4	131	78.9	15	9.0	20	12.1
South Dakota	15	100.0	1	6.5	2	13.0	11	76.0	1	4.5	3	19.5
Tennessee	283	100.0	27	9.5	24	8.5	227	80.4	5	1.6	51	18.0
Texas	1,167	100.0	67	5.8	67	5.7	972	83.3	61	5.2	134	11.5
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	12	6.2	7	3.5	144	72.2	36	18.1	19	9.7
Washington	123	100.0	2	1.9	3	2.5	102	82.9	16	12.6	5	4.4
West Virginia	72	100.0	7	9.4	7	9.0	58	79.7	1	1.9	13	18.4
Wisconsin	105	100.0	3	2.4	2	2.1	92	87.4	8	8.1	5	4.5
Wyoming	14	100.0	0	2.8	2	16.9	10	75.5	1	4.8	3	19.7

Notes:

Figures do not always reconcile to totals because of rounding.

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-35 Timing of Underbanked Households' Use of Refund Anticipation Loans by State

Geography	All Underbanked Households		Timing of Refund Anticipation Loan Use ^a								Memo Item	
			In the Last Year		Not in the Last Year		Never Used		Unknown		Ever Used Refund Anticipation Loan	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Underbanked Households	24,199	100.0	1,114	4.6	1,438	5.9	21,441	88.6	205	0.8	2,553	10.5
Alabama	544	100.0	41	7.5	28	5.2	475	87.3	-	-	69	12.7
Alaska	56	100.0	4	7.0	4	7.0	48	86.0	-	-	8	14.0
Arizona	537	100.0	-	-	4	0.8	530	98.5	4	0.7	4	0.8
Arkansas	321	100.0	22	6.9	22	6.8	277	86.3	-	-	44	13.7
California	2,374	100.0	76	3.2	83	3.5	2,200	92.7	14	0.6	160	6.7
Colorado	317	100.0	14	4.4	19	6.0	282	89.0	2	0.6	33	10.4
Connecticut	208	100.0	5	2.6	12	5.8	189	90.9	1	0.7	17	8.4
Delaware	54	100.0	2	4.2	3	6.2	47	87.4	1	2.3	6	10.3
District of Columbia	63	100.0	-	-	3	5.1	59	94.3	0	0.6	3	5.1
Florida	1,645	100.0	46	2.8	79	4.8	1,506	91.6	14	0.8	125	7.6
Georgia	1,026	100.0	83	8.1	85	8.2	852	83.0	7	0.7	167	16.3
Hawaii	89	100.0	2	2.7	3	3.8	83	93.5	-	-	6	6.5
Idaho	112	100.0	3	3.1	4	3.7	104	93.3	-	-	8	6.7
Illinois	879	100.0	36	4.1	49	5.5	791	90.0	3	0.4	85	9.7
Indiana	489	100.0	35	7.2	20	4.2	433	88.7	-	-	55	11.3
Iowa	215	100.0	10	4.8	14	6.4	188	87.5	3	1.3	24	11.2
Kansas	223	100.0	22	9.7	12	5.2	189	84.4	2	0.7	33	14.9
Kentucky	391	100.0	9	2.4	47	12.1	331	84.8	3	0.7	57	14.5
Louisiana	495	100.0	16	3.2	18	3.6	461	93.2	-	-	34	6.8
Maine	104	100.0	5	4.4	10	9.8	89	85.2	1	0.6	15	14.3
Maryland	461	100.0	23	4.9	18	3.9	420	91.2	-	-	41	8.8
Massachusetts	369	100.0	29	7.9	11	3.1	329	89.1	-	-	40	10.9
Michigan	685	100.0	21	3.1	41	6.0	609	89.0	13	1.9	63	9.1
Minnesota	272	100.0	9	3.4	13	4.9	246	90.3	4	1.3	23	8.3
Mississippi	269	100.0	8	3.0	16	6.1	242	89.9	3	1.0	24	9.1
Missouri	514	100.0	11	2.1	32	6.2	459	89.2	13	2.5	43	8.3
Montana	93	100.0	5	5.6	2	1.7	87	92.7	-	-	7	7.3
Nebraska	130	100.0	5	4.0	4	3.1	120	92.3	1	0.7	9	7.1
Nevada	323	100.0	10	3.1	32	10.0	275	85.2	6	1.8	42	13.1
New Hampshire	66	100.0	3	5.2	2	3.8	60	91.0	-	-	6	9.0
New Jersey	621	100.0	14	2.2	28	4.5	571	92.0	8	1.3	42	6.7
New Mexico	193	100.0	8	4.1	13	6.8	172	89.2	-	-	21	10.8
New York	1,487	100.0	24	1.6	89	6.0	1,353	91.0	22	1.5	113	7.6
North Carolina	840	100.0	44	5.3	64	7.6	731	87.1	-	-	109	12.9
North Dakota	51	100.0	2	3.4	3	5.0	47	91.6	-	-	4	8.4
Ohio	912	100.0	55	6.0	108	11.8	739	81.0	10	1.1	163	17.9
Oklahoma	349	100.0	26	7.4	18	5.3	302	86.6	3	0.7	44	12.7
Oregon	219	100.0	7	3.0	8	3.8	198	90.6	5	2.5	15	6.8
Pennsylvania	931	100.0	47	5.0	80	8.6	801	86.0	4	0.4	126	13.6
Rhode Island	75	100.0	1	1.5	3	3.5	71	93.8	1	1.3	4	5.0
South Carolina	369	100.0	40	11.0	30	8.1	296	80.3	2	0.6	70	19.1
South Dakota	72	100.0	6	7.6	6	8.9	60	83.5	-	-	12	16.5
Tennessee	473	100.0	39	8.2	39	8.3	391	82.6	4	0.9	78	16.5
Texas	2,481	100.0	155	6.3	172	6.9	2,143	86.4	10	0.4	327	13.2
Utah	195	100.0	8	4.0	11	5.7	176	90.3	-	-	19	9.7
Vermont	47	100.0	3	5.4	2	3.2	42	90.6	0	0.8	4	8.6
Virginia	503	100.0	36	7.2	21	4.1	425	84.4	22	4.3	57	11.3
Washington	533	100.0	24	4.4	29	5.4	474	88.9	7	1.2	52	9.8
West Virginia	146	100.0	3	2.1	9	5.9	131	89.8	3	2.2	12	8.0
Wisconsin	329	100.0	14	4.3	10	3.0	296	89.7	10	3.0	24	7.3
Wyoming	50	100.0	2	3.6	4	9.0	43	86.0	1	1.4	6	12.6

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
^a Households are categorized by their most recent known use of AFS. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

Table B-36 Timing of Fully Banked Households' Use of Refund Anticipation Loans by State

Geography	All Fully Banked Households		Timing of Refund Anticipation Loan Use				Memo Item	
			Not used in the last 12 months		Never Used		Ever Used Refund Anticipation Loan	
	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct	Households (1,000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,041	1.3	81,788	98.7	1,041	1.3
Alabama	1,099	100.0	25	2.3	1,074	97.7	25	2.3
Alaska	196	100.0	4	2.0	192	98.0	4	2.0
Arizona	1,734	100.0	16	0.9	1,718	99.1	16	0.9
Arkansas	658	100.0	12	1.8	646	98.2	12	1.8
California	9,355	100.0	86	0.9	9,269	99.1	86	0.9
Colorado	1,510	100.0	23	1.5	1,487	98.5	23	1.5
Connecticut	1,056	100.0	9	0.9	1,046	99.1	9	0.9
Delaware	262	100.0	2	0.8	260	99.2	2	0.8
District of Columbia	180	100.0	3	1.6	177	98.4	3	1.6
Florida	5,309	100.0	76	1.4	5,233	98.6	76	1.4
Georgia	2,248	100.0	20	0.9	2,227	99.1	20	0.9
Hawaii	313	100.0	5	1.7	308	98.3	5	1.7
Idaho	432	100.0	5	1.3	427	98.7	5	1.3
Illinois	3,546	100.0	32	0.9	3,514	99.1	32	0.9
Indiana	1,817	100.0	17	0.9	1,800	99.1	17	0.9
Iowa	932	100.0	12	1.3	920	98.7	12	1.3
Kansas	814	100.0	3	0.4	811	99.6	3	0.4
Kentucky	1,225	100.0	20	1.6	1,205	98.4	20	1.6
Louisiana	1,066	100.0	14	1.3	1,052	98.7	14	1.3
Maine	413	100.0	6	1.3	407	98.7	6	1.3
Maryland	1,528	100.0	11	0.7	1,517	99.3	11	0.7
Massachusetts	2,029	100.0	16	0.8	2,013	99.2	16	0.8
Michigan	2,824	100.0	14	0.5	2,810	99.5	14	0.5
Minnesota	1,763	100.0	8	0.4	1,756	99.6	8	0.4
Mississippi	696	100.0	11	1.6	685	98.4	11	1.6
Missouri	1,681	100.0	40	2.4	1,640	97.6	40	2.4
Montana	303	100.0	2	0.7	301	99.3	2	0.7
Nebraska	559	100.0	9	1.6	550	98.4	9	1.6
Nevada	600	100.0	10	1.7	590	98.3	10	1.7
New Hampshire	439	100.0	4	0.9	435	99.1	4	0.9
New Jersey	2,297	100.0	17	0.7	2,280	99.3	17	0.7
New Mexico	494	100.0	6	1.3	488	98.7	6	1.3
New York	5,159	100.0	45	0.9	5,114	99.1	45	0.9
North Carolina	2,579	100.0	56	2.2	2,523	97.8	56	2.2
North Dakota	210	100.0	2	0.9	209	99.1	2	0.9
Ohio	3,172	100.0	55	1.7	3,117	98.3	55	1.7
Oklahoma	935	100.0	21	2.2	914	97.8	21	2.2
Oregon	1,195	100.0	11	0.9	1,184	99.1	11	0.9
Pennsylvania	3,771	100.0	71	1.9	3,701	98.1	71	1.9
Rhode Island	304	100.0	1	0.5	303	99.5	1	0.5
South Carolina	1,219	100.0	29	2.3	1,190	97.7	29	2.3
South Dakota	236	100.0	6	2.6	230	97.4	6	2.6
Tennessee	1,818	100.0	20	1.1	1,798	98.9	20	1.1
Texas	5,309	100.0	79	1.5	5,230	98.5	79	1.5
Utah	694	100.0	11	1.5	683	98.5	11	1.5
Vermont	207	100.0	2	0.8	206	99.2	2	0.8
Virginia	2,138	100.0	27	1.3	2,110	98.7	27	1.3
Washington	2,012	100.0	31	1.5	1,981	98.5	31	1.5
West Virginia	505	100.0	9	1.7	496	98.3	9	1.7
Wisconsin	1,823	100.0	28	1.5	1,796	98.5	28	1.5
Wyoming	167	100.0	3	1.7	164	98.3	3	1.7

Notes:
 Figures do not always reconcile to totals because of rounding.



6. State Level Tables

Table C-1 Use of AFS by Banking Status: Alabama

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,889	100.0	193	100.0	544	100.0	1,099	100.0	NA	NA
Any AFS										
Has Ever Used	1,116	59.1	162	83.9	544	100.0	407	37.0	NA	NA
Has Never Used	720	38.1	27	14.2	0	0.0	692	63.0	NA	NA
Unknown	53	2.8	4	1.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	855	45.3	111	57.5	447	82.2	294	26.7	NA	NA
Has Never Used	1,003	53.1	78	40.6	93	17.1	805	73.3	NA	NA
Unknown	31	1.6	4	1.9	4	0.7	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	366	19.4	100	51.9	148	27.3	117	10.7	NA	NA
Has Never Used	1,494	79.1	89	46.2	392	72.1	982	89.3	NA	NA
Unknown	29	1.5	4	1.9	4	0.7	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	81	4.3	22	11.6	38	7.0	21	1.9	NA	NA
Has Never Used	1,771	93.8	167	86.5	506	93.0	1,078	98.1	NA	NA
Unknown	36	1.9	4	1.9	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	150	7.9	13	6.7	101	18.6	36	3.2	NA	NA
Has Never Used	1,709	90.5	176	91.4	443	81.4	1,064	96.8	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	215	11.4	72	37.6	104	19.0	39	3.5	NA	NA
Has Never Used	1,644	87.1	117	60.6	441	81.0	1,060	96.5	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	121	6.4	39	20.3	74	13.7	8	0.7	NA	NA
Has Never Used	1,731	91.6	150	77.8	466	85.7	1,091	99.3	NA	NA
Unknown	37	1.9	4	1.9	4	0.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	119	6.3	25	12.7	69	12.7	25	2.3	NA	NA
Has Never Used	1,740	92.1	164	85.4	475	87.3	1,074	97.7	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-2 Timing of AFS Use by Banking Status: Alabama

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,889	100.0	193	100.0	544	100.0	1,099	100.0	NA	NA
Any AFS										
In Last 30 Days	236	12.5	96	49.7	141	25.9	0	0.0	NA	NA
In Last 2-12 Months	433	22.9	30	15.5	404	74.1	0	0.0	NA	NA
Not in the Last 12 Months	446	23.6	36	18.8	0	0.0	407	37.0	NA	NA
Never Used	720	38.1	27	14.2	0	0.0	692	63.0	NA	NA
Unknown	53	2.8	4	1.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	186	9.9	73	37.8	114	20.9	0	0.0	NA	NA
In Last 2-12 Months	324	17.2	27	14.1	297	54.6	0	0.0	NA	NA
Not in the Last 12 Months	344	18.2	11	5.6	37	6.7	294	26.7	NA	NA
Never Used	1,003	53.1	78	40.6	93	17.1	805	73.3	NA	NA
Unknown	31	1.6	4	1.9	4	0.7	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	51	2.7	42	21.7	9	1.7	0	0.0	NA	NA
In Last 2-12 Months	108	5.7	34	17.6	74	13.6	0	0.0	NA	NA
Not in the Last 12 Months	207	10.9	24	12.6	65	12.0	117	10.7	NA	NA
Never Used	1,494	79.1	89	46.2	392	72.1	982	89.3	NA	NA
Unknown	29	1.5	4	1.9	4	0.7	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	8	0.4	4	1.9	4	0.8	0	0.0	NA	NA
In Last 2-12 Months	29	1.5	15	7.6	14	2.6	0	0.0	NA	NA
Not in the Last 12 Months	44	2.4	4	2.2	20	3.6	21	1.9	NA	NA
Never Used	1,771	93.8	167	86.5	506	93.0	1,078	98.1	NA	NA
Unknown	36	1.9	4	1.9	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	14	0.8	-	-	14	2.7	0	0.0	NA	NA
In Last 2-12 Months	54	2.8	9	4.5	45	8.2	0	0.0	NA	NA
Not in the Last 12 Months	82	4.3	4	2.2	42	7.7	36	3.2	NA	NA
Never Used	1,709	90.5	176	91.4	443	81.4	1,064	96.8	NA	NA
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA

Table C-2 Timing of AFS Use by Banking Status: Alabama

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	10	0.5	3	1.7	7	1.2	0	0.0	NA	NA	
In Last 2-12 Months	87	4.6	42	22.0	45	8.2	0	0.0	NA	NA	
Not in the Last 12 Months	117	6.2	27	13.8	52	9.6	39	3.5	NA	NA	
Never Used	1,644	87.1	117	60.6	441	81.0	1,060	96.5	NA	NA	
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	51	2.7	11	5.5	41	7.5	0	0.0	NA	NA	
Used but not in last 12 months	70	3.7	29	14.8	34	6.2	8	0.7	NA	NA	
Never Used	1,731	91.6	150	77.8	466	85.7	1,091	99.3	NA	NA	
Unknown	37	1.9	4	1.9	4	0.7	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	48	2.6	8	4.0	41	7.5	0	0.0	NA	NA	
Used but not in last 12 months	70	3.7	17	8.8	28	5.2	25	2.3	NA	NA	
Never Used	1,740	92.1	164	85.4	475	87.3	1,074	97.7	NA	NA	
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-3 Use of AFS by Household Characteristic: Alabama

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,889	100.0	1,116	59.1	720	38.1	53	2.8	1,012	53.6	365	19.3
Banking Status												
Unbanked	193	10.2	162	83.9	27	14.2	4	1.9	142	74.0	91	47.2
Underbanked	544	28.8	544	100.0	0	0.0	0	0.0	495	90.9	194	35.7
Fully Banked	1,099	58.2	407	37.0	692	63.0	0	0.0	372	33.8	80	7.3
Banked but Underbanked Status Unknown	53	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,268	67.1	760	60.0	481	37.9	27	2.1	688	54.3	239	18.9
Female householder, no husband present	281	14.9	202	71.8	72	25.8	7	2.4	182	64.7	95	34.0
Male householder, no wife present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	919	48.6	498	54.2	405	44.1	16	1.7	456	49.6	118	12.9
Nonfamily household	616	32.6	351	57.0	238	38.7	27	4.3	318	51.7	126	20.5
Female householder	360	19.0	202	56.1	131	36.5	27	7.4	190	52.7	59	16.4
Male householder	256	13.6	149	58.2	107	41.8	-	-	129	50.3	67	26.2
Other	5	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	473	25.0	385	81.4	83	17.7	4	0.9	342	72.4	170	36.1
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,375	72.8	701	51.0	625	45.5	49	3.5	639	46.5	195	14.2
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	368	19.5	242	65.8	118	32.1	8	2.0	225	61.2	109	29.6
35 to 44 years	352	18.6	225	63.9	123	34.9	4	1.1	203	57.8	94	26.6
45 to 54 years	370	19.6	185	50.0	164	44.4	21	5.5	162	43.9	72	19.6
55 to 64 years	400	21.2	234	58.6	159	39.7	7	1.8	207	51.8	62	15.4
65 years or more	399	21.1	230	57.6	155	38.9	14	3.5	214	53.6	29	7.1
Education												
No high school degree	251	13.3	168	66.9	80	31.8	3	1.3	150	59.5	53	21.0
High school degree	600	31.8	366	61.0	221	36.8	14	2.3	340	56.6	140	23.3
Some college	544	28.8	327	60.1	197	36.2	20	3.7	277	50.9	134	24.7
College degree	493	26.1	255	51.7	222	45.0	16	3.3	245	49.8	38	7.8
Household Income												
Less than \$15,000	411	21.8	295	71.7	113	27.5	3	0.8	248	60.2	128	31.1
Between \$15,000 and \$30,000	376	19.9	227	60.3	127	33.9	22	5.8	203	54.1	112	29.7
Between \$30,000 and \$50,000	385	20.4	263	68.3	107	27.7	15	4.0	240	62.2	70	18.2
Between \$50,000 and \$75,000	298	15.8	136	45.6	162	54.4	-	-	132	44.5	37	12.4
At Least \$75,000	418	22.1	195	46.7	210	50.3	12	3.0	189	45.1	19	4.5
Homeownership												
Homeowner	1,344	71.2	737	54.8	573	42.6	35	2.6	669	49.7	185	13.8
Non-homeowner	545	28.8	379	69.7	146	26.9	19	3.4	343	63.0	180	33.1

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-4 Timing of AFS Use by Household Characteristic: Alabama

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,889	100.0	236	12.5	433	22.9	446	23.6	720	38.1	53	2.8	670	35.5
Banking Status														
Unbanked	193	10.2	96	49.7	30	15.5	36	18.8	27	14.2	4	1.9	125	65.1
Underbanked	544	28.8	141	25.9	404	74.1	0	0.0	0	0.0	0	0.0	544	100.0
Fully Banked	1,099	58.2	0	0.0	0	0.0	407	37.0	692	63.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	53	2.8	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,268	67.1	169	13.4	296	23.3	295	23.3	481	37.9	27	2.1	465	36.7
Female householder, no husband present	281	14.9	85	30.3	78	27.7	39	13.8	72	25.8	7	2.4	163	58.0
Male householder, no wife present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	919	48.6	79	8.6	191	20.8	228	24.8	405	44.1	16	1.7	270	29.4
Nonfamily household	616	32.6	67	10.9	138	22.3	146	23.8	238	38.7	27	4.3	204	33.2
Female householder	360	19.0	45	12.4	68	18.8	89	24.9	131	36.5	27	7.4	112	31.2
Male householder	256	13.6	22	8.7	70	27.3	57	22.2	107	41.8	-	-	92	36.0
Other	5	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	473	25.0	126	26.6	154	32.6	105	22.2	83	17.7	4	0.9	280	59.2
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,375	72.8	93	6.8	267	19.4	342	24.8	625	45.5	49	3.5	360	26.2
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	368	19.5	67	18.2	111	30.3	64	17.4	118	32.1	8	2.0	178	48.5
35 to 44 years	352	18.6	67	19.0	111	31.5	47	13.4	123	34.9	4	1.1	178	50.5
45 to 54 years	370	19.6	36	9.6	90	24.2	60	16.1	164	44.4	21	5.5	125	33.9
55 to 64 years	400	21.2	31	7.8	76	19.0	127	31.8	159	39.7	7	1.8	107	26.8
65 years or more	399	21.1	36	8.9	46	11.4	149	37.2	155	38.9	14	3.5	81	20.4
Education														
No high school degree	251	13.3	66	26.1	48	19.3	54	21.5	80	31.8	3	1.3	114	45.4
High school degree	600	31.8	92	15.3	136	22.7	138	22.9	221	36.8	14	2.3	228	38.0
Some college	544	28.8	45	8.2	150	27.5	132	24.4	197	36.2	20	3.7	194	35.7
College degree	493	26.1	34	6.9	99	20.1	122	24.8	222	45.0	16	3.3	133	27.0
Household Income														
Less than \$15,000	411	21.8	109	26.5	86	20.9	100	24.3	113	27.5	3	0.8	195	47.4
Between \$15,000 and \$30,000	376	19.9	56	14.8	88	23.3	84	22.2	127	33.9	22	5.8	143	38.1
Between \$30,000 and \$50,000	385	20.4	14	3.5	132	34.2	118	30.6	107	27.7	15	4.0	145	37.7
Between \$50,000 and \$75,000	298	15.8	42	14.2	54	18.2	39	13.2	162	54.4	-	-	97	32.4
At Least \$75,000	418	22.1	16	3.8	74	17.7	106	25.3	210	50.3	12	3.0	90	21.5
Homeownership														
Homeowner	1,344	71.2	106	7.9	285	21.2	346	25.7	573	42.6	35	2.6	391	29.1
Non-homeowner	545	28.8	130	23.9	149	27.3	101	18.5	146	26.9	19	3.4	279	51.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-5 Use of AFS by Banking Status: Alaska

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	276	100.0	NA	NA	56	100.0	196	100.0	NA	NA
Any AFS										
Has Ever Used	114	41.1	NA	NA	56	100.0	48	24.5	NA	NA
Has Never Used	152	55.1	NA	NA	0	0.0	148	75.5	NA	NA
Unknown	10	3.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	85	30.9	NA	NA	43	77.8	34	17.6	NA	NA
Has Never Used	182	65.8	NA	NA	12	22.2	162	82.4	NA	NA
Unknown	9	3.3	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	38	13.7	NA	NA	24	43.1	9	4.8	NA	NA
Has Never Used	229	83.0	NA	NA	32	56.9	187	95.2	NA	NA
Unknown	9	3.3	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	16	5.8	NA	NA	10	18.6	4	2.3	NA	NA
Has Never Used	250	90.6	NA	NA	45	81.4	192	97.7	NA	NA
Unknown	10	3.6	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	14	5.0	NA	NA	9	17.0	3	1.4	NA	NA
Has Never Used	254	91.9	NA	NA	46	83.0	194	98.6	NA	NA
Unknown	9	3.1	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	31	11.3	NA	NA	19	33.5	9	4.4	NA	NA
Has Never Used	237	85.8	NA	NA	37	66.5	188	95.6	NA	NA
Unknown	8	2.9	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	11	4.0	NA	NA	6	10.9	4	2.3	NA	NA
Has Never Used	257	93.1	NA	NA	50	89.1	192	97.7	NA	NA
Unknown	8	2.9	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	14	5.0	NA	NA	8	14.0	4	2.0	NA	NA
Has Never Used	254	91.9	NA	NA	48	86.0	192	98.0	NA	NA
Unknown	9	3.1	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-6 Timing of AFS Use by Banking Status: Alaska

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	276	100.0	NA	NA	56	100.0	196	100.0	NA	NA
Any AFS										
In Last 30 Days	24	8.7	NA	NA	19	34.3	0	0.0	NA	NA
In Last 2-12 Months	40	14.5	NA	NA	37	65.7	0	0.0	NA	NA
Not in the Last 12 Months	49	17.9	NA	NA	0	0.0	48	24.5	NA	NA
Never Used	152	55.1	NA	NA	0	0.0	148	75.5	NA	NA
Unknown	10	3.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	16	5.7	NA	NA	13	22.7	0	0.0	NA	NA
In Last 2-12 Months	27	9.8	NA	NA	25	44.8	0	0.0	NA	NA
Not in the Last 12 Months	42	15.4	NA	NA	6	10.3	34	17.6	NA	NA
Never Used	182	65.8	NA	NA	12	22.2	162	82.4	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	4	1.3	NA	NA	2	4.3	0	0.0	NA	NA
In Last 2-12 Months	19	6.7	NA	NA	16	28.9	0	0.0	NA	NA
Not in the Last 12 Months	16	5.7	NA	NA	6	9.9	9	4.8	NA	NA
Never Used	229	83.0	NA	NA	32	56.9	187	95.2	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	3	1.1	NA	NA	3	5.4	0	0.0	NA	NA
In Last 2-12 Months	6	2.2	NA	NA	5	8.7	0	0.0	NA	NA
Not in the Last 12 Months	7	2.5	NA	NA	3	4.5	4	2.3	NA	NA
Never Used	250	90.6	NA	NA	45	81.4	192	97.7	NA	NA
Unknown	10	3.6	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.4	NA	NA	1	2.1	0	0.0	NA	NA
In Last 2-12 Months	4	1.3	NA	NA	4	6.3	0	0.0	NA	NA
Not in the Last 12 Months	9	3.3	NA	NA	5	8.6	3	1.4	NA	NA
Never Used	254	91.9	NA	NA	46	83.0	194	98.6	NA	NA
Unknown	9	3.1	NA	NA	-	-	-	-	NA	NA

Table C-6 Timing of AFS Use by Banking Status: Alaska

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	4	1.5	NA	NA	3	5.5	0	0.0	NA	NA	
In Last 2-12 Months	7	2.4	NA	NA	6	10.0	0	0.0	NA	NA	
Not in the Last 12 Months	21	7.5	NA	NA	10	18.1	9	4.4	NA	NA	
Never Used	237	85.8	NA	NA	37	66.5	188	95.6	NA	NA	
Unknown	8	2.9	NA	NA	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	2	0.7	NA	NA	2	3.2	0	0.0	NA	NA	
Used but not in last 12 months	9	3.4	NA	NA	4	7.7	4	2.3	NA	NA	
Never Used	257	93.1	NA	NA	50	89.1	192	97.7	NA	NA	
Unknown	8	2.9	NA	NA	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	4	1.6	NA	NA	4	7.0	0	0.0	NA	NA	
Used but not in last 12 months	10	3.4	NA	NA	4	7.0	4	2.0	NA	NA	
Never Used	254	91.9	NA	NA	48	86.0	192	98.0	NA	NA	
Unknown	9	3.1	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-7 Use of AFS by Household Characteristic: Alaska

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	276	100.0	114	41.1	152	55.1	10	3.8	102	36.8	49	17.6
Banking Status												
Unbanked	14	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	56	20.2	56	100.0	0	0.0	0	0.0	52	92.9	27	47.9
Fully Banked	196	71.0	48	24.5	148	75.5	0	0.0	41	20.7	17	8.6
Banked but Underbanked Status Unknown	10	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	174	62.8	69	39.7	98	56.6	6	3.7	62	35.5	30	17.1
Female householder, no husband present	28	10.2	14	48.3	14	49.7	1	2.0	12	44.2	7	25.6
Male householder, no wife present	17	6.0	8	50.0	7	43.3	1	6.7	5	31.0	6	33.4
Married couple	129	46.6	47	36.5	77	59.8	5	3.7	44	34.2	17	13.2
Nonfamily household	101	36.7	44	43.1	54	52.9	4	4.0	39	38.5	18	17.7
Female householder	43	15.4	15	35.8	26	60.4	2	3.8	14	32.0	5	11.6
Male householder	59	21.3	28	48.3	28	47.6	2	4.1	25	43.2	13	22.1
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	15	5.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	207	74.8	76	36.9	122	59.1	8	4.0	68	33.0	30	14.6
Other non-Black non-Hispanic	46	16.6	24	51.8	21	45.3	1	2.9	22	47.3	12	26.1
Age												
15 to 34 years	73	26.4	32	43.5	39	53.0	3	3.5	26	35.0	19	25.5
35 to 44 years	49	17.8	22	45.2	26	52.2	1	2.6	20	41.3	8	15.8
45 to 54 years	58	20.9	25	43.4	30	51.2	3	5.5	24	41.2	12	21.5
55 to 64 years	55	20.0	21	38.6	33	59.6	1	1.7	20	35.6	7	13.0
65 years or more	41	14.9	13	31.8	25	62.0	3	6.2	12	29.9	3	6.3
Education												
No high school degree	26	9.4	11	42.9	14	53.2	1	3.9	8	30.7	7	25.9
High school degree	77	27.8	35	45.4	36	47.4	6	7.3	31	40.7	14	17.8
Some college	100	36.3	42	41.5	57	56.5	2	2.0	39	38.5	22	21.5
College degree	73	26.5	26	35.3	46	62.1	2	2.6	24	32.4	7	9.0
Household Income												
Less than \$15,000	40	14.3	20	51.7	17	42.8	2	5.5	19	48.3	11	26.6
Between \$15,000 and \$30,000	42	15.1	18	42.3	23	55.1	1	2.6	15	36.0	8	18.7
Between \$30,000 and \$50,000	52	18.9	27	51.6	25	46.9	1	1.4	24	45.8	12	22.7
Between \$50,000 and \$75,000	52	18.9	22	42.2	28	54.0	2	3.8	19	36.8	10	20.1
At Least \$75,000	91	32.8	26	29.1	60	66.0	4	4.9	24	26.9	8	8.7
Homeownership												
Homeowner	179	64.7	64	35.7	108	60.1	8	4.2	59	33.0	20	11.4
Non-homeowner	97	35.3	50	51.0	45	46.1	3	2.9	43	43.8	28	29.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-8 Timing of AFS Use by Household Characteristic: Alaska

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	276	100.0	24	8.7	40	14.5	49	17.9	152	55.1	10	3.8	64	23.2
Banking Status														
Unbanked	14	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	56	20.2	19	34.3	37	65.7	0	0.0	0	0.0	0	0.0	56	100.0
Fully Banked	196	71.0	0	0.0	0	0.0	48	24.5	148	75.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	10	3.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	174	62.8	15	8.8	25	14.4	29	16.5	98	56.6	6	3.7	40	23.2
Female householder, no husband present	28	10.2	5	17.4	6	22.8	2	8.1	14	49.7	1	2.0	11	40.2
Male householder, no wife present	17	6.0	1	6.3	3	18.2	4	25.5	7	43.3	1	6.7	4	24.5
Married couple	129	46.6	9	7.2	16	12.1	22	17.2	77	59.8	5	3.7	25	19.3
Nonfamily household	101	36.7	9	8.6	14	14.0	21	20.5	54	52.9	4	4.0	23	22.6
Female householder	43	15.4	3	7.3	5	11.4	7	17.1	26	60.4	2	3.8	8	18.7
Male householder	59	21.3	6	9.4	9	16.0	14	22.9	28	47.6	2	4.1	15	25.4
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	15	5.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	207	74.8	13	6.2	25	12.0	39	18.6	122	59.1	8	4.0	38	18.3
Other non-Black non-Hispanic	46	16.6	7	14.5	9	19.7	8	17.5	21	45.3	1	2.9	16	34.3
Age														
15 to 34 years	73	26.4	8	11.0	14	19.3	10	13.2	39	53.0	3	3.5	22	30.3
35 to 44 years	49	17.8	5	9.8	7	15.1	10	20.3	26	52.2	1	2.6	12	24.9
45 to 54 years	58	20.9	7	12.8	6	11.1	11	19.5	30	51.2	3	5.5	14	23.9
55 to 64 years	55	20.0	2	3.9	8	15.3	11	19.5	33	59.6	1	1.7	11	19.1
65 years or more	41	14.9	2	3.7	4	9.3	8	18.7	25	62.0	3	6.2	5	13.0
Education														
No high school degree	26	9.4	3	12.4	3	10.7	5	19.8	14	53.2	1	3.9	6	23.1
High school degree	77	27.8	10	13.6	12	16.2	12	15.6	36	47.4	6	7.3	23	29.8
Some college	100	36.3	8	8.2	17	17.0	16	16.3	57	56.5	2	2.0	25	25.2
College degree	73	26.5	2	2.8	8	10.9	16	21.7	46	62.1	2	2.6	10	13.6
Household Income														
Less than \$15,000	40	14.3	3	6.8	11	29.0	6	15.9	17	42.8	2	5.5	14	35.8
Between \$15,000 and \$30,000	42	15.1	6	13.9	4	10.5	7	17.8	23	55.1	1	2.6	10	24.5
Between \$30,000 and \$50,000	52	18.9	6	12.1	9	17.6	12	22.0	25	46.9	1	1.4	16	29.6
Between \$50,000 and \$75,000	52	18.9	5	9.9	7	13.8	10	18.6	28	54.0	2	3.8	12	23.6
At Least \$75,000	91	32.8	4	4.4	8	8.8	14	15.9	60	66.0	4	4.9	12	13.2
Homeownership														
Homeowner	179	64.7	9	5.0	20	11.1	35	19.5	108	60.1	8	4.2	29	16.1
Non-homeowner	97	35.3	15	15.3	20	20.8	14	14.8	45	46.1	3	2.9	35	36.1

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

-- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-9 Use of AFS by Banking Status: Arizona

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,622	100.0	304	100.0	537	100.0	1,734	100.0	NA	NA
Any AFS										
Has Ever Used	1,189	45.4	200	65.9	537	100.0	440	25.4	NA	NA
Has Never Used	1,392	53.1	97	32.1	0	0.0	1,294	74.6	NA	NA
Unknown	41	1.6	6	2.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	943	36.0	157	51.6	430	80.0	345	19.9	NA	NA
Has Never Used	1,638	62.5	137	45.2	107	20.0	1,389	80.1	NA	NA
Unknown	41	1.6	10	3.2	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	348	13.3	138	45.6	149	27.7	60	3.5	NA	NA
Has Never Used	2,234	85.2	155	51.0	388	72.3	1,674	96.5	NA	NA
Unknown	39	1.5	10	3.4	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	188	7.2	45	14.7	112	20.9	26	1.5	NA	NA
Has Never Used	2,402	91.6	249	81.8	425	79.1	1,708	98.5	NA	NA
Unknown	31	1.2	11	3.5	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	154	5.9	40	13.1	67	12.4	47	2.7	NA	NA
Has Never Used	2,435	92.9	253	83.4	471	87.6	1,687	97.3	NA	NA
Unknown	33	1.3	11	3.5	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	260	9.9	85	27.8	142	26.4	34	2.0	NA	NA
Has Never Used	2,321	88.5	205	67.4	396	73.6	1,700	98.0	NA	NA
Unknown	41	1.6	14	4.7	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	135	5.1	25	8.2	79	14.7	25	1.5	NA	NA
Has Never Used	2,438	93.0	264	87.0	458	85.3	1,709	98.5	NA	NA
Unknown	49	1.9	14	4.7	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	36	1.4	16	5.3	4	0.8	16	0.9	NA	NA
Has Never Used	2,541	96.9	273	90.0	530	98.5	1,718	99.1	NA	NA
Unknown	45	1.7	14	4.7	4	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-10 Timing of AFS Use by Banking Status: Arizona

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,622	100.0	304	100.0	537	100.0	1,734	100.0	NA	NA
Any AFS										
In Last 30 Days	326	12.4	122	40.3	204	37.9	0	0.0	NA	NA
In Last 2-12 Months	408	15.5	74	24.3	334	62.1	0	0.0	NA	NA
Not in the Last 12 Months	456	17.4	4	1.4	0	0.0	440	25.4	NA	NA
Never Used	1,392	53.1	97	32.1	0	0.0	1,294	74.6	NA	NA
Unknown	41	1.6	6	2.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	244	9.3	102	33.6	142	26.5	0	0.0	NA	NA
In Last 2-12 Months	292	11.1	42	13.7	250	46.5	0	0.0	NA	NA
Not in the Last 12 Months	407	15.5	13	4.3	38	7.1	345	19.9	NA	NA
Never Used	1,638	62.5	137	45.2	107	20.0	1,389	80.1	NA	NA
Unknown	41	1.6	10	3.2	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	102	3.9	72	23.7	31	5.7	0	0.0	NA	NA
In Last 2-12 Months	131	5.0	58	19.0	73	13.6	0	0.0	NA	NA
Not in the Last 12 Months	115	4.4	9	2.9	46	8.5	60	3.5	NA	NA
Never Used	2,234	85.2	155	51.0	388	72.3	1,674	96.5	NA	NA
Unknown	39	1.5	10	3.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	54	2.1	5	1.7	49	9.1	0	0.0	NA	NA
In Last 2-12 Months	86	3.3	26	8.5	60	11.2	0	0.0	NA	NA
Not in the Last 12 Months	48	1.8	14	4.5	3	0.6	26	1.5	NA	NA
Never Used	2,402	91.6	249	81.8	425	79.1	1,708	98.5	NA	NA
Unknown	31	1.2	11	3.5	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	0.1	-	-	4	0.7	0	0.0	NA	NA
In Last 2-12 Months	26	1.0	4	1.4	21	4.0	0	0.0	NA	NA
Not in the Last 12 Months	124	4.7	36	11.7	42	7.7	47	2.7	NA	NA
Never Used	2,435	92.9	253	83.4	471	87.6	1,687	97.3	NA	NA
Unknown	33	1.3	11	3.5	-	-	-	-	NA	NA

Table C-10 Timing of AFS Use by Banking Status: Arizona

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	30	1.1	16	5.2	14	2.6	0	0.0	NA	NA	
In Last 2-12 Months	105	4.0	51	16.8	53	10.0	0	0.0	NA	NA	
Not in the Last 12 Months	126	4.8	18	5.9	74	13.8	34	2.0	NA	NA	
Never Used	2,321	88.5	205	67.4	396	73.6	1,700	98.0	NA	NA	
Unknown	41	1.6	14	4.7	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	39	1.5	15	4.9	24	4.4	0	0.0	NA	NA	
Used but not in last 12 months	96	3.7	10	3.4	55	10.3	25	1.5	NA	NA	
Never Used	2,438	93.0	264	87.0	458	85.3	1,709	98.5	NA	NA	
Unknown	49	1.9	14	4.7	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	4	0.2	4	1.5	-	-	0	0.0	NA	NA	
Used but not in last 12 months	32	1.2	12	3.8	4	0.8	16	0.9	NA	NA	
Never Used	2,541	96.9	273	90.0	530	98.5	1,718	99.1	NA	NA	
Unknown	45	1.7	14	4.7	4	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-11 Use of AFS by Household Characteristic: Arizona

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,622	100.0	1,189	45.4	1,392	53.1	41	1.6	1,097	41.8	408	15.6
Banking Status												
Unbanked	304	11.6	200	65.9	97	32.1	6	2.0	196	64.5	92	30.4
Underbanked	537	20.5	537	100.0	0	0.0	0	0.0	501	93.3	209	38.8
Fully Banked	1,734	66.1	440	25.4	1,294	74.6	0	0.0	388	22.4	102	5.9
Banked but Underbanked Status Unknown	46	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,700	64.8	763	44.9	910	53.5	27	1.6	692	40.7	269	15.8
Female householder, no husband present	286	10.9	159	55.5	119	41.6	8	2.9	137	47.8	69	24.3
Male householder, no wife present	122	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,292	49.3	536	41.5	738	57.1	19	1.4	498	38.5	164	12.7
Nonfamily household	922	35.2	426	46.3	481	52.2	14	1.5	405	43.9	139	15.0
Female householder	408	15.5	202	49.7	201	49.4	4	0.9	202	49.7	51	12.6
Male householder	514	19.6	224	43.6	280	54.4	10	2.0	202	39.4	87	17.0
Race/Ethnicity												
Black	116	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	666	25.4	343	51.5	319	47.9	4	0.7	338	50.7	115	17.3
White non-Black non-Hispanic	1,703	65.0	709	41.7	968	56.8	26	1.5	651	38.2	210	12.3
Other non-Black non-Hispanic	136	5.2	78	56.9	59	43.1	-	-	59	43.1	41	29.9
Age												
15 to 34 years	630	24.0	338	53.7	281	44.7	10	1.6	311	49.4	146	23.2
35 to 44 years	464	17.7	247	53.2	209	45.1	8	1.7	226	48.6	84	18.0
45 to 54 years	500	19.1	206	41.2	289	57.9	4	0.9	193	38.6	68	13.6
55 to 64 years	584	22.3	252	43.1	326	55.8	6	1.1	234	40.0	80	13.6
65 years or more	444	17.0	146	32.9	286	64.3	12	2.8	134	30.1	30	6.8
Education												
No high school degree	359	13.7	179	49.9	176	49.0	4	1.0	170	47.4	94	26.2
High school degree	568	21.7	249	43.9	300	52.9	18	3.2	218	38.3	115	20.3
Some college	845	32.3	373	44.1	464	54.9	8	1.0	334	39.4	153	18.1
College degree	849	32.4	388	45.7	451	53.1	10	1.2	375	44.2	45	5.3
Household Income												
Less than \$15,000	499	19.0	233	46.6	259	51.8	8	1.6	207	41.4	102	20.4
Between \$15,000 and \$30,000	489	18.7	234	47.7	245	50.1	10	2.1	208	42.5	116	23.8
Between \$30,000 and \$50,000	492	18.8	251	51.0	236	48.1	4	0.9	227	46.1	91	18.5
Between \$50,000 and \$75,000	435	16.6	210	48.2	215	49.5	10	2.3	197	45.3	53	12.1
At least \$75,000	706	26.9	262	37.2	436	61.7	8	1.1	258	36.6	46	6.5
Homeownership												
Homeowner	1,713	65.3	716	41.8	975	56.9	22	1.3	661	38.6	197	11.5
Non-homeowner	909	34.7	474	52.1	417	45.8	19	2.0	436	48.0	211	23.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-12 Timing of AFS Use by Household Characteristic: Arizona

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,622	100.0	326	12.4	408	15.5	456	17.4	1,392	53.1	41	1.6	734	28.0
Banking Status														
Unbanked	304	11.6	122	40.3	74	24.3	4	1.4	97	32.1	6	2.0	196	64.5
Underbanked	537	20.5	204	37.9	334	62.1	0	0.0	0	0.0	0	0.0	537	100.0
Fully Banked	1,734	66.1	0	0.0	0	0.0	440	25.4	1,294	74.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	46	1.8	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,700	64.8	245	14.4	257	15.1	261	15.4	910	53.5	27	1.6	502	29.5
Female householder, no husband present	286	10.9	70	24.4	56	19.7	32	11.4	119	41.6	8	2.9	126	44.1
Male householder, no wife present	122	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,292	49.3	151	11.7	186	14.4	199	15.4	738	57.1	19	1.4	337	26.1
Nonfamily household	922	35.2	81	8.8	150	16.3	195	21.1	481	52.2	14	1.5	232	25.1
Female householder	408	15.5	21	5.2	88	21.5	93	22.9	201	49.4	4	0.9	109	26.7
Male householder	514	19.6	60	11.7	63	12.2	101	19.7	280	54.4	10	2.0	123	23.9
Race/Ethnicity														
Black	116	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	666	25.4	164	24.6	126	18.9	53	7.9	319	47.9	4	0.7	290	43.6
White non-Black non-Hispanic	1,703	65.0	104	6.1	231	13.6	374	22.0	968	56.8	26	1.5	335	19.7
Other non-Black non-Hispanic	136	5.2	26	19.1	29	21.1	23	16.7	59	43.1	-	-	55	40.2
Age														
15 to 34 years	630	24.0	119	18.9	126	20.0	94	14.9	281	44.7	10	1.6	245	38.9
35 to 44 years	464	17.7	52	11.2	113	24.3	82	17.7	209	45.1	8	1.7	165	35.5
45 to 54 years	500	19.1	88	17.7	68	13.7	49	9.8	289	57.9	4	0.9	157	31.4
55 to 64 years	584	22.3	60	10.2	75	12.8	117	20.1	326	55.8	6	1.1	134	23.0
65 years or more	444	17.0	7	1.6	26	5.8	113	25.5	286	64.3	12	2.8	33	7.4
Education														
No high school degree	359	13.7	104	28.9	52	14.6	23	6.4	176	49.0	4	1.0	156	43.6
High school degree	568	21.7	100	17.6	100	17.6	49	8.7	300	52.9	18	3.2	200	35.2
Some college	845	32.3	62	7.3	129	15.2	182	21.6	464	54.9	8	1.0	190	22.5
College degree	849	32.4	60	7.1	127	14.9	201	23.7	451	53.1	10	1.2	187	22.0
Household Income														
Less than \$15,000	499	19.0	79	15.8	105	21.0	49	9.8	259	51.8	8	1.6	184	36.8
Between \$15,000 and \$30,000	489	18.7	92	18.8	67	13.6	75	15.4	245	50.1	10	2.1	158	32.4
Between \$30,000 and \$50,000	492	18.8	67	13.5	97	19.8	87	17.7	236	48.1	4	0.9	164	33.3
Between \$50,000 and \$75,000	435	16.6	55	12.7	43	10.0	111	25.6	215	49.5	10	2.3	98	22.6
At least \$75,000	706	26.9	34	4.8	95	13.5	133	18.8	436	61.7	8	1.1	129	18.3
Homeownership														
Homeowner	1,713	65.3	163	9.5	224	13.1	328	19.2	975	56.9	22	1.3	387	22.6
Non-homeowner	909	34.7	163	17.9	184	20.2	127	14.0	417	45.8	19	2.0	346	38.1

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-13 Use of AFS by Banking Status: Arkansas

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,142	100.0	141	100.0	321	100.0	658	100.0	NA	NA
Any AFS										
Has Ever Used	664	58.1	111	78.6	321	100.0	227	34.6	NA	NA
Has Never Used	448	39.2	18	12.7	0	0.0	430	65.4	NA	NA
Unknown	30	2.6	12	8.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	480	42.1	87	61.4	255	79.2	135	20.5	NA	NA
Has Never Used	637	55.8	45	32.2	67	20.8	523	79.5	NA	NA
Unknown	25	2.2	9	6.4	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	248	21.7	53	37.3	116	36.2	79	12.0	NA	NA
Has Never Used	872	76.4	79	56.3	205	63.8	578	88.0	NA	NA
Unknown	22	1.9	9	6.4	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	48	4.2	9	6.2	37	11.6	2	0.3	NA	NA
Has Never Used	1,068	93.6	121	86.1	284	88.4	656	99.7	NA	NA
Unknown	26	2.3	11	7.7	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	50	4.4	6	4.1	37	11.5	7	1.1	NA	NA
Has Never Used	1,072	93.9	126	89.5	284	88.5	650	98.9	NA	NA
Unknown	20	1.7	9	6.4	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	142	12.4	25	17.6	78	24.1	39	6.0	NA	NA
Has Never Used	981	85.9	107	76.0	244	75.9	618	94.0	NA	NA
Unknown	20	1.7	9	6.4	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	112	9.8	24	17.2	62	19.4	25	3.8	NA	NA
Has Never Used	1,002	87.7	104	74.1	256	79.5	633	96.2	NA	NA
Unknown	28	2.5	12	8.8	4	1.1	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	68	6.0	12	8.6	44	13.7	12	1.8	NA	NA
Has Never Used	1,049	91.9	116	82.7	277	86.3	646	98.2	NA	NA
Unknown	25	2.2	12	8.8	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-14 Timing of AFS Use by Banking Status: Arkansas

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,142	100.0	141	100.0	321	100.0	658	100.0	NA	NA
Any AFS										
In Last 30 Days	187	16.4	57	40.2	131	40.7	0	0.0	NA	NA
In Last 2-12 Months	220	19.3	29	20.8	191	59.3	0	0.0	NA	NA
Not in the Last 12 Months	257	22.5	25	17.5	0	0.0	227	34.6	NA	NA
Never Used	448	39.2	18	12.7	0	0.0	430	65.4	NA	NA
Unknown	30	2.6	12	8.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	144	12.6	39	27.7	105	32.8	0	0.0	NA	NA
In Last 2-12 Months	154	13.5	30	21.1	125	38.8	0	0.0	NA	NA
Not in the Last 12 Months	182	15.9	18	12.6	25	7.7	135	20.5	NA	NA
Never Used	637	55.8	45	32.2	67	20.8	523	79.5	NA	NA
Unknown	25	2.2	9	6.4	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	54	4.7	30	21.3	24	7.3	0	0.0	NA	NA
In Last 2-12 Months	70	6.1	11	7.8	59	18.4	0	0.0	NA	NA
Not in the Last 12 Months	124	10.9	12	8.2	34	10.5	79	12.0	NA	NA
Never Used	872	76.4	79	56.3	205	63.8	578	88.0	NA	NA
Unknown	22	1.9	9	6.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	10	0.9	-	-	10	3.1	0	0.0	NA	NA
In Last 2-12 Months	14	1.3	5	3.9	9	2.8	0	0.0	NA	NA
Not in the Last 12 Months	23	2.0	3	2.3	18	5.6	2	0.3	NA	NA
Never Used	1,068	93.6	121	86.1	284	88.4	656	99.7	NA	NA
Unknown	26	2.3	11	7.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	3	0.3	-	-	3	1.1	0	0.0	NA	NA
In Last 2-12 Months	4	0.3	-	-	4	1.2	0	0.0	NA	NA
Not in the Last 12 Months	43	3.7	6	4.1	30	9.2	7	1.1	NA	NA
Never Used	1,072	93.9	126	89.5	284	88.5	650	98.9	NA	NA
Unknown	20	1.7	9	6.4	-	-	-	-	NA	NA

Table C-14 Timing of AFS Use by Banking Status: Arkansas

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	21	1.8	8	5.7	13	4.0	0	0.0	NA	NA	
In Last 2-12 Months	35	3.0	6	4.5	28	8.8	0	0.0	NA	NA	
Not in the Last 12 Months	86	7.5	10	7.4	36	11.3	39	6.0	NA	NA	
Never Used	981	85.9	107	76.0	244	75.9	618	94.0	NA	NA	
Unknown	20	1.7	9	6.4	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	46	4.0	11	8.0	35	10.7	0	0.0	NA	NA	
Used but not in last 12 months	66	5.8	13	9.2	28	8.7	25	3.8	NA	NA	
Never Used	1,002	87.7	104	74.1	256	79.5	633	96.2	NA	NA	
Unknown	28	2.5	12	8.8	4	1.1	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	30	2.6	7	5.2	22	6.9	0	0.0	NA	NA	
Used but not in last 12 months	38	3.4	5	3.3	22	6.8	12	1.8	NA	NA	
Never Used	1,049	91.9	116	82.7	277	86.3	646	98.2	NA	NA	
Unknown	25	2.2	12	8.8	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-15 Use of AFS by Household Characteristic: Arkansas

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,142	100.0	664	58.1	448	39.2	30	2.6	593	51.9	246	21.5
Banking Status												
Unbanked	141	12.3	111	78.6	18	12.7	12	8.8	102	72.5	38	27.3
Underbanked	321	28.1	321	100.0	0	0.0	0	0.0	305	94.9	136	42.2
Fully Banked	658	57.6	227	34.6	430	65.4	0	0.0	182	27.6	72	11.0
Banked but Underbanked Status Unknown	22	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	727	63.7	419	57.7	291	40.0	17	2.4	374	51.4	162	22.3
Female householder, no husband present	142	12.4	92	64.8	43	30.1	7	5.2	84	59.6	44	31.0
Male householder, no wife present	54	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	531	46.5	285	53.6	239	45.0	7	1.4	249	46.9	102	19.2
Nonfamily household	415	36.3	245	59.0	157	37.9	13	3.1	220	52.9	84	20.2
Female householder	230	20.1	118	51.2	105	45.8	7	2.9	109	47.5	36	15.8
Male householder	185	16.2	127	68.6	52	28.1	6	3.3	110	59.6	48	25.7
Race/Ethnicity												
Black	198	17.3	153	77.5	40	20.2	5	2.4	141	71.2	59	29.9
Hispanic non-Black	35	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	882	77.2	474	53.8	386	43.7	22	2.5	416	47.2	183	20.8
Other non-Black non-Hispanic	27	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	306	26.8	226	73.8	74	24.3	6	1.9	206	67.2	87	28.5
35 to 44 years	166	14.5	104	62.5	59	35.7	3	1.8	92	55.8	42	25.5
45 to 54 years	188	16.5	109	58.1	74	39.5	5	2.4	92	49.1	56	30.0
55 to 64 years	184	16.1	91	49.7	80	43.7	12	6.6	80	43.7	31	16.7
65 years or more	298	26.1	134	44.9	160	53.6	4	1.4	122	41.0	29	9.8
Education												
No high school degree	200	17.5	124	61.9	73	36.4	3	1.7	110	54.9	34	17.2
High school degree	396	34.7	261	65.9	131	33.0	5	1.2	233	58.9	103	25.9
Some college	321	28.1	174	54.4	130	40.7	16	4.9	159	49.5	75	23.3
College degree	226	19.8	105	46.5	115	50.7	6	2.8	92	40.6	34	15.1
Household Income												
Less than \$15,000	259	22.7	164	63.4	86	33.1	9	3.5	145	56.1	52	19.9
Between \$15,000 and \$30,000	264	23.1	172	65.2	89	33.9	2	0.9	163	61.7	73	27.8
Between \$30,000 and \$50,000	280	24.5	158	56.3	118	42.3	4	1.5	139	49.4	67	23.8
Between \$50,000 and \$75,000	167	14.7	105	62.9	54	32.5	8	4.6	96	57.1	31	18.7
At least \$75,000	171	15.0	65	37.7	100	58.4	7	4.0	51	29.8	23	13.5
Homeownership												
Homeowner	728	63.7	355	48.7	354	48.6	20	2.7	311	42.7	105	14.5
Non-homeowner	414	36.3	309	74.7	95	22.8	10	2.5	282	68.1	141	34.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-16 Timing of AFS Use by Household Characteristic: Arkansas

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,142	100.0	187	16.4	220	19.3	257	22.5	448	39.2	30	2.6	407	35.7
Banking Status														
Unbanked	141	12.3	57	40.2	29	20.8	25	17.5	18	12.7	12	8.8	86	61.0
Underbanked	321	28.1	131	40.7	191	59.3	0	0.0	0	0.0	0	0.0	321	100.0
Fully Banked	658	57.6	0	0.0	0	0.0	227	34.6	430	65.4	0	0.0	0	0.0
Banked but Underbanked Status Unknown	22	1.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	727	63.7	119	16.4	146	20.1	154	21.2	291	40.0	17	2.4	265	36.4
Female householder, no husband present	142	12.4	34	23.7	34	24.1	24	17.0	43	30.1	7	5.2	68	47.7
Male householder, no wife present	54	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	531	46.5	77	14.6	95	17.9	112	21.2	239	45.0	7	1.4	172	32.4
Nonfamily household	415	36.3	68	16.5	74	17.9	102	24.6	157	37.9	13	3.1	143	34.4
Female householder	230	20.1	37	16.0	32	13.8	49	21.5	105	45.8	7	2.9	69	29.8
Male householder	185	16.2	32	17.2	42	22.9	53	28.5	52	28.1	6	3.3	74	40.1
Race/Ethnicity														
Black	198	17.3	56	28.3	65	32.7	32	16.4	40	20.2	5	2.4	121	61.1
Hispanic non-Black	35	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	882	77.2	117	13.2	142	16.2	215	24.4	386	43.7	22	2.5	259	29.4
Other non-Black non-Hispanic	27	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	306	26.8	77	25.2	87	28.5	62	20.1	74	24.3	6	1.9	164	53.6
35 to 44 years	166	14.5	31	18.9	31	18.6	41	25.0	59	35.7	3	1.8	62	37.5
45 to 54 years	188	16.5	32	17.2	23	12.5	53	28.4	74	39.5	5	2.4	56	29.6
55 to 64 years	184	16.1	23	12.4	29	15.8	40	21.5	80	43.7	12	6.6	52	28.1
65 years or more	298	26.1	24	8.0	50	16.6	60	20.3	160	53.6	4	1.4	74	24.7
Education														
No high school degree	200	17.5	52	26.2	31	15.4	41	20.3	73	36.4	3	1.7	83	41.6
High school degree	396	34.7	71	17.9	83	20.9	107	27.0	131	33.0	5	1.2	154	38.9
Some college	321	28.1	52	16.1	57	17.7	66	20.6	130	40.7	16	4.9	108	33.8
College degree	226	19.8	13	5.5	49	21.9	43	19.1	115	50.7	6	2.8	62	27.4
Household Income														
Less than \$15,000	259	22.7	49	19.0	62	23.9	53	20.5	86	33.1	9	3.5	111	42.9
Between \$15,000 and \$30,000	264	23.1	64	24.2	59	22.2	50	18.8	89	33.9	2	0.9	123	46.4
Between \$30,000 and \$50,000	280	24.5	53	19.0	41	14.7	63	22.6	118	42.3	4	1.5	94	33.7
Between \$50,000 and \$75,000	167	14.7	12	7.1	29	17.1	65	38.7	54	32.5	8	4.6	40	24.2
At least \$75,000	171	15.0	9	5.3	30	17.4	26	15.0	100	58.4	7	4.0	39	22.6
Homeownership														
Homeowner	728	63.7	71	9.8	109	14.9	175	24.0	354	48.6	20	2.7	180	24.7
Non-homeowner	414	36.3	116	28.1	111	26.9	82	19.7	95	22.8	10	2.5	228	54.9

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-17 Use of AFS by Banking Status: California

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	13,191	100.0	1,030	100.0	2,374	100.0	9,355	100.0	432	100.0
Any AFS										
Has Ever Used	5,047	38.3	757	73.5	2,374	100.0	1,846	19.7	0	0.0
Has Never Used	7,722	58.5	213	20.7	0	0.0	7,509	80.3	0	0.0
Unknown	422	3.2	60	5.8	0	0.0	0	0.0	363	83.9
Non-Bank Money Order										
Has Ever Used	3,600	27.3	629	61.1	1,670	70.3	1,256	13.4	45	10.3
Has Never Used	9,252	70.1	337	32.8	700	29.5	8,098	86.6	116	26.7
Unknown	339	2.6	63	6.1	4	0.2	0	0.0	272	62.9
Non-Bank Check Cashing										
Has Ever Used	1,482	11.2	533	51.7	640	27.0	296	3.2	13	2.9
Has Never Used	11,392	86.4	441	42.8	1,728	72.8	9,058	96.8	165	38.2
Unknown	317	2.4	57	5.5	6	0.3	0	0.0	254	58.8
Non-Bank Remittances										
Has Ever Used	1,272	9.6	207	20.1	766	32.3	288	3.1	11	2.5
Has Never Used	11,519	87.3	750	72.8	1,589	66.9	9,067	96.9	113	26.1
Unknown	400	3.0	74	7.1	18	0.8	0	0.0	308	71.4
Payday Lending										
Has Ever Used	676	5.1	65	6.3	404	17.0	200	2.1	7	1.5
Has Never Used	12,124	91.9	886	86.0	1,952	82.2	9,155	97.9	131	30.4
Unknown	391	3.0	80	7.7	18	0.7	0	0.0	294	68.1
Pawn Shops										
Has Ever Used	762	5.8	125	12.1	436	18.4	200	2.1	-	-
Has Never Used	12,013	91.1	816	79.2	1,919	80.8	9,155	97.9	123	28.5
Unknown	417	3.2	89	8.7	19	0.8	0	0.0	309	71.5
Rent-to-Own										
Has Ever Used	331	2.5	77	7.5	174	7.3	80	0.9	-	-
Has Never Used	12,457	94.4	874	84.9	2,182	91.9	9,275	99.1	125	29.0
Unknown	404	3.1	79	7.6	18	0.8	0	0.0	307	71.0
Refund Anticipation Loans										
Has Ever Used	293	2.2	48	4.6	160	6.7	86	0.9	-	-
Has Never Used	12,489	94.7	903	87.6	2,200	92.7	9,269	99.1	117	27.1
Unknown	409	3.1	80	7.8	14	0.6	0	0.0	315	72.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-18 Timing of AFS Use by Banking Status: California

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	13,191	100.0	1,030	100.0	2,374	100.0	9,355	100.0	432	100.0
Any AFS										
In Last 30 Days	1,717	13.0	557	54.1	1,160	48.9	0	0.0	0	0.0
In Last 2-12 Months	1,339	10.2	125	12.1	1,214	51.1	0	0.0	0	0.0
Not in the Last 12 Months	1,991	15.1	76	7.3	0	0.0	1,846	19.7	70	16.1
Never Used	7,722	58.5	213	20.7	0	0.0	7,509	80.3	0	0.0
Unknown	422	3.2	60	5.8	0	0.0	0	0.0	363	83.9
Non-Bank Money Order										
In Last 30 Days	1,087	8.2	429	41.7	658	27.7	0	0.0	-	-
In Last 2-12 Months	913	6.9	102	9.9	811	34.1	0	0.0	-	-
Not in the Last 12 Months	1,600	12.1	98	9.5	201	8.5	1,256	13.4	45	10.3
Never Used	9,252	70.1	337	32.8	700	29.5	8,098	86.6	116	26.7
Unknown	339	2.6	63	6.1	4	0.2	-	-	272	62.9
Non-Bank Check Cashing										
In Last 30 Days	631	4.8	349	33.9	282	11.9	0	0.0	-	-
In Last 2-12 Months	362	2.7	121	11.7	241	10.2	0	0.0	-	-
Not in the Last 12 Months	489	3.7	63	6.1	117	4.9	296	3.2	13	2.9
Never Used	11,392	86.4	441	42.8	1,728	72.8	9,058	96.8	165	38.2
Unknown	317	2.4	57	5.5	6	0.3	-	-	254	58.8
Non-Bank Remittances										
In Last 30 Days	346	2.6	87	8.4	259	10.9	0	0.0	-	-
In Last 2-12 Months	489	3.7	76	7.3	414	17.4	0	0.0	-	-
Not in the Last 12 Months	437	3.3	44	4.3	94	3.9	288	3.1	11	2.5
Never Used	11,519	87.3	750	72.8	1,589	66.9	9,067	96.9	113	26.1
Unknown	400	3.0	74	7.1	18	0.8	-	-	308	71.4
Payday Lending										
In Last 30 Days	118	0.9	-	-	118	5.0	0	0.0	-	-
In Last 2-12 Months	124	0.9	8	0.8	116	4.9	0	0.0	-	-
Not in the Last 12 Months	434	3.3	57	5.5	170	7.2	200	2.1	7	1.5
Never Used	12,124	91.9	886	86.0	1,952	82.2	9,155	97.9	131	30.4
Unknown	391	3.0	80	7.7	18	0.7	-	-	294	68.1

Table C-18 Timing of AFS Use by Banking Status: California

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	64	0.5	7	0.7	57	2.4	0	0.0	-	-	
In Last 2-12 Months	178	1.3	53	5.1	125	5.3	0	0.0	-	-	
Not in the Last 12 Months	519	3.9	65	6.3	254	10.7	200	2.1	-	-	
Never Used	12,013	91.1	816	79.2	1,919	80.8	9,155	97.9	123	28.5	
Unknown	417	3.2	89	8.7	19	0.8	-	-	309	71.5	
Rent-to-Own^a											
Used in last 12 months	98	0.7	52	5.1	46	1.9	0	0.0	-	-	
Used but not in last 12 months	233	1.8	25	2.4	129	5.4	80	0.9	-	-	
Never Used	12,457	94.4	874	84.9	2,182	91.9	9,275	99.1	125	29.0	
Unknown	404	3.1	79	7.6	18	0.8	-	-	307	71.0	
Refund Anticipation Loans^a											
Used in last 12 months	104	0.8	28	2.7	76	3.2	0	0.0	-	-	
Used but not in last 12 months	189	1.4	20	1.9	83	3.5	86	0.9	-	-	
Never Used	12,489	94.7	903	87.6	2,200	92.7	9,269	99.1	117	27.1	
Unknown	409	3.1	80	7.8	14	0.6	-	-	315	72.9	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-19 Use of AFS by Household Characteristic: California

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	13,191	100.0	5,047	38.3	7,722	58.5	422	3.2	4,674	35.4	1,463	11.1
Banking Status												
Unbanked	1,030	7.8	757	73.5	213	20.7	60	5.8	743	72.1	227	22.0
Underbanked	2,374	18.0	2,374	100.0	0	0.0	0	0.0	2,264	95.3	762	32.1
Fully Banked	9,355	70.9	1,846	19.7	7,509	80.3	0	0.0	1,605	17.2	468	5.0
Banked but Underbanked Status Unknown	432	3.3	70	16.1	-	-	363	83.9	63	14.5	7	1.5
Household Type												
Family household	8,815	66.8	3,529	40.0	5,037	57.1	249	2.8	3,278	37.2	1,017	11.5
Female householder, no husband present	1,792	13.6	929	51.9	826	46.1	37	2.1	859	47.9	317	17.7
Male householder, no wife present	891	6.8	430	48.3	416	46.7	45	5.0	406	45.6	144	16.2
Married couple	6,132	46.5	2,170	35.4	3,795	61.9	167	2.7	2,013	32.8	555	9.1
Nonfamily household	4,368	33.1	1,518	34.7	2,677	61.3	174	4.0	1,396	31.9	447	10.2
Female householder	2,180	16.5	676	31.0	1,403	64.4	100	4.6	610	28.0	195	8.9
Male householder	2,189	16.6	842	38.5	1,273	58.2	74	3.4	785	35.9	252	11.5
Other	8	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	1,009	7.6	621	61.5	342	33.9	46	4.6	597	59.2	316	31.3
Hispanic non-Black	3,579	27.1	1,748	48.8	1,724	48.2	108	3.0	1,622	45.3	417	11.6
White non-Black non-Hispanic	6,774	51.4	2,201	32.5	4,344	64.1	229	3.4	1,993	29.4	630	9.3
Other non-Black non-Hispanic	1,830	13.9	478	26.1	1,312	71.7	40	2.2	462	25.2	101	5.5
Age												
15 to 34 years	3,050	23.1	1,303	42.7	1,666	54.6	82	2.7	1,235	40.5	380	12.5
35 to 44 years	2,458	18.6	1,088	44.2	1,326	53.9	45	1.8	1,011	41.1	313	12.7
45 to 54 years	2,760	20.9	1,090	39.5	1,565	56.7	105	3.8	1,001	36.3	365	13.2
55 to 64 years	2,343	17.8	829	35.4	1,437	61.3	76	3.3	760	32.4	265	11.3
65 years or more	2,580	19.6	737	28.6	1,728	67.0	115	4.5	668	25.9	139	5.4
Education												
No high school degree	1,943	14.7	1,031	53.1	860	44.3	52	2.7	967	49.7	229	11.8
High school degree	2,775	21.0	1,200	43.2	1,462	52.7	114	4.1	1,119	40.3	423	15.2
Some college	3,823	29.0	1,592	41.7	2,121	55.5	110	2.9	1,430	37.4	591	15.5
College degree	4,650	35.3	1,223	26.3	3,279	70.5	147	3.2	1,159	24.9	220	4.7
Household Income												
Less than \$15,000	1,706	12.9	780	45.8	862	50.5	63	3.7	737	43.2	304	17.8
Between \$15,000 and \$30,000	2,358	17.9	1,115	47.3	1,157	49.1	85	3.6	994	42.1	409	17.3
Between \$30,000 and \$50,000	2,484	18.8	1,170	47.1	1,247	50.2	67	2.7	1,071	43.1	309	12.5
Between \$50,000 and \$75,000	2,503	19.0	884	35.3	1,527	61.0	92	3.7	826	33.0	274	10.9
At Least \$75,000	4,141	31.4	1,098	26.5	2,929	70.7	114	2.8	1,046	25.3	168	4.0
Homeownership												
Homeowner	7,257	55.0	2,140	29.5	4,853	66.9	264	3.6	1,990	27.4	471	6.5
Non-homeowner	5,934	45.0	2,907	49.0	2,869	48.4	158	2.7	2,684	45.2	993	16.7

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-20 Timing of AFS Use by Household Characteristic: California

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	13,191	100.0	1,717	13.0	1,339	10.2	1,991	15.1	7,722	58.5	422	3.2	3,056	23.2
Banking Status														
Unbanked	1,030	7.8	557	54.1	125	12.1	76	7.3	213	20.7	60	5.8	682	66.2
Underbanked	2,374	18.0	1,160	48.9	1,214	51.1	0	0.0	0	0.0	0	0.0	2,374	100.0
Fully Banked	9,355	70.9	0	0.0	0	0.0	1,846	19.7	7,509	80.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	432	3.3	0	0.0	0	0.0	70	16.1	0	0.0	363	83.9	0	0.0
Household Type														
Family household	8,815	66.8	1,296	14.7	987	11.2	1,247	14.1	5,037	57.1	249	2.8	2,282	25.9
Female householder, no husband present	1,792	13.6	421	23.5	262	14.6	246	13.7	826	46.1	37	2.1	683	38.1
Male householder, no wife present	891	6.8	203	22.8	117	13.1	110	12.4	416	46.7	45	5.0	320	35.9
Married couple	6,132	46.5	672	11.0	607	9.9	891	14.5	3,795	61.9	167	2.7	1,279	20.9
Nonfamily household	4,368	33.1	421	9.6	353	8.1	744	17.0	2,677	61.3	174	4.0	774	17.7
Female householder	2,180	16.5	176	8.1	168	7.7	333	15.3	1,403	64.4	100	4.6	344	15.8
Male householder	2,189	16.6	245	11.2	185	8.4	411	18.8	1,273	58.2	74	3.4	430	19.6
Other	8	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	1,009	7.6	303	30.0	172	17.1	146	14.4	342	33.9	46	4.6	475	47.1
Hispanic non-Black	3,579	27.1	800	22.3	471	13.2	477	13.3	1,724	48.2	108	3.0	1,271	35.5
White non-Black non-Hispanic	6,774	51.4	469	6.9	544	8.0	1,188	17.5	4,344	64.1	229	3.4	1,013	15.0
Other non-Black non-Hispanic	1,830	13.9	146	8.0	151	8.3	180	9.8	1,312	71.7	40	2.2	298	16.3
Age														
15 to 34 years	3,050	23.1	545	17.9	367	12.0	391	12.8	1,666	54.6	82	2.7	912	29.9
35 to 44 years	2,458	18.6	435	17.7	298	12.1	355	14.4	1,326	53.9	45	1.8	733	29.8
45 to 54 years	2,760	20.9	371	13.4	302	10.9	418	15.1	1,565	56.7	105	3.8	672	24.4
55 to 64 years	2,343	17.8	235	10.0	201	8.6	394	16.8	1,437	61.3	76	3.3	436	18.6
65 years or more	2,580	19.6	132	5.1	172	6.7	433	16.8	1,728	67.0	115	4.5	303	11.8
Education														
No high school degree	1,943	14.7	555	28.6	227	11.7	249	12.8	860	44.3	52	2.7	783	40.3
High school degree	2,775	21.0	451	16.3	364	13.1	385	13.9	1,462	52.7	114	4.1	815	29.4
Some college	3,823	29.0	482	12.6	417	10.9	693	18.1	2,121	55.5	110	2.9	899	23.5
College degree	4,650	35.3	228	4.9	331	7.1	664	14.3	3,279	70.5	147	3.2	559	12.0
Household Income														
Less than \$15,000	1,706	12.9	433	25.4	145	8.5	202	11.8	862	50.5	63	3.7	578	33.9
Between \$15,000 and \$30,000	2,358	17.9	481	20.4	285	12.1	349	14.8	1,157	49.1	85	3.6	767	32.5
Between \$30,000 and \$50,000	2,484	18.8	384	15.5	354	14.3	431	17.4	1,247	50.2	67	2.7	739	29.7
Between \$50,000 and \$75,000	2,503	19.0	224	8.9	282	11.3	378	15.1	1,527	61.0	92	3.7	506	20.2
At least \$75,000	4,141	31.4	195	4.7	272	6.6	631	15.2	2,929	70.7	114	2.8	467	11.3
Homeownership														
Homeowner	7,257	55.0	398	5.5	638	8.8	1,104	15.2	4,853	66.9	264	3.6	1,036	14.3
Non-homeowner	5,934	45.0	1,318	22.2	701	11.8	887	14.9	2,869	48.4	158	2.7	2,020	34.0

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-21 Use of AFS by Banking Status: Colorado

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,974	100.0	107	100.0	317	100.0	1,510	100.0	NA	NA
Any AFS										
Has Ever Used	843	42.7	83	77.5	317	100.0	436	28.9	NA	NA
Has Never Used	1,096	55.5	22	20.7	0	0.0	1,074	71.1	NA	NA
Unknown	35	1.8	2	1.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	623	31.6	57	53.5	242	76.3	318	21.0	NA	NA
Has Never Used	1,317	66.7	45	42.4	74	23.2	1,192	79.0	NA	NA
Unknown	33	1.7	4	4.1	2	0.5	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	209	10.6	48	45.0	94	29.8	67	4.4	NA	NA
Has Never Used	1,729	87.6	57	53.2	219	69.0	1,443	95.6	NA	NA
Unknown	36	1.8	2	1.8	4	1.3	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	88	4.5	13	12.4	51	16.0	25	1.6	NA	NA
Has Never Used	1,847	93.6	87	81.7	265	83.4	1,485	98.4	NA	NA
Unknown	38	1.9	6	6.0	2	0.6	0	0.0	NA	NA
Payday Lending										
Has Ever Used	116	5.9	14	13.1	71	22.4	31	2.0	NA	NA
Has Never Used	1,815	92.0	86	80.9	241	76.0	1,479	98.0	NA	NA
Unknown	43	2.2	6	6.0	5	1.7	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	189	9.6	30	27.8	102	32.2	57	3.8	NA	NA
Has Never Used	1,743	88.3	71	66.2	212	66.7	1,453	96.2	NA	NA
Unknown	42	2.1	6	6.0	3	1.1	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	98	5.0	14	13.1	44	13.9	40	2.7	NA	NA
Has Never Used	1,838	93.1	86	80.9	271	85.6	1,470	97.3	NA	NA
Unknown	38	1.9	6	6.0	2	0.6	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	72	3.6	16	14.7	33	10.4	23	1.5	NA	NA
Has Never Used	1,864	94.4	85	79.3	282	89.0	1,487	98.5	NA	NA
Unknown	38	1.9	6	6.0	2	0.6	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-22 Timing of AFS Use by Banking Status: Colorado

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,974	100.0	107	100.0	317	100.0	1,510	100.0	NA	NA
Any AFS										
In Last 30 Days	165	8.4	56	52.9	109	34.3	0	0.0	NA	NA
In Last 2-12 Months	225	11.4	16	15.4	208	65.7	0	0.0	NA	NA
Not in the Last 12 Months	453	22.9	10	9.2	0	0.0	436	28.9	NA	NA
Never Used	1,096	55.5	22	20.7	0	0.0	1,074	71.1	NA	NA
Unknown	35	1.8	2	1.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	96	4.9	39	36.8	57	18.0	0	0.0	NA	NA
In Last 2-12 Months	160	8.1	12	11.0	148	46.6	0	0.0	NA	NA
Not in the Last 12 Months	367	18.6	6	5.7	37	11.6	318	21.0	NA	NA
Never Used	1,317	66.7	45	42.4	74	23.2	1,192	79.0	NA	NA
Unknown	33	1.7	4	4.1	2	0.5	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	44	2.2	24	22.1	20	6.5	0	0.0	NA	NA
In Last 2-12 Months	61	3.1	18	16.7	44	13.7	0	0.0	NA	NA
Not in the Last 12 Months	104	5.3	7	6.2	30	9.6	67	4.4	NA	NA
Never Used	1,729	87.6	57	53.2	219	69.0	1,443	95.6	NA	NA
Unknown	36	1.8	2	1.8	4	1.3	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	17	0.9	9	8.4	8	2.6	0	0.0	NA	NA
In Last 2-12 Months	38	1.9	2	2.2	36	11.2	0	0.0	NA	NA
Not in the Last 12 Months	33	1.7	2	1.8	7	2.1	25	1.6	NA	NA
Never Used	1,847	93.6	87	81.7	265	83.4	1,485	98.4	NA	NA
Unknown	38	1.9	6	6.0	2	0.6	-	-	NA	NA
Payday Lending										
In Last 30 Days	16	0.8	-	-	16	5.1	0	0.0	NA	NA
In Last 2-12 Months	31	1.6	2	2.0	29	9.2	0	0.0	NA	NA
Not in the Last 12 Months	69	3.5	12	11.2	26	8.1	31	2.0	NA	NA
Never Used	1,815	92.0	86	80.9	241	76.0	1,479	98.0	NA	NA
Unknown	43	2.2	6	6.0	5	1.7	-	-	NA	NA

Table C-22 Timing of AFS Use by Banking Status: Colorado

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In last 30 Days	22	1.1	8	7.0	15	4.7	0	0.0	NA	NA	
In last 2-12 Months	42	2.1	7	6.1	36	11.3	0	0.0	NA	NA	
Not in the last 12 Months	124	6.3	16	14.7	51	16.2	57	3.8	NA	NA	
Never Used	1,743	88.3	71	66.2	212	66.7	1,453	96.2	NA	NA	
Unknown	42	2.1	6	6.0	3	1.1	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	20	1.0	4	3.8	16	5.2	0	0.0	NA	NA	
Used but not in last 12 months	78	3.9	10	9.3	28	8.7	40	2.7	NA	NA	
Never Used	1,838	93.1	86	80.9	271	85.6	1,470	97.3	NA	NA	
Unknown	38	1.9	6	6.0	2	0.6	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	22	1.1	8	7.6	14	4.4	0	0.0	NA	NA	
Used but not in last 12 months	49	2.5	8	7.1	19	6.0	23	1.5	NA	NA	
Never Used	1,864	94.4	85	79.3	282	89.0	1,487	98.5	NA	NA	
Unknown	38	1.9	6	6.0	2	0.6	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-23 Use of AFS by Household Characteristic: Colorado

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,974	100.0	843	42.7	1,096	55.5	35	1.8	735	37.3	346	17.5
Banking Status												
Unbanked	107	5.4	83	77.5	22	20.7	2	1.8	75	70.2	50	46.5
Underbanked	317	16.1	317	100.0	0	0.0	0	0.0	285	89.7	163	51.4
Fully Banked	1,510	76.5	436	28.9	1,074	71.1	0	0.0	369	24.5	133	8.8
Banked but Underbanked Status Unknown	40	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,292	65.4	536	41.5	740	57.3	16	1.3	470	36.4	212	16.4
Female householder, no husband present	197	10.0	113	57.5	79	39.9	5	2.5	103	52.4	62	31.5
Male householder, no wife present	75	3.8	32	43.0	42	57.0	-	-	22	29.2	15	20.3
Married couple	1,020	51.7	390	38.3	618	60.6	11	1.1	345	33.8	135	13.2
Nonfamily household	680	34.5	307	45.2	354	52.1	19	2.8	266	39.1	133	19.6
Female householder	372	18.9	147	39.5	213	57.2	12	3.3	133	35.7	53	14.1
Male householder	308	15.6	160	52.1	141	45.8	7	2.2	133	43.1	81	26.2
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	79	4.0	37	47.1	38	48.9	3	4.0	33	41.6	22	27.7
Hispanic non-Black	271	13.7	151	55.9	114	42.1	5	2.0	129	47.6	71	26.0
White non-Black non-Hispanic	1,574	79.7	632	40.1	915	58.2	27	1.7	551	35.0	249	15.8
Other non-Black non-Hispanic	50	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	492	24.9	262	53.2	228	46.3	2	0.5	229	46.6	107	21.6
35 to 44 years	383	19.4	178	46.4	195	50.7	11	2.9	150	39.1	90	23.6
45 to 54 years	355	18.0	152	42.7	198	55.8	5	1.5	135	38.1	69	19.3
55 to 64 years	363	18.4	133	36.6	215	59.4	14	4.0	115	31.7	52	14.5
65 years or more	380	19.3	119	31.3	259	68.2	2	0.5	106	27.9	28	7.3
Education												
No high school degree	141	7.2	84	59.8	53	37.7	4	2.6	77	54.5	37	26.1
High school degree	394	20.0	179	45.3	207	52.6	8	2.1	141	35.9	89	22.6
Some college	596	30.2	311	52.2	279	46.8	6	0.9	267	44.8	154	25.9
College degree	843	42.7	269	31.9	556	66.0	18	2.1	250	29.7	65	7.7
Household Income												
Less than \$15,000	233	11.8	129	55.1	105	44.9	-	-	124	53.1	60	25.6
Between \$15,000 and \$30,000	267	13.5	139	51.9	122	45.6	7	2.4	106	39.8	83	30.9
Between \$30,000 and \$50,000	435	22.0	188	43.3	237	54.5	9	2.2	165	38.0	81	18.6
Between \$50,000 and \$75,000	372	18.8	184	49.6	180	48.3	8	2.2	169	45.3	56	15.1
At least \$75,000	667	33.8	203	30.4	452	67.9	11	1.7	171	25.7	66	10.0
Homeownership												
Homeowner	1,331	67.4	461	34.7	840	63.1	29	2.2	410	30.8	147	11.0
Non-homeowner	643	32.6	381	59.3	256	39.8	6	0.9	326	50.7	199	30.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-24 Timing of AFS Use by Household Characteristic: Colorado

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,974	100.0	165	8.4	225	11.4	453	22.9	1,096	55.5	35	1.8	390	19.8
Banking Status														
Unbanked	107	5.4	56	52.9	16	15.4	10	9.2	22	20.7	2	1.8	73	68.3
Underbanked	317	16.1	109	34.3	208	65.7	0	0.0	0	0.0	0	0.0	317	100.0
Fully Banked	1,510	76.5	0	0.0	0	0.0	436	28.9	1,074	71.1	0	0.0	0	0.0
Banked but Underbanked Status Unknown	40	2.0	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,292	65.4	103	8.0	161	12.5	272	21.0	740	57.3	16	1.3	264	20.4
Female householder, no husband present	197	10.0	39	19.9	43	21.8	31	15.8	79	39.9	5	2.5	82	41.7
Male householder, no wife present	75	3.8	8	10.8	12	15.7	12	16.6	42	57.0	-	-	20	26.5
Married couple	1,020	51.7	56	5.5	106	10.4	228	22.4	618	60.6	11	1.1	162	15.9
Nonfamily household	680	34.5	62	9.2	64	9.4	181	26.6	354	52.1	19	2.8	126	18.6
Female householder	372	18.9	29	7.8	21	5.6	97	26.1	213	57.2	12	3.3	50	13.4
Male householder	308	15.6	33	10.8	43	14.0	84	27.2	141	45.8	7	2.2	76	24.8
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	79	4.0	17	21.7	8	10.7	12	14.7	38	48.9	3	4.0	26	32.5
Hispanic non-Black	271	13.7	55	20.3	50	18.6	46	17.0	114	42.1	5	2.0	105	38.9
White non-Black non-Hispanic	1,574	79.7	89	5.7	154	9.8	388	24.7	915	58.2	27	1.7	243	15.5
Other non-Black non-Hispanic	50	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	492	24.9	66	13.5	85	17.2	110	22.4	228	46.3	2	0.5	151	30.7
35 to 44 years	383	19.4	40	10.3	50	13.1	88	23.0	195	50.7	11	2.9	90	23.4
45 to 54 years	355	18.0	22	6.2	36	10.1	94	26.5	198	55.8	5	1.5	58	16.2
55 to 64 years	363	18.4	17	4.6	35	9.5	82	22.5	215	59.4	14	4.0	51	14.1
65 years or more	380	19.3	21	5.5	20	5.2	79	20.6	259	68.2	2	0.5	40	10.6
Education														
No high school degree	141	7.2	40	28.1	22	15.3	23	16.3	53	37.7	4	2.6	61	43.5
High school degree	394	20.0	40	10.2	42	10.7	96	24.3	207	52.6	8	2.1	83	21.0
Some college	596	30.2	56	9.5	96	16.1	158	26.6	279	46.8	6	0.9	153	25.6
College degree	843	42.7	29	3.4	65	7.7	175	20.8	556	66.0	18	2.1	94	11.1
Household Income														
Less than \$15,000	233	11.8	47	20.2	24	10.2	58	24.7	105	44.9	-	-	71	30.4
Between \$15,000 and \$30,000	267	13.5	43	16.2	36	13.6	59	22.1	122	45.6	7	2.4	80	29.8
Between \$30,000 and \$50,000	435	22.0	40	9.3	63	14.5	85	19.5	237	54.5	9	2.2	103	23.8
Between \$50,000 and \$75,000	372	18.8	15	3.9	50	13.5	120	32.1	180	48.3	8	2.2	65	17.4
At least \$75,000	667	33.8	20	3.0	51	7.7	131	19.7	452	67.9	11	1.7	72	10.7
Homeownership														
Homeowner	1,331	67.4	48	3.6	123	9.2	291	21.9	840	63.1	29	2.2	170	12.8
Non-homeowner	643	32.6	118	18.3	102	15.9	162	25.1	256	39.8	6	0.9	220	34.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-25 Use of AFS by Banking Status: Connecticut

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,365	100.0	73	100.0	208	100.0	1,056	100.0	NA	NA
Any AFS										
Has Ever Used	419	30.7	40	54.6	208	100.0	170	16.1	NA	NA
Has Never Used	916	67.1	30	41.5	0	0.0	886	83.9	NA	NA
Unknown	30	2.2	3	3.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	306	22.4	27	37.7	156	74.8	122	11.5	NA	NA
Has Never Used	1,040	76.2	44	60.7	52	25.2	934	88.5	NA	NA
Unknown	19	1.4	1	1.6	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	85	6.3	23	31.5	31	15.0	31	3.0	NA	NA
Has Never Used	1,262	92.5	50	68.5	177	85.0	1,024	97.0	NA	NA
Unknown	18	1.3	-	-	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	67	4.9	9	12.7	46	22.2	11	1.1	NA	NA
Has Never Used	1,276	93.5	61	83.8	160	77.1	1,044	98.9	NA	NA
Unknown	22	1.6	3	3.5	1	0.7	0	0.0	NA	NA
Payday Lending										
Has Ever Used	16	1.2	1	1.8	5	2.3	10	0.9	NA	NA
Has Never Used	1,328	97.3	68	92.7	202	97.0	1,046	99.1	NA	NA
Unknown	20	1.5	4	5.5	1	0.7	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	70	5.1	10	14.3	39	18.5	21	1.9	NA	NA
Has Never Used	1,270	93.1	58	80.2	168	80.8	1,035	98.1	NA	NA
Unknown	25	1.8	4	5.5	1	0.7	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	47	3.4	6	7.9	32	15.3	9	0.9	NA	NA
Has Never Used	1,294	94.8	63	86.6	175	84.0	1,046	99.1	NA	NA
Unknown	24	1.7	4	5.5	1	0.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	36	2.6	9	12.2	17	8.4	9	0.9	NA	NA
Has Never Used	1,302	95.4	60	82.3	189	90.9	1,046	99.1	NA	NA
Unknown	27	2.0	4	5.5	1	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-26 Timing of AFS Use by Banking Status: Connecticut

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,365	100.0	73	100.0	208	100.0	1,056	100.0	NA	NA
Any AFS										
In Last 30 Days	94	6.9	17	23.9	77	36.8	0	0.0	NA	NA
In Last 2-12 Months	144	10.6	13	17.4	131	63.2	0	0.0	NA	NA
Not in the Last 12 Months	181	13.2	10	13.3	0	0.0	170	16.1	NA	NA
Never Used	916	67.1	30	41.5	0	0.0	886	83.9	NA	NA
Unknown	30	2.2	3	3.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	54	4.0	7	9.8	47	22.5	0	0.0	NA	NA
In Last 2-12 Months	97	7.1	6	8.4	91	43.6	0	0.0	NA	NA
Not in the Last 12 Months	155	11.4	14	19.5	18	8.6	122	11.5	NA	NA
Never Used	1,040	76.2	44	60.7	52	25.2	934	88.5	NA	NA
Unknown	19	1.4	1	1.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	19	1.4	10	13.9	9	4.3	0	0.0	NA	NA
In Last 2-12 Months	24	1.7	10	13.4	14	6.7	0	0.0	NA	NA
Not in the Last 12 Months	43	3.1	3	4.2	9	4.1	31	3.0	NA	NA
Never Used	1,262	92.5	50	68.5	177	85.0	1,024	97.0	NA	NA
Unknown	18	1.3	-	-	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	23	1.7	2	2.5	22	10.4	0	0.0	NA	NA
In Last 2-12 Months	22	1.6	3	3.6	19	9.3	0	0.0	NA	NA
Not in the Last 12 Months	21	1.6	5	6.6	5	2.5	11	1.1	NA	NA
Never Used	1,276	93.5	61	83.8	160	77.1	1,044	98.9	NA	NA
Unknown	22	1.6	3	3.5	1	0.7	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.1	-	-	1	0.5	0	0.0	NA	NA
In Last 2-12 Months	1	0.1	-	-	1	0.6	0	0.0	NA	NA
Not in the Last 12 Months	14	1.0	1	1.8	2	1.2	10	0.9	NA	NA
Never Used	1,328	97.3	68	92.7	202	97.0	1,046	99.1	NA	NA
Unknown	20	1.5	4	5.5	1	0.7	-	-	NA	NA

Table C-26 Timing of AFS Use by Banking Status: Connecticut

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	8	0.6	2	2.1	7	3.2	0	0.0	NA	NA	
In Last 2-12 Months	19	1.4	4	6.0	15	7.1	0	0.0	NA	NA	
Not in the Last 12 Months	42	3.1	5	6.2	17	8.2	21	1.9	NA	NA	
Never Used	1,270	93.1	58	80.2	168	80.8	1,035	98.1	NA	NA	
Unknown	25	1.8	4	5.5	1	0.7	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	18	1.3	3	3.8	15	7.4	0	0.0	NA	NA	
Used but not in last 12 months	29	2.1	3	4.1	17	7.9	9	0.9	NA	NA	
Never Used	1,294	94.8	63	86.6	175	84.0	1,046	99.1	NA	NA	
Unknown	24	1.7	4	5.5	1	0.7	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	9	0.7	4	5.4	5	2.6	0	0.0	NA	NA	
Used but not in last 12 months	26	1.9	5	6.8	12	5.8	9	0.9	NA	NA	
Never Used	1,302	95.4	60	82.3	189	90.9	1,046	99.1	NA	NA	
Unknown	27	2.0	4	5.5	1	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-27 Use of AFS by Household Characteristic: Connecticut

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,365	100.0	419	30.7	916	67.1	30	2.2	377	27.6	124	9.1
Banking Status												
Unbanked	73	5.3	40	54.6	30	41.5	3	3.9	39	53.0	15	19.9
Underbanked	208	15.2	208	100.0	0	0.0	0	0.0	192	92.5	69	32.9
Fully Banked	1,056	77.3	170	16.1	886	83.9	0	0.0	145	13.7	41	3.9
Banked but Underbanked Status Unknown	28	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	895	65.6	287	32.1	594	66.4	13	1.5	258	28.8	83	9.3
Female householder, no husband present	152	11.2	71	46.8	81	53.2	-	-	63	41.1	31	20.5
Male householder, no wife present	48	3.5	16	32.8	31	64.3	1	2.9	14	30.0	5	9.4
Married couple	694	50.9	200	28.8	482	69.5	12	1.7	181	26.0	48	6.9
Nonfamily household	469	34.3	132	28.1	320	68.4	17	3.5	119	25.4	40	8.6
Female householder	248	18.2	68	27.6	174	70.1	6	2.3	61	24.7	24	9.6
Male householder	220	16.1	63	28.6	146	66.4	11	4.9	58	26.2	17	7.6
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	130	9.5	79	61.1	43	32.8	8	6.1	72	55.2	30	23.1
Hispanic non-Black	112	8.2	56	49.8	53	47.7	3	2.5	49	43.4	24	21.2
White non-Black non-Hispanic	1,072	78.6	274	25.6	779	72.6	19	1.8	247	23.0	69	6.4
Other non-Black non-Hispanic	51	3.7	10	19.0	41	81.0	-	-	10	19.0	1	2.5
Age												
15 to 34 years	222	16.3	82	36.9	138	61.8	3	1.2	72	32.5	30	13.3
35 to 44 years	266	19.5	87	32.7	170	64.1	8	3.1	81	30.4	28	10.5
45 to 54 years	319	23.4	102	32.0	209	65.6	8	2.4	89	27.8	38	11.9
55 to 64 years	258	18.9	85	32.9	167	64.9	6	2.3	78	30.4	14	5.6
65 years or more	300	22.0	63	20.9	232	77.2	6	1.8	57	18.9	14	4.7
Education												
No high school degree	131	9.6	50	38.5	78	59.4	3	2.2	46	35.1	17	12.9
High school degree	403	29.5	148	36.8	242	60.1	13	3.1	135	33.5	54	13.4
Some college	309	22.6	107	34.6	197	64.0	4	1.4	90	29.3	40	12.9
College degree	523	38.3	114	21.7	399	76.3	10	1.9	105	20.2	13	2.5
Household Income												
Less than \$15,000	164	12.0	69	42.2	90	55.0	5	2.8	62	37.7	27	16.3
Between \$15,000 and \$30,000	190	13.9	78	40.9	106	55.7	6	3.4	72	38.1	28	14.9
Between \$30,000 and \$50,000	200	14.7	53	26.4	143	71.1	5	2.5	47	23.7	14	6.8
Between \$50,000 and \$75,000	247	18.1	75	30.3	169	68.6	3	1.1	61	24.7	25	10.3
At least \$75,000	564	41.3	144	25.6	408	72.4	11	2.0	134	23.8	30	5.3
Homeownership												
Homeowner	976	71.5	228	23.4	728	74.5	20	2.1	208	21.3	52	5.3
Non-homeowner	389	28.5	190	49.0	188	48.5	10	2.5	169	43.4	72	18.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-28 Timing of AFS Use by Household Characteristic: Connecticut

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,365	100.0	94	6.9	144	10.6	181	13.2	916	67.1	30	2.2	238	17.4
Banking Status														
Unbanked	73	5.3	17	23.9	13	17.4	10	13.3	30	41.5	3	3.9	30	41.3
Underbanked	208	15.2	77	36.8	131	63.2	0	0.0	0	0.0	0	0.0	208	100.0
Fully Banked	1,056	77.3	0	0.0	0	0.0	170	16.1	886	83.9	0	0.0	0	0.0
Banked but Underbanked Status Unknown	28	2.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	895	65.6	61	6.9	105	11.7	121	13.5	594	66.4	13	1.5	166	18.6
Female householder, no husband present	152	11.2	26	17.4	25	16.4	20	13.1	81	53.2	-	-	51	33.7
Male householder, no wife present	48	3.5	3	6.2	6	12.8	7	13.8	31	64.3	1	2.9	9	19.0
Married couple	694	50.9	32	4.6	74	10.6	94	13.6	482	69.5	12	1.7	106	15.2
Nonfamily household	469	34.3	33	7.0	39	8.3	60	12.8	320	68.4	17	3.5	72	15.3
Female householder	248	18.2	15	6.1	20	8.1	33	13.3	174	70.1	6	2.3	35	14.2
Male householder	220	16.1	17	7.9	19	8.6	27	12.2	146	66.4	11	4.9	36	16.5
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	130	9.5	32	24.8	30	23.4	17	13.0	43	32.8	8	6.1	62	48.1
Hispanic non-Black	112	8.2	21	18.7	21	18.8	14	12.3	53	47.3	3	2.5	42	37.5
White non-Black non-Hispanic	1,072	78.6	38	3.6	90	8.4	146	13.6	779	72.6	19	1.8	128	12.0
Other non-Black non-Hispanic	51	3.7	3	5.5	3	5.2	4	8.2	41	81.0	-	-	5	10.8
Age														
15 to 34 years	222	16.3	22	9.8	35	15.8	25	11.3	138	61.8	3	1.2	57	25.6
35 to 44 years	266	19.5	25	9.3	26	9.7	36	13.7	170	64.1	8	3.1	51	19.0
45 to 54 years	319	23.4	22	6.8	36	11.2	45	14.1	209	65.6	8	2.4	57	17.9
55 to 64 years	258	18.9	13	5.0	29	11.3	43	16.6	167	64.9	6	2.3	42	16.3
65 years or more	300	22.0	13	4.4	18	6.1	31	10.4	232	77.2	6	1.8	31	10.5
Education														
No high school degree	131	9.6	17	12.7	23	17.2	11	8.5	78	59.4	3	2.2	39	29.9
High school degree	403	29.5	39	9.8	53	13.2	55	13.8	242	60.1	13	3.1	93	23.0
Some college	309	22.6	29	9.5	31	10.0	47	15.1	197	64.0	4	1.4	60	19.5
College degree	523	38.3	9	1.7	37	7.2	68	12.9	399	76.3	10	1.9	46	8.8
Household Income														
Less than \$15,000	164	12.0	24	14.7	23	14.0	22	13.5	90	55.0	5	2.8	47	28.7
Between \$15,000 and \$30,000	190	13.9	27	14.3	21	11.2	29	15.4	106	55.7	6	3.4	48	25.5
Between \$30,000 and \$50,000	200	14.7	12	6.2	26	12.9	15	7.3	143	71.1	5	2.5	38	19.0
Between \$50,000 and \$75,000	247	18.1	12	4.9	28	11.3	35	14.1	169	68.6	3	1.1	40	16.2
At least \$75,000	564	41.3	18	3.2	46	8.2	80	14.2	408	72.4	11	2.0	64	11.4
Homeownership														
Homeowner	976	71.5	34	3.5	81	8.3	113	11.6	728	74.5	20	2.1	115	11.8
Non-homeowner	389	28.5	60	15.5	63	16.1	68	17.4	188	48.5	10	2.5	123	31.6

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-29 Use of AFS by Banking Status: Delaware

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	346	100.0	23	100.0	54	100.0	262	100.0	NA	NA
Any AFS										
Has Ever Used	119	34.5	17	73.4	54	100.0	48	18.1	NA	NA
Has Never Used	219	63.4	4	18.8	0	0.0	215	81.9	NA	NA
Unknown	7	2.2	2	7.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	102	29.5	14	59.9	48	88.8	40	15.2	NA	NA
Has Never Used	236	68.4	7	31.9	6	11.2	222	84.8	NA	NA
Unknown	7	2.1	2	8.2	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	35	10.0	13	54.8	15	27.4	7	2.7	NA	NA
Has Never Used	304	87.9	9	39.4	38	70.3	255	97.3	NA	NA
Unknown	7	2.1	1	5.8	1	2.2	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	13	3.8	3	11.1	6	12.0	4	1.6	NA	NA
Has Never Used	326	94.3	18	77.0	47	87.4	258	98.4	NA	NA
Unknown	7	1.9	3	11.9	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	11	3.2	-	-	6	11.4	5	1.8	NA	NA
Has Never Used	326	94.5	21	90.2	46	86.3	257	98.2	NA	NA
Unknown	8	2.3	2	8.2	1	2.3	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	10	2.8	2	10.4	3	5.6	4	1.6	NA	NA
Has Never Used	329	95.3	19	83.8	50	93.2	258	98.4	NA	NA
Unknown	7	2.0	1	5.8	1	1.2	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	11	3.2	3	10.9	6	10.7	3	1.1	NA	NA
Has Never Used	327	94.7	19	81.3	47	88.1	259	98.9	NA	NA
Unknown	7	2.1	2	7.8	1	1.2	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	9	2.6	1	6.4	6	10.3	2	0.8	NA	NA
Has Never Used	329	95.1	20	85.8	47	87.4	260	99.2	NA	NA
Unknown	8	2.3	2	7.8	1	2.3	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-30 Timing of AFS Use by Banking Status: Delaware

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	346	100.0	23	100.0	54	100.0	262	100.0	NA	NA
Any AFS										
In Last 30 Days	31	9.1	11	45.6	21	38.9	0	0.0	NA	NA
In Last 2-12 Months	37	10.8	4	19.4	33	61.1	0	0.0	NA	NA
Not in the Last 12 Months	50	14.6	2	8.4	0	0.0	48	18.1	NA	NA
Never Used	219	63.4	4	18.8	0	0.0	215	81.9	NA	NA
Unknown	7	2.2	2	7.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	23	6.6	6	27.6	16	30.6	0	0.0	NA	NA
In Last 2-12 Months	33	9.7	6	24.7	28	51.6	0	0.0	NA	NA
Not in the Last 12 Months	46	13.2	2	7.6	4	6.6	40	15.2	NA	NA
Never Used	236	68.4	7	31.9	6	11.2	222	84.8	NA	NA
Unknown	7	2.1	2	8.2	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	9	2.7	5	23.0	4	7.6	0	0.0	NA	NA
In Last 2-12 Months	9	2.7	4	15.5	6	11.0	0	0.0	NA	NA
Not in the Last 12 Months	16	4.6	4	16.3	5	8.8	7	2.7	NA	NA
Never Used	304	87.9	9	39.4	38	70.3	255	97.3	NA	NA
Unknown	7	2.1	1	5.8	1	2.2	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	4	1.0	2	7.4	2	3.5	0	0.0	NA	NA
In Last 2-12 Months	5	1.5	1	3.7	4	7.8	0	0.0	NA	NA
Not in the Last 12 Months	5	1.3	-	-	-	-	4	1.6	NA	NA
Never Used	326	94.3	18	77.0	47	87.4	258	98.4	NA	NA
Unknown	7	1.9	3	11.9	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.3	-	-	1	1.7	0	0.0	NA	NA
In Last 2-12 Months	3	0.9	-	-	3	6.1	0	0.0	NA	NA
Not in the Last 12 Months	7	2.0	-	-	2	3.7	5	1.8	NA	NA
Never Used	326	94.5	21	90.2	46	86.3	257	98.2	NA	NA
Unknown	8	2.3	2	8.2	1	2.3	-	-	NA	NA

Table C-30 Timing of AFS Use by Banking Status: Delaware

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	1	0.2	-	-	1	1.5	0	0.0	NA	NA	
In Last 2-12 Months	2	0.7	1	4.4	1	2.4	0	0.0	NA	NA	
Not in the Last 12 Months	6	1.9	1	6.0	1	1.7	4	1.6	NA	NA	
Never Used	329	95.3	19	83.8	50	93.2	258	98.4	NA	NA	
Unknown	7	2.0	1	5.8	1	1.2	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	2	0.7	-	-	2	3.4	0	0.0	NA	NA	
Used but not in last 12 months	9	2.6	2	9.2	4	7.2	3	1.1	NA	NA	
Never Used	327	94.7	19	81.3	47	88.1	259	98.9	NA	NA	
Unknown	7	2.1	2	7.8	1	1.2	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	3	0.9	1	3.1	2	4.2	0	0.0	NA	NA	
Used but not in last 12 months	6	1.8	1	3.3	3	6.2	2	0.8	NA	NA	
Never Used	329	95.1	20	85.8	47	87.4	260	99.2	NA	NA	
Unknown	8	2.3	2	7.8	1	2.3	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-31 Use of AFS by Household Characteristic: Delaware

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	346	100.0	119	34.5	219	63.4	7	2.2	111	32.2	29	8.3
Banking Status												
Unbanked	23	6.7	17	73.4	4	18.8	2	7.8	17	73.4	5	19.9
Underbanked	54	15.5	54	100.0	0	0.0	0	0.0	51	95.5	13	24.0
Fully Banked	262	75.9	48	18.1	215	81.9	0	0.0	42	16.0	11	4.3
Banked but Underbanked Status Unknown	7	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	231	66.7	82	35.3	143	62.1	6	2.5	78	33.8	23	9.8
Female householder, no husband present	49	14.1	28	58.3	18	36.3	3	5.4	27	56.1	9	19.4
Male householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	170	49.1	48	28.6	119	69.9	3	1.5	46	27.0	11	6.7
Nonfamily household	115	33.3	38	32.7	76	65.8	2	1.4	33	29.0	6	5.2
Female householder	67	19.4	22	32.7	44	65.6	1	1.7	20	30.5	1	2.2
Male householder	48	13.9	16	32.7	32	66.2	1	1.1	13	27.0	5	9.5
Race/Ethnicity												
Black	76	22.1	44	57.9	29	37.5	4	4.6	42	54.8	9	11.6
Hispanic non-Black	18	5.3	11	58.6	7	39.7	-	-	11	58.6	4	20.6
White non-Black non-Hispanic	238	69.0	60	25.1	176	73.6	3	1.3	55	22.9	15	6.4
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	64	18.5	26	41.3	36	56.1	2	2.6	26	40.4	6	8.7
35 to 44 years	59	17.2	22	36.5	36	60.5	2	2.9	21	34.8	7	11.8
45 to 54 years	74	21.5	29	39.8	43	58.2	2	2.1	28	37.7	8	11.0
55 to 64 years	66	19.1	25	37.8	41	61.5	1	0.8	22	32.6	6	9.3
65 years or more	82	23.7	17	20.3	63	77.3	2	2.4	15	18.6	2	2.1
Education												
No high school degree	38	11.1	20	53.0	15	40.5	2	6.5	18	46.3	5	14.1
High school degree	107	31.0	37	34.9	67	62.5	3	2.5	36	33.4	8	7.7
Some college	86	25.0	32	37.2	52	60.7	2	2.1	29	34.0	12	13.7
College degree	114	33.0	29	25.7	84	73.8	1	0.5	28	24.9	3	2.8
Household Income												
Less than \$15,000	46	13.2	25	54.2	20	43.2	1	2.6	24	52.2	6	12.4
Between \$15,000 and \$30,000	55	16.0	21	38.6	31	57.1	2	4.3	19	34.5	6	10.6
Between \$30,000 and \$50,000	71	20.7	28	39.3	42	58.2	2	2.5	25	35.6	10	14.0
Between \$50,000 and \$75,000	75	21.6	21	28.3	52	70.1	1	1.6	20	27.3	3	4.4
At least \$75,000	99	28.6	24	24.3	74	74.8	1	1.0	23	22.9	4	3.9
Homeownership												
Homeowner	254	73.5	71	27.9	178	70.0	6	2.2	67	26.4	13	5.3
Non-homeowner	92	26.5	48	52.8	41	45.0	2	2.2	44	48.2	15	16.6

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-32 Timing of AFS Use by Household Characteristic: Delaware

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	346	100.0	31	9.1	37	10.8	50	14.6	219	63.4	7	2.2	69	19.9
Banking Status														
Unbanked	23	6.7	11	45.6	4	19.4	2	8.4	4	18.8	2	7.8	15	65.0
Underbanked	54	15.5	21	38.9	33	61.1	0	0.0	0	0.0	0	0.0	54	100.0
Fully Banked	262	75.9	0	0.0	0	0.0	48	18.1	215	81.9	0	0.0	0	0.0
Banked but Underbanked Status Unknown	7	1.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	231	66.7	25	11.0	26	11.2	30	13.1	143	62.1	6	2.5	51	22.2
Female householder, no husband present	49	14.1	10	19.8	10	21.4	8	17.1	18	36.3	3	5.4	20	41.2
Male householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	170	49.1	13	7.6	15	8.9	20	12.1	119	69.9	3	1.5	28	16.5
Nonfamily household	115	33.3	6	5.3	11	9.9	20	17.5	76	65.8	2	1.4	17	15.2
Female householder	67	19.4	3	3.9	7	10.9	12	17.9	44	65.6	1	1.7	10	14.9
Male householder	48	13.9	3	7.2	4	8.5	8	17.0	32	66.2	1	1.1	8	15.7
Race/Ethnicity														
Black	76	22.1	15	20.0	14	17.8	15	20.1	29	37.5	4	4.6	29	37.8
Hispanic non-Black	18	5.3	6	33.2	3	19.1	1	6.2	7	39.7	-	-	10	52.3
White non-Black non-Hispanic	238	69.0	10	4.0	18	7.6	32	13.6	176	73.6	3	1.3	28	11.6
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	64	18.5	11	16.5	11	16.7	5	8.0	36	56.1	2	2.6	21	33.3
35 to 44 years	59	17.2	6	10.1	8	13.4	8	13.0	36	60.5	2	2.9	14	23.5
45 to 54 years	74	21.5	7	9.9	10	13.1	12	16.7	43	58.2	2	2.1	17	23.0
55 to 64 years	66	19.1	5	8.0	6	9.4	13	20.3	41	61.5	1	0.8	12	17.4
65 years or more	82	23.7	2	2.7	3	3.2	12	14.3	63	77.3	2	2.4	5	5.9
Education														
No high school degree	38	11.1	9	22.8	4	11.3	7	18.8	15	40.5	2	6.5	13	34.2
High school degree	107	31.0	12	11.2	10	9.6	15	14.2	67	62.5	3	2.5	22	20.7
Some college	86	25.0	7	7.7	13	15.4	12	14.2	52	60.7	2	2.1	20	23.1
College degree	114	33.0	4	3.6	9	8.2	16	13.9	84	73.8	1	0.5	13	11.8
Household Income														
Less than \$15,000	46	13.2	10	21.3	5	12.0	10	20.9	20	43.2	1	2.6	15	33.3
Between \$15,000 and \$30,000	55	16.0	5	9.2	8	14.6	8	14.8	31	57.1	2	4.3	13	23.8
Between \$30,000 and \$50,000	71	20.7	8	10.9	11	15.9	9	12.5	42	58.2	2	2.5	19	26.8
Between \$50,000 and \$75,000	75	21.6	3	4.0	5	7.2	13	17.1	52	70.1	1	1.6	8	11.1
At least \$75,000	99	28.6	6	6.0	7	7.1	11	11.2	74	74.8	1	1.0	13	13.1
Homeownership														
Homeowner	254	73.5	14	5.4	23	9.0	34	13.5	178	70.0	6	2.2	36	14.3
Non-homeowner	92	26.5	18	19.3	15	15.9	16	17.6	41	45.0	2	2.2	32	35.2

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-33 Use of AFS by Banking Status: District of Columbia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	281	100.0	31	100.0	63	100.0	180	100.0	NA	NA
Any AFS										
Has Ever Used	123	43.9	21	69.9	63	100.0	39	21.9	NA	NA
Has Never Used	148	52.6	8	24.5	0	0.0	140	78.1	NA	NA
Unknown	10	3.5	2	5.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	104	37.2	18	58.6	54	86.4	32	18.0	NA	NA
Has Never Used	167	59.6	11	35.8	8	13.6	147	82.0	NA	NA
Unknown	9	3.3	2	5.6	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	26	9.3	9	29.6	13	20.0	5	2.6	NA	NA
Has Never Used	248	88.1	20	64.8	50	80.0	175	97.4	NA	NA
Unknown	7	2.5	2	5.6	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	23	8.1	3	9.6	16	25.8	4	2.0	NA	NA
Has Never Used	249	88.7	25	82.7	46	74.2	176	98.0	NA	NA
Unknown	9	3.2	2	7.7	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	5	1.8	2	5.9	2	3.3	1	0.7	NA	NA
Has Never Used	269	95.7	27	87.6	61	96.7	178	99.3	NA	NA
Unknown	7	2.5	2	6.5	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	14	4.9	3	9.2	8	12.5	3	1.7	NA	NA
Has Never Used	259	92.2	26	84.3	54	86.9	177	98.3	NA	NA
Unknown	8	2.9	2	6.5	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	4	1.4	1	4.9	2	3.7	-	-	NA	NA
Has Never Used	268	95.5	27	88.6	60	95.8	179	99.9	NA	NA
Unknown	9	3.1	2	6.5	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	8	2.9	2	6.8	3	5.1	3	1.6	NA	NA
Has Never Used	264	93.9	27	86.7	59	94.3	177	98.4	NA	NA
Unknown	9	3.2	2	6.5	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-34 Timing of AFS Use by Banking Status: District of Columbia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	281	100.0	31	100.0	63	100.0	180	100.0	NA	NA
Any AFS										
In Last 30 Days	44	15.7	15	48.2	29	46.9	0	0.0	NA	NA
In Last 2-12 Months	38	13.5	5	15.3	33	53.1	0	0.0	NA	NA
Not in the Last 12 Months	41	14.7	2	6.4	0	0.0	39	21.9	NA	NA
Never Used	148	52.6	8	24.5	0	0.0	140	78.1	NA	NA
Unknown	10	3.5	2	5.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	37	13.0	12	40.7	24	38.6	0	0.0	NA	NA
In Last 2-12 Months	30	10.7	3	11.1	27	42.8	0	0.0	NA	NA
Not in the Last 12 Months	38	13.4	2	6.8	3	5.0	32	18.0	NA	NA
Never Used	167	59.6	11	35.8	8	13.6	147	82.0	NA	NA
Unknown	9	3.3	2	5.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	6	2.0	3	8.4	3	4.8	0	0.0	NA	NA
In Last 2-12 Months	8	2.9	4	12.8	4	6.6	0	0.0	NA	NA
Not in the Last 12 Months	13	4.5	3	8.4	5	8.6	5	2.6	NA	NA
Never Used	248	88.1	20	64.8	50	80.0	175	97.4	NA	NA
Unknown	7	2.5	2	5.6	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	5	1.9	1	3.1	4	7.0	0	0.0	NA	NA
In Last 2-12 Months	10	3.6	2	6.5	8	12.9	0	0.0	NA	NA
Not in the Last 12 Months	7	2.6	-	-	4	6.0	4	2.0	NA	NA
Never Used	249	88.7	25	82.7	46	74.2	176	98.0	NA	NA
Unknown	9	3.2	2	7.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	0	0.1	-	-	-	-	0	0.0	NA	NA
In Last 2-12 Months	1	0.2	-	-	1	1.0	0	0.0	NA	NA
Not in the Last 12 Months	4	1.5	2	5.9	1	1.8	1	0.7	NA	NA
Never Used	269	95.7	27	87.6	61	96.7	178	99.3	NA	NA
Unknown	7	2.5	2	6.5	-	-	-	-	NA	NA

Table C-34 Timing of AFS Use by Banking Status: District of Columbia

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	2	0.6	-	-	1	2.1	0	0.0	NA	NA
In Last 2-12 Months	4	1.6	-	-	4	6.4	0	0.0	NA	NA
Not in the Last 12 Months	8	2.7	2	6.8	2	3.9	3	1.7	NA	NA
Never Used	259	92.2	26	84.3	54	86.9	177	98.3	NA	NA
Unknown	8	2.9	2	6.5	-	-	-	-	NA	NA
Rent-to-Own^a										
Used in last 12 months	1	0.4	-	-	1	0.9	0	0.0	NA	NA
Used but not in last 12 months	3	1.1	1	3.4	2	2.8	-	-	NA	NA
Never Used	268	95.5	27	88.6	60	95.8	179	99.9	NA	NA
Unknown	9	3.1	2	6.5	-	-	-	-	NA	NA
Refund Anticipation Loans^a										
Used in last 12 months	1	0.3	1	2.5	-	-	0	0.0	NA	NA
Used but not in last 12 months	7	2.6	1	4.3	3	5.1	3	1.6	NA	NA
Never Used	264	93.9	27	86.7	59	94.3	177	98.4	NA	NA
Unknown	9	3.2	2	6.5	-	-	-	-	NA	NA

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-35 Use of AFS by Household Characteristic: District of Columbia

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	281	100.0	123	43.9	148	52.6	10	3.5	120	42.5	23	8.3
Banking Status												
Unbanked	31	10.9	21	69.9	8	24.5	2	5.6	21	68.8	4	13.7
Underbanked	63	22.3	63	100.0	0	0.0	0	0.0	62	98.5	12	20.0
Fully Banked	180	63.9	39	21.9	140	78.1	0	0.0	37	20.5	7	3.8
Banked but Underbanked Status Unknown	8	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	116	41.4	58	49.9	54	45.9	5	4.2	57	49.1	13	10.9
Female householder, no husband present	45	16.1	30	66.3	13	28.0	3	5.6	30	65.6	7	15.0
Male householder, no wife present	9	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	62	22.1	23	36.2	37	60.0	2	3.8	22	35.3	5	7.3
Nonfamily household	164	58.3	65	39.6	94	57.3	5	3.1	62	38.1	10	6.4
Female householder	84	29.7	29	34.9	51	61.1	3	3.9	29	34.2	3	3.9
Male householder	80	28.6	36	44.4	43	53.4	2	2.2	34	42.2	7	9.0
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	139	49.5	80	57.7	52	37.7	6	4.6	78	56.1	17	12.6
Hispanic non-Black	21	7.4	11	51.8	9	44.5	1	3.7	11	50.3	1	5.3
White non-Black non-Hispanic	110	39.0	30	27.4	78	70.7	2	1.8	29	26.4	4	3.9
Other non-Black non-Hispanic	12	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	93	33.1	37	39.4	55	58.8	2	1.8	35	38.1	6	6.4
35 to 44 years	44	15.7	21	47.6	22	50.0	1	2.4	21	46.9	3	5.9
45 to 54 years	49	17.3	26	53.4	20	41.3	3	5.3	25	51.9	6	12.9
55 to 64 years	40	14.3	20	48.6	20	50.6	-	-	18	46.0	5	12.5
65 years or more	55	19.5	20	36.4	31	55.6	4	8.0	20	35.8	4	6.5
Education												
No high school degree	35	12.3	24	68.9	10	28.0	1	3.0	23	66.1	7	19.1
High school degree	49	17.3	31	64.4	15	31.6	2	3.9	31	62.7	7	14.1
Some college	39	13.9	17	42.6	21	53.9	1	3.5	16	41.7	3	7.2
College degree	159	56.5	51	32.4	102	64.1	6	3.5	50	31.4	7	4.5
Household Income												
Less than \$15,000	48	17.3	30	60.9	17	34.9	2	4.2	28	58.2	6	12.1
Between \$15,000 and \$30,000	37	13.1	20	55.7	13	36.6	3	7.7	20	54.7	7	19.3
Between \$30,000 and \$50,000	42	15.1	20	47.2	21	50.3	1	2.5	20	46.1	3	7.6
Between \$50,000 and \$75,000	48	17.0	19	40.1	28	58.3	1	1.6	18	38.1	3	7.2
At least \$75,000	106	37.6	34	32.3	68	64.6	3	3.1	34	31.7	4	3.6
Homeownership												
Homeowner	120	42.7	43	35.6	73	61.1	4	3.3	42	35.4	7	5.9
Non-homeowner	161	57.3	80	50.0	74	46.2	6	3.8	77	47.9	16	10.1

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-36 Timing of AFS Use by Household Characteristic: District of Columbia

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	281	100.0	44	15.7	38	13.5	41	14.7	148	52.6	10	3.5	82	29.2
Banking Status														
Unbanked	31	10.9	15	48.2	5	15.3	2	6.4	8	24.5	2	5.6	19	63.5
Underbanked	63	22.3	29	46.9	33	53.1	0	0.0	0	0.0	0	0.0	63	100.0
Fully Banked	180	63.9	0	0.0	0	0.0	39	21.9	140	78.1	0	0.0	0	0.0
Banked but Underbanked Status Unknown	8	2.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	116	41.4	26	22.0	18	15.1	15	12.8	54	45.9	5	4.2	43	37.1
Female householder, no husband present	45	16.1	17	37.1	7	15.8	6	13.4	13	28.0	3	5.6	24	52.9
Male householder, no wife present	9	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	62	22.1	7	11.0	7	11.7	8	13.6	37	60.0	2	3.8	14	22.6
Nonfamily household	164	58.3	18	11.3	20	12.4	26	15.9	94	57.3	5	3.1	39	23.7
Female householder	84	29.7	11	13.5	8	9.6	10	11.9	51	61.1	3	3.9	19	23.1
Male householder	80	28.6	7	8.9	12	15.4	16	20.1	43	53.4	2	2.2	20	24.3
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	139	49.5	35	25.0	24	17.4	21	15.3	52	37.7	6	4.6	59	42.4
Hispanic non-Black	21	7.4	4	21.0	5	25.0	1	5.8	9	44.5	1	3.7	10	46.0
White non-Black non-Hispanic	110	39.0	4	3.6	8	7.3	18	16.5	78	70.7	2	1.8	12	11.0
Other non-Black non-Hispanic	12	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	93	33.1	12	12.8	13	13.5	12	13.1	55	58.8	2	1.8	25	26.4
35 to 44 years	44	15.7	8	18.7	5	11.3	8	17.6	22	50.0	1	2.4	13	30.0
45 to 54 years	49	17.3	9	18.5	8	17.4	9	17.6	20	41.3	3	5.3	17	35.8
55 to 64 years	40	14.3	8	20.2	6	15.3	5	13.2	20	50.6	-	-	14	35.5
65 years or more	55	19.5	7	12.4	6	10.4	7	13.6	31	55.6	4	8.0	13	22.8
Education														
No high school degree	35	12.3	14	40.5	6	18.5	3	10.0	10	28.0	1	3.0	20	59.0
High school degree	49	17.3	15	30.0	9	17.7	8	16.7	15	31.6	2	3.9	23	47.7
Some college	39	13.9	7	17.3	6	14.7	4	10.5	21	53.9	1	3.5	13	32.0
College degree	159	56.5	9	5.5	17	10.8	26	16.1	102	64.1	6	3.5	26	16.3
Household Income														
Less than \$15,000	48	17.3	16	32.6	7	15.4	6	12.8	17	34.9	2	4.2	23	48.1
Between \$15,000 and \$30,000	37	13.1	10	27.7	7	18.0	4	10.0	13	36.6	3	7.7	17	45.7
Between \$30,000 and \$50,000	42	15.1	8	19.6	6	15.1	5	12.6	21	50.3	1	2.5	15	34.6
Between \$50,000 and \$75,000	48	17.0	5	10.6	6	12.4	8	17.1	28	58.3	1	1.6	11	23.0
At least \$75,000	106	37.6	5	4.5	12	10.9	18	16.9	68	64.6	3	3.1	16	15.4
Homeownership														
Homeowner	120	42.7	12	9.9	12	9.9	19	15.8	73	61.1	4	3.3	24	19.8
Non-homeowner	161	57.3	32	20.0	26	16.2	22	13.8	74	46.2	6	3.8	58	36.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-37 Use of AFS by Banking Status: Florida

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	7,801	100.0	570	100.0	1,645	100.0	5,309	100.0	277	100.0
Any AFS										
Has Ever Used	3,295	42.2	406	71.2	1,645	100.0	1,216	22.9	0	0.0
Has Never Used	4,215	54.0	122	21.4	0	0.0	4,093	77.1	0	0.0
Unknown	291	3.7	42	7.4	0	0.0	0	0.0	249	89.9
Non-Bank Money Order										
Has Ever Used	2,507	32.1	295	51.8	1,319	80.2	876	16.5	17	6.1
Has Never Used	5,047	64.7	226	39.6	321	19.5	4,433	83.5	67	24.2
Unknown	247	3.2	49	8.7	5	0.3	0	0.0	193	69.7
Non-Bank Check Cashing										
Has Ever Used	994	12.7	293	51.3	510	31.0	192	3.6	-	-
Has Never Used	6,605	84.7	256	44.8	1,122	68.2	5,117	96.4	111	39.9
Unknown	202	2.6	22	3.9	13	0.8	0	0.0	166	60.1
Non-Bank Remittances										
Has Ever Used	574	7.4	67	11.7	375	22.8	132	2.5	-	-
Has Never Used	6,942	89.0	445	78.0	1,265	76.9	5,177	97.5	55	20.0
Unknown	285	3.7	59	10.3	5	0.3	0	0.0	222	80.0
Payday Lending										
Has Ever Used	407	5.2	51	9.0	263	16.0	93	1.8	-	-
Has Never Used	7,088	90.9	456	80.0	1,363	82.8	5,215	98.2	54	19.4
Unknown	306	3.9	63	11.0	20	1.2	0	0.0	223	80.6
Pawn Shops										
Has Ever Used	535	6.9	74	13.0	290	17.6	165	3.1	6	2.3
Has Never Used	6,962	89.2	433	76.0	1,340	81.5	5,144	96.9	45	16.1
Unknown	304	3.9	63	11.0	15	0.9	0	0.0	226	81.6
Rent-to-Own										
Has Ever Used	336	4.3	24	4.2	199	12.1	108	2.0	5	1.7
Has Never Used	7,143	91.6	483	84.8	1,433	87.1	5,200	98.0	27	9.7
Unknown	321	4.1	63	11.0	13	0.8	0	0.0	245	88.6
Refund Anticipation Loans										
Has Ever Used	236	3.0	35	6.1	125	7.6	76	1.4	-	-
Has Never Used	7,235	92.7	473	82.9	1,506	91.6	5,233	98.6	23	8.3
Unknown	330	4.2	63	11.0	14	0.8	0	0.0	254	91.7

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-38 Timing of AFS Use by Banking Status: Florida

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	7,801	100.0	570	100.0	1,645	100.0	5,309	100.0	277	100.0
Any AFS										
In Last 30 Days	885	11.3	261	45.7	625	38.0	0	0.0	0	0.0
In Last 2-12 Months	1,122	14.4	102	17.8	1,020	62.0	0	0.0	0	0.0
Not in the Last 12 Months	1,288	16.5	44	7.7	0	0.0	1,216	22.9	28	10.1
Never Used	4,215	54.0	122	21.4	0	0.0	4,093	77.1	0	0.0
Unknown	291	3.7	42	7.4	0	0.0	0	0.0	249	89.9
Non-Bank Money Order										
In Last 30 Days	579	7.4	163	28.5	416	25.3	0	0.0	-	-
In Last 2-12 Months	849	10.9	85	14.9	764	46.5	0	0.0	-	-
Not in the Last 12 Months	1,079	13.8	47	8.3	139	8.4	876	16.5	17	6.1
Never Used	5,047	64.7	226	39.6	321	19.5	4,433	83.5	67	24.2
Unknown	247	3.2	49	8.7	5	0.3	-	-	193	69.7
Non-Bank Check Cashing										
In Last 30 Days	322	4.1	179	31.4	143	8.7	0	0.0	-	-
In Last 2-12 Months	281	3.6	70	12.2	211	12.8	0	0.0	-	-
Not in the Last 12 Months	391	5.0	44	7.7	156	9.5	192	3.6	-	-
Never Used	6,605	84.7	256	44.8	1,122	68.2	5,117	96.4	111	39.9
Unknown	202	2.6	22	3.9	13	0.8	-	-	166	60.1
Non-Bank Remittances										
In Last 30 Days	146	1.9	24	4.2	123	7.5	0	0.0	-	-
In Last 2-12 Months	243	3.1	38	6.7	204	12.4	0	0.0	-	-
Not in the Last 12 Months	185	2.4	5	0.8	48	2.9	132	2.5	-	-
Never Used	6,942	89.0	445	78.0	1,265	76.9	5,177	97.5	55	20.0
Unknown	285	3.7	59	10.3	5	0.3	-	-	222	80.0
Payday Lending										
In Last 30 Days	77	1.0	-	-	77	4.7	0	0.0	-	-
In Last 2-12 Months	110	1.4	5	0.8	105	6.4	0	0.0	-	-
Not in the Last 12 Months	220	2.8	46	8.1	81	4.9	93	1.8	-	-
Never Used	7,088	90.9	456	80.0	1,363	82.8	5,215	98.2	54	19.4
Unknown	306	3.9	63	11.0	20	1.2	-	-	223	80.6

Table C-38 Timing of AFS Use by Banking Status: Florida

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	48	0.6	8	1.5	40	2.4	0	0.0	-	-
In Last 2-12 Months	185	2.4	33	5.9	151	9.2	0	0.0	-	-
Not in the Last 12 Months	302	3.9	32	5.7	99	6.0	165	3.1	6	2.3
Never Used	6,962	89.2	433	76.0	1,340	81.5	5,144	96.9	45	16.1
Unknown	304	3.9	63	11.0	15	0.9	-	-	226	81.6
Rent-to-Own*										
Used in last 12 months	77	1.0	-	-	77	4.7	0	0.0	-	-
Used but not in last 12 months	259	3.3	24	4.2	122	7.4	108	2.0	5	1.7
Never Used	7,143	91.6	483	84.8	1,433	87.1	5,200	98.0	27	9.7
Unknown	321	4.1	63	11.0	13	0.8	-	-	245	88.6
Refund Anticipation Loans*										
Used in last 12 months	67	0.9	20	3.6	46	2.8	0	0.0	-	-
Used but not in last 12 months	169	2.2	14	2.5	79	4.8	76	1.4	-	-
Never Used	7,235	92.7	473	82.9	1,506	91.6	5,233	98.6	23	8.3
Unknown	330	4.2	63	11.0	14	0.8	-	-	254	91.7

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-39 Use of AFS by Household Characteristic: Florida

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	7,801	100.0	3,295	42.2	4,215	54.0	291	3.7	2,984	38.3	1,026	13.2
Banking Status												
Unbanked	570	7.3	406	71.2	122	21.4	42	7.4	378	66.4	114	20.1
Underbanked	1,645	21.1	1,645	100.0	0	0.0	0	0.0	1,559	94.8	536	32.6
Fully Banked	5,309	68.1	1,216	22.9	4,093	77.1	0	0.0	1,030	19.4	365	6.9
Banked but Underbanked Status Unknown	277	3.5	28	10.1	-	-	249	89.9	17	6.1	11	4.0
Household Type												
Family household	4,726	60.6	2,077	43.9	2,494	52.8	155	3.3	1,877	39.7	635	13.4
Female householder, no husband present	952	12.2	578	60.6	332	34.8	43	4.6	519	54.5	204	21.5
Male householder, no wife present	389	5.0	189	48.5	184	47.5	16	4.0	172	44.2	63	16.1
Married couple	3,385	43.4	1,311	38.7	1,979	58.5	96	2.8	1,187	35.1	369	10.9
Nonfamily household	3,060	39.2	1,203	39.3	1,720	56.2	136	4.5	1,098	35.9	385	12.6
Female householder	1,634	20.9	533	32.6	1,027	62.9	74	4.5	466	28.5	154	9.4
Male householder	1,426	18.3	670	47.0	693	48.6	63	4.4	632	44.3	230	16.2
Other	15	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	1,165	14.9	739	63.4	378	32.5	48	4.1	674	57.9	280	24.0
Hispanic non-Black	1,366	17.5	603	44.1	738	54.0	25	1.9	564	41.2	136	10.0
White non-Black non-Hispanic	5,073	65.0	1,862	36.7	2,996	59.1	214	4.2	1,659	32.7	601	11.9
Other non-Black non-Hispanic	197	2.5	91	46.2	102	52.0	4	1.8	87	44.3	8	4.0
Age												
15 to 34 years	1,408	18.0	811	57.6	526	37.4	70	5.0	714	50.8	307	21.8
35 to 44 years	1,382	17.7	670	48.5	679	49.1	33	2.4	613	44.4	196	14.2
45 to 54 years	1,565	20.1	738	47.2	765	48.9	61	3.9	672	42.9	276	17.7
55 to 64 years	1,368	17.5	497	36.4	816	59.7	54	4.0	436	31.9	135	9.8
65 years or more	2,078	26.6	578	27.8	1,428	68.7	72	3.5	549	26.4	112	5.4
Education												
No high school degree	782	10.0	389	49.8	350	44.7	42	5.4	346	44.2	147	18.8
High school degree	2,371	30.4	1,108	46.7	1,186	50.0	76	3.2	1,005	42.4	362	15.3
Some college	2,403	30.8	1,016	42.3	1,288	53.6	100	4.2	897	37.3	329	13.7
College degree	2,245	28.8	782	34.8	1,391	62.0	72	3.2	735	32.8	188	8.4
Household Income												
Less than \$15,000	1,347	17.3	673	49.9	600	44.6	74	5.5	601	44.6	241	17.9
Between \$15,000 and \$30,000	1,575	20.2	818	52.0	687	43.6	69	4.4	741	47.1	271	17.2
Between \$30,000 and \$50,000	1,881	24.1	766	40.7	1,058	56.2	57	3.0	685	36.4	235	12.5
Between \$50,000 and \$75,000	1,219	15.6	436	35.8	752	61.7	31	2.5	375	30.8	178	14.6
At least \$75,000	1,779	22.8	602	33.8	1,117	62.8	60	3.3	582	32.7	100	5.6
Homeownership												
Homeowner	5,362	68.7	1,875	35.0	3,279	61.2	207	3.9	1,711	31.9	456	8.5
Non-homeowner	2,439	31.3	1,420	58.2	936	38.4	84	3.4	1,273	52.2	570	23.4

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-40 Timing of AFS Use by Household Characteristic: Florida

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	7,801	100.0	885	11.3	1,122	14.4	1,288	16.5	4,215	54.0	291	3.7	2,007	25.7
Banking Status														
Unbanked	570	7.3	261	45.7	102	17.8	44	7.7	122	21.4	42	7.4	362	63.5
Underbanked	1,645	21.1	625	38.0	1,020	62.0	0	0.0	0	0.0	0	0.0	1,645	100.0
Fully Banked	5,309	68.1	0	0.0	0	0.0	1,216	22.9	4,093	77.1	0	0.0	0	0.0
Banked but Underbanked Status Unknown	277	3.5	0	0.0	0	0.0	28	10.1	0	0.0	249	89.9	0	0.0
Household Type														
Family household	4,726	60.6	623	13.2	681	14.4	773	16.4	2,494	52.8	155	3.3	1,304	27.6
Female householder, no husband present	952	12.2	200	21.0	233	24.5	145	15.2	332	34.8	43	4.6	433	45.4
Male householder, no wife present	389	5.0	82	21.0	70	17.9	37	9.6	184	47.5	16	4.0	151	38.9
Married couple	3,385	43.4	342	10.1	378	11.2	591	17.5	1,979	58.5	96	2.8	720	21.3
Nonfamily household	3,060	39.2	262	8.6	437	14.3	504	16.5	1,720	56.2	136	4.5	699	22.8
Female householder	1,634	20.9	87	5.3	181	11.1	264	16.2	1,027	62.9	74	4.5	269	16.4
Male householder	1,426	18.3	175	12.2	256	17.9	240	16.8	693	48.6	63	4.4	430	30.2
Other	15	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	1,165	14.9	282	24.2	301	25.9	155	13.3	378	32.5	48	4.1	584	50.1
Hispanic non-Black	1,366	17.5	200	14.6	242	17.7	161	11.8	738	54.0	25	1.9	442	32.3
White non-Black non-Hispanic	5,073	65.0	399	7.9	544	10.7	919	18.1	2,996	59.1	214	4.2	943	18.6
Other non-Black non-Hispanic	197	2.5	4	2.2	35	17.6	52	26.4	102	52.0	4	1.8	39	19.8
Age														
15 to 34 years	1,408	18.0	226	16.1	327	23.2	258	18.3	526	37.4	70	5.0	554	39.3
35 to 44 years	1,382	17.7	228	16.5	219	15.9	223	16.1	679	49.1	33	2.4	447	32.4
45 to 54 years	1,565	20.1	233	14.9	252	16.1	253	16.2	765	48.9	61	3.9	485	31.0
55 to 64 years	1,368	17.5	98	7.2	177	12.9	223	16.3	816	59.7	54	4.0	275	20.1
65 years or more	2,078	26.6	99	4.8	147	7.1	331	15.9	1,428	68.7	72	3.5	246	11.8
Education														
No high school degree	782	10.0	177	22.6	118	15.1	94	12.1	350	44.7	42	5.4	295	37.7
High school degree	2,371	30.4	344	14.5	388	16.4	376	15.9	1,186	50.0	76	3.2	732	30.9
Some college	2,403	30.8	203	8.5	337	14.0	475	19.8	1,288	53.6	100	4.2	540	22.5
College degree	2,245	28.8	161	7.2	279	12.4	342	15.2	1,391	62.0	72	3.2	440	19.6
Household Income														
Less than \$15,000	1,347	17.3	266	19.7	225	16.7	182	13.5	600	44.6	74	5.5	491	36.4
Between \$15,000 and \$30,000	1,575	20.2	211	13.4	309	19.6	298	18.9	687	43.6	69	4.4	521	33.1
Between \$30,000 and \$50,000	1,881	24.1	215	11.4	241	12.8	311	16.5	1,058	56.2	57	3.0	455	24.2
Between \$50,000 and \$75,000	1,219	15.6	88	7.2	152	12.4	196	16.1	752	61.7	31	2.5	240	19.7
At Least \$75,000	1,779	22.8	105	5.9	195	11.0	301	16.9	1,117	62.8	60	3.3	300	16.9
Homeownership														
Homeowner	5,362	68.7	374	7.0	606	11.3	895	16.7	3,279	61.2	207	3.9	980	18.3
Non-homeowner	2,439	31.3	511	21.0	516	21.2	393	16.1	936	38.4	84	3.4	1,027	42.1

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-41 Use of AFS by Banking Status: Georgia

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,834	100.0	442	100.0	1,026	100.0	2,248	100.0	NA	NA
Any AFS										
Has Ever Used	2,028	52.9	326	73.7	1,026	100.0	645	28.7	NA	NA
Has Never Used	1,694	44.2	91	20.7	0	0.0	1,602	71.3	NA	NA
Unknown	112	2.9	25	5.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	1,672	43.6	272	61.5	867	84.5	503	22.4	NA	NA
Has Never Used	2,066	53.9	147	33.1	159	15.5	1,745	77.6	NA	NA
Unknown	96	2.5	24	5.4	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	547	14.3	186	42.1	259	25.2	95	4.2	NA	NA
Has Never Used	3,194	83.3	231	52.2	767	74.8	2,153	95.8	NA	NA
Unknown	92	2.4	25	5.7	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	218	5.7	35	7.9	153	14.9	31	1.4	NA	NA
Has Never Used	3,505	91.4	374	84.6	874	85.1	2,217	98.6	NA	NA
Unknown	111	2.9	33	7.5	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	83	2.2	9	2.0	62	6.0	13	0.6	NA	NA
Has Never Used	3,651	95.2	409	92.5	960	93.5	2,235	99.4	NA	NA
Unknown	100	2.6	24	5.5	5	0.5	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	432	11.3	95	21.6	238	23.2	94	4.2	NA	NA
Has Never Used	3,284	85.7	323	72.9	778	75.8	2,154	95.8	NA	NA
Unknown	118	3.1	24	5.5	10	1.0	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	263	6.9	62	13.9	162	15.8	39	1.8	NA	NA
Has Never Used	3,458	90.2	352	79.6	864	84.2	2,208	98.2	NA	NA
Unknown	113	2.9	29	6.5	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	235	6.1	48	10.9	167	16.3	20	0.9	NA	NA
Has Never Used	3,487	91.0	370	83.6	852	83.0	2,227	99.1	NA	NA
Unknown	111	2.9	24	5.5	7	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-42 Timing of AFS Use by Banking Status: Georgia

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,834	100.0	442	100.0	1,026	100.0	2,248	100.0	NA	NA
Any AFS										
In Last 30 Days	655	17.1	184	41.7	471	45.9	0	0.0	NA	NA
In Last 2-12 Months	657	17.1	101	22.9	556	54.1	0	0.0	NA	NA
Not in the Last 12 Months	716	18.7	41	9.2	0	0.0	645	28.7	NA	NA
Never Used	1,694	44.2	91	20.7	0	0.0	1,602	71.3	NA	NA
Unknown	112	2.9	25	5.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	519	13.5	150	33.9	369	36.0	0	0.0	NA	NA
In Last 2-12 Months	487	12.7	71	16.1	416	40.5	0	0.0	NA	NA
Not in the Last 12 Months	665	17.3	51	11.5	81	7.9	503	22.4	NA	NA
Never Used	2,066	53.9	147	33.1	159	15.5	1,745	77.6	NA	NA
Unknown	96	2.5	24	5.4	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	152	4.0	95	21.4	58	5.6	0	0.0	NA	NA
In Last 2-12 Months	166	4.3	51	11.4	115	11.2	0	0.0	NA	NA
Not in the Last 12 Months	229	6.0	41	9.3	86	8.4	95	4.2	NA	NA
Never Used	3,194	83.3	231	52.2	767	74.8	2,153	95.8	NA	NA
Unknown	92	2.4	25	5.7	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	57	1.5	13	2.9	44	4.3	0	0.0	NA	NA
In Last 2-12 Months	80	2.1	4	0.9	76	7.4	0	0.0	NA	NA
Not in the Last 12 Months	81	2.1	18	4.1	32	3.2	31	1.4	NA	NA
Never Used	3,505	91.4	374	84.6	874	85.1	2,217	98.6	NA	NA
Unknown	111	2.9	33	7.5	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	15	0.4	-	-	15	1.5	0	0.0	NA	NA
In Last 2-12 Months	19	0.5	5	1.0	14	1.4	0	0.0	NA	NA
Not in the Last 12 Months	49	1.3	4	0.9	32	3.2	13	0.6	NA	NA
Never Used	3,651	95.2	409	92.5	960	93.5	2,235	99.4	NA	NA
Unknown	100	2.6	24	5.5	5	0.5	-	-	NA	NA

Table C-42 Timing of AFS Use by Banking Status: Georgia

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	52	1.4	9	2.0	43	4.2	0	0.0	NA	NA	
In Last 2-12 Months	142	3.7	32	7.2	110	10.7	0	0.0	NA	NA	
Not in the Last 12 Months	239	6.2	55	12.4	85	8.3	94	4.2	NA	NA	
Never Used	3,284	85.7	323	72.9	778	75.8	2,154	95.8	NA	NA	
Unknown	118	3.1	24	5.5	10	1.0	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	88	2.3	21	4.7	68	6.6	0	0.0	NA	NA	
Used but not in last 12 months	175	4.6	41	9.2	95	9.2	39	1.8	NA	NA	
Never Used	3,458	90.2	352	79.6	864	84.2	2,208	98.2	NA	NA	
Unknown	113	2.9	29	6.5	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	95	2.5	12	2.7	83	8.1	0	0.0	NA	NA	
Used but not in last 12 months	141	3.7	36	8.2	85	8.2	20	0.9	NA	NA	
Never Used	3,487	91.0	370	83.6	852	83.0	2,227	99.1	NA	NA	
Unknown	111	2.9	24	5.5	7	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-43 Use of AFS by Household Characteristic: Georgia

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,834	100.0	2,028	52.9	1,694	44.2	112	2.9	1,856	48.4	750	19.6
Banking Status												
Unbanked	442	11.5	326	73.7	91	20.7	25	5.6	302	68.3	149	33.7
Underbanked	1,026	26.8	1,026	100.0	0	0.0	0	0.0	960	93.5	448	43.7
Fully Banked	2,248	58.6	645	28.7	1,602	71.3	0	0.0	565	25.1	148	6.6
Banked but Underbanked Status Unknown	118	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	2,597	67.7	1,383	53.2	1,151	44.3	63	2.4	1,239	47.7	529	20.4
Female householder, no husband present	619	16.2	408	65.9	194	31.4	17	2.7	362	58.4	187	30.2
Male householder, no wife present	161	4.2	92	57.2	56	34.4	14	8.4	81	50.3	45	28.2
Married couple	1,816	47.4	882	48.6	901	49.6	33	1.8	796	43.8	297	16.3
Nonfamily household	1,237	32.3	645	52.2	543	43.9	49	4.0	618	49.9	221	17.8
Female householder	648	16.9	307	47.5	312	48.2	28	4.3	295	45.5	82	12.7
Male householder	589	15.4	338	57.3	230	39.1	21	3.6	323	54.8	138	23.5
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	1,262	32.9	838	66.4	390	30.9	34	2.7	765	60.6	366	29.0
Hispanic non-Black	178	4.6	106	59.7	64	35.8	8	4.4	92	51.6	34	19.3
White non-Black non-Hispanic	2,220	57.9	1,027	46.2	1,123	50.6	71	3.2	942	42.4	329	14.8
Other non-Black non-Hispanic	173	4.5	57	33.0	116	67.0	-	-	57	33.0	21	11.9
Age												
15 to 34 years	919	24.0	550	59.9	348	37.8	21	2.3	519	56.4	225	24.5
35 to 44 years	775	20.2	446	57.6	316	40.7	13	1.6	391	50.5	213	27.5
45 to 54 years	809	21.1	401	49.5	383	47.3	25	3.1	357	44.1	166	20.6
55 to 64 years	661	17.3	335	50.6	298	45.1	28	4.3	311	47.1	89	13.4
65 years or more	669	17.4	296	44.2	349	52.2	25	3.7	278	41.6	57	8.5
Education												
No high school degree	516	13.5	321	62.3	185	35.9	9	1.8	289	56.0	131	25.5
High school degree	1,210	31.6	696	57.6	465	38.5	48	4.0	640	52.9	277	22.9
Some college	974	25.4	552	56.7	394	40.5	28	2.9	495	50.9	244	25.0
College degree	1,135	29.6	459	40.4	649	57.2	27	2.4	432	38.0	97	8.6
Household Income												
Less than \$15,000	811	21.2	472	58.2	302	37.2	37	4.6	438	54.0	193	23.7
Between \$15,000 and \$30,000	697	18.2	437	62.7	241	34.6	19	2.8	397	57.0	216	31.0
Between \$30,000 and \$50,000	692	18.1	391	56.4	280	40.4	22	3.1	354	51.1	149	21.5
Between \$50,000 and \$75,000	711	18.6	369	51.8	321	45.1	22	3.1	341	47.9	124	17.4
At least \$75,000	922	24.0	359	39.0	550	59.7	13	1.4	326	35.4	69	7.4
Homeownership												
Homeowner	2,517	65.7	1,181	46.9	1,268	50.4	68	2.7	1,087	43.2	333	13.2
Non-homeowner	1,317	34.3	847	64.3	425	32.3	45	3.4	769	58.4	418	31.7

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-44 Timing of AFS Use by Household Characteristic: Georgia

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,834	100.0	655	17.1	657	17.1	716	18.7	1,694	44.2	112	2.9	1,312	34.2
Banking Status														
Unbanked	442	11.5	184	41.7	101	22.9	41	9.2	91	20.7	25	5.6	285	64.6
Underbanked	1,026	26.8	471	45.9	556	54.1	0	0.0	0	0.0	0	0.0	1,026	100.0
Fully Banked	2,248	58.6	0	0.0	0	0.0	645	28.7	1,602	71.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	118	3.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	2,597	67.7	428	16.5	460	17.7	495	19.1	1,151	44.3	63	2.4	888	34.2
Female householder, no husband present	619	16.2	174	28.0	135	21.7	100	16.2	194	31.4	17	2.7	308	49.8
Male householder, no wife present	161	4.2	47	29.3	26	15.9	19	12.0	56	34.4	14	8.4	73	45.2
Married couple	1,816	47.4	207	11.4	299	16.5	376	20.7	901	49.6	33	1.8	506	27.9
Nonfamily household	1,237	32.3	227	18.3	197	16.0	221	17.9	543	43.9	49	4.0	424	34.3
Female householder	648	16.9	105	16.2	84	13.0	118	18.3	312	48.2	28	4.3	189	29.2
Male householder	589	15.4	122	20.7	113	19.2	103	17.4	230	39.1	21	3.6	235	39.9
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	1,262	32.9	371	29.4	266	21.1	200	15.9	390	30.9	34	2.7	638	50.5
Hispanic non-Black	178	4.6	64	36.1	26	14.4	16	9.2	64	35.8	8	4.4	90	50.5
White non-Black non-Hispanic	2,220	57.9	201	9.1	336	15.1	489	22.0	1,123	50.6	71	3.2	538	24.2
Other non-Black non-Hispanic	173	4.5	18	10.4	29	16.6	10	6.0	116	67.0	-	-	47	27.0
Age														
15 to 34 years	919	24.0	250	27.2	169	18.4	131	14.3	348	37.8	21	2.3	419	45.6
35 to 44 years	775	20.2	156	20.1	152	19.6	139	17.9	316	40.7	13	1.6	308	39.7
45 to 54 years	809	21.1	91	11.3	154	19.0	156	19.2	383	47.3	25	3.1	245	30.3
55 to 64 years	661	17.3	89	13.4	113	17.1	132	20.0	298	45.1	28	4.3	202	30.6
65 years or more	669	17.4	69	10.3	68	10.2	158	23.6	349	52.2	25	3.7	137	20.5
Education														
No high school degree	516	13.5	144	28.0	96	18.5	82	15.8	185	35.9	9	1.8	240	46.5
High school degree	1,210	31.6	242	20.0	255	21.1	199	16.4	465	38.5	48	4.0	497	41.1
Some college	974	25.4	206	21.1	182	18.7	164	16.8	394	40.5	28	2.9	388	39.9
College degree	1,135	29.6	63	5.5	124	10.9	272	23.9	649	57.2	27	2.4	187	16.5
Household Income														
Less than \$15,000	811	21.2	215	26.5	155	19.0	103	12.7	302	37.2	37	4.6	370	45.5
Between \$15,000 and \$30,000	697	18.2	204	29.3	139	19.9	94	13.4	241	34.6	19	2.8	343	49.2
Between \$30,000 and \$50,000	692	18.1	110	16.0	115	16.6	165	23.9	280	40.4	22	3.1	225	32.5
Between \$50,000 and \$75,000	711	18.6	84	11.7	138	19.4	147	20.7	321	45.1	22	3.1	222	31.2
At least \$75,000	922	24.0	42	4.5	111	12.0	207	22.5	550	59.7	13	1.4	152	16.5
Homeownership														
Homeowner	2,517	65.7	238	9.5	376	14.9	567	22.5	1,268	50.4	68	2.7	614	24.4
Non-homeowner	1,317	34.3	417	31.7	281	21.4	149	11.3	425	32.3	45	3.4	698	53.0

Notes
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-45 Use of AFS by Banking Status: Hawaii

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	443	100.0	NA	NA	89	100.0	313	100.0	24	100.0
Any AFS										
Has Ever Used	168	38.0	NA	NA	89	100.0	67	21.3	0	0.0
Has Never Used	251	56.7	NA	NA	0	0.0	246	78.7	0	0.0
Unknown	23	5.3	NA	NA	0	0.0	0	0.0	20	84.5
Non-Bank Money Order										
Has Ever Used	135	30.5	NA	NA	78	87.7	50	15.9	1	6.1
Has Never Used	291	65.7	NA	NA	11	12.3	263	84.1	9	36.9
Unknown	17	3.8	NA	NA	-	-	0	0.0	14	57.1
Non-Bank Check Cashing										
Has Ever Used	52	11.8	NA	NA	37	41.7	9	2.9	-	-
Has Never Used	372	83.9	NA	NA	51	57.4	304	97.1	9	35.3
Unknown	19	4.3	NA	NA	1	0.9	0	0.0	16	64.7
Non-Bank Remittances										
Has Ever Used	39	8.7	NA	NA	25	28.2	8	2.5	2	6.4
Has Never Used	383	86.6	NA	NA	64	71.8	305	97.5	6	22.8
Unknown	21	4.7	NA	NA	-	-	0	0.0	17	70.8
Payday Lending										
Has Ever Used	14	3.2	NA	NA	9	10.4	4	1.2	1	3.0
Has Never Used	411	92.9	NA	NA	79	89.6	310	98.8	9	38.3
Unknown	17	3.9	NA	NA	-	-	0	0.0	14	58.7
Pawn Shops										
Has Ever Used	23	5.1	NA	NA	7	7.9	11	3.7	1	3.0
Has Never Used	402	90.8	NA	NA	82	92.1	302	96.3	8	32.6
Unknown	18	4.1	NA	NA	-	-	0	0.0	16	64.4
Rent-to-Own										
Has Ever Used	22	5.0	NA	NA	17	19.3	3	1.1	-	-
Has Never Used	400	90.4	NA	NA	72	80.7	310	98.9	8	31.1
Unknown	20	4.6	NA	NA	-	-	0	0.0	17	68.9
Refund Anticipation Loans										
Has Ever Used	12	2.7	NA	NA	6	6.5	5	1.7	-	-
Has Never Used	413	93.3	NA	NA	83	93.5	308	98.3	10	41.3
Unknown	18	4.0	NA	NA	-	-	0	0.0	14	58.7

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-46 Timing of AFS Use by Banking Status: Hawaii

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	443	100.0	NA	NA	89	100.0	313	100.0	24	100.0
Any AFS										
In Last 30 Days	33	7.5	NA	NA	30	33.6	0	0.0	0	0.0
In Last 2-12 Months	63	14.2	NA	NA	59	66.4	0	0.0	0	0.0
Not in the Last 12 Months	72	16.3	NA	NA	0	0.0	67	21.3	4	15.5
Never Used	251	56.7	NA	NA	0	0.0	246	78.7	0	0.0
Unknown	23	5.3	NA	NA	0	0.0	0	0.0	20	84.5
Non-Bank Money Order										
In Last 30 Days	15	3.5	NA	NA	13	14.5	0	0.0	-	-
In Last 2-12 Months	43	9.8	NA	NA	41	46.6	0	0.0	-	-
Not in the Last 12 Months	76	17.3	NA	NA	24	26.6	50	15.9	1	6.1
Never Used	291	65.7	NA	NA	11	12.3	263	84.1	9	36.9
Unknown	17	3.8	NA	NA	-	-	-	-	14	57.1
Non-Bank Check Cashing										
In Last 30 Days	8	1.7	NA	NA	6	6.9	0	0.0	-	-
In Last 2-12 Months	32	7.2	NA	NA	28	31.5	0	0.0	-	-
Not in the Last 12 Months	13	2.9	NA	NA	3	3.3	9	2.9	-	-
Never Used	372	83.9	NA	NA	51	57.4	304	97.1	9	35.3
Unknown	19	4.3	NA	NA	1	0.9	-	-	16	64.7
Non-Bank Remittances										
In Last 30 Days	12	2.7	NA	NA	12	13.7	0	0.0	-	-
In Last 2-12 Months	11	2.4	NA	NA	8	8.6	0	0.0	-	-
Not in the Last 12 Months	16	3.6	NA	NA	5	6.0	8	2.5	2	6.4
Never Used	383	86.6	NA	NA	64	71.8	305	97.5	6	22.8
Unknown	21	4.7	NA	NA	-	-	-	-	17	70.8
Payday Lending										
In Last 30 Days	2	0.4	NA	NA	2	2.1	0	0.0	-	-
In Last 2-12 Months	1	0.1	NA	NA	1	0.6	0	0.0	-	-
Not in the Last 12 Months	12	2.7	NA	NA	7	7.7	4	1.2	1	3.0
Never Used	411	92.9	NA	NA	79	89.6	310	98.8	9	38.3
Unknown	17	3.9	NA	NA	-	-	-	-	14	58.7

Table C-46 Timing of AFS Use by Banking Status: Hawaii

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	2	0.4	NA	NA	2	2.1	0	0.0	-	-	
In Last 2-12 Months	2	0.4	NA	NA	2	2.1	0	0.0	-	-	
Not in the Last 12 Months	19	4.2	NA	NA	3	3.7	11	3.7	1	3.0	
Never Used	402	90.8	NA	NA	82	92.1	302	96.3	8	32.6	
Unknown	18	4.1	NA	NA	-	-	-	-	16	64.4	
Rent-to-Own^a											
Used in last 12 months	7	1.5	NA	NA	6	6.6	0	0.0	-	-	
Used but not in last 12 months	15	3.5	NA	NA	11	12.8	3	1.1	-	-	
Never Used	400	90.4	NA	NA	72	80.7	310	98.9	8	31.1	
Unknown	20	4.6	NA	NA	-	-	-	-	17	68.9	
Refund Anticipation Loans^a											
Used in last 12 months	2	0.5	NA	NA	2	2.7	0	0.0	-	-	
Used but not in last 12 months	10	2.2	NA	NA	3	3.8	5	1.7	-	-	
Never Used	413	93.3	NA	NA	83	93.5	308	98.3	10	41.3	
Unknown	18	4.0	NA	NA	-	-	-	-	14	58.7	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-47 Use of AFS by Household Characteristic: Hawaii

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	443	100.0	168	38.0	251	56.7	23	5.3	155	34.9	57	12.8
Banking Status												
Unbanked	17	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	89	20.0	89	100.0	0	0.0	0	0.0	84	94.7	31	34.7
Fully Banked	313	70.7	67	21.3	246	78.7	0	0.0	59	19.0	21	6.5
Banked but Underbanked Status Unknown	24	5.5	4	15.5	-	-	20	84.5	3	12.5	1	3.0
Household Type												
Family household	308	69.5	111	35.9	183	59.4	14	4.7	100	32.4	42	13.6
Female householder, no husband present	53	12.1	23	42.4	29	54.7	2	2.9	20	37.8	12	23.1
Male householder, no wife present	21	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	234	52.8	81	34.7	140	60.1	12	5.2	74	31.8	28	11.8
Nonfamily household	133	30.0	56	42.1	68	51.0	9	6.9	53	40.2	14	10.6
Female householder	73	16.6	34	46.6	34	46.5	5	6.9	33	44.9	8	11.2
Male householder	59	13.4	22	36.5	34	56.6	4	6.8	21	34.6	6	9.9
Other	2	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	17	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.7	19	64.9	10	35.1	-	-	18	62.3	8	27.3
White non-Black non-Hispanic	112	25.2	38	34.1	68	60.9	6	5.0	33	29.1	13	11.9
Other non-Black non-Hispanic	285	64.4	96	33.6	171	60.2	18	6.3	88	31.1	35	12.2
Age												
15 to 34 years	85	19.2	43	50.9	38	44.7	4	4.3	42	48.9	11	13.2
35 to 44 years	77	17.5	36	46.5	41	52.8	1	0.7	32	41.9	22	28.9
45 to 54 years	79	17.9	29	36.9	46	58.5	4	4.6	25	32.1	8	10.6
55 to 64 years	98	22.2	36	36.5	59	59.8	4	3.7	32	32.5	12	11.8
65 years or more	103	23.2	24	23.1	67	65.3	12	11.6	23	22.6	3	3.2
Education												
No high school degree	33	7.4	19	59.1	10	29.8	4	11.1	18	56.0	3	8.1
High school degree	126	28.4	52	41.7	65	51.4	9	6.9	48	38.3	23	18.0
Some college	134	30.2	54	40.6	74	54.9	6	4.5	49	36.9	21	15.8
College degree	151	34.0	42	28.0	103	68.6	5	3.4	39	25.8	10	6.9
Household Income												
Less than \$15,000	57	12.8	26	46.2	25	43.7	6	10.2	24	43.2	6	10.7
Between \$15,000 and \$30,000	61	13.9	24	39.7	31	50.6	6	9.7	22	36.1	9	15.0
Between \$30,000 and \$50,000	83	18.8	32	38.4	46	54.7	6	6.9	28	33.9	14	16.8
Between \$50,000 and \$75,000	105	23.7	38	36.7	62	59.6	4	3.8	37	35.7	18	16.7
At least \$75,000	137	30.9	47	34.6	87	63.9	2	1.5	43	31.1	10	7.4
Homeownership												
Homeowner	245	55.4	64	26.2	168	68.3	13	5.5	57	23.1	18	7.4
Non-homeowner	198	44.6	104	52.7	84	42.3	10	5.0	98	49.7	39	19.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-48 Timing of AFS Use by Household Characteristic: Hawaii

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	443	100.0	33	7.5	63	14.2	72	16.3	251	56.7	23	5.3	96	21.7
Banking Status														
Unbanked	17	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	89	20.0	30	33.6	59	66.4	0	0.0	0	0.0	0	0.0	89	100.0
Fully Banked	313	70.7	0	0.0	0	0.0	67	21.3	246	78.7	0	0.0	0	0.0
Banked but Underbanked Status Unknown	24	5.5	0	0.0	0	0.0	4	15.5	0	0.0	20	84.5	0	0.0
Household Type														
Family household	308	69.5	24	8.0	41	13.4	45	14.6	183	59.4	14	4.7	66	21.3
Female householder, no husband present	53	12.1	6	11.2	5	9.2	12	22.0	29	54.7	2	2.9	11	20.4
Male householder, no wife present	21	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	234	52.8	17	7.2	34	14.7	30	12.8	140	60.1	12	5.2	51	21.9
Nonfamily household	133	30.0	9	6.5	21	15.5	27	20.0	68	51.0	9	6.9	29	22.1
Female householder	73	16.6	4	5.6	15	19.8	15	21.1	34	46.5	5	6.9	19	25.5
Male householder	59	13.4	5	7.7	6	10.2	11	18.7	34	56.6	4	6.8	11	17.8
Other	2	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	17	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.7	9	29.7	5	15.9	6	19.3	10	35.1	-	-	13	45.6
White non-Black non-Hispanic	112	25.2	4	3.3	14	12.7	20	18.1	68	60.9	6	5.0	18	16.0
Other non-Black non-Hispanic	285	64.4	14	4.8	37	13.0	45	15.8	171	60.2	18	6.3	51	17.7
Age														
15 to 34 years	85	19.2	14	16.9	18	20.9	11	13.1	38	44.7	4	4.3	32	37.8
35 to 44 years	77	17.5	3	4.2	19	24.9	13	17.3	41	52.8	1	0.7	23	29.1
45 to 54 years	79	17.9	6	7.5	7	8.9	16	20.5	46	58.5	4	4.6	13	16.4
55 to 64 years	98	22.2	5	4.6	15	15.3	16	16.6	59	59.8	4	3.7	20	19.9
65 years or more	103	23.2	5	4.9	4	3.5	15	14.7	67	65.3	12	11.6	9	8.4
Education														
No high school degree	33	7.4	11	32.5	5	15.1	4	11.5	10	29.8	4	11.1	16	47.6
High school degree	126	28.4	9	6.9	21	16.7	23	18.1	65	51.4	9	6.9	30	23.6
Some college	134	30.2	9	6.8	25	18.5	20	15.2	74	54.9	6	4.5	34	25.3
College degree	151	34.0	5	3.2	12	8.0	25	16.8	103	68.6	5	3.4	17	11.2
Household Income														
Less than \$15,000	57	12.8	2	4.1	16	27.4	8	14.7	25	43.7	6	10.2	18	31.5
Between \$15,000 and \$30,000	61	13.9	7	10.9	8	12.8	10	16.0	31	50.6	6	9.7	15	23.7
Between \$30,000 and \$50,000	83	18.8	8	9.1	8	9.1	17	20.3	46	54.7	6	6.9	15	18.1
Between \$50,000 and \$75,000	105	23.7	5	5.1	20	18.6	14	12.9	62	59.6	4	3.8	25	23.7
At least \$75,000	137	30.9	11	8.2	12	9.0	24	17.4	87	63.9	2	1.5	24	17.2
Homeownership														
Homeowner	245	55.4	9	3.7	14	5.8	41	16.7	168	68.3	13	5.5	23	9.5
Non-homeowner	198	44.6	24	12.2	49	24.6	31	15.9	84	42.3	10	5.0	73	36.7

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-49 Use of AFS by Banking Status: Idaho

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	589	100.0	NA	NA	112	100.0	432	100.0	NA	NA
Any AFS										
Has Ever Used	254	43.0	NA	NA	112	100.0	114	26.3	NA	NA
Has Never Used	326	55.3	NA	NA	0	0.0	318	73.7	NA	NA
Unknown	10	1.6	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	194	32.9	NA	NA	85	75.6	91	21.0	NA	NA
Has Never Used	390	66.1	NA	NA	27	24.4	342	79.0	NA	NA
Unknown	6	1.0	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	81	13.7	NA	NA	43	38.4	21	4.8	NA	NA
Has Never Used	504	85.5	NA	NA	68	60.5	411	95.2	NA	NA
Unknown	5	0.8	NA	NA	1	1.0	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	21	3.5	NA	NA	12	10.9	4	0.9	NA	NA
Has Never Used	560	95.0	NA	NA	100	89.1	428	99.1	NA	NA
Unknown	9	1.5	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	56	9.5	NA	NA	40	35.6	9	2.1	NA	NA
Has Never Used	525	89.2	NA	NA	72	64.4	423	97.9	NA	NA
Unknown	8	1.3	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	62	10.4	NA	NA	32	28.4	17	4.0	NA	NA
Has Never Used	521	88.5	NA	NA	80	71.6	415	96.0	NA	NA
Unknown	6	1.1	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	30	5.2	NA	NA	15	13.3	8	1.8	NA	NA
Has Never Used	553	93.7	NA	NA	97	86.7	424	98.2	NA	NA
Unknown	6	1.1	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	15	2.6	NA	NA	8	6.7	5	1.3	NA	NA
Has Never Used	566	96.1	NA	NA	104	93.3	427	98.7	NA	NA
Unknown	8	1.3	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-50 Timing of AFS Use by Banking Status: Idaho

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	589	100.0	NA	NA	112	100.0	432	100.0	NA	NA
Any AFS										
In Last 30 Days	64	10.9	NA	NA	46	40.9	0	0.0	NA	NA
In Last 2-12 Months	70	11.8	NA	NA	66	59.1	0	0.0	NA	NA
Not in the Last 12 Months	120	20.3	NA	NA	0	0.0	114	26.3	NA	NA
Never Used	326	55.3	NA	NA	0	0.0	318	73.7	NA	NA
Unknown	10	1.6	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	29	4.9	NA	NA	21	19.2	0	0.0	NA	NA
In Last 2-12 Months	53	8.9	NA	NA	46	41.4	0	0.0	NA	NA
Not in the Last 12 Months	112	19.1	NA	NA	17	15.1	91	21.0	NA	NA
Never Used	390	66.1	NA	NA	27	24.4	342	79.0	NA	NA
Unknown	6	1.0	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	24	4.1	NA	NA	13	11.6	0	0.0	NA	NA
In Last 2-12 Months	21	3.5	NA	NA	21	18.6	0	0.0	NA	NA
Not in the Last 12 Months	36	6.1	NA	NA	9	8.2	21	4.8	NA	NA
Never Used	504	85.5	NA	NA	68	60.5	411	95.2	NA	NA
Unknown	5	0.8	NA	NA	1	1.0	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	3	0.6	NA	NA	2	2.0	0	0.0	NA	NA
In Last 2-12 Months	8	1.4	NA	NA	6	5.2	0	0.0	NA	NA
Not in the Last 12 Months	9	1.5	NA	NA	4	3.7	4	0.9	NA	NA
Never Used	560	95.0	NA	NA	100	89.1	428	99.1	NA	NA
Unknown	9	1.5	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	10	1.6	NA	NA	10	8.5	0	0.0	NA	NA
In Last 2-12 Months	15	2.6	NA	NA	14	12.5	0	0.0	NA	NA
Not in the Last 12 Months	31	5.3	NA	NA	16	14.6	9	2.1	NA	NA
Never Used	525	89.2	NA	NA	72	64.4	423	97.9	NA	NA
Unknown	8	1.3	NA	NA	-	-	-	-	NA	NA

Table C-50 Timing of AFS Use by Banking Status: Idaho

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	8	1.3	NA	NA	4	3.8	0	0.0	NA	NA	
In Last 2-12 Months	14	2.3	NA	NA	11	10.0	0	0.0	NA	NA	
Not in the Last 12 Months	40	6.8	NA	NA	16	14.6	17	4.0	NA	NA	
Never Used	521	88.5	NA	NA	80	71.6	415	96.0	NA	NA	
Unknown	6	1.1	NA	NA	-	-	-	-	NA	NA	
Rent-to-Own*											
Used in last 12 months	8	1.4	NA	NA	7	6.0	0	0.0	NA	NA	
Used but not in last 12 months	22	3.8	NA	NA	8	7.3	8	1.8	NA	NA	
Never Used	553	93.7	NA	NA	97	86.7	424	98.2	NA	NA	
Unknown	6	1.1	NA	NA	-	-	-	-	NA	NA	
Refund Anticipation Loans*											
Used in last 12 months	5	0.8	NA	NA	3	3.1	0	0.0	NA	NA	
Used but not in last 12 months	11	1.8	NA	NA	4	3.7	5	1.3	NA	NA	
Never Used	566	96.1	NA	NA	104	93.3	427	98.7	NA	NA	
Unknown	8	1.3	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-51 Use of AFS by Household Characteristic: Idaho

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	589	100.0	254	43.0	326	55.3	10	1.6	226	38.3	104	17.7
Banking Status												
Unbanked	33	5.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	112	19.0	112	100.0	0	0.0	0	0.0	101	90.7	59	53.1
Fully Banked	432	73.3	114	26.3	318	73.7	0	0.0	99	22.9	28	6.4
Banked but Underbanked Status Unknown	12	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	416	70.5	176	42.2	232	55.7	8	2.0	160	38.6	75	18.1
Female householder, no husband present	57	9.6	33	57.6	24	42.4	-	-	32	55.7	19	32.9
Male householder, no wife present	19	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	340	57.7	132	38.8	201	59.1	7	2.1	118	34.6	53	15.5
Nonfamily household	173	29.3	78	45.3	93	54.0	1	0.7	66	38.1	29	16.9
Female householder	81	13.8	32	39.0	48	59.4	1	1.5	26	32.1	11	13.6
Male householder	92	15.5	46	50.8	45	49.2	-	-	40	43.4	18	19.9
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	2	0.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	57	9.6	22	39.0	32	56.2	3	4.8	21	36.6	8	13.5
White non-Black non-Hispanic	513	87.1	220	42.9	286	55.7	7	1.3	196	38.2	92	17.9
Other non-Black non-Hispanic	17	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	152	25.8	74	48.4	75	49.0	4	2.6	68	44.6	34	22.3
35 to 44 years	105	17.8	46	44.2	59	55.8	-	-	43	41.3	24	23.2
45 to 54 years	117	19.9	62	52.7	53	45.2	2	2.1	54	45.6	23	20.0
55 to 64 years	103	17.5	40	38.4	61	59.4	2	2.1	32	30.6	18	17.6
65 years or more	111	18.9	32	28.8	78	70.2	1	1.0	30	26.6	4	4.0
Education												
No high school degree	62	10.6	33	53.3	26	42.4	3	4.4	31	49.2	15	23.8
High school degree	180	30.5	79	44.0	99	55.2	1	0.8	71	39.6	39	21.5
Some college	204	34.7	90	44.0	111	54.3	4	1.7	78	38.3	36	17.8
College degree	143	24.2	51	36.0	89	62.5	2	1.4	46	32.2	15	10.3
Household Income												
Less than \$15,000	95	16.1	56	59.2	37	39.4	1	1.4	49	52.0	35	37.1
Between \$15,000 and \$30,000	139	23.5	70	50.4	67	48.6	1	1.0	63	45.3	28	20.1
Between \$30,000 and \$50,000	114	19.3	43	38.0	69	60.7	1	1.3	38	33.0	19	17.1
Between \$50,000 and \$75,000	124	21.1	48	38.9	76	61.1	-	-	44	35.0	14	11.4
At least \$75,000	118	20.0	36	30.5	76	64.8	6	4.7	33	27.8	8	6.7
Homeownership												
Homeowner	411	69.7	150	36.4	254	61.8	7	1.8	135	32.9	48	11.7
Non-homeowner	179	30.3	104	58.2	72	40.4	2	1.4	91	50.9	56	31.6

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-52 Timing of AFS Use by Household Characteristic: Idaho

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	589	100.0	64	10.9	70	11.8	120	20.3	326	55.3	10	1.6	134	22.7
Banking Status														
Unbanked	33	5.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	112	19.0	46	40.9	66	59.1	0	0.0	0	0.0	0	0.0	112	100.0
Fully Banked	432	73.3	0	0.0	0	0.0	114	26.3	318	73.7	0	0.0	0	0.0
Banked but Underbanked Status Unknown	12	2.0	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	416	70.5	49	11.7	51	12.2	76	18.3	232	55.7	8	2.0	100	24.0
Female householder, no husband present	57	9.6	15	26.5	9	16.5	8	14.7	24	42.4	-	-	24	43.0
Male householder, no wife present	19	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	340	57.7	30	8.8	35	10.4	67	19.7	201	59.1	7	2.1	65	19.2
Nonfamily household	173	29.3	16	9.0	19	10.9	44	25.4	93	54.0	1	0.7	34	19.9
Female householder	81	13.8	5	5.8	6	7.2	21	26.0	48	59.4	1	1.5	11	13.0
Male householder	92	15.5	11	11.9	13	14.1	23	24.8	45	49.2	-	-	24	26.0
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	2	0.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	57	9.6	15	25.8	3	4.6	5	8.5	32	56.2	3	4.8	17	30.4
White non-Black non-Hispanic	513	87.1	47	9.2	64	12.4	110	21.3	286	55.7	7	1.3	111	21.6
Other non-Black non-Hispanic	17	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	152	25.8	24	15.8	27	17.6	23	14.9	75	49.0	4	2.6	51	33.5
35 to 44 years	105	17.8	20	18.8	13	12.5	13	12.8	59	55.8	-	-	33	31.3
45 to 54 years	117	19.9	10	8.2	17	14.8	35	29.8	53	45.2	2	2.1	27	22.9
55 to 64 years	103	17.5	8	7.5	9	8.8	23	22.1	61	59.4	2	2.1	17	16.3
65 years or more	111	18.9	3	2.8	3	3.0	26	23.0	78	70.2	1	1.0	6	5.8
Education														
No high school degree	62	10.6	21	33.5	4	6.2	8	13.5	26	42.4	3	4.4	25	39.7
High school degree	180	30.5	20	11.2	30	16.4	30	16.4	99	55.2	1	0.8	50	27.6
Some college	204	34.7	19	9.2	26	12.9	45	21.9	111	54.3	4	1.7	45	22.1
College degree	143	24.2	5	3.2	10	6.9	37	25.9	89	62.5	2	1.4	15	10.2
Household Income														
Less than \$15,000	95	16.1	24	25.7	18	18.8	14	14.8	37	39.4	1	1.4	42	44.4
Between \$15,000 and \$30,000	139	23.5	18	13.1	21	15.1	31	22.3	67	48.6	1	1.0	39	28.2
Between \$30,000 and \$50,000	114	19.3	10	9.1	10	8.5	23	20.5	69	60.7	1	1.3	20	17.5
Between \$50,000 and \$75,000	124	21.1	6	4.4	9	7.2	34	27.3	76	61.1	-	-	14	11.6
At Least \$75,000	118	20.0	6	5.1	12	10.5	18	14.9	76	64.8	6	4.7	18	15.6
Homeownership														
Homeowner	411	69.7	27	6.6	31	7.5	92	22.3	254	61.8	7	1.8	58	14.1
Non-homeowner	179	30.3	37	20.8	39	21.7	28	15.6	72	40.4	2	1.4	76	42.6

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-53 Use of AFS by Banking Status: Illinois

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	4,956	100.0	374	100.0	879	100.0	3,546	100.0	156	100.0
Any AFS										
Has Ever Used	1,966	39.7	294	78.6	879	100.0	775	21.8	0	0.0
Has Never Used	2,828	57.1	56	15.1	0	0.0	2,772	78.2	0	0.0
Unknown	162	3.3	24	6.3	0	0.0	0	0.0	138	88.5
Non-Bank Money Order										
Has Ever Used	1,422	28.7	221	58.9	671	76.4	520	14.7	10	6.2
Has Never Used	3,387	68.3	116	30.9	208	23.6	3,026	85.3	37	23.7
Unknown	147	3.0	38	10.1	-	-	0	0.0	109	70.0
Non-Bank Check Cashing										
Has Ever Used	648	13.1	186	49.7	294	33.5	156	4.4	12	7.4
Has Never Used	4,185	84.4	165	44.0	585	66.5	3,391	95.6	45	28.7
Unknown	124	2.5	24	6.3	-	-	0	0.0	100	63.9
Non-Bank Remittances										
Has Ever Used	320	6.5	40	10.7	214	24.4	65	1.8	-	-
Has Never Used	4,500	90.8	304	81.2	665	75.6	3,481	98.2	50	31.9
Unknown	137	2.8	30	8.1	-	-	0	0.0	106	68.1
Payday Lending										
Has Ever Used	211	4.3	28	7.5	129	14.7	54	1.5	-	-
Has Never Used	4,604	92.9	320	85.5	747	85.0	3,492	98.5	44	28.4
Unknown	141	2.9	26	7.0	3	0.4	0	0.0	112	71.6
Pawn Shops										
Has Ever Used	261	5.3	52	13.8	118	13.4	92	2.6	-	-
Has Never Used	4,567	92.2	296	79.2	758	86.2	3,455	97.4	58	37.0
Unknown	128	2.6	26	7.0	3	0.4	0	0.0	98	63.0
Rent-to-Own										
Has Ever Used	209	4.2	36	9.6	102	11.6	71	2.0	-	-
Has Never Used	4,610	93.0	304	81.2	774	88.0	3,475	98.0	57	36.2
Unknown	137	2.8	34	9.1	3	0.4	0	0.0	100	63.8
Refund Anticipation Loans										
Has Ever Used	151	3.1	30	7.9	85	9.7	32	0.9	4	2.7
Has Never Used	4,648	93.8	310	82.9	791	90.0	3,514	99.1	32	20.8
Unknown	157	3.2	34	9.1	3	0.4	0	0.0	119	76.5

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-54 Timing of AFS Use by Banking Status: Illinois

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	4,956	100.0	374	100.0	879	100.0	3,546	100.0	156	100.0
Any AFS										
In Last 30 Days	509	10.3	161	43.1	347	39.5	0	0.0	0	0.0
In Last 2-12 Months	615	12.4	83	22.2	532	60.5	0	0.0	0	0.0
Not in the Last 12 Months	842	17.0	50	13.4	0	0.0	775	21.8	18	11.5
Never Used	2,828	57.1	56	15.1	0	0.0	2,772	78.2	0	0.0
Unknown	162	3.3	24	6.3	0	0.0	0	0.0	138	88.5
Non-Bank Money Order										
In Last 30 Days	316	6.4	99	26.5	217	24.6	0	0.0	-	-
In Last 2-12 Months	457	9.2	83	22.1	374	42.5	0	0.0	-	-
Not in the Last 12 Months	650	13.1	39	10.4	81	9.2	520	14.7	10	6.2
Never Used	3,387	68.3	116	30.9	208	23.6	3,026	85.3	37	23.7
Unknown	147	3.0	38	10.1	-	-	-	-	109	70.0
Non-Bank Check Cashing										
In Last 30 Days	208	4.2	99	26.5	109	12.4	0	0.0	-	-
In Last 2-12 Months	159	3.2	61	16.4	97	11.1	0	0.0	-	-
Not in the Last 12 Months	281	5.7	26	6.8	88	10.0	156	4.4	12	7.4
Never Used	4,185	84.4	165	44.0	585	66.5	3,391	95.6	45	28.7
Unknown	124	2.5	24	6.3	-	-	-	-	100	63.9
Non-Bank Remittances										
In Last 30 Days	82	1.7	19	5.0	63	7.2	0	0.0	-	-
In Last 2-12 Months	144	2.9	12	3.1	132	15.0	0	0.0	-	-
Not in the Last 12 Months	95	1.9	10	2.7	19	2.2	65	1.8	-	-
Never Used	4,500	90.8	304	81.2	665	75.6	3,481	98.2	50	31.9
Unknown	137	2.8	30	8.1	-	-	-	-	106	68.1
Payday Lending										
In Last 30 Days	7	0.1	-	-	7	0.8	0	0.0	-	-
In Last 2-12 Months	50	1.0	4	1.2	46	5.2	0	0.0	-	-
Not in the Last 12 Months	154	3.1	24	6.3	76	8.7	54	1.5	-	-
Never Used	4,604	92.9	320	85.5	747	85.0	3,492	98.5	44	28.4
Unknown	141	2.9	26	7.0	3	0.4	-	-	112	71.6

Table C-54 Timing of AFS Use by Banking Status: Illinois

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	12	0.2	4	1.0	8	0.9	0	0.0	-	-	-	-
In Last 2-12 Months	64	1.3	21	5.6	43	4.9	0	0.0	-	-	-	-
Not in the Last 12 Months	185	3.7	27	7.2	67	7.6	92	2.6	-	-	-	-
Never Used	4,567	92.2	296	79.2	758	86.2	3,455	97.4	58	37.0	-	-
Unknown	128	2.6	26	7.0	3	0.4	-	-	98	63.0	-	-
Rent-to-Own^a												
Used in last 12 months	50	1.0	15	3.9	35	4.0	0	0.0	-	-	-	-
Used but not in last 12 months	159	3.2	22	5.8	67	7.6	71	2.0	-	-	-	-
Never Used	4,610	93.0	304	81.2	774	88.0	3,475	98.0	57	36.2	-	-
Unknown	137	2.8	34	9.1	3	0.4	-	-	100	63.8	-	-
Refund Anticipation Loans^a												
Used in last 12 months	48	1.0	11	3.0	36	4.1	0	0.0	-	-	-	-
Used but not in last 12 months	100	2.0	18	4.9	49	5.5	32	0.9	-	-	-	-
Never Used	4,648	93.8	310	82.9	791	90.0	3,514	99.1	32	20.8	-	-
Unknown	161	3.2	34	9.1	3	0.4	-	-	124	79.2	-	-

Notes:
Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
Figures do not always reconcile to totals because of rounding.
- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-55 Use of AFS by Household Characteristic: Illinois

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	4,956	100.0	1,966	39.7	2,828	57.1	162	3.3	1,782	36.0	599	12.1
Banking Status												
Unbanked	374	7.6	294	78.6	56	15.1	24	6.3	271	72.4	102	27.3
Underbanked	879	17.7	879	100.0	0	0.0	0	0.0	836	95.1	284	32.3
Fully Banked	3,546	71.6	775	21.8	2,772	78.2	0	0.0	657	18.5	209	5.9
Banked but Underbanked Status Unknown	156	3.2	18	11.5	-	-	138	88.5	18	11.5	4	2.7
Household Type												
Family household	3,208	64.7	1,291	40.2	1,836	57.2	80	2.5	1,163	36.3	395	12.3
Female householder, no husband present	630	12.7	344	54.6	273	43.3	13	2.1	283	44.9	144	22.9
Male householder, no wife present	212	4.3	126	59.5	76	35.9	10	4.6	111	52.4	45	21.1
Married couple	2,366	47.7	821	34.7	1,487	62.9	58	2.4	770	32.5	206	8.7
Nonfamily household	1,745	35.2	671	38.5	992	56.9	82	4.7	615	35.2	200	11.5
Female householder	947	19.1	316	33.4	577	60.9	54	5.7	301	31.8	90	9.5
Male householder	798	16.1	356	44.5	415	52.0	28	3.5	314	39.3	110	13.8
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	726	14.6	412	56.7	250	34.4	64	8.9	375	51.6	138	19.0
Hispanic non-Black	517	10.4	311	60.2	195	37.7	11	2.2	293	56.7	46	9.0
White non-Black non-Hispanic	3,495	70.5	1,206	34.5	2,202	63.0	87	2.5	1,078	30.8	412	11.8
Other non-Black non-Hispanic	219	4.4	37	16.9	182	83.1	-	-	37	16.9	3	1.2
Age												
15 to 34 years	1,077	21.7	520	48.3	538	49.9	19	1.8	454	42.2	201	18.6
35 to 44 years	919	18.5	382	41.5	507	55.2	30	3.2	340	37.0	149	16.2
45 to 54 years	1,046	21.1	449	42.9	543	51.9	54	5.2	417	39.8	124	11.8
55 to 64 years	958	19.3	353	36.9	574	59.9	31	3.2	321	33.5	91	9.5
65 years or more	957	19.3	262	27.4	667	69.7	27	2.9	252	26.3	35	3.6
Education												
No high school degree	459	9.3	258	56.2	194	42.2	7	1.5	247	53.9	55	12.0
High school degree	1,529	30.8	652	42.7	809	52.9	67	4.4	567	37.1	235	15.4
Some college	1,298	26.2	578	44.5	677	52.2	43	3.3	509	39.3	223	17.2
College degree	1,671	33.7	477	28.6	1,148	68.7	45	2.7	459	27.5	86	5.1
Household Income												
Less than \$15,000	727	14.7	400	55.0	296	40.6	32	4.4	355	48.9	155	21.4
Between \$15,000 and \$30,000	883	17.8	428	48.5	404	45.8	51	5.8	383	43.3	165	18.7
Between \$30,000 and \$50,000	890	18.0	390	43.8	482	54.2	18	2.0	346	38.9	112	12.6
Between \$50,000 and \$75,000	946	19.1	340	35.9	581	61.4	26	2.7	319	33.7	93	9.8
At least \$75,000	1,510	30.5	409	27.1	1,066	70.6	36	2.4	379	25.1	73	4.9
Homeownership												
Homeowner	3,479	70.2	1,111	31.9	2,257	64.9	111	3.2	1,015	29.2	292	8.4
Non-homeowner	1,477	29.8	855	57.9	571	38.7	51	3.4	767	52.0	308	20.8

Notes:
AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
Figures do not always reconcile to totals because of rounding.
- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
NA = Not available because the sample size was too small to make an accurate estimate.

Table C-56 Timing of AFS Use by Household Characteristic: Illinois

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	4,956	100.0	509	10.3	615	12.4	842	17.0	2,828	57.1	162	3.3	1,124	22.7
Banking Status														
Unbanked	374	7.6	161	43.1	83	22.2	50	13.4	56	15.1	24	6.3	244	65.3
Underbanked	879	17.7	347	39.5	532	60.5	0	0.0	0	0.0	0	0.0	879	100.0
Fully Banked	3,546	71.6	0	0.0	0	0.0	775	21.8	2,772	78.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	156	3.2	0	0.0	0	0.0	18	11.5	0	0.0	138	88.5	0	0.0
Household Type														
Family household	3,208	64.7	346	10.8	412	12.9	532	16.6	1,836	57.2	80	2.5	759	23.7
Female householder, no husband present	630	12.7	96	15.3	135	21.4	113	17.9	273	43.3	13	2.1	231	36.7
Male householder, no wife present	212	4.3	44	20.8	48	22.6	34	16.1	76	35.9	10	4.6	92	43.4
Married couple	2,366	47.7	206	8.7	230	9.7	385	16.3	1,487	62.9	58	2.4	436	18.4
Nonfamily household	1,745	35.2	162	9.3	199	11.4	310	17.8	992	56.9	82	4.7	361	20.7
Female householder	947	19.1	63	6.7	99	10.5	153	16.2	577	60.9	54	5.7	162	17.1
Male householder	798	16.1	99	12.4	100	12.5	157	19.6	415	52.0	28	3.5	199	24.9
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	726	14.6	149	20.6	165	22.8	97	13.4	250	34.4	64	8.9	314	43.3
Hispanic non-Black	517	10.4	143	27.7	83	16.1	85	16.4	195	37.7	11	2.2	226	43.8
White non-Black non-Hispanic	3,495	70.5	206	5.9	353	10.1	648	18.5	2,202	63.0	87	2.5	559	16.0
Other non-Black non-Hispanic	219	4.4	11	5.0	13	6.1	13	5.8	182	83.1	-	-	24	11.1
Age														
15 to 34 years	1,077	21.7	155	14.4	193	18.0	171	15.9	538	49.9	19	1.8	348	32.4
35 to 44 years	919	18.5	107	11.7	130	14.1	145	15.8	507	55.2	30	3.2	237	25.8
45 to 54 years	1,046	21.1	109	10.4	127	12.1	214	20.4	543	51.9	54	5.2	235	22.5
55 to 64 years	958	19.3	91	9.5	99	10.3	164	17.1	574	59.9	31	3.2	189	19.8
65 years or more	957	19.3	47	4.9	67	7.0	149	15.5	667	69.7	27	2.9	114	11.9
Education														
No high school degree	459	9.3	125	27.3	65	14.1	68	14.9	194	42.2	7	1.5	190	41.4
High school degree	1,529	30.8	166	10.8	222	14.5	265	17.3	809	52.9	67	4.4	388	25.4
Some college	1,298	26.2	152	11.7	173	13.3	253	19.5	677	52.2	43	3.3	325	25.0
College degree	1,671	33.7	65	3.9	156	9.3	256	15.3	1,148	68.7	45	2.7	221	13.2
Household Income														
Less than \$15,000	727	14.7	144	19.8	129	17.8	127	17.4	296	40.6	32	4.4	273	37.6
Between \$15,000 and \$30,000	883	17.8	126	14.2	138	15.6	164	18.6	404	45.8	51	5.8	264	29.9
Between \$30,000 and \$50,000	890	18.0	106	11.9	123	13.9	160	18.0	482	54.2	18	2.0	229	25.8
Between \$50,000 and \$75,000	946	19.1	83	8.8	104	11.0	153	16.2	581	61.4	26	2.7	186	19.7
At least \$75,000	1,510	30.5	50	3.3	121	8.0	238	15.7	1,066	70.6	36	2.4	171	11.3
Homeownership														
Homeowner	3,479	70.2	202	5.8	355	10.2	554	15.9	2,257	64.9	111	3.2	557	16.0
Non-homeowner	1,477	29.8	306	20.7	260	17.6	288	19.5	571	38.7	51	3.4	567	38.4

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-57 Use of AFS by Banking Status: Indiana

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,560	100.0	201	100.0	489	100.0	1,817	100.0	NA	NA
Any AFS										
Has Ever Used	1,046	40.8	144	71.9	489	100.0	407	22.4	NA	NA
Has Never Used	1,457	56.9	46	23.0	0	0.0	1,411	77.6	NA	NA
Unknown	57	2.2	10	5.2	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	804	31.4	118	58.6	371	75.8	312	17.2	NA	NA
Has Never Used	1,694	66.2	67	33.6	118	24.2	1,505	82.8	NA	NA
Unknown	62	2.4	16	7.8	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	340	13.3	106	53.0	161	32.9	70	3.9	NA	NA
Has Never Used	2,175	85.0	87	43.5	328	67.1	1,747	96.1	NA	NA
Unknown	45	1.8	7	3.5	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	64	2.5	14	6.9	32	6.6	18	1.0	NA	NA
Has Never Used	2,442	95.4	171	85.3	457	93.4	1,799	99.0	NA	NA
Unknown	54	2.1	16	7.8	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	147	5.7	30	14.8	100	20.4	17	1.0	NA	NA
Has Never Used	2,354	92.0	155	77.4	389	79.6	1,800	99.0	NA	NA
Unknown	59	2.3	16	7.8	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	160	6.3	44	21.7	91	18.6	26	1.4	NA	NA
Has Never Used	2,342	91.5	141	70.5	398	81.4	1,791	98.6	NA	NA
Unknown	58	2.3	16	7.8	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	180	7.0	33	16.3	110	22.5	37	2.0	NA	NA
Has Never Used	2,322	90.7	152	76.0	379	77.5	1,780	98.0	NA	NA
Unknown	58	2.3	16	7.8	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	81	3.1	8	4.2	55	11.3	17	0.9	NA	NA
Has Never Used	2,416	94.4	177	88.1	433	88.7	1,800	99.1	NA	NA
Unknown	63	2.4	16	7.8	-	-	0	0.0	NA	NA

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-58 Timing of AFS Use by Banking Status: Indiana

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,560	100.0	201	100.0	489	100.0	1,817	100.0	NA	NA
Any AFS										
In Last 30 Days	278	10.9	105	52.4	173	35.3	0	0.0	NA	NA
In Last 2-12 Months	338	13.2	22	11.1	316	64.7	0	0.0	NA	NA
Not in the Last 12 Months	429	16.8	17	8.4	0	0.0	407	22.4	NA	NA
Never Used	1,457	56.9	46	23.0	0	0.0	1,411	77.6	NA	NA
Unknown	57	2.2	10	5.2	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	198	7.7	67	33.4	131	26.8	0	0.0	NA	NA
In Last 2-12 Months	240	9.4	31	15.3	209	42.8	0	0.0	NA	NA
Not in the Last 12 Months	365	14.3	20	10.0	30	6.1	312	17.2	NA	NA
Never Used	1,694	66.2	67	33.6	118	24.2	1,505	82.8	NA	NA
Unknown	62	2.4	16	7.8	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	112	4.4	69	34.6	42	8.7	0	0.0	NA	NA
In Last 2-12 Months	87	3.4	20	10.0	67	13.7	0	0.0	NA	NA
Not in the Last 12 Months	141	5.5	17	8.5	51	10.5	70	3.9	NA	NA
Never Used	2,175	85.0	87	43.5	328	67.1	1,747	96.1	NA	NA
Unknown	45	1.8	7	3.5	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	4	0.2	4	2.1	-	-	0	0.0	NA	NA
In Last 2-12 Months	26	1.0	4	2.2	21	4.3	0	0.0	NA	NA
Not in the Last 12 Months	34	1.3	5	2.6	11	2.3	18	1.0	NA	NA
Never Used	2,442	95.4	171	85.3	457	93.4	1,799	99.0	NA	NA
Unknown	54	2.1	16	7.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	20	0.8	-	-	20	4.1	0	0.0	NA	NA
In Last 2-12 Months	37	1.5	8	4.0	29	6.0	0	0.0	NA	NA
Not in the Last 12 Months	89	3.5	22	10.8	50	10.2	17	1.0	NA	NA
Never Used	2,354	92.0	155	77.4	389	79.6	1,800	99.0	NA	NA
Unknown	59	2.3	16	7.8	-	-	-	-	NA	NA

Table C-58 Timing of AFS Use by Banking Status: Indiana

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	13	0.5	-	-	13	2.6	0	0.0	NA	NA	
In Last 2-12 Months	39	1.5	20	10.2	19	3.9	0	0.0	NA	NA	
Not in the Last 12 Months	108	4.2	23	11.6	59	12.0	26	1.4	NA	NA	
Never Used	2,342	91.5	141	70.5	398	81.4	1,791	98.6	NA	NA	
Unknown	58	2.3	16	7.8	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	66	2.6	4	1.9	62	12.7	0	0.0	NA	NA	
Used but not in last 12 months	114	4.5	29	14.3	48	9.9	37	2.0	NA	NA	
Never Used	2,322	90.7	152	76.0	379	77.5	1,780	98.0	NA	NA	
Unknown	58	2.3	16	7.8	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	39	1.5	4	1.9	35	7.2	0	0.0	NA	NA	
Used but not in last 12 months	42	1.6	4	2.2	20	4.2	17	0.9	NA	NA	
Never Used	2,416	94.4	177	88.1	433	88.7	1,800	99.1	NA	NA	
Unknown	63	2.4	16	7.8	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-59 Use of AFS by Household Characteristic: Indiana

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,560	100.0	1,046	40.8	1,457	56.9	57	2.2	931	36.4	359	14.0
Banking Status												
Unbanked	201	7.8	144	71.9	46	23.0	10	5.2	140	69.8	61	30.2
Underbanked	489	19.1	489	100.0	0	0.0	0	0.0	433	88.6	221	45.2
Fully Banked	1,817	71.0	407	22.4	1,411	77.6	0	0.0	352	19.4	77	4.3
Banked but Underbanked Status Unknown	53	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,709	66.8	663	38.8	1,007	58.9	39	2.3	590	34.5	247	14.4
Female householder, no husband present	334	13.1	203	60.8	119	35.6	12	3.5	174	51.9	103	30.8
Male householder, no wife present	134	5.2	72	53.7	58	43.3	4	3.0	66	49.7	25	18.5
Married couple	1,241	48.5	388	31.3	830	66.9	23	1.8	350	28.2	119	9.6
Nonfamily household	850	33.2	382	45.0	449	52.9	19	2.2	341	40.1	112	13.2
Female householder	437	17.1	199	45.5	230	52.5	9	2.0	173	39.6	46	10.5
Male householder	413	16.1	184	44.4	220	53.2	10	2.4	168	40.6	66	16.0
Race/Ethnicity												
Black	240	9.4	178	74.2	54	22.5	8	3.3	158	65.7	89	37.1
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,201	86.0	812	36.9	1,348	61.2	42	1.9	722	32.8	262	11.9
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	573	22.4	324	56.5	236	41.2	13	2.2	284	49.6	139	24.3
35 to 44 years	403	15.7	173	42.9	223	55.3	7	1.8	161	39.9	68	17.0
45 to 54 years	524	20.5	235	44.8	274	52.4	15	2.8	202	38.6	77	14.7
55 to 64 years	448	17.5	152	34.0	281	62.7	15	3.3	129	28.7	51	11.4
65 years or more	612	23.9	162	26.5	442	72.2	8	1.3	155	25.4	23	3.8
Education												
No high school degree	264	10.3	145	54.8	103	39.1	16	6.1	121	45.9	41	15.4
High school degree	1,012	39.5	423	41.8	569	56.2	20	2.0	364	36.0	166	16.4
Some college	724	28.3	298	41.1	416	57.5	10	1.4	269	37.2	116	16.1
College degree	560	21.9	180	32.2	368	65.8	11	2.0	177	31.6	36	6.5
Household Income												
Less than \$15,000	478	18.7	259	54.1	208	43.6	11	2.3	230	48.1	105	22.0
Between \$15,000 and \$30,000	481	18.8	243	50.6	222	46.2	15	3.2	217	45.1	95	19.7
Between \$30,000 and \$50,000	614	24.0	265	43.2	329	53.5	20	3.3	229	37.2	119	19.3
Between \$50,000 and \$75,000	468	18.3	123	26.2	346	73.8	-	-	111	23.7	12	2.5
At least \$75,000	518	20.2	156	30.0	352	67.9	11	2.1	144	27.9	29	5.6
Homeownership												
Homeowner	1,820	71.1	599	32.9	1,176	64.6	45	2.5	552	30.3	144	7.9
Non-homeowner	739	28.9	446	60.4	280	37.9	12	1.7	379	51.3	215	29.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-60 Timing of AFS Use by Household Characteristic: Indiana

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,560	100.0	278	10.9	338	13.2	429	16.8	1,457	56.9	57	2.2	616	24.1
Banking Status														
Unbanked	201	7.8	105	52.4	22	11.1	17	8.4	46	23.0	10	5.2	127	63.5
Underbanked	489	19.1	173	35.3	316	64.7	0	0.0	0	0.0	0	0.0	489	100.0
Fully Banked	1,817	71.0	0	0.0	0	0.0	407	22.4	1,411	77.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	53	2.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,709	66.8	185	10.8	214	12.5	264	15.4	1,007	58.9	39	2.3	399	23.4
Female householder, no husband present	334	13.1	65	19.5	61	18.2	77	23.1	119	35.6	12	3.5	126	37.7
Male householder, no wife present	134	5.2	29	21.4	21	15.6	22	16.7	58	43.3	4	3.0	49	37.0
Married couple	1,241	48.5	92	7.4	132	10.6	165	13.3	830	66.9	23	1.8	224	18.0
Nonfamily household	850	33.2	92	10.9	125	14.7	165	19.4	449	52.9	19	2.2	217	25.5
Female householder	437	17.1	46	10.5	44	10.1	108	24.8	230	52.5	9	2.0	90	20.7
Male householder	413	16.1	46	11.2	80	19.4	57	13.8	220	53.2	10	2.4	127	30.6
Race/Ethnicity														
Black	240	9.4	96	39.9	40	16.8	42	17.5	54	22.5	8	3.3	136	56.7
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,201	86.0	154	7.0	281	12.8	376	17.1	1,348	61.2	42	1.9	436	19.8
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	573	22.4	112	19.5	113	19.7	99	17.3	236	41.2	13	2.2	225	39.3
35 to 44 years	403	15.7	60	15.0	47	11.7	65	16.1	223	55.3	7	1.8	108	26.7
45 to 54 years	524	20.5	57	10.8	88	16.8	90	17.2	274	52.4	15	2.8	145	27.6
55 to 64 years	448	17.5	21	4.6	49	10.9	83	18.5	281	62.7	15	3.3	69	15.5
65 years or more	612	23.9	28	4.6	41	6.7	92	15.1	442	72.2	8	1.3	69	11.3
Education														
No high school degree	264	10.3	59	22.4	37	13.8	49	18.6	103	39.1	16	6.1	96	36.2
High school degree	1,012	39.5	124	12.2	143	14.1	157	15.5	569	56.2	20	2.0	266	26.3
Some college	724	28.3	72	9.9	94	13.0	131	18.1	416	57.5	10	1.4	166	23.0
College degree	560	21.9	23	4.1	65	11.6	92	16.5	368	65.8	11	2.0	88	15.7
Household Income														
Less than \$15,000	478	18.7	99	20.7	68	14.2	92	19.2	208	43.6	11	2.3	167	34.9
Between \$15,000 and \$30,000	481	18.8	68	14.2	91	19.0	84	17.4	222	46.2	15	3.2	160	33.2
Between \$30,000 and \$50,000	614	24.0	77	12.6	81	13.1	107	17.4	329	53.5	20	3.3	158	25.7
Between \$50,000 and \$75,000	468	18.3	20	4.2	32	6.7	72	15.3	346	73.8	-	-	51	10.9
At least \$75,000	518	20.2	14	2.6	67	12.9	75	14.5	352	67.9	11	2.1	80	15.5
Homeownership														
Homeowner	1,820	71.1	98	5.4	195	10.7	306	16.8	1,176	64.6	45	2.5	293	16.1
Non-homeowner	739	28.9	179	24.3	144	19.4	123	16.7	280	37.9	12	1.7	323	43.7

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-61 Use of AFS by Banking Status: Iowa

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,244	100.0	54	100.0	215	100.0	932	100.0	43	100.0
Any AFS										
Has Ever Used	437	35.1	43	79.8	215	100.0	173	18.5	0	0.0
Has Never Used	769	61.8	10	17.6	0	0.0	760	81.5	0	0.0
Unknown	38	3.1	1	2.7	0	0.0	0	0.0	37	85.4
Non-Bank Money Order										
Has Ever Used	305	24.5	30	55.8	150	69.9	122	13.1	3	6.5
Has Never Used	909	73.1	21	38.9	62	28.9	810	86.9	16	37.7
Unknown	30	2.4	3	5.2	3	1.3	0	0.0	24	55.8
Non-Bank Check Cashing										
Has Ever Used	142	11.4	23	42.2	80	37.2	36	3.9	3	8.1
Has Never Used	1,078	86.7	28	52.4	135	62.8	896	96.1	19	43.3
Unknown	24	1.9	3	5.4	-	-	0	0.0	21	48.6
Non-Bank Remittances										
Has Ever Used	43	3.4	2	3.4	35	16.1	5	0.5	1	3.1
Has Never Used	1,176	94.6	51	93.9	177	82.6	927	99.5	21	49.2
Unknown	25	2.0	1	2.7	3	1.3	0	0.0	21	47.7
Payday Lending										
Has Ever Used	55	4.4	3	6.0	37	17.0	15	1.6	-	-
Has Never Used	1,158	93.1	47	86.1	175	81.7	917	98.4	19	44.6
Unknown	31	2.5	4	8.0	3	1.3	0	0.0	24	55.4
Pawn Shops										
Has Ever Used	80	6.4	12	21.8	41	19.0	27	2.9	-	-
Has Never Used	1,129	90.8	40	72.9	171	79.7	905	97.1	14	32.1
Unknown	35	2.8	3	5.2	3	1.3	0	0.0	29	67.9
Rent-to-Own										
Has Ever Used	70	5.6	10	18.6	44	20.6	16	1.7	-	-
Has Never Used	1,139	91.6	41	76.2	168	78.2	916	98.3	14	32.7
Unknown	35	2.8	3	5.2	3	1.3	0	0.0	29	67.3
Refund Anticipation Loans										
Has Ever Used	42	3.3	6	10.7	24	11.2	12	1.3	-	-
Has Never Used	1,166	93.7	44	81.3	188	87.5	920	98.7	14	32.2
Unknown	36	2.9	4	8.0	3	1.3	0	0.0	29	67.8

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-62 Timing of AFS Use by Banking Status: Iowa

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,244	100.0	54	100.0	215	100.0	932	100.0	43	100.0
Any AFS										
In Last 30 Days	117	9.4	25	45.2	93	43.2	0	0.0	0	0.0
In Last 2-12 Months	133	10.7	11	19.8	122	56.8	0	0.0	0	0.0
Not in the Last 12 Months	187	15.0	8	14.7	0	0.0	173	18.5	6	14.6
Never Used	769	61.8	10	17.6	0	0.0	760	81.5	0	0.0
Unknown	38	3.1	1	2.7	0	0.0	0	0.0	37	85.4
Non-Bank Money Order										
In Last 30 Days	77	6.2	17	30.9	60	27.9	0	0.0	-	-
In Last 2-12 Months	79	6.4	5	10.1	74	34.4	0	0.0	-	-
Not in the Last 12 Months	149	12.0	8	14.8	16	7.6	122	13.1	3	6.5
Never Used	909	73.1	21	38.9	62	28.9	810	86.9	16	37.7
Unknown	30	2.4	3	5.2	3	1.3	-	-	24	55.8
Non-Bank Check Cashing										
In Last 30 Days	35	2.8	12	22.6	23	10.8	0	0.0	-	-
In Last 2-12 Months	46	3.7	6	11.7	40	18.6	0	0.0	-	-
Not in the Last 12 Months	61	4.9	4	7.9	17	7.9	36	3.9	3	8.1
Never Used	1,078	86.7	28	52.4	135	62.8	896	96.1	19	43.3
Unknown	24	1.9	3	5.4	-	-	-	-	21	48.6
Non-Bank Remittances										
In Last 30 Days	15	1.2	-	-	15	6.9	0	0.0	-	-
In Last 2-12 Months	15	1.2	2	3.4	13	6.1	0	0.0	-	-
Not in the Last 12 Months	13	1.0	-	-	7	3.1	5	0.5	1	3.1
Never Used	1,176	94.6	51	93.9	177	82.6	927	99.5	21	49.2
Unknown	25	2.0	1	2.7	3	1.3	-	-	21	47.7
Payday Lending										
In Last 30 Days	9	0.7	-	-	9	4.0	0	0.0	-	-
In Last 2-12 Months	14	1.2	2	3.2	13	5.9	0	0.0	-	-
Not in the Last 12 Months	32	2.6	2	2.8	15	7.1	15	1.6	-	-
Never Used	1,158	93.1	47	86.1	175	81.7	917	98.4	19	44.6
Unknown	31	2.5	4	8.0	3	1.3	-	-	24	55.4

Table C-62 Timing of AFS Use by Banking Status: Iowa

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	1	0.1	-	-	1	0.7	0	0.0	-	-
In Last 2-12 Months	22	1.8	4	8.2	18	8.2	0	0.0	-	-
Not in the last 12 Months	56	4.5	7	13.6	22	10.1	27	2.9	-	-
Never Used	1,129	90.8	40	72.9	171	79.7	905	97.1	14	32.1
Unknown	35	2.8	3	5.2	3	1.3	-	-	29	67.9
Rent-to-Own^a										
Used in last 12 months	26	2.1	4	8.2	21	10.0	0	0.0	-	-
Used but not in last 12 months	44	3.6	6	10.4	23	10.6	16	1.7	-	-
Never Used	1,139	91.6	41	76.2	168	78.2	916	98.3	14	32.7
Unknown	35	2.8	3	5.2	3	1.3	-	-	29	67.3
Refund Anticipation Loans^a										
Used in last 12 months	13	1.1	3	5.7	10	4.8	0	0.0	-	-
Used but not in last 12 months	28	2.3	3	5.0	14	6.4	12	1.3	-	-
Never Used	1,166	93.7	44	81.3	188	87.5	920	98.7	14	32.2
Unknown	36	2.9	4	8.0	3	1.3	-	-	29	67.8

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-63 Use of AFS by Household Characteristic: Iowa

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,244	100.0	437	35.1	769	61.8	38	3.1	384	30.9	158	12.7
Banking Status												
Unbanked	54	4.4	43	79.8	10	17.6	1	2.7	40	74.2	17	32.0
Underbanked	215	17.2	215	100.0	0	0.0	0	0.0	194	90.4	89	41.6
Fully Banked	932	74.9	173	18.5	760	81.5	0	0.0	144	15.4	51	5.5
Banked but Underbanked Status Unknown	43	3.5	6	14.6	-	-	37	85.4	6	14.6	-	-
Household Type												
Family household	806	64.8	286	35.6	485	60.2	34	4.3	253	31.4	103	12.7
Female householder, no husband present	124	10.0	78	62.8	41	32.9	5	4.2	71	57.2	34	27.2
Male householder, no wife present	53	4.3	23	43.3	24	45.9	6	10.9	22	40.8	10	18.1
Married couple	628	50.5	185	29.5	420	66.8	23	3.7	160	25.5	59	9.4
Nonfamily household	437	35.1	150	34.4	283	64.7	4	0.9	132	30.1	55	12.7
Female householder	224	18.0	61	27.1	160	71.7	3	1.2	55	24.4	21	9.5
Male householder	214	17.2	90	42.0	123	57.4	1	0.6	77	36.0	34	16.0
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	43	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	48	3.9	28	58.3	17	35.6	3	6.0	25	51.6	6	12.4
White non-Black non-Hispanic	1,126	90.5	366	32.5	726	64.5	34	3.0	317	28.2	135	12.0
Other non-Black non-Hispanic	26	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	300	24.1	132	44.1	163	54.4	5	1.5	116	38.8	52	17.2
35 to 44 years	192	15.5	79	41.1	104	53.8	10	5.0	71	36.6	38	19.8
45 to 54 years	228	18.3	93	40.6	127	55.6	9	3.7	83	36.4	30	13.3
55 to 64 years	246	19.8	70	28.4	170	69.0	6	2.6	62	25.3	21	8.6
65 years or more	278	22.3	63	22.7	206	74.1	9	3.2	52	18.8	17	6.1
Education												
No high school degree	102	8.2	48	47.2	53	51.4	1	1.4	44	43.0	18	17.3
High school degree	403	32.4	162	40.2	235	58.2	7	1.7	137	33.8	66	16.3
Some college	406	32.6	148	36.5	238	58.5	20	5.0	130	31.9	64	15.9
College degree	332	26.7	78	23.6	244	73.5	10	3.0	74	22.3	10	3.1
Household Income												
Less than \$15,000	197	15.9	93	46.9	98	49.8	6	3.3	81	41.0	44	22.4
Between \$15,000 and \$30,000	214	17.2	88	41.1	121	56.5	5	2.4	77	35.9	44	20.7
Between \$30,000 and \$50,000	282	22.7	108	38.3	165	58.7	9	3.0	95	33.7	32	11.3
Between \$50,000 and \$75,000	260	20.9	69	26.5	184	70.8	7	2.7	61	23.4	19	7.5
At least \$75,000	291	23.4	79	27.3	200	69.0	11	3.8	71	24.3	18	6.2
Homeownership												
Homeowner	869	69.8	246	28.4	590	67.9	32	3.7	214	24.7	77	8.9
Non-homeowner	375	30.2	190	50.7	179	47.8	6	1.5	170	45.3	81	21.6

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-64 Timing of AFS Use by Household Characteristic: Iowa

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,244	100.0	117	9.4	133	10.7	187	15.0	769	61.8	38	3.1	250	20.1
Banking Status														
Unbanked	54	4.4	25	45.2	11	19.8	8	14.7	10	17.6	1	2.7	35	65.0
Underbanked	215	17.2	93	43.2	122	56.8	0	0.0	0	0.0	0	0.0	215	100.0
Fully Banked	932	74.9	0	0.0	0	0.0	173	18.5	760	81.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	43	3.5	0	0.0	0	0.0	6	14.6	0	0.0	37	85.4	0	0.0
Household Type														
Family household	806	64.8	72	8.9	94	11.6	121	15.0	485	60.2	34	4.3	165	20.5
Female householder, no husband present	124	10.0	33	26.6	21	17.0	24	19.2	41	32.9	5	4.2	54	43.6
Male householder, no wife present	53	4.3	3	5.2	15	27.3	6	10.8	24	45.9	6	10.9	17	32.5
Married couple	628	50.5	36	5.8	58	9.2	91	14.5	420	66.8	23	3.7	94	15.0
Nonfamily household	437	35.1	45	10.4	39	8.9	66	15.1	283	64.7	4	0.9	84	19.3
Female householder	224	18.0	21	9.4	13	5.8	27	11.9	160	71.7	3	1.2	34	15.2
Male householder	214	17.2	24	11.4	26	12.2	39	18.4	123	57.4	1	0.6	50	23.6
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	43	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	48	3.9	11	22.8	7	14.2	10	21.4	17	35.6	3	6.0	18	37.0
White non-Black non-Hispanic	1,126	90.5	84	7.5	115	10.2	167	14.9	726	64.5	34	3.0	199	17.7
Other non-Black non-Hispanic	26	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	300	24.1	46	15.4	44	14.7	42	14.0	163	54.4	5	1.5	90	30.1
35 to 44 years	192	15.5	29	15.3	26	13.3	24	12.6	104	53.8	10	5.0	55	28.6
45 to 54 years	228	18.3	20	8.7	35	15.3	38	16.6	127	55.6	9	3.7	55	24.0
55 to 64 years	246	19.8	15	6.0	19	7.6	36	14.7	170	69.0	6	2.6	34	13.6
65 years or more	278	22.3	7	2.5	9	3.3	47	16.8	206	74.1	9	3.2	16	5.9
Education														
No high school degree	102	8.2	18	17.2	15	14.4	16	15.6	53	51.4	1	1.4	32	31.6
High school degree	403	32.4	48	12.0	40	9.8	74	18.4	235	58.2	7	1.7	88	21.8
Some college	406	32.6	38	9.5	50	12.3	60	14.8	238	58.5	20	5.0	88	21.7
College degree	332	26.7	13	3.9	29	8.6	37	11.1	244	73.5	10	3.0	41	12.5
Household Income														
Less than \$15,000	197	15.9	41	20.8	21	10.7	30	15.4	98	49.8	6	3.3	62	31.5
Between \$15,000 and \$30,000	214	17.2	31	14.5	22	10.4	35	16.2	121	56.5	5	2.4	53	24.9
Between \$30,000 and \$50,000	282	22.7	25	9.0	38	13.3	45	16.0	165	58.7	9	3.0	63	22.3
Between \$50,000 and \$75,000	260	20.9	8	3.2	27	10.2	34	13.1	184	70.8	7	2.7	35	13.4
At Least \$75,000	291	23.4	12	4.0	25	8.6	43	14.7	200	69.0	11	3.8	37	12.6
Homeownership														
Homeowner	869	69.8	47	5.4	68	7.8	132	15.2	590	67.9	32	3.7	115	13.2
Non-homeowner	375	30.2	70	18.7	65	17.2	55	14.7	179	47.8	6	1.5	135	36.0

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-65 Use of AFS by Banking Status: Kansas

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,136	100.0	81	100.0	223	100.0	814	100.0	NA	NA
Any AFS										
Has Ever Used	496	43.6	70	86.6	223	100.0	199	24.5	NA	NA
Has Never Used	622	54.8	8	9.9	0	0.0	614	75.5	NA	NA
Unknown	18	1.6	3	3.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	366	32.2	59	73.7	169	75.5	136	16.7	NA	NA
Has Never Used	759	66.8	18	22.8	55	24.5	678	83.3	NA	NA
Unknown	11	1.0	3	3.5	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	186	16.4	53	65.3	94	42.0	40	4.9	NA	NA
Has Never Used	937	82.4	25	31.2	130	58.0	774	95.1	NA	NA
Unknown	13	1.2	3	3.5	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	51	4.5	13	15.6	27	11.9	11	1.4	NA	NA
Has Never Used	1,068	94.0	65	80.9	195	87.5	802	98.6	NA	NA
Unknown	18	1.6	3	3.5	1	0.7	0	0.0	NA	NA
Payday Lending										
Has Ever Used	106	9.4	18	21.8	62	27.9	26	3.2	NA	NA
Has Never Used	1,012	89.1	59	72.8	158	70.7	787	96.8	NA	NA
Unknown	18	1.6	4	5.3	3	1.4	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	109	9.6	29	36.4	55	24.5	25	3.0	NA	NA
Has Never Used	1,009	88.9	47	58.3	166	74.1	789	97.0	NA	NA
Unknown	18	1.6	4	5.3	3	1.4	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	86	7.6	22	27.3	38	17.1	25	3.0	NA	NA
Has Never Used	1,033	91.0	54	67.4	185	82.9	789	97.0	NA	NA
Unknown	16	1.4	4	5.3	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	46	4.0	10	11.9	33	14.9	3	0.4	NA	NA
Has Never Used	1,074	94.5	67	82.8	189	84.4	811	99.6	NA	NA
Unknown	16	1.4	4	5.3	2	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-66 Timing of AFS Use by Banking Status: Kansas

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,136	100.0	81	100.0	223	100.0	814	100.0	NA	NA
Any AFS										
In Last 30 Days	158	13.9	57	70.8	101	45.1	0	0.0	NA	NA
In Last 2-12 Months	134	11.8	12	14.4	123	54.9	0	0.0	NA	NA
Not in the Last 12 Months	203	17.9	1	1.4	0	0.0	199	24.5	NA	NA
Never Used	622	54.8	8	9.9	0	0.0	614	75.5	NA	NA
Unknown	18	1.6	3	3.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	104	9.2	45	55.7	59	26.5	0	0.0	NA	NA
In Last 2-12 Months	98	8.7	13	16.4	85	38.1	0	0.0	NA	NA
Not in the Last 12 Months	163	14.3	1	1.7	24	10.9	136	16.7	NA	NA
Never Used	759	66.8	18	22.8	55	24.5	678	83.3	NA	NA
Unknown	11	1.0	3	3.5	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	60	5.3	27	33.4	34	15.0	0	0.0	NA	NA
In Last 2-12 Months	46	4.0	14	17.5	31	14.1	0	0.0	NA	NA
Not in the Last 12 Months	80	7.1	12	14.4	29	12.9	40	4.9	NA	NA
Never Used	937	82.4	25	31.2	130	58.0	774	95.1	NA	NA
Unknown	13	1.2	3	3.5	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	10	0.9	4	5.5	6	2.6	0	0.0	NA	NA
In Last 2-12 Months	12	1.1	3	3.8	9	4.0	0	0.0	NA	NA
Not in the Last 12 Months	28	2.5	5	6.3	12	5.3	11	1.4	NA	NA
Never Used	1,068	94.0	65	80.9	195	87.5	802	98.6	NA	NA
Unknown	18	1.6	3	3.5	1	0.7	-	-	NA	NA
Payday Lending										
In Last 30 Days	15	1.3	2	2.9	13	5.7	0	0.0	NA	NA
In Last 2-12 Months	23	2.0	4	5.4	18	8.2	0	0.0	NA	NA
Not in the Last 12 Months	69	6.0	11	13.5	31	14.0	26	3.2	NA	NA
Never Used	1,012	89.1	59	72.8	158	70.7	787	96.8	NA	NA
Unknown	18	1.6	4	5.3	3	1.4	-	-	NA	NA

Table C-66 Timing of AFS Use by Banking Status: Kansas

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	15	1.3	3	4.1	11	5.1	0	0.0	NA	NA	
In Last 2-12 Months	29	2.6	6	7.5	23	10.3	0	0.0	NA	NA	
Not in the Last 12 Months	65	5.7	20	24.8	20	9.1	25	3.0	NA	NA	
Never Used	1,009	88.9	47	58.3	166	74.1	789	97.0	NA	NA	
Unknown	18	1.6	4	5.3	3	1.4	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	30	2.6	11	13.2	19	8.7	0	0.0	NA	NA	
Used but not in last 12 months	56	4.9	11	14.1	19	8.4	25	3.0	NA	NA	
Never Used	1,033	91.0	54	67.4	185	82.9	789	97.0	NA	NA	
Unknown	16	1.4	4	5.3	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	22	1.9	-	-	22	9.7	0	0.0	NA	NA	
Used but not in last 12 months	24	2.1	10	11.9	12	5.2	3	0.4	NA	NA	
Never Used	1,074	94.5	67	82.8	189	84.4	811	99.6	NA	NA	
Unknown	16	1.4	4	5.3	2	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-67 Use of AFS by Household Characteristic: Kansas

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,136	100.0	496	43.6	622	54.8	18	1.6	442	38.9	223	19.6
Banking Status												
Unbanked	81	7.1	70	86.6	8	9.9	3	3.5	68	84.4	41	50.5
Underbanked	223	19.7	223	100.0	0	0.0	0	0.0	205	91.8	111	49.6
Fully Banked	814	71.6	199	24.5	614	75.5	0	0.0	167	20.5	70	8.6
Banked but Underbanked Status Unknown	18	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	720	63.4	320	44.5	389	54.0	11	1.5	293	40.7	142	19.7
Female householder, no husband present	134	11.8	70	52.5	61	45.3	3	2.2	63	46.9	48	35.9
Male householder, no wife present	58	5.1	38	65.4	20	34.6	-	-	36	63.0	18	30.6
Married couple	528	46.5	212	40.2	308	58.3	8	1.5	194	36.7	76	14.4
Nonfamily household	416	36.6	175	42.1	233	56.1	8	1.8	149	35.7	81	19.5
Female householder	197	17.4	74	37.3	122	61.9	2	0.8	58	29.6	31	15.9
Male householder	219	19.3	101	46.3	112	50.9	6	2.7	90	41.3	50	22.8
Race/Ethnicity												
Black	78	6.8	62	79.8	16	20.2	-	-	55	70.5	34	44.4
Hispanic non-Black	82	7.3	54	65.5	24	29.2	4	5.3	49	59.9	24	28.6
White non-Black non-Hispanic	920	81.0	356	38.7	550	59.8	14	1.5	315	34.2	156	17.0
Other non-Black non-Hispanic	56	4.9	23	41.4	33	58.6	-	-	23	41.4	9	15.9
Age												
15 to 34 years	289	25.4	152	52.8	130	44.9	7	2.3	136	47.0	65	22.6
35 to 44 years	176	15.5	96	54.7	76	43.2	4	2.1	83	47.2	52	29.4
45 to 54 years	213	18.7	106	49.8	105	49.5	2	0.7	99	46.8	43	20.2
55 to 64 years	192	16.9	77	39.8	114	59.3	2	0.8	69	35.8	40	20.6
65 years or more	266	23.5	64	24.1	197	74.1	5	1.8	55	20.6	23	8.7
Education												
No high school degree	97	8.5	54	55.9	40	41.6	2	2.5	52	54.0	23	24.2
High school degree	327	28.8	150	45.9	173	53.0	4	1.1	136	41.6	72	22.1
Some college	360	31.7	179	49.7	175	48.5	6	1.7	153	42.4	89	24.8
College degree	352	31.0	112	31.9	234	66.4	6	1.7	101	28.6	38	10.7
Household Income												
Less than \$15,000	201	17.7	110	55.0	87	43.5	3	1.5	102	51.0	65	32.6
Between \$15,000 and \$30,000	238	21.0	118	49.4	116	48.8	4	1.8	104	43.9	62	25.9
Between \$30,000 and \$50,000	242	21.3	106	43.9	130	53.6	6	2.5	90	37.4	46	19.2
Between \$50,000 and \$75,000	194	17.0	74	38.1	116	60.1	3	1.8	63	32.5	26	13.3
At least \$75,000	262	23.0	88	33.5	173	65.9	2	0.6	82	31.3	24	9.0
Homeownership												
Homeowner	742	65.3	271	36.5	459	61.8	12	1.7	247	33.3	88	11.9
Non-homeowner	394	34.7	225	57.0	164	41.5	6	1.5	195	49.4	135	34.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-68 Timing of AFS Use by Household Characteristic: Kansas

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,136	100.0	158	13.9	134	11.8	203	17.9	622	54.8	18	1.6	292	25.7
Banking Status														
Unbanked	81	7.1	57	70.8	12	14.4	1	1.4	8	9.9	3	3.5	69	85.2
Underbanked	223	19.7	101	45.1	123	54.9	0	0.0	0	0.0	0	0.0	223	100.0
Fully Banked	814	71.6	0	0.0	0	0.0	199	24.5	614	75.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	18	1.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	720	63.4	97	13.5	93	12.9	130	18.1	389	54.0	11	1.5	190	26.4
Female householder, no husband present	134	11.8	37	27.5	16	12.1	17	12.9	61	45.3	3	2.2	53	39.6
Male householder, no wife present	58	5.1	14	24.3	16	27.7	8	13.4	20	34.6	-	-	30	52.1
Married couple	528	46.5	46	8.8	61	11.5	105	19.9	308	58.3	8	1.5	107	20.3
Nonfamily household	416	36.6	61	14.5	41	9.9	73	17.6	233	56.1	8	1.8	102	24.5
Female householder	197	17.4	33	16.6	11	5.5	30	15.3	122	61.9	2	0.8	44	22.1
Male householder	219	19.3	28	12.7	31	13.9	43	19.7	112	50.9	6	2.7	58	26.6
Race/Ethnicity														
Black	78	6.8	29	37.0	18	22.8	16	20.0	16	20.2	-	-	46	59.8
Hispanic non-Black	82	7.3	31	37.6	10	11.6	13	16.4	24	29.2	4	5.3	41	49.2
White non-Black non-Hispanic	920	81.0	91	9.9	94	10.2	171	18.6	550	59.8	14	1.5	185	20.1
Other non-Black non-Hispanic	56	4.9	7	12.7	13	23.1	3	5.7	33	58.6	-	-	20	35.7
Age														
15 to 34 years	289	25.4	58	20.0	48	16.7	47	16.1	130	44.9	7	2.3	106	36.6
35 to 44 years	176	15.5	27	15.2	34	19.5	35	20.0	76	43.2	4	2.1	61	34.7
45 to 54 years	213	18.7	33	15.7	27	12.7	46	21.4	105	49.5	2	0.7	60	28.4
55 to 64 years	192	16.9	27	14.0	14	7.4	36	18.5	114	59.3	2	0.8	41	21.4
65 years or more	266	23.5	13	5.0	11	4.0	40	15.2	197	74.1	5	1.8	24	9.0
Education														
No high school degree	97	8.5	35	36.4	10	10.6	9	8.9	40	41.6	2	2.5	46	46.9
High school degree	327	28.8	54	16.5	42	12.9	54	16.5	173	53.0	4	1.1	96	29.4
Some college	360	31.7	60	16.7	45	12.6	74	20.5	175	48.5	6	1.7	105	29.3
College degree	352	31.0	9	2.5	37	10.4	67	19.0	234	66.4	6	1.7	45	12.9
Household Income														
Less than \$15,000	201	17.7	63	31.5	21	10.5	26	13.0	87	43.5	3	1.5	84	42.0
Between \$15,000 and \$30,000	238	21.0	41	17.2	36	15.0	41	17.2	116	48.8	4	1.8	77	32.2
Between \$30,000 and \$50,000	242	21.3	31	12.6	30	12.2	46	19.0	130	53.6	6	2.5	60	24.9
Between \$50,000 and \$75,000	194	17.0	14	7.0	13	6.8	47	24.3	116	60.1	3	1.8	27	13.8
At least \$75,000	262	23.0	10	3.7	35	13.2	43	16.6	173	65.9	2	0.6	44	16.9
Homeownership														
Homeowner	742	65.3	62	8.4	68	9.1	141	19.1	459	61.8	12	1.7	129	17.4
Non-homeowner	394	34.7	96	24.4	67	16.9	62	15.7	164	41.5	6	1.5	163	41.3

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-69 Use of AFS by Banking Status: Kentucky

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,819	100.0	179	100.0	391	100.0	1,225	100.0	NA	NA
Any AFS										
Has Ever Used	851	46.8	140	78.2	391	100.0	312	25.5	NA	NA
Has Never Used	944	51.9	31	17.3	0	0.0	913	74.5	NA	NA
Unknown	25	1.4	8	4.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	675	37.1	116	64.5	312	79.8	242	19.8	NA	NA
Has Never Used	1,127	61.9	56	31.0	79	20.2	983	80.2	NA	NA
Unknown	18	1.0	8	4.5	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	245	13.5	68	37.8	125	32.0	53	4.3	NA	NA
Has Never Used	1,552	85.3	103	57.7	263	67.4	1,173	95.7	NA	NA
Unknown	22	1.2	8	4.5	2	0.6	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	48	2.7	15	8.6	21	5.3	10	0.8	NA	NA
Has Never Used	1,756	96.5	156	86.9	370	94.7	1,216	99.2	NA	NA
Unknown	15	0.8	8	4.5	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	101	5.5	19	10.3	67	17.1	15	1.2	NA	NA
Has Never Used	1,696	93.2	153	85.1	321	82.2	1,210	98.8	NA	NA
Unknown	23	1.3	8	4.5	3	0.7	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	161	8.9	45	25.0	76	19.5	40	3.3	NA	NA
Has Never Used	1,630	89.6	126	70.5	312	79.8	1,185	96.7	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	123	6.7	34	19.0	56	14.4	32	2.6	NA	NA
Has Never Used	1,671	91.8	137	76.5	332	84.9	1,193	97.4	NA	NA
Unknown	26	1.4	8	4.5	3	0.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	97	5.3	21	11.6	57	14.5	20	1.6	NA	NA
Has Never Used	1,694	93.1	150	83.9	331	84.8	1,205	98.4	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-70 Timing of AFS Use by Banking Status: Kentucky

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,819	100.0	179	100.0	391	100.0	1,225	100.0	NA	NA
Any AFS										
In Last 30 Days	238	13.1	82	45.6	156	40.0	0	0.0	NA	NA
In Last 2-12 Months	274	15.1	40	22.1	234	60.0	0	0.0	NA	NA
Not in the Last 12 Months	339	18.6	19	10.5	0	0.0	312	25.5	NA	NA
Never Used	944	51.9	31	17.3	0	0.0	913	74.5	NA	NA
Unknown	25	1.4	8	4.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	177	9.7	67	37.5	109	28.0	0	0.0	NA	NA
In Last 2-12 Months	201	11.0	31	17.4	170	43.4	0	0.0	NA	NA
Not in the Last 12 Months	297	16.3	17	9.5	33	8.4	242	19.8	NA	NA
Never Used	1,127	61.9	56	31.0	79	20.2	983	80.2	NA	NA
Unknown	18	1.0	8	4.5	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	71	3.9	32	17.9	39	9.9	0	0.0	NA	NA
In Last 2-12 Months	68	3.7	24	13.4	44	11.3	0	0.0	NA	NA
Not in the Last 12 Months	106	5.8	12	6.5	42	10.8	53	4.3	NA	NA
Never Used	1,552	85.3	103	57.7	263	67.4	1,173	95.7	NA	NA
Unknown	22	1.2	8	4.5	2	0.6	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	5	0.3	5	2.6	-	-	0	0.0	NA	NA
In Last 2-12 Months	24	1.3	8	4.4	16	4.1	0	0.0	NA	NA
Not in the Last 12 Months	20	1.1	3	1.5	5	1.2	10	0.8	NA	NA
Never Used	1,756	96.5	156	86.9	370	94.7	1,216	99.2	NA	NA
Unknown	15	0.8	8	4.5	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	29	1.6	5	2.6	24	6.2	0	0.0	NA	NA
In Last 2-12 Months	21	1.2	2	1.1	19	4.9	0	0.0	NA	NA
Not in the Last 12 Months	50	2.8	12	6.6	23	5.9	15	1.2	NA	NA
Never Used	1,696	93.2	153	85.1	321	82.2	1,210	98.8	NA	NA
Unknown	23	1.3	8	4.5	3	0.7	-	-	NA	NA

Table C-70 Timing of AFS Use by Banking Status: Kentucky

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	20	1.1	11	6.0	10	2.5	0	0.0	NA	NA	
In Last 2-12 Months	43	2.4	11	5.9	32	8.3	0	0.0	NA	NA	
Not in the Last 12 Months	98	5.4	23	13.1	34	8.7	40	3.3	NA	NA	
Never Used	1,630	89.6	126	70.5	312	79.8	1,185	96.7	NA	NA	
Unknown	28	1.5	8	4.5	3	0.7	-	-	NA	NA	
Rent-to-Own*											
Used in last 12 months	37	2.0	10	5.5	27	7.0	0	0.0	NA	NA	
Used but not in last 12 months	86	4.7	24	13.5	29	7.5	32	2.6	NA	NA	
Never Used	1,671	91.8	137	76.5	332	84.9	1,193	97.4	NA	NA	
Unknown	26	1.4	8	4.5	3	0.7	-	-	NA	NA	
Refund Anticipation Loans*											
Used in last 12 months	12	0.7	3	1.4	9	2.4	0	0.0	NA	NA	
Used but not in last 12 months	85	4.7	18	10.2	47	12.1	20	1.6	NA	NA	
Never Used	1,694	93.1	150	83.9	331	84.8	1,205	98.4	NA	NA	
Unknown	28	1.5	8	4.5	3	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-71 Use of AFS by Household Characteristic: Kentucky

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,819	100.0	851	46.8	944	51.9	25	1.4	765	42.0	328	18.0
Banking Status												
Unbanked	179	9.9	140	78.2	31	17.3	8	4.5	138	77.1	72	40.1
Underbanked	391	21.5	391	100.0	0	0.0	0	0.0	353	90.4	173	44.3
Fully Banked	1,225	67.3	312	25.5	913	74.5	0	0.0	266	21.7	83	6.8
Banked but Underbanked Status Unknown	24	1.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,186	65.2	594	50.1	579	48.8	12	1.0	538	45.4	233	19.6
Female householder, no husband present	262	14.4	148	56.4	112	42.8	2	0.8	135	51.4	82	31.4
Male householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	844	46.4	402	47.7	431	51.1	10	1.2	367	43.5	135	16.0
Nonfamily household	634	34.8	257	40.5	365	57.5	13	2.0	227	35.7	95	14.9
Female householder	336	18.4	127	37.9	198	59.1	10	3.0	112	33.5	53	15.7
Male householder	298	16.4	129	43.4	166	55.8	2	0.8	114	38.3	42	14.1
Race/Ethnicity												
Black	135	7.4	83	61.4	50	37.0	2	1.6	81	59.9	34	24.9
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,603	88.1	725	45.2	858	53.5	20	1.3	646	40.3	286	17.9
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	423	23.2	237	56.0	181	42.8	5	1.2	214	50.6	120	28.4
35 to 44 years	302	16.6	162	53.6	140	46.4	-	-	139	45.8	87	28.8
45 to 54 years	376	20.7	154	40.8	215	57.2	7	2.0	126	33.6	69	18.3
55 to 64 years	329	18.1	167	50.8	157	47.7	5	1.5	159	48.3	36	11.0
65 years or more	389	21.4	132	33.8	251	64.4	7	1.8	127	32.7	15	4.0
Education												
No high school degree	278	15.3	158	56.8	113	40.5	7	2.7	144	51.8	52	18.6
High school degree	578	31.8	287	49.6	279	48.2	13	2.2	266	45.9	128	22.1
Some college	543	29.8	253	46.7	285	52.5	4	0.8	216	39.7	109	20.2
College degree	420	23.1	153	36.3	268	63.7	-	-	139	33.2	39	9.2
Household Income												
Less than \$15,000	409	22.5	219	53.6	187	45.7	3	0.7	196	48.0	109	26.6
Between \$15,000 and \$30,000	435	23.9	222	51.1	200	46.0	13	2.9	205	47.2	74	17.0
Between \$30,000 and \$50,000	379	20.8	181	47.8	193	51.0	5	1.3	151	39.8	89	23.4
Between \$50,000 and \$75,000	269	14.8	111	41.3	156	58.0	2	0.8	98	36.4	33	12.3
At least \$75,000	327	18.0	117	35.8	208	63.5	2	0.7	114	35.0	23	7.0
Homeownership												
Homeowner	1,241	68.2	503	40.5	721	58.1	17	1.4	454	36.6	140	11.2
Non-homeowner	579	31.8	348	60.1	223	38.5	8	1.3	311	53.7	188	32.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-72 Timing of AFS Use by Household Characteristic: Kentucky

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,819	100.0	238	13.1	274	15.1	339	18.6	944	51.9	25	1.4	512	28.2
Banking Status														
Unbanked	179	9.9	82	45.6	40	22.1	19	10.5	31	17.3	8	4.5	121	67.7
Underbanked	391	21.5	156	40.0	234	60.0	0	0.0	0	0.0	0	0.0	391	100.0
Fully Banked	1,225	67.3	0	0.0	0	0.0	312	25.5	913	74.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	24	1.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,186	65.2	170	14.3	205	17.3	219	18.5	579	48.8	12	1.0	375	31.6
Female householder, no husband present	262	14.4	64	24.4	45	17.0	39	15.0	112	42.8	2	0.8	109	41.4
Male householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	844	46.4	95	11.3	144	17.1	163	19.3	431	51.1	10	1.2	240	28.4
Nonfamily household	634	34.8	68	10.8	69	10.9	119	18.8	365	57.5	13	2.0	137	21.7
Female householder	336	18.4	37	11.1	26	7.8	64	18.9	198	59.1	10	3.0	64	19.0
Male householder	298	16.4	31	10.4	43	14.3	56	18.7	166	55.8	2	0.8	74	24.7
Race/Ethnicity														
Black	135	7.4	38	28.1	35	26.1	10	7.2	50	37.0	2	1.6	73	54.3
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,603	88.1	196	12.2	210	13.1	319	19.9	858	53.5	20	1.3	405	25.3
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	423	23.2	68	16.0	122	29.0	47	11.0	181	42.8	5	1.2	190	45.0
35 to 44 years	302	16.6	50	16.5	52	17.2	60	19.8	140	46.4	-	-	102	33.7
45 to 54 years	376	20.7	55	14.7	42	11.1	57	15.1	215	57.2	7	2.0	97	25.7
55 to 64 years	329	18.1	41	12.6	42	12.9	83	25.3	157	47.7	5	1.5	84	25.5
65 years or more	389	21.4	24	6.2	16	4.0	92	23.7	251	64.4	7	1.8	40	10.2
Education														
No high school degree	278	15.3	45	16.1	55	19.8	58	20.9	113	40.5	7	2.7	100	35.9
High school degree	578	31.8	98	16.9	81	14.1	108	18.6	279	48.2	13	2.2	179	31.0
Some college	543	29.8	80	14.7	84	15.5	89	16.5	285	52.5	4	0.8	164	30.2
College degree	420	23.1	16	3.8	54	12.7	83	19.8	268	63.7	-	-	69	16.5
Household Income														
Less than \$15,000	409	22.5	103	25.1	40	9.7	77	18.8	187	45.7	3	0.7	142	34.8
Between \$15,000 and \$30,000	435	23.9	62	14.4	91	20.8	69	15.9	200	46.0	13	2.9	153	35.2
Between \$30,000 and \$50,000	379	20.8	45	11.7	74	19.5	63	16.5	193	51.0	5	1.3	118	31.2
Between \$50,000 and \$75,000	269	14.8	17	6.4	35	13.1	59	21.8	156	58.0	2	0.8	52	19.4
At least \$75,000	327	18.0	11	3.5	35	10.6	71	21.7	208	63.5	2	0.7	46	14.1
Homeownership														
Homeowner	1,241	68.2	100	8.1	118	9.5	285	23.0	721	58.1	17	1.4	218	17.6
Non-homeowner	579	31.8	138	23.8	156	27.0	54	9.3	223	38.5	8	1.3	294	50.9

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-73 Use of AFS by Banking Status: Louisiana

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,816	100.0	209	100.0	495	100.0	1,066	100.0	NA	NA
Any AFS										
Has Ever Used	935	51.5	141	67.7	495	100.0	295	27.7	NA	NA
Has Never Used	817	45.0	46	22.2	0	0.0	771	72.3	NA	NA
Unknown	64	3.5	21	10.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	771	42.5	108	51.6	440	89.0	223	20.9	NA	NA
Has Never Used	999	55.0	84	40.1	54	11.0	843	79.1	NA	NA
Unknown	46	2.5	17	8.3	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	255	14.0	85	40.8	125	25.3	44	4.2	NA	NA
Has Never Used	1,505	82.9	109	52.3	370	74.7	1,022	95.8	NA	NA
Unknown	56	3.1	14	6.9	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	86	4.7	11	5.1	52	10.4	23	2.2	NA	NA
Has Never Used	1,692	93.2	184	88.2	443	89.6	1,043	97.8	NA	NA
Unknown	39	2.1	14	6.7	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	128	7.1	21	9.9	75	15.2	32	3.0	NA	NA
Has Never Used	1,644	90.6	174	83.4	419	84.8	1,034	97.0	NA	NA
Unknown	43	2.4	14	6.7	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	123	6.8	31	14.7	67	13.6	25	2.3	NA	NA
Has Never Used	1,650	90.9	164	78.6	427	86.4	1,041	97.7	NA	NA
Unknown	43	2.4	14	6.7	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	127	7.0	22	10.3	67	13.5	35	3.3	NA	NA
Has Never Used	1,645	90.6	168	80.6	428	86.5	1,032	96.7	NA	NA
Unknown	43	2.4	19	9.1	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	70	3.8	22	10.6	34	6.8	14	1.3	NA	NA
Has Never Used	1,708	94.0	173	82.7	461	93.2	1,052	98.7	NA	NA
Unknown	39	2.1	14	6.7	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-74 Timing of AFS Use by Banking Status: Louisiana

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,816	100.0	209	100.0	495	100.0	1,066	100.0	NA	NA
Any AFS										
In Last 30 Days	306	16.8	69	33.2	237	47.8	0	0.0	NA	NA
In Last 2-12 Months	309	17.0	51	24.6	258	52.2	0	0.0	NA	NA
Not in the Last 12 Months	320	17.6	21	10.0	0	0.0	295	27.7	NA	NA
Never Used	817	45.0	46	22.2	0	0.0	771	72.3	NA	NA
Unknown	64	3.5	21	10.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	254	14.0	62	29.8	192	38.8	0	0.0	NA	NA
In Last 2-12 Months	246	13.5	35	16.8	211	42.6	0	0.0	NA	NA
Not in the Last 12 Months	271	14.9	10	5.0	37	7.6	223	20.9	NA	NA
Never Used	999	55.0	84	40.1	54	11.0	843	79.1	NA	NA
Unknown	46	2.5	17	8.3	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	54	3.0	31	14.8	23	4.7	0	0.0	NA	NA
In Last 2-12 Months	86	4.7	16	7.8	70	14.1	0	0.0	NA	NA
Not in the Last 12 Months	114	6.3	38	18.2	32	6.4	44	4.2	NA	NA
Never Used	1,505	82.9	109	52.3	370	74.7	1,022	95.8	NA	NA
Unknown	56	3.1	14	6.9	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	23	1.3	5	2.3	18	3.7	0	0.0	NA	NA
In Last 2-12 Months	16	0.9	-	-	16	3.2	0	0.0	NA	NA
Not in the Last 12 Months	47	2.6	6	2.9	17	3.5	23	2.2	NA	NA
Never Used	1,692	93.2	184	88.2	443	89.6	1,043	97.8	NA	NA
Unknown	39	2.1	14	6.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	18	1.0	3	1.6	15	3.1	0	0.0	NA	NA
In Last 2-12 Months	9	0.5	-	-	9	1.8	0	0.0	NA	NA
Not in the Last 12 Months	101	5.5	17	8.3	51	10.3	32	3.0	NA	NA
Never Used	1,644	90.6	174	83.4	419	84.8	1,034	97.0	NA	NA
Unknown	43	2.4	14	6.7	-	-	-	-	NA	NA

Table C-74 Timing of AFS Use by Banking Status: Louisiana

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	3	0.2	-	-	3	0.6	0	0.0	NA	NA	
In Last 2-12 Months	33	1.8	7	3.2	27	5.4	0	0.0	NA	NA	
Not in the Last 12 Months	86	4.8	24	11.5	37	7.6	25	2.3	NA	NA	
Never Used	1,650	90.9	164	78.6	427	86.4	1,041	97.7	NA	NA	
Unknown	43	2.4	14	6.7	-	-	-	-	NA	NA	
Rent-to-Own*											
Used in last 12 months	36	2.0	5	2.3	31	6.4	0	0.0	NA	NA	
Used but not in last 12 months	91	5.0	17	8.0	36	7.2	35	3.3	NA	NA	
Never Used	1,645	90.6	168	80.6	428	86.5	1,032	96.7	NA	NA	
Unknown	43	2.4	19	9.1	-	-	-	-	NA	NA	
Refund Anticipation Loans*											
Used in last 12 months	16	0.9	-	-	16	3.2	0	0.0	NA	NA	
Used but not in last 12 months	54	3.0	22	10.6	18	3.6	14	1.3	NA	NA	
Never Used	1,708	94.0	173	82.7	461	93.2	1,052	98.7	NA	NA	
Unknown	39	2.1	14	6.7	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-75 Use of AFS by Household Characteristic: Louisiana

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,816	100.0	935	51.5	817	45.0	64	3.5	881	48.5	300	16.5
Banking Status												
Unbanked	209	11.5	141	67.7	46	22.2	21	10.1	135	64.6	49	23.7
Underbanked	495	27.2	495	100.0	0	0.0	0	0.0	475	96.0	164	33.2
Fully Banked	1,066	58.7	295	27.7	771	72.3	0	0.0	272	25.5	83	7.8
Banked but Underbanked Status Unknown	46	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,223	67.3	661	54.1	522	42.7	40	3.2	621	50.8	224	18.3
Female householder, no husband present	328	18.0	228	69.5	93	28.3	7	2.3	212	64.8	92	28.2
Male householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	796	43.8	375	47.1	394	49.4	28	3.5	358	44.9	103	12.9
Nonfamily household	593	32.7	274	46.1	296	49.8	24	4.1	260	43.9	77	12.9
Female householder	302	16.6	122	40.6	159	52.7	20	6.7	119	39.6	20	6.8
Male householder	292	16.1	151	51.8	137	46.8	4	1.4	141	48.4	56	19.2
Race/Ethnicity												
Black	556	30.6	349	62.8	179	32.2	28	5.0	317	57.0	133	23.9
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,178	64.9	538	45.7	604	51.3	36	3.0	517	43.9	167	14.2
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	430	23.7	229	53.3	189	43.9	12	2.7	223	51.9	90	20.8
35 to 44 years	294	16.2	185	62.7	90	30.6	20	6.7	162	55.0	70	23.8
45 to 54 years	384	21.1	217	56.6	162	42.3	4	1.1	204	53.0	55	14.4
55 to 64 years	338	18.6	176	51.9	156	46.0	7	2.1	173	51.0	56	16.6
65 years or more	369	20.3	128	34.6	220	59.7	21	5.7	120	32.5	29	7.8
Education												
No high school degree	292	16.1	186	63.8	99	33.9	7	2.3	177	60.7	71	24.3
High school degree	655	36.1	323	49.4	310	47.4	21	3.2	292	44.6	130	19.9
Some college	473	26.1	229	48.4	228	48.2	16	3.3	226	47.7	66	14.0
College degree	396	21.8	196	49.4	180	45.5	20	5.1	186	47.0	33	8.3
Household Income												
Less than \$15,000	358	19.7	214	59.9	139	38.8	5	1.4	208	58.1	59	16.4
Between \$15,000 and \$30,000	398	21.9	186	46.6	198	49.7	15	3.7	179	44.9	80	20.0
Between \$30,000 and \$50,000	334	18.4	175	52.3	144	43.0	16	4.7	155	46.3	67	20.0
Between \$50,000 and \$75,000	329	18.1	166	50.5	150	45.7	12	3.8	162	49.4	48	14.6
At least \$75,000	397	21.9	194	49.0	187	47.1	16	4.0	178	44.8	47	11.8
Homeownership												
Homeowner	1,243	68.4	577	46.4	619	49.8	47	3.8	543	43.7	163	13.2
Non-homeowner	573	31.6	358	62.5	198	34.6	17	2.9	339	59.1	137	23.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-76 Timing of AFS Use by Household Characteristic: Louisiana

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,816	100.0	306	16.8	309	17.0	320	17.6	817	45.0	64	3.5	615	33.9
Banking Status														
Unbanked	209	11.5	69	33.2	51	24.6	21	10.0	46	22.2	21	10.1	120	57.7
Underbanked	495	27.2	237	47.8	258	52.2	0	0.0	0	0.0	0	0.0	495	100.0
Fully Banked	1,066	58.7	0	0.0	0	0.0	295	27.7	771	72.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	46	2.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,223	67.3	223	18.3	221	18.1	217	17.7	522	42.7	40	3.2	444	36.3
Female householder, no husband present	328	18.0	102	31.2	87	26.6	38	11.7	93	28.3	7	2.3	189	57.8
Male householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	796	43.8	109	13.6	106	13.3	160	20.2	394	49.4	28	3.5	214	26.9
Nonfamily household	593	32.7	83	13.9	88	14.9	103	17.3	296	49.8	24	4.1	171	28.8
Female householder	302	16.6	36	12.0	42	13.9	44	14.7	159	52.7	20	6.7	78	25.9
Male householder	292	16.1	46	15.9	46	15.9	59	20.1	137	46.8	4	1.4	93	31.8
Race/Ethnicity														
Black	556	30.6	147	26.4	101	18.2	101	18.2	179	32.2	28	5.0	248	44.6
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,178	64.9	134	11.4	195	16.5	209	17.8	604	51.3	36	3.0	329	27.9
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	430	23.7	77	17.9	111	25.8	42	9.7	189	43.9	12	2.7	188	43.7
35 to 44 years	294	16.2	68	23.2	68	23.0	49	16.6	90	30.6	20	6.7	136	46.1
45 to 54 years	384	21.1	61	16.0	58	15.1	98	25.5	162	42.3	4	1.1	119	31.1
55 to 64 years	338	18.6	56	16.6	48	14.1	72	21.3	156	46.0	7	2.1	104	30.6
65 years or more	369	20.3	43	11.7	25	6.9	59	16.1	220	59.7	21	5.7	68	18.5
Education														
No high school degree	292	16.1	71	24.2	62	21.4	53	18.2	99	33.9	7	2.3	133	45.6
High school degree	655	36.1	107	16.3	121	18.5	95	14.6	310	47.4	21	3.2	228	34.8
Some college	473	26.1	85	18.1	59	12.4	85	18.0	228	48.2	16	3.3	144	30.5
College degree	396	21.8	43	10.8	67	16.9	86	21.7	180	45.5	20	5.1	110	27.7
Household Income														
Less than \$15,000	358	19.7	82	22.9	68	19.1	64	17.8	139	38.8	5	1.4	150	42.0
Between \$15,000 and \$30,000	398	21.9	69	17.2	77	19.3	40	10.1	198	49.7	15	3.7	145	36.5
Between \$30,000 and \$50,000	334	18.4	52	15.6	50	15.1	72	21.6	144	43.0	16	4.7	103	30.7
Between \$50,000 and \$75,000	329	18.1	61	18.5	55	16.6	51	15.4	150	45.7	12	3.8	116	35.1
At least \$75,000	397	21.9	42	10.7	59	14.9	93	23.4	187	47.1	16	4.0	101	25.6
Homeownership														
Homeowner	1,243	68.4	162	13.1	178	14.4	236	19.0	619	49.8	47	3.8	341	27.4
Non-homeowner	573	31.6	144	25.0	131	22.8	84	14.6	198	34.6	17	2.9	274	47.9

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-77 Use of AFS by Banking Status: Maine

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	546	100.0	20	100.0	104	100.0	413	100.0	NA	NA
Any AFS										
Has Ever Used	239	43.8	16	79.7	104	100.0	115	27.9	NA	NA
Has Never Used	300	55.0	3	13.6	0	0.0	297	72.1	NA	NA
Unknown	7	1.3	1	6.7	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	163	29.9	10	47.1	72	69.0	80	19.4	NA	NA
Has Never Used	376	68.9	9	46.2	32	31.0	333	80.6	NA	NA
Unknown	7	1.3	1	6.7	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	68	12.5	9	45.2	40	38.4	18	4.3	NA	NA
Has Never Used	471	86.2	10	48.1	64	61.6	395	95.7	NA	NA
Unknown	7	1.4	1	6.7	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	18	3.4	-	-	9	9.1	9	2.2	NA	NA
Has Never Used	521	95.4	19	93.3	94	90.9	404	97.8	NA	NA
Unknown	7	1.3	1	6.7	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	10	1.8	-	-	7	6.9	2	0.6	NA	NA
Has Never Used	529	96.8	19	91.1	96	92.0	410	99.4	NA	NA
Unknown	7	1.3	1	6.7	1	1.1	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	55	10.0	8	36.7	24	23.4	23	5.5	NA	NA
Has Never Used	485	88.8	12	56.6	79	76.0	390	94.5	NA	NA
Unknown	6	1.1	1	6.7	1	0.6	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	59	10.8	6	29.2	35	33.4	18	4.3	NA	NA
Has Never Used	480	87.9	13	64.2	69	66.0	395	95.7	NA	NA
Unknown	7	1.3	1	6.7	1	0.6	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	22	4.0	2	8.1	15	14.3	6	1.3	NA	NA
Has Never Used	517	94.7	17	85.2	89	85.2	407	98.7	NA	NA
Unknown	7	1.3	1	6.7	1	0.6	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-78 Timing of AFS Use by Banking Status: Maine

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	546	100.0	20	100.0	104	100.0	413	100.0	NA	NA
Any AFS										
In Last 30 Days	45	8.2	8	39.1	37	35.3	0	0.0	NA	NA
In Last 2-12 Months	74	13.5	7	32.3	67	64.7	0	0.0	NA	NA
Not in the Last 12 Months	121	22.1	2	8.3	0	0.0	115	27.9	NA	NA
Never Used	300	55.0	3	13.6	0	0.0	297	72.1	NA	NA
Unknown	7	1.3	1	6.7	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	25	4.6	5	23.5	20	19.3	0	0.0	NA	NA
In Last 2-12 Months	45	8.2	4	18.5	41	39.6	0	0.0	NA	NA
Not in the Last 12 Months	93	17.1	1	5.1	10	10.1	80	19.4	NA	NA
Never Used	376	68.9	9	46.2	32	31.0	333	80.6	NA	NA
Unknown	7	1.3	1	6.7	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	15	2.7	4	18.0	11	10.7	0	0.0	NA	NA
In Last 2-12 Months	24	4.4	4	20.7	20	19.0	0	0.0	NA	NA
Not in the Last 12 Months	29	5.4	1	6.6	9	8.6	18	4.3	NA	NA
Never Used	471	86.2	10	48.1	64	61.6	395	95.7	NA	NA
Unknown	7	1.4	1	6.7	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	5	1.0	-	-	5	5.1	0	0.0	NA	NA
In Last 2-12 Months	3	0.6	-	-	3	3.3	0	0.0	NA	NA
Not in the Last 12 Months	10	1.8	-	-	1	0.7	9	2.2	NA	NA
Never Used	521	95.4	19	93.3	94	90.9	404	97.8	NA	NA
Unknown	7	1.3	1	6.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.1	-	-	1	0.7	0	0.0	NA	NA
In Last 2-12 Months	1	0.2	-	-	1	1.1	0	0.0	NA	NA
Not in the Last 12 Months	8	1.5	-	-	5	5.1	2	0.6	NA	NA
Never Used	529	96.8	19	91.1	96	92.0	410	99.4	NA	NA
Unknown	7	1.3	1	6.7	1	1.1	-	-	NA	NA

Table C-78 Timing of AFS Use by Banking Status: Maine

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	3	0.6	1	2.8	3	2.6	0	0.0	NA	NA	
In Last 2-12 Months	13	2.4	2	9.0	11	10.8	0	0.0	NA	NA	
Not in the Last 12 Months	38	7.0	5	24.8	10	10.0	23	5.5	NA	NA	
Never Used	485	88.8	12	56.6	79	76.0	390	94.5	NA	NA	
Unknown	6	1.1	1	6.7	1	0.6	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	26	4.7	3	16.6	22	21.5	0	0.0	NA	NA	
Used but not in last 12 months	33	6.1	3	12.5	12	11.9	18	4.3	NA	NA	
Never Used	480	87.9	13	64.2	69	66.0	395	95.7	NA	NA	
Unknown	7	1.3	1	6.7	1	0.6	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	5	0.9	-	-	5	4.4	0	0.0	NA	NA	
Used but not in last 12 months	17	3.1	1	5.8	10	9.8	6	1.3	NA	NA	
Never Used	517	94.7	17	85.2	89	85.2	407	98.7	NA	NA	
Unknown	7	1.3	1	6.7	1	0.6	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-79 Use of AFS by Household Characteristic: Maine

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	546	100.0	239	43.8	300	55.0	7	1.3	203	37.1	104	19.0
Banking Status												
Unbanked	20	3.7	16	79.7	3	13.6	1	6.7	15	71.2	11	53.8
Underbanked	104	19.0	104	100.0	0	0.0	0	0.0	91	87.4	51	49.2
Fully Banked	413	75.6	115	27.9	297	72.1	0	0.0	94	22.9	41	10.0
Banked but Underbanked Status Unknown	9	1.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	366	67.1	155	42.4	207	56.6	4	1.0	127	34.7	68	18.5
Female householder, no husband present	57	10.4	34	59.0	23	40.0	1	1.0	23	40.9	18	32.6
Male householder, no wife present	25	4.5	14	56.3	11	43.7	-	-	11	46.2	6	23.0
Married couple	285	52.2	108	37.9	174	61.0	3	1.1	93	32.5	43	15.3
Nonfamily household	178	32.6	83	46.6	92	51.6	3	1.8	75	42.0	36	20.4
Female householder	101	18.6	47	45.9	54	52.9	1	1.2	40	39.7	18	17.3
Male householder	77	14.1	37	47.5	38	49.8	2	2.7	35	45.0	19	24.5
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	8	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	521	95.3	224	43.0	291	55.8	6	1.2	188	36.0	95	18.2
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	100	18.3	54	54.4	44	43.9	2	1.7	47	46.7	28	28.2
35 to 44 years	83	15.1	43	52.3	39	47.7	-	-	34	41.3	25	30.4
45 to 54 years	123	22.5	57	46.4	65	52.5	1	1.1	46	37.2	30	24.6
55 to 64 years	111	20.4	44	39.8	66	59.6	1	0.5	40	36.4	12	10.7
65 years or more	130	23.7	40	31.1	86	66.5	3	2.4	36	27.7	9	6.7
Education												
No high school degree	46	8.4	22	49.1	21	46.9	2	4.0	19	42.5	12	26.4
High school degree	195	35.6	83	42.5	109	56.3	2	1.3	69	35.5	45	23.3
Some college	155	28.4	78	50.1	75	48.2	3	1.7	64	41.4	35	22.5
College degree	151	27.6	56	37.4	94	62.6	-	-	50	33.2	12	7.8
Household Income												
Less than \$15,000	93	17.0	52	55.6	40	43.0	1	1.4	42	45.9	31	33.7
Between \$15,000 and \$30,000	115	21.0	49	42.9	62	54.5	3	2.6	42	37.1	21	18.6
Between \$30,000 and \$50,000	129	23.5	65	50.4	63	49.2	1	0.5	54	42.2	31	23.9
Between \$50,000 and \$75,000	99	18.1	40	40.1	58	58.6	1	1.3	33	33.5	14	14.1
At least \$75,000	111	20.4	34	30.5	77	68.9	1	0.6	31	27.4	7	6.0
Homeownership												
Homeowner	402	73.6	150	37.4	248	61.8	3	0.8	129	32.2	52	13.0
Non-homeowner	144	26.4	89	61.5	52	36.0	4	2.5	74	51.0	52	35.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-80 Timing of AFS Use by Household Characteristic: Maine

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	546	100.0	45	8.2	74	13.5	121	22.1	300	55.0	7	1.3	119	21.7
Banking Status														
Unbanked	20	3.7	8	39.1	7	32.3	2	8.3	3	13.6	1	6.7	15	71.4
Underbanked	104	19.0	37	35.3	67	64.7	0	0.0	0	0.0	0	0.0	104	100.0
Fully Banked	413	75.6	0	0.0	0	0.0	115	27.9	297	72.1	0	0.0	0	0.0
Banked but Underbanked Status Unknown	9	1.7	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	366	67.1	26	7.2	53	14.5	76	20.7	207	56.6	4	1.0	79	21.7
Female householder, no husband present	57	10.4	7	12.4	16	27.7	11	18.9	23	40.0	1	1.0	23	40.2
Male householder, no wife present	25	4.5	5	19.6	5	19.2	4	17.4	11	43.7	-	-	10	38.8
Married couple	285	52.2	14	5.1	33	11.4	61	21.4	174	61.0	3	1.1	47	16.5
Nonfamily household	178	32.6	18	10.3	21	11.7	44	24.6	92	51.6	3	1.8	39	22.0
Female householder	101	18.6	10	9.9	10	9.7	27	26.3	54	52.9	1	1.2	20	19.6
Male householder	77	14.1	8	10.9	11	14.2	17	22.5	38	49.8	2	2.7	19	25.1
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	8	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	521	95.3	39	7.4	72	13.9	113	21.7	291	55.8	6	1.2	111	21.3
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	100	18.3	17	16.8	17	16.7	21	21.0	44	43.9	2	1.7	33	33.4
35 to 44 years	83	15.1	6	7.1	17	20.4	21	24.9	39	47.7	-	-	23	27.5
45 to 54 years	123	22.5	11	8.7	24	19.8	22	17.9	65	52.5	1	1.1	35	28.5
55 to 64 years	111	20.4	6	5.1	10	8.9	29	25.8	66	59.6	1	0.5	16	14.0
65 years or more	130	23.7	6	4.5	6	4.7	28	21.9	86	66.5	3	2.4	12	9.2
Education														
No high school degree	46	8.4	5	11.4	5	10.6	12	27.1	21	46.9	2	4.0	10	22.0
High school degree	195	35.6	16	8.2	36	18.5	31	15.8	109	56.3	2	1.3	52	26.7
Some college	155	28.4	19	12.4	22	14.0	37	23.7	75	48.2	3	1.7	41	26.4
College degree	151	27.6	4	2.8	11	7.5	41	27.0	94	62.6	-	-	16	10.4
Household Income														
Less than \$15,000	93	17.0	14	15.2	18	18.9	20	21.5	40	43.0	1	1.4	32	34.1
Between \$15,000 and \$30,000	115	21.0	11	10.0	15	13.3	22	19.6	62	54.5	3	2.6	27	23.2
Between \$30,000 and \$50,000	129	23.5	13	10.0	23	17.9	29	22.5	63	49.2	1	0.5	36	27.9
Between \$50,000 and \$75,000	99	18.1	4	4.4	10	9.8	26	25.9	58	58.6	1	1.3	14	14.2
At Least \$75,000	111	20.4	2	1.8	8	7.5	24	21.2	77	68.9	1	0.6	10	9.3
Homeownership														
Homeowner	402	73.6	18	4.6	43	10.6	90	22.3	248	61.8	3	0.8	61	15.2
Non-homeowner	144	26.4	26	18.3	31	21.7	31	21.5	52	36.0	4	2.5	58	40.0

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-81 Use of AFS by Banking Status: Maryland

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,170	100.0	123	100.0	461	100.0	1,528	100.0	NA	NA
Any AFS										
Has Ever Used	885	40.8	97	79.4	461	100.0	316	20.7	NA	NA
Has Never Used	1,229	56.6	18	14.7	0	0.0	1,211	79.3	NA	NA
Unknown	55	2.5	7	5.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	729	33.6	83	67.4	376	81.5	264	17.3	NA	NA
Has Never Used	1,399	64.5	36	29.0	85	18.5	1,263	82.7	NA	NA
Unknown	42	2.0	4	3.6	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	222	10.2	61	49.8	121	26.3	40	2.6	NA	NA
Has Never Used	1,918	88.4	57	46.5	340	73.7	1,487	97.4	NA	NA
Unknown	30	1.4	4	3.6	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	151	7.0	26	21.0	104	22.6	21	1.4	NA	NA
Has Never Used	1,972	90.9	90	73.1	354	76.8	1,506	98.6	NA	NA
Unknown	47	2.2	7	5.9	3	0.6	0	0.0	NA	NA
Payday Lending										
Has Ever Used	43	2.0	2	1.3	37	8.1	5	0.3	NA	NA
Has Never Used	2,085	96.1	114	92.8	423	91.9	1,523	99.7	NA	NA
Unknown	42	1.9	7	5.9	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	112	5.2	16	12.9	62	13.5	29	1.9	NA	NA
Has Never Used	2,017	93.0	102	83.5	398	86.5	1,499	98.1	NA	NA
Unknown	41	1.9	4	3.6	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	43	2.0	2	1.8	28	6.1	12	0.8	NA	NA
Has Never Used	2,079	95.8	113	92.3	433	93.9	1,515	99.2	NA	NA
Unknown	49	2.3	7	5.9	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	51	2.4	-	-	41	8.8	11	0.7	NA	NA
Has Never Used	2,072	95.5	115	94.1	420	91.2	1,517	99.3	NA	NA
Unknown	47	2.1	7	5.9	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-82 Timing of AFS Use by Banking Status: Maryland

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,170	100.0	123	100.0	461	100.0	1,528	100.0	NA	NA
Any AFS										
In Last 30 Days	245	11.3	59	48.5	185	40.2	0	0.0	NA	NA
In Last 2-12 Months	298	13.8	23	18.9	275	59.8	0	0.0	NA	NA
Not in the Last 12 Months	342	15.8	15	12.0	0	0.0	316	20.7	NA	NA
Never Used	1,229	56.6	18	14.7	0	0.0	1,211	79.3	NA	NA
Unknown	55	2.5	7	5.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	166	7.6	42	34.5	124	26.8	0	0.0	NA	NA
In Last 2-12 Months	270	12.4	27	21.6	243	52.8	0	0.0	NA	NA
Not in the Last 12 Months	293	13.5	14	11.2	9	1.9	264	17.3	NA	NA
Never Used	1,399	64.5	36	29.0	85	18.5	1,263	82.7	NA	NA
Unknown	42	2.0	4	3.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	69	3.2	32	26.2	37	7.9	0	0.0	NA	NA
In Last 2-12 Months	68	3.2	17	13.8	52	11.2	0	0.0	NA	NA
Not in the Last 12 Months	85	3.9	12	9.8	33	7.1	40	2.6	NA	NA
Never Used	1,918	88.4	57	46.5	340	73.7	1,487	97.4	NA	NA
Unknown	30	1.4	4	3.6	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	31	1.4	7	5.3	25	5.3	0	0.0	NA	NA
In Last 2-12 Months	69	3.2	10	8.5	59	12.8	0	0.0	NA	NA
Not in the Last 12 Months	51	2.3	9	7.1	21	4.5	21	1.4	NA	NA
Never Used	1,972	90.9	90	73.1	354	76.8	1,506	98.6	NA	NA
Unknown	47	2.2	7	5.9	3	0.6	-	-	NA	NA
Payday Lending										
In Last 30 Days	3	0.1	-	-	3	0.7	0	0.0	NA	NA
In Last 2-12 Months	16	0.7	-	-	16	3.5	0	0.0	NA	NA
Not in the Last 12 Months	24	1.1	2	1.3	18	4.0	5	0.3	NA	NA
Never Used	2,085	96.1	114	92.8	423	91.9	1,523	99.7	NA	NA
Unknown	42	1.9	7	5.9	-	-	-	-	NA	NA

Table C-82 Timing of AFS Use by Banking Status: Maryland

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	16	0.8	-	-	16	3.6	0	0.0	NA	NA	
In Last 2-12 Months	27	1.2	8	6.5	19	4.1	0	0.0	NA	NA	
Not in the Last 12 Months	68	3.1	8	6.4	27	5.8	29	1.9	NA	NA	
Never Used	2,017	93.0	102	83.5	398	86.5	1,499	98.1	NA	NA	
Unknown	41	1.9	4	3.6	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	9	0.4	-	-	9	2.0	0	0.0	NA	NA	
Used but not in last 12 months	34	1.5	2	1.8	19	4.1	12	0.8	NA	NA	
Never Used	2,079	95.8	113	92.3	433	93.9	1,515	99.2	NA	NA	
Unknown	49	2.3	7	5.9	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	23	1.0	-	-	23	4.9	0	0.0	NA	NA	
Used but not in last 12 months	29	1.3	-	-	18	3.9	11	0.7	NA	NA	
Never Used	2,072	95.5	115	94.1	420	91.2	1,517	99.3	NA	NA	
Unknown	47	2.1	7	5.9	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-83 Use of AFS by Household Characteristic: Maryland

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,170	100.0	885	40.8	1,229	56.6	55	2.5	832	38.3	194	8.9
Banking Status												
Unbanked	123	5.6	97	79.4	18	14.7	7	5.9	95	77.5	20	16.0
Underbanked	461	21.2	461	100.0	0	0.0	0	0.0	437	94.9	120	26.0
Fully Banked	1,528	70.4	316	20.7	1,211	79.3	0	0.0	294	19.2	49	3.2
Banked but Underbanked Status Unknown	59	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,395	64.3	605	43.4	754	54.1	35	2.5	570	40.9	134	9.6
Female householder, no husband present	276	12.7	150	54.4	122	44.2	4	1.3	135	48.9	48	17.2
Male householder, no wife present	104	4.8	60	58.0	41	39.7	2	2.3	56	53.2	15	14.8
Married couple	1,015	46.7	395	38.9	590	58.2	29	2.9	380	37.4	71	7.0
Nonfamily household	776	35.7	280	36.1	476	61.3	20	2.6	262	33.8	60	7.7
Female householder	437	20.1	144	32.9	277	63.5	16	3.6	138	31.5	19	4.3
Male householder	339	15.6	136	40.2	198	58.5	4	1.3	124	36.7	41	12.1
Race/Ethnicity												
Black	672	30.9	378	56.3	276	41.2	17	2.6	360	53.6	96	14.2
Hispanic non-Black	103	4.8	67	64.6	32	31.2	4	4.2	67	64.6	5	4.8
White non-Black non-Hispanic	1,268	58.4	399	31.5	838	66.1	31	2.4	366	28.9	91	7.2
Other non-Black non-Hispanic	128	5.9	42	32.8	83	64.7	3	2.5	39	31.0	2	1.8
Age												
15 to 34 years	454	20.9	237	52.2	210	46.3	7	1.6	226	49.8	42	9.3
35 to 44 years	391	18.0	176	44.9	209	53.4	7	1.7	166	42.3	46	11.8
45 to 54 years	487	22.4	195	40.0	284	58.2	9	1.8	186	38.1	46	9.5
55 to 64 years	390	18.0	145	37.2	232	59.6	12	3.1	134	34.4	38	9.9
65 years or more	448	20.6	133	29.7	294	65.7	20	4.5	121	27.0	21	4.6
Education												
No high school degree	201	9.3	109	54.2	85	42.5	7	3.3	103	51.5	27	13.2
High school degree	513	23.7	196	38.2	289	56.2	29	5.6	183	35.7	53	10.4
Some college	536	24.7	245	45.6	283	52.7	9	1.7	220	41.0	73	13.6
College degree	920	42.4	336	36.5	573	62.3	11	1.2	325	35.4	41	4.5
Household Income												
Less than \$15,000	237	10.9	127	53.7	100	42.1	10	4.2	119	50.0	33	13.9
Between \$15,000 and \$30,000	274	12.6	110	40.3	153	55.9	10	3.8	100	36.5	33	12.1
Between \$30,000 and \$50,000	379	17.5	165	43.5	198	52.1	17	4.3	156	41.0	45	11.8
Between \$50,000 and \$75,000	419	19.3	184	43.8	226	53.9	9	2.2	175	41.6	37	8.9
At least \$75,000	861	39.7	299	34.8	553	64.2	9	1.0	284	33.0	46	5.3
Homeownership												
Homeowner	1,478	68.1	512	34.6	931	63.0	35	2.4	480	32.5	101	6.9
Non-homeowner	692	31.9	373	53.9	299	43.1	20	2.9	352	50.9	93	13.4

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-84 Timing of AFS Use by Household Characteristic: Maryland

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,170	100.0	245	11.3	298	13.8	342	15.8	1,229	56.6	55	2.5	543	25.0
Banking Status														
Unbanked	123	5.6	59	48.5	23	18.9	15	12.0	18	14.7	7	5.9	83	67.4
Underbanked	461	21.2	185	40.2	275	59.8	0	0.0	0	0.0	0	0.0	461	100.0
Fully Banked	1,528	70.4	0	0.0	0	0.0	316	20.7	1,211	79.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	59	2.7	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,395	64.3	182	13.1	212	15.2	212	15.2	754	54.1	35	2.5	394	28.2
Female householder, no husband present	276	12.7	66	23.9	45	16.2	40	14.3	122	44.2	4	1.3	111	40.1
Male householder, no wife present	104	4.8	29	27.7	17	16.4	15	13.9	41	39.7	2	2.3	46	44.1
Married couple	1,015	46.7	87	8.6	150	14.8	158	15.6	590	58.2	29	2.9	237	23.4
Nonfamily household	776	35.7	63	8.1	87	11.2	130	16.8	476	61.3	20	2.6	150	19.3
Female householder	437	20.1	27	6.2	43	9.8	74	16.9	277	63.5	16	3.6	70	16.0
Male householder	339	15.6	36	10.5	44	13.1	56	16.6	198	58.5	4	1.3	80	23.6
Race/Ethnicity														
Black	672	30.9	135	20.2	138	20.6	104	15.5	276	41.2	17	2.6	274	40.8
Hispanic non-Black	103	4.8	30	28.9	21	19.9	16	15.8	32	31.2	4	4.2	50	48.9
White non-Black non-Hispanic	1,268	58.4	70	5.5	127	10.1	202	15.9	838	66.1	31	2.4	198	15.6
Other non-Black non-Hispanic	128	5.9	9	7.4	12	9.6	20	15.7	83	64.7	3	2.5	22	17.0
Age														
15 to 34 years	454	20.9	82	18.0	73	16.1	82	18.1	210	46.3	7	1.6	155	34.1
35 to 44 years	391	18.0	57	14.5	66	16.9	53	13.4	209	53.4	7	1.7	123	31.4
45 to 54 years	487	22.4	59	12.2	76	15.6	59	12.1	284	58.2	9	1.8	135	27.8
55 to 64 years	390	18.0	36	9.3	48	12.3	61	15.6	232	59.6	12	3.1	84	21.6
65 years or more	448	20.6	11	2.4	35	7.8	87	19.5	294	65.7	20	4.5	46	10.2
Education														
No high school degree	201	9.3	60	29.9	24	12.0	25	12.3	85	42.5	7	3.3	84	41.9
High school degree	513	23.7	61	11.8	65	12.6	71	13.8	289	56.2	29	5.6	125	24.4
Some college	536	24.7	68	12.6	75	14.0	102	19.0	283	52.7	9	1.7	143	26.6
College degree	920	42.4	56	6.1	135	14.6	145	15.8	573	62.3	11	1.2	191	20.8
Household Income														
Less than \$15,000	237	10.9	53	22.5	33	13.8	41	17.4	100	42.1	10	4.2	86	36.3
Between \$15,000 and \$30,000	274	12.6	42	15.2	40	14.7	28	10.3	153	55.9	10	3.8	82	30.0
Between \$30,000 and \$50,000	379	17.5	66	17.4	43	11.5	55	14.6	198	52.1	17	4.3	110	28.9
Between \$50,000 and \$75,000	419	19.3	48	11.4	70	16.6	66	15.8	226	53.9	9	2.2	118	28.0
At least \$75,000	861	39.7	36	4.2	112	13.0	151	17.6	553	64.2	9	1.0	148	17.2
Homeownership														
Homeowner	1,478	68.1	102	6.9	164	11.1	246	16.6	931	63.0	35	2.4	266	18.0
Non-homeowner	692	31.9	143	20.7	134	19.3	96	13.9	299	43.1	20	2.9	277	40.0

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-85 Use of AFS by Banking Status: Massachusetts

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,614	100.0	128	100.0	369	100.0	2,029	100.0	NA	NA
Any AFS										
Has Ever Used	817	31.3	93	72.3	369	100.0	351	17.3	NA	NA
Has Never Used	1,708	65.3	31	23.9	0	0.0	1,678	82.7	NA	NA
Unknown	89	3.4	5	3.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	596	22.8	61	47.7	283	76.8	247	12.2	NA	NA
Has Never Used	1,950	74.6	62	48.5	86	23.2	1,782	87.8	NA	NA
Unknown	68	2.6	5	3.8	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	217	8.3	63	49.4	92	24.8	62	3.1	NA	NA
Has Never Used	2,341	89.5	65	50.6	277	75.2	1,967	96.9	NA	NA
Unknown	57	2.2	-	-	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	116	4.5	-	-	80	21.6	37	1.8	NA	NA
Has Never Used	2,446	93.6	128	100.0	289	78.4	1,992	98.2	NA	NA
Unknown	52	2.0	-	-	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	25	1.0	3	2.4	19	5.2	3	0.1	NA	NA
Has Never Used	2,534	96.9	125	97.6	350	94.8	2,026	99.9	NA	NA
Unknown	55	2.1	-	-	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	119	4.6	29	22.7	58	15.8	32	1.6	NA	NA
Has Never Used	2,431	93.0	94	73.5	311	84.2	1,997	98.4	NA	NA
Unknown	64	2.4	5	3.8	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	63	2.4	17	12.9	29	7.9	17	0.8	NA	NA
Has Never Used	2,493	95.4	112	87.1	340	92.1	2,012	99.2	NA	NA
Unknown	59	2.3	-	-	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	61	2.3	4	3.4	40	10.9	16	0.8	NA	NA
Has Never Used	2,484	95.0	121	94.2	329	89.1	2,013	99.2	NA	NA
Unknown	69	2.7	3	2.4	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-86 Timing of AFS Use by Banking Status: Massachusetts

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,614	100.0	128	100.0	369	100.0	2,029	100.0	NA	NA
Any AFS										
In Last 30 Days	201	7.7	53	40.9	148	40.1	0	0.0	NA	NA
In Last 2-12 Months	247	9.4	26	20.2	221	59.9	0	0.0	NA	NA
Not in the Last 12 Months	370	14.2	14	11.1	0	0.0	351	17.3	NA	NA
Never Used	1,708	65.3	31	23.9	0	0.0	1,678	82.7	NA	NA
Unknown	89	3.4	5	3.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	146	5.6	39	30.4	107	29.1	0	0.0	NA	NA
In Last 2-12 Months	165	6.3	15	11.9	150	40.7	0	0.0	NA	NA
Not in the Last 12 Months	285	10.9	7	5.4	26	7.0	247	12.2	NA	NA
Never Used	1,950	74.6	62	48.5	86	23.2	1,782	87.8	NA	NA
Unknown	68	2.6	5	3.8	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	52	2.0	23	17.9	29	7.7	0	0.0	NA	NA
In Last 2-12 Months	63	2.4	16	12.6	47	12.7	0	0.0	NA	NA
Not in the Last 12 Months	102	3.9	24	18.9	16	4.4	62	3.1	NA	NA
Never Used	2,341	89.5	65	50.6	277	75.2	1,967	96.9	NA	NA
Unknown	57	2.2	-	-	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	38	1.5	-	-	38	10.3	0	0.0	NA	NA
In Last 2-12 Months	23	0.9	-	-	23	6.2	0	0.0	NA	NA
Not in the Last 12 Months	56	2.1	-	-	19	5.2	37	1.8	NA	NA
Never Used	2,446	93.6	128	100.0	289	78.4	1,992	98.2	NA	NA
Unknown	52	2.0	-	-	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	3	0.1	3	2.4	-	-	0	0.0	NA	NA
In Last 2-12 Months	7	0.3	-	-	7	2.0	0	0.0	NA	NA
Not in the Last 12 Months	15	0.6	-	-	12	3.2	3	0.1	NA	NA
Never Used	2,534	96.9	125	97.6	350	94.8	2,026	99.9	NA	NA
Unknown	55	2.1	-	-	-	-	-	-	NA	NA

Table C-86 Timing of AFS Use by Banking Status: Massachusetts

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	11	0.4	7	5.6	4	1.1	0	0.0	NA	NA	
In Last 2-12 Months	26	1.0	6	4.7	20	5.4	0	0.0	NA	NA	
Not in the Last 12 Months	82	3.1	16	12.5	34	9.2	32	1.6	NA	NA	
Never Used	2,431	93.0	94	73.5	311	84.2	1,997	98.4	NA	NA	
Unknown	64	2.4	5	3.8	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	15	0.6	4	3.4	10	2.8	0	0.0	NA	NA	
Used but not in last 12 months	48	1.8	12	9.5	19	5.1	17	0.8	NA	NA	
Never Used	2,493	95.4	112	87.1	340	92.1	2,012	99.2	NA	NA	
Unknown	59	2.3	-	-	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	29	1.1	-	-	29	7.9	0	0.0	NA	NA	
Used but not in last 12 months	32	1.2	4	3.4	11	3.1	16	0.8	NA	NA	
Never Used	2,484	95.0	121	94.2	329	89.1	2,013	99.2	NA	NA	
Unknown	69	2.7	3	2.4	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-87 Use of AFS by Household Characteristic: Massachusetts

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,614	100.0	817	31.3	1,708	65.3	89	3.4	746	28.5	220	8.4
Banking Status												
Unbanked	128	4.9	93	72.3	31	23.9	5	3.8	84	65.6	47	36.3
Underbanked	369	14.1	369	100.0	0	0.0	0	0.0	350	94.9	108	29.4
Fully Banked	2,029	77.6	351	17.3	1,678	82.7	0	0.0	308	15.2	65	3.2
Banked but Underbanked Status Unknown	88	3.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,631	62.4	479	29.4	1,082	66.4	70	4.3	443	27.2	130	8.0
Female householder, no husband present	312	11.9	136	43.6	170	54.4	6	2.0	120	38.3	68	21.9
Male householder, no wife present	88	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,231	47.1	316	25.6	857	69.6	58	4.7	296	24.1	50	4.1
Nonfamily household	984	37.6	338	34.4	626	63.7	19	1.9	303	30.8	90	9.1
Female householder	554	21.2	166	30.0	380	68.7	7	1.3	141	25.4	49	8.9
Male householder	429	16.4	172	40.0	246	57.2	12	2.7	162	37.8	40	9.4
Race/Ethnicity												
Black	162	6.2	86	53.0	60	36.8	17	10.2	74	45.5	35	21.7
Hispanic non-Black	168	6.4	90	53.5	70	41.8	8	4.7	77	46.0	37	22.0
White non-Black non-Hispanic	2,143	82.0	611	28.5	1,480	69.0	53	2.5	564	26.3	145	6.8
Other non-Black non-Hispanic	141	5.4	31	21.8	99	70.3	11	7.9	31	21.8	3	1.8
Age												
15 to 34 years	521	19.9	170	32.7	332	63.7	19	3.7	155	29.8	52	10.1
35 to 44 years	485	18.5	139	28.6	333	68.8	13	2.6	127	26.1	33	6.8
45 to 54 years	540	20.6	177	32.7	354	65.6	9	1.7	161	29.9	57	10.6
55 to 64 years	444	17.0	178	40.2	236	53.1	30	6.7	155	35.0	63	14.1
65 years or more	625	23.9	154	24.6	454	72.6	18	2.8	148	23.6	15	2.4
Education												
No high school degree	237	9.1	94	39.5	121	50.9	23	9.7	76	32.2	50	21.1
High school degree	616	23.6	195	31.7	394	63.9	27	4.4	179	29.1	60	9.7
Some college	627	24.0	199	31.7	415	66.2	13	2.1	170	27.1	77	12.2
College degree	1,134	43.4	329	29.0	779	68.7	25	2.2	321	28.3	33	2.9
Household Income												
Less than \$15,000	373	14.3	162	43.4	203	54.4	8	2.2	152	40.7	59	15.8
Between \$15,000 and \$30,000	421	16.1	181	42.9	221	52.5	19	4.5	163	38.8	63	14.9
Between \$30,000 and \$50,000	497	19.0	143	28.7	339	68.3	15	3.1	120	24.1	48	9.7
Between \$50,000 and \$75,000	464	17.8	151	32.4	305	65.7	9	1.9	138	29.7	19	4.2
At least \$75,000	859	32.8	181	21.1	640	74.5	37	4.3	173	20.1	30	3.5
Homeownership												
Homeowner	1,616	61.8	389	24.1	1,164	72.0	63	3.9	357	22.1	85	5.3
Non-homeowner	998	38.2	428	42.9	544	54.5	26	2.6	389	39.0	134	13.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-88 Timing of AFS Use by Household Characteristic: Massachusetts

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,614	100.0	201	7.7	247	9.4	370	14.2	1,708	65.3	89	3.4	447	17.1
Banking Status														
Unbanked	128	4.9	53	40.9	26	20.2	14	11.1	31	23.9	5	3.8	79	61.2
Underbanked	369	14.1	148	40.1	221	59.9	0	0.0	0	0.0	0	0.0	369	100.0
Fully Banked	2,029	77.6	0	0.0	0	0.0	351	17.3	1,678	82.7	0	0.0	0	0.0
Banked but Underbanked Status Unknown	88	3.4	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,631	62.4	136	8.3	145	8.9	199	12.2	1,082	66.4	70	4.3	280	17.2
Female householder, no husband present	312	11.9	54	17.4	46	14.9	35	11.3	170	54.4	6	2.0	101	32.3
Male householder, no wife present	88	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,231	47.1	60	4.9	95	7.7	161	13.1	857	69.6	58	4.7	155	12.6
Nonfamily household	984	37.6	65	6.6	102	10.4	171	17.4	626	63.7	19	1.9	167	17.0
Female householder	554	21.2	34	6.2	47	8.5	85	15.3	380	68.7	7	1.3	82	14.7
Male householder	429	16.4	31	7.1	55	12.8	87	20.2	246	57.2	12	2.7	85	19.9
Race/Ethnicity														
Black	162	6.2	41	25.0	34	20.8	12	7.2	60	36.8	17	10.2	74	45.8
Hispanic non-Black	168	6.4	32	19.3	34	20.2	24	14.0	70	41.8	8	4.7	66	39.5
White non-Black non-Hispanic	2,143	82.0	128	6.0	166	7.7	318	14.8	1,480	69.0	53	2.5	293	13.7
Other non-Black non-Hispanic	141	5.4	-	-	14	9.6	17	12.2	99	70.3	11	7.9	14	9.6
Age														
15 to 34 years	521	19.9	61	11.7	56	10.7	53	10.2	332	63.7	19	3.7	117	22.4
35 to 44 years	485	18.5	27	5.6	48	10.0	63	13.1	333	68.8	13	2.6	75	15.5
45 to 54 years	540	20.6	48	8.9	46	8.6	82	15.2	354	65.6	9	1.7	95	17.6
55 to 64 years	444	17.0	42	9.4	64	14.3	73	16.5	236	53.1	30	6.7	105	23.7
65 years or more	625	23.9	23	3.6	33	5.2	98	15.7	454	72.6	18	2.8	55	8.9
Education														
No high school degree	237	9.1	52	21.8	28	11.9	14	5.8	121	50.9	23	9.7	80	33.7
High school degree	616	23.6	44	7.1	89	14.4	63	10.2	394	63.9	27	4.4	133	21.5
Some college	627	24.0	56	9.0	53	8.5	89	14.3	415	66.2	13	2.1	110	17.5
College degree	1,134	43.4	49	4.3	77	6.8	204	18.0	779	68.7	25	2.2	125	11.1
Household Income														
Less than \$15,000	373	14.3	63	17.0	56	15.1	42	11.3	203	54.4	8	2.2	120	32.1
Between \$15,000 and \$30,000	421	16.1	56	13.4	55	13.1	69	16.5	221	52.5	19	4.5	111	26.5
Between \$30,000 and \$50,000	497	19.0	29	5.8	66	13.3	48	9.6	339	68.3	15	3.1	95	19.1
Between \$50,000 and \$75,000	464	17.8	26	5.6	36	7.8	88	19.0	305	65.7	9	1.9	62	13.5
At least \$75,000	859	32.8	26	3.0	33	3.8	123	14.3	640	74.5	37	4.3	59	6.8
Homeownership														
Homeowner	1,616	61.8	72	4.5	91	5.6	226	14.0	1,164	72.0	63	3.9	163	10.1
Non-homeowner	998	38.2	129	12.9	156	15.6	144	14.4	544	54.5	26	2.6	284	28.5

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-89 Use of AFS by Banking Status: Michigan

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,969	100.0	307	100.0	685	100.0	2,824	100.0	153	100.0
Any AFS										
Has Ever Used	1,631	41.1	230	75.0	685	100.0	678	24.0	0	0.0
Has Never Used	2,209	55.7	64	20.7	0	0.0	2,146	76.0	0	0.0
Unknown	129	3.2	13	4.3	0	0.0	0	0.0	115	75.4
Non-Bank Money Order										
Has Ever Used	1,226	30.9	180	58.7	556	81.2	473	16.8	17	11.0
Has Never Used	2,625	66.1	113	36.8	124	18.1	2,351	83.2	37	24.1
Unknown	117	3.0	14	4.4	4	0.6	0	0.0	99	65.0
Non-Bank Check Cashing										
Has Ever Used	554	14.0	133	43.4	265	38.8	146	5.2	10	6.3
Has Never Used	3,333	84.0	165	53.6	419	61.2	2,678	94.8	72	46.7
Unknown	81	2.0	9	3.0	-	-	0	0.0	72	47.0
Non-Bank Remittances										
Has Ever Used	124	3.1	27	8.8	44	6.5	46	1.6	7	4.7
Has Never Used	3,739	94.2	266	86.8	637	93.0	2,778	98.4	58	37.8
Unknown	105	2.7	14	4.4	4	0.5	0	0.0	88	57.5
Payday Lending										
Has Ever Used	137	3.5	12	3.8	97	14.1	21	0.8	8	4.9
Has Never Used	3,718	93.7	275	89.5	585	85.4	2,802	99.2	56	36.9
Unknown	113	2.9	21	6.7	4	0.5	0	0.0	89	58.2
Pawn Shops										
Has Ever Used	262	6.6	61	19.8	120	17.5	82	2.9	-	-
Has Never Used	3,576	90.1	229	74.5	553	80.8	2,742	97.1	52	33.8
Unknown	131	3.3	18	5.8	12	1.7	0	0.0	101	66.2
Rent-to-Own										
Has Ever Used	216	5.4	51	16.5	104	15.2	62	2.2	-	-
Has Never Used	3,630	91.5	243	79.1	573	83.6	2,762	97.8	52	34.3
Unknown	122	3.1	14	4.4	8	1.2	0	0.0	101	65.7
Refund Anticipation Loans										
Has Ever Used	99	2.5	22	7.3	63	9.1	14	0.5	-	-
Has Never Used	3,729	94.0	264	85.9	609	89.0	2,810	99.5	46	29.8
Unknown	141	3.6	21	6.7	13	1.9	0	0.0	107	70.2

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-90 Timing of AFS Use by Banking Status: Michigan

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,969	100.0	307	100.0	685	100.0	2,824	100.0	153	100.0
Any AFS										
In Last 30 Days	385	9.7	125	40.8	260	38.0	0	0.0	0	0.0
In Last 2-12 Months	500	12.6	76	24.7	425	62.0	0	0.0	0	0.0
Not in the Last 12 Months	745	18.8	29	9.5	0	0.0	678	24.0	38	24.6
Never Used	2,209	55.7	64	20.7	0	0.0	2,146	76.0	0	0.0
Unknown	129	3.2	13	4.3	0	0.0	0	0.0	115	75.4
Non-Bank Money Order										
In Last 30 Days	281	7.1	83	27.1	198	28.9	0	0.0	-	-
In Last 2-12 Months	365	9.2	61	19.8	304	44.4	0	0.0	-	-
Not in the Last 12 Months	580	14.6	36	11.8	54	7.9	473	16.8	17	11.0
Never Used	2,625	66.1	113	36.8	124	18.1	2,351	83.2	37	24.1
Unknown	117	3.0	14	4.4	4	0.6	-	-	99	65.0
Non-Bank Check Cashing										
In Last 30 Days	131	3.3	61	19.8	70	10.3	0	0.0	-	-
In Last 2-12 Months	184	4.6	55	17.9	129	18.8	0	0.0	-	-
Not in the Last 12 Months	239	6.0	18	5.7	66	9.6	146	5.2	10	6.3
Never Used	3,333	84.0	165	53.6	419	61.2	2,678	94.8	72	46.7
Unknown	81	2.0	9	3.0	-	-	-	-	72	47.0
Non-Bank Remittances										
In Last 30 Days	5	0.1	-	-	5	0.7	0	0.0	-	-
In Last 2-12 Months	57	1.4	27	8.8	30	4.4	0	0.0	-	-
Not in the Last 12 Months	63	1.6	-	-	9	1.4	46	1.6	7	4.7
Never Used	3,739	94.2	266	86.8	637	93.0	2,778	98.4	58	37.8
Unknown	105	2.7	14	4.4	4	0.5	-	-	88	57.5
Payday Lending										
In Last 30 Days	27	0.7	-	-	27	3.9	0	0.0	-	-
In Last 2-12 Months	30	0.7	-	-	30	4.3	0	0.0	-	-
Not in the Last 12 Months	81	2.0	12	3.8	40	5.9	21	0.8	8	4.9
Never Used	3,718	93.7	275	89.5	585	85.4	2,802	99.2	56	36.9
Unknown	113	2.9	21	6.7	4	0.5	-	-	89	58.2

Table C-90 Timing of AFS Use by Banking Status: Michigan

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	26	0.7	16	5.3	10	1.5	0	0.0	-	-
In Last 2-12 Months	70	1.8	9	2.8	61	9.0	0	0.0	-	-
Not in the Last 12 Months	166	4.2	36	11.7	48	7.1	82	2.9	-	-
Never Used	3,576	90.1	229	74.5	553	80.8	2,742	97.1	52	33.8
Unknown	131	3.3	18	5.8	12	1.7	-	-	101	66.2
Rent-to-Own^a										
Used in last 12 months	62	1.6	13	4.1	50	7.2	0	0.0	-	-
Used but not in last 12 months	154	3.9	38	12.4	54	8.0	62	2.2	-	-
Never Used	3,630	91.5	243	79.1	573	83.6	2,762	97.8	52	34.3
Unknown	122	3.1	14	4.4	8	1.2	-	-	101	65.7
Refund Anticipation Loans^a										
Used in last 12 months	25	0.6	4	1.3	21	3.1	0	0.0	-	-
Used but not in last 12 months	73	1.9	18	6.0	41	6.0	14	0.5	-	-
Never Used	3,729	94.0	264	85.9	609	89.0	2,810	99.5	46	29.8
Unknown	141	3.6	21	6.7	13	1.9	-	-	107	70.2

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-91 Use of AFS by Household Characteristic: Michigan

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,969	100.0	1,631	41.1	2,209	55.7	129	3.2	1,481	37.3	510	12.8
Banking Status												
Unbanked	307	7.7	230	75.0	64	20.7	13	4.3	223	72.7	103	33.7
Underbanked	685	17.3	685	100.0	0	0.0	0	0.0	645	94.1	244	35.7
Fully Banked	2,824	71.2	678	24.0	2,146	76.0	0	0.0	580	20.5	154	5.5
Banked but Underbanked Status Unknown	153	3.9	38	24.6	-	-	115	75.4	34	21.9	8	4.9
Household Type												
Family household	2,679	67.5	1,133	42.3	1,465	54.7	81	3.0	1,025	38.3	361	13.5
Female householder, no husband present	514	13.0	313	61.0	189	36.7	12	2.3	291	56.7	145	28.2
Male householder, no wife present	178	4.5	103	58.0	71	40.0	3	2.0	92	51.7	41	23.3
Married couple	1,987	50.1	717	36.1	1,206	60.7	65	3.3	642	32.3	174	8.8
Nonfamily household	1,277	32.2	489	38.3	744	58.2	45	3.5	448	35.0	149	11.7
Female householder	666	16.8	238	35.8	419	63.0	8	1.2	223	33.5	69	10.4
Male householder	612	15.4	251	41.0	325	53.0	37	6.0	225	36.8	80	13.0
Other	12	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	601	15.1	388	64.6	184	30.6	29	4.8	362	60.3	172	28.6
Hispanic non-Black	85	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,203	80.7	1,158	36.1	1,945	60.7	100	3.1	1,046	32.6	316	9.9
Other non-Black non-Hispanic	80	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	810	20.4	391	48.3	403	49.7	16	2.0	373	46.1	125	15.4
35 to 44 years	652	16.4	345	52.9	292	44.7	15	2.3	308	47.3	169	25.9
45 to 54 years	806	20.3	317	39.3	459	57.0	30	3.7	279	34.6	80	9.9
55 to 64 years	750	18.9	258	34.4	465	62.1	27	3.6	228	30.4	60	8.0
65 years or more	951	24.0	320	33.6	590	62.1	41	4.3	293	30.8	76	8.0
Education												
No high school degree	380	9.6	198	52.2	166	43.5	16	4.3	185	48.6	46	12.0
High school degree	1,210	30.5	505	41.7	655	54.1	50	4.1	459	37.9	173	14.3
Some college	1,246	31.4	578	46.4	635	50.9	34	2.7	505	40.5	222	17.8
College degree	1,132	28.5	349	30.9	754	66.6	29	2.5	333	29.4	69	6.1
Household Income												
Less than \$15,000	672	16.9	403	60.0	241	35.8	28	4.2	358	53.2	179	26.7
Between \$15,000 and \$30,000	773	19.5	365	47.2	370	47.8	38	4.9	335	43.3	140	18.0
Between \$30,000 and \$50,000	836	21.1	323	38.6	491	58.7	22	2.6	288	34.4	69	8.3
Between \$50,000 and \$75,000	709	17.9	249	35.2	449	63.3	10	1.5	227	32.0	87	12.3
At least \$75,000	978	24.6	289	29.6	659	67.3	30	3.1	274	28.0	35	3.6
Homeownership												
Homeowner	2,945	74.2	1,017	34.5	1,842	62.5	86	2.9	916	31.1	265	9.0
Non-homeowner	1,024	25.8	613	59.9	367	35.9	43	4.2	565	55.2	245	23.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-92 Timing of AFS Use by Household Characteristic: Michigan

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,969	100.0	385	9.7	500	12.6	745	18.8	2,209	55.7	129	3.2	886	22.3
Banking Status														
Unbanked	307	7.7	125	40.8	76	24.7	29	9.5	64	20.7	13	4.3	201	65.5
Underbanked	685	17.3	260	38.0	425	62.0	0	0.0	0	0.0	0	0.0	685	100.0
Fully Banked	2,824	71.2	0	0.0	0	0.0	678	24.0	2,146	76.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	153	3.9	0	0.0	0	0.0	38	24.6	0	0.0	115	75.4	0	0.0
Household Type														
Family household	2,679	67.5	262	9.8	361	13.5	510	19.0	1,465	54.7	81	3.0	623	23.3
Female householder, no husband present	514	13.0	90	17.5	101	19.6	123	23.9	189	36.7	12	2.3	191	37.1
Male householder, no wife present	178	4.5	31	17.4	37	21.1	35	19.5	71	40.0	3	2.0	68	38.5
Married couple	1,987	50.1	141	7.1	223	11.2	353	17.7	1,206	60.7	65	3.3	364	18.3
Nonfamily household	1,277	32.2	118	9.2	136	10.7	235	18.4	744	58.2	45	3.5	254	19.9
Female householder	666	16.8	63	9.5	64	9.7	110	16.6	419	63.0	8	1.2	128	19.2
Male householder	612	15.4	55	8.9	72	11.8	124	20.3	325	53.0	37	6.0	126	20.7
Other	12	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	601	15.1	148	24.6	129	21.4	112	18.6	184	30.6	29	4.8	276	46.0
Hispanic non-Black	85	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,203	80.7	216	6.7	350	10.9	592	18.5	1,945	60.7	100	3.1	566	17.7
Other non-Black non-Hispanic	80	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	810	20.4	123	15.1	149	18.5	119	14.7	403	49.7	16	2.0	272	33.6
35 to 44 years	652	16.4	121	18.6	78	12.0	146	22.4	292	44.7	15	2.3	199	30.6
45 to 54 years	806	20.3	64	7.9	96	12.0	157	19.5	459	57.0	30	3.7	160	19.8
55 to 64 years	750	18.9	38	5.0	73	9.8	147	19.6	465	62.1	27	3.6	111	14.8
65 years or more	951	24.0	41	4.3	103	10.8	176	18.5	590	62.1	41	4.3	143	15.1
Education														
No high school degree	380	9.6	60	15.8	83	21.8	55	14.6	166	43.5	16	4.3	143	37.6
High school degree	1,210	30.5	148	12.2	143	11.8	214	17.7	655	54.1	50	4.1	291	24.1
Some college	1,246	31.4	122	9.8	176	14.1	280	22.5	635	50.9	34	2.7	298	23.9
College degree	1,132	28.5	55	4.9	99	8.7	196	17.3	754	66.6	29	2.5	154	13.6
Household Income														
Less than \$15,000	672	16.9	131	19.5	150	22.3	123	18.3	241	35.8	28	4.2	281	41.8
Between \$15,000 and \$30,000	773	19.5	115	14.8	125	16.2	126	16.3	370	47.8	38	4.9	240	31.0
Between \$30,000 and \$50,000	836	21.1	63	7.6	83	10.0	176	21.1	491	58.7	22	2.6	147	17.6
Between \$50,000 and \$75,000	709	17.9	36	5.1	66	9.4	147	20.7	449	63.3	10	1.5	103	14.5
At Least \$75,000	978	24.6	40	4.1	76	7.8	173	17.7	659	67.3	30	3.1	116	11.9
Homeownership														
Homeowner	2,945	74.2	176	6.0	293	9.9	548	18.6	1,842	62.5	86	2.9	469	15.9
Non-homeowner	1,024	25.8	209	20.4	208	20.3	197	19.2	367	35.9	43	4.2	416	40.7

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-93 Use of AFS by Banking Status: Minnesota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,163	100.0	90	100.0	272	100.0	1,763	100.0	NA	NA
Any AFS										
Has Ever Used	623	28.8	54	60.5	272	100.0	295	16.7	NA	NA
Has Never Used	1,498	69.3	29	32.8	0	0.0	1,469	83.3	NA	NA
Unknown	42	2.0	6	6.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	442	20.4	41	45.3	181	66.7	220	12.5	NA	NA
Has Never Used	1,692	78.2	44	49.5	89	32.7	1,543	87.5	NA	NA
Unknown	29	1.4	5	5.2	2	0.6	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	164	7.6	36	40.7	90	33.1	38	2.2	NA	NA
Has Never Used	1,980	91.5	49	54.7	182	66.9	1,726	97.8	NA	NA
Unknown	19	0.9	4	4.6	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	73	3.4	12	13.0	39	14.3	23	1.3	NA	NA
Has Never Used	2,063	95.4	75	83.8	228	83.7	1,741	98.7	NA	NA
Unknown	27	1.2	3	3.2	5	2.0	0	0.0	NA	NA
Payday Lending										
Has Ever Used	52	2.4	6	6.9	31	11.3	13	0.8	NA	NA
Has Never Used	2,081	96.2	81	89.9	238	87.4	1,750	99.2	NA	NA
Unknown	30	1.4	3	3.2	4	1.3	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	107	4.9	12	13.8	58	21.4	36	2.1	NA	NA
Has Never Used	2,017	93.2	71	79.4	209	76.7	1,727	97.9	NA	NA
Unknown	39	1.8	6	6.7	5	2.0	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	45	2.1	7	7.8	11	4.1	27	1.5	NA	NA
Has Never Used	2,079	96.1	78	87.5	256	93.9	1,736	98.5	NA	NA
Unknown	39	1.8	4	4.7	5	2.0	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	38	1.8	8	8.6	23	8.3	8	0.4	NA	NA
Has Never Used	2,090	96.6	78	86.7	246	90.3	1,756	99.6	NA	NA
Unknown	36	1.6	4	4.7	4	1.3	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-94 Timing of AFS Use by Banking Status: Minnesota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,163	100.0	90	100.0	272	100.0	1,763	100.0	NA	NA
Any AFS										
In Last 30 Days	118	5.5	31	34.6	87	32.0	0	0.0	NA	NA
In Last 2-12 Months	199	9.2	14	15.9	185	68.0	0	0.0	NA	NA
Not in the Last 12 Months	306	14.1	9	10.0	0	0.0	295	16.7	NA	NA
Never Used	1,498	69.3	29	32.8	0	0.0	1,469	83.3	NA	NA
Unknown	42	2.0	6	6.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	76	3.5	23	25.7	53	19.6	0	0.0	NA	NA
In Last 2-12 Months	113	5.2	10	11.5	102	37.6	0	0.0	NA	NA
Not in the Last 12 Months	253	11.7	7	8.1	26	9.5	220	12.5	NA	NA
Never Used	1,692	78.2	44	49.5	89	32.7	1,543	87.5	NA	NA
Unknown	29	1.4	5	5.2	2	0.6	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	33	1.5	17	19.2	16	5.9	0	0.0	NA	NA
In Last 2-12 Months	72	3.3	9	10.4	62	22.9	0	0.0	NA	NA
Not in the Last 12 Months	60	2.8	10	11.1	12	4.3	38	2.2	NA	NA
Never Used	1,980	91.5	49	54.7	182	66.9	1,726	97.8	NA	NA
Unknown	19	0.9	4	4.6	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	11	0.5	-	-	11	4.2	0	0.0	NA	NA
In Last 2-12 Months	21	1.0	6	6.3	15	5.5	0	0.0	NA	NA
Not in the Last 12 Months	41	1.9	6	6.7	13	4.7	23	1.3	NA	NA
Never Used	2,063	95.4	75	83.8	228	83.7	1,741	98.7	NA	NA
Unknown	27	1.2	3	3.2	5	2.0	-	-	NA	NA
Payday Lending										
In Last 30 Days	13	0.6	2	2.5	11	3.9	0	0.0	NA	NA
In Last 2-12 Months	6	0.3	2	2.4	4	1.4	0	0.0	NA	NA
Not in the Last 12 Months	33	1.5	2	2.0	16	5.9	13	0.8	NA	NA
Never Used	2,081	96.2	81	89.9	238	87.4	1,750	99.2	NA	NA
Unknown	30	1.4	3	3.2	4	1.3	-	-	NA	NA

Table C-94 Timing of AFS Use by Banking Status: Minnesota

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	10	0.5	5	6.0	5	1.8	0	0.0	NA	NA	
In Last 2-12 Months	30	1.4	3	3.9	26	9.7	0	0.0	NA	NA	
Not in the Last 12 Months	67	3.1	4	4.0	27	9.8	36	2.1	NA	NA	
Never Used	2,017	93.2	71	79.4	209	76.7	1,727	97.9	NA	NA	
Unknown	39	1.8	6	6.7	5	2.0	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	2	0.1	-	-	2	0.7	0	0.0	NA	NA	
Used but not in last 12 months	43	2.0	7	7.8	9	3.4	27	1.5	NA	NA	
Never Used	2,079	96.1	78	87.5	256	93.9	1,736	98.5	NA	NA	
Unknown	39	1.8	4	4.7	5	2.0	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	11	0.5	2	2.4	9	3.4	0	0.0	NA	NA	
Used but not in last 12 months	27	1.2	6	6.2	13	4.9	8	0.4	NA	NA	
Never Used	2,090	96.6	78	86.7	246	90.3	1,756	99.6	NA	NA	
Unknown	36	1.6	4	4.7	4	1.3	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-95 Use of AFS by Household Characteristic: Minnesota

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,163	100.0	623	28.8	1,498	69.3	42	2.0	546	25.2	181	8.4
Banking Status												
Unbanked	90	4.1	54	60.5	29	32.8	6	6.6	50	55.2	24	27.1
Underbanked	272	12.6	272	100.0	0	0.0	0	0.0	244	89.9	85	31.1
Fully Banked	1,763	81.5	295	16.7	1,469	83.3	0	0.0	252	14.3	70	4.0
Banked but Underbanked Status Unknown	38	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,335	61.7	355	26.6	962	72.1	18	1.4	311	23.3	103	7.7
Female householder, no husband present	188	8.7	82	43.5	105	55.8	1	0.7	70	36.9	40	21.5
Male householder, no wife present	76	3.5	22	29.5	50	65.8	4	4.7	20	26.7	8	10.6
Married couple	1,071	49.5	251	23.4	807	75.4	13	1.2	222	20.7	55	5.1
Nonfamily household	824	38.1	268	32.5	532	64.6	24	2.9	235	28.5	77	9.4
Female householder	465	21.5	125	26.9	323	69.5	17	3.6	107	23.1	42	9.1
Male householder	360	16.6	143	39.7	209	58.2	7	2.1	128	35.5	35	9.8
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	98	4.5	54	55.3	37	37.6	7	7.0	51	52.3	22	22.1
Hispanic non-Black	57	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,926	89.0	508	26.4	1,385	71.9	34	1.7	440	22.8	150	7.8
Other non-Black non-Hispanic	82	3.8	33	40.2	47	57.6	2	2.2	31	38.0	4	4.5
Age												
15 to 34 years	505	23.3	172	34.0	327	64.8	6	1.1	155	30.7	53	10.5
35 to 44 years	361	16.7	107	29.6	247	68.6	7	1.9	92	25.5	40	11.0
45 to 54 years	451	20.9	145	32.1	299	66.3	7	1.5	125	27.6	40	9.0
55 to 64 years	393	18.1	96	24.5	291	74.1	6	1.4	86	21.9	23	6.0
65 years or more	454	21.0	103	22.7	334	73.4	17	3.8	89	19.5	24	5.3
Education												
No high school degree	140	6.5	52	37.0	83	59.4	5	3.6	50	35.6	13	9.1
High school degree	549	25.4	169	30.8	370	67.4	10	1.8	153	27.9	41	7.5
Some college	691	31.9	226	32.7	446	64.5	19	2.8	186	26.9	86	12.5
College degree	783	36.2	176	22.4	599	76.5	8	1.0	157	20.0	41	5.2
Household Income												
Less than \$15,000	329	15.2	146	44.3	171	52.1	12	3.6	135	41.0	46	14.0
Between \$15,000 and \$30,000	346	16.0	114	33.0	220	63.4	12	3.6	94	27.3	39	11.2
Between \$30,000 and \$50,000	434	20.0	131	30.2	294	67.8	8	2.0	113	26.0	43	9.9
Between \$50,000 and \$75,000	432	20.0	113	26.3	317	73.3	2	0.4	99	22.8	27	6.2
At least \$75,000	623	28.8	119	19.0	496	79.7	8	1.3	106	16.9	26	4.2
Homeownership												
Homeowner	1,553	71.8	373	24.0	1,155	74.3	26	1.7	325	20.9	84	5.4
Non-homeowner	610	28.2	250	41.0	344	56.3	16	2.7	221	36.2	97	15.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-96 Timing of AFS Use by Household Characteristic: Minnesota

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,163	100.0	118	5.5	199	9.2	306	14.1	1,498	69.3	42	2.0	317	14.7
Banking Status														
Unbanked	90	4.1	31	34.6	14	15.9	9	10.0	29	32.8	6	6.6	45	50.5
Underbanked	272	12.6	87	32.0	185	68.0	0	0.0	0	0.0	0	0.0	272	100.0
Fully Banked	1,763	81.5	0	0.0	0	0.0	295	16.7	1,469	83.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	38	1.8	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,335	61.7	67	5.0	116	8.7	173	12.9	962	72.1	18	1.4	182	13.7
Female householder, no husband present	188	8.7	28	15.1	35	18.8	18	9.5	105	55.8	1	0.7	64	33.9
Male householder, no wife present	76	3.5	4	5.9	6	7.9	12	15.8	50	65.8	4	4.7	10	13.7
Married couple	1,071	49.5	34	3.1	74	6.9	143	13.3	807	75.4	13	1.2	108	10.1
Nonfamily household	824	38.1	51	6.2	84	10.1	133	16.1	532	64.6	24	2.9	135	16.4
Female householder	465	21.5	25	5.4	36	7.7	64	13.9	323	69.5	17	3.6	61	13.1
Male householder	360	16.6	26	7.4	48	13.3	68	19.0	209	58.2	7	2.1	74	20.7
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	98	4.5	21	21.2	19	19.5	14	14.7	37	37.6	7	7.0	40	40.6
Hispanic non-Black	57	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,926	89.0	76	3.9	159	8.3	273	14.2	1,385	71.9	34	1.7	235	12.2
Other non-Black non-Hispanic	82	3.8	5	6.1	14	16.5	14	17.6	47	57.6	2	2.2	18	22.6
Age														
15 to 34 years	505	23.3	40	7.8	65	12.8	68	13.4	327	64.8	6	1.1	104	20.7
35 to 44 years	361	16.7	16	4.4	30	8.4	61	16.8	247	68.6	7	1.9	46	12.8
45 to 54 years	451	20.9	30	6.7	53	11.7	62	13.7	299	66.3	7	1.5	83	18.4
55 to 64 years	393	18.1	18	4.7	23	5.9	55	13.9	291	74.1	6	1.4	42	10.6
65 years or more	454	21.0	14	3.1	28	6.2	61	13.4	334	73.4	17	3.8	42	9.3
Education														
No high school degree	140	6.5	32	22.8	5	3.8	15	10.4	83	59.4	5	3.6	37	26.6
High school degree	549	25.4	33	5.9	63	11.4	74	13.5	370	67.4	10	1.8	95	17.3
Some college	691	31.9	45	6.5	73	10.5	109	15.7	446	64.5	19	2.8	117	17.0
College degree	783	36.2	9	1.1	59	7.5	108	13.8	599	76.5	8	1.0	68	8.6
Household Income														
Less than \$15,000	329	15.2	53	16.1	39	11.9	54	16.3	171	52.1	12	3.6	92	28.0
Between \$15,000 and \$30,000	346	16.0	21	6.1	47	13.6	46	13.4	220	63.4	12	3.6	68	19.7
Between \$30,000 and \$50,000	434	20.0	13	3.0	38	8.7	80	18.4	294	67.8	8	2.0	51	11.8
Between \$50,000 and \$75,000	432	20.0	14	3.3	31	7.1	68	15.9	317	73.3	2	0.4	45	10.4
At Least \$75,000	623	28.8	17	2.7	45	7.2	57	9.2	496	79.7	8	1.3	61	9.9
Homeownership														
Homeowner	1,553	71.8	48	3.1	108	7.0	217	14.0	1,155	74.3	26	1.7	156	10.0
Non-homeowner	610	28.2	70	11.6	91	14.9	89	14.5	344	56.3	16	2.7	162	26.5

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-97 Use of AFS by Banking Status: Mississippi

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,143	100.0	173	100.0	269	100.0	696	100.0	NA	NA
Any AFS										
Has Ever Used	593	51.9	134	77.4	269	100.0	191	27.4	NA	NA
Has Never Used	540	47.2	35	20.0	0	0.0	505	72.6	NA	NA
Unknown	10	0.9	4	2.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	482	42.2	105	60.6	242	89.8	136	19.6	NA	NA
Has Never Used	651	56.9	64	36.8	28	10.2	560	80.4	NA	NA
Unknown	10	0.9	4	2.6	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	221	19.3	81	47.2	82	30.3	58	8.3	NA	NA
Has Never Used	909	79.6	84	48.5	188	69.7	638	91.7	NA	NA
Unknown	13	1.1	8	4.4	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	41	3.6	2	1.4	30	11.3	9	1.3	NA	NA
Has Never Used	1,090	95.3	164	94.8	239	88.7	687	98.7	NA	NA
Unknown	12	1.1	7	3.8	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	88	7.7	23	13.2	48	18.0	17	2.5	NA	NA
Has Never Used	1,043	91.2	143	82.9	221	82.0	679	97.5	NA	NA
Unknown	12	1.1	7	3.8	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	86	7.5	32	18.8	32	12.0	21	3.0	NA	NA
Has Never Used	1,043	91.2	134	77.4	234	87.0	675	97.0	NA	NA
Unknown	15	1.3	7	3.8	3	1.0	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	81	7.1	32	18.7	38	14.0	11	1.6	NA	NA
Has Never Used	1,047	91.6	131	75.7	232	86.0	685	98.4	NA	NA
Unknown	15	1.3	10	5.6	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	62	5.4	26	15.3	24	9.1	11	1.6	NA	NA
Has Never Used	1,063	93.0	136	79.0	242	89.9	685	98.4	NA	NA
Unknown	18	1.6	10	5.6	3	1.0	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-98 Timing of AFS Use by Banking Status: Mississippi

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,143	100.0	173	100.0	269	100.0	696	100.0	NA	NA
Any AFS										
In Last 30 Days	173	15.2	71	41.1	102	38.0	0	0.0	NA	NA
In Last 2-12 Months	203	17.7	36	20.7	167	62.0	0	0.0	NA	NA
Not in the Last 12 Months	217	19.0	27	15.6	0	0.0	191	27.4	NA	NA
Never Used	540	47.2	35	20.0	0	0.0	505	72.6	NA	NA
Unknown	10	0.9	4	2.6	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	129	11.3	44	25.7	85	31.6	0	0.0	NA	NA
In Last 2-12 Months	162	14.2	31	18.1	131	48.7	0	0.0	NA	NA
Not in the Last 12 Months	191	16.7	29	16.8	26	9.5	136	19.6	NA	NA
Never Used	651	56.9	64	36.8	28	10.2	560	80.4	NA	NA
Unknown	10	0.9	4	2.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	71	6.2	52	29.9	19	7.2	0	0.0	NA	NA
In Last 2-12 Months	62	5.5	17	9.9	45	16.8	0	0.0	NA	NA
Not in the Last 12 Months	87	7.6	13	7.3	17	6.3	58	8.3	NA	NA
Never Used	909	79.6	84	48.5	188	69.7	638	91.7	NA	NA
Unknown	13	1.1	8	4.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.2	-	-	2	0.9	0	0.0	NA	NA
In Last 2-12 Months	14	1.2	-	-	14	5.3	0	0.0	NA	NA
Not in the Last 12 Months	25	2.2	2	1.4	14	5.1	9	1.3	NA	NA
Never Used	1,090	95.3	164	94.8	239	88.7	687	98.7	NA	NA
Unknown	12	1.1	7	3.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	0.4	-	-	4	1.6	0	0.0	NA	NA
In Last 2-12 Months	11	1.0	2	1.4	9	3.3	0	0.0	NA	NA
Not in the Last 12 Months	73	6.4	20	11.8	35	13.0	17	2.5	NA	NA
Never Used	1,043	91.2	143	82.9	221	82.0	679	97.5	NA	NA
Unknown	12	1.1	7	3.8	-	-	-	-	NA	NA

Table C-98 Timing of AFS Use by Banking Status: Mississippi

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	8	0.7	5	3.1	3	1.0	0	0.0	NA	NA	
In Last 2-12 Months	34	3.0	11	6.3	23	8.5	0	0.0	NA	NA	
Not in the Last 12 Months	44	3.8	16	9.3	7	2.5	21	3.0	NA	NA	
Never Used	1,043	91.2	134	77.4	234	87.0	675	97.0	NA	NA	
Unknown	15	1.3	7	3.8	3	1.0	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	21	1.9	5	2.7	17	6.2	0	0.0	NA	NA	
Used but not in last 12 months	59	5.2	28	16.0	21	7.8	11	1.6	NA	NA	
Never Used	1,047	91.6	131	75.7	232	86.0	685	98.4	NA	NA	
Unknown	15	1.3	10	5.6	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	28	2.4	20	11.4	8	3.0	0	0.0	NA	NA	
Used but not in last 12 months	34	3.0	7	4.0	16	6.1	11	1.6	NA	NA	
Never Used	1,063	93.0	136	79.0	242	89.9	685	98.4	NA	NA	
Unknown	18	1.6	10	5.6	3	1.0	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-99 Use of AFS by Household Characteristic: Mississippi

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,143	100.0	593	51.9	540	47.2	10	0.9	554	48.5	201	17.6
Banking Status												
Unbanked	173	15.1	134	77.4	35	20.0	4	2.6	120	69.6	63	36.6
Underbanked	269	23.6	269	100.0	0	0.0	0	0.0	265	98.4	87	32.4
Fully Banked	696	60.9	191	27.4	505	72.6	0	0.0	169	24.3	50	7.2
Banked but Underbanked Status Unknown	6	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	811	70.9	402	49.6	400	49.3	8	1.0	378	46.6	136	16.8
Female householder, no husband present	181	15.8	123	68.0	55	30.6	3	1.4	112	61.8	52	28.6
Male householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	568	49.7	236	41.5	327	57.5	6	1.0	225	39.6	60	10.6
Nonfamily household	333	29.1	191	57.4	140	42.0	2	0.6	176	53.0	65	19.4
Female householder	193	16.8	105	54.4	88	45.6	-	-	97	50.4	30	15.7
Male householder	140	12.2	86	61.5	52	37.2	2	1.3	79	56.5	34	24.6
Race/Ethnicity												
Black	418	36.6	289	69.2	126	30.2	3	0.6	268	64.2	122	29.1
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	701	61.3	297	42.3	397	56.7	7	1.1	278	39.7	77	11.0
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	233	20.4	130	55.6	101	43.3	3	1.1	125	53.5	38	16.4
35 to 44 years	194	16.9	109	56.3	82	42.4	3	1.3	87	45.1	59	30.5
45 to 54 years	271	23.7	168	62.1	100	36.8	3	1.1	162	59.6	65	24.1
55 to 64 years	203	17.8	87	42.9	114	56.2	2	0.9	84	41.4	17	8.1
65 years or more	242	21.2	99	41.0	143	59.0	-	-	97	39.9	22	8.9
Education												
No high school degree	187	16.4	100	53.5	85	45.5	2	1.0	93	49.7	53	28.4
High school degree	322	28.2	173	53.7	144	44.5	6	1.7	168	52.2	53	16.3
Some college	374	32.7	203	54.2	169	45.1	3	0.7	185	49.5	70	18.8
College degree	260	22.7	117	45.2	142	54.8	-	-	108	41.6	25	9.6
Household Income												
Less than \$15,000	283	24.8	182	64.5	99	34.9	2	0.7	169	59.7	76	26.8
Between \$15,000 and \$30,000	229	20.1	133	57.9	94	41.0	3	1.1	121	52.8	48	21.1
Between \$30,000 and \$50,000	172	15.1	85	49.6	87	50.4	-	-	79	46.0	30	17.2
Between \$50,000 and \$75,000	218	19.0	94	43.2	121	55.7	3	1.2	89	41.1	22	10.2
At least \$75,000	241	21.1	99	41.0	139	57.8	3	1.3	96	39.8	25	10.3
Homeownership												
Homeowner	835	73.0	371	44.4	458	54.9	6	0.7	358	42.9	100	11.9
Non-homeowner	308	27.0	222	72.1	82	26.4	4	1.4	196	63.7	101	32.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-100 Timing of AFS Use by Household Characteristic: Mississippi

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,143	100.0	173	15.2	203	17.7	217	19.0	540	47.2	10	0.9	376	32.9
Banking Status														
Unbanked	173	15.1	71	41.1	36	20.7	27	15.6	35	20.0	4	2.6	107	61.8
Underbanked	269	23.6	102	38.0	167	62.0	0	0.0	0	0.0	0	0.0	269	100.0
Fully Banked	696	60.9	0	0.0	0	0.0	191	27.4	505	72.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	6	0.5	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	811	70.9	115	14.2	127	15.7	160	19.8	400	49.3	8	1.0	242	29.9
Female householder, no husband present	181	15.8	46	25.5	35	19.5	41	22.9	55	30.6	3	1.4	81	45.0
Male householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	568	49.7	48	8.4	80	14.1	108	19.0	327	57.5	6	1.0	128	22.5
Nonfamily household	333	29.1	58	17.4	76	22.8	57	17.2	140	42.0	2	0.6	134	40.2
Female householder	193	16.8	24	12.3	53	27.4	28	14.8	88	45.6	-	-	76	39.7
Male householder	140	12.2	34	24.5	23	16.4	29	20.6	52	37.2	2	1.3	57	40.8
Race/Ethnicity														
Black	418	36.6	112	26.8	97	23.3	80	19.1	126	30.2	3	0.6	209	50.1
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	701	61.3	59	8.4	102	14.5	136	19.4	397	56.7	7	1.1	161	22.9
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	233	20.4	58	24.8	48	20.6	24	10.3	101	43.3	3	1.1	106	45.3
35 to 44 years	194	16.9	28	14.3	42	21.8	39	20.3	82	42.4	3	1.3	70	36.1
45 to 54 years	271	23.7	51	18.6	44	16.2	74	27.2	100	36.8	3	1.1	95	34.9
55 to 64 years	203	17.8	19	9.3	34	17.0	34	16.7	114	56.2	2	0.9	53	26.2
65 years or more	242	21.2	19	7.7	34	14.1	47	19.3	143	59.0	-	-	53	21.7
Education														
No high school degree	187	16.4	44	23.4	33	17.5	24	12.6	85	45.5	2	1.0	76	40.9
High school degree	322	28.2	70	21.8	52	16.0	51	15.9	144	44.5	6	1.7	122	37.8
Some college	374	32.7	47	12.6	82	21.8	74	19.7	169	45.1	3	0.7	129	34.5
College degree	260	22.7	12	4.7	36	14.1	69	26.4	142	54.8	-	-	49	18.8
Household Income														
Less than \$15,000	283	24.8	76	26.9	63	22.2	43	15.4	99	34.9	2	0.7	139	49.1
Between \$15,000 and \$30,000	229	20.1	39	16.8	57	25.0	37	16.1	94	41.0	3	1.1	96	41.8
Between \$30,000 and \$50,000	172	15.1	21	12.0	19	11.0	46	26.5	87	50.4	-	-	40	23.1
Between \$50,000 and \$75,000	218	19.0	24	11.3	28	12.7	42	19.2	121	55.7	3	1.2	52	23.9
At least \$75,000	241	21.1	13	5.6	36	14.8	49	20.5	139	57.8	3	1.3	49	20.4
Homeownership														
Homeowner	835	73.0	69	8.3	141	16.8	161	19.3	458	54.9	6	0.7	210	25.2
Non-homeowner	308	27.0	104	33.7	62	20.1	56	18.3	82	26.4	4	1.4	166	53.8

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-101 Use of AFS by Banking Status: Missouri

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,490	100.0	237	100.0	514	100.0	1,681	100.0	NA	NA
Any AFS										
Has Ever Used	1,190	47.8	186	78.5	514	100.0	477	28.4	NA	NA
Has Never Used	1,251	50.3	47	20.0	0	0.0	1,204	71.6	NA	NA
Unknown	49	2.0	3	1.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	926	37.2	144	60.5	437	85.0	342	20.3	NA	NA
Has Never Used	1,516	60.9	87	36.6	74	14.4	1,339	79.7	NA	NA
Unknown	48	1.9	7	2.9	3	0.6	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	369	14.8	105	44.2	177	34.4	77	4.6	NA	NA
Has Never Used	2,097	84.2	122	51.4	333	64.9	1,603	95.4	NA	NA
Unknown	24	1.0	10	4.3	4	0.7	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	76	3.1	18	7.4	39	7.6	19	1.2	NA	NA
Has Never Used	2,372	95.2	216	91.2	465	90.4	1,661	98.8	NA	NA
Unknown	42	1.7	3	1.4	10	1.9	0	0.0	NA	NA
Payday Lending										
Has Ever Used	183	7.3	25	10.5	117	22.8	38	2.3	NA	NA
Has Never Used	2,263	90.9	209	88.0	383	74.5	1,643	97.7	NA	NA
Unknown	44	1.8	3	1.5	14	2.7	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	229	9.2	63	26.5	111	21.6	55	3.3	NA	NA
Has Never Used	2,214	88.9	168	70.7	393	76.5	1,625	96.7	NA	NA
Unknown	48	1.9	7	2.8	10	1.9	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	169	6.8	44	18.5	86	16.8	38	2.3	NA	NA
Has Never Used	2,270	91.1	187	78.7	418	81.3	1,642	97.7	NA	NA
Unknown	52	2.1	7	2.8	10	1.9	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	102	4.1	19	8.2	43	8.3	40	2.4	NA	NA
Has Never Used	2,332	93.6	211	89.0	459	89.2	1,640	97.6	NA	NA
Unknown	56	2.3	7	2.8	13	2.5	0	0.0	NA	NA

Notes:

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-102 Timing of AFS Use by Banking Status: Missouri

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,490	100.0	237	100.0	514	100.0	1,681	100.0	NA	NA
Any AFS										
In Last 30 Days	300	12.0	102	43.2	197	38.4	0	0.0	NA	NA
In Last 2-12 Months	379	15.2	63	26.4	317	61.6	0	0.0	NA	NA
Not in the Last 12 Months	511	20.5	21	8.9	0	0.0	477	28.4	NA	NA
Never Used	1,251	50.3	47	20.0	0	0.0	1,204	71.6	NA	NA
Unknown	49	2.0	3	1.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	201	8.1	71	29.8	131	25.4	0	0.0	NA	NA
In Last 2-12 Months	314	12.6	50	20.9	265	51.5	0	0.0	NA	NA
Not in the Last 12 Months	410	16.5	23	9.8	41	8.0	342	20.3	NA	NA
Never Used	1,516	60.9	87	36.6	74	14.4	1,339	79.7	NA	NA
Unknown	48	1.9	7	2.9	3	0.6	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	100	4.0	56	23.4	45	8.7	0	0.0	NA	NA
In Last 2-12 Months	96	3.8	29	12.1	67	13.1	0	0.0	NA	NA
Not in the Last 12 Months	174	7.0	21	8.7	65	12.7	77	4.6	NA	NA
Never Used	2,097	84.2	122	51.4	333	64.9	1,603	95.4	NA	NA
Unknown	24	1.0	10	4.3	4	0.7	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	19	0.8	5	2.1	15	2.8	0	0.0	NA	NA
In Last 2-12 Months	14	0.5	6	2.7	7	1.4	0	0.0	NA	NA
Not in the Last 12 Months	43	1.7	6	2.6	18	3.4	19	1.2	NA	NA
Never Used	2,372	95.2	216	91.2	465	90.4	1,661	98.8	NA	NA
Unknown	42	1.7	3	1.4	10	1.9	-	-	NA	NA
Payday Lending										
In Last 30 Days	29	1.2	3	1.4	26	5.0	0	0.0	NA	NA
In Last 2-12 Months	24	1.0	3	1.4	21	4.1	0	0.0	NA	NA
Not in the Last 12 Months	130	5.2	18	7.7	70	13.7	38	2.3	NA	NA
Never Used	2,263	90.9	209	88.0	383	74.5	1,643	97.7	NA	NA
Unknown	44	1.8	3	1.5	14	2.7	-	-	NA	NA

Table C-102 Timing of AFS Use by Banking Status: Missouri

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	4	0.1	-	-	4	0.7	0	0.0	NA	NA	
In Last 2-12 Months	61	2.4	24	10.1	37	7.1	0	0.0	NA	NA	
Not in the Last 12 Months	165	6.6	39	16.4	71	13.8	55	3.3	NA	NA	
Never Used	2,214	88.9	168	70.7	393	76.5	1,625	96.7	NA	NA	
Unknown	48	1.9	7	2.8	10	1.9	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	50	2.0	25	10.5	25	4.9	0	0.0	NA	NA	
Used but not in last 12 months	118	4.8	19	8.0	61	11.9	38	2.3	NA	NA	
Never Used	2,270	91.1	187	78.7	418	81.3	1,642	97.7	NA	NA	
Unknown	52	2.1	7	2.8	10	1.9	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	18	0.7	7	2.9	11	2.1	0	0.0	NA	NA	
Used but not in last 12 months	85	3.4	13	5.3	32	6.2	40	2.4	NA	NA	
Never Used	2,332	93.6	211	89.0	459	89.2	1,640	97.6	NA	NA	
Unknown	56	2.3	7	2.8	13	2.5	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-103 Use of AFS by Household Characteristic: Missouri

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,490	100.0	1,190	47.8	1,251	50.3	49	2.0	1,070	43.0	469	18.8
Banking Status												
Unbanked	237	9.5	186	78.5	47	20.0	3	1.5	167	70.6	105	44.2
Underbanked	514	20.6	514	100.0	0	0.0	0	0.0	490	95.3	221	42.9
Fully Banked	1,681	67.5	477	28.4	1,204	71.6	0	0.0	403	24.0	141	8.4
Banked but Underbanked Status Unknown	59	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,671	67.1	786	47.0	848	50.8	37	2.2	717	42.9	316	18.9
Female householder, no husband present	337	13.5	219	65.2	98	29.2	19	5.6	205	60.9	123	36.5
Male householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,236	49.6	499	40.4	719	58.2	18	1.4	451	36.5	158	12.8
Nonfamily household	816	32.8	404	49.6	399	48.9	12	1.5	354	43.4	153	18.7
Female householder	413	16.6	197	47.6	213	51.6	3	0.8	171	41.4	70	16.9
Male householder	403	16.2	208	51.6	186	46.3	9	2.2	183	45.4	83	20.6
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	313	12.6	218	69.6	82	26.4	13	4.0	197	63.0	119	37.9
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,030	81.5	902	44.4	1,099	54.1	30	1.5	809	39.9	318	15.6
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	557	22.4	355	63.7	195	35.0	7	1.3	322	57.8	154	27.7
35 to 44 years	441	17.7	204	46.3	220	50.0	17	3.8	182	41.2	97	22.1
45 to 54 years	525	21.1	253	48.2	261	49.7	11	2.1	221	42.2	113	21.6
55 to 64 years	447	17.9	201	44.9	236	52.7	10	2.3	191	42.8	67	15.1
65 years or more	520	20.9	177	34.1	340	65.3	3	0.7	154	29.6	37	7.0
Education												
No high school degree	288	11.6	172	59.8	116	40.2	-	-	155	53.7	84	29.1
High school degree	719	28.9	380	52.9	324	45.1	15	2.1	334	46.4	170	23.7
Some college	765	30.7	384	50.2	359	46.9	22	2.8	346	45.3	150	19.7
College degree	718	28.8	253	35.3	453	63.0	12	1.7	236	32.8	65	9.0
Household Income												
Less than \$15,000	429	17.2	298	69.5	127	29.5	4	1.0	258	60.2	176	41.0
Between \$15,000 and \$30,000	525	21.1	280	53.3	236	44.9	10	1.9	266	50.6	109	20.8
Between \$30,000 and \$50,000	545	21.9	265	48.7	265	48.6	15	2.7	230	42.3	83	15.2
Between \$50,000 and \$75,000	398	16.0	169	42.4	218	54.9	10	2.6	152	38.1	53	13.3
At least \$75,000	593	23.8	178	30.0	406	68.4	9	1.6	164	27.7	48	8.1
Homeownership												
Homeowner	1,751	70.3	695	39.7	1,027	58.7	29	1.6	621	35.5	217	12.4
Non-homeowner	739	29.7	495	66.9	224	30.4	20	2.7	449	60.8	252	34.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-104 Timing of AFS Use by Household Characteristic: Missouri

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,490	100.0	300	12.0	379	15.2	511	20.5	1,251	50.3	49	2.0	679	27.3
Banking Status														
Unbanked	237	9.5	102	43.2	63	26.4	21	8.9	47	20.0	3	1.5	165	69.6
Underbanked	514	20.6	197	38.4	317	61.6	0	0.0	0	0.0	0	0.0	514	100.0
Fully Banked	1,681	67.5	0	0.0	0	0.0	477	28.4	1,204	71.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	59	2.4	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,671	67.1	193	11.5	268	16.0	325	19.5	848	50.8	37	2.2	461	27.6
Female householder, no husband present	337	13.5	79	23.4	86	25.7	54	16.1	98	29.2	19	5.6	165	49.1
Male householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,236	49.6	85	6.9	165	13.4	249	20.2	719	58.2	18	1.4	250	20.2
Nonfamily household	816	32.8	107	13.1	112	13.7	186	22.8	399	48.9	12	1.5	218	26.8
Female householder	413	16.6	38	9.1	50	12.2	109	26.3	213	51.6	3	0.8	88	21.3
Male householder	403	16.2	69	17.2	61	15.2	77	19.2	186	46.3	9	2.2	130	32.4
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	313	12.6	87	27.7	70	22.4	61	19.5	82	26.4	13	4.0	157	50.1
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,030	81.5	184	9.1	287	14.1	430	21.2	1,099	54.1	30	1.5	471	23.2
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	557	22.4	117	20.9	135	24.3	103	18.5	195	35.0	7	1.3	252	45.2
35 to 44 years	441	17.7	52	11.9	64	14.5	88	19.9	220	50.0	17	3.8	116	26.4
45 to 54 years	525	21.1	59	11.2	79	15.0	115	22.0	261	49.7	11	2.1	138	26.2
55 to 64 years	447	17.9	48	10.8	53	11.9	99	22.2	236	52.7	10	2.3	102	22.8
65 years or more	520	20.9	24	4.6	48	9.2	106	20.3	340	65.3	3	0.7	72	13.7
Education														
No high school degree	288	11.6	70	24.1	56	19.4	47	16.2	116	40.2	-	-	125	43.6
High school degree	719	28.9	100	14.0	117	16.3	163	22.6	324	45.1	15	2.1	218	30.3
Some college	765	30.7	89	11.7	135	17.7	160	20.9	359	46.9	22	2.8	225	29.4
College degree	718	28.8	40	5.6	71	9.9	142	19.8	453	63.0	12	1.7	111	15.5
Household Income														
Less than \$15,000	429	17.2	97	22.7	105	24.4	96	22.4	127	29.5	4	1.0	202	47.1
Between \$15,000 and \$30,000	525	21.1	96	18.4	105	19.9	79	15.0	236	44.9	10	1.9	201	38.3
Between \$30,000 and \$50,000	545	21.9	55	10.1	74	13.7	136	25.0	265	48.6	15	2.7	129	23.7
Between \$50,000 and \$75,000	398	16.0	35	8.9	52	13.0	82	20.6	218	54.9	10	2.6	87	21.9
At Least \$75,000	593	23.8	16	2.6	44	7.4	118	20.0	406	68.4	9	1.6	59	10.0
Homeownership														
Homeowner	1,751	70.3	109	6.2	221	12.6	365	20.8	1,027	58.7	29	1.6	330	18.9
Non-homeowner	739	29.7	191	25.8	158	21.4	146	19.8	224	30.4	20	2.7	349	47.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-105 Use of AFS by Banking Status: Montana

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	426	100.0	NA	NA	93	100.0	303	100.0	NA	NA
Any AFS										
Has Ever Used	198	46.5	NA	NA	93	100.0	85	28.0	NA	NA
Has Never Used	222	52.1	NA	NA	0	0.0	218	72.0	NA	NA
Unknown	6	1.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	141	33.1	NA	NA	71	75.9	54	17.7	NA	NA
Has Never Used	280	65.8	NA	NA	23	24.1	249	82.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	68	15.9	NA	NA	43	46.1	17	5.7	NA	NA
Has Never Used	353	82.9	NA	NA	50	53.9	286	94.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	9	2.2	NA	NA	3	3.6	4	1.3	NA	NA
Has Never Used	412	96.7	NA	NA	90	96.4	299	98.7	NA	NA
Unknown	5	1.1	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	25	5.8	NA	NA	11	12.3	8	2.7	NA	NA
Has Never Used	394	92.5	NA	NA	81	86.3	295	97.3	NA	NA
Unknown	7	1.6	NA	NA	1	1.4	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	60	14.1	NA	NA	35	37.9	15	4.9	NA	NA
Has Never Used	358	84.0	NA	NA	57	60.7	288	95.1	NA	NA
Unknown	8	1.8	NA	NA	1	1.4	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	24	5.7	NA	NA	8	8.6	12	3.9	NA	NA
Has Never Used	393	92.4	NA	NA	85	90.7	291	96.1	NA	NA
Unknown	8	1.8	NA	NA	1	0.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	13	3.2	NA	NA	7	7.3	2	0.7	NA	NA
Has Never Used	405	95.1	NA	NA	87	92.7	301	99.3	NA	NA
Unknown	7	1.7	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-106 Timing of AFS Use by Banking Status: Montana

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	426	100.0	NA	NA	93	100.0	303	100.0	NA	NA
Any AFS										
In Last 30 Days	46	10.8	NA	NA	35	37.5	0	0.0	NA	NA
In Last 2-12 Months	62	14.6	NA	NA	58	62.5	0	0.0	NA	NA
Not in the Last 12 Months	90	21.0	NA	NA	0	0.0	85	28.0	NA	NA
Never Used	222	52.1	NA	NA	0	0.0	218	72.0	NA	NA
Unknown	6	1.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	28	6.6	NA	NA	20	21.3	0	0.0	NA	NA
In Last 2-12 Months	39	9.1	NA	NA	36	38.5	0	0.0	NA	NA
Not in the Last 12 Months	74	17.4	NA	NA	15	16.0	54	17.7	NA	NA
Never Used	280	65.8	NA	NA	23	24.1	249	82.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	19	4.5	NA	NA	15	15.6	0	0.0	NA	NA
In Last 2-12 Months	22	5.1	NA	NA	20	21.2	0	0.0	NA	NA
Not in the Last 12 Months	27	6.3	NA	NA	9	9.4	17	5.7	NA	NA
Never Used	353	82.9	NA	NA	50	53.9	286	94.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.4	NA	NA	1	1.0	0	0.0	NA	NA
In Last 2-12 Months	2	0.4	NA	NA	1	0.8	0	0.0	NA	NA
Not in the Last 12 Months	6	1.3	NA	NA	2	1.9	4	1.3	NA	NA
Never Used	412	96.7	NA	NA	90	96.4	299	98.7	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	2	0.4	NA	NA	2	1.6	0	0.0	NA	NA
In Last 2-12 Months	3	0.6	NA	NA	3	2.8	0	0.0	NA	NA
Not in the Last 12 Months	21	4.8	NA	NA	7	7.8	8	2.7	NA	NA
Never Used	394	92.5	NA	NA	81	86.3	295	97.3	NA	NA
Unknown	7	1.6	NA	NA	1	1.4	-	-	NA	NA

Table C-106 Timing of AFS Use by Banking Status: Montana

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	10	2.4	NA	NA	9	9.3	0	0.0	NA	NA	
In Last 2-12 Months	22	5.1	NA	NA	18	19.6	0	0.0	NA	NA	
Not in the Last 12 Months	28	6.7	NA	NA	8	8.9	15	4.9	NA	NA	
Never Used	358	84.0	NA	NA	57	60.7	288	95.1	NA	NA	
Unknown	8	1.8	NA	NA	1	1.4	-	-	NA	NA	
Rent-to-Own*											
Used in last 12 months	4	1.0	NA	NA	4	3.9	0	0.0	NA	NA	
Used but not in last 12 months	20	4.7	NA	NA	4	4.7	12	3.9	NA	NA	
Never Used	393	92.4	NA	NA	85	90.7	291	96.1	NA	NA	
Unknown	8	1.8	NA	NA	1	0.7	-	-	NA	NA	
Refund Anticipation Loans*											
Used in last 12 months	8	1.9	NA	NA	5	5.6	0	0.0	NA	NA	
Used but not in last 12 months	5	1.3	NA	NA	2	1.7	2	0.7	NA	NA	
Never Used	405	95.1	NA	NA	87	92.7	301	99.3	NA	NA	
Unknown	7	1.7	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-107 Use of AFS by Household Characteristic: Montana

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	426	100.0	198	46.5	222	52.1	6	1.4	169	39.7	90	21.1
Banking Status												
Unbanked	21	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	93	22.0	93	100.0	0	0.0	0	0.0	87	93.3	46	49.1
Fully Banked	303	71.2	85	28.0	218	72.0	0	0.0	65	21.4	30	9.8
Banked but Underbanked Status Unknown	9	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	256	60.2	123	47.9	130	50.6	4	1.6	104	40.4	55	21.6
Female householder, no husband present	46	10.8	33	71.2	13	28.8	-	-	26	57.2	21	46.6
Male householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	44.5	73	38.7	112	59.2	4	2.1	64	33.5	24	12.8
Nonfamily household	169	39.8	75	44.3	92	54.4	2	1.2	66	38.7	34	20.3
Female householder	83	19.6	35	41.5	48	57.2	1	1.3	31	37.0	18	21.5
Male householder	86	20.2	41	47.0	45	51.8	1	1.2	35	40.4	16	19.1
Race/Ethnicity												
Black	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	372	87.4	159	42.8	208	55.9	5	1.3	138	37.1	64	17.2
Other non-Black non-Hispanic	35	8.3	23	64.6	11	32.1	1	3.3	20	56.7	14	40.9
Age												
15 to 34 years	104	24.4	56	54.0	47	44.9	1	1.1	46	44.6	32	30.4
35 to 44 years	58	13.6	26	45.4	31	53.0	1	1.6	18	31.2	13	21.9
45 to 54 years	63	14.7	38	61.0	24	39.0	-	-	35	56.2	19	30.4
55 to 64 years	98	23.1	46	46.5	50	50.8	3	2.7	41	41.9	18	18.5
65 years or more	103	24.2	32	30.6	70	68.1	1	1.3	28	27.5	8	7.9
Education												
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	130	30.6	67	51.5	62	47.7	1	0.9	59	45.4	30	22.9
Some college	140	32.8	63	45.2	74	52.9	3	1.9	51	36.3	38	27.2
College degree	129	30.4	50	38.6	77	59.7	2	1.7	44	34.2	14	10.6
Household Income												
Less than \$15,000	89	21.0	51	56.8	37	42.0	1	1.2	42	46.8	32	35.5
Between \$15,000 and \$30,000	98	23.0	46	47.5	49	50.3	2	2.2	42	42.4	26	26.5
Between \$30,000 and \$50,000	102	24.1	45	44.4	55	54.1	2	1.6	39	37.7	16	16.0
Between \$50,000 and \$75,000	85	19.9	35	41.5	48	57.0	1	1.5	31	36.2	11	13.3
At least \$75,000	51	12.1	20	38.9	31	61.1	-	-	17	32.2	5	8.8
Homeownership												
Homeowner	287	67.4	117	40.9	165	57.6	4	1.4	100	34.9	47	16.5
Non-homeowner	139	32.6	80	57.9	56	40.7	2	1.4	69	49.8	42	30.6

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-108 Timing of AFS Use by Household Characteristic: Montana

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	426	100.0	46	10.8	62	14.6	90	21.0	222	52.1	6	1.4	108	25.4
Banking Status														
Unbanked	21	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	93	22.0	35	37.5	58	62.5	0	0.0	0	0.0	0	0.0	93	100.0
Fully Banked	303	71.2	0	0.0	0	0.0	85	28.0	218	72.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	9	2.0	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	256	60.2	29	11.4	42	16.4	51	20.1	130	50.6	4	1.6	71	27.8
Female householder, no husband present	46	10.8	12	25.8	13	27.4	8	17.9	13	28.8	-	-	24	53.3
Male householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	44.5	14	7.5	25	13.2	34	18.1	112	59.2	4	2.1	39	20.6
Nonfamily household	169	39.8	17	9.9	20	12.0	38	22.5	92	54.4	2	1.2	37	21.8
Female householder	83	19.6	7	8.5	8	9.2	20	23.8	48	57.2	1	1.3	15	17.7
Male householder	86	20.2	10	11.2	13	14.6	18	21.2	45	51.8	1	1.2	22	25.8
Race/Ethnicity														
Black	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	372	87.4	31	8.4	53	14.2	75	20.2	208	55.9	5	1.3	84	22.5
Other non-Black non-Hispanic	35	8.3	10	27.4	6	17.5	7	19.7	11	32.1	1	3.3	16	44.9
Age														
15 to 34 years	104	24.4	13	12.7	24	22.8	19	18.4	47	44.9	1	1.1	37	35.5
35 to 44 years	58	13.6	4	7.2	9	16.1	13	22.1	31	53.0	1	1.6	13	23.3
45 to 54 years	63	14.7	13	20.7	13	20.5	12	19.9	24	39.0	-	-	26	41.1
55 to 64 years	98	23.1	9	9.3	13	13.3	24	23.9	50	50.8	3	2.7	22	22.6
65 years or more	103	24.2	7	6.4	3	3.2	22	21.0	70	68.1	1	1.3	10	9.6
Education														
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	130	30.6	22	16.8	20	15.6	25	19.0	62	47.7	1	0.9	42	32.5
Some college	140	32.8	15	10.7	25	17.8	23	16.7	74	52.9	3	1.9	40	28.5
College degree	129	30.4	3	2.2	14	10.9	33	25.5	77	59.7	2	1.7	17	13.1
Household Income														
Less than \$15,000	89	21.0	19	20.8	13	14.6	19	21.4	37	42.0	1	1.2	32	35.4
Between \$15,000 and \$30,000	98	23.0	14	13.8	14	14.2	19	19.4	49	50.3	2	2.2	27	28.1
Between \$30,000 and \$50,000	102	24.1	7	7.0	16	15.9	22	21.5	55	54.1	2	1.6	23	22.9
Between \$50,000 and \$75,000	85	19.9	4	5.2	11	13.0	20	23.3	48	57.0	1	1.5	15	18.2
At least \$75,000	51	12.1	2	4.5	8	15.5	10	18.9	31	61.1	-	-	10	20.0
Homeownership														
Homeowner	287	67.4	23	8.2	30	10.4	64	22.4	165	57.6	4	1.4	53	18.6
Non-homeowner	139	32.6	23	16.2	32	23.4	25	18.3	56	40.7	2	1.4	55	39.6

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-109 Use of AFS by Banking Status: Nebraska

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	734	100.0	NA	NA	130	100.0	559	100.0	NA	NA
Any AFS										
Has Ever Used	272	37.1	NA	NA	130	100.0	119	21.4	NA	NA
Has Never Used	444	60.5	NA	NA	0	0.0	440	78.6	NA	NA
Unknown	18	2.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	186	25.3	NA	NA	89	68.4	81	14.5	NA	NA
Has Never Used	536	73.1	NA	NA	40	30.9	478	85.5	NA	NA
Unknown	12	1.6	NA	NA	1	0.7	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	97	13.3	NA	NA	53	40.6	32	5.6	NA	NA
Has Never Used	624	85.1	NA	NA	77	58.7	528	94.4	NA	NA
Unknown	12	1.7	NA	NA	1	0.7	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	35	4.7	NA	NA	16	12.3	15	2.7	NA	NA
Has Never Used	685	93.4	NA	NA	114	87.7	544	97.3	NA	NA
Unknown	14	1.9	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	32	4.4	NA	NA	16	12.2	13	2.4	NA	NA
Has Never Used	693	94.4	NA	NA	114	87.2	546	97.6	NA	NA
Unknown	9	1.2	NA	NA	1	0.7	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	51	6.9	NA	NA	28	21.3	16	2.9	NA	NA
Has Never Used	673	91.8	NA	NA	102	78.1	543	97.1	NA	NA
Unknown	10	1.3	NA	NA	1	0.7	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	20	2.8	NA	NA	12	8.9	7	1.2	NA	NA
Has Never Used	702	95.7	NA	NA	118	90.4	553	98.8	NA	NA
Unknown	11	1.5	NA	NA	1	0.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	22	3.0	NA	NA	9	7.1	9	1.6	NA	NA
Has Never Used	702	95.7	NA	NA	120	92.3	550	98.4	NA	NA
Unknown	10	1.3	NA	NA	1	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-110 Timing of AFS Use by Banking Status: Nebraska

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	734	100.0	NA	NA	130	100.0	559	100.0	NA	NA
Any AFS										
In Last 30 Days	67	9.1	NA	NA	56	43.0	0	0.0	NA	NA
In Last 2-12 Months	83	11.3	NA	NA	74	57.0	0	0.0	NA	NA
Not in the Last 12 Months	122	16.7	NA	NA	0	0.0	119	21.4	NA	NA
Never Used	444	60.5	NA	NA	0	0.0	440	78.6	NA	NA
Unknown	18	2.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	39	5.3	NA	NA	33	25.6	0	0.0	NA	NA
In Last 2-12 Months	60	8.1	NA	NA	50	38.2	0	0.0	NA	NA
Not in the Last 12 Months	87	11.8	NA	NA	6	4.6	81	14.5	NA	NA
Never Used	536	73.1	NA	NA	40	30.9	478	85.5	NA	NA
Unknown	12	1.6	NA	NA	1	0.7	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	19	2.5	NA	NA	14	11.0	0	0.0	NA	NA
In Last 2-12 Months	31	4.2	NA	NA	28	21.2	0	0.0	NA	NA
Not in the Last 12 Months	48	6.5	NA	NA	11	8.4	32	5.6	NA	NA
Never Used	624	85.1	NA	NA	77	58.7	528	94.4	NA	NA
Unknown	12	1.7	NA	NA	1	0.7	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	1.0	NA	NA	4	3.0	0	0.0	NA	NA
In Last 2-12 Months	10	1.4	NA	NA	10	8.0	0	0.0	NA	NA
Not in the Last 12 Months	17	2.3	NA	NA	2	1.4	15	2.7	NA	NA
Never Used	685	93.4	NA	NA	114	87.7	544	97.3	NA	NA
Unknown	14	1.9	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	6	0.8	NA	NA	5	3.9	0	0.0	NA	NA
In Last 2-12 Months	6	0.8	NA	NA	6	4.4	0	0.0	NA	NA
Not in the Last 12 Months	20	2.8	NA	NA	5	3.9	13	2.4	NA	NA
Never Used	693	94.4	NA	NA	114	87.2	546	97.6	NA	NA
Unknown	9	1.2	NA	NA	1	0.7	-	-	NA	NA

Table C-110 Timing of AFS Use by Banking Status: Nebraska

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	6	0.9	NA	NA	5	3.7	0	0.0	NA	NA	
In Last 2-12 Months	12	1.7	NA	NA	9	6.5	0	0.0	NA	NA	
Not in the Last 12 Months	32	4.4	NA	NA	14	11.0	16	2.9	NA	NA	
Never Used	673	91.8	NA	NA	102	78.1	543	97.1	NA	NA	
Unknown	10	1.3	NA	NA	1	0.7	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	7	1.0	NA	NA	5	3.9	0	0.0	NA	NA	
Used but not in last 12 months	13	1.8	NA	NA	7	5.1	7	1.2	NA	NA	
Never Used	702	95.7	NA	NA	118	90.4	553	98.8	NA	NA	
Unknown	11	1.5	NA	NA	1	0.7	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	8	1.1	NA	NA	5	4.0	0	0.0	NA	NA	
Used but not in last 12 months	14	1.9	NA	NA	4	3.1	9	1.6	NA	NA	
Never Used	702	95.7	NA	NA	120	92.3	550	98.4	NA	NA	
Unknown	10	1.3	NA	NA	1	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-111 Use of AFS by Household Characteristic: Nebraska

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	734	100.0	272	37.1	444	60.5	18	2.4	240	32.7	88	12.0
Banking Status												
Unbanked	27	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	130	17.8	130	100.0	0	0.0	0	0.0	116	89.0	45	34.2
Fully Banked	559	76.2	119	21.4	440	78.6	0	0.0	103	18.4	35	6.2
Banked but Underbanked Status Unknown	17	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	484	66.0	179	36.9	292	60.3	14	2.8	154	31.8	65	13.4
Female householder, no husband present	60	8.2	34	56.9	25	41.4	1	1.7	25	41.3	22	36.0
Male householder, no wife present	33	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	53.3	128	32.6	255	65.1	9	2.3	114	29.0	39	9.8
Nonfamily household	249	34.0	93	37.4	152	61.0	4	1.6	86	34.4	23	9.4
Female householder	131	17.9	41	31.2	89	68.1	1	0.8	37	27.9	12	8.8
Male householder	118	16.1	52	44.3	63	53.2	3	2.5	49	41.7	12	10.0
Race/Ethnicity												
Black	28	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	52	7.1	29	56.1	20	38.0	3	5.9	24	45.9	15	28.7
White non-Black non-Hispanic	630	85.9	215	34.2	400	63.5	15	2.3	190	30.1	61	9.6
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	194	26.5	85	43.8	105	53.8	5	2.5	71	36.3	41	21.0
35 to 44 years	111	15.1	46	41.3	62	56.0	3	2.8	41	36.7	14	13.0
45 to 54 years	144	19.6	64	44.6	77	53.9	2	1.5	58	40.1	22	15.3
55 to 64 years	138	18.9	46	33.3	88	63.2	5	3.4	41	29.6	10	7.3
65 years or more	147	20.0	31	21.2	113	76.9	3	2.0	30	20.6	1	0.6
Education												
No high school degree	67	9.1	35	51.8	28	41.4	4	6.7	30	45.1	13	20.0
High school degree	205	28.0	71	34.4	130	63.2	5	2.5	61	29.5	24	11.9
Some college	234	31.9	97	41.6	131	56.0	6	2.5	87	37.1	37	16.0
College degree	227	31.0	69	30.5	156	68.5	2	1.0	62	27.4	13	5.8
Household Income												
Less than \$15,000	82	11.2	34	41.7	43	53.0	4	5.3	30	36.4	11	13.6
Between \$15,000 and \$30,000	152	20.8	68	44.5	81	53.4	3	2.1	54	35.4	33	21.5
Between \$30,000 and \$50,000	174	23.7	72	41.6	100	57.6	1	0.7	66	38.1	22	13.0
Between \$50,000 and \$75,000	145	19.7	42	28.9	99	68.2	4	2.9	37	25.6	11	7.9
At least \$75,000	181	24.7	56	30.9	121	66.6	5	2.5	53	29.3	10	5.8
Homeownership												
Homeowner	509	69.4	157	30.8	341	67.0	11	2.1	145	28.5	34	6.6
Non-homeowner	225	30.6	115	51.2	103	45.8	7	3.0	95	42.3	54	24.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-112 Timing of AFS Use by Household Characteristic: Nebraska

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	734	100.0	67	9.1	83	11.3	122	16.7	444	60.5	18	2.4	150	20.4
Banking Status														
Unbanked	27	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	130	17.8	56	43.0	74	57.0	0	0.0	0	0.0	0	0.0	130	100.0
Fully Banked	559	76.2	0	0.0	0	0.0	119	21.4	440	78.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	17	2.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	484	66.0	50	10.3	52	10.6	77	16.0	292	60.3	14	2.8	101	20.9
Female householder, no husband present	60	8.2	11	18.9	14	23.6	9	14.5	25	41.4	1	1.7	25	42.4
Male householder, no wife present	33	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	53.3	29	7.3	32	8.3	66	17.0	255	65.1	9	2.3	61	15.6
Nonfamily household	249	34.0	17	6.8	31	12.6	45	17.9	152	61.0	4	1.6	48	19.4
Female householder	131	17.9	7	5.3	13	9.7	21	16.2	89	68.1	1	0.8	20	15.0
Male householder	118	16.1	10	8.5	19	15.8	23	19.9	63	53.2	3	2.5	29	24.4
Race/Ethnicity														
Black	28	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	52	7.1	14	26.5	8	15.1	8	14.5	20	38.0	3	5.9	22	41.6
White non-Black non-Hispanic	630	85.9	42	6.7	64	10.2	109	17.3	400	63.5	15	2.3	107	16.9
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	194	26.5	26	13.5	33	16.7	26	13.5	105	53.8	5	2.5	59	30.3
35 to 44 years	111	15.1	7	6.7	14	12.5	24	22.0	62	56.0	3	2.8	21	19.2
45 to 54 years	144	19.6	16	11.4	22	15.5	25	17.6	77	53.9	2	1.5	39	26.9
55 to 64 years	138	18.9	11	8.0	8	6.1	27	19.2	88	63.2	5	3.4	20	14.1
65 years or more	147	20.0	6	3.8	6	4.0	20	13.4	113	76.9	3	2.0	11	7.8
Education														
No high school degree	67	9.1	14	20.4	15	22.2	6	9.3	28	41.4	4	6.7	28	42.6
High school degree	205	28.0	18	9.0	24	11.8	28	13.5	130	63.2	5	2.5	43	20.8
Some college	234	31.9	27	11.7	23	9.7	47	20.2	131	56.0	6	2.5	50	21.3
College degree	227	31.0	8	3.3	21	9.3	41	17.9	156	68.5	2	1.0	29	12.6
Household Income														
Less than \$15,000	82	11.2	16	19.6	13	15.3	6	6.9	43	53.0	4	5.3	29	34.8
Between \$15,000 and \$30,000	152	20.8	23	14.9	19	12.7	26	16.9	81	53.4	3	2.1	42	27.6
Between \$30,000 and \$50,000	174	23.7	13	7.6	21	12.2	38	21.8	100	57.6	1	0.7	34	19.8
Between \$50,000 and \$75,000	145	19.7	10	7.0	12	8.4	20	13.5	99	68.2	4	2.9	22	15.4
At least \$75,000	181	24.7	5	2.7	18	9.8	33	18.4	121	66.6	5	2.5	23	12.5
Homeownership														
Homeowner	509	69.4	29	5.7	41	8.1	87	17.0	341	67.0	11	2.1	70	13.8
Non-homeowner	225	30.6	38	16.7	42	18.5	36	15.9	103	45.8	7	3.0	79	35.3

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-113 Use of AFS by Banking Status: Nevada

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,035	100.0	77	100.0	323	100.0	600	100.0	NA	NA
Any AFS										
Has Ever Used	533	51.5	58	75.2	323	100.0	143	23.8	NA	NA
Has Never Used	468	45.2	10	13.4	0	0.0	457	76.2	NA	NA
Unknown	35	3.4	9	11.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	402	38.8	47	60.5	245	75.9	105	17.5	NA	NA
Has Never Used	604	58.3	22	28.0	76	23.6	495	82.5	NA	NA
Unknown	30	2.9	9	11.5	1	0.5	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	184	17.8	50	65.4	96	29.8	35	5.8	NA	NA
Has Never Used	826	79.8	18	23.1	225	69.7	565	94.2	NA	NA
Unknown	24	2.4	9	11.5	1	0.5	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	90	8.7	7	9.0	77	23.9	4	0.7	NA	NA
Has Never Used	914	88.3	59	76.8	245	75.7	596	99.3	NA	NA
Unknown	31	3.0	11	14.2	1	0.4	0	0.0	NA	NA
Payday Lending										
Has Ever Used	123	11.8	17	22.6	91	28.1	14	2.4	NA	NA
Has Never Used	875	84.6	50	65.0	228	70.6	586	97.6	NA	NA
Unknown	37	3.6	10	12.4	4	1.3	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	111	10.7	26	33.2	66	20.6	19	3.1	NA	NA
Has Never Used	882	85.3	41	52.5	249	77.2	581	96.9	NA	NA
Unknown	42	4.0	11	14.2	7	2.3	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	42	4.0	4	4.6	27	8.4	11	1.8	NA	NA
Has Never Used	958	92.6	63	81.1	290	89.8	589	98.2	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	60	5.8	8	9.8	42	13.1	10	1.7	NA	NA
Has Never Used	940	90.8	59	76.0	275	85.2	590	98.3	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-114 Timing of AFS Use by Banking Status: Nevada

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,035	100.0	77	100.0	323	100.0	600	100.0	NA	NA
Any AFS										
In Last 30 Days	185	17.9	42	54.6	143	44.2	0	0.0	NA	NA
In Last 2-12 Months	190	18.4	10	12.7	180	55.8	0	0.0	NA	NA
Not in the Last 12 Months	158	15.2	6	7.9	0	0.0	143	23.8	NA	NA
Never Used	468	45.2	10	13.4	0	0.0	457	76.2	NA	NA
Unknown	35	3.4	9	11.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	127	12.3	28	36.1	99	30.7	0	0.0	NA	NA
In Last 2-12 Months	131	12.7	9	12.1	122	37.8	0	0.0	NA	NA
Not in the Last 12 Months	143	13.8	9	12.2	24	7.4	105	17.5	NA	NA
Never Used	604	58.3	22	28.0	76	23.6	495	82.5	NA	NA
Unknown	30	2.9	9	11.5	1	0.5	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	55	5.3	27	35.1	28	8.6	0	0.0	NA	NA
In Last 2-12 Months	59	5.7	17	21.9	42	13.0	0	0.0	NA	NA
Not in the Last 12 Months	70	6.8	6	8.4	26	8.2	35	5.8	NA	NA
Never Used	826	79.8	18	23.1	225	69.7	565	94.2	NA	NA
Unknown	24	2.4	9	11.5	1	0.5	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	25	2.4	2	2.2	23	7.2	0	0.0	NA	NA
In Last 2-12 Months	40	3.9	3	4.5	37	11.4	0	0.0	NA	NA
Not in the Last 12 Months	25	2.4	2	2.4	17	5.3	4	0.7	NA	NA
Never Used	914	88.3	59	76.8	245	75.7	596	99.3	NA	NA
Unknown	31	3.0	11	14.2	1	0.4	-	-	NA	NA
Payday Lending										
In Last 30 Days	23	2.2	1	1.6	21	6.6	0	0.0	NA	NA
In Last 2-12 Months	58	5.6	7	9.2	51	15.7	0	0.0	NA	NA
Not in the Last 12 Months	42	4.1	9	11.7	18	5.7	14	2.4	NA	NA
Never Used	875	84.6	50	65.0	228	70.6	586	97.6	NA	NA
Unknown	37	3.6	10	12.4	4	1.3	-	-	NA	NA

Table C-114 Timing of AFS Use by Banking Status: Nevada

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	14	1.4	6	8.4	8	2.3	0	0.0	NA	NA	
In Last 2-12 Months	39	3.7	10	13.4	28	8.8	0	0.0	NA	NA	
Not in the Last 12 Months	58	5.6	9	11.4	31	9.5	19	3.1	NA	NA	
Never Used	882	85.3	41	52.5	249	77.2	581	96.9	NA	NA	
Unknown	42	4.0	11	14.2	7	2.3	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	3	0.2	-	-	3	0.8	0	0.0	NA	NA	
Used but not in last 12 months	39	3.8	4	4.6	25	7.6	11	1.8	NA	NA	
Never Used	958	92.6	63	81.1	290	89.8	589	98.2	NA	NA	
Unknown	35	3.4	11	14.2	6	1.8	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	10	1.0	-	-	10	3.1	0	0.0	NA	NA	
Used but not in last 12 months	50	4.8	8	9.8	32	10.0	10	1.7	NA	NA	
Never Used	940	90.8	59	76.0	275	85.2	590	98.3	NA	NA	
Unknown	35	3.4	11	14.2	6	1.8	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-115 Use of AFS by Household Characteristic: Nevada

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,035	100.0	533	51.5	468	45.2	35	3.4	494	47.7	218	21.1
Banking Status												
Unbanked	77	7.5	58	75.2	10	13.4	9	11.5	57	73.3	33	43.0
Underbanked	323	31.2	323	100.0	0	0.0	0	0.0	301	93.1	144	44.5
Fully Banked	600	58.0	143	23.8	457	76.2	0	0.0	128	21.3	41	6.9
Banked but Underbanked Status Unknown	35	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	622	60.1	326	52.4	276	44.4	20	3.2	301	48.4	141	22.6
Female householder, no husband present	107	10.3	61	57.2	43	40.4	3	2.4	54	50.6	39	36.6
Male householder, no wife present	67	6.4	42	63.5	20	29.7	4	6.7	41	61.4	23	34.4
Married couple	449	43.3	222	49.6	213	47.6	13	2.9	206	45.9	79	17.6
Nonfamily household	409	39.6	204	49.9	191	46.7	14	3.4	191	46.6	77	18.9
Female householder	183	17.7	93	50.7	84	45.8	6	3.5	89	48.6	33	18.3
Male householder	226	21.9	112	49.3	107	47.4	8	3.3	102	45.0	44	19.4
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	108	10.4	64	59.8	34	31.7	9	8.5	62	57.5	30	27.7
Hispanic non-Black	165	15.9	98	59.5	61	37.0	6	3.6	86	52.3	42	25.3
White non-Black non-Hispanic	666	64.3	317	47.6	331	49.8	17	2.6	294	44.2	128	19.2
Other non-Black non-Hispanic	97	9.3	53	54.8	41	42.3	3	2.9	52	53.4	19	19.2
Age												
15 to 34 years	240	23.2	138	57.6	92	38.2	10	4.2	128	53.2	72	29.8
35 to 44 years	216	20.9	132	61.0	76	35.0	8	3.9	122	56.6	59	27.4
45 to 54 years	183	17.6	100	54.6	80	44.0	3	1.4	92	50.2	44	24.0
55 to 64 years	173	16.7	80	46.3	85	49.2	8	4.5	73	42.4	29	16.7
65 years or more	223	21.6	83	37.0	135	60.3	6	2.7	79	35.4	15	6.6
Education												
No high school degree	114	11.0	74	64.5	38	33.0	3	2.5	69	60.7	34	29.9
High school degree	310	29.9	173	55.7	118	38.0	19	6.3	156	50.4	81	26.1
Some college	325	31.4	162	49.8	154	47.4	9	2.8	151	46.6	68	21.0
College degree	286	27.6	124	43.5	158	55.3	4	1.2	117	41.0	35	12.3
Household Income												
Less than \$15,000	160	15.5	98	61.4	51	32.0	11	6.6	94	58.5	48	30.3
Between \$15,000 and \$30,000	213	20.5	119	56.2	90	42.4	3	1.4	102	48.2	55	25.8
Between \$30,000 and \$50,000	224	21.7	132	58.7	88	39.2	5	2.1	124	55.3	56	25.1
Between \$50,000 and \$75,000	173	16.7	66	38.3	95	54.7	12	7.0	61	35.2	29	16.8
At least \$75,000	265	25.6	117	44.2	144	54.2	4	1.7	113	42.7	30	11.1
Homeownership												
Homeowner	597	57.7	254	42.5	332	55.6	11	1.9	241	40.4	74	12.5
Non-homeowner	438	42.3	279	63.6	136	30.9	24	5.4	253	57.7	144	32.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-116 Timing of AFS Use by Household Characteristic: Nevada

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,035	100.0	185	17.9	190	18.4	158	15.2	468	45.2	35	3.4	375	36.2
Banking Status														
Unbanked	77	7.5	42	54.6	10	12.7	6	7.9	10	13.4	9	11.5	52	67.3
Underbanked	323	31.2	143	44.2	180	55.8	0	0.0	0	0.0	0	0.0	323	100.0
Fully Banked	600	58.0	0	0.0	0	0.0	143	23.8	457	76.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	35	3.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	622	60.1	116	18.6	113	18.2	97	15.6	276	44.4	20	3.2	229	36.8
Female householder, no husband present	107	10.3	23	21.1	22	20.6	16	15.4	43	40.4	3	2.4	45	41.8
Male householder, no wife present	67	6.4	15	22.4	20	30.2	7	11.0	20	29.7	4	6.7	35	52.6
Married couple	449	43.3	78	17.4	71	15.8	73	16.3	213	47.6	13	2.9	149	33.2
Nonfamily household	409	39.6	67	16.4	77	18.8	61	14.8	191	46.7	14	3.4	144	35.2
Female householder	183	17.7	36	19.4	25	13.5	33	17.8	84	45.8	6	3.5	60	32.9
Male householder	226	21.9	32	13.9	52	23.1	28	12.3	107	47.4	8	3.3	84	37.0
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	108	10.4	32	29.5	24	22.4	8	7.9	34	31.7	9	8.5	56	51.9
Hispanic non-Black	165	15.9	41	24.6	33	20.2	24	14.7	61	37.0	6	3.6	74	44.8
White non-Black non-Hispanic	666	64.3	89	13.4	112	16.9	116	17.4	331	49.8	17	2.6	201	30.2
Other non-Black non-Hispanic	97	9.3	24	24.5	20	21.1	9	9.2	41	42.3	3	2.9	44	45.6
Age														
15 to 34 years	240	23.2	57	23.8	45	18.9	36	14.9	92	38.2	10	4.2	103	42.7
35 to 44 years	216	20.9	51	23.8	43	20.0	37	17.3	76	35.0	8	3.9	95	43.7
45 to 54 years	183	17.6	36	19.5	41	22.3	23	12.7	80	44.0	3	1.4	76	41.8
55 to 64 years	173	16.7	21	12.3	32	18.7	26	15.3	85	49.2	8	4.5	53	31.0
65 years or more	223	21.6	20	8.8	28	12.7	35	15.5	135	60.3	6	2.7	48	21.5
Education														
No high school degree	114	11.0	35	31.0	24	21.1	14	12.5	38	33.0	3	2.5	59	52.1
High school degree	310	29.9	62	20.1	58	18.6	53	17.0	118	38.0	19	6.3	120	38.7
Some college	325	31.4	66	20.3	45	13.8	51	15.7	154	47.4	9	2.8	111	34.2
College degree	286	27.6	21	7.5	63	22.1	40	13.8	158	55.3	4	1.2	85	29.6
Household Income														
Less than \$15,000	160	15.5	38	23.8	35	22.1	25	15.5	51	32.0	11	6.6	73	45.9
Between \$15,000 and \$30,000	213	20.5	41	19.3	48	22.4	31	14.5	90	42.4	3	1.4	89	41.7
Between \$30,000 and \$50,000	224	21.7	65	29.1	33	14.6	34	15.0	88	39.2	5	2.1	98	43.7
Between \$50,000 and \$75,000	173	16.7	13	7.6	28	16.4	25	14.3	95	54.7	12	7.0	42	24.0
At Least \$75,000	265	25.6	28	10.4	46	17.3	44	16.4	144	54.2	4	1.7	73	27.7
Homeownership														
Homeowner	597	57.7	70	11.7	88	14.7	96	16.1	332	55.6	11	1.9	158	26.4
Non-homeowner	438	42.3	115	26.2	102	23.4	61	14.0	136	30.9	24	5.4	217	49.6

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-117 Use of AFS by Banking Status: New Hampshire

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	526	100.0	NA	NA	66	100.0	439	100.0	NA	NA
Any AFS										
Has Ever Used	162	30.8	NA	NA	66	100.0	88	20.0	NA	NA
Has Never Used	353	67.1	NA	NA	0	0.0	351	80.0	NA	NA
Unknown	11	2.1	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	124	23.6	NA	NA	48	72.7	68	15.6	NA	NA
Has Never Used	394	74.9	NA	NA	18	27.3	370	84.4	NA	NA
Unknown	8	1.5	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	40	7.6	NA	NA	20	30.7	14	3.3	NA	NA
Has Never Used	478	91.0	NA	NA	46	69.3	424	96.7	NA	NA
Unknown	7	1.4	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	14	2.7	NA	NA	9	13.5	4	0.9	NA	NA
Has Never Used	503	95.6	NA	NA	56	85.8	435	99.1	NA	NA
Unknown	9	1.7	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	6	1.1	NA	NA	3	4.6	3	0.7	NA	NA
Has Never Used	509	96.8	NA	NA	62	94.0	436	99.3	NA	NA
Unknown	11	2.0	NA	NA	1	1.4	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	17	3.2	NA	NA	7	11.4	7	1.6	NA	NA
Has Never Used	500	95.1	NA	NA	58	87.9	432	98.4	NA	NA
Unknown	9	1.7	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	21	3.9	NA	NA	9	13.3	10	2.4	NA	NA
Has Never Used	497	94.5	NA	NA	57	86.7	428	97.6	NA	NA
Unknown	8	1.6	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	11	2.1	NA	NA	6	9.0	4	0.9	NA	NA
Has Never Used	507	96.4	NA	NA	60	91.0	435	99.1	NA	NA
Unknown	8	1.6	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-118 Timing of AFS Use by Banking Status: New Hampshire

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	526	100.0	NA	NA	66	100.0	439	100.0	NA	NA
Any AFS										
In Last 30 Days	22	4.3	NA	NA	18	26.9	0	0.0	NA	NA
In Last 2-12 Months	49	9.3	NA	NA	48	73.1	0	0.0	NA	NA
Not in the Last 12 Months	90	17.2	NA	NA	0	0.0	88	20.0	NA	NA
Never Used	353	67.1	NA	NA	0	0.0	351	80.0	NA	NA
Unknown	11	2.1	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	12	2.3	NA	NA	10	15.2	0	0.0	NA	NA
In Last 2-12 Months	33	6.3	NA	NA	31	47.5	0	0.0	NA	NA
Not in the Last 12 Months	78	14.9	NA	NA	7	10.1	68	15.6	NA	NA
Never Used	394	74.9	NA	NA	18	27.3	370	84.4	NA	NA
Unknown	8	1.5	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	10	1.8	NA	NA	5	8.3	0	0.0	NA	NA
In Last 2-12 Months	11	2.1	NA	NA	11	17.1	0	0.0	NA	NA
Not in the Last 12 Months	19	3.6	NA	NA	3	5.3	14	3.3	NA	NA
Never Used	478	91.0	NA	NA	46	69.3	424	96.7	NA	NA
Unknown	7	1.4	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	1	0.2	NA	NA	1	1.6	0	0.0	NA	NA
In Last 2-12 Months	8	1.6	NA	NA	8	11.9	0	0.0	NA	NA
Not in the Last 12 Months	5	0.9	NA	NA	-	-	4	0.9	NA	NA
Never Used	503	95.6	NA	NA	56	85.8	435	99.1	NA	NA
Unknown	9	1.7	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 2-12 Months	1	0.1	NA	NA	1	0.8	0	0.0	NA	NA
Not in the Last 12 Months	5	1.0	NA	NA	2	3.7	3	0.7	NA	NA
Never Used	509	96.8	NA	NA	62	94.0	436	99.3	NA	NA
Unknown	11	2.0	NA	NA	1	1.4	-	-	NA	NA

Table C-118 Timing of AFS Use by Banking Status: New Hampshire

AFS Product	All Households		Unbanked		Has a Bank Account				Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Number (1,000s)	Pct of Col
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops										
In Last 30 Days	2	0.3	NA	NA	2	2.7	0	0.0	NA	NA
In Last 2-12 Months	5	1.0	NA	NA	4	6.7	0	0.0	NA	NA
Not in the Last 12 Months	9	1.8	NA	NA	1	2.0	7	1.6	NA	NA
Never Used	500	95.1	NA	NA	58	87.9	432	98.4	NA	NA
Unknown	9	1.7	NA	NA	-	-	-	-	NA	NA
Rent-to-Own^a										
Used in last 12 months	4	0.8	NA	NA	4	6.7	0	0.0	NA	NA
Used but not in last 12 months	16	3.1	NA	NA	4	6.7	10	2.4	NA	NA
Never Used	497	94.5	NA	NA	57	86.7	428	97.6	NA	NA
Unknown	8	1.6	NA	NA	-	-	-	-	NA	NA
Refund Anticipation Loans^a										
Used in last 12 months	4	0.8	NA	NA	3	5.2	0	0.0	NA	NA
Used but not in last 12 months	7	1.3	NA	NA	2	3.8	4	0.9	NA	NA
Never Used	507	96.4	NA	NA	60	91.0	435	99.1	NA	NA
Unknown	8	1.6	NA	NA	-	-	-	-	NA	NA

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-119 Use of AFS by Household Characteristic: New Hampshire

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	526	100.0	162	30.8	353	67.1	11	2.1	148	28.2	42	7.9
Banking Status												
Unbanked	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	66	12.5	66	100.0	0	0.0	0	0.0	63	95.4	17	25.8
Fully Banked	439	83.5	88	20.0	351	80.0	0	0.0	77	17.5	21	4.9
Banked but Underbanked Status Unknown	11	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	364	69.2	112	30.6	247	68.0	5	1.4	102	28.0	31	8.6
Female householder, no husband present	46	8.8	22	48.4	23	50.4	1	1.2	22	47.4	9	20.1
Male householder, no wife present	20	3.9	9	43.3	11	54.1	1	2.5	8	37.8	3	14.9
Married couple	297	56.5	80	27.0	213	71.7	4	1.3	72	24.3	19	6.3
Nonfamily household	161	30.6	50	31.0	105	65.1	6	3.9	46	28.4	10	6.3
Female householder	81	15.4	25	30.7	53	65.6	3	3.7	22	27.0	5	6.5
Male householder	80	15.1	25	31.3	51	64.7	3	4.0	24	29.9	5	6.1
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	2.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	488	92.9	150	30.7	329	67.3	10	2.0	136	27.8	40	8.2
Other non-Black non-Hispanic	16	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	88	16.8	26	29.2	61	69.4	1	1.3	23	26.0	10	11.5
35 to 44 years	94	17.9	30	31.8	64	67.6	1	0.5	27	28.4	11	11.5
45 to 54 years	130	24.6	35	27.0	93	72.1	1	0.9	31	24.0	11	8.3
55 to 64 years	105	20.0	38	36.6	62	59.4	4	4.1	38	36.1	4	3.9
65 years or more	109	20.7	33	30.1	72	66.2	4	3.7	29	27.1	6	5.5
Education												
No high school degree	34	6.4	14	42.9	18	52.9	1	4.3	12	36.2	5	15.1
High school degree	135	25.7	51	38.0	82	60.4	2	1.7	47	34.6	17	12.2
Some college	151	28.8	45	29.9	102	67.7	4	2.5	40	26.7	15	9.7
College degree	206	39.1	51	24.8	151	73.4	4	1.8	49	23.7	6	2.7
Household Income												
Less than \$15,000	40	7.7	24	58.8	16	38.9	1	2.4	21	51.3	9	21.9
Between \$15,000 and \$30,000	76	14.5	27	35.6	46	60.7	3	3.7	25	32.2	10	13.3
Between \$30,000 and \$50,000	105	19.9	38	36.7	64	61.3	2	2.0	36	34.7	8	7.7
Between \$50,000 and \$75,000	112	21.3	26	23.7	84	74.9	2	1.4	23	20.9	6	5.8
At least \$75,000	193	36.7	46	23.9	143	74.2	4	1.9	43	22.4	8	4.3
Homeownership												
Homeowner	389	74.0	104	26.8	278	71.4	7	1.8	96	24.6	20	5.1
Non-homeowner	137	26.0	58	42.1	75	54.9	4	3.0	52	38.3	22	16.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-120 Timing of AFS Use by Household Characteristic: New Hampshire

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	526	100.0	22	4.3	49	9.3	90	17.2	353	67.1	11	2.1	72	13.6
Banking Status														
Unbanked	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	66	12.5	18	26.9	48	73.1	0	0.0	0	0.0	0	0.0	66	100.0
Fully Banked	439	83.5	0	0.0	0	0.0	88	20.0	351	80.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	11	2.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	364	69.2	17	4.6	36	9.9	59	16.1	247	68.0	5	1.4	53	14.5
Female householder, no husband present	46	8.8	4	9.0	11	23.0	8	16.5	23	50.4	1	1.2	15	32.0
Male householder, no wife present	20	3.9	2	8.4	2	10.2	5	24.8	11	54.1	1	2.5	4	18.5
Married couple	297	56.5	11	3.7	23	7.9	46	15.5	213	71.7	4	1.3	34	11.5
Nonfamily household	161	30.6	6	3.6	13	8.1	31	19.4	105	65.1	6	3.9	19	11.6
Female householder	81	15.4	1	1.6	6	7.8	17	21.3	53	65.6	3	3.7	8	9.4
Male householder	80	15.1	4	5.5	7	8.4	14	17.4	51	64.7	3	4.0	11	13.9
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	2.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	488	92.9	18	3.8	43	8.8	88	18.1	329	67.3	10	2.0	61	12.6
Other non-Black non-Hispanic	16	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	88	16.8	6	7.0	8	9.4	11	12.8	61	69.4	1	1.3	15	16.4
35 to 44 years	94	17.9	4	4.5	7	7.4	19	19.9	64	67.6	1	0.5	11	11.9
45 to 54 years	130	24.6	5	4.2	14	10.7	16	12.2	93	72.1	1	0.9	19	14.9
55 to 64 years	105	20.0	4	4.2	13	12.6	21	19.8	62	59.4	4	4.1	18	16.8
65 years or more	109	20.7	2	2.0	7	6.1	24	21.9	72	66.2	4	3.7	9	8.2
Education														
No high school degree	34	6.4	4	11.1	3	10.2	7	21.6	18	52.9	1	4.3	7	21.3
High school degree	135	25.7	12	8.8	16	11.7	24	17.5	82	60.4	2	1.7	28	20.5
Some college	151	28.8	5	3.1	15	9.9	26	16.9	102	67.7	4	2.5	20	13.0
College degree	206	39.1	2	1.1	15	7.3	34	16.5	151	73.4	4	1.8	17	8.3
Household Income														
Less than \$15,000	40	7.7	7	17.6	6	15.0	11	26.2	16	38.9	1	2.4	13	32.6
Between \$15,000 and \$30,000	76	14.5	5	6.3	6	8.0	16	21.2	46	60.7	3	3.7	11	14.3
Between \$30,000 and \$50,000	105	19.9	6	5.4	13	12.7	19	18.6	64	61.3	2	2.0	19	18.2
Between \$50,000 and \$75,000	112	21.3	2	1.4	9	7.9	16	14.4	84	74.9	2	1.4	10	9.3
At Least \$75,000	193	36.7	3	1.7	15	7.6	28	14.6	143	74.2	4	1.9	18	9.4
Homeownership														
Homeowner	389	74.0	9	2.3	31	8.1	64	16.4	278	71.4	7	1.8	40	10.4
Non-homeowner	137	26.0	14	9.9	18	12.9	26	19.3	75	54.9	4	3.0	31	22.8

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-121 Use of AFS by Banking Status: New Jersey

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,202	100.0	212	100.0	621	100.0	2,297	100.0	NA	NA
Any AFS										
Has Ever Used	1,471	45.9	165	78.1	621	100.0	648	28.2	NA	NA
Has Never Used	1,692	52.8	43	20.2	0	0.0	1,649	71.8	NA	NA
Unknown	40	1.2	4	1.7	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	1,196	37.4	128	60.5	505	81.3	527	22.9	NA	NA
Has Never Used	1,962	61.3	80	37.8	111	17.9	1,770	77.1	NA	NA
Unknown	44	1.4	4	1.7	5	0.7	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	450	14.1	131	62.1	206	33.1	105	4.6	NA	NA
Has Never Used	2,717	84.8	72	33.8	415	66.9	2,192	95.4	NA	NA
Unknown	35	1.1	9	4.1	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	353	11.0	57	26.8	225	36.3	71	3.1	NA	NA
Has Never Used	2,804	87.6	151	71.5	389	62.6	2,226	96.9	NA	NA
Unknown	45	1.4	4	1.7	7	1.1	0	0.0	NA	NA
Payday Lending										
Has Ever Used	24	0.7	-	-	9	1.4	15	0.7	NA	NA
Has Never Used	3,147	98.3	212	100.0	604	97.3	2,282	99.3	NA	NA
Unknown	31	1.0	-	-	8	1.3	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	148	4.6	34	16.2	87	14.1	27	1.2	NA	NA
Has Never Used	3,018	94.3	177	83.8	525	84.6	2,270	98.8	NA	NA
Unknown	36	1.1	-	-	8	1.3	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	81	2.5	28	13.4	46	7.5	6	0.3	NA	NA
Has Never Used	3,091	96.5	180	84.9	566	91.2	2,290	99.7	NA	NA
Unknown	31	1.0	4	1.7	8	1.3	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	70	2.2	12	5.6	42	6.7	17	0.7	NA	NA
Has Never Used	3,093	96.6	196	92.7	571	92.0	2,280	99.3	NA	NA
Unknown	39	1.2	4	1.7	8	1.3	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-122 Timing of AFS Use by Banking Status: New Jersey

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,202	100.0	212	100.0	621	100.0	2,297	100.0	NA	NA
Any AFS										
In Last 30 Days	341	10.7	117	55.3	224	36.1	0	0.0	NA	NA
In Last 2-12 Months	432	13.5	35	16.6	396	63.9	0	0.0	NA	NA
Not in the Last 12 Months	698	21.8	13	6.2	0	0.0	648	28.2	NA	NA
Never Used	1,692	52.8	43	20.2	0	0.0	1,649	71.8	NA	NA
Unknown	40	1.2	4	1.7	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	232	7.3	85	40.3	147	23.7	0	0.0	NA	NA
In Last 2-12 Months	346	10.8	28	13.3	318	51.2	0	0.0	NA	NA
Not in the Last 12 Months	618	19.3	15	6.9	40	6.5	527	22.9	NA	NA
Never Used	1,962	61.3	80	37.8	111	17.9	1,770	77.1	NA	NA
Unknown	44	1.4	4	1.7	5	0.7	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	154	4.8	96	45.3	58	9.4	0	0.0	NA	NA
In Last 2-12 Months	71	2.2	16	7.6	55	8.9	0	0.0	NA	NA
Not in the Last 12 Months	225	7.0	19	9.2	92	14.8	105	4.6	NA	NA
Never Used	2,717	84.8	72	33.8	415	66.9	2,192	95.4	NA	NA
Unknown	35	1.1	9	4.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	52	1.6	5	2.3	47	7.5	0	0.0	NA	NA
In Last 2-12 Months	154	4.8	24	11.1	130	20.9	0	0.0	NA	NA
Not in the Last 12 Months	148	4.6	28	13.4	48	7.8	71	3.1	NA	NA
Never Used	2,804	87.6	151	71.5	389	62.6	2,226	96.9	NA	NA
Unknown	45	1.4	4	1.7	7	1.1	-	-	NA	NA
Payday Lending										
In Last 2-12 Months	5	0.2	-	-	5	0.9	0	0.0	NA	NA
Not in the Last 12 Months	18	0.6	-	-	3	0.5	15	0.7	NA	NA
Never Used	3,147	98.3	212	100.0	604	97.3	2,282	99.3	NA	NA
Unknown	31	1.0	-	-	8	1.3	-	-	NA	NA

Table C-122 Timing of AFS Use by Banking Status: New Jersey

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	22	0.7	7	3.3	15	2.3	0	0.0	NA	NA	
In Last 2-12 Months	33	1.0	10	4.8	23	3.7	0	0.0	NA	NA	
Not in the Last 12 Months	94	2.9	17	8.0	50	8.1	27	1.2	NA	NA	
Never Used	3,018	94.3	177	83.8	525	84.6	2,270	98.8	NA	NA	
Unknown	36	1.1	-	-	8	1.3	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	35	1.1	10	4.6	25	4.0	0	0.0	NA	NA	
Used but not in last 12 months	46	1.4	18	8.7	21	3.4	6	0.3	NA	NA	
Never Used	3,090	96.5	180	84.9	566	91.2	2,290	99.7	NA	NA	
Unknown	31	1.0	4	1.7	8	1.3	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	22	0.7	8	4.0	14	2.2	0	0.0	NA	NA	
Used but not in last 12 months	48	1.5	3	1.6	28	4.5	17	0.7	NA	NA	
Never Used	3,093	96.6	196	92.7	571	92.0	2,280	99.3	NA	NA	
Unknown	39	1.2	4	1.7	8	1.3	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-123 Use of AFS by Household Characteristic: New Jersey

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,202	100.0	1,471	45.9	1,692	52.8	40	1.2	1,423	44.4	257	8.0
Banking Status												
Unbanked	212	6.6	165	78.1	43	20.2	4	1.7	156	73.8	53	24.9
Underbanked	621	19.4	621	100.0	0	0.0	0	0.0	618	99.5	139	22.4
Fully Banked	2,297	71.7	648	28.2	1,649	71.8	0	0.0	612	26.6	65	2.8
Banked but Underbanked Status Unknown	73	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	2,159	67.4	1,013	46.9	1,122	52.0	24	1.1	983	45.5	172	8.0
Female householder, no husband present	336	10.5	181	53.9	155	46.1	-	-	176	52.4	42	12.5
Male householder, no wife present	139	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,685	52.6	734	43.6	930	55.2	20	1.2	710	42.1	92	5.5
Nonfamily household	1,043	32.6	458	43.9	569	54.6	16	1.5	440	42.1	85	8.1
Female householder	571	17.8	224	39.2	335	58.7	12	2.1	217	38.0	36	6.2
Male householder	472	14.7	234	49.6	234	49.6	4	0.8	222	47.1	49	10.4
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	468	14.6	372	79.6	87	18.5	9	2.0	357	76.2	131	27.9
Hispanic non-Black	361	11.3	218	60.3	144	39.7	-	-	214	59.2	40	11.0
White non-Black non-Hispanic	2,138	66.8	790	36.9	1,318	61.6	31	1.4	765	35.8	82	3.8
Other non-Black non-Hispanic	235	7.3	91	38.9	144	61.1	-	-	87	37.3	4	1.6
Age												
15 to 34 years	541	16.9	310	57.3	226	41.8	5	0.9	299	55.3	62	11.5
35 to 44 years	597	18.6	297	49.7	296	49.6	4	0.7	271	45.4	83	13.9
45 to 54 years	706	22.0	355	50.3	344	48.7	7	1.0	355	50.3	45	6.3
55 to 64 years	617	19.3	286	46.4	324	52.5	7	1.2	282	45.8	39	6.3
65 years or more	742	23.2	223	30.1	502	67.6	17	2.3	216	29.1	28	3.7
Education												
No high school degree	311	9.7	175	56.3	136	43.7	-	-	175	56.3	38	12.3
High school degree	929	29.0	443	47.7	466	50.2	20	2.2	428	46.1	112	12.0
Some college	710	22.2	321	45.2	381	53.6	8	1.2	302	42.5	63	8.9
College degree	1,252	39.1	533	42.5	709	56.6	11	0.9	518	41.4	43	3.5
Household Income												
Less than \$15,000	313	9.8	194	62.0	115	36.7	4	1.3	194	62.0	81	25.8
Between \$15,000 and \$30,000	410	12.8	214	52.2	191	46.7	4	1.0	195	47.7	55	13.5
Between \$30,000 and \$50,000	515	16.1	235	45.6	272	52.8	8	1.6	224	43.4	41	8.0
Between \$50,000 and \$75,000	643	20.1	330	51.3	309	48.1	4	0.6	326	50.7	38	5.9
At Least \$75,000	1,321	41.3	498	37.7	804	60.8	20	1.5	483	36.6	42	3.1
Homeownership												
Homeowner	2,227	69.5	861	38.7	1,335	60.0	31	1.4	840	37.7	73	3.3
Non-homeowner	975	30.5	610	62.6	356	36.5	9	0.9	583	59.7	183	18.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-124 Timing of AFS Use by Household Characteristic: New Jersey

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,202	100.0	341	10.7	432	13.5	698	21.8	1,692	52.8	40	1.2	773	24.1
Banking Status														
Unbanked	212	6.6	117	55.3	35	16.6	13	6.2	43	20.2	4	1.7	152	71.9
Underbanked	621	19.4	224	36.1	396	63.9	0	0.0	0	0.0	0	0.0	621	100.0
Fully Banked	2,297	71.7	0	0.0	0	0.0	648	28.2	1,649	71.8	0	0.0	0	0.0
Banked but Underbanked Status Unknown	73	2.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	2,159	67.4	211	9.7	342	15.8	460	21.3	1,122	52.0	24	1.1	552	25.6
Female householder, no husband present	336	10.5	73	21.7	47	13.9	61	18.3	155	46.1	-	-	120	35.6
Male householder, no wife present	139	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,685	52.6	119	7.1	237	14.1	378	22.4	930	55.2	20	1.2	356	21.2
Nonfamily household	1,043	32.6	131	12.5	90	8.6	238	22.8	569	54.6	16	1.5	221	21.1
Female householder	571	17.8	36	6.3	53	9.3	135	23.7	335	58.7	12	2.1	89	15.5
Male householder	472	14.7	95	20.1	37	7.8	102	21.7	234	49.6	4	0.8	132	27.9
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	468	14.6	116	24.8	122	26.0	135	28.8	87	18.5	9	2.0	238	50.8
Hispanic non-Black	361	11.3	113	31.2	76	21.1	29	8.0	144	39.7	-	-	189	52.3
White non-Black non-Hispanic	2,138	66.8	96	4.5	194	9.1	500	23.4	1,318	61.6	31	1.4	290	13.5
Other non-Black non-Hispanic	235	7.3	17	7.1	40	17.0	35	14.7	144	61.1	-	-	57	24.1
Age														
15 to 34 years	541	16.9	95	17.6	105	19.5	110	20.3	226	41.8	5	0.9	200	37.1
35 to 44 years	597	18.6	78	13.0	94	15.8	125	20.9	296	49.6	4	0.7	172	28.8
45 to 54 years	706	22.0	96	13.6	109	15.5	150	21.2	344	48.7	7	1.0	205	29.1
55 to 64 years	617	19.3	54	8.7	59	9.6	173	28.1	324	52.5	7	1.2	113	18.3
65 years or more	742	23.2	19	2.6	64	8.6	141	18.9	502	67.6	17	2.3	83	11.2
Education														
No high school degree	311	9.7	58	18.8	63	20.1	54	17.4	136	43.7	-	-	121	38.9
High school degree	929	29.0	138	14.9	127	13.7	177	19.0	466	50.2	20	2.2	266	28.6
Some college	710	22.2	72	10.1	96	13.5	153	21.6	381	53.6	8	1.2	168	23.6
College degree	1,252	39.1	73	5.8	146	11.6	314	25.1	709	56.6	11	0.9	219	17.5
Household Income														
Less than \$15,000	313	9.8	91	29.0	55	17.7	48	15.3	115	36.7	4	1.3	146	46.7
Between \$15,000 and \$30,000	410	12.8	90	21.9	48	11.7	76	18.6	191	46.7	4	1.0	138	33.6
Between \$30,000 and \$50,000	515	16.1	38	7.4	68	13.2	129	25.0	272	52.8	8	1.6	106	20.6
Between \$50,000 and \$75,000	643	20.1	48	7.5	95	14.8	186	28.9	309	48.1	4	0.6	144	22.4
At least \$75,000	1,321	41.3	74	5.6	165	12.5	259	19.6	804	60.8	20	1.5	239	18.1
Homeownership														
Homeowner	2,227	69.5	101	4.5	255	11.5	505	22.7	1,335	60.0	31	1.4	356	16.0
Non-homeowner	975	30.5	241	24.7	176	18.1	193	19.8	356	36.5	9	0.9	417	42.7

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-125 Use of AFS by Banking Status: New Mexico

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	816	100.0	94	100.0	193	100.0	494	100.0	NA	NA
Any AFS										
Has Ever Used	383	46.9	53	56.6	193	100.0	132	26.7	NA	NA
Has Never Used	403	49.4	41	43.4	0	0.0	362	73.3	NA	NA
Unknown	30	3.7	-	-	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	309	37.9	39	41.5	162	84.1	103	20.9	NA	NA
Has Never Used	485	59.5	55	58.5	31	15.9	391	79.1	NA	NA
Unknown	21	2.6	-	-	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	112	13.8	32	34.1	54	28.1	24	4.9	NA	NA
Has Never Used	684	83.8	62	65.9	139	71.9	470	95.1	NA	NA
Unknown	20	2.4	-	-	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	40	4.9	4	4.2	25	12.8	11	2.3	NA	NA
Has Never Used	742	91.0	90	95.8	165	85.8	483	97.7	NA	NA
Unknown	34	4.1	-	-	3	1.4	0	0.0	NA	NA
Payday Lending										
Has Ever Used	42	5.1	5	4.8	25	12.9	10	2.1	NA	NA
Has Never Used	752	92.2	89	95.2	168	87.1	484	97.9	NA	NA
Unknown	22	2.7	-	-	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	59	7.3	15	16.3	36	18.5	5	1.1	NA	NA
Has Never Used	734	90.0	78	83.7	157	81.5	489	98.9	NA	NA
Unknown	22	2.7	-	-	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	34	4.2	2	2.5	23	12.1	7	1.4	NA	NA
Has Never Used	759	93.1	91	97.5	169	87.9	487	98.6	NA	NA
Unknown	22	2.7	-	-	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	33	4.0	6	6.0	21	10.8	6	1.3	NA	NA
Has Never Used	761	93.3	88	94.0	172	89.2	488	98.7	NA	NA
Unknown	22	2.7	-	-	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-126 Timing of AFS Use by Banking Status: New Mexico

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	816	100.0	94	100.0	193	100.0	494	100.0	NA	NA
Any AFS										
In Last 30 Days	135	16.5	43	45.4	92	47.9	0	0.0	NA	NA
In Last 2-12 Months	106	13.0	6	5.9	100	52.1	0	0.0	NA	NA
Not in the Last 12 Months	142	17.4	5	5.3	0	0.0	132	26.7	NA	NA
Never Used	403	49.4	41	43.4	0	0.0	362	73.3	NA	NA
Unknown	30	3.7	-	-	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	86	10.5	14	15.0	72	37.2	0	0.0	NA	NA
In Last 2-12 Months	90	11.1	15	15.8	76	39.2	0	0.0	NA	NA
Not in the Last 12 Months	133	16.3	10	10.7	15	7.7	103	20.9	NA	NA
Never Used	485	59.5	55	58.5	31	15.9	391	79.1	NA	NA
Unknown	21	2.6	-	-	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	45	5.5	26	27.5	19	9.7	0	0.0	NA	NA
In Last 2-12 Months	30	3.7	5	4.9	26	13.3	0	0.0	NA	NA
Not in the Last 12 Months	38	4.6	2	1.8	10	5.0	24	4.9	NA	NA
Never Used	684	83.8	62	65.9	139	71.9	470	95.1	NA	NA
Unknown	20	2.4	-	-	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	13	1.6	2	2.4	11	5.7	0	0.0	NA	NA
In Last 2-12 Months	10	1.3	2	1.8	8	4.4	0	0.0	NA	NA
Not in the Last 12 Months	16	2.0	-	-	5	2.8	11	2.3	NA	NA
Never Used	742	91.0	90	95.8	165	85.8	483	97.7	NA	NA
Unknown	34	4.1	-	-	3	1.4	-	-	NA	NA
Payday Lending										
In Last 30 Days	8	1.0	2	1.8	7	3.5	0	0.0	NA	NA
In Last 2-12 Months	11	1.4	1	1.3	10	5.2	0	0.0	NA	NA
Not in the Last 12 Months	22	2.7	2	1.8	8	4.2	10	2.1	NA	NA
Never Used	752	92.2	89	95.2	168	87.1	484	97.9	NA	NA
Unknown	22	2.7	-	-	-	-	-	-	NA	NA

Table C-126 Timing of AFS Use by Banking Status: New Mexico

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	9	1.1	3	3.1	6	3.0	0	0.0	NA	NA	
In Last 2-12 Months	15	1.9	7	7.8	8	4.1	0	0.0	NA	NA	
Not in the Last 12 Months	36	4.4	5	5.4	22	11.4	5	1.1	NA	NA	
Never Used	734	90.0	78	83.7	157	81.5	489	98.9	NA	NA	
Unknown	22	2.7	-	-	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	8	1.0	-	-	8	4.1	0	0.0	NA	NA	
Used but not in last 12 months	26	3.2	2	2.5	15	8.0	7	1.4	NA	NA	
Never Used	759	93.1	91	97.5	169	87.9	487	98.6	NA	NA	
Unknown	22	2.7	-	-	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	11	1.3	3	3.1	8	4.1	0	0.0	NA	NA	
Used but not in last 12 months	22	2.7	3	3.0	13	6.8	6	1.3	NA	NA	
Never Used	761	93.3	88	94.0	172	89.2	488	98.7	NA	NA	
Unknown	22	2.7	-	-	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-127 Use of AFS by Household Characteristic: New Mexico

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	816	100.0	383	46.9	403	49.4	30	3.7	368	45.1	114	14.0
Banking Status												
Unbanked	94	11.5	53	56.6	41	43.4	-	-	53	56.6	17	18.0
Underbanked	193	23.6	193	100.0	0	0.0	0	0.0	186	96.3	65	33.9
Fully Banked	494	60.6	132	26.7	362	73.3	0	0.0	124	25.2	27	5.5
Banked but Underbanked Status Unknown	35	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	515	63.1	241	46.8	258	50.1	16	3.1	226	44.0	72	14.0
Female householder, no husband present	121	14.8	76	63.2	42	34.6	3	2.1	69	57.0	18	14.6
Male householder, no wife present	57	7.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	337	41.3	128	38.1	195	57.9	13	4.0	124	36.7	34	10.1
Nonfamily household	298	36.5	139	46.6	145	48.6	14	4.8	139	46.6	39	13.2
Female householder	161	19.7	61	38.0	88	54.6	12	7.4	61	38.0	18	11.5
Male householder	137	16.9	78	56.7	57	41.6	2	1.6	78	56.7	21	15.2
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	31	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	269	33.0	143	53.2	120	44.6	6	2.2	143	53.2	50	18.4
White non-Black non-Hispanic	425	52.1	170	40.1	231	54.2	24	5.7	156	36.6	51	12.0
Other non-Black non-Hispanic	91	11.1	51	56.7	39	43.3	-	-	51	56.7	8	8.8
Age												
15 to 34 years	190	23.3	106	55.6	77	40.5	7	3.8	106	55.6	29	15.4
35 to 44 years	144	17.7	66	46.1	69	47.7	9	6.2	58	40.5	40	27.7
45 to 54 years	127	15.6	64	50.1	63	49.9	-	-	64	50.1	19	14.9
55 to 64 years	169	20.7	73	43.2	89	52.7	7	4.2	70	41.7	13	7.4
65 years or more	186	22.8	74	39.8	105	56.4	7	3.8	70	37.6	13	7.3
Education												
No high school degree	95	11.6	50	52.4	45	47.6	-	-	50	52.4	23	24.5
High school degree	202	24.8	99	48.9	99	49.0	4	2.1	91	45.2	33	16.4
Some college	270	33.1	149	55.1	114	42.2	7	2.7	143	53.1	45	16.7
College degree	249	30.5	85	34.3	145	58.1	19	7.5	84	33.7	13	5.1
Household Income												
Less than \$15,000	181	22.2	90	49.7	79	43.3	13	6.9	85	47.1	29	15.8
Between \$15,000 and \$30,000	180	22.1	99	54.9	79	43.8	2	1.3	99	54.9	36	20.0
Between \$30,000 and \$50,000	156	19.1	84	53.9	63	40.4	9	5.7	79	50.6	31	19.7
Between \$50,000 and \$75,000	124	15.2	57	45.7	64	51.4	4	2.9	57	45.7	8	6.7
At least \$75,000	174	21.4	53	30.3	119	68.1	3	1.7	48	27.6	11	6.1
Homeownership												
Homeowner	550	67.4	220	39.9	306	55.7	24	4.3	213	38.8	48	8.8
Non-homeowner	266	32.6	163	61.3	96	36.3	6	2.4	155	58.3	66	24.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-128 Timing of AFS Use by Household Characteristic: New Mexico

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	816	100.0	135	16.5	106	13.0	142	17.4	403	49.4	30	3.7	241	29.5
Banking Status														
Unbanked	94	11.5	43	45.4	6	5.9	5	5.3	41	43.4	-	-	48	51.3
Underbanked	193	23.6	92	47.9	100	52.1	0	0.0	0	0.0	0	0.0	193	100.0
Fully Banked	494	60.6	0	0.0	0	0.0	132	26.7	362	73.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	35	4.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	515	63.1	92	17.8	68	13.1	81	15.8	258	50.1	16	3.1	160	31.0
Female householder, no husband present	121	14.8	27	22.7	28	23.3	21	17.2	42	34.6	3	2.1	56	46.0
Male householder, no wife present	57	7.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	337	41.3	49	14.7	28	8.3	51	15.1	195	57.9	13	4.0	77	23.0
Nonfamily household	298	36.5	43	14.4	38	12.8	58	19.4	145	48.6	14	4.8	81	27.2
Female householder	161	19.7	18	11.3	15	9.4	28	17.3	88	54.6	12	7.4	33	20.7
Male householder	137	16.9	25	18.1	23	16.8	30	21.9	57	41.6	2	1.6	48	34.8
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	31	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	269	33.0	58	21.4	37	13.6	49	18.2	120	44.6	6	2.2	94	35.0
White non-Black non-Hispanic	425	52.1	35	8.3	48	11.4	87	20.4	231	54.2	24	5.7	84	19.7
Other non-Black non-Hispanic	91	11.1	31	33.7	15	16.2	6	6.8	39	43.3	-	-	45	49.9
Age														
15 to 34 years	190	23.3	42	21.9	34	17.8	30	15.9	77	40.5	7	3.8	76	39.7
35 to 44 years	144	17.7	20	14.1	22	15.5	24	16.5	69	47.7	9	6.2	43	29.6
45 to 54 years	127	15.6	29	22.9	16	12.4	19	14.9	63	49.9	-	-	45	35.2
55 to 64 years	169	20.7	21	12.3	24	14.1	28	16.7	89	52.7	7	4.2	45	26.4
65 years or more	186	22.8	23	12.4	10	5.4	41	22.0	105	56.4	7	3.8	33	17.8
Education														
No high school degree	95	11.6	26	27.6	5	4.7	19	20.1	45	47.6	-	-	31	32.3
High school degree	202	24.8	40	19.8	21	10.6	37	18.5	99	49.0	4	2.1	61	30.3
Some college	270	33.1	52	19.1	58	21.4	39	14.5	114	42.2	7	2.7	109	40.6
College degree	249	30.5	17	6.9	22	8.9	46	18.6	145	58.1	19	7.5	39	15.8
Household Income														
Less than \$15,000	181	22.2	42	23.3	23	12.6	25	13.9	79	43.3	13	6.9	65	35.9
Between \$15,000 and \$30,000	180	22.1	43	23.6	27	15.1	29	16.2	79	43.8	2	1.3	70	38.7
Between \$30,000 and \$50,000	156	19.1	20	12.6	22	13.8	43	27.5	63	40.4	9	5.7	41	26.4
Between \$50,000 and \$75,000	124	15.2	23	18.3	7	6.0	27	21.4	64	51.4	4	2.9	30	24.3
At Least \$75,000	174	21.4	8	4.5	27	15.4	18	10.4	119	68.1	3	1.7	35	19.9
Homeownership														
Homeowner	550	67.4	68	12.5	55	9.9	97	17.6	306	55.7	24	4.3	123	22.4
Non-homeowner	266	32.6	66	25.0	51	19.3	45	17.0	96	36.3	6	2.4	118	44.3

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-129 Use of AFS by Banking Status: New York

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	7,677	100.0	740	100.0	1,487	100.0	5,159	100.0	291	100.0
Any AFS										
Has Ever Used	3,169	41.3	530	71.6	1,487	100.0	1,122	21.8	0	0.0
Has Never Used	4,213	54.9	177	23.9	0	0.0	4,037	78.2	0	0.0
Unknown	294	3.8	34	4.6	0	0.0	0	0.0	261	89.6
Non-Bank Money Order										
Has Ever Used	2,586	33.7	422	57.1	1,253	84.3	887	17.2	23	7.8
Has Never Used	4,838	63.0	284	38.3	226	15.2	4,272	82.8	56	19.2
Unknown	254	3.3	34	4.6	7	0.5	0	0.0	212	73.0
Non-Bank Check Cashing										
Has Ever Used	1,020	13.3	353	47.7	429	28.9	230	4.5	8	2.6
Has Never Used	6,461	84.2	357	48.2	1,044	70.2	4,929	95.5	131	44.9
Unknown	197	2.6	31	4.1	14	0.9	0	0.0	153	52.5
Non-Bank Remittances										
Has Ever Used	608	7.9	120	16.2	410	27.5	79	1.5	-	-
Has Never Used	6,799	88.6	573	77.5	1,061	71.4	5,080	98.5	84	28.9
Unknown	270	3.5	47	6.3	16	1.1	0	0.0	207	71.1
Payday Lending										
Has Ever Used	45	0.6	8	1.1	23	1.5	14	0.3	-	-
Has Never Used	7,367	96.0	683	92.3	1,443	97.0	5,145	99.7	96	33.0
Unknown	265	3.5	48	6.5	22	1.5	0	0.0	195	67.0
Pawn Shops										
Has Ever Used	304	4.0	96	13.0	129	8.7	79	1.5	-	-
Has Never Used	7,093	92.4	600	81.1	1,331	89.5	5,080	98.5	82	28.1
Unknown	279	3.6	44	5.9	27	1.8	0	0.0	209	71.9
Rent-to-Own										
Has Ever Used	207	2.7	62	8.4	86	5.8	60	1.2	-	-
Has Never Used	7,191	93.7	640	86.5	1,375	92.4	5,099	98.8	76	26.3
Unknown	279	3.6	38	5.1	27	1.8	0	0.0	214	73.7
Refund Anticipation Loans										
Has Ever Used	210	2.7	52	7.0	113	7.6	45	0.9	-	-
Has Never Used	7,180	93.5	644	87.1	1,353	91.0	5,114	99.1	69	23.9
Unknown	287	3.7	44	5.9	22	1.5	0	0.0	221	76.1

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-130 Timing of AFS Use by Banking Status: New York

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	7,677	100.0	740	100.0	1,487	100.0	5,159	100.0	291	100.0
Any AFS										
In Last 30 Days	884	11.5	311	42.0	573	38.5	0	0.0	0	0.0
In Last 2-12 Months	1,068	13.9	154	20.8	914	61.5	0	0.0	0	0.0
Not in the Last 12 Months	1,217	15.9	65	8.7	0	0.0	1,122	21.8	30	10.4
Never Used	4,213	54.9	177	23.9	0	0.0	4,037	78.2	0	0.0
Unknown	294	3.8	34	4.6	0	0.0	0	0.0	261	89.6
Non-Bank Money Order										
In Last 30 Days	605	7.9	207	28.0	398	26.7	0	0.0	-	-
In Last 2-12 Months	906	11.8	158	21.3	749	50.3	0	0.0	-	-
Not in the Last 12 Months	1,074	14.0	57	7.7	107	7.2	887	17.2	23	7.8
Never Used	4,838	63.0	284	38.3	226	15.2	4,272	82.8	56	19.2
Unknown	254	3.3	34	4.6	7	0.5	-	-	212	73.0
Non-Bank Check Cashing										
In Last 30 Days	274	3.6	158	21.4	116	7.8	0	0.0	-	-
In Last 2-12 Months	286	3.7	105	14.2	181	12.2	0	0.0	-	-
Not in the Last 12 Months	460	6.0	90	12.1	132	8.9	230	4.5	8	2.6
Never Used	6,461	84.2	357	48.2	1,044	70.2	4,929	95.5	131	44.9
Unknown	197	2.6	31	4.1	14	0.9	-	-	153	52.5
Non-Bank Remittances										
In Last 30 Days	167	2.2	38	5.1	129	8.7	0	0.0	-	-
In Last 2-12 Months	265	3.4	60	8.1	205	13.8	0	0.0	-	-
Not in the Last 12 Months	177	2.3	22	3.0	76	5.1	79	1.5	-	-
Never Used	6,799	88.6	573	77.5	1,061	71.4	5,080	98.5	84	28.9
Unknown	270	3.5	47	6.3	16	1.1	-	-	207	71.1
Payday Lending										
In Last 2-12 Months	11	0.1	-	-	11	0.7	0	0.0	-	-
Not in the Last 12 Months	34	0.4	8	1.1	12	0.8	14	0.3	-	-
Never Used	7,367	96.0	683	92.3	1,443	97.0	5,145	99.7	96	33.0
Unknown	265	3.5	48	6.5	22	1.5	-	-	195	67.0

Table C-130 Timing of AFS Use by Banking Status: New York

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	20	0.3	8	1.0	13	0.9	0	0.0	-	-
In Last 2-12 Months	61	0.8	20	2.7	41	2.8	0	0.0	-	-
Not in the Last 12 Months	223	2.9	69	9.3	75	5.1	79	1.5	-	-
Never Used	7,093	92.4	600	81.1	1,331	89.5	5,080	98.5	82	28.1
Unknown	279	3.6	44	5.9	27	1.8	-	-	209	71.9
Rent-to-Own^a										
Used in last 12 months	85	1.1	44	6.0	41	2.7	0	0.0	-	-
Used but not in last 12 months	123	1.6	18	2.5	45	3.0	60	1.2	-	-
Never Used	7,191	93.7	640	86.5	1,375	92.4	5,099	98.8	76	26.3
Unknown	279	3.6	38	5.1	27	1.8	-	-	214	73.7
Refund Anticipation Loans^a										
Used in last 12 months	45	0.6	20	2.8	24	1.6	0	0.0	-	-
Used but not in last 12 months	165	2.2	32	4.3	89	6.0	45	0.9	-	-
Never Used	7,180	93.5	644	87.1	1,353	91.0	5,114	99.1	69	23.9
Unknown	287	3.7	44	5.9	22	1.5	-	-	221	76.1

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-131 Use of AFS by Household Characteristic: New York

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	7,677	100.0	3,169	41.3	4,213	54.9	294	3.8	3,057	39.8	615	8.0
Banking Status												
Unbanked	740	9.6	530	71.6	177	23.9	34	4.6	514	69.4	174	23.4
Underbanked	1,487	19.4	1,487	100.0	0	0.0	0	0.0	1,469	98.8	273	18.4
Fully Banked	5,159	67.2	1,122	21.8	4,037	78.2	0	0.0	1,043	20.2	169	3.3
Banked but Underbanked Status Unknown	291	3.8	30	10.4	-	-	261	89.6	30	10.4	-	-
Household Type												
Family household	4,766	62.1	2,059	43.2	2,557	53.6	151	3.2	1,980	41.5	417	8.7
Female householder, no husband present	1,087	14.2	620	57.1	417	38.4	50	4.6	603	55.5	148	13.6
Male householder, no wife present	353	4.6	195	55.4	150	42.5	7	2.1	187	53.0	43	12.3
Married couple	3,326	43.3	1,243	37.4	1,989	59.8	94	2.8	1,189	35.8	225	6.8
Nonfamily household	2,907	37.9	1,111	38.2	1,653	56.9	143	4.9	1,077	37.0	199	6.8
Female householder	1,526	19.9	536	35.1	893	58.5	98	6.4	509	33.3	105	6.9
Male householder	1,380	18.0	575	41.7	760	55.1	45	3.3	568	41.1	94	6.8
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	1,360	17.7	881	64.7	430	31.6	49	3.6	861	63.3	235	17.2
Hispanic non-Black	920	12.0	482	52.4	412	44.8	25	2.8	468	50.9	49	5.3
White non-Black non-Hispanic	4,841	63.1	1,630	33.7	3,035	62.7	175	3.6	1,551	32.0	326	6.7
Other non-Black non-Hispanic	557	7.2	176	31.7	336	60.4	44	7.9	176	31.7	6	1.1
Age												
15 to 34 years	1,532	20.0	690	45.1	782	51.1	59	3.9	664	43.4	140	9.1
35 to 44 years	1,447	18.9	668	46.1	736	50.8	44	3.1	640	44.2	156	10.8
45 to 54 years	1,579	20.6	664	42.1	851	53.9	64	4.1	641	40.6	163	10.3
55 to 64 years	1,463	19.1	677	46.3	736	50.3	50	3.4	660	45.1	122	8.4
65 years or more	1,655	21.6	471	28.4	1,109	67.0	76	4.6	452	27.3	35	2.1
Education												
No high school degree	979	12.8	476	48.6	428	43.7	75	7.7	469	47.9	96	9.8
High school degree	2,296	29.9	961	41.8	1,243	54.1	93	4.0	910	39.7	226	9.8
Some college	1,716	22.4	831	48.4	857	49.9	29	1.7	801	46.7	192	11.2
College degree	2,686	35.0	902	33.6	1,686	62.8	98	3.6	876	32.6	103	3.8
Household Income												
Less than \$15,000	1,242	16.2	611	49.2	573	46.1	58	4.7	590	47.5	147	11.8
Between \$15,000 and \$30,000	1,281	16.7	549	42.9	676	52.8	55	4.3	530	41.4	141	11.0
Between \$30,000 and \$50,000	1,513	19.7	655	43.3	782	51.7	76	5.0	623	41.2	139	9.2
Between \$50,000 and \$75,000	1,226	16.0	472	38.5	724	59.0	30	2.4	457	37.2	80	6.5
At Least \$75,000	2,414	31.4	881	36.5	1,458	60.4	75	3.1	856	35.5	108	4.5
Homeownership												
Homeowner	4,106	53.5	1,463	35.6	2,503	61.0	141	3.4	1,398	34.0	205	5.0
Non-homeowner	3,570	46.5	1,706	47.8	1,710	47.9	154	4.3	1,659	46.5	410	11.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-132 Timing of AFS Use by Household Characteristic: New York

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	7,677	100.0	884	11.5	1,068	13.9	1,217	15.9	4,213	54.9	294	3.8	1,952	25.4
Banking Status														
Unbanked	740	9.6	311	42.0	154	20.8	65	8.7	177	23.9	34	4.6	465	62.8
Underbanked	1,487	19.4	573	38.5	914	61.5	0	0.0	0	0.0	0	0.0	1,487	100.0
Fully Banked	5,159	67.2	0	0.0	0	0.0	1,122	21.8	4,037	78.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	291	3.8	0	0.0	0	0.0	30	10.4	0	0.0	261	89.6	0	0.0
Household Type														
Family household	4,766	62.1	602	12.6	711	14.9	746	15.6	2,557	53.6	151	3.2	1,313	27.5
Female householder, no husband present	1,087	14.2	281	25.9	194	17.8	145	13.4	417	38.4	50	4.6	475	43.7
Male householder, no wife present	353	4.6	77	21.9	81	23.1	37	10.4	150	42.5	7	2.1	159	45.0
Married couple	3,326	43.3	243	7.3	436	13.1	564	16.9	1,989	59.8	94	2.8	679	20.4
Nonfamily household	2,907	37.9	282	9.7	357	12.3	471	16.2	1,653	56.9	143	4.9	639	22.0
Female householder	1,526	19.9	147	9.6	165	10.8	224	14.7	893	58.5	98	6.4	312	20.4
Male householder	1,380	18.0	135	9.8	192	13.9	247	17.9	760	55.1	45	3.3	328	23.7
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	1,360	17.7	383	28.1	304	22.3	194	14.3	430	31.6	49	3.6	687	50.5
Hispanic non-Black	920	12.0	222	24.2	167	18.1	93	10.1	412	44.8	25	2.8	389	42.3
White non-Black non-Hispanic	4,841	63.1	249	5.1	499	10.3	882	18.2	3,035	62.7	175	3.6	748	15.5
Other non-Black non-Hispanic	557	7.2	30	5.5	98	17.6	48	8.6	336	60.4	44	7.9	129	23.1
Age														
15 to 34 years	1,532	20.0	186	12.1	252	16.5	252	16.5	782	51.1	59	3.9	438	28.6
35 to 44 years	1,447	18.9	225	15.5	194	13.4	249	17.2	736	50.8	44	3.1	419	28.9
45 to 54 years	1,579	20.6	210	13.3	252	16.0	202	12.8	851	53.9	64	4.1	462	29.3
55 to 64 years	1,463	19.1	175	11.9	227	15.5	275	18.8	736	50.3	50	3.4	402	27.5
65 years or more	1,655	21.6	89	5.4	142	8.6	240	14.5	1,109	67.0	76	4.6	231	13.9
Education														
No high school degree	979	12.8	233	23.8	135	13.8	108	11.0	428	43.7	75	7.7	368	37.6
High school degree	2,296	29.9	286	12.5	360	15.7	315	13.7	1,243	54.1	93	4.0	646	28.1
Some college	1,716	22.4	205	11.9	273	15.9	353	20.6	857	49.9	29	1.7	478	27.8
College degree	2,686	35.0	160	6.0	300	11.2	442	16.4	1,686	62.8	98	3.6	460	17.1
Household Income														
Less than \$15,000	1,242	16.2	261	21.0	222	17.9	128	10.3	573	46.1	58	4.7	484	38.9
Between \$15,000 and \$30,000	1,281	16.7	170	13.3	196	15.3	183	14.3	676	52.8	55	4.3	367	28.6
Between \$30,000 and \$50,000	1,513	19.7	226	14.9	198	13.1	232	15.3	782	51.7	76	5.0	423	28.0
Between \$50,000 and \$75,000	1,226	16.0	115	9.4	127	10.3	231	18.8	724	59.0	30	2.4	241	19.7
At least \$75,000	2,414	31.4	112	4.6	326	13.5	444	18.4	1,458	60.4	75	3.1	437	18.1
Homeownership														
Homeowner	4,106	53.5	217	5.3	482	11.7	765	18.6	2,503	61.0	141	3.4	698	17.0
Non-homeowner	3,570	46.5	667	18.7	587	16.4	452	12.7	1,710	47.9	154	4.3	1,254	35.1

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-133 Use of AFS by Banking Status: North Carolina

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,878	100.0	359	100.0	840	100.0	2,579	100.0	NA	NA
Any AFS										
Has Ever Used	1,634	42.1	251	69.9	840	100.0	538	20.9	NA	NA
Has Never Used	2,134	55.0	93	26.0	0	0.0	2,041	79.1	NA	NA
Unknown	111	2.9	15	4.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	1,286	33.1	203	56.5	681	81.0	397	15.4	NA	NA
Has Never Used	2,510	64.7	145	40.2	159	19.0	2,181	84.6	NA	NA
Unknown	83	2.1	12	3.3	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	544	14.0	168	46.9	285	33.9	91	3.5	NA	NA
Has Never Used	3,259	84.0	180	50.1	555	66.1	2,488	96.5	NA	NA
Unknown	76	2.0	11	3.1	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	181	4.7	56	15.6	118	14.0	8	0.3	NA	NA
Has Never Used	3,621	93.4	296	82.3	723	86.0	2,571	99.7	NA	NA
Unknown	76	2.0	7	2.0	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	109	2.8	8	2.3	76	9.0	25	1.0	NA	NA
Has Never Used	3,686	95.0	340	94.5	760	90.5	2,554	99.0	NA	NA
Unknown	84	2.2	12	3.3	4	0.5	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	326	8.4	62	17.3	180	21.5	84	3.2	NA	NA
Has Never Used	3,451	89.0	271	75.3	660	78.5	2,495	96.8	NA	NA
Unknown	101	2.6	27	7.4	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	141	3.6	7	2.1	113	13.4	21	0.8	NA	NA
Has Never Used	3,634	93.7	328	91.3	727	86.6	2,558	99.2	NA	NA
Unknown	104	2.7	24	6.7	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	191	4.9	27	7.5	109	12.9	56	2.2	NA	NA
Has Never Used	3,593	92.6	313	87.1	731	87.1	2,523	97.8	NA	NA
Unknown	94	2.4	19	5.4	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-134 Timing of AFS Use by Banking Status: North Carolina

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,878	100.0	359	100.0	840	100.0	2,579	100.0	NA	NA
Any AFS										
In Last 30 Days	456	11.8	149	41.4	307	36.6	0	0.0	NA	NA
In Last 2-12 Months	597	15.4	64	17.8	533	63.4	0	0.0	NA	NA
Not in the Last 12 Months	581	15.0	39	10.7	0	0.0	538	20.9	NA	NA
Never Used	2,134	55.0	93	26.0	0	0.0	2,041	79.1	NA	NA
Unknown	111	2.9	15	4.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	324	8.4	101	28.2	222	26.5	0	0.0	NA	NA
In Last 2-12 Months	469	12.1	62	17.2	408	48.5	0	0.0	NA	NA
Not in the Last 12 Months	492	12.7	40	11.1	51	6.0	397	15.4	NA	NA
Never Used	2,510	64.7	145	40.2	159	19.0	2,181	84.6	NA	NA
Unknown	83	2.1	12	3.3	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	124	3.2	75	20.9	49	5.8	0	0.0	NA	NA
In Last 2-12 Months	259	6.7	74	20.5	186	22.1	0	0.0	NA	NA
Not in the Last 12 Months	161	4.1	20	5.4	50	6.0	91	3.5	NA	NA
Never Used	3,259	84.0	180	50.1	555	66.1	2,488	96.5	NA	NA
Unknown	76	2.0	11	3.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	53	1.4	13	3.6	40	4.7	0	0.0	NA	NA
In Last 2-12 Months	78	2.0	22	6.2	55	6.6	0	0.0	NA	NA
Not in the Last 12 Months	51	1.3	21	5.8	23	2.7	8	0.3	NA	NA
Never Used	3,621	93.4	296	82.3	723	86.0	2,571	99.7	NA	NA
Unknown	76	2.0	7	2.0	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	8	0.2	-	-	8	1.0	0	0.0	NA	NA
In Last 2-12 Months	11	0.3	-	-	11	1.4	0	0.0	NA	NA
Not in the Last 12 Months	89	2.3	8	2.3	56	6.7	25	1.0	NA	NA
Never Used	3,686	95.0	340	94.5	760	90.5	2,554	99.0	NA	NA
Unknown	84	2.2	12	3.3	4	0.5	-	-	NA	NA

Table C-134 Timing of AFS Use by Banking Status: North Carolina

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	39	1.0	15	4.0	25	2.9	0	0.0	NA	NA	
In Last 2-12 Months	100	2.6	22	6.1	78	9.3	0	0.0	NA	NA	
Not in the Last 12 Months	187	4.8	26	7.2	78	9.3	84	3.2	NA	NA	
Never Used	3,451	89.0	271	75.3	660	78.5	2,495	96.8	NA	NA	
Unknown	101	2.6	27	7.4	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	55	1.4	4	1.1	51	6.0	0	0.0	NA	NA	
Used but not in last 12 months	86	2.2	4	1.0	62	7.4	21	0.8	NA	NA	
Never Used	3,634	93.7	328	91.3	727	86.6	2,558	99.2	NA	NA	
Unknown	104	2.7	24	6.7	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	49	1.3	5	1.4	44	5.3	0	0.0	NA	NA	
Used but not in last 12 months	142	3.7	22	6.2	64	7.6	56	2.2	NA	NA	
Never Used	3,593	92.6	313	87.1	731	87.1	2,523	97.8	NA	NA	
Unknown	94	2.4	19	5.4	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-135 Use of AFS by Household Characteristic: North Carolina

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,878	100.0	1,634	42.1	2,134	55.0	111	2.9	1,495	38.5	570	14.7
Banking Status												
Unbanked	359	9.3	251	69.9	93	26.0	15	4.1	244	67.8	74	20.6
Underbanked	840	21.7	840	100.0	0	0.0	0	0.0	801	95.3	331	39.3
Fully Banked	2,579	66.5	538	20.9	2,041	79.1	0	0.0	447	17.3	166	6.4
Banked but Underbanked Status Unknown	100	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	2,600	67.0	1,115	42.9	1,405	54.1	79	3.0	1,008	38.8	414	15.9
Female householder, no husband present	529	13.6	308	58.3	214	40.4	7	1.3	304	57.4	127	24.1
Male householder, no wife present	152	3.9	101	66.3	47	30.9	4	2.8	94	61.5	38	25.0
Married couple	1,918	49.5	706	36.8	1,145	59.7	68	3.5	610	31.8	248	12.9
Nonfamily household	1,271	32.8	514	40.5	725	57.0	32	2.5	483	38.0	157	12.3
Female householder	687	17.7	258	37.5	413	60.1	17	2.4	238	34.6	80	11.7
Male householder	584	15.1	257	44.0	312	53.4	15	2.6	245	42.0	77	13.1
Other	8	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	886	22.8	496	56.0	351	39.6	39	4.4	449	50.7	215	24.3
Hispanic non-Black	181	4.7	128	70.4	54	29.6	-	-	123	67.8	34	18.6
White non-Black non-Hispanic	2,670	68.8	949	35.6	1,651	61.8	69	2.6	866	32.4	306	11.5
Other non-Black non-Hispanic	141	3.6	61	42.9	78	55.4	2	1.7	56	39.9	16	11.0
Age												
15 to 34 years	943	24.3	512	54.3	410	43.5	21	2.2	462	49.0	187	19.8
35 to 44 years	657	16.9	317	48.2	333	50.6	7	1.1	275	41.9	136	20.7
45 to 54 years	796	20.5	347	43.7	418	52.5	30	3.8	313	39.3	139	17.5
55 to 64 years	703	18.1	240	34.1	445	63.4	18	2.5	235	33.5	72	10.3
65 years or more	780	20.1	218	27.9	528	67.7	34	4.4	210	26.9	36	4.6
Education												
No high school degree	468	12.1	268	57.2	180	38.4	21	4.5	251	53.6	100	21.3
High school degree	1,092	28.2	526	48.2	517	47.4	49	4.5	477	43.7	204	18.6
Some college	1,115	28.7	507	45.4	592	53.1	16	1.4	457	41.0	191	17.2
College degree	1,203	31.0	333	27.7	845	70.2	25	2.1	310	25.7	76	6.3
Household Income												
Less than \$15,000	729	18.8	428	58.8	282	38.7	18	2.5	404	55.4	180	24.7
Between \$15,000 and \$30,000	801	20.7	401	50.1	362	45.2	37	4.7	365	45.6	153	19.1
Between \$30,000 and \$50,000	847	21.8	322	38.0	507	59.9	18	2.1	292	34.5	103	12.2
Between \$50,000 and \$75,000	615	15.9	245	39.8	354	57.5	17	2.7	225	36.6	71	11.5
At least \$75,000	887	22.9	238	26.8	629	70.9	20	2.3	209	23.6	63	7.1
Homeownership												
Homeowner	2,654	68.4	892	33.6	1,668	62.8	95	3.6	811	30.5	265	10.0
Non-homeowner	1,224	31.6	742	60.6	466	38.1	16	1.3	684	55.9	305	25.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-136 Timing of AFS Use by Household Characteristic: North Carolina

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,878	100.0	456	11.8	597	15.4	581	15.0	2,134	55.0	111	2.9	1,053	27.1
Banking Status														
Unbanked	359	9.3	149	41.4	64	17.8	39	10.7	93	26.0	15	4.1	213	59.2
Underbanked	840	21.7	307	36.6	533	63.4	0	0.0	0	0.0	0	0.0	840	100.0
Fully Banked	2,579	66.5	0	0.0	0	0.0	538	20.9	2,041	79.1	0	0.0	0	0.0
Banked but Underbanked Status Unknown	100	2.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	2,600	67.0	322	12.4	407	15.7	386	14.9	1,405	54.1	79	3.0	729	28.0
Female householder, no husband present	529	13.6	123	23.2	116	22.0	69	13.1	214	40.4	7	1.3	239	45.2
Male householder, no wife present	152	3.9	41	26.7	38	24.9	22	14.6	47	30.9	4	2.8	79	51.6
Married couple	1,918	49.5	158	8.2	253	13.2	295	15.4	1,145	59.7	68	3.5	411	21.4
Nonfamily household	1,271	32.8	135	10.6	185	14.6	195	15.3	725	57.0	32	2.5	320	25.2
Female householder	687	17.7	60	8.8	106	15.5	91	13.3	413	60.1	17	2.4	167	24.3
Male householder	584	15.1	74	12.7	79	13.5	104	17.7	312	53.4	15	2.6	153	26.2
Other	8	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	886	22.8	180	20.3	196	22.1	121	13.6	351	39.6	39	4.4	376	42.4
Hispanic non-Black	181	4.7	60	33.1	59	32.8	8	4.5	54	29.6	-	-	119	65.9
White non-Black non-Hispanic	2,670	68.8	186	7.0	330	12.4	432	16.2	1,651	61.8	69	2.6	517	19.4
Other non-Black non-Hispanic	141	3.6	30	21.0	11	7.9	20	14.0	78	55.4	2	1.7	41	28.9
Age														
15 to 34 years	943	24.3	201	21.4	184	19.5	126	13.4	410	43.5	21	2.2	385	40.9
35 to 44 years	657	16.9	72	11.0	120	18.2	125	19.0	333	50.6	7	1.1	192	29.2
45 to 54 years	796	20.5	85	10.6	128	16.1	134	16.9	418	52.5	30	3.8	213	26.8
55 to 64 years	703	18.1	63	9.0	95	13.5	82	11.7	445	63.4	18	2.5	158	22.5
65 years or more	780	20.1	35	4.5	70	8.9	113	14.5	528	67.7	34	4.4	105	13.4
Education														
No high school degree	468	12.1	107	22.8	105	22.4	56	12.0	180	38.4	21	4.5	212	45.2
High school degree	1,092	28.2	158	14.5	183	16.8	185	16.9	517	47.4	49	4.5	341	31.3
Some college	1,115	28.7	129	11.5	185	16.6	193	17.3	592	53.1	16	1.4	313	28.1
College degree	1,203	31.0	63	5.2	124	10.3	147	12.2	845	70.2	25	2.1	186	15.5
Household Income														
Less than \$15,000	729	18.8	154	21.2	153	21.1	120	16.5	282	38.7	18	2.5	308	42.2
Between \$15,000 and \$30,000	801	20.7	137	17.1	136	17.0	129	16.1	362	45.2	37	4.7	272	34.0
Between \$30,000 and \$50,000	847	21.8	87	10.3	116	13.7	119	14.1	507	59.9	18	2.1	203	23.9
Between \$50,000 and \$75,000	615	15.9	59	9.7	105	17.0	81	13.1	354	57.5	17	2.7	164	26.7
At least \$75,000	887	22.9	19	2.1	87	9.8	132	14.8	629	70.9	20	2.3	106	11.9
Homeownership														
Homeowner	2,654	68.4	169	6.4	306	11.5	417	15.7	1,668	62.8	95	3.6	475	17.9
Non-homeowner	1,224	31.6	287	23.5	291	23.7	164	13.4	466	38.1	16	1.3	578	47.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-137 Use of AFS by Banking Status: North Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	283	100.0	NA	NA	51	100.0	210	100.0	NA	NA
Any AFS										
Has Ever Used	103	36.4	NA	NA	51	100.0	41	19.5	NA	NA
Has Never Used	175	61.8	NA	NA	0	0.0	169	80.5	NA	NA
Unknown	5	1.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	70	24.6	NA	NA	36	70.2	26	12.5	NA	NA
Has Never Used	209	73.9	NA	NA	15	29.0	184	87.5	NA	NA
Unknown	4	1.5	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	44	15.6	NA	NA	23	45.9	14	6.4	NA	NA
Has Never Used	236	83.3	NA	NA	28	54.1	197	93.6	NA	NA
Unknown	3	1.1	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	5	1.7	NA	NA	3	6.3	1	0.7	NA	NA
Has Never Used	275	97.3	NA	NA	48	93.7	209	99.3	NA	NA
Unknown	3	1.0	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	13	4.5	NA	NA	8	15.0	4	2.1	NA	NA
Has Never Used	266	94.1	NA	NA	43	85.0	206	97.9	NA	NA
Unknown	4	1.4	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	19	6.8	NA	NA	9	17.4	6	3.0	NA	NA
Has Never Used	259	91.6	NA	NA	42	82.6	204	97.0	NA	NA
Unknown	4	1.6	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	8	2.8	NA	NA	4	7.8	4	1.9	NA	NA
Has Never Used	270	95.5	NA	NA	47	92.2	206	98.1	NA	NA
Unknown	5	1.7	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	7	2.6	NA	NA	4	8.4	2	0.9	NA	NA
Has Never Used	271	95.9	NA	NA	47	91.6	209	99.1	NA	NA
Unknown	4	1.5	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-138 Timing of AFS Use by Banking Status: North Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	283	100.0	NA	NA	51	100.0	210	100.0	NA	NA
Any AFS										
In Last 30 Days	26	9.1	NA	NA	20	39.2	0	0.0	NA	NA
In Last 2-12 Months	33	11.8	NA	NA	31	60.8	0	0.0	NA	NA
Not in the Last 12 Months	44	15.5	NA	NA	0	0.0	41	19.5	NA	NA
Never Used	175	61.8	NA	NA	0	0.0	169	80.5	NA	NA
Unknown	5	1.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	16	5.8	NA	NA	13	24.7	0	0.0	NA	NA
In Last 2-12 Months	21	7.3	NA	NA	18	35.2	0	0.0	NA	NA
Not in the Last 12 Months	33	11.5	NA	NA	5	10.3	26	12.5	NA	NA
Never Used	209	73.9	NA	NA	15	29.0	184	87.5	NA	NA
Unknown	4	1.5	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	7	2.4	NA	NA	5	9.7	0	0.0	NA	NA
In Last 2-12 Months	15	5.3	NA	NA	13	25.0	0	0.0	NA	NA
Not in the Last 12 Months	22	7.9	NA	NA	6	11.3	14	6.4	NA	NA
Never Used	236	83.3	NA	NA	28	54.1	197	93.6	NA	NA
Unknown	3	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	1	0.5	NA	NA	1	2.8	0	0.0	NA	NA
In Last 2-12 Months	1	0.3	NA	NA	1	1.7	0	0.0	NA	NA
Not in the Last 12 Months	2	0.9	NA	NA	1	1.9	1	0.7	NA	NA
Never Used	275	97.3	NA	NA	48	93.7	209	99.3	NA	NA
Unknown	3	1.0	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	2	0.9	NA	NA	2	4.8	0	0.0	NA	NA
In Last 2-12 Months	5	1.7	NA	NA	4	8.5	0	0.0	NA	NA
Not in the Last 12 Months	5	1.9	NA	NA	1	1.7	4	2.1	NA	NA
Never Used	266	94.1	NA	NA	43	85.0	206	97.9	NA	NA
Unknown	4	1.4	NA	NA	-	-	-	-	NA	NA

Table C-138 Timing of AFS Use by Banking Status: North Dakota

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	1	0.4	NA	NA	1	2.1	0	0.0	NA	NA	
In Last 2-12 Months	6	2.1	NA	NA	5	9.3	0	0.0	NA	NA	
Not in the Last 12 Months	12	4.3	NA	NA	3	6.0	6	3.0	NA	NA	
Never Used	259	91.6	NA	NA	42	82.6	204	97.0	NA	NA	
Unknown	4	1.6	NA	NA	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	3	1.1	NA	NA	3	5.9	0	0.0	NA	NA	
Used but not in last 12 months	5	1.8	NA	NA	1	1.9	4	1.9	NA	NA	
Never Used	270	95.5	NA	NA	47	92.2	206	98.1	NA	NA	
Unknown	5	1.7	NA	NA	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	2	0.6	NA	NA	2	3.4	0	0.0	NA	NA	
Used but not in last 12 months	6	2.0	NA	NA	3	5.0	2	0.9	NA	NA	
Never Used	271	95.9	NA	NA	47	91.6	209	99.1	NA	NA	
Unknown	4	1.5	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-139 Use of AFS by Household Characteristic: North Dakota

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	283	100.0	103	36.4	175	61.8	5	1.8	91	32.3	36	12.9
Banking Status												
Unbanked	15	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	51	18.0	51	100.0	0	0.0	0	0.0	48	93.2	19	36.9
Fully Banked	210	74.4	41	19.5	169	80.5	0	0.0	34	16.1	12	5.9
Banked but Underbanked Status Unknown	6	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	176	62.4	64	36.5	110	62.6	2	1.0	57	32.4	21	11.7
Female householder, no husband present	23	8.0	15	66.9	7	31.1	-	-	14	61.2	5	24.3
Male householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	44	31.3	96	67.8	1	0.9	39	27.8	11	7.8
Nonfamily household	105	37.2	38	36.3	63	60.3	4	3.4	34	32.3	15	14.7
Female householder	49	17.3	15	31.5	32	65.9	1	2.6	13	27.2	5	10.5
Male householder	56	19.9	23	40.5	31	55.5	2	4.0	21	36.7	10	18.3
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	0.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	250	88.5	83	33.3	162	64.8	5	1.9	76	30.2	25	10.1
Other non-Black non-Hispanic	26	9.2	16	61.4	10	37.2	-	-	12	47.2	9	35.0
Age												
15 to 34 years	75	26.4	27	36.6	47	62.5	1	0.9	23	30.5	14	18.2
35 to 44 years	47	16.8	19	40.0	28	59.0	-	-	18	36.9	9	18.9
45 to 54 years	52	18.5	23	43.4	28	54.2	1	2.4	18	35.0	11	20.3
55 to 64 years	49	17.2	16	33.2	32	65.9	-	-	15	30.9	3	5.9
65 years or more	60	21.1	18	29.7	40	66.4	2	4.0	18	29.7	-	-
Education												
No high school degree	28	9.8	9	34.0	17	60.4	2	5.6	9	33.1	4	15.5
High school degree	82	29.2	33	40.3	49	59.3	-	-	31	37.8	12	15.1
Some college	85	30.0	37	43.2	47	55.0	2	1.8	31	36.1	14	16.5
College degree	88	31.1	24	26.8	62	71.1	2	2.1	20	23.3	6	6.5
Household Income												
Less than \$15,000	45	15.9	18	40.7	25	54.9	2	4.4	17	36.8	9	19.1
Between \$15,000 and \$30,000	54	19.2	22	41.2	31	57.3	1	1.5	20	37.1	10	19.2
Between \$30,000 and \$50,000	60	21.2	22	36.4	37	61.0	2	2.6	18	30.7	9	14.3
Between \$50,000 and \$75,000	53	18.8	19	36.6	33	62.6	-	-	17	32.4	5	9.2
At least \$75,000	70	24.9	21	29.8	49	69.7	-	-	19	27.1	4	5.6
Homeownership												
Homeowner	197	69.5	66	33.6	127	64.5	4	1.9	59	29.9	19	9.6
Non-homeowner	86	30.5	37	42.8	48	55.5	1	1.7	33	37.9	18	20.3

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-140 Timing of AFS Use by Household Characteristic: North Dakota

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	283	100.0	26	9.1	33	11.8	44	15.5	175	61.8	5	1.8	59	20.9
Banking Status														
Unbanked	15	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	51	18.0	20	39.2	31	60.8	0	0.0	0	0.0	0	0.0	51	100.0
Fully Banked	210	74.4	0	0.0	0	0.0	41	19.5	169	80.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	6	2.3	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	176	62.4	14	8.1	22	12.6	28	15.8	110	62.6	2	1.0	37	20.7
Female householder, no husband present	23	8.0	7	30.6	3	13.3	5	23.0	7	31.1	-	-	10	43.9
Male householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	5	3.9	18	12.4	21	15.0	96	67.8	1	0.9	23	16.3
Nonfamily household	105	37.2	11	10.8	11	10.3	16	15.2	63	60.3	4	3.4	22	21.1
Female householder	49	17.3	5	10.6	6	11.3	5	9.5	32	65.9	1	2.6	11	22.0
Male householder	56	19.9	6	11.0	5	9.3	11	20.2	31	55.5	2	4.0	11	20.3
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	0.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	250	88.5	18	7.1	27	11.0	38	15.2	162	64.8	5	1.9	45	18.1
Other non-Black non-Hispanic	26	9.2	6	22.3	6	23.1	4	15.9	10	37.2	-	-	12	45.4
Age														
15 to 34 years	75	26.4	9	11.9	9	11.4	10	13.3	47	62.5	1	0.9	17	23.3
35 to 44 years	47	16.8	6	13.3	7	13.9	6	12.8	28	59.0	-	-	13	27.2
45 to 54 years	52	18.5	4	7.8	8	15.0	11	20.7	28	54.2	1	2.4	12	22.8
55 to 64 years	49	17.2	3	6.1	6	11.7	7	15.4	32	65.9	-	-	9	17.9
65 years or more	60	21.1	3	5.7	5	8.0	10	16.0	40	66.4	2	4.0	8	13.7
Education														
No high school degree	28	9.8	6	20.5	2	6.5	2	7.0	17	60.4	2	5.6	8	27.0
High school degree	82	29.2	10	12.1	11	13.9	12	14.3	49	59.3	-	-	21	26.0
Some college	85	30.0	8	9.6	11	13.5	17	20.1	47	55.0	2	1.8	20	23.1
College degree	88	31.1	2	2.1	9	9.9	13	14.8	62	71.1	2	2.1	11	12.0
Household Income														
Less than \$15,000	45	15.9	9	19.8	4	9.9	5	11.0	25	54.9	2	4.4	13	29.7
Between \$15,000 and \$30,000	54	19.2	9	16.3	5	9.5	8	15.4	31	57.3	1	1.5	14	25.8
Between \$30,000 and \$50,000	60	21.2	4	7.5	8	12.8	10	16.0	37	61.0	2	2.6	12	20.3
Between \$50,000 and \$75,000	53	18.8	2	4.3	8	14.9	9	17.3	33	62.6	-	-	10	19.2
At Least \$75,000	70	24.9	1	1.4	8	11.8	12	16.6	49	69.7	-	-	9	13.2
Homeownership														
Homeowner	197	69.5	12	6.1	24	12.3	30	15.2	127	64.5	4	1.9	36	18.4
Non-homeowner	86	30.5	14	15.9	9	10.8	14	16.1	48	55.5	1	1.7	23	26.6

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-141 Use of AFS by Banking Status: Ohio

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	4,719	100.0	414	100.0	912	100.0	3,172	100.0	220	100.0
Any AFS										
Has Ever Used	2,062	43.7	269	64.9	912	100.0	857	27.0	0	0.0
Has Never Used	2,412	51.1	98	23.6	0	0.0	2,315	73.0	0	0.0
Unknown	244	5.2	48	11.6	0	0.0	0	0.0	196	89.0
Non-Bank Money Order										
Has Ever Used	1,635	34.7	217	52.3	744	81.6	658	20.7	17	7.7
Has Never Used	2,880	61.0	142	34.3	165	18.0	2,514	79.3	59	26.7
Unknown	203	4.3	55	13.4	3	0.4	0	0.0	144	65.6
Non-Bank Check Cashing										
Has Ever Used	593	12.6	172	41.6	274	30.1	132	4.2	14	6.3
Has Never Used	3,969	84.1	205	49.5	633	69.4	3,040	95.8	91	41.4
Unknown	156	3.3	37	8.9	4	0.5	0	0.0	115	52.3
Non-Bank Remittances										
Has Ever Used	126	2.7	20	4.8	80	8.8	23	0.7	3	1.5
Has Never Used	4,432	93.9	347	83.8	832	91.2	3,149	99.3	104	47.0
Unknown	160	3.4	47	11.3	-	-	0	0.0	113	51.5
Payday Lending										
Has Ever Used	324	6.9	39	9.3	203	22.2	83	2.6	-	-
Has Never Used	4,219	89.4	331	80.0	705	77.3	3,090	97.4	93	42.2
Unknown	176	3.7	44	10.7	4	0.5	0	0.0	127	57.8
Pawn Shops										
Has Ever Used	284	6.0	66	15.9	155	16.9	60	1.9	4	1.7
Has Never Used	4,247	90.0	293	70.8	751	82.3	3,112	98.1	90	41.0
Unknown	188	4.0	55	13.3	7	0.7	0	0.0	126	57.3
Rent-to-Own										
Has Ever Used	340	7.2	81	19.5	197	21.6	62	2.0	-	-
Has Never Used	4,177	88.5	282	68.2	711	78.0	3,110	98.0	74	33.5
Unknown	201	4.3	51	12.3	4	0.4	0	0.0	146	66.5
Refund Anticipation Loans										
Has Ever Used	256	5.4	38	9.1	163	17.9	55	1.7	-	-
Has Never Used	4,263	90.3	329	79.4	739	81.0	3,117	98.3	78	35.6
Unknown	200	4.2	47	11.4	10	1.1	0	0.0	142	64.4

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-142 Timing of AFS Use by Banking Status: Ohio

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	4,719	100.0	414	100.0	912	100.0	3,172	100.0	220	100.0
Any AFS										
In Last 30 Days	521	11.0	151	36.5	370	40.6	0	0.0	0	0.0
In Last 2-12 Months	610	12.9	68	16.5	542	59.4	0	0.0	0	0.0
Not in the Last 12 Months	931	19.7	49	11.9	0	0.0	857	27.0	24	11.0
Never Used	2,412	51.1	98	23.6	0	0.0	2,315	73.0	0	0.0
Unknown	244	5.2	48	11.6	0	0.0	0	0.0	196	89.0
Non-Bank Money Order										
In Last 30 Days	365	7.7	93	22.6	272	29.8	0	0.0	-	-
In Last 2-12 Months	452	9.6	56	13.5	396	43.4	0	0.0	-	-
Not in the Last 12 Months	819	17.3	67	16.2	77	8.4	658	20.7	17	7.7
Never Used	2,880	61.0	142	34.3	165	18.0	2,514	79.3	59	26.7
Unknown	203	4.3	55	13.4	3	0.4	-	-	144	65.6
Non-Bank Check Cashing										
In Last 30 Days	146	3.1	82	19.8	64	7.0	0	0.0	-	-
In Last 2-12 Months	174	3.7	51	12.4	123	13.4	0	0.0	-	-
Not in the Last 12 Months	273	5.8	39	9.4	88	9.6	132	4.2	14	6.3
Never Used	3,969	84.1	205	49.5	633	69.4	3,040	95.8	91	41.4
Unknown	156	3.3	37	8.9	4	0.5	-	-	115	52.3
Non-Bank Remittances										
In Last 30 Days	29	0.6	7	1.8	22	2.4	0	0.0	-	-
In Last 2-12 Months	24	0.5	-	-	24	2.7	0	0.0	-	-
Not in the Last 12 Months	73	1.5	13	3.1	34	3.8	23	0.7	3	1.5
Never Used	4,432	93.9	347	83.8	832	91.2	3,149	99.3	104	47.0
Unknown	160	3.4	47	11.3	-	-	-	-	113	51.5
Payday Lending										
In Last 30 Days	37	0.8	-	-	37	4.1	0	0.0	-	-
In Last 2-12 Months	74	1.6	7	1.7	67	7.3	0	0.0	-	-
Not in the Last 12 Months	213	4.5	32	7.6	99	10.8	83	2.6	-	-
Never Used	4,219	89.4	331	80.0	705	77.3	3,090	97.4	93	42.2
Unknown	176	3.7	44	10.7	4	0.5	-	-	127	57.8

Table C-142 Timing of AFS Use by Banking Status: Ohio

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	37	0.8	15	3.7	21	2.3	0	0.0	-	-	-	-
In Last 2-12 Months	64	1.4	21	5.1	43	4.7	0	0.0	-	-	-	-
Not in the Last 12 Months	183	3.9	29	7.1	90	9.9	60	1.9	4	1.7	-	-
Never Used	4,247	90.0	293	70.8	751	82.3	3,112	98.1	90	41.0	-	-
Unknown	188	4.0	55	13.3	7	0.7	-	-	126	57.3	-	-
Rent-to-Own^a												
Used in last 12 months	122	2.6	39	9.4	84	9.2	0	0.0	-	-	-	-
Used but not in last 12 months	218	4.6	42	10.1	113	12.4	62	2.0	-	-	-	-
Never Used	4,177	88.5	282	68.2	711	78.0	3,110	98.0	74	33.5	-	-
Unknown	201	4.3	51	12.3	4	0.4	-	-	146	66.5	-	-
Refund Anticipation Loans^a												
Used in last 12 months	63	1.3	8	1.8	55	6.0	0	0.0	-	-	-	-
Used but not in last 12 months	193	4.1	30	7.3	108	11.8	55	1.7	-	-	-	-
Never Used	4,263	90.3	329	79.4	739	81.0	3,117	98.3	78	35.6	-	-
Unknown	200	4.2	47	11.4	10	1.1	-	-	142	64.4	-	-

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-143 Use of AFS by Household Characteristic: Ohio

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	4,719	100.0	2,062	43.7	2,412	51.1	244	5.2	1,829	38.8	823	17.4
Banking Status												
Unbanked	414	8.8	269	64.9	98	23.6	48	11.6	256	61.8	141	34.0
Underbanked	912	19.3	912	100.0	0	0.0	0	0.0	819	89.8	449	49.3
Fully Banked	3,172	67.2	857	27.0	2,315	73.0	0	0.0	730	23.0	229	7.2
Banked but Underbanked Status Unknown	220	4.7	24	11.0	-	-	196	89.0	24	11.0	4	1.7
Household Type												
Family household	2,985	63.3	1,365	45.7	1,479	49.6	140	4.7	1,205	40.4	571	19.1
Female householder, no husband present	567	12.0	372	65.7	167	29.5	27	4.8	311	54.9	211	37.3
Male householder, no wife present	178	3.8	100	55.8	75	42.3	3	1.9	87	48.7	48	26.8
Married couple	2,240	47.5	893	39.9	1,237	55.2	109	4.9	807	36.0	312	13.9
Nonfamily household	1,734	36.7	697	40.2	933	53.8	104	6.0	625	36.0	252	14.6
Female householder	911	19.3	371	40.7	495	54.4	45	4.9	350	38.4	138	15.2
Male householder	822	17.4	326	39.6	437	53.2	59	7.2	275	33.4	114	13.8
Race/Ethnicity												
Black	602	12.8	390	64.7	164	27.2	49	8.1	362	60.1	179	29.8
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,936	83.4	1,596	40.5	2,155	54.7	185	4.7	1,391	35.3	624	15.8
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	958	20.3	482	50.3	431	44.9	45	4.7	428	44.7	227	23.6
35 to 44 years	889	18.8	449	50.6	401	45.1	39	4.3	369	41.6	237	26.6
45 to 54 years	1,021	21.6	435	42.6	525	51.4	61	5.9	402	39.3	147	14.4
55 to 64 years	884	18.7	372	42.1	465	52.7	46	5.2	333	37.7	135	15.3
65 years or more	967	20.5	323	33.4	590	61.0	54	5.6	298	30.8	78	8.1
Education												
No high school degree	492	10.4	243	49.3	228	46.3	21	4.3	218	44.3	100	20.3
High school degree	1,664	35.3	755	45.4	804	48.3	105	6.3	651	39.1	343	20.6
Some college	1,352	28.6	697	51.6	581	43.0	73	5.4	615	45.5	300	22.2
College degree	1,211	25.7	368	30.4	799	66.0	44	3.7	346	28.5	80	6.6
Household Income												
Less than \$15,000	872	18.5	500	57.4	326	37.4	45	5.2	461	52.8	259	29.7
Between \$15,000 and \$30,000	886	18.8	442	49.9	397	44.8	47	5.3	371	41.9	213	24.0
Between \$30,000 and \$50,000	1,009	21.4	455	45.1	503	49.8	51	5.1	388	38.5	193	19.1
Between \$50,000 and \$75,000	950	20.1	337	35.4	554	58.2	60	6.3	299	31.4	88	9.3
At least \$75,000	1,002	21.2	328	32.8	634	63.2	40	4.0	310	31.0	71	7.1
Homeownership												
Homeowner	3,230	68.5	1,190	36.8	1,875	58.1	165	5.1	1,076	33.3	377	11.7
Non-homeowner	1,488	31.5	872	58.6	537	36.1	79	5.3	753	50.6	446	30.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-144 Timing of AFS Use by Household Characteristic: Ohio

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	4,719	100.0	521	11.0	610	12.9	931	19.7	2,412	51.1	244	5.2	1,131	24.0
Banking Status														
Unbanked	414	8.8	151	36.5	68	16.5	49	11.9	98	23.6	48	11.6	219	52.9
Underbanked	912	19.3	370	40.6	542	59.4	0	0.0	0	0.0	0	0.0	912	100.0
Fully Banked	3,172	67.2	0	0.0	0	0.0	857	27.0	2,315	73.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	220	4.7	0	0.0	0	0.0	24	11.0	0	0.0	196	89.0	0	0.0
Household Type														
Family household	2,985	63.3	331	11.1	408	13.7	627	21.0	1,479	49.6	140	4.7	739	24.7
Female householder, no husband present	567	12.0	120	21.1	115	20.3	138	24.3	167	29.5	27	4.8	235	41.4
Male householder, no wife present	178	3.8	41	22.7	42	23.5	17	9.6	75	42.3	3	1.9	82	46.2
Married couple	2,240	47.5	171	7.6	251	11.2	472	21.1	1,237	55.2	109	4.9	421	18.8
Nonfamily household	1,734	36.7	191	11.0	202	11.6	305	17.6	933	53.8	104	6.0	393	22.6
Female householder	911	19.3	109	12.0	103	11.3	159	17.4	495	54.4	45	4.9	212	23.3
Male householder	822	17.4	82	9.9	99	12.0	146	17.7	437	53.2	59	7.2	180	21.9
Race/Ethnicity														
Black	602	12.8	143	23.8	128	21.2	119	19.7	164	27.2	49	8.1	271	45.0
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,936	83.4	359	9.1	456	11.6	781	19.9	2,155	54.7	185	4.7	815	20.7
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	958	20.3	162	16.9	153	16.0	167	17.5	431	44.9	45	4.7	315	32.9
35 to 44 years	889	18.8	88	9.9	163	18.3	198	22.3	401	45.1	39	4.3	251	28.3
45 to 54 years	1,021	21.6	96	9.4	130	12.7	209	20.5	525	51.4	61	5.9	226	22.1
55 to 64 years	884	18.7	95	10.8	97	11.0	180	20.3	465	52.7	46	5.2	192	21.8
65 years or more	967	20.5	80	8.3	67	6.9	177	18.3	590	61.0	54	5.6	146	15.1
Education														
No high school degree	492	10.4	106	21.6	56	11.4	80	16.3	228	46.3	21	4.3	162	33.0
High school degree	1,664	35.3	190	11.4	219	13.2	345	20.8	804	48.3	105	6.3	410	24.6
Some college	1,352	28.6	188	13.9	231	17.1	278	20.6	581	43.0	73	5.4	419	31.0
College degree	1,211	25.7	37	3.1	103	8.5	227	18.8	799	66.0	44	3.7	140	11.6
Household Income														
Less than \$15,000	872	18.5	201	23.1	161	18.5	138	15.8	326	37.4	45	5.2	363	41.6
Between \$15,000 and \$30,000	886	18.8	149	16.9	110	12.4	183	20.6	397	44.8	47	5.3	259	29.3
Between \$30,000 and \$50,000	1,009	21.4	119	11.8	125	12.3	211	20.9	503	49.8	51	5.1	244	24.2
Between \$50,000 and \$75,000	950	20.1	25	2.7	107	11.2	205	21.5	554	58.2	60	6.3	132	13.9
At least \$75,000	1,002	21.2	26	2.6	107	10.7	195	19.5	634	63.2	40	4.0	133	13.3
Homeownership														
Homeowner	3,230	68.5	188	5.8	328	10.1	675	20.9	1,875	58.1	165	5.1	515	16.0
Non-homeowner	1,488	31.5	334	22.4	282	19.0	256	17.2	537	36.1	79	5.3	616	41.4

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-145 Use of AFS by Banking Status: Oklahoma

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,503	100.0	164	100.0	349	100.0	935	100.0	NA	NA
Any AFS										
Has Ever Used	756	50.3	139	84.5	349	100.0	253	27.0	NA	NA
Has Never Used	706	47.0	24	14.4	0	0.0	683	73.0	NA	NA
Unknown	40	2.7	2	1.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	579	38.5	124	75.6	278	79.8	168	17.9	NA	NA
Has Never Used	884	58.8	38	23.3	71	20.2	767	82.1	NA	NA
Unknown	40	2.7	2	1.1	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	208	13.9	63	38.7	81	23.1	54	5.8	NA	NA
Has Never Used	1,264	84.1	99	60.2	268	76.9	881	94.2	NA	NA
Unknown	30	2.0	2	1.1	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	80	5.3	18	10.9	43	12.3	19	2.1	NA	NA
Has Never Used	1,392	92.6	144	88.0	306	87.7	916	97.9	NA	NA
Unknown	30	2.0	2	1.1	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	99	6.6	29	17.9	58	16.6	11	1.2	NA	NA
Has Never Used	1,361	90.5	130	79.3	291	83.4	924	98.8	NA	NA
Unknown	44	2.9	5	2.9	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	204	13.6	47	28.7	93	26.7	60	6.5	NA	NA
Has Never Used	1,258	83.7	115	70.2	256	73.3	875	93.5	NA	NA
Unknown	41	2.7	2	1.1	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	82	5.4	14	8.3	35	9.9	28	3.0	NA	NA
Has Never Used	1,380	91.8	149	90.6	314	90.1	907	97.0	NA	NA
Unknown	41	2.7	2	1.1	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	87	5.8	22	13.6	44	12.7	21	2.2	NA	NA
Has Never Used	1,366	90.9	140	85.3	302	86.6	914	97.8	NA	NA
Unknown	49	3.3	2	1.1	3	0.7	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-146 Timing of AFS Use by Banking Status: Oklahoma

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,503	100.0	164	100.0	349	100.0	935	100.0	NA	NA
Any AFS										
In Last 30 Days	214	14.3	81	49.6	133	38.1	0	0.0	NA	NA
In Last 2-12 Months	261	17.4	45	27.4	216	61.9	0	0.0	NA	NA
Not in the Last 12 Months	281	18.7	12	7.5	0	0.0	253	27.0	NA	NA
Never Used	706	47.0	24	14.4	0	0.0	683	73.0	NA	NA
Unknown	40	2.7	2	1.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	145	9.7	57	35.0	88	25.2	0	0.0	NA	NA
In Last 2-12 Months	218	14.5	52	31.5	166	47.7	0	0.0	NA	NA
Not in the Last 12 Months	215	14.3	15	9.1	24	6.9	168	17.9	NA	NA
Never Used	884	58.8	38	23.3	71	20.2	767	82.1	NA	NA
Unknown	40	2.7	2	1.1	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	68	4.5	33	20.2	35	10.1	0	0.0	NA	NA
In Last 2-12 Months	50	3.3	21	12.7	29	8.4	0	0.0	NA	NA
Not in the Last 12 Months	90	6.0	10	5.8	16	4.5	54	5.8	NA	NA
Never Used	1,264	84.1	99	60.2	268	76.9	881	94.2	NA	NA
Unknown	30	2.0	2	1.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	22	1.5	15	9.4	6	1.8	0	0.0	NA	NA
In Last 2-12 Months	19	1.3	2	1.5	17	4.7	0	0.0	NA	NA
Not in the Last 12 Months	39	2.6	-	-	20	5.7	19	2.1	NA	NA
Never Used	1,392	92.6	144	88.0	306	87.7	916	97.9	NA	NA
Unknown	30	2.0	2	1.1	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	15	1.0	3	1.9	12	3.4	0	0.0	NA	NA
In Last 2-12 Months	27	1.8	7	4.0	21	6.0	0	0.0	NA	NA
Not in the Last 12 Months	56	3.7	20	12.0	25	7.2	11	1.2	NA	NA
Never Used	1,361	90.5	130	79.3	291	83.4	924	98.8	NA	NA
Unknown	44	2.9	5	2.9	-	-	-	-	NA	NA

Table C-146 Timing of AFS Use by Banking Status: Oklahoma

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	11	0.8	4	2.2	8	2.2	0	0.0	NA	NA	
In Last 2-12 Months	73	4.8	34	21.0	38	10.9	0	0.0	NA	NA	
Not in the Last 12 Months	120	8.0	9	5.5	47	13.6	60	6.5	NA	NA	
Never Used	1,258	83.7	115	70.2	256	73.3	875	93.5	NA	NA	
Unknown	41	2.7	2	1.1	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	17	1.1	6	3.8	10	2.9	0	0.0	NA	NA	
Used but not in last 12 months	65	4.3	7	4.5	24	6.9	28	3.0	NA	NA	
Never Used	1,380	91.8	149	90.6	314	90.1	907	97.0	NA	NA	
Unknown	41	2.7	2	1.1	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	34	2.3	8	5.1	26	7.4	0	0.0	NA	NA	
Used but not in last 12 months	49	3.3	10	6.1	18	5.3	21	2.2	NA	NA	
Never Used	1,366	90.9	140	85.3	302	86.6	914	97.8	NA	NA	
Unknown	53	3.5	6	3.4	3	0.7	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-147 Use of AFS by Household Characteristic: Oklahoma

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,503	100.0	756	50.3	706	47.0	40	2.7	670	44.6	312	20.8
Banking Status												
Unbanked	164	10.9	139	84.5	24	14.4	2	1.1	130	79.3	62	37.6
Underbanked	349	23.2	349	100.0	0	0.0	0	0.0	319	91.5	152	43.6
Fully Banked	935	62.2	253	27.0	683	73.0	0	0.0	205	21.9	93	9.9
Banked but Underbanked Status Unknown	54	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,030	68.5	503	48.9	497	48.2	30	2.9	438	42.6	220	21.4
Female householder, no husband present	223	14.9	153	68.7	63	28.3	7	3.1	131	58.5	72	32.2
Male householder, no wife present	60	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	746	49.6	324	43.4	399	53.5	23	3.1	284	38.1	131	17.6
Nonfamily household	473	31.5	253	53.5	210	44.3	10	2.2	232	49.0	92	19.5
Female householder	240	16.0	121	50.4	114	47.4	5	2.1	113	47.0	49	20.6
Male householder	233	15.5	132	56.6	96	41.1	5	2.3	119	51.2	43	18.4
Race/Ethnicity												
Black	147	9.8	104	70.6	39	26.8	4	2.6	94	64.3	53	36.3
Hispanic non-Black	88	5.8	72	81.8	14	16.2	2	2.0	70	79.9	15	17.1
White non-Black non-Hispanic	1,038	69.1	472	45.5	537	51.7	29	2.8	422	40.7	186	17.9
Other non-Black non-Hispanic	230	15.3	108	47.1	115	50.3	6	2.6	83	36.2	58	25.3
Age												
15 to 34 years	345	22.9	202	58.7	130	37.8	12	3.5	187	54.4	108	31.3
35 to 44 years	269	17.9	139	51.8	128	47.6	2	0.7	116	43.3	69	25.5
45 to 54 years	293	19.5	154	52.7	125	42.7	14	4.7	128	43.7	73	24.9
55 to 64 years	255	17.0	126	49.2	122	47.8	8	3.1	113	44.4	35	13.6
65 years or more	341	22.7	135	39.5	202	59.1	5	1.4	125	36.6	28	8.2
Education												
No high school degree	187	12.4	117	62.5	65	34.9	5	2.6	106	56.7	39	20.9
High school degree	446	29.7	240	53.7	192	43.1	14	3.2	208	46.6	113	25.4
Some college	445	29.6	209	47.1	226	50.8	10	2.1	190	42.6	98	22.1
College degree	425	28.3	190	44.8	223	52.4	12	2.8	166	39.2	62	14.5
Household Income												
Less than \$15,000	232	15.4	143	61.5	77	33.3	12	5.2	120	51.9	70	30.2
Between \$15,000 and \$30,000	348	23.2	199	57.2	135	38.7	14	4.1	179	51.4	87	25.0
Between \$30,000 and \$50,000	347	23.1	179	51.5	164	47.1	5	1.4	157	45.3	79	22.7
Between \$50,000 and \$75,000	243	16.2	110	45.4	130	53.4	3	1.2	101	41.5	27	11.2
At Least \$75,000	333	22.1	125	37.6	201	60.5	6	1.9	113	33.9	49	14.8
Homeownership												
Homeowner	1,053	70.1	455	43.2	574	54.5	24	2.3	403	38.3	146	13.9
Non-homeowner	450	29.9	301	67.0	132	29.4	16	3.6	267	59.3	166	36.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-148 Timing of AFS Use by Household Characteristic: Oklahoma

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,503	100.0	214	14.3	261	17.4	281	18.7	706	47.0	40	2.7	475	31.6
Banking Status														
Unbanked	164	10.9	81	49.6	45	27.4	12	7.5	24	14.4	2	1.1	126	77.0
Underbanked	349	23.2	133	38.1	216	61.9	0	0.0	0	0.0	0	0.0	349	100.0
Fully Banked	935	62.2	0	0.0	0	0.0	253	27.0	683	73.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	54	3.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,030	68.5	146	14.2	182	17.6	175	17.0	497	48.2	30	2.9	328	31.9
Female householder, no husband present	223	14.9	38	17.1	65	29.2	50	22.4	63	28.3	7	3.1	103	46.3
Male householder, no wife present	60	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	746	49.6	96	12.8	107	14.4	121	16.2	399	53.5	23	3.1	203	27.2
Nonfamily household	473	31.5	68	14.4	79	16.7	106	22.4	210	44.3	10	2.2	147	31.1
Female householder	240	16.0	25	10.5	40	16.6	56	23.4	114	47.4	5	2.1	65	27.1
Male householder	233	15.5	43	18.4	39	16.9	50	21.3	96	41.1	5	2.3	82	35.3
Race/Ethnicity														
Black	147	9.8	34	23.2	49	33.4	21	14.0	39	26.8	4	2.6	83	56.6
Hispanic non-Black	88	5.8	42	48.0	14	15.9	16	18.0	14	16.2	2	2.0	56	63.8
White non-Black non-Hispanic	1,038	69.1	114	11.0	155	15.0	203	19.5	537	51.7	29	2.8	269	26.0
Other non-Black non-Hispanic	230	15.3	24	10.4	43	18.6	41	18.1	115	50.3	6	2.6	67	29.0
Age														
15 to 34 years	345	22.9	78	22.8	74	21.5	50	14.5	130	37.8	12	3.5	152	44.2
35 to 44 years	269	17.9	44	16.4	49	18.1	46	17.3	128	47.6	2	0.7	93	34.5
45 to 54 years	293	19.5	51	17.6	49	16.9	53	18.2	125	42.7	14	4.7	101	34.4
55 to 64 years	255	17.0	19	7.2	54	21.3	53	20.6	122	47.8	8	3.1	73	28.6
65 years or more	341	22.7	22	6.4	34	10.1	79	23.0	202	59.1	5	1.4	56	16.5
Education														
No high school degree	187	12.4	57	30.6	33	17.8	26	14.2	65	34.9	5	2.6	90	48.3
High school degree	446	29.7	73	16.4	95	21.2	72	16.2	192	43.1	14	3.2	168	37.5
Some college	445	29.6	57	12.8	75	16.8	78	17.5	226	50.8	10	2.1	132	29.6
College degree	425	28.3	27	6.4	59	13.8	104	24.6	223	52.4	12	2.8	86	20.2
Household Income														
Less than \$15,000	232	15.4	35	15.0	66	28.6	41	17.9	77	33.3	12	5.2	101	43.6
Between \$15,000 and \$30,000	348	23.2	86	24.8	42	12.0	71	20.4	135	38.7	14	4.1	128	36.8
Between \$30,000 and \$50,000	347	23.1	42	12.2	79	22.9	57	16.5	164	47.1	5	1.4	122	35.1
Between \$50,000 and \$75,000	243	16.2	20	8.3	28	11.5	62	25.5	130	53.4	3	1.2	48	19.9
At least \$75,000	333	22.1	31	9.2	45	13.6	49	14.8	201	60.5	6	1.9	76	22.8
Homeownership														
Homeowner	1,053	70.1	91	8.6	160	15.2	205	19.4	574	54.5	24	2.3	250	23.8
Non-homeowner	450	29.9	124	27.5	101	22.5	76	17.0	132	29.4	16	3.6	225	50.0

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-149 Use of AFS by Banking Status: Oregon

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,522	100.0	NA	NA	219	100.0	1,195	100.0	NA	NA
Any AFS										
Has Ever Used	614	40.4	NA	NA	219	100.0	328	27.4	NA	NA
Has Never Used	871	57.2	NA	NA	0	0.0	867	72.6	NA	NA
Unknown	37	2.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	463	30.4	NA	NA	172	78.5	235	19.6	NA	NA
Has Never Used	1,030	67.6	NA	NA	47	21.5	961	80.4	NA	NA
Unknown	29	1.9	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	153	10.0	NA	NA	65	29.9	43	3.6	NA	NA
Has Never Used	1,351	88.8	NA	NA	151	69.1	1,152	96.4	NA	NA
Unknown	18	1.2	NA	NA	2	1.0	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	82	5.4	NA	NA	48	22.0	26	2.2	NA	NA
Has Never Used	1,420	93.3	NA	NA	170	78.0	1,169	97.8	NA	NA
Unknown	20	1.3	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	75	4.9	NA	NA	37	16.7	29	2.5	NA	NA
Has Never Used	1,424	93.5	NA	NA	182	83.3	1,166	97.5	NA	NA
Unknown	24	1.6	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	149	9.8	NA	NA	60	27.5	57	4.7	NA	NA
Has Never Used	1,345	88.3	NA	NA	156	71.4	1,139	95.3	NA	NA
Unknown	29	1.9	NA	NA	2	1.1	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	92	6.0	NA	NA	46	20.8	25	2.1	NA	NA
Has Never Used	1,403	92.1	NA	NA	171	78.0	1,170	97.9	NA	NA
Unknown	28	1.8	NA	NA	2	1.1	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	35	2.3	NA	NA	15	6.8	11	0.9	NA	NA
Has Never Used	1,453	95.4	NA	NA	198	90.6	1,184	99.1	NA	NA
Unknown	35	2.3	NA	NA	5	2.5	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-150 Timing of AFS Use by Banking Status: Oregon

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,522	100.0	NA	NA	219	100.0	1,195	100.0	NA	NA
Any AFS										
In Last 30 Days	140	9.2	NA	NA	99	45.1	0	0.0	NA	NA
In Last 2-12 Months	130	8.6	NA	NA	120	54.9	0	0.0	NA	NA
Not in the Last 12 Months	344	22.6	NA	NA	0	0.0	328	27.4	NA	NA
Never Used	871	57.2	NA	NA	0	0.0	867	72.6	NA	NA
Unknown	37	2.4	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	105	6.9	NA	NA	75	34.2	0	0.0	NA	NA
In Last 2-12 Months	95	6.2	NA	NA	83	38.0	0	0.0	NA	NA
Not in the Last 12 Months	263	17.3	NA	NA	14	6.3	235	19.6	NA	NA
Never Used	1,030	67.6	NA	NA	47	21.5	961	80.4	NA	NA
Unknown	29	1.9	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	33	2.1	NA	NA	9	4.0	0	0.0	NA	NA
In Last 2-12 Months	30	2.0	NA	NA	22	9.8	0	0.0	NA	NA
Not in the Last 12 Months	90	5.9	NA	NA	35	16.0	43	3.6	NA	NA
Never Used	1,351	88.8	NA	NA	151	69.1	1,152	96.4	NA	NA
Unknown	18	1.2	NA	NA	2	1.0	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	12	0.8	NA	NA	12	5.6	0	0.0	NA	NA
In Last 2-12 Months	26	1.7	NA	NA	24	11.0	0	0.0	NA	NA
Not in the Last 12 Months	44	2.9	NA	NA	12	5.4	26	2.2	NA	NA
Never Used	1,420	93.3	NA	NA	170	78.0	1,169	97.8	NA	NA
Unknown	20	1.3	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	12	0.8	NA	NA	12	5.6	0	0.0	NA	NA
In Last 2-12 Months	6	0.4	NA	NA	6	2.9	0	0.0	NA	NA
Not in the Last 12 Months	57	3.7	NA	NA	18	8.3	29	2.5	NA	NA
Never Used	1,424	93.5	NA	NA	182	83.3	1,166	97.5	NA	NA
Unknown	24	1.6	NA	NA	-	-	-	-	NA	NA

Table C-150 Timing of AFS Use by Banking Status: Oregon

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	11	0.7	NA	NA	4	2.0	0	0.0	NA	NA	NA	NA
In Last 2-12 Months	34	2.2	NA	NA	29	13.3	0	0.0	NA	NA	NA	NA
Not in the Last 12 Months	105	6.9	NA	NA	27	12.2	57	4.7	NA	NA	NA	NA
Never Used	1,345	88.3	NA	NA	156	71.4	1,139	95.3	NA	NA	NA	NA
Unknown	29	1.9	NA	NA	2	1.1	-	-	NA	NA	NA	NA
Rent-to-Own^a												
Used in last 12 months	24	1.6	NA	NA	22	9.9	0	0.0	NA	NA	NA	NA
Used but not in last 12 months	68	4.5	NA	NA	24	10.9	25	2.1	NA	NA	NA	NA
Never Used	1,403	92.1	NA	NA	171	78.0	1,170	97.9	NA	NA	NA	NA
Unknown	28	1.8	NA	NA	2	1.1	-	-	NA	NA	NA	NA
Refund Anticipation Loans^a												
Used in last 12 months	10	0.6	NA	NA	7	3.0	0	0.0	NA	NA	NA	NA
Used but not in last 12 months	25	1.6	NA	NA	8	3.8	11	0.9	NA	NA	NA	NA
Never Used	1,453	95.4	NA	NA	198	90.6	1,184	99.1	NA	NA	NA	NA
Unknown	35	2.3	NA	NA	5	2.5	-	-	NA	NA	NA	NA

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-151 Use of AFS by Household Characteristic: Oregon

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,522	100.0	614	40.4	871	57.2	37	2.4	545	35.8	235	15.5
Banking Status												
Unbanked	65	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	219	14.4	219	100.0	0	0.0	0	0.0	203	92.9	96	43.9
Fully Banked	1,195	78.5	328	27.4	867	72.6	0	0.0	279	23.3	97	8.1
Banked but Underbanked Status Unknown	44	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	950	62.4	384	40.4	545	57.4	21	2.2	331	34.8	163	17.1
Female householder, no husband present	138	9.1	79	56.9	57	41.3	2	1.7	59	42.7	42	30.5
Male householder, no wife present	35	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	777	51.0	287	36.9	472	60.7	18	2.4	253	32.6	104	13.4
Nonfamily household	573	37.6	230	40.2	326	57.0	16	2.8	215	37.5	73	12.7
Female householder	321	21.1	122	38.1	191	59.5	7	2.3	113	35.4	36	11.1
Male householder	252	16.6	108	42.9	135	53.7	9	3.4	101	40.1	37	14.7
Race/Ethnicity												
Black	22	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	95	6.2	48	51.0	42	44.2	5	4.9	44	46.3	16	16.3
White non-Black non-Hispanic	1,328	87.2	516	38.9	788	59.4	24	1.8	462	34.8	189	14.2
Other non-Black non-Hispanic	77	5.1	33	43.3	35	45.8	8	10.9	25	32.4	23	29.9
Age												
15 to 34 years	334	21.9	172	51.6	152	45.4	10	3.0	155	46.3	86	25.7
35 to 44 years	249	16.4	114	45.6	131	52.5	5	1.9	97	38.8	43	17.2
45 to 54 years	278	18.3	116	41.7	160	57.6	2	0.7	102	36.8	58	20.9
55 to 64 years	298	19.6	121	40.5	171	57.2	7	2.3	108	36.3	28	9.4
65 years or more	363	23.8	92	25.3	258	71.0	13	3.7	83	23.0	20	5.6
Education												
No high school degree	132	8.7	64	48.3	59	44.3	10	7.4	57	43.4	26	19.6
High school degree	358	23.5	167	46.5	188	52.4	4	1.1	147	41.1	75	21.0
Some college	539	35.4	246	45.7	281	52.1	12	2.2	210	39.0	107	19.9
College degree	493	32.4	138	27.9	344	69.8	11	2.3	131	26.5	27	5.5
Household Income												
Less than \$15,000	252	16.6	133	52.7	112	44.5	7	2.8	122	48.4	59	23.2
Between \$15,000 and \$30,000	276	18.2	142	51.4	124	44.7	11	3.9	122	44.2	69	25.0
Between \$30,000 and \$50,000	337	22.1	142	42.0	185	55.0	10	3.0	130	38.5	47	13.9
Between \$50,000 and \$75,000	327	21.5	113	34.6	209	64.0	5	1.4	101	31.0	28	8.5
At Least \$75,000	330	21.7	85	25.7	241	73.0	4	1.3	70	21.2	34	10.2
Homeownership												
Homeowner	1,008	66.2	297	29.5	685	68.0	26	2.5	263	26.1	77	7.7
Non-homeowner	515	33.8	317	61.7	186	36.2	11	2.2	282	54.8	158	30.7

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-152 Timing of AFS Use by Household Characteristic: Oregon

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,522	100.0	140	9.2	130	8.6	344	22.6	871	57.2	37	2.4	271	17.8
Banking Status														
Unbanked	65	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	219	14.4	99	45.1	120	54.9	0	0.0	0	0.0	0	0.0	219	100.0
Fully Banked	1,195	78.5	0	0.0	0	0.0	328	27.4	867	72.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	44	2.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	950	62.4	97	10.2	84	8.9	203	21.4	545	57.4	21	2.2	181	19.1
Female householder, no husband present	138	9.1	23	16.5	23	16.5	33	23.9	57	41.3	2	1.7	46	33.0
Male householder, no wife present	35	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	777	51.0	67	8.6	57	7.4	162	20.9	472	60.7	18	2.4	124	16.0
Nonfamily household	573	37.6	44	7.6	46	8.0	141	24.6	326	57.0	16	2.8	90	15.7
Female householder	321	21.1	20	6.2	19	5.9	83	26.0	191	59.5	7	2.3	39	12.2
Male householder	252	16.6	24	9.4	27	10.7	57	22.8	135	53.7	9	3.4	51	20.1
Race/Ethnicity														
Black	22	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	95	6.2	29	31.0	7	7.6	12	12.4	42	44.2	5	4.9	37	38.6
White non-Black non-Hispanic	1,328	87.2	94	7.1	104	7.9	317	23.9	788	59.4	24	1.8	198	14.9
Other non-Black non-Hispanic	77	5.1	9	11.8	14	18.6	10	13.0	35	45.8	8	10.9	23	30.3
Age														
15 to 34 years	334	21.9	44	13.1	55	16.3	74	22.1	152	45.4	10	3.0	98	29.4
35 to 44 years	249	16.4	32	12.9	14	5.8	67	26.9	131	52.5	5	1.9	47	18.7
45 to 54 years	278	18.3	32	11.3	19	6.7	66	23.6	160	57.6	2	0.7	50	18.1
55 to 64 years	298	19.6	25	8.4	24	8.0	72	24.2	171	57.2	7	2.3	49	16.3
65 years or more	363	23.8	8	2.2	19	5.2	65	17.9	258	71.0	13	3.7	27	7.4
Education														
No high school degree	132	8.7	26	19.5	16	12.1	22	16.7	59	44.3	10	7.4	42	31.6
High school degree	358	23.5	56	15.5	39	10.9	72	20.1	188	52.4	4	1.1	95	26.4
Some college	539	35.4	49	9.2	60	11.2	137	25.4	281	52.1	12	2.2	110	20.3
College degree	493	32.4	10	2.0	15	3.0	113	22.9	344	69.8	11	2.3	25	5.0
Household Income														
Less than \$15,000	252	16.6	44	17.4	36	14.1	53	21.1	112	44.5	7	2.8	80	31.5
Between \$15,000 and \$30,000	276	18.2	40	14.6	30	10.7	72	26.1	124	44.7	11	3.9	70	25.3
Between \$30,000 and \$50,000	337	22.1	35	10.3	27	7.9	80	23.8	185	55.0	10	3.0	61	18.2
Between \$50,000 and \$75,000	327	21.5	19	5.9	21	6.3	73	22.3	209	64.0	5	1.4	40	12.3
At least \$75,000	330	21.7	2	0.6	18	5.4	65	19.7	241	73.0	4	1.3	20	6.0
Homeownership														
Homeowner	1,008	66.2	39	3.8	60	5.9	199	19.7	685	68.0	26	2.5	98	9.8
Non-homeowner	515	33.8	102	19.8	71	13.7	145	28.2	186	36.2	11	2.2	172	33.5

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-153 Use of AFS by Banking Status: Pennsylvania

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	5,161	100.0	315	100.0	931	100.0	3,771	100.0	143	100.0
Any AFS										
Has Ever Used	2,114	40.9	213	67.5	931	100.0	951	25.2	0	0.0
Has Never Used	2,902	56.2	82	26.0	0	0.0	2,820	74.8	0	0.0
Unknown	146	2.8	21	6.5	0	0.0	0	0.0	125	87.3
Non-Bank Money Order										
Has Ever Used	1,728	33.5	174	55.1	809	86.9	732	19.4	14	9.6
Has Never Used	3,306	64.1	121	38.4	122	13.1	3,040	80.6	24	16.5
Unknown	126	2.5	21	6.5	-	-	0	0.0	106	73.9
Non-Bank Check Cashing										
Has Ever Used	643	12.5	135	42.7	300	32.2	204	5.4	4	3.0
Has Never Used	4,411	85.5	164	52.0	631	67.8	3,568	94.6	48	33.4
Unknown	108	2.1	17	5.3	-	-	0	0.0	91	63.6
Non-Bank Remittances										
Has Ever Used	154	3.0	37	11.6	77	8.3	40	1.0	-	-
Has Never Used	4,884	94.6	254	80.6	845	90.8	3,732	99.0	53	36.8
Unknown	124	2.4	25	7.8	8	0.9	0	0.0	91	63.2
Payday Lending										
Has Ever Used	91	1.8	4	1.3	71	7.7	15	0.4	-	-
Has Never Used	4,943	95.8	291	92.2	847	91.0	3,756	99.6	50	34.6
Unknown	127	2.5	21	6.5	13	1.4	0	0.0	94	65.4
Pawn Shops										
Has Ever Used	276	5.3	59	18.8	152	16.3	64	1.7	-	-
Has Never Used	4,758	92.2	232	73.4	775	83.2	3,707	98.3	44	30.4
Unknown	128	2.5	24	7.7	4	0.4	0	0.0	100	69.6
Rent-to-Own										
Has Ever Used	238	4.6	24	7.5	158	17.0	56	1.5	-	-
Has Never Used	4,794	92.9	264	83.8	769	82.6	3,716	98.5	45	31.7
Unknown	129	2.5	28	8.7	4	0.4	0	0.0	98	68.3
Refund Anticipation Loans										
Has Ever Used	228	4.4	31	9.9	126	13.6	71	1.9	-	-
Has Never Used	4,811	93.2	264	83.6	801	86.0	3,701	98.1	45	31.7
Unknown	122	2.4	21	6.5	4	0.4	0	0.0	98	68.3

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-154 Timing of AFS Use by Banking Status: Pennsylvania

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	5,161	100.0	315	100.0	931	100.0	3,771	100.0	143	100.0
Any AFS										
In Last 30 Days	501	9.7	102	32.2	399	42.9	0	0.0	0	0.0
In Last 2-12 Months	614	11.9	82	26.1	532	57.1	0	0.0	0	0.0
Not in the Last 12 Months	999	19.3	29	9.2	0	0.0	951	25.2	18	12.7
Never Used	2,902	56.2	82	26.0	0	0.0	2,820	74.8	0	0.0
Unknown	146	2.8	21	6.5	0	0.0	0	0.0	125	87.3
Non-Bank Money Order										
In Last 30 Days	408	7.9	87	27.5	321	34.5	0	0.0	-	-
In Last 2-12 Months	479	9.3	49	15.7	429	46.1	0	0.0	-	-
Not in the Last 12 Months	842	16.3	38	12.0	58	6.3	732	19.4	14	9.6
Never Used	3,306	64.1	121	38.4	122	13.1	3,040	80.6	24	16.5
Unknown	126	2.5	21	6.5	-	-	-	-	106	73.9
Non-Bank Check Cashing										
In Last 30 Days	122	2.4	38	11.9	84	9.1	0	0.0	-	-
In Last 2-12 Months	185	3.6	46	14.6	139	14.9	0	0.0	-	-
Not in the Last 12 Months	336	6.5	51	16.2	77	8.3	204	5.4	4	3.0
Never Used	4,411	85.5	164	52.0	631	67.8	3,568	94.6	48	33.4
Unknown	108	2.1	17	5.3	-	-	-	-	91	63.6
Non-Bank Remittances										
In Last 30 Days	19	0.4	-	-	19	2.0	0	0.0	-	-
In Last 2-12 Months	79	1.5	31	9.9	48	5.1	0	0.0	-	-
Not in the Last 12 Months	56	1.1	5	1.7	11	1.2	40	1.0	-	-
Never Used	4,884	94.6	254	80.6	845	90.8	3,732	99.0	53	36.8
Unknown	124	2.4	25	7.8	8	0.9	-	-	91	63.2
Payday Lending										
In Last 30 Days	17	0.3	-	-	17	1.8	0	0.0	-	-
In Last 2-12 Months	21	0.4	-	-	21	2.2	0	0.0	-	-
Not in the Last 12 Months	53	1.0	4	1.3	34	3.6	15	0.4	-	-
Never Used	4,943	95.8	291	92.2	847	91.0	3,756	99.6	50	34.6
Unknown	127	2.5	21	6.5	13	1.4	-	-	94	65.4

Table C-154 Timing of AFS Use by Banking Status: Pennsylvania

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	27	0.5	-	-	27	2.9	0	0.0	-	-	-	-
In Last 2-12 Months	74	1.4	31	10.0	43	4.6	0	0.0	-	-	-	-
Not in the Last 12 Months	174	3.4	28	8.9	82	8.8	64	1.7	-	-	-	-
Never Used	4,758	92.2	232	73.4	775	83.2	3,707	98.3	44	30.4	-	-
Unknown	128	2.5	24	7.7	4	0.4	-	-	100	69.6	-	-
Rent-to-Own^a												
Used in last 12 months	93	1.8	11	3.6	82	8.8	0	0.0	-	-	-	-
Used but not in last 12 months	145	2.8	12	3.9	77	8.2	56	1.5	-	-	-	-
Never Used	4,794	92.9	264	83.8	769	82.6	3,716	98.5	45	31.7	-	-
Unknown	129	2.5	28	8.7	4	0.4	-	-	98	68.3	-	-
Refund Anticipation Loans^a												
Used in last 12 months	47	0.9	-	-	47	5.0	0	0.0	-	-	-	-
Used but not in last 12 months	181	3.5	31	9.9	80	8.6	71	1.9	-	-	-	-
Never Used	4,811	93.2	264	83.6	801	86.0	3,701	98.1	45	31.7	-	-
Unknown	122	2.4	21	6.5	4	0.4	-	-	98	68.3	-	-

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-155 Use of AFS by Household Characteristic: Pennsylvania

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	5,161	100.0	2,114	40.9	2,902	56.2	146	2.8	2,004	38.8	606	11.7
Banking Status												
Unbanked	315	6.1	213	67.5	82	26.0	21	6.5	213	67.5	83	26.3
Underbanked	931	18.0	931	100.0	0	0.0	0	0.0	894	96.1	337	36.2
Fully Banked	3,771	73.1	951	25.2	2,820	74.8	0	0.0	879	23.3	186	4.9
Banked but Underbanked Status Unknown	143	2.8	18	12.7	-	-	125	87.3	18	12.7	-	-
Household Type												
Family household	3,345	64.8	1,434	42.9	1,820	54.4	91	2.7	1,347	40.3	431	12.9
Female householder, no husband present	640	12.4	404	63.2	208	32.5	28	4.3	373	58.3	193	30.2
Male householder, no wife present	207	4.0	116	55.9	81	39.4	10	4.6	99	47.7	44	21.4
Married couple	2,498	48.4	914	36.6	1,531	61.3	53	2.1	875	35.0	193	7.7
Nonfamily household	1,812	35.1	675	37.3	1,082	59.7	55	3.0	653	36.0	176	9.7
Female householder	988	19.1	347	35.1	599	60.6	42	4.3	336	34.0	95	9.6
Male householder	824	16.0	329	39.9	483	58.6	13	1.5	318	38.5	80	9.7
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	570	11.0	367	64.4	184	32.3	19	3.2	356	62.5	161	28.2
Hispanic non-Black	200	3.9	114	56.9	73	36.4	14	6.8	108	54.0	24	11.7
White non-Black non-Hispanic	4,264	82.6	1,587	37.2	2,563	60.1	114	2.7	1,495	35.1	407	9.5
Other non-Black non-Hispanic	127	2.5	45	35.3	82	64.7	-	-	45	35.3	15	11.6
Age												
15 to 34 years	1,084	21.0	595	54.9	454	41.9	35	3.3	566	52.2	197	18.2
35 to 44 years	706	13.7	328	46.5	362	51.3	16	2.3	304	43.1	133	18.9
45 to 54 years	1,143	22.1	503	44.0	602	52.7	38	3.3	476	41.6	130	11.4
55 to 64 years	920	17.8	360	39.1	548	59.5	13	1.4	342	37.1	100	10.9
65 years or more	1,308	25.3	328	25.1	937	71.6	44	3.3	317	24.3	45	3.5
Education												
No high school degree	563	10.9	248	44.0	300	53.2	16	2.8	222	39.4	93	16.5
High school degree	2,048	39.7	887	43.3	1,090	53.2	71	3.5	833	40.7	271	13.2
Some college	1,134	22.0	546	48.1	557	49.1	31	2.8	531	46.8	203	17.9
College degree	1,416	27.4	432	30.5	955	67.5	28	2.0	418	29.5	40	2.8
Household Income												
Less than \$15,000	921	17.8	477	51.8	411	44.6	33	3.6	432	46.9	186	20.2
Between \$15,000 and \$30,000	851	16.5	409	48.0	422	49.5	21	2.4	387	45.5	145	17.0
Between \$30,000 and \$50,000	1,158	22.4	475	41.0	634	54.7	49	4.3	447	38.6	159	13.8
Between \$50,000 and \$75,000	946	18.3	334	35.3	587	62.1	25	2.6	331	35.0	68	7.1
At least \$75,000	1,285	24.9	418	32.6	849	66.1	18	1.4	407	31.7	48	3.7
Homeownership												
Homeowner	3,528	68.3	1,167	33.1	2,248	63.7	112	3.2	1,123	31.8	208	5.9
Non-homeowner	1,634	31.7	946	57.9	654	40.0	33	2.0	881	53.9	398	24.4

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-156 Timing of AFS Use by Household Characteristic: Pennsylvania

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	5,161	100.0	501	9.7	614	11.9	999	19.3	2,902	56.2	146	2.8	1,115	21.6
Banking Status														
Unbanked	315	6.1	102	32.2	82	26.1	29	9.2	82	26.0	21	6.5	184	58.3
Underbanked	931	18.0	399	42.9	532	57.1	0	0.0	0	0.0	0	0.0	931	100.0
Fully Banked	3,771	73.1	0	0.0	0	0.0	951	25.2	2,820	74.8	0	0.0	0	0.0
Banked but Underbanked Status Unknown	143	2.8	0	0.0	0	0.0	18	12.7	0	0.0	125	87.3	0	0.0
Household Type														
Family household	3,345	64.8	337	10.1	402	12.0	695	20.8	1,820	54.4	91	2.7	739	22.1
Female householder, no husband present	640	12.4	142	22.2	128	20.0	134	20.9	208	32.5	28	4.3	271	42.3
Male householder, no wife present	207	4.0	43	20.7	22	10.5	51	24.7	81	39.4	10	4.6	65	31.3
Married couple	2,498	48.4	152	6.1	252	10.1	510	20.4	1,531	61.3	53	2.1	404	16.2
Nonfamily household	1,812	35.1	164	9.0	211	11.7	300	16.6	1,082	59.7	55	3.0	375	20.7
Female householder	988	19.1	78	7.9	94	9.6	175	17.7	599	60.6	42	4.3	172	17.4
Male householder	824	16.0	86	10.5	117	14.2	125	15.2	483	58.6	13	1.5	203	24.7
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	570	11.0	128	22.5	87	15.2	152	26.8	184	32.3	19	3.2	215	37.7
Hispanic non-Black	200	3.9	29	14.3	50	25.2	35	17.3	73	36.4	14	6.8	79	39.5
White non-Black non-Hispanic	4,264	82.6	336	7.9	456	10.7	796	18.7	2,563	60.1	114	2.7	792	18.6
Other non-Black non-Hispanic	127	2.5	8	6.5	21	16.4	16	12.4	82	64.7	-	-	29	22.9
Age														
15 to 34 years	1,084	21.0	184	16.9	201	18.5	210	19.4	454	41.9	35	3.3	384	35.4
35 to 44 years	706	13.7	69	9.8	104	14.7	155	22.0	362	51.3	16	2.3	173	24.5
45 to 54 years	1,143	22.1	112	9.8	149	13.0	243	21.3	602	52.7	38	3.3	260	22.8
55 to 64 years	920	17.8	72	7.8	109	11.8	179	19.5	548	59.5	13	1.4	181	19.6
65 years or more	1,308	25.3	65	4.9	52	4.0	211	16.1	937	71.6	44	3.3	117	8.9
Education														
No high school degree	563	10.9	59	10.5	88	15.7	101	17.9	300	53.2	16	2.8	147	26.2
High school degree	2,048	39.7	254	12.4	253	12.3	380	18.6	1,090	53.2	71	3.5	507	24.7
Some college	1,134	22.0	132	11.6	158	14.0	256	22.6	557	49.1	31	2.8	290	25.6
College degree	1,416	27.4	56	3.9	115	8.1	262	18.5	955	67.5	28	2.0	171	12.0
Household Income														
Less than \$15,000	921	17.8	168	18.2	183	19.9	127	13.8	411	44.6	33	3.6	350	38.0
Between \$15,000 and \$30,000	851	16.5	118	13.9	144	17.0	146	17.1	422	49.5	21	2.4	263	30.9
Between \$30,000 and \$50,000	1,158	22.4	105	9.1	101	8.7	269	23.3	634	54.7	49	4.3	206	17.8
Between \$50,000 and \$75,000	946	18.3	56	5.9	104	11.0	174	18.4	587	62.1	25	2.6	160	16.9
At Least \$75,000	1,285	24.9	54	4.2	82	6.4	282	22.0	849	66.1	18	1.4	136	10.6
Homeownership														
Homeowner	3,528	68.3	198	5.6	294	8.3	676	19.2	2,248	63.7	112	3.2	491	13.9
Non-homeowner	1,634	31.7	303	18.6	320	19.6	323	19.8	654	40.0	33	2.0	624	38.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-157 Use of AFS by Banking Status: Rhode Island

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	423	100.0	30	100.0	75	100.0	304	100.0	NA	NA
Any AFS										
Has Ever Used	158	37.4	20	68.6	75	100.0	62	20.4	NA	NA
Has Never Used	250	59.0	8	26.4	0	0.0	242	79.6	NA	NA
Unknown	15	3.6	1	5.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	125	29.5	18	59.5	57	75.0	51	16.6	NA	NA
Has Never Used	286	67.6	11	35.5	18	24.3	254	83.4	NA	NA
Unknown	13	3.0	1	5.0	1	0.7	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	36	8.5	12	42.0	18	23.7	5	1.6	NA	NA
Has Never Used	380	89.8	16	54.7	58	76.3	299	98.4	NA	NA
Unknown	7	1.7	1	3.3	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	26	6.2	3	10.1	18	23.6	6	1.8	NA	NA
Has Never Used	384	90.7	25	84.9	57	75.1	298	98.2	NA	NA
Unknown	13	3.0	1	4.9	1	1.3	0	0.0	NA	NA
Payday Lending										
Has Ever Used	7	1.7	2	6.5	5	6.4	1	0.2	NA	NA
Has Never Used	403	95.1	26	88.5	69	91.6	304	99.8	NA	NA
Unknown	13	3.2	1	4.9	2	2.1	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	21	5.0	4	13.3	14	17.9	4	1.3	NA	NA
Has Never Used	390	92.0	24	81.8	61	80.8	300	98.7	NA	NA
Unknown	13	3.0	1	4.9	1	1.3	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	19	4.4	4	12.5	11	14.9	4	1.2	NA	NA
Has Never Used	394	92.9	24	81.2	63	83.9	300	98.8	NA	NA
Unknown	11	2.7	2	6.3	1	1.3	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	6	1.5	1	3.6	4	5.0	1	0.5	NA	NA
Has Never Used	404	95.4	27	91.5	71	93.8	303	99.5	NA	NA
Unknown	13	3.1	1	4.9	1	1.3	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-158 Timing of AFS Use by Banking Status: Rhode Island

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	423	100.0	30	100.0	75	100.0	304	100.0	NA	NA
Any AFS										
In Last 30 Days	43	10.2	11	37.1	32	42.7	0	0.0	NA	NA
In Last 2-12 Months	47	11.0	4	12.0	43	57.3	0	0.0	NA	NA
Not in the Last 12 Months	68	16.2	6	19.5	0	0.0	62	20.4	NA	NA
Never Used	250	59.0	8	26.4	0	0.0	242	79.6	NA	NA
Unknown	15	3.6	1	5.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	30	7.0	9	32.0	20	27.0	0	0.0	NA	NA
In Last 2-12 Months	33	7.9	2	6.1	32	41.9	0	0.0	NA	NA
Not in the Last 12 Months	61	14.5	6	21.3	5	6.1	51	16.6	NA	NA
Never Used	286	67.6	11	35.5	18	24.3	254	83.4	NA	NA
Unknown	13	3.0	1	5.0	1	0.7	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	10	2.3	5	15.8	5	6.5	0	0.0	NA	NA
In Last 2-12 Months	10	2.4	2	7.9	8	10.5	0	0.0	NA	NA
Not in the Last 12 Months	16	3.8	5	18.3	5	6.7	5	1.6	NA	NA
Never Used	380	89.8	16	54.7	58	76.3	299	98.4	NA	NA
Unknown	7	1.7	1	3.3	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	8	1.9	1	1.8	8	10.1	0	0.0	NA	NA
In Last 2-12 Months	8	1.8	1	3.8	7	8.8	0	0.0	NA	NA
Not in the Last 12 Months	11	2.5	1	4.5	4	4.7	6	1.8	NA	NA
Never Used	384	90.7	25	84.9	57	75.1	298	98.2	NA	NA
Unknown	13	3.0	1	4.9	1	1.3	-	-	NA	NA
Payday Lending										
In Last 30 Days	0	0.1	-	-	-	-	0	0.0	NA	NA
In Last 2-12 Months	4	0.9	-	-	4	5.1	0	0.0	NA	NA
Not in the Last 12 Months	3	0.7	2	6.5	1	0.7	1	0.2	NA	NA
Never Used	403	95.1	26	88.5	69	91.6	304	99.8	NA	NA
Unknown	13	3.2	1	4.9	2	2.1	-	-	NA	NA

Table C-158 Timing of AFS Use by Banking Status: Rhode Island

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	3	0.6	1	3.4	2	2.2	0	0.0	NA	NA		
In Last 2-12 Months	10	2.5	2	7.8	8	10.8	0	0.0	NA	NA		
Not in the Last 12 Months	8	1.9	1	2.2	4	4.9	4	1.3	NA	NA		
Never Used	390	92.0	24	81.8	61	80.8	300	98.7	NA	NA		
Unknown	13	3.0	1	4.9	1	1.3	-	-	NA	NA		
Rent-to-Own*												
Used in last 12 months	6	1.3	-	-	5	7.0	0	0.0	NA	NA		
Used but not in last 12 months	13	3.0	3	11.1	6	7.9	4	1.2	NA	NA		
Never Used	394	92.9	24	81.2	63	83.9	300	98.8	NA	NA		
Unknown	11	2.7	2	6.3	1	1.3	-	-	NA	NA		
Refund Anticipation Loans*												
Used in last 12 months	2	0.4	1	2.2	1	1.5	0	0.0	NA	NA		
Used but not in last 12 months	4	1.1	-	-	3	3.5	1	0.5	NA	NA		
Never Used	404	95.4	27	91.5	71	93.8	303	99.5	NA	NA		
Unknown	13	3.1	1	4.9	1	1.3	-	-	NA	NA		

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
 * Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-159 Use of AFS by Household Characteristic: Rhode Island

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	423	100.0	158	37.4	250	59.0	15	3.6	146	34.6	42	10.0
Banking Status												
Unbanked	30	7.0	20	68.6	8	26.4	1	5.0	20	67.1	7	22.9
Underbanked	75	17.8	75	100.0	0	0.0	0	0.0	69	91.2	27	36.2
Fully Banked	304	71.8	62	20.4	242	79.6	0	0.0	57	18.8	8	2.7
Banked but Underbanked Status Unknown	14	3.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	263	62.1	104	39.6	149	56.7	10	3.7	95	35.9	33	12.5
Female householder, no husband present	56	13.3	32	57.2	22	39.9	2	2.9	28	50.5	15	26.0
Male householder, no wife present	20	4.7	11	57.1	8	38.3	1	4.6	8	42.0	4	21.3
Married couple	187	44.1	61	32.4	119	63.7	7	3.9	58	30.9	14	7.5
Nonfamily household	160	37.7	54	33.5	101	63.0	6	3.5	51	32.0	9	5.9
Female householder	87	20.5	26	30.3	57	65.4	4	4.4	26	29.7	4	4.2
Male householder	73	17.2	27	37.4	44	60.2	2	2.4	25	34.8	6	7.9
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	30	7.0	21	71.5	8	25.5	1	3.0	19	65.6	7	24.9
Hispanic non-Black	30	7.1	20	67.0	10	33.0	-	-	20	65.3	8	26.7
White non-Black non-Hispanic	351	82.8	112	32.0	225	64.3	13	3.7	103	29.5	25	7.1
Other non-Black non-Hispanic	13	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	75	17.7	35	46.2	39	51.6	2	2.2	32	43.3	12	15.6
35 to 44 years	78	18.4	30	38.6	45	58.1	3	3.3	27	35.2	10	13.1
45 to 54 years	80	19.0	36	44.7	42	51.8	3	3.6	31	39.0	11	13.3
55 to 64 years	87	20.4	30	34.3	55	63.4	2	2.3	28	31.9	8	9.5
65 years or more	104	24.6	28	27.1	70	66.9	6	6.0	28	26.6	2	1.6
Education												
No high school degree	68	16.0	35	52.1	31	45.2	2	2.6	30	44.8	12	17.8
High school degree	116	27.3	52	45.1	62	53.6	2	1.3	50	42.9	12	10.7
Some college	100	23.6	36	35.8	59	59.3	5	4.9	33	33.1	12	12.5
College degree	140	33.1	35	25.1	98	69.9	7	5.0	33	23.8	6	3.9
Household Income												
Less than \$15,000	74	17.6	37	49.6	34	46.1	3	4.3	34	45.3	13	18.1
Between \$15,000 and \$30,000	67	15.8	29	43.9	36	53.9	1	2.2	26	39.1	11	15.9
Between \$30,000 and \$50,000	83	19.6	31	37.7	49	58.7	3	3.5	29	35.0	10	11.7
Between \$50,000 and \$75,000	79	18.6	24	31.0	51	65.5	3	3.5	23	28.8	4	4.7
At least \$75,000	121	28.5	36	30.2	79	65.8	5	4.1	35	28.9	5	4.0
Homeownership												
Homeowner	268	63.4	74	27.7	182	67.8	12	4.5	72	26.8	9	3.5
Non-homeowner	155	36.6	84	54.2	68	43.8	3	2.0	74	47.9	33	21.3

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-160 Timing of AFS Use by Household Characteristic: Rhode Island

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	423	100.0	43	10.2	47	11.0	68	16.2	250	59.0	15	3.6	90	21.2
Banking Status														
Unbanked	30	7.0	11	37.1	4	12.0	6	19.5	8	26.4	1	5.0	15	49.1
Underbanked	75	17.8	32	42.7	43	57.3	0	0.0	0	0.0	0	0.0	75	100.0
Fully Banked	304	71.8	0	0.0	0	0.0	62	20.4	242	79.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	14	3.4	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	263	62.1	29	10.9	29	11.2	46	17.5	149	56.7	10	3.7	58	22.1
Female householder, no husband present	56	13.3	12	20.8	8	14.7	12	21.8	22	39.9	2	2.9	20	35.4
Male householder, no wife present	20	4.7	2	8.8	3	16.8	6	31.5	8	38.3	1	4.6	5	25.5
Married couple	187	44.1	15	8.2	18	9.5	28	14.7	119	63.7	7	3.9	33	17.7
Nonfamily household	160	37.7	14	9.0	17	10.9	22	13.6	101	63.0	6	3.5	32	19.9
Female householder	87	20.5	7	8.5	6	7.5	12	14.3	57	65.4	4	4.4	14	16.0
Male householder	73	17.2	7	9.7	11	15.0	9	12.7	44	60.2	2	2.4	18	24.7
Other	1	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	30	7.0	9	31.4	6	21.5	6	18.5	8	25.5	1	3.0	16	52.9
Hispanic non-Black	30	7.1	8	28.0	6	19.7	6	19.2	10	33.0	-	-	14	47.8
White non-Black non-Hispanic	351	82.8	24	6.8	33	9.4	55	15.8	225	64.3	13	3.7	57	16.2
Other non-Black non-Hispanic	13	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	75	17.7	9	12.7	12	16.6	13	17.0	39	51.6	2	2.2	22	29.3
35 to 44 years	78	18.4	10	13.5	7	9.1	12	16.0	45	58.1	3	3.3	18	22.6
45 to 54 years	80	19.0	10	12.5	8	10.0	18	22.2	42	51.8	3	3.6	18	22.4
55 to 64 years	87	20.4	7	8.1	10	11.7	13	14.5	55	63.4	2	2.3	17	19.8
65 years or more	104	24.6	6	6.0	9	8.8	13	12.3	70	66.9	6	6.0	15	14.8
Education														
No high school degree	68	16.0	14	20.0	10	15.0	12	17.1	31	45.2	2	2.6	24	35.0
High school degree	116	27.3	15	13.0	14	12.5	23	19.6	62	53.6	2	1.3	30	25.5
Some college	100	23.6	10	10.3	12	11.6	14	13.8	59	59.3	5	4.9	22	21.9
College degree	140	33.1	4	3.0	11	7.5	20	14.5	98	69.9	7	5.0	15	10.6
Household Income														
Less than \$15,000	74	17.6	14	19.3	9	11.5	14	18.8	34	46.1	3	4.3	23	30.8
Between \$15,000 and \$30,000	67	15.8	10	14.7	8	11.5	12	17.7	36	53.9	1	2.2	18	26.2
Between \$30,000 and \$50,000	83	19.6	8	10.0	13	15.2	10	12.6	49	58.7	3	3.5	21	25.2
Between \$50,000 and \$75,000	79	18.6	4	4.5	7	9.1	14	17.5	51	65.5	3	3.5	11	13.6
At least \$75,000	121	28.5	7	5.9	11	9.0	18	15.3	79	65.8	5	4.1	18	14.9
Homeownership														
Homeowner	268	63.4	14	5.1	23	8.7	37	13.9	182	67.8	12	4.5	37	13.8
Non-homeowner	155	36.6	30	19.1	23	15.0	31	20.1	68	43.8	3	2.0	53	34.1

Notes
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-161 Use of AFS by Banking Status: South Carolina

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,787	100.0	166	100.0	369	100.0	1,219	100.0	NA	NA
Any AFS										
Has Ever Used	864	48.4	133	80.1	369	100.0	353	29.0	NA	NA
Has Never Used	887	49.6	21	12.8	0	0.0	865	71.0	NA	NA
Unknown	36	2.0	12	7.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	712	39.9	115	69.6	313	84.9	274	22.5	NA	NA
Has Never Used	1,049	58.7	39	23.4	56	15.1	944	77.5	NA	NA
Unknown	26	1.4	12	7.1	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	334	18.7	95	57.3	159	43.0	80	6.6	NA	NA
Has Never Used	1,435	80.3	59	35.6	210	57.0	1,138	93.4	NA	NA
Unknown	18	1.0	12	7.1	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	51	2.9	6	3.8	30	8.1	15	1.3	NA	NA
Has Never Used	1,708	95.6	148	89.2	339	91.9	1,203	98.7	NA	NA
Unknown	28	1.6	12	7.1	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	116	6.5	5	3.2	82	22.4	28	2.3	NA	NA
Has Never Used	1,634	91.4	146	87.8	286	77.6	1,190	97.7	NA	NA
Unknown	37	2.1	15	9.0	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	160	8.9	29	17.5	85	23.1	46	3.7	NA	NA
Has Never Used	1,590	89.0	122	73.5	283	76.9	1,173	96.3	NA	NA
Unknown	37	2.1	15	9.0	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	106	5.9	22	13.2	68	18.6	16	1.3	NA	NA
Has Never Used	1,642	91.9	129	77.9	300	81.4	1,203	98.7	NA	NA
Unknown	39	2.2	15	9.0	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	122	6.8	20	12.1	70	19.1	29	2.3	NA	NA
Has Never Used	1,626	91.0	131	78.9	296	80.3	1,190	97.7	NA	NA
Unknown	38	2.2	15	9.0	2	0.6	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-162 Timing of AFS Use by Banking Status: South Carolina

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	1,787	100.0	166	100.0	369	100.0	1,219	100.0	NA	NA
Any AFS										
In Last 30 Days	233	13.1	55	32.9	179	48.5	0	0.0	NA	NA
In Last 2-12 Months	245	13.7	55	33.3	190	51.5	0	0.0	NA	NA
Not in the Last 12 Months	386	21.6	23	14.0	0	0.0	353	29.0	NA	NA
Never Used	887	49.6	21	12.8	0	0.0	865	71.0	NA	NA
Unknown	36	2.0	12	7.1	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	179	10.0	40	24.4	138	37.5	0	0.0	NA	NA
In Last 2-12 Months	193	10.8	50	29.9	143	38.8	0	0.0	NA	NA
Not in the Last 12 Months	341	19.1	25	15.2	32	8.6	274	22.5	NA	NA
Never Used	1,049	58.7	39	23.4	56	15.1	944	77.5	NA	NA
Unknown	26	1.4	12	7.1	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	90	5.0	32	19.5	57	15.5	0	0.0	NA	NA
In Last 2-12 Months	93	5.2	45	27.0	48	13.0	0	0.0	NA	NA
Not in the Last 12 Months	152	8.5	18	10.9	53	14.5	80	6.6	NA	NA
Never Used	1,435	80.3	59	35.6	210	57.0	1,138	93.4	NA	NA
Unknown	18	1.0	12	7.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	0.4	-	-	7	1.9	0	0.0	NA	NA
In Last 2-12 Months	11	0.6	-	-	11	3.1	0	0.0	NA	NA
Not in the Last 12 Months	33	1.8	6	3.8	11	3.1	15	1.3	NA	NA
Never Used	1,708	95.6	148	89.2	339	91.9	1,203	98.7	NA	NA
Unknown	28	1.6	12	7.1	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	16	0.9	-	-	16	4.3	0	0.0	NA	NA
In Last 2-12 Months	17	0.9	3	1.8	14	3.7	0	0.0	NA	NA
Not in the Last 12 Months	84	4.7	2	1.4	53	14.3	28	2.3	NA	NA
Never Used	1,634	91.4	146	87.8	286	77.6	1,190	97.7	NA	NA
Unknown	37	2.1	15	9.0	-	-	-	-	NA	NA

Table C-162 Timing of AFS Use by Banking Status: South Carolina

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	9	0.5	-	-	9	2.4	0	0.0	NA	NA	
In Last 2-12 Months	45	2.5	11	6.7	34	9.2	0	0.0	NA	NA	
Not in the Last 12 Months	106	5.9	18	10.8	42	11.5	46	3.7	NA	NA	
Never Used	1,590	89.0	122	73.5	283	76.9	1,173	96.3	NA	NA	
Unknown	37	2.1	15	9.0	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	52	2.9	6	3.5	46	12.5	0	0.0	NA	NA	
Used but not in last 12 months	54	3.0	16	9.6	22	6.1	16	1.3	NA	NA	
Never Used	1,642	91.9	129	77.9	300	81.4	1,203	98.7	NA	NA	
Unknown	39	2.2	15	9.0	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	43	2.4	3	1.8	40	11.0	0	0.0	NA	NA	
Used but not in last 12 months	79	4.4	17	10.4	30	8.1	29	2.3	NA	NA	
Never Used	1,626	91.0	131	78.9	296	80.3	1,190	97.7	NA	NA	
Unknown	38	2.2	15	9.0	2	0.6	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-163 Use of AFS by Household Characteristic: South Carolina

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,787	100.0	864	48.4	887	49.6	36	2.0	810	45.3	307	17.2
Banking Status												
Unbanked	166	9.3	133	80.1	21	12.8	12	7.1	130	78.2	58	34.9
Underbanked	369	20.6	369	100.0	0	0.0	0	0.0	349	94.8	161	43.7
Fully Banked	1,219	68.2	353	29.0	865	71.0	0	0.0	321	26.4	85	7.0
Banked but Underbanked Status Unknown	34	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,237	69.2	641	51.8	576	46.5	20	1.6	601	48.5	228	18.4
Female householder, no husband present	314	17.6	221	70.4	90	28.7	3	0.9	204	64.9	123	39.1
Male householder, no wife present	101	5.6	58	57.8	39	39.1	3	3.1	56	55.7	15	14.4
Married couple	823	46.0	362	44.0	446	54.2	14	1.7	341	41.4	90	11.0
Nonfamily household	547	30.6	220	40.3	311	56.8	16	2.9	207	37.8	79	14.5
Female householder	312	17.5	112	35.9	189	60.6	11	3.5	104	33.1	32	10.2
Male householder	235	13.1	108	46.1	122	51.8	5	2.1	103	44.0	48	20.3
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	504	28.2	359	71.4	138	27.5	6	1.2	354	70.2	133	26.3
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	467	38.9	708	59.1	24	2.0	420	35.1	165	13.8
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	402	22.5	216	53.9	182	45.3	3	0.8	198	49.2	91	22.6
35 to 44 years	278	15.5	149	53.7	124	44.5	5	1.8	146	52.5	61	21.8
45 to 54 years	361	20.2	184	50.8	175	48.4	3	0.8	170	47.0	75	20.7
55 to 64 years	366	20.5	170	46.5	188	51.3	8	2.2	162	44.3	46	12.5
65 years or more	381	21.3	145	38.1	219	57.5	17	4.4	134	35.3	35	9.2
Education												
No high school degree	258	14.4	148	57.5	98	38.0	12	4.5	148	57.5	45	17.5
High school degree	600	33.6	317	52.9	270	44.9	13	2.1	284	47.2	123	20.5
Some college	478	26.7	234	49.1	241	50.4	2	0.5	219	45.9	94	19.6
College degree	451	25.3	164	36.4	278	61.6	9	2.0	159	35.3	45	10.0
Household Income												
Less than \$15,000	339	19.0	210	62.0	126	37.1	3	0.9	197	58.1	83	24.3
Between \$15,000 and \$30,000	408	22.8	221	54.3	167	41.0	19	4.7	205	50.3	80	19.7
Between \$30,000 and \$50,000	406	22.7	193	47.6	208	51.2	5	1.2	182	44.9	88	21.7
Between \$50,000 and \$75,000	340	19.0	119	35.0	216	63.6	5	1.4	114	33.5	25	7.4
At Least \$75,000	295	16.5	121	40.9	170	57.6	4	1.5	112	38.0	31	10.5
Homeownership												
Homeowner	1,321	73.9	587	44.4	704	53.3	30	2.3	540	40.9	186	14.1
Non-homeowner	467	26.1	278	59.5	183	39.2	6	1.2	270	57.8	121	26.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-164 Timing of AFS Use by Household Characteristic: South Carolina

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	1,787	100.0	233	13.1	245	13.7	386	21.6	887	49.6	36	2.0	478	26.8
Banking Status														
Unbanked	166	9.3	55	32.9	55	33.3	23	14.0	21	12.8	12	7.1	110	66.2
Underbanked	369	20.6	179	48.5	190	51.5	0	0.0	0	0.0	0	0.0	369	100.0
Fully Banked	1,219	68.2	0	0.0	0	0.0	353	29.0	865	71.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	34	1.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,237	69.2	167	13.5	192	15.5	282	22.8	576	46.5	20	1.6	359	29.0
Female householder, no husband present	314	17.6	100	31.9	70	22.4	50	16.1	90	28.7	3	0.9	171	54.3
Male householder, no wife present	101	5.6	27	27.1	19	18.8	12	11.9	39	39.1	3	3.1	46	45.9
Married couple	823	46.0	39	4.8	103	12.5	220	26.7	446	54.2	14	1.7	142	17.3
Nonfamily household	547	30.6	66	12.1	53	9.7	101	18.5	311	56.8	16	2.9	119	21.8
Female householder	312	17.5	32	10.3	23	7.2	57	18.4	189	60.6	11	3.5	55	17.6
Male householder	235	13.1	34	14.5	30	12.9	44	18.6	122	51.8	5	2.1	64	27.4
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	504	28.2	151	30.1	100	19.9	108	21.4	138	27.5	6	1.2	251	49.9
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	72	6.0	132	11.0	262	21.9	708	59.1	24	2.0	204	17.0
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	402	22.5	73	18.1	48	12.0	96	23.8	182	45.3	3	0.8	121	30.1
35 to 44 years	278	15.5	46	16.6	46	16.6	57	20.5	124	44.5	5	1.8	92	33.2
45 to 54 years	361	20.2	50	13.9	78	21.5	56	15.4	175	48.4	3	0.8	128	35.4
55 to 64 years	366	20.5	36	9.8	41	11.3	93	25.4	188	51.3	8	2.2	77	21.1
65 years or more	381	21.3	29	7.5	31	8.2	85	22.4	219	57.5	17	4.4	60	15.7
Education														
No high school degree	258	14.4	53	20.5	49	19.0	46	17.9	98	38.0	12	4.5	102	39.5
High school degree	600	33.6	93	15.6	100	16.6	124	20.7	270	44.9	13	2.1	193	32.2
Some college	478	26.7	55	11.6	64	13.5	115	24.0	241	50.4	2	0.5	119	25.0
College degree	451	25.3	32	7.1	32	7.0	101	22.3	278	61.6	9	2.0	64	14.1
Household Income														
Less than \$15,000	339	19.0	74	21.7	84	24.9	52	15.5	126	37.1	3	0.9	158	46.6
Between \$15,000 and \$30,000	408	22.8	66	16.3	61	15.1	94	23.0	167	41.0	19	4.7	128	31.3
Between \$30,000 and \$50,000	406	22.7	69	16.9	42	10.4	82	20.2	208	51.2	5	1.2	111	27.4
Between \$50,000 and \$75,000	340	19.0	6	1.9	28	8.3	84	24.8	216	63.6	5	1.4	35	10.2
At least \$75,000	295	16.5	18	6.2	29	9.7	73	24.9	170	57.6	4	1.5	47	16.0
Homeownership														
Homeowner	1,321	73.9	96	7.2	177	13.4	314	23.8	704	53.3	30	2.3	273	20.7
Non-homeowner	467	26.1	138	29.5	68	14.5	72	15.4	183	39.2	6	1.2	206	44.1

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-165 Use of AFS by Banking Status: South Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	329	100.0	15	100.0	72	100.0	236	100.0	NA	NA
Any AFS										
Has Ever Used	146	44.3	13	87.0	72	100.0	60	25.4	NA	NA
Has Never Used	177	53.8	1	8.5	0	0.0	176	74.6	NA	NA
Unknown	6	1.9	1	4.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	100	30.3	11	74.5	49	67.1	40	16.9	NA	NA
Has Never Used	227	68.8	3	21.1	24	32.9	196	83.1	NA	NA
Unknown	3	1.0	1	4.5	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	59	18.0	7	46.3	32	44.7	20	8.5	NA	NA
Has Never Used	267	81.2	7	49.2	40	54.7	216	91.5	NA	NA
Unknown	3	0.9	1	4.5	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	12	3.5	1	4.9	7	9.7	4	1.7	NA	NA
Has Never Used	314	95.4	13	90.7	65	90.3	232	98.3	NA	NA
Unknown	3	1.0	1	4.5	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	20	6.1	3	18.0	15	20.1	3	1.1	NA	NA
Has Never Used	306	93.0	11	77.5	58	79.9	233	98.9	NA	NA
Unknown	3	1.0	1	4.5	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	36	11.1	6	38.3	23	31.1	8	3.2	NA	NA
Has Never Used	290	87.9	8	57.3	50	68.9	228	96.8	NA	NA
Unknown	3	1.0	1	4.5	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	19	5.9	2	13.5	16	21.4	2	0.8	NA	NA
Has Never Used	305	92.6	12	82.0	57	78.6	234	99.2	NA	NA
Unknown	5	1.5	1	4.5	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	21	6.4	3	19.5	12	16.5	6	2.6	NA	NA
Has Never Used	302	91.8	11	76.0	60	83.5	230	97.4	NA	NA
Unknown	6	1.9	1	4.5	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-166 Timing of AFS Use by Banking Status: South Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	329	100.0	15	100.0	72	100.0	236	100.0	NA	NA
Any AFS										
In Last 30 Days	40	12.0	10	65.9	30	41.4	0	0.0	NA	NA
In Last 2-12 Months	45	13.5	2	14.5	42	58.6	0	0.0	NA	NA
Not in the Last 12 Months	62	18.8	1	6.6	0	0.0	60	25.4	NA	NA
Never Used	177	53.8	1	8.5	0	0.0	176	74.6	NA	NA
Unknown	6	1.9	1	4.5	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	23	7.0	7	45.9	16	22.3	0	0.0	NA	NA
In Last 2-12 Months	27	8.3	3	21.6	24	33.6	0	0.0	NA	NA
Not in the Last 12 Months	49	15.0	1	6.9	8	11.2	40	16.9	NA	NA
Never Used	227	68.8	3	21.1	24	32.9	196	83.1	NA	NA
Unknown	3	1.0	1	4.5	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	15	4.7	4	30.0	11	15.2	0	0.0	NA	NA
In Last 2-12 Months	19	5.9	2	16.3	17	23.5	0	0.0	NA	NA
Not in the Last 12 Months	24	7.4	-	-	4	6.0	20	8.5	NA	NA
Never Used	267	81.2	7	49.2	40	54.7	216	91.5	NA	NA
Unknown	3	0.9	1	4.5	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.7	-	-	2	2.7	0	0.0	NA	NA
In Last 2-12 Months	4	1.2	-	-	4	5.2	0	0.0	NA	NA
Not in the Last 12 Months	6	1.7	-	-	1	1.7	4	1.7	NA	NA
Never Used	314	95.4	13	90.7	65	90.3	232	98.3	NA	NA
Unknown	3	1.0	1	4.5	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	5	1.6	1	6.6	4	5.8	0	0.0	NA	NA
In Last 2-12 Months	6	1.7	1	5.2	5	6.9	0	0.0	NA	NA
Not in the Last 12 Months	9	2.7	1	6.2	5	7.5	3	1.1	NA	NA
Never Used	306	93.0	11	77.5	58	79.9	233	98.9	NA	NA
Unknown	3	1.0	1	4.5	-	-	-	-	NA	NA

Table C-166 Timing of AFS Use by Banking Status: South Dakota

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	6	1.8	1	9.0	5	6.6	0	0.0	NA	NA	
In Last 2-12 Months	9	2.8	3	21.3	6	8.5	0	0.0	NA	NA	
Not in the Last 12 Months	21	6.4	1	8.1	12	16.1	8	3.2	NA	NA	
Never Used	290	87.9	8	57.3	50	68.9	228	96.8	NA	NA	
Unknown	3	1.0	1	4.5	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	9	2.7	1	8.8	8	10.6	0	0.0	NA	NA	
Used but not in last 12 months	10	3.2	1	4.7	8	10.9	2	0.8	NA	NA	
Never Used	305	92.6	12	82.0	57	78.6	234	99.2	NA	NA	
Unknown	5	1.5	1	4.5	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	6	2.0	1	6.5	6	7.6	0	0.0	NA	NA	
Used but not in last 12 months	15	4.4	2	13.0	6	8.9	6	2.6	NA	NA	
Never Used	302	91.8	11	76.0	60	83.5	230	97.4	NA	NA	
Unknown	6	1.9	1	4.5	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-167 Use of AFS by Household Characteristic: South Dakota

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	329	100.0	146	44.3	177	53.8	6	1.9	130	39.4	62	19.0
Banking Status												
Unbanked	15	4.4	13	87.0	1	8.5	1	4.5	12	85.0	7	47.7
Underbanked	72	22.0	72	100.0	0	0.0	0	0.0	65	89.1	38	53.0
Fully Banked	236	71.6	60	25.4	176	74.6	0	0.0	52	22.2	16	6.9
Banked but Underbanked Status Unknown	6	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	212	64.5	92	43.3	116	54.4	5	2.3	82	38.7	43	20.0
Female householder, no husband present	40	12.1	23	58.5	16	39.1	1	2.4	22	55.8	14	34.5
Male householder, no wife present	16	4.9	9	53.0	7	44.8	-	-	6	40.1	6	39.8
Married couple	156	47.4	60	38.4	93	59.4	4	2.3	53	34.2	22	14.3
Nonfamily household	116	35.2	54	46.6	61	52.2	1	1.1	47	40.8	20	17.2
Female householder	59	17.9	28	47.3	31	52.1	-	-	24	41.4	9	15.5
Male householder	57	17.3	26	46.0	30	52.4	1	1.6	23	40.3	11	18.9
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	299	90.7	125	41.8	168	56.4	6	1.9	110	36.7	51	17.2
Other non-Black non-Hispanic	23	6.9	15	67.4	7	29.8	1	2.9	14	62.3	9	37.5
Age												
15 to 34 years	73	22.3	36	49.1	36	48.9	1	2.0	29	39.1	23	30.7
35 to 44 years	57	17.3	26	45.3	31	54.0	-	-	23	40.3	13	23.5
45 to 54 years	65	19.6	35	54.3	28	43.8	1	1.9	31	47.6	15	24.0
55 to 64 years	56	17.1	23	40.0	32	56.0	2	4.0	22	38.8	6	11.0
65 years or more	78	23.7	27	34.0	51	64.8	1	1.1	25	32.5	5	6.2
Education												
No high school degree	29	8.8	18	62.8	11	37.2	-	-	17	57.7	7	23.3
High school degree	110	33.4	48	44.1	59	53.3	3	2.6	41	37.5	21	19.6
Some college	103	31.4	53	51.5	48	46.1	2	2.4	47	45.7	24	22.8
College degree	87	26.5	26	30.0	60	68.9	1	1.1	25	28.2	11	12.3
Household Income												
Less than \$15,000	52	15.8	31	60.3	20	39.1	-	-	27	51.5	15	29.5
Between \$15,000 and \$30,000	66	20.2	33	50.0	32	48.2	1	1.8	30	45.3	14	21.8
Between \$30,000 and \$50,000	88	26.7	43	49.2	43	49.2	1	1.6	39	44.5	19	21.9
Between \$50,000 and \$75,000	59	17.9	19	32.0	39	65.9	1	2.1	17	28.5	8	12.9
At least \$75,000	64	19.4	19	30.1	43	66.7	2	3.2	17	26.3	6	9.1
Homeownership												
Homeowner	232	70.5	85	36.4	143	61.5	5	2.0	76	32.6	31	13.2
Non-homeowner	97	29.5	61	63.3	34	35.2	1	1.5	54	55.4	32	32.8

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-168 Timing of AFS Use by Household Characteristic: South Dakota

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	329	100.0	40	12.0	45	13.5	62	18.8	177	53.8	6	1.9	84	25.6
Banking Status														
Unbanked	15	4.4	10	65.9	2	14.5	1	6.6	1	8.5	1	4.5	12	80.4
Underbanked	72	22.0	30	41.4	42	58.6	0	0.0	0	0.0	0	0.0	72	100.0
Fully Banked	236	71.6	0	0.0	0	0.0	60	25.4	176	74.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	6	1.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	212	64.5	25	11.7	29	13.6	38	17.9	116	54.4	5	2.3	54	25.3
Female householder, no husband present	40	12.1	9	23.5	6	16.0	8	19.0	16	39.1	1	2.4	16	39.5
Male householder, no wife present	16	4.9	3	17.8	5	28.1	1	7.1	7	44.8	-	-	7	45.9
Married couple	156	47.4	13	8.0	18	11.5	29	18.8	93	59.4	4	2.3	31	19.6
Nonfamily household	116	35.2	15	12.8	16	13.4	24	20.4	61	52.2	1	1.1	30	26.2
Female householder	59	17.9	7	11.0	9	14.7	13	21.5	31	52.1	-	-	15	25.7
Male householder	57	17.3	8	14.6	7	12.1	11	19.3	30	52.4	1	1.6	15	26.7
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	4	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	299	90.7	28	9.5	37	12.5	59	19.8	168	56.4	6	1.9	66	22.0
Other non-Black non-Hispanic	23	6.9	8	34.1	5	22.9	2	10.3	7	29.8	1	2.9	13	57.1
Age														
15 to 34 years	73	22.3	9	12.2	15	20.6	12	16.3	36	48.9	1	2.0	24	32.8
35 to 44 years	57	17.3	8	14.4	7	13.2	10	17.7	31	54.0	-	-	16	27.6
45 to 54 years	65	19.6	11	17.4	11	17.6	12	19.2	28	43.8	1	1.9	23	35.1
55 to 64 years	56	17.1	7	12.8	6	10.3	10	16.9	32	56.0	2	4.0	13	23.1
65 years or more	78	23.7	4	5.2	5	6.1	18	22.8	51	64.8	1	1.1	9	11.2
Education														
No high school degree	29	8.8	6	21.6	4	13.7	8	27.5	11	37.2	-	-	10	35.2
High school degree	110	33.4	13	12.2	15	13.7	20	18.2	59	53.3	3	2.6	28	25.9
Some college	103	31.4	15	14.1	18	17.0	21	20.4	48	46.1	2	2.4	32	31.1
College degree	87	26.5	5	6.3	8	9.1	13	14.6	60	68.9	1	1.1	13	15.4
Household Income														
Less than \$15,000	52	15.8	11	21.2	10	18.7	11	20.4	20	39.1	-	-	21	39.9
Between \$15,000 and \$30,000	66	20.2	11	16.1	9	13.0	14	20.8	32	48.2	1	1.8	19	29.2
Between \$30,000 and \$50,000	88	26.7	12	13.1	14	15.9	18	20.2	43	49.2	1	1.6	26	29.0
Between \$50,000 and \$75,000	59	17.9	4	7.0	6	10.8	8	14.3	39	65.9	1	2.1	10	17.7
At least \$75,000	64	19.4	2	3.6	6	9.1	11	17.4	43	66.7	2	3.2	8	12.7
Homeownership														
Homeowner	232	70.5	18	7.5	25	10.9	42	18.0	143	61.5	5	2.0	43	18.5
Non-homeowner	97	29.5	22	22.8	19	19.8	20	20.7	34	35.2	1	1.5	41	42.6

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-169 Use of AFS by Banking Status: Tennessee

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,605	100.0	283	100.0	473	100.0	1,818	100.0	NA	NA
Any AFS										
Has Ever Used	1,114	42.8	264	93.3	473	100.0	378	20.8	NA	NA
Has Never Used	1,459	56.0	19	6.7	0	0.0	1,440	79.2	NA	NA
Unknown	31	1.2	-	-	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	859	33.0	215	76.2	379	80.1	265	14.6	NA	NA
Has Never Used	1,729	66.4	67	23.8	90	19.1	1,553	85.4	NA	NA
Unknown	17	0.7	-	-	4	0.8	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	437	16.8	185	65.4	172	36.3	80	4.4	NA	NA
Has Never Used	2,144	82.3	98	34.6	293	62.0	1,738	95.6	NA	NA
Unknown	23	0.9	-	-	8	1.7	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	97	3.7	34	12.2	35	7.5	27	1.5	NA	NA
Has Never Used	2,490	95.6	248	87.8	437	92.5	1,791	98.5	NA	NA
Unknown	18	0.7	-	-	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	177	6.8	33	11.5	120	25.4	24	1.3	NA	NA
Has Never Used	2,398	92.1	244	86.4	353	74.6	1,794	98.7	NA	NA
Unknown	30	1.1	6	2.1	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	280	10.7	110	38.8	139	29.3	31	1.7	NA	NA
Has Never Used	2,294	88.1	165	58.2	330	69.8	1,787	98.3	NA	NA
Unknown	31	1.2	8	3.0	4	0.9	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	135	5.2	54	19.3	74	15.6	7	0.4	NA	NA
Has Never Used	2,438	93.6	219	77.4	395	83.5	1,811	99.6	NA	NA
Unknown	32	1.2	9	3.3	4	0.9	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	149	5.7	51	18.0	78	16.5	20	1.1	NA	NA
Has Never Used	2,419	92.9	227	80.4	391	82.6	1,798	98.9	NA	NA
Unknown	37	1.4	5	1.6	4	0.9	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-170 Timing of AFS Use by Banking Status: Tennessee

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,605	100.0	283	100.0	473	100.0	1,818	100.0	NA	NA
Any AFS										
In Last 30 Days	314	12.1	169	59.8	145	30.7	0	0.0	NA	NA
In Last 2-12 Months	400	15.4	73	25.7	327	69.3	0	0.0	NA	NA
Not in the Last 12 Months	400	15.3	22	7.8	0	0.0	378	20.8	NA	NA
Never Used	1,459	56.0	19	6.7	0	0.0	1,440	79.2	NA	NA
Unknown	31	1.2	-	-	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	167	6.4	96	34.1	71	15.0	0	0.0	NA	NA
In Last 2-12 Months	334	12.8	86	30.5	248	52.4	0	0.0	NA	NA
Not in the Last 12 Months	358	13.7	33	11.7	60	12.7	265	14.6	NA	NA
Never Used	1,729	66.4	67	23.8	90	19.1	1,553	85.4	NA	NA
Unknown	17	0.7	-	-	4	0.8	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	134	5.1	100	35.4	34	7.2	0	0.0	NA	NA
In Last 2-12 Months	136	5.2	42	15.0	94	19.9	0	0.0	NA	NA
Not in the Last 12 Months	167	6.4	43	15.0	44	9.3	80	4.4	NA	NA
Never Used	2,144	82.3	98	34.6	293	62.0	1,738	95.6	NA	NA
Unknown	23	0.9	-	-	8	1.7	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	15	0.6	11	4.0	4	0.8	0	0.0	NA	NA
In Last 2-12 Months	31	1.2	14	5.0	16	3.5	0	0.0	NA	NA
Not in the Last 12 Months	50	1.9	9	3.1	15	3.2	27	1.5	NA	NA
Never Used	2,490	95.6	248	87.8	437	92.5	1,791	98.5	NA	NA
Unknown	18	0.7	-	-	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	33	1.3	5	1.6	28	5.9	0	0.0	NA	NA
In Last 2-12 Months	55	2.1	7	2.6	47	10.0	0	0.0	NA	NA
Not in the Last 12 Months	89	3.4	21	7.3	45	9.4	24	1.3	NA	NA
Never Used	2,398	92.1	244	86.4	353	74.6	1,794	98.7	NA	NA
Unknown	30	1.1	6	2.1	-	-	-	-	NA	NA

Table C-170 Timing of AFS Use by Banking Status: Tennessee

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	35	1.3	15	5.3	20	4.2	0	0.0	NA	NA	
In Last 2-12 Months	88	3.4	25	8.9	63	13.3	0	0.0	NA	NA	
Not in the Last 12 Months	157	6.0	69	24.5	56	11.8	31	1.7	NA	NA	
Never Used	2,294	88.1	165	58.2	330	69.8	1,787	98.3	NA	NA	
Unknown	31	1.2	8	3.0	4	0.9	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	39	1.5	17	6.0	22	4.8	0	0.0	NA	NA	
Used but not in last 12 months	96	3.7	38	13.3	51	10.8	7	0.4	NA	NA	
Never Used	2,438	93.6	219	77.4	395	83.5	1,811	99.6	NA	NA	
Unknown	32	1.2	9	3.3	4	0.9	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	66	2.5	27	9.5	39	8.2	0	0.0	NA	NA	
Used but not in last 12 months	83	3.2	24	8.5	39	8.3	20	1.1	NA	NA	
Never Used	2,419	92.9	227	80.4	391	82.6	1,798	98.9	NA	NA	
Unknown	37	1.4	5	1.6	4	0.9	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-171 Use of AFS by Household Characteristic: Tennessee

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,605	100.0	1,114	42.8	1,459	56.0	31	1.2	1,006	38.6	442	17.0
Banking Status												
Unbanked	283	10.9	264	93.3	19	6.7	-	-	259	91.5	133	47.2
Underbanked	473	18.1	473	100.0	0	0.0	0	0.0	413	87.3	235	49.7
Fully Banked	1,818	69.8	378	20.8	1,440	79.2	0	0.0	334	18.4	74	4.0
Banked but Underbanked Status Unknown	31	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,713	65.8	745	43.5	946	55.2	22	1.3	682	39.8	308	18.0
Female householder, no husband present	386	14.8	241	62.5	144	37.5	-	-	225	58.4	127	33.0
Male householder, no wife present	123	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,204	46.2	448	37.2	735	61.0	22	1.8	408	33.8	156	13.0
Nonfamily household	892	34.2	369	41.4	513	57.5	10	1.1	324	36.3	133	14.9
Female householder	494	19.0	174	35.2	316	63.9	5	0.9	160	32.4	46	9.3
Male householder	397	15.3	195	49.1	197	49.6	5	1.3	164	41.2	87	22.0
Race/Ethnicity												
Black	427	16.4	237	55.5	185	43.2	5	1.2	220	51.5	101	23.7
Hispanic non-Black	54	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,075	79.7	823	39.7	1,225	59.1	26	1.3	737	35.5	330	15.9
Other non-Black non-Hispanic	49	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	580	22.3	333	57.4	239	41.2	8	1.5	295	50.8	175	30.2
35 to 44 years	477	18.3	218	45.8	255	53.5	4	0.8	204	42.8	94	19.8
45 to 54 years	537	20.6	241	44.8	286	53.3	10	1.8	216	40.2	74	13.7
55 to 64 years	488	18.8	191	39.1	292	59.9	5	1.0	173	35.3	69	14.1
65 years or more	523	20.1	131	25.1	387	74.0	5	0.9	118	22.7	29	5.6
Education												
No high school degree	353	13.5	184	52.2	168	47.8	-	-	173	49.0	50	14.2
High school degree	860	33.0	398	46.2	458	53.3	4	0.4	347	40.4	195	22.7
Some college	785	30.2	383	48.8	387	49.3	15	1.9	352	44.8	160	20.3
College degree	607	23.3	149	24.6	445	73.3	13	2.1	134	22.1	37	6.0
Household Income												
Less than \$15,000	482	18.5	287	59.6	190	39.5	5	0.9	272	56.5	121	25.0
Between \$15,000 and \$30,000	650	25.0	321	49.3	324	49.9	5	0.8	279	42.9	137	21.1
Between \$30,000 and \$50,000	601	23.1	251	41.7	346	57.6	4	0.6	208	34.6	109	18.2
Between \$50,000 and \$75,000	422	16.2	134	31.7	275	65.2	13	3.1	125	29.7	61	14.5
At Least \$75,000	450	17.3	122	27.0	323	71.9	5	1.1	122	27.0	14	3.0
Homeownership												
Homeowner	1,802	69.2	640	35.5	1,136	63.0	26	1.5	583	32.3	201	11.2
Non-homeowner	803	30.8	474	59.0	323	40.3	5	0.7	423	52.7	241	30.0

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-172 Timing of AFS Use by Household Characteristic: Tennessee

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,605	100.0	314	12.1	400	15.4	400	15.3	1,459	56.0	31	1.2	714	27.4
Banking Status														
Unbanked	283	10.9	169	59.8	73	25.7	22	7.8	19	6.7	-	-	242	85.5
Underbanked	473	18.1	145	30.7	327	69.3	0	0.0	0	0.0	0	0.0	473	100.0
Fully Banked	1,818	69.8	0	0.0	0	0.0	378	20.8	1,440	79.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	31	1.2	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,713	65.8	220	12.8	290	16.9	235	13.7	946	55.2	22	1.3	510	29.8
Female householder, no husband present	386	14.8	103	26.6	68	17.5	71	18.4	144	37.5	-	-	170	44.1
Male householder, no wife present	123	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,204	46.2	112	9.3	188	15.6	147	12.2	735	61.0	22	1.8	300	24.9
Nonfamily household	892	34.2	94	10.6	111	12.4	164	18.4	513	57.5	10	1.1	205	23.0
Female householder	494	19.0	43	8.7	30	6.0	102	20.5	316	63.9	5	0.9	72	14.7
Male householder	397	15.3	51	12.9	81	20.4	63	15.8	197	49.6	5	1.3	132	33.3
Race/Ethnicity														
Black	427	16.4	103	24.1	72	16.9	62	14.5	185	43.2	5	1.2	175	41.0
Hispanic non-Black	54	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,075	79.7	200	9.7	311	15.0	312	15.0	1,225	59.1	26	1.3	511	24.7
Other non-Black non-Hispanic	49	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	580	22.3	127	21.9	149	25.6	57	9.9	239	41.2	8	1.5	276	47.5
35 to 44 years	477	18.3	72	15.0	76	15.9	71	14.8	255	53.5	4	0.8	148	31.0
45 to 54 years	537	20.6	61	11.3	72	13.4	108	20.2	286	53.3	10	1.8	132	24.7
55 to 64 years	488	18.8	43	8.8	70	14.3	78	16.0	292	59.9	5	1.0	113	23.1
65 years or more	523	20.1	12	2.3	34	6.5	85	16.3	387	74.0	5	0.9	46	8.8
Education														
No high school degree	353	13.5	82	23.3	60	17.2	41	11.8	168	47.8	-	-	143	40.5
High school degree	860	33.0	117	13.7	160	18.6	120	13.9	458	53.3	4	0.4	278	32.3
Some college	785	30.2	101	12.9	132	16.8	150	19.1	387	49.3	15	1.9	234	29.7
College degree	607	23.3	13	2.2	47	7.8	89	14.6	445	73.3	13	2.1	61	10.0
Household Income														
Less than \$15,000	482	18.5	137	28.4	90	18.6	61	12.6	190	39.5	5	0.9	227	47.0
Between \$15,000 and \$30,000	650	25.0	73	11.2	132	20.3	116	17.8	324	49.9	5	0.8	205	31.6
Between \$30,000 and \$50,000	601	23.1	84	14.0	74	12.3	93	15.4	346	57.6	4	0.6	158	26.3
Between \$50,000 and \$75,000	422	16.2	17	3.9	71	16.9	46	10.8	275	65.2	13	3.1	88	20.9
At least \$75,000	450	17.3	3	0.8	33	7.3	85	19.0	323	71.9	5	1.1	36	8.0
Homeownership														
Homeowner	1,802	69.2	120	6.7	235	13.0	285	15.8	1,136	63.0	26	1.5	355	19.7
Non-homeowner	803	30.8	194	24.2	165	20.6	114	14.3	323	40.3	5	0.7	359	44.8

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-173 Use of AFS by Banking Status: Texas

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	9,136	100.0	1,167	100.0	2,481	100.0	5,309	100.0	180	100.0
Any AFS										
Has Ever Used	4,786	52.4	914	78.3	2,481	100.0	1,356	25.5	0	0.0
Has Never Used	4,157	45.5	205	17.5	0	0.0	3,952	74.5	0	0.0
Unknown	193	2.1	48	4.1	0	0.0	0	0.0	145	80.5
Non-Bank Money Order										
Has Ever Used	3,710	40.6	715	61.3	2,023	81.5	949	17.9	24	13.1
Has Never Used	5,229	57.2	395	33.8	446	18.0	4,360	82.1	29	15.8
Unknown	197	2.2	57	4.9	12	0.5	0	0.0	128	71.1
Non-Bank Check Cashing										
Has Ever Used	1,689	18.5	557	47.8	885	35.7	236	4.4	11	5.9
Has Never Used	7,285	79.7	561	48.1	1,585	63.9	5,073	95.6	65	36.0
Unknown	163	1.8	48	4.1	10	0.4	0	0.0	105	58.1
Non-Bank Remittances										
Has Ever Used	841	9.2	186	16.0	522	21.0	123	2.3	10	5.6
Has Never Used	8,135	89.0	923	79.1	1,951	78.6	5,186	97.7	75	41.9
Unknown	160	1.8	57	4.9	8	0.3	0	0.0	95	52.6
Payday Lending										
Has Ever Used	573	6.3	103	8.8	396	15.9	75	1.4	-	-
Has Never Used	8,381	91.7	1,006	86.3	2,078	83.8	5,234	98.6	63	34.9
Unknown	181	2.0	57	4.9	7	0.3	0	0.0	117	65.1
Pawn Shops										
Has Ever Used	1,163	12.7	360	30.9	619	24.9	185	3.5	-	-
Has Never Used	7,782	85.2	746	63.9	1,851	74.6	5,124	96.5	61	33.9
Unknown	191	2.1	61	5.2	10	0.4	0	0.0	119	66.1
Rent-to-Own										
Has Ever Used	638	7.0	154	13.2	388	15.6	96	1.8	-	-
Has Never Used	8,327	91.1	956	81.9	2,084	84.0	5,212	98.2	74	41.2
Unknown	171	1.9	57	4.9	8	0.3	0	0.0	106	58.8
Refund Anticipation Loans										
Has Ever Used	540	5.9	134	11.5	327	13.2	79	1.5	-	-
Has Never Used	8,410	92.1	972	83.3	2,143	86.4	5,230	98.5	66	36.4
Unknown	186	2.0	61	5.2	10	0.4	0	0.0	115	63.6

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-174 Timing of AFS Use by Banking Status: Texas

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	9,136	100.0	1,167	100.0	2,481	100.0	5,309	100.0	180	100.0
Any AFS										
In Last 30 Days	1,834	20.1	615	52.7	1,219	49.1	0	0.0	0	0.0
In Last 2-12 Months	1,459	16.0	198	16.9	1,262	50.9	0	0.0	0	0.0
Not in the Last 12 Months	1,493	16.3	101	8.7	0	0.0	1,356	25.5	35	19.5
Never Used	4,157	45.5	205	17.5	0	0.0	3,952	74.5	0	0.0
Unknown	193	2.1	48	4.1	0	0.0	0	0.0	145	80.5
Non-Bank Money Order										
In Last 30 Days	1,276	14.0	440	37.7	837	33.7	0	0.0	-	-
In Last 2-12 Months	1,133	12.4	181	15.5	952	38.4	0	0.0	-	-
Not in the Last 12 Months	1,301	14.2	94	8.0	234	9.4	949	17.9	24	13.1
Never Used	5,229	57.2	395	33.8	446	18.0	4,360	82.1	29	15.8
Unknown	197	2.2	57	4.9	12	0.5	-	-	128	71.1
Non-Bank Check Cashing										
In Last 30 Days	618	6.8	302	25.9	316	12.8	0	0.0	-	-
In Last 2-12 Months	463	5.1	131	11.2	332	13.4	0	0.0	-	-
Not in the Last 12 Months	607	6.6	125	10.7	236	9.5	236	4.4	11	5.9
Never Used	7,285	79.7	561	48.1	1,585	63.9	5,073	95.6	65	36.0
Unknown	163	1.8	48	4.1	10	0.4	-	-	105	58.1
Non-Bank Remittances										
In Last 30 Days	286	3.1	74	6.4	212	8.5	0	0.0	-	-
In Last 2-12 Months	257	2.8	74	6.4	183	7.4	0	0.0	-	-
Not in the Last 12 Months	298	3.3	38	3.2	127	5.1	123	2.3	10	5.6
Never Used	8,135	89.0	923	79.1	1,951	78.6	5,186	97.7	75	41.9
Unknown	160	1.8	57	4.9	8	0.3	-	-	95	52.6
Payday Lending										
In Last 30 Days	92	1.0	11	0.9	82	3.3	0	0.0	-	-
In Last 2-12 Months	165	1.8	16	1.4	149	6.0	0	0.0	-	-
Not in the Last 12 Months	316	3.5	76	6.5	165	6.7	75	1.4	-	-
Never Used	8,381	91.7	1,006	86.3	2,078	83.8	5,234	98.6	63	34.9
Unknown	181	2.0	57	4.9	7	0.3	-	-	117	65.1

Table C-174 Timing of AFS Use by Banking Status: Texas

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	155	1.7	46	4.0	109	4.4	0	0.0	-	-	-	-
In Last 2-12 Months	394	4.3	161	13.8	233	9.4	0	0.0	-	-	-	-
Not in the Last 12 Months	614	6.7	153	13.1	277	11.2	185	3.5	-	-	-	-
Never Used	7,782	85.2	746	63.9	1,851	74.6	5,124	96.5	61	33.9	-	-
Unknown	191	2.1	61	5.2	10	0.4	-	-	119	66.1	-	-
Rent-to-Own^a												
Used in last 12 months	244	2.7	96	8.2	149	6.0	0	0.0	-	-	-	-
Used but not in last 12 months	394	4.3	58	5.0	239	9.7	96	1.8	-	-	-	-
Never Used	8,327	91.1	956	81.9	2,084	84.0	5,212	98.2	74	41.2	-	-
Unknown	171	1.9	57	4.9	8	0.3	-	-	106	58.8	-	-
Refund Anticipation Loans^a												
Used in last 12 months	223	2.4	67	5.8	155	6.3	0	0.0	-	-	-	-
Used but not in last 12 months	313	3.4	63	5.4	172	6.9	79	1.5	-	-	-	-
Never Used	8,410	92.1	972	83.3	2,143	86.4	5,230	98.5	66	36.4	-	-
Unknown	190	2.1	65	5.6	10	0.4	-	-	115	63.6	-	-

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-175 Use of AFS by Household Characteristic: Texas

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	9,136	100.0	4,786	52.4	4,157	45.5	193	2.1	4,305	47.1	1,985	21.7
Banking Status												
Unbanked	1,167	12.8	914	78.3	205	17.5	48	4.1	851	73.0	512	43.9
Underbanked	2,481	27.2	2,481	100.0	0	0.0	0	0.0	2,312	93.2	1,097	44.2
Fully Banked	5,309	58.1	1,356	25.5	3,952	74.5	0	0.0	1,107	20.9	376	7.1
Banked but Underbanked Status Unknown	180	2.0	35	19.5	-	-	145	80.5	35	19.5	-	-
Household Type												
Family household	6,397	70.0	3,421	53.5	2,855	44.6	121	1.9	3,054	47.7	1,491	23.3
Female householder, no husband present	1,342	14.7	905	67.4	397	29.6	40	3.0	786	58.6	500	37.3
Male householder, no wife present	439	4.8	288	65.8	139	31.8	11	2.4	266	60.7	143	32.6
Married couple	4,617	50.5	2,228	48.3	2,318	50.2	70	1.5	2,002	43.4	848	18.4
Nonfamily household	2,739	30.0	1,365	49.8	1,302	47.5	72	2.6	1,251	45.7	494	18.0
Female householder	1,323	14.5	573	43.3	715	54.1	35	2.6	528	39.9	216	16.3
Male householder	1,416	15.5	792	55.9	587	41.4	37	2.6	723	51.1	278	19.7
Race/Ethnicity												
Black	1,236	13.5	828	67.0	377	30.5	31	2.5	725	58.7	438	35.4
Hispanic non-Black	2,935	32.1	1,822	62.1	1,038	35.4	75	2.5	1,636	55.7	772	26.3
White non-Black non-Hispanic	4,534	49.6	1,972	43.5	2,497	55.1	65	1.4	1,791	39.5	747	16.5
Other non-Black non-Hispanic	431	4.7	163	37.8	245	56.9	23	5.3	153	35.5	28	6.5
Age												
15 to 34 years	2,494	27.3	1,447	58.0	997	40.0	50	2.0	1,292	51.8	679	27.2
35 to 44 years	1,686	18.5	993	58.9	666	39.5	27	1.6	885	52.5	435	25.8
45 to 54 years	1,837	20.1	981	53.4	803	43.7	52	2.8	881	48.0	455	24.8
55 to 64 years	1,485	16.3	788	53.0	679	45.7	19	1.3	731	49.2	271	18.2
65 years or more	1,634	17.9	577	35.3	1,011	61.9	45	2.8	517	31.6	146	9.0
Education												
No high school degree	1,673	18.3	1,130	67.6	486	29.1	57	3.4	1,042	62.3	463	27.7
High school degree	2,215	24.2	1,274	57.5	893	40.3	47	2.1	1,122	50.6	639	28.9
Some college	2,517	27.6	1,385	55.0	1,095	43.5	37	1.5	1,232	48.9	619	24.6
College degree	2,731	29.9	996	36.5	1,683	61.6	52	1.9	909	33.3	264	9.7
Household Income												
Less than \$15,000	1,540	16.9	996	64.7	495	32.2	49	3.2	896	58.2	484	31.4
Between \$15,000 and \$30,000	1,676	18.3	1,027	61.3	591	35.3	58	3.5	922	55.0	484	28.9
Between \$30,000 and \$50,000	1,983	21.7	1,124	56.7	836	42.2	22	1.1	1,003	50.6	486	24.5
Between \$50,000 and \$75,000	1,721	18.8	841	48.9	853	49.6	27	1.6	745	43.3	343	19.9
At least \$75,000	2,216	24.3	797	36.0	1,381	62.3	37	1.7	740	33.4	189	8.5
Homeownership												
Homeowner	5,890	64.5	2,614	44.4	3,158	53.6	118	2.0	2,315	39.3	941	16.0
Non-homeowner	3,246	35.5	2,172	66.9	999	30.8	75	2.3	1,990	61.3	1,044	32.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-176 Timing of AFS Use by Household Characteristic: Texas

Household Characteristic	All Households		Timing of AFS Use ^a									Memo Item		
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	9,136	100.0	1,834	20.1	1,459	16.0	1,493	16.3	4,157	45.5	193	2.1	3,293	36.0
Banking Status														
Unbanked	1,167	12.8	615	52.7	198	16.9	101	8.7	205	17.5	48	4.1	813	69.6
Underbanked	2,481	27.2	1,219	49.1	1,262	50.9	0	0.0	0	0.0	0	0.0	2,481	100.0
Fully Banked	5,309	58.1	0	0.0	0	0.0	1,356	25.5	3,952	74.5	0	0.0	0	0.0
Banked but Underbanked Status Unknown	180	2.0	0	0.0	0	0.0	35	19.5	0	0.0	145	80.5	0	0.0
Household Type														
Family household	6,397	70.0	1,362	21.3	1,082	16.9	978	15.3	2,855	44.6	121	1.9	2,443	38.2
Female householder, no husband present	1,342	14.7	461	34.3	273	20.3	171	12.7	397	29.6	40	3.0	734	54.7
Male householder, no wife present	439	4.8	117	26.7	109	24.8	62	14.2	139	31.8	11	2.4	226	51.5
Married couple	4,617	50.5	783	17.0	700	15.2	745	16.1	2,318	50.2	70	1.5	1,483	32.1
Nonfamily household	2,739	30.0	472	17.2	378	13.8	515	18.8	1,302	47.5	72	2.6	850	31.0
Female householder	1,323	14.5	168	12.7	143	10.8	262	19.8	715	54.1	35	2.6	311	23.5
Male householder	1,416	15.5	304	21.5	235	16.6	253	17.8	587	41.4	37	2.6	539	38.1
Race/Ethnicity														
Black	1,236	13.5	398	32.2	239	19.3	191	15.5	377	30.5	31	2.5	637	51.6
Hispanic non-Black	2,935	32.1	930	31.7	568	19.4	324	11.1	1,038	35.4	75	2.5	1,498	51.0
White non-Black non-Hispanic	4,534	49.6	470	10.4	591	13.0	912	20.1	2,497	55.1	65	1.4	1,061	23.4
Other non-Black non-Hispanic	431	4.7	36	8.3	61	14.3	66	15.2	245	56.9	23	5.3	97	22.6
Age														
15 to 34 years	2,494	27.3	662	26.5	469	18.8	317	12.7	997	40.0	50	2.0	1,131	45.3
35 to 44 years	1,686	18.5	380	22.5	318	18.8	295	17.5	666	39.5	27	1.6	698	41.4
45 to 54 years	1,837	20.1	402	21.9	299	16.3	280	15.3	803	43.7	52	2.8	701	38.2
55 to 64 years	1,485	16.3	222	14.9	245	16.5	321	21.6	679	45.7	19	1.3	467	31.4
65 years or more	1,634	17.9	168	10.3	129	7.9	280	17.1	1,011	61.9	45	2.8	297	18.2
Education														
No high school degree	1,673	18.3	607	36.3	313	18.7	210	12.6	486	29.1	57	3.4	920	55.0
High school degree	2,215	24.2	559	25.2	431	19.4	285	12.9	893	40.3	47	2.1	989	44.7
Some college	2,517	27.6	502	19.9	420	16.7	463	18.4	1,095	43.5	37	1.5	922	36.6
College degree	2,731	29.9	166	6.1	296	10.8	534	19.6	1,683	61.6	52	1.9	462	16.9
Household Income														
Less than \$15,000	1,540	16.9	499	32.4	307	19.9	190	12.3	495	32.2	49	3.2	806	52.4
Between \$15,000 and \$30,000	1,676	18.3	493	29.4	306	18.3	228	13.6	591	35.3	58	3.5	799	47.7
Between \$30,000 and \$50,000	1,983	21.7	454	22.9	342	17.2	329	16.6	836	42.2	22	1.1	796	40.1
Between \$50,000 and \$75,000	1,721	18.8	255	14.8	262	15.2	324	18.8	853	49.6	27	1.6	518	30.1
At least \$75,000	2,216	24.3	132	6.0	242	10.9	423	19.1	1,381	62.3	37	1.7	374	16.9
Homeownership														
Homeowner	5,890	64.5	746	12.7	814	13.8	1,054	17.9	3,158	53.6	118	2.0	1,560	26.5
Non-homeowner	3,246	35.5	1,087	33.5	646	19.9	439	13.5	999	30.8	75	2.3	1,733	53.4

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-177 Use of AFS by Banking Status: Utah

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	926	100.0	NA	NA	195	100.0	694	100.0	NA	NA
Any AFS										
Has Ever Used	366	39.5	NA	NA	195	100.0	143	20.6	NA	NA
Has Never Used	555	59.9	NA	NA	0	0.0	551	79.4	NA	NA
Unknown	6	0.6	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	258	27.9	NA	NA	139	71.6	104	14.9	NA	NA
Has Never Used	664	71.7	NA	NA	55	28.4	590	85.1	NA	NA
Unknown	4	0.4	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	94	10.2	NA	NA	54	27.5	27	3.9	NA	NA
Has Never Used	828	89.4	NA	NA	139	71.5	666	96.1	NA	NA
Unknown	4	0.4	NA	NA	2	1.0	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	33	3.6	NA	NA	18	9.4	13	1.9	NA	NA
Has Never Used	893	96.4	NA	NA	176	90.6	680	98.1	NA	NA
Unknown	0	-	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	83	9.0	NA	NA	54	27.6	17	2.4	NA	NA
Has Never Used	843	91.0	NA	NA	141	72.4	677	97.6	NA	NA
Unknown	0	-	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	75	8.1	NA	NA	56	29.0	9	1.3	NA	NA
Has Never Used	847	91.4	NA	NA	138	71.0	684	98.7	NA	NA
Unknown	4	0.4	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	30	3.3	NA	NA	17	8.7	4	0.5	NA	NA
Has Never Used	894	96.5	NA	NA	178	91.3	690	99.5	NA	NA
Unknown	2	0.2	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	31	3.4	NA	NA	19	9.7	11	1.5	NA	NA
Has Never Used	891	96.2	NA	NA	176	90.3	683	98.5	NA	NA
Unknown	4	0.4	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-178 Timing of AFS Use by Banking Status: Utah

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	926	100.0	NA	NA	195	100.0	694	100.0	NA	NA
Any AFS										
In Last 30 Days	80	8.6	NA	NA	71	36.4	0	0.0	NA	NA
In Last 2-12 Months	132	14.2	NA	NA	124	63.6	0	0.0	NA	NA
Not in the Last 12 Months	154	16.7	NA	NA	0	0.0	143	20.6	NA	NA
Never Used	555	59.9	NA	NA	0	0.0	551	79.4	NA	NA
Unknown	6	0.6	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	53	5.8	NA	NA	49	25.4	0	0.0	NA	NA
In Last 2-12 Months	80	8.6	NA	NA	72	37.0	0	0.0	NA	NA
Not in the Last 12 Months	125	13.5	NA	NA	18	9.1	104	14.9	NA	NA
Never Used	664	71.7	NA	NA	55	28.4	590	85.1	NA	NA
Unknown	4	0.4	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	15	1.6	NA	NA	10	5.0	0	0.0	NA	NA
In Last 2-12 Months	34	3.7	NA	NA	32	16.5	0	0.0	NA	NA
Not in the Last 12 Months	45	4.9	NA	NA	12	6.0	27	3.9	NA	NA
Never Used	828	89.4	NA	NA	139	71.5	666	96.1	NA	NA
Unknown	4	0.4	NA	NA	2	1.0	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	0.7	NA	NA	7	3.5	0	0.0	NA	NA
In Last 2-12 Months	11	1.2	NA	NA	11	5.9	0	0.0	NA	NA
Not in the Last 12 Months	15	1.6	NA	NA	-	-	13	1.9	NA	NA
Never Used	893	96.4	NA	NA	176	90.6	680	98.1	NA	NA
Unknown	0	-	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	11	1.2	NA	NA	8	4.0	0	0.0	NA	NA
In Last 2-12 Months	18	2.0	NA	NA	18	9.3	0	0.0	NA	NA
Not in the Last 12 Months	54	5.8	NA	NA	28	14.2	17	2.4	NA	NA
Never Used	843	91.0	NA	NA	141	72.4	677	97.6	NA	NA
Unknown	0	-	NA	NA	-	-	-	-	NA	NA

Table C-178 Timing of AFS Use by Banking Status: Utah

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	4	0.5	NA	NA	4	2.3	0	0.0	NA	NA	
In Last 2-12 Months	20	2.1	NA	NA	18	9.1	0	0.0	NA	NA	
Not in the Last 12 Months	51	5.6	NA	NA	34	17.7	9	1.3	NA	NA	
Never Used	847	91.4	NA	NA	138	71.0	684	98.7	NA	NA	
Unknown	4	0.4	NA	NA	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	9	1.0	NA	NA	7	3.8	0	0.0	NA	NA	
Used but not in last 12 months	21	2.3	NA	NA	9	4.8	4	0.5	NA	NA	
Never Used	894	96.5	NA	NA	178	91.3	690	99.5	NA	NA	
Unknown	2	0.2	NA	NA	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	8	0.8	NA	NA	8	4.0	0	0.0	NA	NA	
Used but not in last 12 months	22	2.4	NA	NA	11	5.7	11	1.5	NA	NA	
Never Used	891	96.2	NA	NA	176	90.3	683	98.5	NA	NA	
Unknown	5	0.6	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-179 Use of AFS by Household Characteristic: Utah

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	926	100.0	366	39.5	555	59.9	6	0.6	315	34.0	144	15.5
Banking Status												
Unbanked	26	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	195	21.0	195	100.0	0	0.0	0	0.0	174	89.3	90	46.2
Fully Banked	694	74.9	143	20.6	551	79.4	0	0.0	120	17.3	35	5.1
Banked but Underbanked Status Unknown	12	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	709	76.6	291	41.0	413	58.2	6	0.8	250	35.2	109	15.4
Female householder, no husband present	106	11.4	47	44.4	57	53.8	2	1.8	43	41.0	17	15.9
Male householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	559	60.4	228	40.7	328	58.6	4	0.7	194	34.6	87	15.6
Nonfamily household	217	23.4	75	34.5	142	65.5	-	-	65	30.1	34	15.8
Female householder	111	12.0	40	36.2	71	63.8	-	-	38	34.2	15	13.1
Male householder	105	11.4	34	32.7	71	67.3	-	-	27	25.7	20	18.6
Race/Ethnicity												
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	8.4	39	50.5	39	49.5	-	-	28	35.9	21	27.6
White non-Black non-Hispanic	792	85.5	304	38.4	482	60.9	6	0.7	264	33.4	117	14.8
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	303	32.7	130	42.8	173	57.2	-	-	107	35.4	52	17.2
35 to 44 years	148	16.0	68	46.0	78	52.8	2	1.2	58	38.9	31	20.8
45 to 54 years	157	17.0	63	39.9	95	60.1	-	-	51	32.5	32	20.1
55 to 64 years	138	14.9	58	42.3	80	57.7	-	-	54	39.3	15	11.2
65 years or more	179	19.4	46	25.9	129	71.9	4	2.2	44	24.7	13	7.5
Education												
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	256	27.7	104	40.7	150	58.5	2	0.7	83	32.4	56	21.8
Some college	369	39.9	162	44.0	203	55.0	4	1.0	139	37.5	68	18.3
College degree	264	28.5	84	31.9	180	68.1	-	-	82	31.1	13	4.9
Household Income												
Less than \$15,000	106	11.5	41	38.9	65	61.1	-	-	37	35.3	16	14.7
Between \$15,000 and \$30,000	148	16.0	65	43.8	82	54.9	2	1.3	55	37.3	36	24.3
Between \$30,000 and \$50,000	234	25.3	104	44.4	130	55.6	-	-	83	35.6	41	17.6
Between \$50,000 and \$75,000	203	22.0	78	38.3	123	60.7	2	1.0	65	32.0	34	16.5
At Least \$75,000	234	25.3	77	33.1	155	66.1	2	0.8	74	31.4	17	7.3
Homeownership												
Homeowner	647	69.8	205	31.7	436	67.4	6	0.9	180	27.8	70	10.8
Non-homeowner	279	30.2	161	57.5	119	42.5	-	-	135	48.4	74	26.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-180 Timing of AFS Use by Household Characteristic: Utah

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	926	100.0	80	8.6	132	14.2	154	16.7	555	59.9	6	0.6	211	22.8
Banking Status														
Unbanked	26	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	195	21.0	71	36.4	124	63.6	0	0.0	0	0.0	0	0.0	195	100.0
Fully Banked	694	74.9	0	0.0	0	0.0	143	20.6	551	79.4	0	0.0	0	0.0
Banked but Underbanked Status Unknown	12	1.2	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	709	76.6	60	8.5	103	14.6	127	18.0	413	58.2	6	0.8	164	23.1
Female householder, no husband present	106	11.4	11	10.0	17	16.2	19	18.2	57	53.8	2	1.8	28	26.2
Male householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	559	60.4	48	8.6	77	13.8	102	18.3	328	58.6	4	0.7	125	22.4
Nonfamily household	217	23.4	19	9.0	28	13.0	27	12.5	142	65.5	-	-	48	22.0
Female householder	111	12.0	9	8.5	12	11.2	18	16.5	71	63.8	-	-	22	19.7
Male householder	105	11.4	10	9.5	16	14.9	9	8.3	71	67.3	-	-	26	24.4
Race/Ethnicity														
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	8.4	4	5.0	24	30.9	11	14.6	39	49.5	-	-	28	35.8
White non-Black non-Hispanic	792	85.5	66	8.3	101	12.8	137	17.3	482	60.9	6	0.7	167	21.1
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	303	32.7	32	10.5	42	13.8	56	18.5	173	57.2	-	-	74	24.3
35 to 44 years	148	16.0	16	11.0	29	19.3	23	15.7	78	52.8	2	1.2	45	30.3
45 to 54 years	157	17.0	12	7.6	22	13.8	29	18.5	95	60.1	-	-	34	21.4
55 to 64 years	138	14.9	12	8.6	17	12.6	29	21.1	80	57.7	-	-	29	21.3
65 years or more	179	19.4	8	4.2	22	12.2	17	9.4	129	71.9	4	2.2	29	16.5
Education														
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	256	27.7	27	10.4	29	11.4	49	19.0	150	58.5	2	0.7	56	21.8
Some college	369	39.9	35	9.6	67	18.2	60	16.2	203	55.0	4	1.0	103	27.8
College degree	264	28.5	16	6.1	26	9.8	42	16.0	180	68.1	-	-	42	15.9
Household Income														
Less than \$15,000	106	11.5	8	7.9	17	16.4	16	14.6	65	61.1	-	-	26	24.2
Between \$15,000 and \$30,000	148	16.0	19	12.8	30	20.5	16	10.5	82	54.9	2	1.3	49	33.3
Between \$30,000 and \$50,000	234	25.3	26	10.9	33	14.2	45	19.3	130	55.6	-	-	59	25.2
Between \$50,000 and \$75,000	203	22.0	21	10.3	26	12.6	32	15.5	123	60.7	2	1.0	46	22.8
At Least \$75,000	234	25.3	6	2.5	25	10.6	47	20.0	155	66.1	2	0.8	31	13.1
Homeownership														
Homeowner	647	69.8	31	4.8	61	9.4	113	17.5	436	67.4	6	0.9	92	14.1
Non-homeowner	279	30.2	49	17.5	71	25.4	41	14.7	119	42.5	-	-	120	42.9

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-181 Use of AFS by Banking Status: Vermont

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	269	100.0	NA	NA	47	100.0	207	100.0	NA	NA
Any AFS										
Has Ever Used	104	38.6	NA	NA	47	100.0	49	23.6	NA	NA
Has Never Used	160	59.5	NA	NA	0	0.0	158	76.4	NA	NA
Unknown	5	1.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	79	29.4	NA	NA	34	72.2	38	18.4	NA	NA
Has Never Used	187	69.3	NA	NA	13	27.8	169	81.6	NA	NA
Unknown	4	1.3	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	32	11.8	NA	NA	19	39.8	9	4.5	NA	NA
Has Never Used	234	86.8	NA	NA	28	59.5	198	95.5	NA	NA
Unknown	4	1.4	NA	NA	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	6	2.1	NA	NA	3	5.7	3	1.4	NA	NA
Has Never Used	260	96.6	NA	NA	44	94.3	204	98.6	NA	NA
Unknown	4	1.3	NA	NA	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	4	1.3	NA	NA	2	5.0	1	0.5	NA	NA
Has Never Used	262	97.5	NA	NA	45	95.0	207	99.5	NA	NA
Unknown	3	1.2	NA	NA	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	8	3.0	NA	NA	4	8.3	3	1.5	NA	NA
Has Never Used	256	95.1	NA	NA	43	90.9	204	98.5	NA	NA
Unknown	5	1.8	NA	NA	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	12	4.6	NA	NA	8	17.2	3	1.3	NA	NA
Has Never Used	253	94.2	NA	NA	39	82.8	205	98.7	NA	NA
Unknown	3	1.2	NA	NA	-	-	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	6	2.3	NA	NA	4	8.6	2	0.8	NA	NA
Has Never Used	259	96.4	NA	NA	42	90.6	206	99.2	NA	NA
Unknown	4	1.3	NA	NA	-	-	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-182 Timing of AFS Use by Banking Status: Vermont

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	269	100.0	NA	NA	47	100.0	207	100.0	NA	NA
Any AFS										
In Last 30 Days	19	7.0	NA	NA	15	31.7	0	0.0	NA	NA
In Last 2-12 Months	34	12.7	NA	NA	32	68.3	0	0.0	NA	NA
Not in the Last 12 Months	51	18.9	NA	NA	0	0.0	49	23.6	NA	NA
Never Used	160	59.5	NA	NA	0	0.0	158	76.4	NA	NA
Unknown	5	1.8	NA	NA	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	11	4.0	NA	NA	7	15.7	0	0.0	NA	NA
In Last 2-12 Months	23	8.6	NA	NA	21	45.5	0	0.0	NA	NA
Not in the Last 12 Months	45	16.8	NA	NA	5	11.0	38	18.4	NA	NA
Never Used	187	69.3	NA	NA	13	27.8	169	81.6	NA	NA
Unknown	4	1.3	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	8	2.9	NA	NA	7	14.4	0	0.0	NA	NA
In Last 2-12 Months	11	3.9	NA	NA	9	20.2	0	0.0	NA	NA
Not in the Last 12 Months	13	4.9	NA	NA	2	5.2	9	4.5	NA	NA
Never Used	234	86.8	NA	NA	28	59.5	198	95.5	NA	NA
Unknown	4	1.4	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	0	0.1	NA	NA	-	-	0	0.0	NA	NA
In Last 2-12 Months	1	0.3	NA	NA	1	1.5	0	0.0	NA	NA
Not in the Last 12 Months	5	1.7	NA	NA	2	3.3	3	1.4	NA	NA
Never Used	260	96.6	NA	NA	44	94.3	204	98.6	NA	NA
Unknown	4	1.3	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 2-12 Months	1	0.3	NA	NA	1	1.7	0	0.0	NA	NA
Not in the Last 12 Months	3	1.0	NA	NA	2	3.4	1	0.5	NA	NA
Never Used	262	97.5	NA	NA	45	95.0	207	99.5	NA	NA
Unknown	3	1.2	NA	NA	-	-	-	-	NA	NA

Table C-182 Timing of AFS Use by Banking Status: Vermont

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	1	0.3	NA	NA	1	1.5	0	0.0	NA	NA	
In Last 2-12 Months	1	0.5	NA	NA	1	2.0	0	0.0	NA	NA	
Not in the Last 12 Months	6	2.3	NA	NA	2	4.8	3	1.5	NA	NA	
Never Used	256	95.1	NA	NA	43	90.9	204	98.5	NA	NA	
Unknown	5	1.8	NA	NA	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	5	2.0	NA	NA	5	10.8	0	0.0	NA	NA	
Used but not in last 12 months	7	2.6	NA	NA	3	6.4	3	1.3	NA	NA	
Never Used	253	94.2	NA	NA	39	82.8	205	98.7	NA	NA	
Unknown	3	1.2	NA	NA	-	-	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	3	1.1	NA	NA	3	5.4	0	0.0	NA	NA	
Used but not in last 12 months	3	1.2	NA	NA	2	3.2	2	0.8	NA	NA	
Never Used	259	96.4	NA	NA	42	90.6	206	99.2	NA	NA	
Unknown	4	1.3	NA	NA	-	-	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-183 Use of AFS by Household Characteristic: Vermont

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	269	100.0	104	38.6	160	59.5	5	1.8	97	36.1	25	9.3
Banking Status												
Unbanked	9	3.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	47	17.4	47	100.0	0	0.0	0	0.0	44	93.2	14	30.0
Fully Banked	207	77.1	49	23.6	158	76.4	0	0.0	46	22.1	8	3.8
Banked but Underbanked Status Unknown	6	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	173	64.3	66	37.8	104	60.3	3	1.8	61	35.1	18	10.6
Female householder, no husband present	29	10.7	15	50.9	14	49.1	-	-	13	44.8	6	21.0
Male householder, no wife present	13	4.9	6	45.4	7	51.9	-	-	6	42.8	3	22.2
Married couple	131	48.7	45	34.2	83	63.6	3	2.1	42	32.2	9	7.2
Nonfamily household	96	35.7	38	40.1	56	58.1	2	1.8	36	38.0	6	6.8
Female householder	51	19.1	19	36.6	32	62.3	1	1.1	18	34.5	3	6.2
Male householder	44	16.5	20	44.2	24	53.3	1	2.5	19	42.0	3	7.4
Race/Ethnicity												
Black	2	0.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	261	97.0	101	38.8	155	59.5	4	1.7	94	36.2	24	9.3
Other non-Black non-Hispanic	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	49	18.2	22	45.0	26	53.5	1	1.5	19	39.3	7	15.0
35 to 44 years	52	19.2	20	38.9	31	60.5	-	-	19	36.5	5	9.4
45 to 54 years	58	21.5	26	45.0	30	52.5	1	2.5	25	43.3	7	12.6
55 to 64 years	59	21.8	23	39.7	35	59.3	1	1.1	22	37.9	3	5.5
65 years or more	52	19.3	13	24.2	38	72.5	2	3.3	12	22.8	2	4.2
Education												
No high school degree	26	9.5	10	37.9	15	60.7	-	-	9	34.8	4	15.9
High school degree	85	31.4	38	45.4	44	51.7	3	3.0	36	42.0	10	11.3
Some college	70	26.1	26	36.6	44	62.9	-	-	24	34.4	7	9.4
College degree	89	33.0	30	34.1	57	64.1	2	1.8	29	32.2	5	5.4
Household Income												
Less than \$15,000	38	14.2	20	52.2	17	45.0	1	2.8	19	49.9	5	14.3
Between \$15,000 and \$30,000	45	16.8	20	43.9	24	53.8	1	2.3	18	40.6	7	14.5
Between \$30,000 and \$50,000	59	21.8	24	41.0	34	57.3	1	1.7	22	36.9	7	11.4
Between \$50,000 and \$75,000	58	21.6	20	34.2	38	64.6	1	1.1	18	31.5	4	6.2
At least \$75,000	69	25.5	20	29.4	47	69.1	1	1.6	20	28.7	3	3.7
Homeownership												
Homeowner	206	76.6	72	34.8	130	63.2	4	2.0	68	32.8	15	7.0
Non-homeowner	63	23.4	32	51.1	30	47.7	1	1.2	30	47.0	10	16.5

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-184 Timing of AFS Use by Household Characteristic: Vermont

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	269	100.0	19	7.0	34	12.7	51	18.9	160	59.5	5	1.8	53	19.8
Banking Status														
Unbanked	9	3.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	47	17.4	15	31.7	32	68.3	0	0.0	0	0.0	0	0.0	47	100.0
Fully Banked	207	77.1	0	0.0	0	0.0	49	23.6	158	76.4	0	0.0	0	0.0
Banked but Underbanked Status Unknown	6	2.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	173	64.3	14	8.0	24	13.9	28	16.0	104	60.3	3	1.8	38	21.9
Female householder, no husband present	29	10.7	4	13.8	7	24.2	4	12.9	14	49.1	-	-	11	38.0
Male householder, no wife present	13	4.9	2	16.5	2	15.7	2	13.2	7	51.9	-	-	4	32.2
Married couple	131	48.7	8	5.8	15	11.5	22	16.9	83	63.6	3	2.1	23	17.3
Nonfamily household	96	35.7	5	5.3	10	10.6	23	24.2	56	58.1	2	1.8	15	15.9
Female householder	51	19.1	3	5.7	4	7.4	12	23.4	32	62.3	1	1.1	7	13.1
Male householder	44	16.5	2	4.9	6	14.3	11	25.1	24	53.3	1	2.5	9	19.1
Race/Ethnicity														
Black	2	0.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	261	97.0	18	6.9	34	12.9	50	19.0	155	59.5	4	1.7	52	19.7
Other non-Black non-Hispanic	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	49	18.2	5	10.5	10	20.1	7	14.4	26	53.5	1	1.5	15	30.6
35 to 44 years	52	19.2	3	6.0	7	14.0	10	18.9	31	60.5	-	-	10	20.0
45 to 54 years	58	21.5	6	10.4	8	13.7	12	21.0	30	52.5	1	2.5	14	24.1
55 to 64 years	59	21.8	3	5.7	5	9.0	15	25.0	35	59.3	1	1.1	9	14.7
65 years or more	52	19.3	1	2.5	4	7.7	7	14.0	38	72.5	2	3.3	5	10.2
Education														
No high school degree	26	9.5	3	11.6	4	16.4	3	9.9	15	60.7	-	-	7	27.9
High school degree	85	31.4	8	9.1	13	15.2	18	21.0	44	51.7	3	3.0	21	24.4
Some college	70	26.1	6	8.2	8	11.9	12	16.5	44	62.9	-	-	14	20.1
College degree	89	33.0	2	2.8	9	10.0	19	21.3	57	64.1	2	1.8	11	12.8
Household Income														
Less than \$15,000	38	14.2	6	15.0	7	19.3	7	17.9	17	45.0	1	2.8	13	34.3
Between \$15,000 and \$30,000	45	16.8	3	7.5	8	17.0	9	19.3	24	53.8	1	2.3	11	24.6
Between \$30,000 and \$50,000	59	21.8	6	10.1	7	12.1	11	18.8	34	57.3	1	1.7	13	22.2
Between \$50,000 and \$75,000	58	21.6	3	4.9	7	12.0	10	17.3	38	64.6	1	1.1	10	16.9
At least \$75,000	69	25.5	1	1.5	5	7.4	14	20.5	47	69.1	1	1.6	6	8.8
Homeownership														
Homeowner	206	76.6	10	5.0	23	11.4	38	18.4	130	63.2	4	2.0	34	16.4
Non-homeowner	63	23.4	9	13.5	11	17.1	13	20.5	30	47.7	1	1.2	19	30.6

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-185 Use of AFS by Banking Status: Virginia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,008	100.0	199	100.0	503	100.0	2,138	100.0	168	100.0
Any AFS										
Has Ever Used	1,056	35.1	113	56.9	503	100.0	424	19.8	0	0.0
Has Never Used	1,783	59.3	69	34.7	0	0.0	1,714	80.2	0	0.0
Unknown	169	5.6	17	8.4	0	0.0	0	0.0	153	91.0
Non-Bank Money Order										
Has Ever Used	795	26.4	98	49.4	387	77.0	307	14.4	2	1.2
Has Never Used	2,067	68.7	82	41.2	116	23.0	1,830	85.6	39	23.1
Unknown	146	4.8	19	9.3	-	-	0	0.0	127	75.7
Non-Bank Check Cashing										
Has Ever Used	285	9.5	51	25.5	160	31.8	68	3.2	6	3.6
Has Never Used	2,577	85.7	125	63.0	336	66.7	2,069	96.8	47	27.9
Unknown	145	4.8	23	11.5	8	1.5	0	0.0	115	68.5
Non-Bank Remittances										
Has Ever Used	124	4.1	25	12.4	82	16.2	17	0.8	-	-
Has Never Used	2,743	91.2	160	80.2	414	82.3	2,120	99.2	49	29.1
Unknown	141	4.7	15	7.4	7	1.5	0	0.0	119	70.9
Payday Lending										
Has Ever Used	144	4.8	14	7.3	91	18.1	36	1.7	3	2.1
Has Never Used	2,709	90.1	163	82.1	397	78.9	2,102	98.3	47	27.9
Unknown	154	5.1	21	10.6	15	3.1	0	0.0	117	70.0
Pawn Shops										
Has Ever Used	139	4.6	12	5.8	76	15.1	48	2.2	4	2.1
Has Never Used	2,713	90.2	166	83.5	416	82.7	2,090	97.8	41	24.6
Unknown	155	5.2	21	10.6	11	2.2	0	0.0	123	73.3
Rent-to-Own										
Has Ever Used	136	4.5	33	16.5	71	14.1	32	1.5	-	-
Has Never Used	2,691	89.5	131	65.9	415	82.4	2,106	98.5	40	23.6
Unknown	181	6.0	35	17.6	18	3.5	0	0.0	128	76.4
Refund Anticipation Loans										
Has Ever Used	104	3.5	19	9.7	57	11.3	27	1.3	-	-
Has Never Used	2,715	90.3	144	72.2	425	84.4	2,110	98.7	37	22.1
Unknown	188	6.3	36	18.1	22	4.3	0	0.0	131	77.9

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-186 Timing of AFS Use by Banking Status: Virginia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	3,008	100.0	199	100.0	503	100.0	2,138	100.0	168	100.0
Any AFS										
In Last 30 Days	307	10.2	63	31.7	244	48.5	0	0.0	0	0.0
In Last 2-12 Months	295	9.8	36	18.0	259	51.5	0	0.0	0	0.0
Not in the Last 12 Months	453	15.1	14	7.1	0	0.0	424	19.8	15	9.0
Never Used	1,783	59.3	69	34.7	0	0.0	1,714	80.2	0	0.0
Unknown	169	5.6	17	8.4	0	0.0	0	0.0	153	91.0
Non-Bank Money Order										
In Last 30 Days	230	7.6	55	27.8	175	34.7	0	0.0	-	-
In Last 2-12 Months	205	6.8	29	14.5	176	35.0	0	0.0	-	-
Not in the Last 12 Months	360	12.0	14	7.1	37	7.3	307	14.4	2	1.2
Never Used	2,067	68.7	82	41.2	116	23.0	1,830	85.6	39	23.1
Unknown	146	4.8	19	9.3	-	-	-	-	127	75.7
Non-Bank Check Cashing										
In Last 30 Days	64	2.1	31	15.6	33	6.5	0	0.0	-	-
In Last 2-12 Months	103	3.4	9	4.7	94	18.6	0	0.0	-	-
Not in the Last 12 Months	118	3.9	10	5.3	33	6.6	68	3.2	6	3.6
Never Used	2,577	85.7	125	63.0	336	66.7	2,069	96.8	47	27.9
Unknown	145	4.8	23	11.5	8	1.5	-	-	115	68.5
Non-Bank Remittances										
In Last 30 Days	32	1.1	2	1.0	30	5.9	0	0.0	-	-
In Last 2-12 Months	48	1.6	19	9.5	29	5.7	0	0.0	-	-
Not in the Last 12 Months	44	1.5	4	1.9	23	4.6	17	0.8	-	-
Never Used	2,743	91.2	160	80.2	414	82.3	2,120	99.2	49	29.1
Unknown	141	4.7	15	7.4	7	1.5	-	-	119	70.9
Payday Lending										
In Last 30 Days	19	0.6	-	-	19	3.8	0	0.0	-	-
In Last 2-12 Months	26	0.9	-	-	26	5.1	0	0.0	-	-
Not in the Last 12 Months	100	3.3	14	7.3	46	9.1	36	1.7	3	2.1
Never Used	2,709	90.1	163	82.1	397	78.9	2,102	98.3	47	27.9
Unknown	154	5.1	21	10.6	15	3.1	-	-	117	70.0

Table C-186 Timing of AFS Use by Banking Status: Virginia

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col		
Pawn Shops												
In Last 30 Days	23	0.8	5	2.7	18	3.6	0	0.0	-	-	-	-
In Last 2-12 Months	45	1.5	6	3.1	39	7.7	0	0.0	-	-	-	-
Not in the Last 12 Months	71	2.4	-	-	19	3.8	48	2.2	4	2.1	-	-
Never Used	2,713	90.2	166	83.5	416	82.7	2,090	97.8	41	24.6	-	-
Unknown	155	5.2	21	10.6	11	2.2	-	-	123	73.3	-	-
Rent-to-Own^a												
Used in last 12 months	55	1.8	19	9.5	36	7.2	0	0.0	-	-	-	-
Used but not in last 12 months	80	2.7	14	7.0	34	6.9	32	1.5	-	-	-	-
Never Used	2,691	89.5	131	65.9	415	82.4	2,106	98.5	40	23.6	-	-
Unknown	181	6.0	35	17.6	18	3.5	-	-	128	76.4	-	-
Refund Anticipation Loans^a												
Used in last 12 months	49	1.6	12	6.2	36	7.2	0	0.0	-	-	-	-
Used but not in last 12 months	55	1.8	7	3.5	21	4.1	27	1.3	-	-	-	-
Never Used	2,715	90.3	144	72.2	425	84.4	2,110	98.7	37	22.1	-	-
Unknown	188	6.3	36	18.1	22	4.3	-	-	131	77.9	-	-

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-187 Use of AFS by Household Characteristic: Virginia

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,008	100.0	1,056	35.1	1,783	59.3	169	5.6	934	31.1	358	11.9
Banking Status												
Unbanked	199	6.6	113	56.9	69	34.7	17	8.4	103	51.8	56	28.1
Underbanked	503	16.7	503	100.0	0	0.0	0	0.0	462	91.8	186	37.0
Fully Banked	2,138	71.1	424	19.8	1,714	80.2	0	0.0	361	16.9	109	5.1
Banked but Underbanked Status Unknown	168	5.6	15	9.0	-	-	153	91.0	8	4.8	7	4.2
Household Type												
Family household	2,013	66.9	689	34.2	1,231	61.2	92	4.6	615	30.6	240	11.9
Female householder, no husband present	376	12.5	167	44.5	174	46.4	34	9.1	137	36.6	81	21.6
Male householder, no wife present	89	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,548	51.5	465	30.0	1,025	66.2	58	3.7	424	27.4	133	8.6
Nonfamily household	992	33.0	363	36.6	551	55.6	77	7.8	315	31.8	118	11.9
Female householder	550	18.3	173	31.4	328	59.7	49	8.9	152	27.6	51	9.3
Male householder	441	14.7	190	43.1	223	50.5	28	6.4	163	37.0	67	15.2
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	589	19.6	295	50.0	247	41.9	48	8.1	247	41.9	147	25.0
Hispanic non-Black	120	4.0	55	46.4	45	38.0	19	15.6	55	46.4	7	5.6
White non-Black non-Hispanic	2,122	70.6	669	31.5	1,368	64.4	85	4.0	600	28.3	197	9.3
Other non-Black non-Hispanic	177	5.9	36	20.5	123	69.4	18	10.1	33	18.4	8	4.3
Age												
15 to 34 years	643	21.4	313	48.7	311	48.4	19	2.9	274	42.6	135	21.0
35 to 44 years	555	18.4	176	31.7	335	60.3	45	8.0	149	26.8	73	13.1
45 to 54 years	640	21.3	230	36.0	352	54.9	58	9.1	192	30.0	84	13.1
55 to 64 years	547	18.2	198	36.3	330	60.4	19	3.4	192	35.1	42	7.7
65 years or more	623	20.7	138	22.2	455	73.0	30	4.8	129	20.6	25	4.0
Education												
No high school degree	320	10.6	156	48.8	133	41.7	31	9.6	137	42.6	51	15.9
High school degree	765	25.4	275	36.0	441	57.7	49	6.4	231	30.1	125	16.4
Some college	781	26.0	340	43.5	411	52.6	30	3.9	286	36.6	135	17.3
College degree	1,142	38.0	285	24.9	797	69.8	60	5.3	281	24.6	47	4.1
Household Income												
Less than \$15,000	357	11.9	174	48.8	167	46.7	16	4.5	146	40.9	71	19.9
Between \$15,000 and \$30,000	450	15.0	177	39.4	233	51.7	40	8.9	157	34.9	75	16.7
Between \$30,000 and \$50,000	539	17.9	202	37.5	309	57.3	28	5.2	174	32.2	79	14.6
Between \$50,000 and \$75,000	569	18.9	234	41.0	305	53.6	31	5.4	207	36.4	85	14.9
At Least \$75,000	1,093	36.3	269	24.6	769	70.4	55	5.0	250	22.9	49	4.4
Homeownership												
Homeowner	2,060	68.5	601	29.2	1,359	66.0	100	4.9	542	26.3	139	6.7
Non-homeowner	948	31.5	455	48.0	423	44.7	69	7.3	392	41.4	220	23.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-188 Timing of AFS Use by Household Characteristic: Virginia

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	3,008	100.0	307	10.2	295	9.8	453	15.1	1,783	59.3	169	5.6	602	20.0
Banking Status														
Unbanked	199	6.6	63	31.7	36	18.0	14	7.1	69	34.7	17	8.4	99	49.7
Underbanked	503	16.7	244	48.5	259	51.5	0	0.0	0	0.0	0	0.0	503	100.0
Fully Banked	2,138	71.1	0	0.0	0	0.0	424	19.8	1,714	80.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	168	5.6	0	0.0	0	0.0	15	9.0	0	0.0	153	91.0	0	0.0
Household Type														
Family household	2,013	66.9	193	9.6	222	11.0	274	13.6	1,231	61.2	92	4.6	415	20.6
Female householder, no husband present	376	12.5	54	14.5	68	18.2	44	11.8	174	46.4	34	9.1	123	32.7
Male householder, no wife present	89	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,548	51.5	116	7.5	141	9.1	208	13.4	1,025	66.2	58	3.7	258	16.6
Nonfamily household	992	33.0	114	11.5	70	7.0	179	18.1	551	55.6	77	7.8	184	18.5
Female householder	550	18.3	51	9.3	39	7.1	82	15.0	328	59.7	49	8.9	90	16.4
Male householder	441	14.7	63	14.2	31	7.0	97	21.9	223	50.5	28	6.4	94	21.2
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	589	19.6	155	26.4	81	13.7	58	9.9	247	41.9	48	8.1	236	40.1
Hispanic non-Black	120	4.0	18	15.0	32	26.9	5	4.5	45	38.0	19	15.6	50	41.9
White non-Black non-Hispanic	2,122	70.6	127	6.0	174	8.2	368	17.4	1,368	64.4	85	4.0	301	14.2
Other non-Black non-Hispanic	177	5.9	7	4.0	8	4.4	21	12.1	123	69.4	18	10.1	15	8.4
Age														
15 to 34 years	643	21.4	128	20.0	87	13.6	98	15.2	311	48.4	19	2.9	216	33.5
35 to 44 years	555	18.4	41	7.4	42	7.7	92	16.6	335	60.3	45	8.0	83	15.0
45 to 54 years	640	21.3	60	9.4	90	14.1	80	12.5	352	54.9	58	9.1	150	23.4
55 to 64 years	547	18.2	59	10.8	46	8.3	94	17.2	330	60.4	19	3.4	105	19.1
65 years or more	623	20.7	19	3.0	30	4.8	90	14.4	455	73.0	30	4.8	49	7.8
Education														
No high school degree	320	10.6	55	17.0	42	13.2	59	18.5	133	41.7	31	9.6	97	30.3
High school degree	765	25.4	86	11.2	65	8.5	124	16.2	441	57.7	49	6.4	151	19.7
Some college	781	26.0	108	13.8	99	12.7	133	17.0	411	52.6	30	3.9	207	26.5
College degree	1,142	38.0	59	5.2	88	7.7	137	12.0	797	69.8	60	5.3	147	12.9
Household Income														
Less than \$15,000	357	11.9	69	19.4	40	11.2	65	18.2	167	46.7	16	4.5	109	30.6
Between \$15,000 and \$30,000	450	15.0	60	13.4	57	12.6	60	13.4	233	51.7	40	8.9	117	25.9
Between \$30,000 and \$50,000	539	17.9	62	11.5	67	12.5	73	13.5	309	57.3	28	5.2	129	24.0
Between \$50,000 and \$75,000	569	18.9	68	12.0	75	13.2	90	15.9	305	53.6	31	5.4	143	25.2
At least \$75,000	1,093	36.3	48	4.4	56	5.1	165	15.1	769	70.4	55	5.0	104	9.5
Homeownership														
Homeowner	2,060	68.5	112	5.4	153	7.4	336	16.3	1,359	66.0	100	4.9	265	12.9
Non-homeowner	948	31.5	195	20.6	142	15.0	118	12.4	423	44.7	69	7.3	337	35.6

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-189 Use of AFS by Banking Status: Washington

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,748	100.0	123	100.0	533	100.0	2,012	100.0	NA	NA
Any AFS										
Has Ever Used	1,202	43.7	93	75.8	533	100.0	557	27.7	NA	NA
Has Never Used	1,475	53.7	20	16.2	0	0.0	1,455	72.3	NA	NA
Unknown	72	2.6	10	8.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	865	31.5	74	60.2	391	73.4	387	19.3	NA	NA
Has Never Used	1,821	66.3	39	31.7	136	25.5	1,625	80.7	NA	NA
Unknown	63	2.3	10	8.0	6	1.1	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	339	12.3	70	56.9	167	31.4	89	4.4	NA	NA
Has Never Used	2,349	85.5	43	35.1	358	67.1	1,923	95.6	NA	NA
Unknown	61	2.2	10	8.0	8	1.5	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	122	4.5	10	8.0	80	15.0	33	1.6	NA	NA
Has Never Used	2,565	93.3	104	84.0	450	84.5	1,979	98.4	NA	NA
Unknown	61	2.2	10	8.0	3	0.5	0	0.0	NA	NA
Payday Lending										
Has Ever Used	307	11.2	9	7.3	170	31.9	125	6.2	NA	NA
Has Never Used	2,367	86.1	99	80.0	356	66.8	1,887	93.8	NA	NA
Unknown	74	2.7	16	12.6	7	1.2	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	257	9.4	37	29.8	139	26.1	75	3.7	NA	NA
Has Never Used	2,424	88.2	67	54.4	391	73.4	1,937	96.3	NA	NA
Unknown	67	2.4	19	15.8	3	0.5	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	108	3.9	16	13.2	56	10.5	33	1.6	NA	NA
Has Never Used	2,570	93.5	91	74.2	470	88.3	1,979	98.4	NA	NA
Unknown	70	2.6	16	12.6	7	1.2	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	89	3.2	5	4.4	52	9.8	31	1.5	NA	NA
Has Never Used	2,584	94.0	102	82.9	474	88.9	1,981	98.5	NA	NA
Unknown	75	2.7	16	12.6	7	1.2	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-190 Timing of AFS Use by Banking Status: Washington

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,748	100.0	123	100.0	533	100.0	2,012	100.0	NA	NA
Any AFS										
In Last 30 Days	242	8.8	52	42.1	190	35.7	0	0.0	NA	NA
In Last 2-12 Months	373	13.6	31	25.0	342	64.3	0	0.0	NA	NA
Not in the Last 12 Months	586	21.3	11	8.8	0	0.0	557	27.7	NA	NA
Never Used	1,475	53.7	20	16.2	0	0.0	1,455	72.3	NA	NA
Unknown	72	2.6	10	8.0	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	135	4.9	46	37.4	89	16.7	0	0.0	NA	NA
In Last 2-12 Months	249	9.1	21	16.9	228	42.8	0	0.0	NA	NA
Not in the Last 12 Months	481	17.5	7	5.9	74	13.9	387	19.3	NA	NA
Never Used	1,821	66.3	39	31.7	136	25.5	1,625	80.7	NA	NA
Unknown	63	2.3	10	8.0	6	1.1	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	61	2.2	26	21.0	35	6.6	0	0.0	NA	NA
In Last 2-12 Months	102	3.7	24	19.4	78	14.6	0	0.0	NA	NA
Not in the Last 12 Months	176	6.4	20	16.6	55	10.2	89	4.4	NA	NA
Never Used	2,349	85.5	43	35.1	358	67.1	1,923	95.6	NA	NA
Unknown	61	2.2	10	8.0	8	1.5	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	21	0.8	7	5.6	14	2.6	0	0.0	NA	NA
In Last 2-12 Months	39	1.4	3	2.4	36	6.8	0	0.0	NA	NA
Not in the Last 12 Months	63	2.3	-	-	30	5.6	33	1.6	NA	NA
Never Used	2,565	93.3	104	84.0	450	84.5	1,979	98.4	NA	NA
Unknown	61	2.2	10	8.0	3	0.5	-	-	NA	NA
Payday Lending										
In Last 30 Days	48	1.7	-	-	48	9.0	0	0.0	NA	NA
In Last 2-12 Months	45	1.6	-	-	45	8.4	0	0.0	NA	NA
Not in the Last 12 Months	215	7.8	9	7.3	77	14.5	125	6.2	NA	NA
Never Used	2,367	86.1	99	80.0	356	66.8	1,887	93.8	NA	NA
Unknown	74	2.7	16	12.6	7	1.2	-	-	NA	NA

Table C-190 Timing of AFS Use by Banking Status: Washington

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
Pawn Shops										
In Last 30 Days	27	1.0	6	4.7	21	4.0	0	0.0	NA	NA
In Last 2-12 Months	89	3.3	16	12.6	74	13.9	0	0.0	NA	NA
Not in the Last 12 Months	141	5.1	15	12.6	44	8.3	75	3.7	NA	NA
Never Used	2,424	88.2	67	54.4	391	73.4	1,937	96.3	NA	NA
Unknown	67	2.4	19	15.8	3	0.5	-	-	NA	NA
Rent-to-Own^a										
Used in last 12 months	17	0.6	13	10.7	4	0.7	0	0.0	NA	NA
Used but not in last 12 months	91	3.3	3	2.5	52	9.8	33	1.6	NA	NA
Never Used	2,570	93.5	91	74.2	470	88.3	1,979	98.4	NA	NA
Unknown	70	2.6	16	12.6	7	1.2	-	-	NA	NA
Refund Anticipation Loans^a										
Used in last 12 months	26	0.9	2	1.9	24	4.4	0	0.0	NA	NA
Used but not in last 12 months	63	2.3	3	2.5	29	5.4	31	1.5	NA	NA
Never Used	2,584	94.0	102	82.9	474	88.9	1,981	98.5	NA	NA
Unknown	75	2.7	16	12.6	7	1.2	-	-	NA	NA

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-191 Use of AFS by Household Characteristic: Washington

Household Characteristic	All Households		Use of AFS						Memo Items			
	Number (1,000s)	Pct of Col	Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,748	100.0	1,202	43.7	1,475	53.7	72	2.6	1,029	37.4	510	18.5
Banking Status												
Unbanked	123	4.5	93	75.8	20	16.2	10	8.0	90	73.3	46	37.6
Underbanked	533	19.4	533	100.0	0	0.0	0	0.0	477	89.6	247	46.3
Fully Banked	2,012	73.2	557	27.7	1,455	72.3	0	0.0	443	22.0	210	10.5
Banked but Underbanked Status Unknown	80	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,695	61.7	750	44.2	893	52.7	52	3.1	637	37.6	328	19.3
Female householder, no husband present	300	10.9	198	66.2	88	29.3	13	4.5	162	54.1	115	38.4
Male householder, no wife present	172	6.3	82	47.8	70	40.5	20	11.7	68	39.6	45	25.8
Married couple	1,223	44.5	469	38.4	735	60.2	18	1.5	407	33.3	168	13.7
Nonfamily household	1,051	38.2	452	43.0	579	55.1	20	1.9	391	37.2	182	17.3
Female householder	512	18.6	209	40.7	291	56.8	13	2.5	190	37.1	62	12.1
Male householder	539	19.6	243	45.1	288	53.5	7	1.3	201	37.4	120	22.3
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	118	4.3	66	56.2	48	40.5	4	3.3	66	56.2	25	21.0
Hispanic non-Black	161	5.8	96	59.9	57	35.2	8	4.9	88	54.5	31	19.3
White non-Black non-Hispanic	2,199	80.0	928	42.2	1,215	55.2	56	2.5	785	35.7	401	18.3
Other non-Black non-Hispanic	271	9.9	111	40.8	156	57.6	4	1.6	90	33.1	52	19.3
Age												
15 to 34 years	642	23.4	329	51.3	295	46.0	18	2.7	271	42.3	158	24.6
35 to 44 years	500	18.2	238	47.7	249	49.8	13	2.5	202	40.5	121	24.2
45 to 54 years	571	20.8	253	44.3	302	52.8	17	2.9	218	38.2	129	22.6
55 to 64 years	538	19.6	220	40.9	305	56.7	13	2.4	185	34.4	69	12.8
65 years or more	497	18.1	161	32.3	324	65.3	12	2.4	151	30.5	32	6.5
Education												
No high school degree	231	8.4	131	56.6	82	35.3	19	8.1	124	53.8	49	21.3
High school degree	568	20.7	271	47.8	280	49.3	16	2.9	227	40.0	150	26.5
Some college	1,053	38.3	491	46.6	545	51.8	17	1.6	407	38.7	218	20.7
College degree	896	32.6	308	34.4	568	63.4	20	2.2	270	30.1	92	10.3
Household Income												
Less than \$15,000	368	13.4	211	57.3	133	36.1	24	6.6	183	49.8	93	25.3
Between \$15,000 and \$30,000	412	15.0	216	52.3	181	43.9	16	3.8	187	45.5	113	27.4
Between \$30,000 and \$50,000	596	21.7	274	46.0	311	52.2	11	1.9	212	35.5	140	23.5
Between \$50,000 and \$75,000	590	21.5	219	37.1	361	61.3	9	1.6	182	30.9	79	13.4
At least \$75,000	782	28.5	282	36.1	489	62.5	12	1.5	264	33.7	84	10.8
Homeownership												
Homeowner	1,662	60.5	572	34.4	1,049	63.1	41	2.5	487	29.3	183	11.0
Non-homeowner	1,087	39.5	630	58.0	426	39.2	31	2.8	541	49.8	327	30.1

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-192 Timing of AFS Use by Household Characteristic: Washington

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
			In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,748	100.0	242	8.8	373	13.6	586	21.3	1,475	53.7	72	2.6	615	22.4
Banking Status														
Unbanked	123	4.5	52	42.1	31	25.0	11	8.8	20	16.2	10	8.0	83	67.0
Underbanked	533	19.4	190	35.7	342	64.3	0	0.0	0	0.0	0	0.0	533	100.0
Fully Banked	2,012	73.2	0	0.0	0	0.0	557	27.7	1,455	72.3	0	0.0	0	0.0
Banked but Underbanked Status Unknown	80	2.9	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,695	61.7	171	10.1	231	13.6	348	20.5	893	52.7	52	3.1	402	23.7
Female householder, no husband present	300	10.9	74	24.8	70	23.3	54	18.1	88	29.3	13	4.5	144	48.1
Male householder, no wife present	172	6.3	32	18.8	20	11.6	30	17.3	70	40.5	20	11.7	52	30.5
Married couple	1,223	44.5	65	5.3	141	11.5	264	21.6	735	60.2	18	1.5	205	16.8
Nonfamily household	1,051	38.2	71	6.7	143	13.6	238	22.7	579	55.1	20	1.9	213	20.3
Female householder	512	18.6	26	5.1	65	12.7	118	23.0	291	56.8	13	2.5	91	17.7
Male householder	539	19.6	45	8.4	78	14.4	121	22.4	288	53.5	7	1.3	123	22.8
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	118	4.3	23	19.4	31	26.2	12	10.6	48	40.5	4	3.3	54	45.6
Hispanic non-Black	161	5.8	41	25.4	34	21.3	21	13.2	57	35.2	8	4.9	75	46.7
White non-Black non-Hispanic	2,199	80.0	154	7.0	266	12.1	509	23.1	1,215	55.2	56	2.5	420	19.1
Other non-Black non-Hispanic	271	9.9	25	9.2	42	15.5	44	16.1	156	57.6	4	1.6	67	24.7
Age														
15 to 34 years	642	23.4	101	15.8	97	15.1	131	20.4	295	46.0	18	2.7	198	30.9
35 to 44 years	500	18.2	37	7.4	63	12.7	138	27.6	249	49.8	13	2.5	101	20.1
45 to 54 years	571	20.8	50	8.7	94	16.5	109	19.0	302	52.8	17	2.9	144	25.3
55 to 64 years	538	19.6	29	5.4	73	13.6	118	21.9	305	56.7	13	2.4	102	19.0
65 years or more	497	18.1	25	5.1	45	9.0	91	18.2	324	65.3	12	2.4	70	14.1
Education														
No high school degree	231	8.4	57	24.5	41	17.6	34	14.5	82	35.3	19	8.1	97	42.1
High school degree	568	20.7	84	14.7	74	13.0	114	20.0	280	49.3	16	2.9	158	27.7
Some college	1,053	38.3	88	8.4	191	18.1	212	20.1	545	51.8	17	1.6	279	26.5
College degree	896	32.6	14	1.5	68	7.5	227	25.3	568	63.4	20	2.2	81	9.1
Household Income														
Less than \$15,000	368	13.4	66	17.9	77	20.9	68	18.5	133	36.1	24	6.6	143	38.8
Between \$15,000 and \$30,000	412	15.0	65	15.7	74	17.9	77	18.7	181	43.9	16	3.8	139	33.6
Between \$30,000 and \$50,000	596	21.7	75	12.6	79	13.3	120	20.1	311	52.2	11	1.9	154	25.9
Between \$50,000 and \$75,000	590	21.5	27	4.5	65	11.0	128	21.7	361	61.3	9	1.6	91	15.5
At least \$75,000	782	28.5	10	1.3	78	10.0	194	24.8	489	62.5	12	1.5	88	11.3
Homeownership														
Homeowner	1,662	60.5	49	3.0	162	9.7	361	21.7	1,049	63.1	41	2.5	211	12.7
Non-homeowner	1,087	39.5	193	17.8	211	19.4	225	20.8	426	39.2	31	2.8	404	37.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-193 Use of AFS by Banking Status: West Virginia

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	762	100.0	72	100.0	146	100.0	505	100.0	NA	NA
Any AFS										
Has Ever Used	382	50.1	60	82.9	146	100.0	169	33.4	NA	NA
Has Never Used	347	45.6	11	15.2	0	0.0	336	66.6	NA	NA
Unknown	33	4.3	1	1.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	311	40.7	51	69.8	122	83.3	131	25.9	NA	NA
Has Never Used	420	55.1	21	28.3	23	15.5	374	74.1	NA	NA
Unknown	32	4.2	1	1.9	2	1.2	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	110	14.4	19	26.3	57	38.7	32	6.4	NA	NA
Has Never Used	624	81.8	50	69.3	90	61.3	473	93.6	NA	NA
Unknown	29	3.8	3	4.3	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	15	2.0	1	2.0	7	4.7	7	1.3	NA	NA
Has Never Used	721	94.6	70	96.1	138	94.2	498	98.7	NA	NA
Unknown	26	3.4	1	1.9	2	1.1	0	0.0	NA	NA
Payday Lending										
Has Ever Used	12	1.6	3	4.3	5	3.3	4	0.8	NA	NA
Has Never Used	728	95.5	69	95.7	140	95.6	501	99.2	NA	NA
Unknown	22	2.9	-	-	2	1.1	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	72	9.5	22	30.8	38	26.0	12	2.4	NA	NA
Has Never Used	665	87.3	49	67.3	105	71.9	493	97.6	NA	NA
Unknown	25	3.3	1	1.9	3	2.2	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	39	5.1	13	17.6	14	9.8	11	2.1	NA	NA
Has Never Used	696	91.3	58	80.5	129	88.1	494	97.9	NA	NA
Unknown	27	3.6	1	1.9	3	2.2	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	34	4.4	13	18.4	12	8.0	9	1.7	NA	NA
Has Never Used	701	92.0	58	79.7	131	89.8	496	98.3	NA	NA
Unknown	27	3.6	1	1.9	3	2.2	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-194 Timing of AFS Use by Banking Status: West Virginia

AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	762	100.0	72	100.0	146	100.0	505	100.0	NA	NA
Any AFS										
In Last 30 Days	65	8.5	24	33.0	41	27.9	0	0.0	NA	NA
In Last 2-12 Months	130	17.0	25	33.9	105	72.1	0	0.0	NA	NA
Not in the Last 12 Months	188	24.6	12	16.0	0	0.0	169	33.4	NA	NA
Never Used	347	45.6	11	15.2	0	0.0	336	66.6	NA	NA
Unknown	33	4.3	1	1.9	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	49	6.4	19	26.7	30	20.3	0	0.0	NA	NA
In Last 2-12 Months	90	11.8	17	23.2	73	49.9	0	0.0	NA	NA
Not in the Last 12 Months	172	22.6	14	19.9	19	13.2	131	25.9	NA	NA
Never Used	420	55.1	21	28.3	23	15.5	374	74.1	NA	NA
Unknown	32	4.2	1	1.9	2	1.2	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	17	2.2	5	6.3	12	8.5	0	0.0	NA	NA
In Last 2-12 Months	38	5.0	4	4.8	35	23.7	0	0.0	NA	NA
Not in the Last 12 Months	54	7.1	11	15.2	10	6.5	32	6.4	NA	NA
Never Used	624	81.8	50	69.3	90	61.3	473	93.6	NA	NA
Unknown	29	3.8	3	4.3	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	1	0.2	-	-	1	0.9	0	0.0	NA	NA
In Last 2-12 Months	6	0.8	1	2.0	4	3.0	0	0.0	NA	NA
Not in the Last 12 Months	8	1.0	-	-	1	0.8	7	1.3	NA	NA
Never Used	721	94.6	70	96.1	138	94.2	498	98.7	NA	NA
Unknown	26	3.4	1	1.9	2	1.1	-	-	NA	NA
Payday Lending										
In Last 30 Days	2	0.2	-	-	2	1.1	0	0.0	NA	NA
In Last 2-12 Months	3	0.4	1	2.0	2	1.2	0	0.0	NA	NA
Not in the Last 12 Months	7	1.0	2	2.3	1	1.0	4	0.8	NA	NA
Never Used	728	95.5	69	95.7	140	95.6	501	99.2	NA	NA
Unknown	22	2.9	-	-	2	1.1	-	-	NA	NA

Table C-194 Timing of AFS Use by Banking Status: West Virginia

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In last 30 Days	5	0.7	3	4.7	2	1.3	0	0.0	NA	NA	
In last 2-12 Months	22	2.9	6	8.5	16	10.7	0	0.0	NA	NA	
Not in the last 12 Months	45	5.9	13	17.6	20	14.0	12	2.4	NA	NA	
Never Used	665	87.3	49	67.3	105	71.9	493	97.6	NA	NA	
Unknown	25	3.3	1	1.9	3	2.2	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	15	1.9	8	11.6	6	4.3	0	0.0	NA	NA	
Used but not in last 12 months	24	3.2	4	6.0	8	5.5	11	2.1	NA	NA	
Never Used	696	91.3	58	80.5	129	88.1	494	97.9	NA	NA	
Unknown	27	3.6	1	1.9	3	2.2	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	10	1.3	7	9.4	3	2.1	0	0.0	NA	NA	
Used but not in last 12 months	24	3.1	7	9.0	9	5.9	9	1.7	NA	NA	
Never Used	701	92.0	58	79.7	131	89.8	496	98.3	NA	NA	
Unknown	27	3.6	1	1.9	3	2.2	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-195 Use of AFS by Household Characteristic: West Virginia

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	762	100.0	382	50.1	347	45.6	33	4.3	350	45.9	126	16.5
Banking Status												
Unbanked	72	9.5	60	82.9	11	15.2	1	1.9	54	74.8	35	48.7
Underbanked	146	19.2	146	100.0	0	0.0	0	0.0	140	96.2	55	37.7
Fully Banked	505	66.3	169	33.4	336	66.6	0	0.0	148	29.4	34	6.8
Banked but Underbanked Status Unknown	39	5.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	505	66.3	268	53.0	213	42.3	24	4.7	244	48.3	93	18.3
Female householder, no husband present	103	13.5	71	69.0	29	28.1	3	2.8	66	63.8	30	28.7
Male householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	362	47.5	168	46.5	175	48.4	18	5.0	154	42.5	52	14.5
Nonfamily household	257	33.7	114	44.5	134	52.1	9	3.4	106	41.3	33	12.9
Female householder	137	18.0	51	37.4	77	56.2	9	6.4	47	34.5	17	12.4
Male householder	120	15.7	63	52.7	57	47.3	-	-	59	49.2	16	13.6
Race/Ethnicity												
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	94.2	351	48.9	334	46.6	33	4.6	322	44.9	118	16.4
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	139	18.2	79	57.3	55	39.7	4	3.1	68	49.4	43	31.3
35 to 44 years	133	17.4	76	57.5	53	40.3	3	2.2	71	53.8	32	24.3
45 to 54 years	131	17.2	69	53.0	54	41.2	8	5.8	65	49.9	23	17.7
55 to 64 years	163	21.5	74	45.2	83	50.6	7	4.2	70	42.7	10	5.9
65 years or more	196	25.8	83	42.3	102	52.1	11	5.6	75	38.3	17	8.9
Education												
No high school degree	132	17.3	82	61.8	44	33.2	7	5.1	68	51.6	39	29.6
High school degree	307	40.3	163	53.0	131	42.5	14	4.5	153	49.7	45	14.8
Some college	187	24.5	85	45.4	96	51.6	6	3.0	80	43.1	31	16.7
College degree	136	17.9	53	38.9	77	56.2	7	4.9	49	35.8	10	7.4
Household Income												
Less than \$15,000	179	23.5	112	62.6	60	33.7	7	3.7	104	57.9	54	30.2
Between \$15,000 and \$30,000	162	21.2	84	51.8	70	43.5	8	4.8	76	46.7	28	17.2
Between \$30,000 and \$50,000	155	20.3	79	51.1	70	44.9	6	4.0	71	45.8	21	13.7
Between \$50,000 and \$75,000	149	19.5	66	44.6	79	53.0	4	2.5	62	41.9	16	10.5
At Least \$75,000	118	15.4	41	34.8	68	58.0	9	7.2	38	32.2	7	6.1
Homeownership												
Homeowner	583	76.5	267	45.8	292	50.0	24	4.1	248	42.6	63	10.9
Non-homeowner	179	23.5	115	64.2	56	31.0	9	4.8	102	56.9	62	34.9

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-196 Timing of AFS Use by Household Characteristic: West Virginia

Household Characteristic	Timing of AFS Use ^a												Memo Item	
	All Households		In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	762	100.0	65	8.5	130	17.0	188	24.6	347	45.6	33	4.3	195	25.5
Banking Status														
Unbanked	72	9.5	24	33.0	25	33.9	12	16.0	11	15.2	1	1.9	48	66.9
Underbanked	146	19.2	41	27.9	105	72.1	0	0.0	0	0.0	0	0.0	146	100.0
Fully Banked	505	66.3	0	0.0	0	0.0	169	33.4	336	66.6	0	0.0	0	0.0
Banked but Underbanked Status Unknown	39	5.1	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	505	66.3	46	9.2	89	17.5	133	26.3	213	42.3	24	4.7	135	26.7
Female householder, no husband present	103	13.5	18	17.4	22	20.8	32	30.8	29	28.1	3	2.8	39	38.2
Male householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	362	47.5	20	5.6	63	17.5	85	23.5	175	48.4	18	5.0	83	23.0
Nonfamily household	257	33.7	18	7.1	41	16.1	55	21.4	134	52.1	9	3.4	60	23.2
Female householder	137	18.0	10	7.1	19	14.0	22	16.3	77	56.2	9	6.4	29	21.1
Male householder	120	15.7	8	7.0	22	18.5	33	27.2	57	47.3	-	-	31	25.5
Race/Ethnicity														
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	94.2	56	7.8	115	16.1	179	25.0	334	46.6	33	4.6	172	23.9
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	139	18.2	26	18.5	24	17.1	30	21.7	55	39.7	4	3.1	49	35.6
35 to 44 years	133	17.4	13	9.7	30	22.5	34	25.3	53	40.3	3	2.2	43	32.2
45 to 54 years	131	17.2	11	8.3	34	25.9	25	18.8	54	41.2	8	5.8	45	34.2
55 to 64 years	163	21.5	8	5.0	26	16.1	39	24.1	83	50.6	7	4.2	34	21.1
65 years or more	196	25.8	7	3.7	16	8.2	60	30.5	102	52.1	11	5.6	23	11.8
Education														
No high school degree	132	17.3	18	13.6	24	18.3	39	29.9	44	33.2	7	5.1	42	31.9
High school degree	307	40.3	28	9.2	61	19.9	73	23.9	131	42.5	14	4.5	89	29.1
Some college	187	24.5	13	7.1	33	17.6	39	20.7	96	51.6	6	3.0	46	24.7
College degree	136	17.9	5	3.8	12	8.6	36	26.5	77	56.2	7	4.9	17	12.4
Household Income														
Less than \$15,000	179	23.5	33	18.4	46	25.6	33	18.6	60	33.7	7	3.7	79	44.0
Between \$15,000 and \$30,000	162	21.2	14	8.6	22	13.7	48	29.4	70	43.5	8	4.8	36	22.3
Between \$30,000 and \$50,000	155	20.3	6	3.8	27	17.5	46	29.8	70	44.9	6	4.0	33	21.3
Between \$50,000 and \$75,000	149	19.5	7	4.4	24	16.2	36	23.9	79	53.0	4	2.5	31	20.6
At least \$75,000	118	15.4	5	4.6	11	9.2	25	21.0	68	58.0	9	7.2	16	13.8
Homeownership														
Homeowner	583	76.5	26	4.4	91	15.6	151	25.8	292	50.0	24	4.1	117	20.0
Non-homeowner	179	23.5	39	21.8	39	21.7	37	20.6	56	31.0	9	4.8	78	43.5

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-197 Use of AFS by Banking Status: Wisconsin

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,316	100.0	105	100.0	329	100.0	1,823	100.0	NA	NA
Any AFS										
Has Ever Used	770	33.2	87	82.5	329	100.0	343	18.8	NA	NA
Has Never Used	1,496	64.6	16	15.1	0	0.0	1,480	81.2	NA	NA
Unknown	51	2.2	3	2.4	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	555	24.0	64	60.7	255	77.5	233	12.8	NA	NA
Has Never Used	1,725	74.5	39	36.9	74	22.5	1,590	87.2	NA	NA
Unknown	37	1.6	3	2.4	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	259	11.2	46	43.7	115	34.9	95	5.2	NA	NA
Has Never Used	2,025	87.4	57	53.9	214	65.1	1,728	94.8	NA	NA
Unknown	33	1.4	3	2.4	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	102	4.4	20	18.7	54	16.3	28	1.5	NA	NA
Has Never Used	2,178	94.0	83	78.9	272	82.7	1,795	98.5	NA	NA
Unknown	36	1.6	2	2.4	3	1.0	0	0.0	NA	NA
Payday Lending										
Has Ever Used	113	4.9	14	13.4	60	18.1	37	2.0	NA	NA
Has Never Used	2,165	93.5	86	81.4	267	80.9	1,786	98.0	NA	NA
Unknown	38	1.7	5	5.1	3	1.0	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	103	4.4	11	10.5	63	19.2	26	1.4	NA	NA
Has Never Used	2,177	94.0	89	84.4	263	79.8	1,797	98.6	NA	NA
Unknown	36	1.6	5	5.1	3	1.0	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	52	2.2	6	5.3	26	7.8	20	1.1	NA	NA
Has Never Used	2,219	95.8	91	86.6	298	90.4	1,803	98.9	NA	NA
Unknown	46	2.0	8	8.1	6	1.7	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	56	2.4	5	4.5	24	7.3	28	1.5	NA	NA
Has Never Used	2,212	95.5	92	87.4	296	89.7	1,796	98.5	NA	NA
Unknown	48	2.1	8	8.1	10	3.0	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-198 Timing of AFS Use by Banking Status: Wisconsin

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	2,316	100.0	105	100.0	329	100.0	1,823	100.0	NA	NA
Any AFS										
In Last 30 Days	187	8.1	50	47.8	136	41.4	0	0.0	NA	NA
In Last 2-12 Months	216	9.3	23	21.5	193	58.6	0	0.0	NA	NA
Not in the Last 12 Months	367	15.9	14	13.2	0	0.0	343	18.8	NA	NA
Never Used	1,496	64.6	16	15.1	0	0.0	1,480	81.2	NA	NA
Unknown	51	2.2	3	2.4	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	103	4.4	16	14.9	87	26.4	0	0.0	NA	NA
In Last 2-12 Months	179	7.7	30	28.9	149	45.2	0	0.0	NA	NA
Not in the Last 12 Months	273	11.8	18	16.9	20	5.9	233	12.8	NA	NA
Never Used	1,725	74.5	39	36.9	74	22.5	1,590	87.2	NA	NA
Unknown	37	1.6	3	2.4	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	71	3.1	40	38.1	31	9.5	0	0.0	NA	NA
In Last 2-12 Months	51	2.2	-	-	51	15.5	0	0.0	NA	NA
Not in the Last 12 Months	136	5.9	6	5.7	33	9.9	95	5.2	NA	NA
Never Used	2,025	87.4	57	53.9	214	65.1	1,728	94.8	NA	NA
Unknown	33	1.4	3	2.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	32	1.4	8	7.2	24	7.4	0	0.0	NA	NA
In Last 2-12 Months	28	1.2	3	3.1	25	7.5	0	0.0	NA	NA
Not in the Last 12 Months	42	1.8	9	8.4	5	1.5	28	1.5	NA	NA
Never Used	2,178	94.0	83	78.9	272	82.7	1,795	98.5	NA	NA
Unknown	36	1.6	2	2.4	3	1.0	-	-	NA	NA
Payday Lending										
In Last 30 Days	13	0.6	-	-	13	3.9	0	0.0	NA	NA
In Last 2-12 Months	26	1.1	3	3.3	23	6.9	0	0.0	NA	NA
Not in the Last 12 Months	74	3.2	11	10.1	24	7.3	37	2.0	NA	NA
Never Used	2,165	93.5	86	81.4	267	80.9	1,786	98.0	NA	NA
Unknown	38	1.7	5	5.1	3	1.0	-	-	NA	NA

Table C-198 Timing of AFS Use by Banking Status: Wisconsin

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In last 30 Days	16	0.7	3	2.9	13	3.9	0	0.0	NA	NA	
In last 2-12 Months	28	1.2	3	2.7	25	7.7	0	0.0	NA	NA	
Not in the last 12 Months	59	2.6	5	4.9	25	7.7	26	1.4	NA	NA	
Never Used	2,177	94.0	89	84.4	263	79.8	1,797	98.6	NA	NA	
Unknown	36	1.6	5	5.1	3	1.0	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	9	0.4	-	-	9	2.6	0	0.0	NA	NA	
Used but not in last 12 months	43	1.8	6	5.3	17	5.2	20	1.1	NA	NA	
Never Used	2,219	95.8	91	86.6	298	90.4	1,803	98.9	NA	NA	
Unknown	46	2.0	8	8.1	6	1.7	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	17	0.7	3	2.4	14	4.3	0	0.0	NA	NA	
Used but not in last 12 months	40	1.7	2	2.1	10	3.0	28	1.5	NA	NA	
Never Used	2,212	95.5	92	87.4	296	89.7	1,796	98.5	NA	NA	
Unknown	48	2.1	8	8.1	10	3.0	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-199 Use of AFS by Household Characteristic: Wisconsin

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,316	100.0	770	33.2	1,496	64.6	51	2.2	695	30.0	218	9.4
Banking Status												
Unbanked	105	4.5	87	82.5	16	15.1	3	2.4	81	77.1	29	27.4
Underbanked	329	14.2	329	100.0	0	0.0	0	0.0	309	93.9	107	32.4
Fully Banked	1,823	78.7	343	18.8	1,480	81.2	0	0.0	299	16.4	77	4.2
Banked but Underbanked Status Unknown	58	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,507	65.1	470	31.2	1,002	66.5	36	2.4	414	27.4	125	8.3
Female householder, no husband present	246	10.6	115	46.7	120	49.0	11	4.3	96	39.1	56	23.0
Male householder, no wife present	106	4.6	44	41.5	57	53.6	5	4.8	32	30.1	18	17.4
Married couple	1,156	49.9	311	26.9	825	71.3	20	1.7	286	24.7	51	4.4
Nonfamily household	806	34.8	297	36.9	494	61.2	15	1.9	279	34.6	92	11.4
Female householder	381	16.4	109	28.7	265	69.5	7	1.8	102	26.7	31	8.0
Male householder	425	18.4	188	44.2	229	53.9	8	1.9	177	41.6	61	14.4
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	118	5.1	75	63.9	39	33.4	3	2.7	65	55.1	34	28.9
Hispanic non-Black	106	4.6	69	64.9	37	35.1	-	-	67	63.0	5	5.1
White non-Black non-Hispanic	2,010	86.8	592	29.4	1,379	68.6	39	2.0	535	26.6	168	8.3
Other non-Black non-Hispanic	82	3.6	34	41.3	40	48.7	8	10.0	28	34.2	10	12.6
Age												
15 to 34 years	445	19.2	197	44.3	238	53.4	10	2.3	170	38.3	87	19.5
35 to 44 years	455	19.7	152	33.4	295	64.7	9	1.9	132	29.0	48	10.5
45 to 54 years	452	19.5	132	29.1	308	68.0	13	2.9	123	27.1	30	6.5
55 to 64 years	423	18.3	142	33.5	275	64.9	7	1.7	135	31.9	32	7.6
65 years or more	540	23.3	147	27.2	381	70.6	12	2.2	135	25.0	21	3.9
Education												
No high school degree	190	8.2	90	47.3	95	50.3	5	2.4	77	40.4	30	16.0
High school degree	728	31.4	266	36.5	438	60.2	24	3.3	233	32.1	81	11.2
Some college	684	29.5	222	32.4	453	66.2	10	1.4	201	29.3	84	12.3
College degree	714	30.8	192	26.9	509	71.3	13	1.8	184	25.7	22	3.0
Household Income												
Less than \$15,000	310	13.4	168	54.3	142	45.7	-	-	147	47.5	71	22.9
Between \$15,000 and \$30,000	439	18.9	175	39.8	246	56.2	18	4.0	156	35.6	49	11.1
Between \$30,000 and \$50,000	502	21.7	159	31.6	326	64.9	17	3.5	143	28.4	48	9.6
Between \$50,000 and \$75,000	529	22.8	140	26.5	376	71.0	13	2.5	127	24.0	31	5.9
At Least \$75,000	536	23.1	128	23.8	406	75.7	3	0.5	121	22.6	18	3.4
Homeownership												
Homeowner	1,559	67.3	390	25.0	1,130	72.5	38	2.5	361	23.2	65	4.1
Non-homeowner	757	32.7	379	50.1	365	48.3	13	1.7	333	44.0	153	20.2

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-200 Timing of AFS Use by Household Characteristic: Wisconsin

Household Characteristic	All Households		Timing of AFS Use ^a								Memo Item			
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	2,316	100.0	187	8.1	216	9.3	367	15.9	1,496	64.6	51	2.2	402	17.4
Banking Status														
Unbanked	105	4.5	50	47.8	23	21.5	14	13.2	16	15.1	3	2.4	73	69.3
Underbanked	329	14.2	136	41.4	193	58.6	0	0.0	0	0.0	0	0.0	329	100.0
Fully Banked	1,823	78.7	0	0.0	0	0.0	343	18.8	1,480	81.2	0	0.0	0	0.0
Banked but Underbanked Status Unknown	58	2.5	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	1,507	65.1	109	7.2	141	9.3	221	14.6	1,002	66.5	36	2.4	249	16.5
Female householder, no husband present	246	10.6	36	14.8	48	19.4	31	12.4	120	49.0	11	4.3	84	34.2
Male householder, no wife present	106	4.6	11	10.7	14	13.1	19	17.7	57	53.6	5	4.8	25	23.8
Married couple	1,156	49.9	61	5.3	79	6.8	171	14.8	825	71.3	20	1.7	140	12.1
Nonfamily household	806	34.8	78	9.7	75	9.3	144	17.9	494	61.2	15	1.9	153	19.0
Female householder	381	16.4	23	6.0	22	5.9	64	16.8	265	69.5	7	1.8	45	11.9
Male householder	425	18.4	55	12.9	53	12.5	80	18.8	229	53.9	8	1.9	108	25.4
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	118	5.1	21	17.8	34	28.8	20	17.3	39	33.4	3	2.7	55	46.6
Hispanic non-Black	106	4.6	37	35.3	15	13.9	17	15.7	37	35.1	-	-	52	49.2
White non-Black non-Hispanic	2,010	86.8	114	5.6	161	8.0	317	15.8	1,379	68.6	39	2.0	275	13.7
Other non-Black non-Hispanic	82	3.6	15	17.8	6	7.2	13	16.4	40	48.7	8	10.0	21	25.0
Age														
15 to 34 years	445	19.2	77	17.3	53	11.8	68	15.2	238	53.4	10	2.3	130	29.1
35 to 44 years	455	19.7	33	7.2	51	11.3	68	14.9	295	64.7	9	1.9	84	18.5
45 to 54 years	452	19.5	28	6.3	47	10.3	57	12.6	308	68.0	13	2.9	75	16.5
55 to 64 years	423	18.3	25	5.8	32	7.6	85	20.0	275	64.9	7	1.7	57	13.4
65 years or more	540	23.3	23	4.3	33	6.2	90	16.7	381	70.6	12	2.2	57	10.5
Education														
No high school degree	190	8.2	40	21.0	26	13.4	24	12.8	95	50.3	5	2.4	65	34.4
High school degree	728	31.4	78	10.7	87	12.0	101	13.9	438	60.2	24	3.3	165	22.7
Some college	684	29.5	46	6.7	47	6.9	129	18.8	453	66.2	10	1.4	93	13.6
College degree	714	30.8	23	3.3	56	7.8	113	15.9	509	71.3	13	1.8	79	11.1
Household Income														
Less than \$15,000	310	13.4	69	22.3	41	13.4	58	18.7	142	45.7	-	-	111	35.7
Between \$15,000 and \$30,000	439	18.9	46	10.4	56	12.7	73	16.7	246	56.2	18	4.0	101	23.1
Between \$30,000 and \$50,000	502	21.7	39	7.8	37	7.4	82	16.4	326	64.9	17	3.5	76	15.2
Between \$50,000 and \$75,000	529	22.8	12	2.2	46	8.7	82	15.6	376	71.0	13	2.5	58	11.0
At Least \$75,000	536	23.1	21	3.8	35	6.6	72	13.4	406	75.7	3	0.5	56	10.4
Homeownership														
Homeowner	1,559	67.3	52	3.3	117	7.5	221	14.2	1,130	72.5	38	2.5	169	10.8
Non-homeowner	757	32.7	135	17.8	99	13.0	146	19.3	365	48.3	13	1.7	233	30.8

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

Figures do not always reconcile to totals because of rounding.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Table C-201 Use of AFS by Banking Status: Wyoming

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	236	100.0	14	100.0	50	100.0	167	100.0	NA	NA
Any AFS										
Has Ever Used	107	45.2	12	85.0	50	100.0	45	27.0	NA	NA
Has Never Used	123	52.1	1	10.2	0	0.0	122	73.0	NA	NA
Unknown	6	2.7	1	4.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
Has Ever Used	83	35.2	11	82.0	39	79.3	32	19.3	NA	NA
Has Never Used	148	62.5	2	13.2	10	20.7	134	80.7	NA	NA
Unknown	5	2.3	1	4.8	-	-	0	0.0	NA	NA
Non-Bank Check Cashing										
Has Ever Used	44	18.5	9	68.4	20	40.5	14	8.6	NA	NA
Has Never Used	188	79.5	4	26.8	30	59.5	152	91.4	NA	NA
Unknown	5	2.0	1	4.8	-	-	0	0.0	NA	NA
Non-Bank Remittances										
Has Ever Used	7	3.1	1	10.8	4	7.7	2	1.2	NA	NA
Has Never Used	223	94.4	12	84.4	46	92.3	164	98.8	NA	NA
Unknown	6	2.5	1	4.8	-	-	0	0.0	NA	NA
Payday Lending										
Has Ever Used	19	8.0	3	23.0	11	21.7	5	3.0	NA	NA
Has Never Used	211	89.3	10	72.2	39	77.5	162	97.0	NA	NA
Unknown	6	2.7	1	4.8	-	-	0	0.0	NA	NA
Pawn Shops										
Has Ever Used	28	11.7	6	40.6	13	25.6	9	5.6	NA	NA
Has Never Used	202	85.6	7	54.6	37	73.6	157	94.4	NA	NA
Unknown	6	2.7	1	4.8	-	-	0	0.0	NA	NA
Rent-to-Own										
Has Ever Used	19	8.2	4	32.1	10	20.9	5	2.7	NA	NA
Has Never Used	210	89.0	9	63.1	39	77.7	162	97.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	0	0.0	NA	NA
Refund Anticipation Loans										
Has Ever Used	12	5.0	3	19.7	6	12.6	3	1.7	NA	NA
Has Never Used	217	92.1	10	75.5	43	86.0	164	98.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	0	0.0	NA	NA

Notes:
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-202 Timing of AFS Use by Banking Status: Wyoming

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col
All Households	236	100.0	14	100.0	50	100.0	167	100.0	NA	NA
Any AFS										
In Last 30 Days	32	13.6	8	57.7	24	48.6	0	0.0	NA	NA
In Last 2-12 Months	28	12.1	3	21.2	26	51.4	0	0.0	NA	NA
Not in the Last 12 Months	46	19.5	1	6.1	0	0.0	45	27.0	NA	NA
Never Used	123	52.1	1	10.2	0	0.0	122	73.0	NA	NA
Unknown	6	2.7	1	4.8	0	0.0	0	0.0	NA	NA
Non-Bank Money Order										
In Last 30 Days	21	9.0	7	47.5	15	29.7	0	0.0	NA	NA
In Last 2-12 Months	23	9.8	3	18.7	21	41.3	0	0.0	NA	NA
Not in the Last 12 Months	39	16.4	2	15.8	4	8.4	32	19.3	NA	NA
Never Used	148	62.5	2	13.2	10	20.7	134	80.7	NA	NA
Unknown	5	2.3	1	4.8	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	11	4.5	5	37.3	6	11.3	0	0.0	NA	NA
In Last 2-12 Months	10	4.4	3	18.5	8	16.0	0	0.0	NA	NA
Not in the Last 12 Months	23	9.6	2	12.6	7	13.2	14	8.6	NA	NA
Never Used	188	79.5	4	26.8	30	59.5	152	91.4	NA	NA
Unknown	5	2.0	1	4.8	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.8	-	-	1	3.0	0	0.0	NA	NA
In Last 2-12 Months	1	0.5	1	4.1	1	1.4	0	0.0	NA	NA
Not in the Last 12 Months	4	1.7	-	-	2	3.3	2	1.2	NA	NA
Never Used	223	94.4	12	84.4	46	92.3	164	98.8	NA	NA
Unknown	6	2.5	1	4.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	1.6	-	-	4	7.5	0	0.0	NA	NA
In Last 2-12 Months	3	1.2	-	-	3	5.5	0	0.0	NA	NA
Not in the Last 12 Months	12	5.2	3	23.0	4	8.6	5	3.0	NA	NA
Never Used	211	89.3	10	72.2	39	77.5	162	97.0	NA	NA
Unknown	6	2.7	1	4.8	-	-	-	-	NA	NA

Table C-202 Timing of AFS Use by Banking Status: Wyoming

AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Col	
Pawn Shops											
In Last 30 Days	2	0.9	1	6.9	1	2.5	0	0.0	NA	NA	
In Last 2-12 Months	6	2.5	2	16.5	4	7.5	0	0.0	NA	NA	
Not in the Last 12 Months	19	8.2	2	17.2	8	15.6	9	5.6	NA	NA	
Never Used	202	85.6	7	54.6	37	73.6	157	94.4	NA	NA	
Unknown	6	2.7	1	4.8	-	-	-	-	NA	NA	
Rent-to-Own^a											
Used in last 12 months	6	2.7	3	22.2	3	6.8	0	0.0	NA	NA	
Used but not in last 12 months	13	5.4	1	9.9	7	14.0	5	2.7	NA	NA	
Never Used	210	89.0	9	63.1	39	77.7	162	97.3	NA	NA	
Unknown	7	2.9	1	4.8	1	1.4	-	-	NA	NA	
Refund Anticipation Loans^a											
Used in last 12 months	2	0.9	-	-	2	3.6	0	0.0	NA	NA	
Used but not in last 12 months	10	4.1	2	16.9	4	9.0	3	1.7	NA	NA	
Never Used	217	92.1	10	75.5	43	86.0	164	98.3	NA	NA	
Unknown	7	2.9	1	4.8	1	1.4	-	-	NA	NA	

Notes:
 Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^a Households were not asked whether they used these AFS products in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-203 Use of AFS by Household Characteristic: Wyoming

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1,000s)	Pct of Col	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	236	100.0	107	45.2	123	52.1	6	2.7	98	41.3	48	20.2
Banking Status												
Unbanked	14	5.8	12	85.0	1	10.2	1	4.8	12	85.0	8	57.8
Underbanked	50	21.1	50	100.0	0	0.0	0	0.0	46	91.6	25	50.8
Fully Banked	167	70.6	45	27.0	122	73.0	0	0.0	40	24.1	14	8.7
Banked but Underbanked Status Unknown	6	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	148	62.6	74	49.8	72	48.7	2	1.5	67	45.5	34	22.7
Female householder, no husband present	24	10.4	17	69.6	7	28.8	-	-	15	63.3	11	45.6
Male householder, no wife present	12	5.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	112	47.3	51	45.4	59	53.3	1	1.3	46	41.5	19	17.3
Nonfamily household	88	37.2	33	37.1	51	58.2	4	4.7	30	34.0	14	16.0
Female householder	40	16.8	13	33.6	26	64.9	1	1.5	12	30.9	5	13.4
Male householder	48	20.4	19	40.0	25	52.6	4	7.4	18	36.5	9	18.2
Other	0	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	5.4	8	60.5	5	39.5	-	-	7	57.3	5	38.1
White non-Black non-Hispanic	212	89.9	93	43.8	113	53.4	6	2.8	85	40.1	38	18.0
Other non-Black non-Hispanic	7	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	65	27.6	33	50.5	32	48.9	-	-	31	47.5	16	24.0
35 to 44 years	38	16.3	22	58.3	14	37.7	2	4.0	20	52.6	12	30.4
45 to 54 years	39	16.5	19	49.8	18	46.2	2	4.0	17	44.4	8	20.7
55 to 64 years	42	17.8	16	38.4	25	59.1	1	2.5	14	34.5	8	18.1
65 years or more	52	21.8	16	30.7	34	65.6	2	3.7	15	28.5	5	9.1
Education												
No high school degree	22	9.4	13	60.1	8	38.4	-	-	13	56.7	6	28.8
High school degree	69	29.4	30	42.6	37	53.4	3	4.0	27	39.3	15	21.4
Some college	90	38.2	44	48.7	44	48.9	2	2.4	40	44.0	20	22.4
College degree	54	23.0	20	36.6	33	61.3	1	2.1	18	33.3	6	11.4
Household Income												
Less than \$15,000	35	15.0	18	51.3	16	45.0	1	3.8	17	46.5	10	29.3
Between \$15,000 and \$30,000	38	16.0	18	48.0	19	49.2	1	2.8	16	41.2	11	29.6
Between \$30,000 and \$50,000	47	20.0	23	49.6	23	48.1	1	2.3	22	46.2	9	18.7
Between \$50,000 and \$75,000	54	22.8	21	38.1	32	58.7	2	3.3	20	36.3	9	16.8
At least \$75,000	62	26.2	26	42.7	34	55.4	1	1.9	24	39.2	8	13.3
Homeownership												
Homeowner	166	70.4	68	41.2	93	56.2	4	2.7	64	38.6	24	14.7
Non-homeowner	70	29.6	38	54.7	30	42.5	2	2.8	33	47.8	23	33.3

Notes:
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
 NA = Not available because the sample size was too small to make an accurate estimate.

Table C-204 Timing of AFS Use by Household Characteristic: Wyoming

Household Characteristic	All Households		Timing of AFS Use ^a										Memo Item	
	Number (1,000s)	Pct of Col	In Last 30 Days ^b		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row	Number (1,000s)	Pct of Row
All Households	236	100.0	32	13.6	28	12.1	46	19.5	123	52.1	6	2.7	60	25.6
Banking Status														
Unbanked	14	5.8	8	57.7	3	21.2	1	6.1	1	10.2	1	4.8	11	78.9
Underbanked	50	21.1	24	48.6	26	51.4	0	0.0	0	0.0	0	0.0	50	100.0
Fully Banked	167	70.6	0	0.0	0	0.0	45	27.0	122	73.0	0	0.0	0	0.0
Banked but Underbanked Status Unknown	6	2.6	0	0.0	0	0.0	NA	NA	0	0.0	NA	NA	0	0.0
Household Type														
Family household	148	62.6	23	15.9	20	13.3	30	20.6	72	48.7	2	1.5	43	29.2
Female householder, no husband present	24	10.4	7	30.6	5	20.7	4	18.3	7	28.8	-	-	13	51.3
Male householder, no wife present	12	5.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	112	47.3	14	13.0	12	10.5	24	21.9	59	53.3	1	1.3	26	23.5
Nonfamily household	88	37.2	9	9.7	9	10.0	15	17.4	51	58.2	4	4.7	17	19.7
Female householder	40	16.8	3	7.3	3	8.5	7	17.8	26	64.9	1	1.5	6	15.8
Male householder	48	20.4	6	11.8	5	11.2	8	17.1	25	52.6	4	7.4	11	22.9
Other	0	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	5.4	6	44.3	1	9.2	1	7.0	5	39.5	-	-	7	53.5
White non-Black non-Hispanic	212	89.9	23	10.7	26	12.1	44	20.9	113	53.4	6	2.8	49	22.9
Other non-Black non-Hispanic	7	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	65	27.6	13	20.3	9	13.9	11	16.3	32	48.9	-	-	22	34.2
35 to 44 years	38	16.3	8	19.6	6	15.0	9	23.7	14	37.7	2	4.0	13	34.6
45 to 54 years	39	16.5	3	8.4	6	16.3	10	25.1	18	46.2	2	4.0	10	24.7
55 to 64 years	42	17.8	4	8.5	3	7.3	9	22.5	25	59.1	1	2.5	7	15.8
65 years or more	52	21.8	4	8.7	4	8.2	7	13.9	34	65.6	2	3.7	9	16.9
Education														
No high school degree	22	9.4	8	35.6	3	14.4	2	10.1	8	38.4	-	-	11	50.0
High school degree	69	29.4	9	13.0	8	11.7	12	17.9	37	53.4	3	4.0	17	24.7
Some college	90	38.2	12	13.3	13	14.2	19	21.2	44	48.9	2	2.4	25	27.5
College degree	54	23.0	3	5.9	4	8.0	12	22.8	33	61.3	1	2.1	8	13.9
Household Income														
Less than \$15,000	35	15.0	9	24.8	3	9.7	6	16.7	16	45.0	1	3.8	12	34.5
Between \$15,000 and \$30,000	38	16.0	6	15.9	6	15.5	6	16.6	19	49.2	1	2.8	12	31.4
Between \$30,000 and \$50,000	47	20.0	9	18.4	6	13.7	8	17.5	23	48.1	1	2.3	15	32.1
Between \$50,000 and \$75,000	54	22.8	4	7.4	6	11.7	10	18.9	32	58.7	2	3.3	10	19.1
At Least \$75,000	62	26.2	5	7.4	6	10.4	15	25.0	34	55.4	1	1.9	11	17.8
Homeownership														
Homeowner	166	70.4	13	8.1	17	10.3	38	22.8	93	56.2	4	2.7	30	18.3
Non-homeowner	70	29.6	19	26.7	11	16.3	8	11.7	30	42.5	2	2.8	30	43.0

Notes:
^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.
^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.
 Figures do not always reconcile to totals because of rounding.
 - = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.
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