

Addendum to the 2009 FDIC National Survey of Unbanked and Underbanked Households

Use of Alternative Financial Services

Federal Deposit
Insurance Corporation



September 2010

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1. Introduction

This addendum to the FDIC National Survey of Unbanked and Underbanked Households provides national and state-level information on the use of Alternative Financial Services (AFS) products by all U.S. households; it complements the national data on AFS use by unbanked and underbanked households presented in the initial report and appendices.¹

The FDIC National Survey of Unbanked and Underbanked Households was conducted in January 2009 as a special supplement to the U.S. Census Bureau's Current Population Survey to collect data on U.S. households that are unbanked and underbanked, including the number of these households, their demographic characteristics, and their reasons for being unbanked and underbanked. It 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.

The initial report focused primarily on analyses of unbanked and underbanked households, including their use of AFS products. This addendum provides additional data on the types and extent of AFS use among all U.S. households, as well as state-by-state breakdowns of household use of different types of AFS products (transaction and/or credit products) and use of the specific AFS products included in the report (non-bank money orders, non-bank check cashing, payday lending, pawn shops, rent-to-own stores, and refund anticipation loans).

¹ FDIC National Survey of Unbanked and Underbanked Households, December 2009, http://www.fdic.gov/householdsurvey/full_report.pdf.

2. Summary

A. National Findings

Alternative Financial Services (AFS) Use for All Households

- At least 35.7 percent of U.S. households have used one or more of the following types of AFS: nonbank money orders, nonbank check cashing, payday loans, pawn shops, rent-to-own stores, or refund anticipation loans (RALs). About 60 percent of households have never used any of these services. For 4.3 percent of U.S. households, AFS use is unknown.
- AFS transaction services (i.e., nonbank money orders or nonbank check cashing) have been used by about one-third of U.S. households (32.1 percent), while at least 11.6 percent have used one or more AFS credit services (i.e., payday lending, pawn shop loans, RALs, or rent-to-own agreements).
- Compared to the national average, higher proportions of black (at least 53.9 percent) and Hispanic (at least 43.0 percent) households have used an AFS. In contrast, only about one-third of white households have used an AFS.
- At least one-half of single female family households have used an AFS. Forty five percent of these households used an AFS transaction product and about one in four have used an AFS credit service. Among households of different types, the incidence of AFS use is highest in single female families.
- The proportion of households that have used an AFS tends to be higher among households having lower levels of income or where the household has less education or is younger. Similar patterns are evident for the use of AFS transaction services or AFS credit services.
- Among households with annual earnings below \$30,000, around 47 percent have used an AFS, 42.0 percent have used an AFS transaction service, and 18.2 percent have used an AFS credit service.

AFS Use for Unbanked and Underbanked Households

- About 7.7 percent of U.S households are unbanked, and at least 17.9 percent are underbanked. Unbanked households are those that do not have a checking or a savings account. Underbanked households are defined as those that use at least one of the AFS considered in the study at least once or twice a year, or obtained a RAL during the previous five years.
- At least 66.0 percent of unbanked households have used an AFS. At least one-fourth of unbanked households (24.8 percent) did not use any type of AFS, which suggests a strong reliance on cash transactions or informal financial relationships. For 9.2 percent of unbanked household, AFS use is unknown.
- Similar to the general population, most unbanked households that have used an AFS have used a transaction type AFS product. At least 62 percent of unbanked households have used an AFS transaction service, while almost 27 percent have used an AFS credit service.
- By definition, all underbanked households have used one or more AFS. The large majority (89.2 percent) of these households have used at least one transaction product, while at least 40 percent of underbanked households have used an AFS credit service.

Use of Specific AFS

- The most commonly used AFS products are AFS transaction services. Nonbank money orders have been used by at least 28.9 percent of U.S. households, and nonbank check-cashing services have been used by at least 10.3 percent of households.

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- Regarding AFS credit services, at least 3.5 percent of U.S. households have used payday lending, 5.7 percent of U.S. households have sold items in pawn shops, 3.8 percent have used rent-to-own agreements, and at least 3.0 percent have used RALs.¹
 - The most commonly cited reason for using these AFS transaction services instead of banks was convenience. For households using nonbank money orders, cost was cited as the second most important reason for using this AFS. For households using nonbank check-cashing services, the lack of a bank account was the second most frequently cited reason, reflecting its use among unbanked households.
 - Among U.S. households that used payday lenders or pawnshops, the most commonly cited reasons for using these services were that it was easier to get a payday loan or money at pawnshops than to qualify for a bank loan and that it was more convenient to do so.
 - The reasons households needed to obtain AFS credit during the previous 12 months were to pay for basic living expenses (34.5 percent) and to make up for lost income (14.4 percent) (as well as other, unspecified reasons (28.7 percent)).
 - Examining the use of specific AFS among unbanked and underbanked households, underbanked households have higher levels of AFS use, with the exception of nonbank check cashing. Nonbank check cashing is used more commonly by unbanked (38.2 percent) than underbanked households (30.0 percent). The use of other specific AFS is as follows: nonbank money orders were used by 81.1 percent of underbanked and 54.0 percent of unbanked households, payday lending was used by 16.2 percent of underbanked and 6.6 percent of unbanked households, and RALs were used by 13.2 percent of underbanked and 7.8 percent of unbanked households.
 - Unbanked and underbanked households generally use AFS services for similar reasons. However, the lack of a bank account was the most frequent reason given by unbanked households for using a nonbank check-cashing service, while convenience was the most frequent reason given by underbanked households for using this service.

B. State-Level Findings

- Household use of AFS varies considerably across states. The state-level share of households that have used AFS services ranges from slightly more than one-quarter to almost one-half. The share of households for which AFS use is not known also varies across states, from less than 2 percent to about 8 percent.
- Among unbanked households, AFS use also varies across states. The state-level share of unbanked households that have used any AFS product ranges from about 43 percent to more than 86 percent. The share of unbanked households for which AFS use is not known also varies across states, from about 4 percent to almost 18 percent.
- At the state-level, the share of unbanked households that have used transaction products ranges from slightly more than 40 percent to 83 percent. The state-level share of unbanked households using AFS credit products tends to be lower, ranging from about 15 percent to more than one-half.
- At the state level, the use of AFS transaction services by underbanked household ranges from 80 percent to 97 percent, and the share of underbanked households that have used AFS credit services ranges from about one-fifth to more than 60 percent.

¹ Except for RALs, the survey asked if the household had ever used that particular AFS. In the case of RALs, the survey asked if the household used a RAL in the past five years.

3. Methodological Notes

The data for this report were collected in January 2009 through a Federal Deposit Insurance Corporation (FDIC)-sponsored Unbanked/Underbanked Supplement to the Current Population Survey (CPS). The CPS is a monthly survey of about 54,000 interviewed households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics. The survey is based on a scientific sample that “represents” the U.S. civilian, noninstitutionalized population, aged 15 or older. Additional information about the CPS and the sample design is available from the U.S. Census Bureau.²

In this report, households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used nonbank money orders, nonbank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Household classification of an economic or demographic variable that is defined at the person level rather than the household level (e.g., race, education, or employment status) is based on the economic or demographic classification of the householder/reference person (i.e., a person who owns or rents the home).

The Census Bureau classifies households into different 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 in the home. Detailed definitions regarding household types can be found in the CPS Glossary available at <http://www.census.gov/aprd/techdoc/cps/mar97/glossary.html>.

Households are categorized into racial-ethnic classifications as follows: If the householder was identified as black, the household was classified as “Black” regardless of whether the householder was identified as Hispanic or any other race. If the householder was not identified as black and was identified as Hispanic, the household was classified as “Hispanic Non-Black.” If the householder was identified as white and not any other race and non-Hispanic, then the household was classified as “White.” All remaining households were classified as “Other.” However, in some national summary tables the “Other” category is further disaggregated into “Asian” if the householder was identified as Asian, “American Indian/Alaskan” if the householder was identified as American Indian/Alaskan and not Asian, and “Hawaiian/Pacific Islander” if the householder was 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 D “FDIC Technical Notes” of the FDIC National Survey of Unbanked and Underbanked Households (December 2009) available at http://www.fdic.gov/householdsurvey/Technical_Notes.pdf.

² See <http://www.census.gov/cps/> for general information about the CPS. See the U.S. Census Bureau’s Technical Paper 66, Design and Methodology of the CPS, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf> for survey methodology used in the design of the CPS.

4. Households' Use of AFS - National Level Tables

Table A-1 Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	42,365	35.7	71,151	60.0	5,058	4.3	38,051	32.1	13,724	11.6
Banking Status												
Unbanked	9,085	100.0	5,997	66.0	2,254	24.8	834	9.2	5,645	62.1	2,424	26.6
Underbanked	21,276	100.0	21,276	100.0	0	0.0	0	0.0	18,978	89.2	8,484	39.9
Not Underbanked	83,399	100.0	14,503	17.4	68,896	82.6	0	0.0	12,972	15.6	2,606	3.1
Underbanked Status Unknown	4,813	100.0	589	12.2	0	0.0	4,224	87.8	456	9.5	209	4.3
Race/Ethnicity												
Black	15,485	100.0	8,344	53.9	6,287	40.6	854	5.5	7,691	49.7	3,220	20.8
Hispanic non-Black	13,184	100.0	5,672	43.0	6,626	50.3	887	6.7	5,127	38.9	1,697	12.9
White non-Black non-Hispanic	83,524	100.0	26,840	32.1	53,760	64.4	2,924	3.5	23,884	28.6	8,287	9.9
Other non-Black non-Hispanic	6,381	100.0	1,509	23.6	4,477	70.2	395	6.2	1,349	21.1	520	8.1
Household Type												
Family household	78,939	100.0	28,071	35.6	47,287	59.9	3,580	4.5	25,089	31.8	9,471	12.0
Married couple	59,469	100.0	18,507	31.1	38,504	64.7	2,457	4.1	16,623	28.0	5,168	8.7
Female householder, no husband present	13,981	100.0	7,076	50.6	6,162	44.1	743	5.3	6,287	45.0	3,247	23.2
Male householder, no wife present	5,489	100.0	2,488	45.3	2,621	47.8	380	6.9	2,179	39.7	1,055	19.2
Non-family household and other	39,636	100.0	14,294	36.1	23,863	60.2	1,479	3.7	12,962	32.7	4,253	10.7
Household Income (Primary Family or Individual)												
Less than \$15,000	15,504	100.0	7,562	48.8	7,360	47.5	582	3.8	6,868	44.3	2,968	19.1
Between \$15,000 and \$30,000	17,350	100.0	7,783	44.9	8,981	51.8	587	3.4	6,938	40.0	3,012	17.4
Between \$30,000 and \$50,000	21,388	100.0	8,655	40.5	11,984	56.0	748	3.5	7,753	36.3	3,208	15.0
Between \$50,000 and \$75,000	18,849	100.0	6,606	35.0	11,738	62.3	506	2.7	5,907	31.3	1,874	9.9
At least \$75,000	27,699	100.0	7,327	26.5	19,592	70.7	779	2.8	6,598	23.8	1,601	5.8
Unknown	17,784	100.0	4,433	24.9	11,496	64.6	1,856	10.4	3,987	22.4	1,061	6.0
Education												
No high school degree	14,984	100.0	6,641	44.3	7,383	49.3	960	6.4	6,065	40.5	2,297	15.3
High school degree	34,661	100.0	13,494	38.9	19,581	56.5	1,586	4.6	12,120	35.0	4,689	13.5
Some college	33,186	100.0	13,001	39.2	18,852	56.8	1,332	4.0	11,432	34.4	4,874	14.7
College degree (four year)	35,743	100.0	9,228	25.8	25,335	70.9	1,180	3.3	8,434	23.6	1,865	5.2
Age												
15 to 34 years	26,209	100.0	11,586	44.2	13,369	51.0	1,254	4.8	10,114	38.6	4,868	18.6
35 to 44 years	22,547	100.0	8,906	39.5	12,623	56.0	1,018	4.5	7,801	34.6	3,461	15.3
45 to 54 years	24,691	100.0	9,345	37.8	14,381	58.2	964	3.9	8,530	34.5	2,997	12.1
55 to 64 years	20,236	100.0	6,762	33.4	12,720	62.9	755	3.7	6,210	30.7	1,573	7.8
65 years or more	24,891	100.0	5,766	23.2	18,058	72.5	1,067	4.3	5,395	21.7	824	3.3
Homeownership												
Homeowner	80,258	100.0	23,568	29.4	53,503	66.7	3,187	4.0	21,236	26.5	5,891	7.3
Non-homeowner	38,316	100.0	18,797	49.1	17,647	46.1	1,871	4.9	16,815	43.9	7,832	20.4

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes: households where there is no indication of any AFS use but some responses are missing.

Table A-2 Unbanked Households' Use of AFS by Demographic Characteristic

Household Characteristic	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	5,997	66.0	2,254	24.8	834	9.2	5,645	62.1	2,424	26.6
Race/Ethnicity												
Black	3,356	100.0	2,214	66.0	802	23.9	339	10.1	2,074	61.8	912	27.2
Hispanic non-Black	2,549	100.0	1,656	65.0	637	25.0	256	10.0	1,567	61.5	442	17.3
White non-Black non-Hispanic	2,774	100.0	1,911	68.9	663	23.9	200	7.2	1,804	65.0	973	35.1
Other non-Black non-Hispanic	406	100.0	215	52.9	153	37.5	39	9.5	199	48.9	97	23.9
Household Type												
Family household	5,695	100.0	3,816	67.0	1,325	23.3	554	9.7	3,595	63.1	1,623	28.5
Married couple	2,132	100.0	1,434	67.3	488	22.9	209	9.8	1,381	64.8	564	26.4
Female householder, no husband present	2,747	100.0	1,874	68.2	631	23.0	243	8.8	1,736	63.2	836	30.4
Male householder, no wife present	816	100.0	507	62.2	206	25.3	103	12.6	477	58.5	223	27.3
Non-family household and other	3,390	100.0	2,181	64.3	929	27.4	280	8.3	2,050	60.5	801	23.6
Household Income (Primary Family or Individual)												
Less than \$15,000	4,208	100.0	2,792	66.4	1,140	27.1	275	6.5	2,593	61.6	1,180	28.0
Between \$15,000 and \$30,000	2,259	100.0	1,585	70.2	492	21.8	182	8.1	1,491	66.0	683	30.2
Between \$30,000 and \$50,000	891	100.0	666	74.8	176	19.8	49	5.5	639	71.7	302	33.9
Between \$50,000 and \$75,000	279	100.0	191	68.5	67	24.0	21	7.5	191	68.5	47	17.0
At least \$75,000	83	100.0	34	40.9	30	35.6	20	23.5	34	40.2	16	19.0
Unknown	1,366	100.0	728	53.3	350	25.6	288	21.1	698	51.1	197	14.4
Education												
No high school degree	3,672	100.0	2,276	62.0	1,056	28.8	340	9.3	2,152	58.6	797	21.7
High school degree	3,344	100.0	2,342	70.1	711	21.3	291	8.7	2,209	66.1	974	29.1
Some college	1,633	100.0	1,173	71.8	308	18.9	152	9.3	1,087	66.6	583	35.7
College degree (four year)	437	100.0	206	47.2	180	41.2	51	11.6	196	45.0	69	15.8
Age												
15 to 34 years	3,367	100.0	2,291	68.0	791	23.5	285	8.5	2,143	63.6	1,047	31.1
35 to 44 years	1,998	100.0	1,422	71.2	390	19.5	187	9.3	1,328	66.5	639	32.0
45 to 54 years	1,857	100.0	1,297	69.8	415	22.3	145	7.8	1,229	66.2	536	28.9
55 to 64 years	981	100.0	609	62.1	300	30.6	72	7.4	575	58.6	156	15.9
65 years or more	882	100.0	378	42.9	359	40.7	145	16.4	370	41.9	45	5.1
Homeownership												
Homeowner	2,130	100.0	1,306	61.3	611	28.7	213	10.0	1,248	58.6	412	19.3
Non-homeowner	6,955	100.0	4,691	67.4	1,644	23.6	621	8.9	4,397	63.2	2,012	28.9

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

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

Household Characteristic	All Households		Used AFS		Memo Items ^a			
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Used Transaction Product		Used Credit Product	
					Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	21,276	100.0	18,978	89.2	8,484	39.9
Race/Ethnicity								
Black	4,900	100.0	4,900	100.0	4,474	91.3	2,088	42.6
Hispanic non-Black	3,164	100.0	3,164	100.0	2,834	89.6	1,066	33.7
White non-Black non-Hispanic	12,436	100.0	12,436	100.0	10,977	88.3	5,018	40.4
Other non-Black non-Hispanic	776	100.0	776	100.0	694	89.3	311	40.1
Household Type								
Family household	14,527	100.0	14,527	100.0	12,859	88.5	6,040	41.6
Married couple	9,138	100.0	9,138	100.0	8,100	88.6	3,322	36.4
Female householder, no husband present	3,919	100.0	3,919	100.0	3,485	88.9	2,027	51.7
Male householder, no wife present	1,470	100.0	1,470	100.0	1,274	86.7	690	47.0
Non-family household and other	6,750	100.0	6,750	100.0	6,120	90.7	2,444	36.2
Household Income (Primary Family or Individual)								
Less than \$15,000	3,465	100.0	3,465	100.0	3,164	91.3	1,432	41.3
Between \$15,000 and \$30,000	4,138	100.0	4,138	100.0	3,642	88.0	1,887	45.6
Between \$30,000 and \$50,000	5,139	100.0	5,139	100.0	4,551	88.6	2,347	45.7
Between \$50,000 and \$75,000	3,400	100.0	3,400	100.0	3,016	88.7	1,303	38.3
At least \$75,000	3,141	100.0	3,141	100.0	2,820	89.8	927	29.5
Unknown	1,993	100.0	1,993	100.0	1,785	89.6	590	29.6
Education								
No high school degree	3,334	100.0	3,334	100.0	3,003	90.1	1,303	39.1
High school degree	7,184	100.0	7,184	100.0	6,400	89.1	2,949	41.0
Some college	7,074	100.0	7,074	100.0	6,196	87.6	3,188	45.1
College degree (four year)	3,684	100.0	3,684	100.0	3,379	91.7	1,044	28.4
Age								
15 to 34 years	6,110	100.0	6,110	100.0	5,251	85.9	3,043	49.8
35 to 44 years	4,681	100.0	4,681	100.0	4,075	87.1	2,178	46.5
45 to 54 years	4,761	100.0	4,761	100.0	4,306	90.5	1,900	39.9
55 to 64 years	3,171	100.0	3,171	100.0	2,906	91.7	927	29.2
65 years or more	2,554	100.0	2,554	100.0	2,440	95.5	437	17.1
Homeownership								
Homeowner	11,200	100.0	11,200	100.0	10,019	89.5	3,697	33.0
Non-homeowner	10,076	100.0	10,076	100.0	8,959	88.9	4,788	47.5

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

Table A-4 Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	All Households		Types of AFS Used ^a							
			Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	27,716	23.4	9,409	7.9	4,285	3.6	6,013	5.1
Banking Status										
Unbanked	9,085	100.0	3,392	37.3	2,072	22.8	347	3.8	1,020	11.2
Underbanked	21,276	100.0	12,356	58.1	6,186	29.1	2,295	10.8	440	2.1
Not Underbanked	83,399	100.0	11,897	14.3	1,075	1.3	1,531	1.8	0	0.0
Underbanked Status Unknown	4,813	100.0	72	1.5	76	1.6	113	2.3	4,553	94.6
Race/Ethnicity										
Black	15,485	100.0	4,885	31.5	2,566	16.6	648	4.2	1,099	7.1
Hispanic non-Black	13,184	100.0	3,798	28.8	1,152	8.7	545	4.1	1,064	8.1
White non-Black non-Hispanic	83,524	100.0	18,077	21.6	5,331	6.4	2,932	3.5	3,423	4.1
Other non-Black non-Hispanic	6,381	100.0	957	15.0	361	5.7	159	2.5	427	6.7
Household Type										
Family household	78,939	100.0	17,955	22.7	6,488	8.2	2,960	3.7	4,247	5.4
Married couple	59,469	100.0	12,956	21.8	3,284	5.5	1,877	3.2	2,848	4.8
Female householder, no husband present	13,981	100.0	3,669	26.2	2,458	17.6	774	5.5	917	6.6
Male householder, no wife present	5,489	100.0	1,330	24.2	746	13.6	309	5.6	482	8.8
Non-family household and other	39,636	100.0	9,761	24.6	2,921	7.4	1,324	3.3	1,766	4.5
Household Income (Primary Family or Individual)										
Less than \$15,000	15,504	100.0	4,490	29.0	2,274	14.7	688	4.4	692	4.5
Between \$15,000 and \$30,000	17,350	100.0	4,584	26.4	2,167	12.5	839	4.8	780	4.5
Between \$30,000 and \$50,000	21,388	100.0	5,306	24.8	2,306	10.8	895	4.2	896	4.2
Between \$50,000 and \$75,000	18,849	100.0	4,592	24.4	1,175	6.2	699	3.7	646	3.4
At least \$75,000	27,699	100.0	5,631	20.3	871	3.1	729	2.6	875	3.2
Unknown	17,784	100.0	3,113	17.5	616	3.5	435	2.4	2,124	11.9
Education										
No high school degree	14,984	100.0	4,147	27.7	1,720	11.5	573	3.8	1,161	7.7
High school degree	34,661	100.0	8,497	24.5	3,315	9.6	1,359	3.9	1,910	5.5
Some college	33,186	100.0	7,889	23.8	3,304	10.0	1,564	4.7	1,576	4.7
College degree (four year)	35,743	100.0	7,183	20.1	1,070	3.0	790	2.2	1,366	3.8
Age										
15 to 34 years	26,209	100.0	6,400	24.4	3,397	13.0	1,462	5.6	1,581	6.0
35 to 44 years	22,547	100.0	5,282	23.4	2,356	10.4	1,104	4.9	1,183	5.2
45 to 54 years	24,691	100.0	6,194	25.1	2,182	8.8	809	3.3	1,124	4.6
55 to 64 years	20,236	100.0	5,042	24.9	1,022	5.1	545	2.7	908	4.5
65 years or more	24,891	100.0	4,798	19.3	453	1.8	365	1.5	1,218	4.9
Homeownership										
Homeowner	80,258	100.0	17,171	21.4	3,558	4.4	2,313	2.9	3,713	4.6
Non-homeowner	38,316	100.0	10,545	27.5	5,851	15.3	1,972	5.1	2,300	6.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table A-5 Unbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	Unbanked Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	2,254	24.8	3,392	37.3	2,072	22.8	347	3.8	1,020	11.2
Race/Ethnicity												
Black	3,356	100.0	802	23.9	1,220	36.4	772	23.0	135	4.0	426	12.7
Hispanic Non-Black	2,549	100.0	637	25.0	1,143	44.8	353	13.8	89	3.5	328	12.9
White non-Black non-Hispanic	2,774	100.0	663	23.9	915	33.0	866	31.2	107	3.8	223	8.0
Other non-Black non-Hispanic	406	100.0	153	37.5	114	28.2	81	19.9	16	4.0	43	10.6
Spanish Language Usage												
Not Spanish is only language spoken	8,201	100.0	1,977	24.1	2,979	36.3	2,000	24.4	320	3.9	924	11.3
Spanish is only language spoken	884	100.0	277	31.3	413	46.7	72	8.1	27	3.1	96	10.9
Nativity of Householder												
Native citizen	6,889	100.0	1,545	22.4	2,485	36.1	1,878	27.3	298	4.3	683	9.9
Foreign-born naturalized citizen	432	100.0	150	34.8	141	32.7	45	10.4	13	3.1	82	19.0
Foreign-born non-citizen	1,764	100.0	559	31.7	766	43.4	149	8.5	35	2.0	255	14.5
Household Type												
Family household	5,695	100.0	1,325	23.3	2,114	37.1	1,402	24.6	215	3.8	640	11.2
Married couple	2,132	100.0	488	22.9	831	39.0	511	24.0	53	2.5	249	11.7
Female householder, no husband present	2,747	100.0	631	23.0	1,007	36.7	698	25.4	132	4.8	279	10.2
Male householder, no wife present	816	100.0	206	25.3	276	33.8	193	23.6	30	3.7	112	13.7
Non-family household	3,390	100.0	912	26.9	1,278	37.7	666	19.6	131	3.9	374	11.0
Female householder	1,369	100.0	383	28.0	528	38.6	244	17.9	38	2.8	175	12.8
Male householder	1,993	100.0	529	26.6	750	37.6	422	21.2	93	4.7	199	10.0
Other	28	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Income (Primary Family or Individual)												
Less than \$15,000	4,208	100.0	1,140	27.1	1,551	36.9	980	23.3	200	4.7	337	8.0
Between \$15,000 and \$30,000	2,259	100.0	492	21.8	879	38.9	588	26.0	94	4.2	205	9.1
Between \$30,000 and \$50,000	891	100.0	176	19.8	351	39.4	275	30.9	27	3.0	62	7.0
Between \$50,000 and \$75,000	279	100.0	67	24.0	133	47.9	47	17.0	*	*	31	11.1
At least \$75,000	83	100.0	30	35.6	16	19.3	15	18.2	1	0.7	22	26.5
Unknown	1,366	100.0	350	25.6	462	33.8	166	12.2	25	1.8	363	26.6
Education												
No high school degree	3,672	100.0	1,056	28.8	1,409	38.4	674	18.4	123	3.4	410	11.2
High school degree	3,344	100.0	711	21.3	1,284	38.4	841	25.2	128	3.8	380	11.4
Some college	1,633	100.0	308	18.9	572	35.1	497	30.4	86	5.3	169	10.3
College degree (four year)	437	100.0	180	41.2	127	29.0	60	13.6	10	2.2	61	14.0
Age												
15 to 24 years	1,066	100.0	255	23.9	381	35.8	231	21.7	41	3.8	158	14.8
25 to 34 years	2,301	100.0	536	23.3	772	33.5	668	29.0	102	4.4	223	9.7
35 to 44 years	1,998	100.0	390	19.5	749	37.5	546	27.3	94	4.7	220	11.0
45 to 54 years	1,857	100.0	415	22.3	741	39.9	468	25.2	68	3.7	164	8.8
55 to 64 years	981	100.0	300	30.6	434	44.2	122	12.5	34	3.5	91	9.3
65 years or more	882	100.0	359	40.7	315	35.7	37	4.2	8	1.0	163	18.5

Table A-5 Unbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic (continued)

Household Characteristic	Unbanked Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
Labor Force Status of Householder												
Employed	3,969	100.0	809	20.4	1,575	39.7	1,034	26.1	144	3.6	406	10.2
Unemployed	1,275	100.0	274	21.5	374	29.3	427	33.5	65	5.1	135	10.6
Not in Labor Force	3,838	100.0	1,172	30.5	1,443	37.6	610	15.9	138	3.6	474	12.4
Unknown	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership												
Homeowner	2,130	100.0	611	28.7	841	39.5	354	16.6	53	2.5	271	12.7
Non-homeowner	6,955	100.0	1,644	23.6	2,551	36.7	1,718	24.7	294	4.2	749	10.8
Geographic Region												
Northeast	1,490	100.0	405	27.2	581	39.0	300	20.1	31	2.1	173	11.6
Midwest	1,634	100.0	359	22.0	537	32.9	458	28.0	62	3.8	218	13.3
South	4,164	100.0	1,065	25.6	1,544	37.1	941	22.6	190	4.6	424	10.2
West	1,797	100.0	425	23.7	730	40.6	372	20.7	64	3.6	205	11.4
Metropolitan Status												
Metropolitan Area	7,393	100.0	1,834	24.8	2,754	37.2	1,662	22.5	269	3.6	873	11.9
Inside Principal City	3,765	100.0	976	25.9	1,480	39.3	767	20.4	108	2.9	434	11.5
Not Inside Principal City	2,550	100.0	623	24.4	878	34.4	591	23.2	116	4.5	336	13.2
Not Identified	1,078	100.0	235	21.8	396	36.7	304	28.2	44	4.1	98	9.1
Not in Metropolitan Area	1,629	100.0	414	25.4	615	37.7	395	24.2	75	4.6	131	8.0
Not Identified	63	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA= Not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table A-6 Underbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

Household Characteristic	Underbanked Households		Types of AFS Used ^a							
			Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
			Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	12,356	58.1	6,186	29.1	2,295	10.8	436	2.0
Race/Ethnicity										
Black	4,900	100.0	2,710	55.3	1,663	33.9	425	8.7	102	2.1
Hispanic Non-Black	3,164	100.0	2,009	63.5	736	23.3	331	10.4	89	2.8
White non-Black non-Hispanic	12,436	100.0	7,191	57.8	3,559	28.6	1,456	11.7	231	1.8
Other non-Black non-Hispanic	776	100.0	445	57.3	229	29.5	83	10.7	20	2.5
Spanish Language Usage										
Not Spanish is only language spoken	20,761	100.0	11,976	57.7	6,100	29.4	2,270	10.9	415	2.0
Spanish is only language spoken	515	100.0	380	73.7	86	16.7	25	4.8	25	4.9
Nativity of Householder										
Native citizen	18,780	100.0	10,537	56.1	5,805	30.9	2,081	11.1	357	1.9
Foreign-born naturalized citizen	1,046	100.0	762	72.8	145	13.9	94	9.0	45	4.3
Foreign-born non-citizen	1,450	100.0	1,057	72.9	235	16.2	119	8.2	39	2.7
Household Type										
Family household	14,527	100.0	8,143	56.1	4,373	30.1	1,668	11.5	344	2.4
Married couple	9,138	100.0	5,618	61.5	2,284	25.0	1,039	11.4	198	2.2
Female householder, no husband present	3,919	100.0	1,811	46.2	1,594	40.7	433	11.0	81	2.0
Male householder, no wife present	1,470	100.0	714	48.6	495	33.7	196	13.3	65	4.4
Non-family household	6,722	100.0	4,202	62.5	1,797	26.7	628	9.3	95	1.4
Female householder	3,067	100.0	2,024	66.0	715	23.3	284	9.2	44	1.5
Male householder	3,655	100.0	2,178	59.6	1,082	29.6	344	9.4	51	1.4
Other	28	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Household Income (Primary Family or Individual)										
Less than \$15,000	3,465	100.0	2,004	57.8	1,131	32.6	300	8.7	30	0.8
Between \$15,000 and \$30,000	4,138	100.0	2,157	52.1	1,391	33.6	494	11.9	96	2.4
Between \$30,000 and \$50,000	5,139	100.0	2,718	52.9	1,759	34.2	588	11.4	74	1.4
Between \$50,000 and \$75,000	3,400	100.0	2,024	59.5	918	27.0	384	11.3	74	2.2
At least \$75,000	3,141	100.0	2,148	68.4	606	19.3	321	10.2	66	2.1
Unknown	1,993	100.0	1,305	65.5	382	19.2	208	10.4	99	4.9
Education										
No high school degree	3,334	100.0	1,947	58.4	972	29.2	331	9.9	84	2.5
High school degree	7,184	100.0	4,101	57.1	2,165	30.1	782	10.9	137	1.9
Some college	7,074	100.0	3,759	53.1	2,310	32.7	877	12.4	128	1.8
College degree (four year)	3,684	100.0	2,549	69.2	739	20.1	305	8.3	90	2.5
Age										
15 to 24 years	1,648	100.0	841	51.0	574	34.8	202	12.3	32	1.9
25 to 34 years	4,462	100.0	2,099	47.0	1,610	36.1	657	14.7	96	2.2
35 to 44 years	4,681	100.0	2,423	51.8	1,573	33.6	604	12.9	81	1.7
45 to 54 years	4,761	100.0	2,771	58.2	1,445	30.4	452	9.5	92	2.0
55 to 64 years	3,171	100.0	2,185	68.9	662	20.9	265	8.3	59	1.9
65 years or more	2,554	100.0	2,038	79.8	322	12.6	115	4.5	79	3.1
Labor Force Status of Householder										
Employed	13,718	100.0	7,768	56.6	4,129	30.1	1,537	11.2	282	2.1
Unemployed	1,754	100.0	803	45.8	673	38.4	260	14.8	18	1.0
Not in Labor Force	5,691	100.0	3,714	65.3	1,356	23.8	485	8.5	136	2.4
Unknown	113	100.0	70	62.1	28	24.7	13	11.7	2	1.6
Homeownership										
Homeowner	11,200	100.0	7,253	64.8	2,516	22.5	1,178	10.5	253	2.2
Non-homeowner	10,076	100.0	5,103	50.6	3,670	36.4	1,116	11.1	187	1.8
Geographic Region										
Northeast	3,479	100.0	2,497	71.8	655	18.8	252	7.2	76	2.2
Midwest	4,510	100.0	2,412	53.5	1,418	31.4	612	13.6	67	1.5
South	9,000	100.0	5,096	56.6	2,768	30.8	907	10.1	229	2.5
West	4,287	100.0	2,351	54.8	1,345	31.4	524	12.2	68	1.6

Table A-6 Underbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic (Continued)

Household Characteristic	Underbanked Households		Types of AFS Used ^a							
			Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
Metropolitan Status										
Metropolitan Area	13,960	100.0	10,026	58.1	4,999	28.9	1,865	10.8	381	2.2
Inside Principal City	6,373	100.0	3,590	56.3	1,930	30.3	679	10.7	174	2.7
Not Inside Principal City	7,587	100.0	4,538	59.8	2,101	27.7	817	10.8	132	1.7
Not Identified	3,310	100.0	1,898	57.3	968	29.3	369	11.2	74	2.2
Not in Metropolitan Area	3,812	100.0	2,207	57.9	1,150	30.2	398	10.4	58	1.5
Not Identified	194	100.0	123	63.5	38	19.4	32	16.2	2	1.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used but transaction product use is unknown.

Table A-7 Unbanked Households' Use of AFS Transaction and Credit Products

Types of AFS Products Used ^a	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Never Used AFS	2,254	24.8	809	18.2	1,424	33.4	21	5.6
Used Transaction Products Only	3,392	37.3	1,665	37.4	1,697	39.8	30	8.2
Used Both Transaction and Credit Products	2,072	22.8	1,508	33.9	563	13.2	1	0.4
Used Credit Products Only	347	3.8	244	5.5	103	2.4	*	*
Unknown ^b	1,020	11.2	227	5.1	476	11.2	316	85.9
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

^b "Unknown" includes: households where transaction products are used, but credit-product use is unknown; households where credit products are used, but transaction-product use is unknown; and households where there is no indication of any AFS use but some responses are missing.

Table A-8 Underbanked Households' Use of AFS Transaction and Credit Products

Types of AFS Products Used ^a	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Never Used AFS	68,896	62.9	0	0.0	68,896	82.6	0	0.0
Used Transaction Products Only	24,324	22.2	12,356	58.1	11,897	14.3	72	1.5
Used Both Transaction and Credit Products	7,337	6.7	6,186	29.1	1,075	1.3	76	1.6
Used Credit Products Only	3,938	3.6	2,295	10.8	1,531	1.8	113	2.3
Unknown ^b	4,993	4.6	439	2.1	0	0.0	4,552	94.6
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used, but transaction-product use is unknown.

Table A-9 Households' Use of Specific AFS Products

Type of AFS Product	All Households		Unbanked		Has a Bank Account						
					Underbanked		Not Underbanked		Underbanked Status Unknown		
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	
Any AFS Product											
Used	42,365	35.7	5,997	66.0	21,276	100.0	14,503	17.4	589	12.2	
Never Used	71,151	60.0	2,254	24.8	0	0.0	68,896	82.6	0	0.0	
Use Unknown	5,058	4.3	834	9.2	0	0.0	0	0.0	4,224	87.8	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Non-Bank Money Order											
Used	34,262	28.9	4,904	54.0	17,261	81.1	11,732	14.1	364	7.6	
Never Used	80,437	67.8	3,418	37.6	3,987	18.7	71,667	85.9	1,365	28.4	
Use Unknown	3,876	3.3	763	8.4	29	0.1	*	*	3,084	64.1	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Non-Bank Check Cashing											
Used	12,225	10.3	3,468	38.2	6,374	30.0	2,245	2.7	137	2.9	
Never Used	102,916	86.8	4,884	53.8	14,874	69.9	81,155	97.3	2,003	41.6	
Use Unknown	3,434	2.9	733	8.1	28	0.1	*	*	2,673	55.5	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Payday Lending											
Used	4,171	3.5	599	6.6	3,444	16.2	7	*	122	2.5	
Never Used	109,762	92.6	7,587	83.5	17,523	82.4	83,393	100.0	1,259	26.2	
Use Unknown	4,641	3.9	899	9.9	309	1.5	*	*	3,433	71.3	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Pawn Shop											
Used	6,767	5.7	1,297	14.3	3,353	15.8	2,043	2.4	74	1.5	
Never Used	107,125	90.3	6,893	75.9	17,575	82.6	81,357	97.6	1,301	27.0	
Use Unknown	4,682	3.9	895	9.8	349	1.6	*	*	3,438	71.4	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Rent-to-Own											
Used	4,563	3.8	1,084	11.9	2,770	13.0	664	0.8	45	0.9	
Never Used	109,573	92.4	7,114	78.3	18,316	86.1	82,735	99.2	1,408	29.3	
Use Unknown	4,438	3.7	887	9.8	191	0.9	*	*	3,360	69.8	
Total	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Refund Anticipation Loan											
Used	3,510	3.0	708	7.8	2,802	13.2	*	*	*	*	
Never Used	110,286	93.0	7,509	82.6	18,197	85.5	83,399	100.0	1,181	24.5	
Use Unknown	4,779	4.0	868	9.6	278	1.3	*	*	3,632	75.5	
Total	118,575	100.0	9,085	100.0	21,277	100.0	83,399	100.0	4,813	100.0	
Memo Items*	118,574	100.0	9,085	100.0	21,276	100.0	83,399	100.0	4,813	100.0	
Used Transaction Products	38,051	32.1	5,645	62.1	18,978	89.2	12,972	15.6	456	9.5	
Used Credit Products	13,724	11.6	2,424	26.7	8,484	39.9	2,606	3.1	209	4.3	

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table A-10 Unbanked Households' Use of Specific AFS Products

Type of AFS Product	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product								
Used	5,997	66.0	3,495	78.5	2,460	57.7	41	11.1
Never Used	2,254	24.8	809	18.2	1,424	33.4	21	5.6
Use Unknown	834	9.2	149	3.3	379	8.9	306	83.2
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Non-Bank Money Order								
Used	4,905	54.0	2,897	65.0	1,985	46.6	22	6.0
Never Used	3,418	37.6	1,424	32.0	1,956	45.9	38	10.4
Use Unknown	763	8.4	133	3.0	322	7.5	308	83.6
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Non-Bank Check Cashing								
Used	3,468	38.2	1,955	43.9	1,484	34.8	29	7.9
Never Used	4,884	53.8	2,371	53.2	2,485	58.3	29	7.8
Use Unknown	733	8.1	128	2.9	294	6.9	311	84.4
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Payday Lending								
Used	599	6.6	506	11.4	93	2.2	1	0.4
Never Used	7,587	83.5	3,758	84.4	3,774	88.5	55	14.8
Use Unknown	898	9.9	189	4.2	397	9.3	312	84.8
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Pawn Shops								
Used	1,297	14.3	950	21.3	347	8.1	*	*
Never Used	6,893	75.9	3,309	74.3	3,523	82.6	61	16.5
Use Unknown	895	9.9	194	4.4	393	9.2	308	83.7
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Rent-to-Own								
Used	1,084	11.9	793	17.8	290	6.8	*	*
Never Used	7,114	78.3	3,475	78.0	3,583	84.0	56	15.2
Use Unknown	887	9.8	185	4.2	390	9.1	312	84.8
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Refund Anticipation Loan								
Used	708	7.8	530	11.9	178	4.2	*	*
Never Used	7,509	82.6	3,760	84.4	3,688	86.5	61	16.5
Use Unknown	868	9.5	164	3.7	397	9.3	308	83.5
Total	9,085	100.0	4,454	100.0	4,263	100.0	368	100.0
Memo Items*								
Used Transaction Products	5,645	62.1	3,252	73.0	2,352	55.2	41	11.2
Used Credit Products	2,424	26.7	1,752	39.3	671	15.7	1	0.4

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table A-11 Underbanked Households' Use of Specific AFS Products

Type of AFS Product	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product								
Used	36,367	33.2	21,276	100.0	14,503	17.4	589	12.2
Never Used	68,896	62.9	0	0.0	68,896	82.6	0	0.0
Use Unknown	4,224	3.9	0	0.0	0	0.0	4,224	87.8
Total	109,489	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Non-Bank Money Order								
Used	29,357	26.8	17,261	81.1	11,732	14.1	364	7.6
Never Used	77,019	70.3	3,987	18.7	71,667	85.9	1,365	28.4
Use Unknown	3,113	2.8	29	0.1	*	*	3,084	64.1
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Non-Bank Check Cashing								
Used	8,757	8.0	6,374	30.0	2,245	2.7	138	2.9
Never Used	98,032	89.5	14,874	69.9	81,155	97.3	2,003	41.6
Use Unknown	2,701	2.5	28	0.1	*	*	2,673	55.5
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Payday Lending								
Used	3,574	3.3	3,445	16.2	7	0.0	122	2.5
Never Used	102,175	93.3	17,523	82.4	83,393	100.0	1,259	26.2
Use Unknown	3,742	3.4	310	1.5	*	*	3,432	71.3
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Pawn Shops								
Used	5,470	5.0	3,353	15.8	2,043	2.4	74	1.5
Never Used	100,233	91.5	17,575	82.6	81,357	97.6	1,301	27.0
Use Unknown	3,788	3.5	349	1.6	*	*	3,439	71.5
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Rent-to-Own								
Used	3,480	3.2	2,771	13.0	664	0.8	45	0.9
Never Used	102,459	93.6	18,316	86.1	82,735	99.2	1,408	29.3
Use Unknown	3,551	3.2	191	0.9	*	*	3,360	69.8
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Refund Anticipation Loan								
Used	2,802	2.6	2,802	13.2	*	*	*	*
Never Used	102,777	93.9	18,197	85.5	83,399	100.0	1,181	24.5
Use Unknown	3,910	3.6	278	1.3	*	*	3,632	75.5
Total	109,488	100.0	21,276	100.0	83,399	100.0	4,813	100.0
Memo Items*								
Used Transaction Products	31,661	28.9	18,542	87.2	12,972	15.6	148	3.1
Used Credit Products	11,275	10.3	8,481	39.9	2,606	3.1	189	3.9

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table A-12 Households' Frequency of Use of AFS Products

Frequency of AFS Use	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Order										
At least a few times a year	12,787	37.3	3,946	80.5	8,842	51.2	*	*	*	*
Once or twice a year	7,708	22.5	599	12.2	7,109	41.2	*	*	*	*
Almost never	13,685	39.9	337	6.9	1,305	7.6	11,732	100.0	311	85.4
Unknown	81	0.2	23	0.5	5	*	*	*	53	14.6
Total	34,262	100.0	4,905	100.0	17,261	100.0	11,732	100.0	364	100.0
Non-Bank Check Cashing										
At least a few times a year	5,696	46.6	2,658	76.6	3,038	47.7	*	*	*	*
Once or twice a year	2,384	19.5	400	11.5	1,983	31.1	*	*	*	*
Almost never	4,048	33.1	382	11.0	1,351	21.2	2,245	100.0	70	50.7
Unknown	97	0.8	28	0.8	2	*	*	*	68	49.3
Total	12,225	100.0	3,468	100.0	6,374	100.0	2,245	100.0	138	100.0
Payday Lending^a										
At least a few times a year	1,473	35.3	193	32.2	1,280	37.2	*	*	*	*
Once or twice a year	2,353	56.4	349	58.3	2,005	58.2	*	*	*	*
Almost never	41	1.0	13	2.2	22	0.6	7	100.0	*	*
Unknown	304	7.3	44	7.3	138	4.0	*	*	122	100.0
Total	4,171	100.0	599	100.0	3,444	100.0	*	*	122	100.0
Pawn Shops										
At least a few times a year	687	10.2	267	20.6	420	12.5	*	*	*	*
Once or twice a year	1,527	22.6	428	33.0	1,099	32.8	*	*	*	*
Almost never	4,529	66.9	600	46.3	1,828	54.5	2,043	100.0	57	77.0
Unknown	25	0.4	2	0.2	6	0.2	*	*	17	23.0
Total	6,767	100.0	1,297	100.0	3,353	100.0	2,043	100.0	74	100.0
Rent-to-Own										
At least a few times a year	508	11.1	180	16.6	329	11.9	*	*	*	*
Once or twice a year	1,642	36.0	422	38.9	1,220	44.0	*	*	*	*
Almost never	2,401	52.6	477	44.0	1,221	44.1	664	100.0	38	84.4
Unknown	12	0.3	4	0.4	1	*	*	*	7	15.6
Total	4,563	100.0	1,084	100.0	2,770	100.0	664	100.0	45	100.0

Notes: Totals include only unbanked households that use the specified AFS products. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

^a The frequency of payday lending presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. Over 7 percent of households that use payday lending have missing frequency of use data compared to less than 1 percent of households that use other AFS products. In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see Supplement Survey Instrument in Appendix E of FDIC National Survey of Unbanked and Underbanked Households-December 2009).

Table A-13 Unbanked Households' Frequency of Use of AFS Products

Frequency of AFS Use	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Order								
At least a few times a year	3,946	80.4	2,330	80.4	1,598	80.5	17	77.3
Once or twice a year	599	12.2	348	12.0	251	12.6	*	*
Almost never	337	6.9	216	7.4	121	6.1	*	*
Unknown	23	0.5	3	0.1	15	0.8	5	22.7
Total	4,904	100.0	2,897	100.0	1,985	100.0	22	100.0
Non-Bank Check Cashing								
At least a few times a year	2,658	76.6	1,460	74.7	1,175	79.2	23	79.8
Once or twice a year	400	11.5	233	11.9	166	11.2	1	4.7
Almost never	382	11.0	252	12.9	130	8.8	*	*
Unknown	28	0.8	10	0.5	13	0.9	4	14.6
Total	3,468	100.0	1,955	100.0	1,484	100.0	29	100.0
Payday Lending^a								
At least a few times a year	193	32.2	151	29.8	43	46.2	*	*
Once or twice a year	349	58.3	317	62.6	32	34.4	*	*
Almost never	13	2.2	10	2.0	3	3.2	*	*
Unknown	44	7.3	28	5.5	15	16.1	1	100.0
Total	599	100.0	506	100.0	93	100.0	1	100.0
Pawn Shops								
At least a few times a year	267	20.6	186	19.5	81	23.4	*	*
Once or twice a year	428	33.0	312	32.8	116	33.4	*	*
Almost never	600	46.3	450	47.4	150	43.2	*	*
Unknown	2	0.2	2	0.3	*	*	*	*
Total	1,297	100.0	950	100.0	347	100.0	*	*
Rent-to-Own								
At least a few times a year	180	16.6	133	16.8	46	16.0	*	*
Once or twice a year	422	39.0	286	36.1	136	46.8	*	*
Almost never	477	44.1	369	46.6	108	37.2	*	*
Unknown	4	0.4	4	0.6	*	*	*	*
Total	1,084	100.0	793	100.0	290	100.0	*	*

Notes: Totals include only unbanked households that use the specified AFS products. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

^a The frequency of payday lending presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. Four percent of unbanked households that use payday lending have missing frequency of use data compared to less than 1 percent of households that use other AFS products. In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see Supplement Survey Instrument in Appendix E of FDIC National Survey of Unbanked and Underbanked Households-December 2009).

Table A-14 Underbanked Households' Frequency of Use of AFS Products

Frequency of AFS Use	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Order								
At least a few times a year	8,842	30.1	8,842	51.2	0	0.0	0	0.0
Once or twice a year	7,110	24.2	7,109	41.2	0	0.0	0	0.0
Almost never	13,348	45.5	1,305	7.6	11,732	100.0	311	85.4
Unknown	58	0.2	5	0.0	*	*	53	14.6
Total	29,357	100.0	17,261	100.0	11,732	100.0	364	100.0
Non-Bank Check Cashing								
At least a few times a year	3,038	34.7	3,038	47.7	0	0.0	0	0.0
Once or twice a year	1,983	22.6	1,983	31.1	0	0.0	0	0.0
Almost never	3,666	41.9	1,351	21.2	2,245	100.0	70	50.5
Unknown	70	0.8	2	0.0	*	*	68	49.0
Total	8,757	100.0	6,374	100.0	2,245	100.0	138	100.0
Payday Lending^a								
At least a few times a year	1,280	35.8	1,280	37.2	0	0.0	0	0.0
Once or twice a year	2,005	56.1	2,005	58.2	0	0.0	0	0.0
Almost never	29	0.8	22	0.6	7	100.0	*	*
Unknown	260	7.3	138	4.0	*	*	122	100.0
Total	3,574	100.0	3,445	100	7	100.0	122	100.0
Pawn Shops								
At least a few times a year	420	12.5	420	12.5	0	0.0	0	0.0
Once or twice a year	1,099	32.8	1,099	32.8	0	0.0	0	0.0
Almost never	3,928	54.5	1,828	54.5	2,043	100.0	57	76.8
Unknown	23	0.2	6	0.2	*	*	17	23.2
Total	5,470	100.0	3,353	100.0	2,043	100.0	74	100.0
Rent-to-Own								
At least a few times a year	329	11.9	329	11.9	0	0.0	0	0.0
Once or twice a year	1,220	44.0	1,220	44.0	0	0.0	0	0.0
Almost never	1,923	44.1	1,221	44.1	664	100.0	38	84.8
Unknown	8	0.0	1	0.0	*	*	7	15.2
Total	3,481	100.0	2,771	100.0	664	100.0	45	100.0

Notes: Totals include only underbanked households that use the specified AFS products. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

^a The frequency of payday lending presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. Four percent of underbanked households that use payday lending have missing frequency of use data compared to less than 1 percent of households that use other AFS products. In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see Supplement Survey Instrument in Appendix E of FDIC National Survey of Unbanked and Underbanked Households-December 2009).

Table A-15 Reasons Households Use AFS

Reasons Household Used AFS Instead of Banks	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Orders										
Banks do not sell money orders	717	2.1	142	2.9	339	2.0	216	1.8	20	5.5
The place to purchase money orders is more convenient	20,773	60.6	2,711	55.3	9,973	57.8	7,888	67.2	201	55.3
Banks charge more for money orders	7,464	21.8	1,079	22.0	4,778	27.7	1,562	13.3	45	12.5
The place feels more comfortable than a bank	1,150	3.4	379	7.7	536	3.1	225	1.9	9	2.5
Other	3,774	11.0	540	11.0	1,555	9.0	1,649	14.1	30	8.3
Not provided	384	0.5	53	1.1	80	0.5	193	1.6	58	15.9
Total	34,262	100.0	4,905	100.0	17,261	100.0	11,732	100.0	364	100.0
Non-Bank Check Cashing										
Don't have a bank account	3,092	25.3	2,249	64.8	675	10.6	163	7.3	5	3.8
To get money faster	1,566	12.8	148	4.3	1,120	17.6	286	12.7	11	8.3
The place is more convenient	5,683	46.5	723	20.8	3,545	55.6	1,355	60.4	60	43.8
Bank charges more to cash checks	276	2.3	97	2.8	157	2.5	22	1.0	*	*
The place to cash checks asks for fewer IDs	96	0.8	48	1.4	44	0.7	4	0.2	*	*
Feel more comfortable than at a bank	280	2.3	102	2.9	127	2.0	42	1.9	9	6.7
Other	1,070	8.8	69	2.0	662	10.4	328	14.6	11	8.1
Not provided	161	1.3	33	0.9	44	0.7	45	2.0	40	29.3
Total	12,225	100.0	3,468	100.0	6,374	100.0	2,245	100.0	137	100.0
Payday Loans										
The payday loan place is more convenient	1,076	25.8	156	26.0	892	25.9	1	9.4	27	22.4
Easier to get a payday loan than to qualify for a bank loan	1,802	43.2	270	45.0	1490	43.2	6	90.6	36	29.9
Payday loan service feels more comfortable than a bank	104	2.5	15	2.5	82	2.4	*	*	7	5.7
Don't qualify for a bank loan	681	16.3	120	20.0	550	16.0	*	*	12	9.5
Other	448	10.7	35	5.8	392	11.4	*	*	22	17.7
Not provided	61	1.5	4	0.7	39	1.1	*	*	18	14.8
Total	4,171	100.0	599	100.0	3,444	100.0	7	100.0	122	100.0
Pawn Shops										
Banks don't have small loans	436	6.4	121	9.3	232	6.9	81	4.0	2	2.3
The pawn shop is more convenient	1,404	20.7	300	23.1	712	21.2	375	18.3	17	22.3
Easier to get money from pawn shop than quality for a bank loan	2,342	34.6	526	40.5	1,271	37.9	533	26.1	13	18.0
More comfortable at a pawn shop than at a bank	175	2.6	59	4.5	66	2.0	50	2.5	*	*
Don't qualify for a bank loan	722	10.7	193	14.9	420	12.5	99	4.8	10	13.8
Other	1,609	23.8	86	6.7	631	18.8	878	43.0	13	17.5
Not provided	81	1.2	13	1.0	21	0.6	27	1.3	19	26.0
Total	6,767	100.0	1,297	100.0	3,353	100.0	2,043	100.0	74	100.0

Notes: Totals include only households that use the specified AFS products. Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-16 Reasons Unbanked Households Use AFS

Reasons Household Used AFS Instead of Banks	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Orders								
Banks do not sell money orders	142	2.9	79	2.7	63	3.2	*	*
The place to purchase money orders is more convenient	2,711	55.3	1,571	54.2	1,135	57.2	5	20.2
Banks charge more for money orders	1,079	22.0	700	24.2	371	18.7	8	36.4
The place feels more comfortable than a bank	379	7.7	193	6.7	176	8.9	10	43.4
Other	540	11.0	344	11.9	196	9.9	*	*
Not provided	53	1.1	9	0.3	44	0.7	*	*
Total	4,905	100.0	2,897	100.0	1,985	100.0	22	100.0
Non-Bank Check Cashing								
Don't have a bank account	2,249	64.8	1,249	63.9	987	66.5	12	42.6
To get money faster	148	4.3	84	4.3	65	4.4	*	*
The place is more convenient	723	20.8	428	21.9	285	19.2	10	36.4
Bank charges more to cash checks	97	2.8	69	3.5	23	1.6	5	16.3
The place to cash checks asks for fewer IDs	48	1.4	13	0.7	34	2.3	*	*
Feel more comfortable than at a bank	102	2.9	49	2.5	52	3.5	*	*
Other	69	2.0	44	2.3	24	1.6	*	*
Not provided	33	0.9	18	0.9	13	0.9	1	4.7
Total	3,468	100.0	1,955	100.0	1,484	100.0	29	100.0
Payday Loans								
The payday loan place is more convenient	156	26.0	130	25.7	26	28.3	*	*
Easier to get a payday loan than to qualify for a bank loan	270	45.0	219	43.2	51	55.8	*	*
Payday loan service feels more comfortable than a bank	15	2.5	10	2.0	4	4.8	*	*
Don't qualify for a bank loan	120	20.0	113	22.2	7	7.8	*	*
Other	35	5.8	35	6.8	0	0.5	*	*
Not provided	4	0.7	*	*	3	2.8	1	100.0
Total	599	100.0	506	100.0	92	100.0	1	100.0
Pawn Shops								
Banks don't have small loans	121	9.3	96	10.1	24	7.0	*	*
The pawn shop is more convenient	300	23.1	194	20.4	106	30.7	*	*
Easier to get money from pawn shop than quality for a bank loan	526	40.5	398	41.9	127	36.7	*	*
More comfortable at a pawn shop than at a bank	59	4.5	32	3.3	27	7.8	*	*
Don't qualify for a bank loan	193	14.9	151	15.9	42	12.1	*	*
Other	86	6.7	67	7.0	20	5.6	*	*
Not provided	13	1.0	13	1.3	*	*	*	*
Total	1,297	100.0	950	100.0	347	100.0	*	*

Notes: Totals include only unbanked households that use the specified AFS products. Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-17 Reasons Underbanked Households Use AFS

Reasons Household Used AFS Instead of Banks	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Non-Bank Money Orders								
Banks do not sell money orders	575	2.0	339	2.0	216	1.8	20	5.5
The place to purchase money orders is more convenient	18,062	61.5	9,973	57.8	7,888	67.2	201	55.3
Banks charge more for money orders	6,385	21.7	4,778	27.7	1,562	13.3	45	12.5
The place feels more comfortable than a bank	770	2.6	536	3.1	225	1.9	9	2.5
Other	3,234	11.0	1,555	9.0	1,649	14.1	30	8.3
Not provided	330	1.1	80	0.5	193	1.6	58	15.9
Total	29,358	100.0	17,261	100.0	11,732	100.0	364	100.0
Non-Bank Check Cashing								
Don't have a bank account	843	9.6	675	10.6	163	7.3	5	3.8
To get money faster	1,417	16.2	1,120	17.6	286	12.7	11	8.3
The place is more convenient	4,960	56.6	3,545	55.6	1,355	60.4	60	43.8
Bank charges more to cash checks	180	2.1	157	2.5	22	1.0	*	*
The place to cash checks asks for fewer IDs	48	0.5	44	0.7	4	0.2	*	*
Feel more comfortable than at a bank	179	2.0	127	2.0	42	1.9	9	6.7
Other	1,001	11.4	662	10.4	328	14.6	11	8.1
Not provided	128	1.5	44	0.7	45	2.0	40	29.3
Total	8,757	100.0	6,374	100.0	2,245	100.0	137	100.0
Payday Loans								
The payday loan place is more convenient	920	25.8	892	25.9	1	9.4	27	22.4
Easier to get a payday loan than to qualify for a bank loan	1,532	42.9	1,490	43.2	6	90.6	36	29.9
Payday loan service feels more comfortable than a bank	89	2.5	82	2.4	*	*	7	5.7
Don't qualify for a bank loan	561	15.7	550	16.0	*	*	12	9.5
Other	413	11.6	392	11.4	*	*	22	17.7
Not provided	57	1.6	39	1.1	*	*	18	14.8
Total	3,572	100.0	3,444	100.0	7	100.0	122	100.0
Pawn Shops								
Banks don't have small loans	315	5.7	232	6.9	81	4.0	2	2.3
The pawn shop is more convenient	1,104	20.2	712	21.2	375	18.3	17	22.3
Easier to get money from pawn shop than quality for a bank loan	1,816	33.2	1,271	37.9	533	26.1	13	18.0
More comfortable at a pawn shop than at a bank	116	2.1	66	2.0	50	2.5	*	*
Don't qualify for a bank loan	529	9.7	420	12.5	99	4.8	10	13.8
Other	1,523	27.8	631	18.8	878	43.0	13	17.5
Not provided	68	1.2	21	0.6	27	1.3	19	26.0
Total	5,470	100.0	3,353	100.0	2,043	100.0	74	100.0

Notes: Totals include only underbanked households that use the specified AFS products. Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-18 Reasons Households Needed AFS Credit

Main Reason Household Needed AFS Credit	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
To make up for lost income	1,978	14.4	461	19.0	1,308	15.4	182	7.0	27	12.8
For basic living expenses	4,735	34.5	1,111	45.8	3,221	38.0	372	14.3	31	15.0
For house repairs or to buy an appliance	995	7.2	207	8.5	631	7.4	152	5.8	4	2.1
For medical expenses	247	1.8	35	1.4	193	2.3	20	0.7	*	*
For car repairs	438	3.2	35	1.5	379	4.5	24	0.9	*	*
For school or childcare expenses	207	1.5	44	1.8	132	1.6	30	1.1	1	0.3
For special gifts or luxuries	830	6.0	112	4.6	522	6.2	187	7.2	9	4.3
Other	3,935	28.7	385	15.9	1,943	22.9	1,535	58.9	72	34.4
Unknown	360	2.6	34	1.4	156	1.8	104	4.0	65	31.1
Total	13,724	100.0	2,424	100.0	8,484	100.0	2,606	100.0	209	100.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Totals include only households that have used an AFS credit product.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-19 Reasons Unbanked Households Needed AFS Credit

Main Reason Household Needed AFS Credit	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
To make up for lost income	461	19.0	357	20.4	104	15.5	*	*
For basic living expenses	1,111	45.8	784	44.8	327	48.7	*	*
For house repairs or to buy an appliance	207	8.5	131	7.5	76	11.3	*	*
For medical expenses	35	1.4	17	1.0	18	2.7	*	*
For car repairs	35	1.5	34	1.9	1	0.2	*	*
For school or childcare expenses	44	1.8	28	1.6	16	2.3	*	*
For special gifts or luxuries	112	4.6	79	4.5	32	4.8	*	*
Other	385	15.9	304	17.4	81	12.1	*	*
Unknown	34	1.4	18	1.0	15	2.3	1	100.0
Total	2,424	100.0	1,752	100.0	671	100.0	1	100.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Totals include only households that have used an AFS credit product.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-20 Reasons Underbanked Households Needed AFS Credit

Main Reason Household Needed AFS Credit	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
To make up for lost income	1,517	13.4	1,308	15.4	182	7.0	27	12.8
For basic living expenses	3,624	32.1	3,221	38.0	372	14.3	31	15.0
For house repairs or to buy an appliance	788	7.0	631	7.4	152	5.8	4	2.1
For medical expenses	212	1.9	193	2.3	20	0.7	*	*
For car repairs	403	3.6	379	4.5	24	0.9	*	*
For school or childcare expenses	163	1.4	132	1.6	30	1.1	1	0.3
For special gifts or luxuries	718	6.4	522	6.2	187	7.2	9	4.3
Other	3,550	31.4	1,943	22.9	1,535	58.9	72	34.4
Unknown	325	2.9	156	1.8	104	4.0	65	31.1
Total	11,300	100.0	8,484	100.0	2,606	100.0	209	100.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Totals include only households that have used an AFS credit product.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

5. Households' Use of AFS - State Summary Tables

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

	All Households		Use of AFS						Memo Items ^a			
			Used		Never Used		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	42,365	35.7	71,151	60.0	5,058	4.3	38,051	32.1	13,724	11.6
Alabama	1,911	100.0	758	39.7	1,048	54.8	105	5.5	726	38.0	182	9.5
Alaska	250	100.0	122	48.7	120	48.1	8	3.2	108	43.3	42	16.8
Arizona	2,630	100.0	949	36.1	1,600	60.8	81	3.1	807	30.7	372	14.1
Arkansas	1,135	100.0	487	42.9	618	54.5	30	2.6	409	36.1	225	19.8
California	13,094	100.0	3,869	29.5	8,407	64.2	818	6.2	3,487	26.6	1,128	8.6
Colorado	2,000	100.0	686	34.3	1,235	61.7	79	3.9	641	32.0	199	9.9
Connecticut	1,374	100.0	393	28.6	915	66.6	65	4.8	357	26.0	111	8.1
Delaware	341	100.0	103	30.1	232	67.9	7	2.0	98	28.8	15	4.3
District of Columbia	301	100.0	135	44.8	156	51.7	10	3.5	130	43.1	24	8.1
Florida	7,567	100.0	2,384	31.5	4,797	63.4	387	5.1	2,090	27.6	882	11.7
Georgia	3,765	100.0	1,535	40.8	2,083	55.3	147	3.9	1,401	37.2	520	13.8
Hawaii	439	100.0	118	26.9	285	65.0	36	8.1	106	24.1	35	8.0
Idaho	566	100.0	211	37.3	332	58.7	23	4.1	189	33.4	82	14.5
Illinois	4,911	100.0	1,487	30.3	3,254	66.3	171	3.5	1,272	25.9	490	10.0
Indiana	2,445	100.0	809	33.1	1,558	63.7	79	3.2	716	29.3	340	13.9
Iowa	1,229	100.0	436	35.5	770	62.6	23	1.9	379	30.8	164	13.4
Kansas	1,147	100.0	450	39.3	672	58.6	24	2.1	400	34.9	152	13.3
Kentucky	1,754	100.0	808	46.1	914	52.1	31	1.8	732	41.7	312	17.8
Louisiana	1,769	100.0	657	37.1	1,040	58.8	72	4.1	606	34.3	177	10.0
Maine	550	100.0	211	38.3	325	59.1	14	2.5	184	33.4	70	12.7
Maryland	2,169	100.0	822	37.9	1,272	58.7	74	3.4	765	35.3	224	10.3
Massachusetts	2,637	100.0	656	24.9	1,882	71.3	99	3.8	589	22.3	155	5.9
Michigan	3,938	100.0	1,388	35.2	2,377	60.4	174	4.4	1,245	31.6	427	10.9
Minnesota	2,131	100.0	583	27.4	1,499	70.3	49	2.3	497	23.3	210	9.9
Mississippi	1,118	100.0	527	47.1	551	49.3	41	3.6	483	43.2	146	13.1
Missouri	2,473	100.0	988	40.0	1,405	56.8	80	3.2	869	35.1	364	14.7
Montana	419	100.0	166	39.7	234	55.9	19	4.4	143	34.0	70	16.6
Nebraska	708	100.0	222	31.3	474	66.9	12	1.8	191	26.9	94	13.2
Nevada	981	100.0	363	37.0	583	59.4	35	3.6	338	34.4	105	10.7
New Hampshire	524	100.0	145	27.7	367	70.1	11	2.2	129	24.5	37	7.1
New Jersey	3,141	100.0	908	28.9	2,098	66.8	134	4.3	831	26.5	200	6.4
New Mexico	780	100.0	336	43.1	409	52.4	35	4.5	312	40.1	109	14.0
New York	7,749	100.0	2,917	37.6	4,307	55.6	525	6.8	2,811	36.3	532	6.9
North Carolina	3,749	100.0	1,446	38.6	2,143	57.2	160	4.3	1,267	33.8	489	13.0
North Dakota	275	100.0	98	35.6	171	62.0	7	2.4	89	32.3	30	10.7
Ohio	4,596	100.0	1,854	40.3	2,512	54.7	230	5.0	1,618	35.2	744	16.2
Oklahoma	1,445	100.0	629	43.6	742	51.4	73	5.1	559	38.7	252	17.5
Oregon	1,558	100.0	536	34.4	913	58.6	109	7.0	482	30.9	194	12.4
Pennsylvania	4,958	100.0	1,870	37.7	2,903	58.6	185	3.7	1,727	34.8	433	8.7
Rhode Island	423	100.0	125	29.7	283	67.0	14	3.3	119	28.1	34	8.0
South Carolina	1,790	100.0	759	42.4	981	54.8	50	2.8	705	39.4	292	16.3
South Dakota	332	100.0	112	33.8	211	63.7	8	2.5	94	28.2	45	13.5
Tennessee	2,517	100.0	920	36.6	1,502	59.7	95	3.8	803	31.9	385	15.3
Texas	8,891	100.0	4,092	46.0	4,487	50.5	312	3.5	3,636	40.9	1,510	17.0
Utah	902	100.0	271	30.1	609	67.6	21	2.4	227	25.2	104	11.6
Vermont	256	100.0	78	30.4	171	66.9	7	2.7	71	27.8	19	7.5
Virginia	2,996	100.0	937	31.3	1,905	63.6	153	5.1	854	28.5	275	9.2
Washington	2,643	100.0	979	37.0	1,609	60.9	55	2.1	848	32.1	415	15.7
West Virginia	756	100.0	298	39.5	429	56.7	29	3.8	280	37.0	63	8.4
Wisconsin	2,322	100.0	646	27.8	1,637	70.5	39	1.7	560	24.1	209	9.0
Wyoming	221	100.0	88	39.8	122	55.3	11	4.9	72	32.8	34	15.3

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

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

	All Unbanked Households		Use of AFS						Memo Items ^a			
			Used		Never Used		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	5,997	66.0	2,254	24.8	834	9.2	5,645	62.1	2,424	26.7
Alabama	222	100.0	141	63.5	66	29.6	15	6.9	138	62.2	36	16.3
Alaska	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	142	71.9	41	20.8	14	7.3	127	64.6	70	35.6
Arkansas	115	100.0	65	56.3	46	39.7	5	4.1	63	55.1	37	31.9
California	1,013	100.0	671	66.3	229	22.6	112	11.1	647	63.8	166	16.4
Colorado	138	100.0	60	43.4	72	52.0	6	4.6	58	41.9	29	21.1
Connecticut	73	100.0	56	76.6	9	12.5	8	10.9	52	70.5	26	35.5
Delaware	19	100.0	9	45.5	9	44.9	2	9.6	9	45.5	3	16.7
District of Columbia	37	100.0	25	67.4	10	27.4	2	5.3	24	66.3	6	16.0
Florida	527	100.0	310	58.9	147	27.8	70	13.3	268	50.8	151	28.6
Georgia	457	100.0	276	60.4	151	33.1	30	6.5	254	55.6	133	29.2
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	20	51.4	14	37.7	4	10.9	16	41.7	13	34.2
Illinois	304	100.0	187	61.4	63	20.9	54	17.7	173	56.9	74	24.3
Indiana	180	100.0	120	67.0	44	24.4	16	8.6	105	58.7	78	43.6
Iowa	57	100.0	48	83.9	5	9.5	4	6.7	43	75.2	29	50.2
Kansas	73	100.0	45	61.6	27	36.8	1	1.6	40	54.6	25	34.2
Kentucky	208	100.0	147	70.3	53	25.4	9	4.2	139	66.7	86	41.1
Louisiana	155	100.0	105	67.7	22	14.4	28	17.9	102	65.7	32	20.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	67	55.2	46	37.6	9	7.2	62	51.4	28	23.3
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	156	58.9	78	29.5	31	11.7	148	56.1	54	20.5
Minnesota	56	100.0	39	69.3	8	13.7	9	17.0	37	65.8	17	29.7
Mississippi	184	100.0	128	69.8	43	23.2	13	7.1	122	66.3	36	19.8
Missouri	204	100.0	158	77.4	32	15.8	14	6.8	152	74.7	71	35.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	26	68.4	9	24.0	3	7.7	26	68.4	14	37.5
Nevada	67	100.0	51	75.4	10	14.7	7	9.9	51	75.4	10	14.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	153	65.6	66	28.2	14	6.1	143	61.6	48	20.4
New Mexico	89	100.0	76	85.6	9	9.8	4	4.6	69	76.9	36	40.4
New York	761	100.0	428	56.2	246	32.3	87	11.5	414	54.4	126	16.6
North Carolina	306	100.0	215	70.1	66	21.6	26	8.4	190	62.0	84	27.5
North Dakota	13	100.0	9	67.6	4	26.8	1	5.6	9	67.6	4	32.0
Ohio	328	100.0	236	71.7	53	16.2	40	12.1	228	69.5	122	37.2
Oklahoma	141	100.0	105	74.2	31	22.0	5	3.8	96	67.8	49	34.7
Oregon	88	100.0	57	65.0	21	24.0	10	11.0	52	58.7	43	48.9
Pennsylvania	251	100.0	182	72.5	46	18.2	24	9.4	182	72.5	62	24.5
Rhode Island	26	100.0	18	68.3	7	26.6	1	5.1	17	63.7	9	35.9
South Carolina	182	100.0	119	65.4	52	28.7	11	5.9	117	64.2	55	30.0
South Dakota	16	100.0	11	69.2	5	28.4	*	2.4	10	65.8	4	24.3
Tennessee	249	100.0	137	55.0	90	36.0	23	9.1	126	50.7	81	32.6
Texas	1,040	100.0	783	75.4	203	19.6	53	5.1	734	70.6	282	27.1
Utah	15	100.0	NA	NA	NA	NA	NA	NA	12	82.5	11	70.5
Vermont	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	95	61.8	22	14.4	36	23.8	95	61.8	22	14.1
Washington	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	34	71.3	9	18.7	5	10.0	31	64.7	11	23.0
Wisconsin	99	100.0	63	63.3	31	30.9	6	5.8	63	63.3	27	27.2
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

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

	All Underbanked Households		Use of AFS		Memo Items ^a			
			Used		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	21,276	100.0	18,978	89.2	8,484	39.9
Alabama	386	100.0	386	100.0	367	95.1	132	34.3
Alaska	64	100.0	64	100.0	55	86.7	29	45.9
Arizona	441	100.0	441	100.0	379	86.0	219	49.7
Arkansas	253	100.0	253	100.0	206	81.5	141	55.8
California	1,990	100.0	1,990	100.0	1,737	87.3	768	38.6
Colorado	307	100.0	307	100.0	287	93.6	123	40.2
Connecticut	190	100.0	190	100.0	175	92.3	59	30.9
Delaware	50	100.0	50	100.0	47	93.4	10	20.3
District of Columbia	72	100.0	72	100.0	70	96.7	13	18.3
Florida	1,270	100.0	1,270	100.0	1,132	89.1	554	43.7
Georgia	731	100.0	731	100.0	682	93.3	252	34.4
Hawaii	61	100.0	61	100.0	56	91.9	23	37.9
Idaho	111	100.0	111	100.0	100	89.6	55	49.1
Illinois	773	100.0	773	100.0	648	83.8	313	40.4
Indiana	410	100.0	410	100.0	366	89.4	208	50.8
Iowa	206	100.0	206	100.0	179	87.0	100	48.5
Kansas	200	100.0	200	100.0	183	91.8	79	39.6
Kentucky	415	100.0	415	100.0	370	89.2	187	45.0
Louisiana	405	100.0	405	100.0	366	90.4	126	31.2
Maine	99	100.0	99	100.0	87	88.5	41	41.6
Maryland	434	100.0	434	100.0	410	94.7	143	33.0
Massachusetts	302	100.0	302	100.0	274	90.8	57	18.9
Michigan	658	100.0	658	100.0	602	91.5	244	37.1
Minnesota	236	100.0	236	100.0	210	88.9	104	44.2
Mississippi	282	100.0	282	100.0	273	97.0	73	25.7
Missouri	478	100.0	478	100.0	391	81.8	242	50.5
Montana	83	100.0	83	100.0	72	86.5	47	56.8
Nebraska	105	100.0	105	100.0	87	82.6	64	60.4
Nevada	201	100.0	201	100.0	185	92.1	79	39.0
New Hampshire	63	100.0	63	100.0	55	86.3	22	34.1
New Jersey	377	100.0	377	100.0	336	89.2	101	26.9
New Mexico	169	100.0	169	100.0	160	94.5	62	36.9
New York	1,492	100.0	1,492	100.0	1,419	95.1	341	22.8
North Carolina	750	100.0	750	100.0	666	88.9	286	38.2
North Dakota	52	100.0	52	100.0	46	87.8	20	39.1
Ohio	966	100.0	966	100.0	816	84.5	496	51.3
Oklahoma	316	100.0	316	100.0	280	88.4	155	49.0
Oregon	230	100.0	230	100.0	203	88.3	122	53.0
Pennsylvania	874	100.0	874	100.0	804	91.9	258	29.5
Rhode Island	52	100.0	52	100.0	48	93.9	20	38.4
South Carolina	432	100.0	432	100.0	393	90.9	199	46.1
South Dakota	54	100.0	54	100.0	47	87.2	25	47.1
Tennessee	441	100.0	441	100.0	373	84.7	252	57.1
Texas	2,145	100.0	2,145	100.0	1,904	88.8	909	42.4
Utah	137	100.0	137	100.0	110	80.1	66	47.9
Vermont	31	100.0	31	100.0	29	94.5	8	27.4
Virginia	464	100.0	464	100.0	409	88.3	196	42.3
Washington	456	100.0	456	100.0	389	85.3	258	56.7
West Virginia	156	100.0	156	100.0	144	92.1	46	29.5
Wisconsin	372	100.0	372	100.0	318	85.6	139	37.4
Wyoming	38	100.0	38	100.0	32	82.4	17	44.5

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

Table B-4 Households' Use of AFS Transaction and Credit Products by State

	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	71,151	60.0	27,716	23.4	9,409	7.9	4,285	3.6	6,013	5.1
Alabama	1,911	100.0	1,048	54.8	529	27.7	151	7.9	31	1.6	152	7.9
Alaska	250	100.0	120	48.1	76	30.5	28	11.4	14	5.4	11	4.6
Arizona	2,630	100.0	1,600	60.8	568	21.6	230	8.7	142	5.4	90	3.4
Arkansas	1,135	100.0	618	54.5	247	21.8	147	13.0	78	6.8	44	3.9
California	13,094	100.0	8,407	64.2	2,666	20.4	746	5.7	378	2.9	896	6.8
Colorado	2,000	100.0	1,235	61.7	471	23.6	153	7.7	46	2.3	95	4.8
Connecticut	1,374	100.0	915	66.6	276	20.1	75	5.4	36	2.7	72	5.2
Delaware	341	100.0	232	67.9	87	25.5	10	3.0	5	1.3	8	2.3
District of Columbia	301	100.0	156	51.7	106	35.1	19	6.5	5	1.7	15	5.0
Florida	7,567	100.0	4,797	63.4	1,443	19.1	588	7.8	294	3.9	445	5.9
Georgia	3,765	100.0	2,083	55.3	991	26.3	386	10.2	134	3.6	171	4.5
Hawaii	439	100.0	285	65.0	80	18.1	23	5.2	12	2.8	39	8.9
Idaho	566	100.0	332	58.7	125	22.2	60	10.7	22	3.9	26	4.6
Illinois	4,911	100.0	3,254	66.3	952	19.4	276	5.6	212	4.3	218	4.4
Indiana	2,445	100.0	1,558	63.7	462	18.9	247	10.1	92	3.8	86	3.5
Iowa	1,229	100.0	770	62.6	265	21.5	107	8.7	56	4.6	31	2.5
Kansas	1,147	100.0	672	58.6	296	25.8	102	8.9	50	4.4	26	2.3
Kentucky	1,754	100.0	914	52.1	489	27.9	235	13.4	76	4.4	38	2.2
Louisiana	1,769	100.0	1,040	58.8	464	26.2	127	7.2	50	2.8	88	5.0
Maine	550	100.0	325	59.1	139	25.3	43	7.8	26	4.8	16	3.0
Maryland	2,169	100.0	1,272	58.7	583	26.9	167	7.7	57	2.6	90	4.1
Massachusetts	2,637	100.0	1,882	71.3	502	19.0	87	3.3	68	2.6	99	3.8
Michigan	3,938	100.0	2,377	60.4	926	23.5	285	7.2	139	3.5	211	5.3
Minnesota	2,131	100.0	1,499	70.3	359	16.9	125	5.8	86	4.0	63	2.9
Mississippi	1,118	100.0	551	49.3	370	33.1	103	9.2	40	3.6	54	4.8
Missouri	2,473	100.0	1,405	56.8	611	24.7	245	9.9	117	4.7	96	3.9
Montana	419	100.0	234	55.9	93	22.2	46	11.0	24	5.6	22	5.3
Nebraska	708	100.0	474	66.9	128	18.1	63	8.8	30	4.2	14	1.9
Nevada	981	100.0	583	59.4	254	25.9	80	8.2	25	2.5	39	4.0
New Hampshire	524	100.0	367	70.1	106	20.3	21	3.9	16	3.1	13	2.5
New Jersey	3,141	100.0	2,098	66.8	679	21.6	123	3.9	77	2.5	164	5.2
New Mexico	780	100.0	409	52.4	223	28.6	86	11.0	23	3.0	38	4.9
New York	7,749	100.0	4,307	55.6	2,299	29.7	427	5.5	100	1.3	616	7.9
North Carolina	3,749	100.0	2,143	57.2	925	24.7	311	8.3	178	4.8	192	5.1
North Dakota	275	100.0	171	62.0	66	24.1	21	7.5	9	3.2	9	3.2
Ohio	4,596	100.0	2,512	54.7	1,078	23.5	508	11.1	236	5.1	261	5.7
Oklahoma	1,445	100.0	742	51.4	363	25.1	181	12.6	71	4.9	88	6.1
Oregon	1,558	100.0	913	58.6	326	20.9	139	9.0	54	3.5	125	8.1
Pennsylvania	4,958	100.0	2,903	58.6	1,409	28.4	290	5.8	144	2.9	213	4.3
Rhode Island	423	100.0	283	67.0	91	21.5	27	6.4	6	1.5	15	3.6
South Carolina	1,790	100.0	981	54.8	443	24.7	239	13.3	54	3.0	74	4.1
South Dakota	332	100.0	211	63.7	66	19.9	26	7.9	19	5.6	9	2.8
Tennessee	2,517	100.0	1,502	59.7	521	20.7	268	10.6	114	4.5	112	4.5
Texas	8,891	100.0	4,487	50.5	2,489	28.0	1,055	11.9	455	5.1	405	4.6
Utah	902	100.0	609	67.6	161	17.8	60	6.7	44	4.9	27	3.0
Vermont	256	100.0	171	66.9	57	22.3	12	4.9	7	2.6	9	3.3
Virginia	2,996	100.0	1,905	63.6	597	19.9	192	6.4	83	2.8	218	7.3
Washington	2,643	100.0	1,609	60.9	553	20.9	283	10.7	131	5.0	67	2.5
West Virginia	756	100.0	429	56.7	229	30.3	45	6.0	18	2.4	35	4.6
Wisconsin	2,322	100.0	1,637	70.5	425	18.3	124	5.3	83	3.6	52	2.3
Wyoming	221	100.0	122	55.3	52	23.7	18	8.4	15	7.0	12	5.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table B-5 Unbanked Households' Use of AFS Transaction and Credit Products by State

	Unbanked Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	2,254	24.8	3,392	37.3	2,072	22.8	347	3.8	1,020	11.2
Alabama	222	100.0	66	29.6	88	39.6	33	15.1	3	1.3	32	14.4
Alaska	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	41	20.8	72	36.3	56	28.3	14	7.3	14	7.3
Arkansas	115	100.0	46	39.7	28	24.3	35	30.7	1	1.2	5	4.1
California	1,013	100.0	229	22.6	483	47.7	141	13.9	25	2.4	135	13.3
Colorado	138	100.0	72	52.0	27	19.7	27	19.6	2	1.4	10	7.2
Connecticut	73	100.0	9	12.5	30	41.1	22	29.4	4	6.1	8	10.9
Delaware	19	100.0	9	44.9	6	28.8	3	16.7	*	*	2	9.6
District of Columbia	37	100.0	10	27.4	18	49.6	5	14.9	0	1.1	3	7.0
Florida	527	100.0	147	27.8	152	28.8	108	20.5	43	8.1	78	14.8
Georgia	457	100.0	151	33.1	133	29.0	111	24.4	22	4.8	40	8.8
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	14	37.7	7	17.2	9	24.5	4	9.7	4	10.9
Illinois	304	100.0	63	20.9	98	32.3	60	19.7	14	4.6	69	22.6
Indiana	180	100.0	44	24.4	42	23.4	63	35.3	15	8.3	16	8.6
Iowa	57	100.0	5	9.5	15	26.5	24	41.5	5	8.7	8	13.9
Kansas	73	100.0	27	36.8	20	27.4	20	27.2	5	7.0	1	1.6
Kentucky	208	100.0	53	25.4	61	29.3	78	37.4	8	3.6	9	4.2
Louisiana	155	100.0	22	14.4	73	47.3	28	18.3	3	2.1	28	17.9
Maine	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	46	37.6	39	31.9	24	19.6	5	3.7	9	7.2
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	78	29.5	93	35.0	47	17.7	7	2.8	40	15.0
Minnesota	56	100.0	8	13.7	22	39.6	15	26.2	2	3.5	9	17.0
Mississippi	184	100.0	43	23.2	92	50.0	30	16.3	6	3.4	13	7.1
Missouri	204	100.0	32	15.8	82	40.2	66	32.3	5	2.7	18	9.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	9	24.0	12	30.8	14	37.5	*	*	3	7.7
Nevada	67	100.0	10	14.7	41	60.5	10	14.9	*	*	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	66	28.2	100	43.1	38	16.4	9	4.1	19	8.2
New Mexico	89	100.0	9	9.8	40	45.2	28	31.7	8	8.6	4	4.6
New York	761	100.0	246	32.3	285	37.5	112	14.8	9	1.1	109	14.3
North Carolina	306	100.0	66	21.6	121	39.6	59	19.4	25	8.1	35	11.3
North Dakota	13	100.0	4	26.8	4	31.7	4	32.0	*	*	1	9.6
Ohio	328	100.0	53	16.2	106	32.3	115	34.9	7	2.2	47	14.3
Oklahoma	141	100.0	31	22.0	53	37.4	40	28.3	9	6.3	8	6.0
Oregon	88	100.0	21	24.0	12	13.3	37	42.5	6	6.4	12	13.9
Pennsylvania	251	100.0	46	18.2	117	46.7	62	24.5	*	*	27	10.6
Rhode Island	26	100.0	7	26.6	8	30.6	8	31.2	1	4.6	2	7.0
South Carolina	182	100.0	52	28.7	60	33.1	52	28.8	2	1.2	15	8.2
South Dakota	16	100.0	5	28.4	7	44.9	3	20.9	1	3.4	*	2.4
Tennessee	249	100.0	90	36.0	56	22.4	70	28.3	11	4.3	23	9.1
Texas	1,040	100.0	203	19.6	488	47.0	232	22.4	49	4.8	66	6.3
Utah	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	22	14.4	54	35.1	22	14.1	*	*	56	36.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	9	18.7	23	48.3	8	16.4	3	6.7	5	10.0
Wisconsin	99	100.0	31	30.9	36	36.1	27	27.2	*	*	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table B-6 Underbanked Households' Use of AFS Transaction and Credit Products by State

	Underbanked Households		Types of AFS Used ^a							
			Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	12,356	58.1	6,186	29.1	2,295	10.8	436	2.0
Alabama	386	100.0	239	62.1	113	29.4	19	4.9	14	3.6
Alaska	64	100.0	33	52.6	21	32.5	8	13.3	1	1.6
Arizona	441	100.0	217	49.3	157	35.7	62	14.0	4	0.9
Arkansas	253	100.0	102	40.5	95	37.4	47	18.5	9	3.7
California	1,990	100.0	1,184	59.5	515	25.9	253	12.7	38	1.9
Colorado	307	100.0	176	57.3	104	33.8	20	6.4	8	2.5
Connecticut	190	100.0	125	65.8	44	23.2	15	7.7	6	3.4
Delaware	50	100.0	39	78.4	7	13.7	3	6.6	1	1.3
District of Columbia	72	100.0	55	77.1	11	15.1	2	3.3	3	4.6
Florida	1,270	100.0	695	54.7	416	32.8	138	10.9	21	1.6
Georgia	731	100.0	469	64.1	203	27.7	49	6.7	11	1.4
Hawaii	61	100.0	35	58.1	18	29.9	5	8.1	2	4.0
Idaho	111	100.0	57	50.9	43	38.8	12	10.4	*	*
Illinois	773	100.0	441	57.1	187	24.2	125	16.2	19	2.4
Indiana	410	100.0	195	47.5	165	40.3	43	10.6	7	1.7
Iowa	206	100.0	105	50.8	73	35.5	26	12.5	3	1.2
Kansas	200	100.0	119	59.5	63	31.4	16	8.2	2	0.9
Kentucky	415	100.0	221	53.3	142	34.2	45	10.8	7	1.8
Louisiana	405	100.0	267	66.0	88	21.7	39	9.6	11	2.7
Maine	99	100.0	57	58.0	30	30.0	11	11.5	*	0.5
Maryland	434	100.0	281	64.8	120	27.7	23	5.3	10	2.2
Massachusetts	302	100.0	245	81.1	29	9.7	28	9.2	*	*
Michigan	658	100.0	410	62.3	188	28.6	56	8.5	4	0.6
Minnesota	236	100.0	124	52.6	78	33.2	26	11.1	8	3.2
Mississippi	282	100.0	199	70.7	64	22.8	8	3.0	10	3.6
Missouri	478	100.0	237	49.5	154	32.3	85	17.7	2	0.5
Montana	83	100.0	34	40.7	36	43.2	11	13.5	2	2.5
Nebraska	105	100.0	42	39.6	45	43.0	18	17.4	*	*
Nevada	201	100.0	123	61.0	63	31.1	16	7.9	*	*
New Hampshire	63	100.0	41	65.0	13	20.4	9	13.7	1	0.8
New Jersey	377	100.0	265	70.4	60	16.1	41	10.8	10	2.7
New Mexico	169	100.0	106	63.1	53	31.5	9	5.5	*	*
New York	1,492	100.0	1,105	74.1	268	17.9	73	4.9	46	3.1
North Carolina	750	100.0	451	60.2	203	27.0	83	11.1	13	1.7
North Dakota	52	100.0	31	58.9	14	26.9	6	12.2	1	2.0
Ohio	966	100.0	460	47.6	346	35.8	150	15.5	10	1.1
Oklahoma	316	100.0	155	48.8	118	37.4	37	11.6	7	2.2
Oregon	230	100.0	105	45.7	95	41.3	27	11.7	3	1.3
Pennsylvania	874	100.0	605	69.2	187	21.4	71	8.1	11	1.3
Rhode Island	52	100.0	32	61.6	17	32.3	3	6.1	*	*
South Carolina	432	100.0	220	50.8	160	37.0	39	9.1	13	3.1
South Dakota	54	100.0	28	51.5	18	34.3	7	12.8	1	1.4
Tennessee	441	100.0	181	41.1	184	41.8	67	15.3	8	1.8
Texas	2,145	100.0	1,185	55.3	669	31.2	241	11.2	50	2.3
Utah	137	100.0	68	49.6	38	27.9	27	19.9	3	2.5
Vermont	31	100.0	22	69.9	7	21.8	2	5.5	1	2.7
Virginia	464	100.0	229	49.3	142	30.6	54	11.7	39	8.4
Washington	456	100.0	192	42.0	192	42.0	67	14.7	6	1.3
West Virginia	156	100.0	107	68.7	34	21.6	12	7.9	3	1.9
Wisconsin	372	100.0	221	59.6	86	23.0	54	14.4	11	3.0
Wyoming	38	100.0	21	54.7	10	27.0	7	17.6	*	0.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used but transaction product use is unknown.

Table B-7 All Households' Use of Non-Bank Money Orders by State

	All Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	34,262	28.9	80,437	67.8	3,876	3.3
Alabama	1,911	100.0	649	33.9	1,173	61.4	89	4.7
Alaska	250	100.0	97	38.7	147	58.8	6	2.5
Arizona	2,630	100.0	747	28.4	1,812	68.9	72	2.7
Arkansas	1,135	100.0	375	33.0	734	64.7	26	2.3
California	13,094	100.0	3,108	23.7	9,411	71.9	574	4.4
Colorado	2,000	100.0	564	28.2	1,363	68.1	73	3.7
Connecticut	1,374	100.0	312	22.7	1,012	73.7	49	3.6
Delaware	301	100.0	122	40.6	173	57.5	6	1.9
District of Columbia	341	100.0	91	26.8	244	71.6	6	1.7
Florida	7,567	100.0	1,922	25.4	5,326	70.4	320	4.2
Georgia	3,765	100.0	1,304	34.6	2,347	62.3	114	3.0
Hawaii	439	100.0	94	21.4	317	72.2	28	6.3
Idaho	566	100.0	161	28.4	392	69.4	12	2.2
Illinois	4,911	100.0	1,141	23.2	3,634	74.0	136	2.8
Indiana	2,445	100.0	677	27.7	1,707	69.8	62	2.5
Iowa	1,229	100.0	284	23.1	927	75.4	18	1.5
Kansas	1,147	100.0	343	30.0	790	68.9	13	1.2
Kentucky	1,754	100.0	675	38.5	1,052	60.0	27	1.5
Louisiana	1,769	100.0	524	29.6	1,185	66.9	60	3.4
Maine	550	100.0	154	28.0	385	70.0	11	1.9
Maryland	2,169	100.0	736	33.9	1,380	63.6	53	2.4
Massachusetts	2,637	100.0	542	20.5	2,010	76.2	86	3.3
Michigan	3,938	100.0	1,140	28.9	2,676	68.0	123	3.1
Minnesota	2,131	100.0	419	19.7	1,679	78.8	32	1.5
Mississippi	2,473	100.0	750	30.3	1,643	66.4	80	3.2
Missouri	1,118	100.0	434	38.8	653	58.4	31	2.8
Montana	419	100.0	119	28.4	287	68.4	14	3.3
Nebraska	708	100.0	169	23.9	531	74.9	9	1.2
Nevada	981	100.0	283	28.8	673	68.6	25	2.6
New Hampshire	524	100.0	118	22.6	398	76.0	7	1.4
New Jersey	3,141	100.0	790	25.2	2,259	71.9	92	2.9
New Mexico	780	100.0	283	36.3	476	61.0	21	2.8
New York	7,749	100.0	2,576	33.2	4,806	62.0	366	4.7
North Carolina	3,749	100.0	1,152	30.7	2,468	65.8	129	3.4
North Dakota	275	100.0	74	26.8	197	71.5	5	1.7
Ohio	4,596	100.0	1,502	32.7	2,894	63.0	200	4.4
Oklahoma	1,445	100.0	515	35.7	881	61.0	48	3.3
Oregon	1,558	100.0	436	28.0	1,036	66.5	85	5.5
Pennsylvania	4,958	100.0	1,538	31.0	3,263	65.8	157	3.2
Rhode Island	423	100.0	109	25.8	305	72.1	9	2.1
South Carolina	1,790	100.0	636	35.5	1,127	63.0	27	1.5
South Dakota	332	100.0	75	22.6	251	75.7	6	1.7
Tennessee	2,517	100.0	729	29.0	1,714	68.1	74	2.9
Texas	8,891	100.0	3,273	36.8	5,354	60.2	263	3.0
Utah	902	100.0	178	19.8	710	78.7	14	1.6
Vermont	256	100.0	63	24.7	187	73.2	5	2.1
Virginia	2,996	100.0	763	25.5	2,131	71.1	102	3.4
Washington	2,643	100.0	732	27.7	1,865	70.6	46	1.8
West Virginia	756	100.0	258	34.1	477	63.1	21	2.8
Wisconsin	2,322	100.0	458	19.7	1,832	78.9	32	1.4
Wyoming	221	100.0	66	29.7	145	65.7	10	4.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-8 Unbanked Households' Use of Non-Bank Money Orders by State

	All Unbanked Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	4,905	54.0	3,418	37.6	763	8.4
Alabama	222	100.0	124	55.7	83	37.4	15	6.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	106	53.6	77	39.1	14	7.3
Arkansas	115	100.0	61	52.9	50	43.1	5	4.1
California	1,013	100.0	560	55.3	354	34.9	99	9.8
Colorado	138	100.0	46	33.1	86	62.2	6	4.6
Connecticut	73	100.0	42	57.2	25	34.1	6	8.7
Delaware	37	100.0	23	62.1	12	34.1	1	3.7
District of Columbia	19	100.0	8	42.4	9	48.0	2	9.6
Florida	527	100.0	233	44.3	227	43.2	66	12.6
Georgia	457	100.0	239	52.3	193	42.2	25	5.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	12	31.6	22	57.5	4	10.9
Illinois	304	100.0	158	52.1	85	27.9	61	20.1
Indiana	180	100.0	98	54.5	66	36.9	16	8.6
Iowa	57	100.0	30	52.1	22	39.2	5	8.7
Kansas	73	100.0	37	50.4	35	48.0	1	1.6
Kentucky	208	100.0	110	52.9	89	42.9	9	4.2
Louisiana	155	100.0	81	52.4	50	32.2	24	15.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	58	47.8	56	46.7	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	137	51.6	104	39.3	24	9.1
Minnesota	56	100.0	31	55.5	15	27.5	9	17.0
Mississippi	184	100.0	108	58.6	68	36.9	8	4.6
Missouri	204	100.0	128	62.9	62	30.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	24	63.0	11	29.3	3	7.7
Nevada	67	100.0	41	61.6	19	28.5	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	133	57.0	93	40.0	7	3.0
New Mexico	89	100.0	63	70.2	21	23.6	5	6.2
New York	761	100.0	350	46.0	331	43.5	80	10.5
North Carolina	306	100.0	177	57.9	109	35.5	20	6.7
North Dakota	13	100.0	7	54.1	5	36.3	1	9.6
Ohio	328	100.0	214	65.2	75	22.8	40	12.1
Oklahoma	141	100.0	91	64.1	45	32.1	5	3.8
Oregon	88	100.0	49	55.8	31	35.7	8	8.5
Pennsylvania	251	100.0	151	59.9	80	31.6	21	8.5
Rhode Island	26	100.0	15	56.8	10	38.1	1	5.1
South Carolina	182	100.0	100	54.7	73	40.0	10	5.2
South Dakota	16	100.0	10	60.2	6	37.5	*	2.4
Tennessee	249	100.0	107	42.9	120	48.0	23	9.1
Texas	1,040	100.0	597	57.4	396	38.1	46	4.5
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	76	49.8	46	30.0	31	20.2
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	29	61.7	13	28.3	5	10.0
Wisconsin	99	100.0	56	56.4	37	37.8	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

	All Underbanked Households		Non-Bank Money Order					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	17,261	81.1	3,987	18.7	29	0.1
Alabama	386	100.0	334	86.7	51	13.3	*	*
Alaska	64	100.0	48	75.9	15	24.1	*	*
Arizona	441	100.0	349	79.3	91	20.7	*	*
Arkansas	253	100.0	188	74.2	62	24.4	4	1.5
California	1,990	100.0	1,544	77.6	442	22.2	4	0.2
Colorado	307	100.0	246	80.2	59	19.2	2	0.6
Connecticut	190	100.0	157	83.0	32	17.0	*	*
Delaware	72	100.0	66	91.9	6	8.1	*	*
District of Columbia	50	100.0	42	84.5	8	15.5	*	*
Florida	1,270	100.0	1,057	83.2	204	16.1	9	0.7
Georgia	731	100.0	637	87.1	91	12.4	4	0.5
Hawaii	61	100.0	50	82.3	11	17.7	*	*
Idaho	111	100.0	83	74.1	29	25.9	*	*
Illinois	773	100.0	596	77.1	177	22.9	*	*
Indiana	410	100.0	357	87.1	53	12.9	*	*
Iowa	206	100.0	150	72.8	55	26.7	1	0.5
Kansas	200	100.0	156	78.3	43	21.7	*	*
Kentucky	415	100.0	357	85.9	58	14.1	*	*
Louisiana	405	100.0	315	77.8	90	22.2	*	*
Maine	99	100.0	73	74.3	25	25.7	*	*
Maryland	434	100.0	393	90.7	41	9.3	*	*
Massachusetts	302	100.0	257	85.3	44	14.7	*	*
Michigan	658	100.0	544	82.6	114	17.4	*	*
Minnesota	236	100.0	175	74.2	61	25.8	*	*
Mississippi	282	100.0	252	89.4	30	10.6	*	*
Missouri	478	100.0	336	70.2	140	29.3	2	0.5
Montana	83	100.0	59	71.6	24	28.4	*	*
Nebraska	105	100.0	76	72.0	29	28.0	*	*
Nevada	201	100.0	150	74.8	51	25.2	*	*
New Hampshire	63	100.0	47	74.2	16	25.8	*	*
New Jersey	377	100.0	328	87.1	49	12.9	*	*
New Mexico	169	100.0	143	84.9	26	15.1	*	*
New York	1,492	100.0	1,322	88.6	170	11.4	*	*
North Carolina	750	100.0	620	82.7	130	17.3	*	*
North Dakota	52	100.0	38	73.5	14	26.5	*	*
Ohio	966	100.0	755	78.1	208	21.5	4	0.4
Oklahoma	316	100.0	259	81.8	57	18.2	*	*
Oregon	230	100.0	189	82.1	41	17.9	*	*
Pennsylvania	874	100.0	724	82.9	150	17.1	*	*
Rhode Island	52	100.0	46	88.5	6	11.5	*	*
South Carolina	432	100.0	353	81.7	79	18.3	*	*
South Dakota	54	100.0	36	67.4	17	31.9	*	0.8
Tennessee	441	100.0	341	77.3	100	22.7	*	*
Texas	2,145	100.0	1,770	82.5	374	17.5	*	*
Utah	137	100.0	93	67.8	44	32.2	*	*
Vermont	31	100.0	26	82.6	5	17.4	*	*
Virginia	464	100.0	370	79.7	94	20.3	*	*
Washington	456	100.0	327	71.7	129	28.3	*	*
West Virginia	156	100.0	130	83.4	26	16.6	*	*
Wisconsin	372	100.0	267	71.8	105	28.2	*	*
Wyoming	38	100.0	29	75.8	9	24.2	*	*

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-10 All Households' Use of Non-Bank Check Cashing by State

	All Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	12,225	10.3	102,916	86.8	3,434	2.9
Alabama	1,911	100.0	241	12.6	1,606	84.0	64	3.4
Alaska	250	100.0	31	12.5	213	85.1	6	2.4
Arizona	2,630	100.0	214	8.1	2,348	89.3	68	2.6
Arkansas	1,135	100.0	118	10.4	997	87.9	19	1.7
California	13,094	100.0	1,326	10.1	11,250	85.9	518	4.0
Colorado	2,000	100.0	203	10.1	1,745	87.2	52	2.6
Connecticut	1,374	100.0	102	7.4	1,221	88.9	51	3.7
Delaware	301	100.0	36	11.9	259	86.0	7	2.2
District of Columbia	341	100.0	27	8.0	309	90.4	5	1.5
Florida	7,567	100.0	636	8.4	6,650	87.9	281	3.7
Georgia	3,765	100.0	420	11.2	3,249	86.3	96	2.5
Hawaii	439	100.0	23	5.3	389	88.6	27	6.1
Idaho	566	100.0	62	10.9	491	86.9	12	2.2
Illinois	4,911	100.0	484	9.9	4,316	87.9	112	2.3
Indiana	2,445	100.0	190	7.8	2,205	90.2	51	2.1
Iowa	1,229	100.0	152	12.4	1,060	86.2	17	1.4
Kansas	1,147	100.0	151	13.2	984	85.8	11	1.0
Kentucky	1,754	100.0	222	12.7	1,505	85.8	26	1.5
Louisiana	1,769	100.0	242	13.7	1,473	83.3	54	3.1
Maine	550	100.0	63	11.5	476	86.6	11	1.9
Maryland	2,169	100.0	181	8.3	1,943	89.6	45	2.1
Massachusetts	2,637	100.0	123	4.6	2,452	93.0	62	2.4
Michigan	3,938	100.0	461	11.7	3,380	85.8	98	2.5
Minnesota	2,131	100.0	163	7.7	1,940	91.1	27	1.3
Mississippi	1,118	100.0	161	14.4	929	83.1	28	2.5
Missouri	2,473	100.0	290	11.7	2,115	85.5	68	2.8
Montana	419	100.0	53	12.7	354	84.3	13	3.0
Nebraska	708	100.0	72	10.2	626	88.4	10	1.4
Nevada	981	100.0	139	14.2	817	83.2	25	2.6
New Hampshire	524	100.0	26	5.0	488	93.2	10	1.8
New Jersey	3,141	100.0	210	6.7	2,834	90.2	97	3.1
New Mexico	780	100.0	102	13.0	661	84.7	18	2.3
New York	7,749	100.0	832	10.7	6,591	85.1	326	4.2
North Carolina	3,749	100.0	385	10.3	3,242	86.5	122	3.3
North Dakota	275	100.0	30	10.9	242	87.8	4	1.3
Ohio	4,596	100.0	449	9.8	3,994	86.9	154	3.3
Oklahoma	1,445	100.0	185	12.8	1,214	84.0	46	3.2
Oregon	1,558	100.0	153	9.8	1,318	84.6	87	5.6
Pennsylvania	4,958	100.0	459	9.3	4,344	87.6	155	3.1
Rhode Island	423	100.0	29	6.9	385	91.2	8	1.9
South Carolina	1,790	100.0	235	13.1	1,535	85.8	20	1.1
South Dakota	332	100.0	43	12.8	284	85.7	5	1.4
Tennessee	2,517	100.0	203	8.1	2,248	89.3	65	2.6
Texas	8,891	100.0	1,307	14.7	7,351	82.7	233	2.6
Utah	902	100.0	100	11.1	787	87.3	14	1.6
Vermont	256	100.0	18	7.2	232	90.8	5	2.0
Virginia	2,996	100.0	269	9.0	2,629	87.8	97	3.2
Washington	2,643	100.0	295	11.1	2,305	87.2	44	1.7
West Virginia	756	100.0	70	9.2	665	88.0	21	2.8
Wisconsin	2,322	100.0	218	9.4	2,075	89.3	30	1.3
Wyoming	221	100.0	21	9.4	191	86.6	9	4.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-11 Unbanked Households' Use of Non-Bank Check Cashing by State

	All Unbanked Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	3,468	38.2	4,884	53.8	733	8.1
Alabama	222	100.0	70	31.5	137	61.6	15	6.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	71	36.1	112	56.7	14	7.3
Arkansas	115	100.0	25	21.9	85	74.1	5	4.1
California	1,013	100.0	472	46.6	449	44.3	92	9.0
Colorado	138	100.0	41	29.4	91	66.0	6	4.6
Connecticut	73	100.0	31	42.6	36	48.7	6	8.7
Delaware	37	100.0	13	36.0	22	60.3	1	3.7
District of Columbia	19	100.0	5	24.4	13	66.0	2	9.6
Florida	527	100.0	147	28.0	309	58.6	71	13.4
Georgia	457	100.0	126	27.6	306	66.9	25	5.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	11	28.8	23	60.3	4	10.9
Illinois	304	100.0	110	36.2	144	47.3	50	16.5
Indiana	180	100.0	51	28.4	117	64.9	12	6.7
Iowa	57	100.0	36	62.0	18	31.3	4	6.7
Kansas	73	100.0	22	29.4	51	69.0	1	1.6
Kentucky	208	100.0	88	42.1	112	53.7	9	4.2
Louisiana	155	100.0	61	39.7	70	44.9	24	15.4
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	33	27.3	81	67.1	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	99	37.5	137	51.7	29	10.8
Minnesota	56	100.0	25	45.2	23	41.4	8	13.4
Mississippi	184	100.0	59	32.0	117	63.5	8	4.6
Missouri	204	100.0	86	42.1	104	51.1	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	17	44.3	18	48.1	3	7.7
Nevada	67	100.0	36	54.3	24	35.8	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	88	37.7	129	55.6	16	6.7
New Mexico	89	100.0	44	49.6	41	45.8	4	4.6
New York	761	100.0	256	33.6	441	57.9	65	8.5
North Carolina	306	100.0	100	32.7	186	60.6	20	6.7
North Dakota	13	100.0	5	41.4	7	53.0	1	5.6
Ohio	328	100.0	142	43.3	150	45.8	36	10.9
Oklahoma	141	100.0	58	40.9	78	55.3	5	3.8
Oregon	88	100.0	35	39.6	46	51.8	8	8.5
Pennsylvania	251	100.0	115	45.9	115	45.7	21	8.5
Rhode Island	26	100.0	11	41.2	15	56.9	*	1.9
South Carolina	182	100.0	52	28.4	123	67.4	8	4.2
South Dakota	16	100.0	8	49.0	8	48.7	*	2.4
Tennessee	249	100.0	72	29.0	157	63.1	20	7.9
Texas	1,040	100.0	483	46.5	510	49.1	46	4.5
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	75	48.9	44	28.7	34	22.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	14	29.6	29	60.4	5	10.0
Wisconsin	99	100.0	46	46.3	47	47.9	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-12 Underbanked Household's Use of Non-Bank Check Cashing by State

	All Underbanked Households		Non-Bank Check Cashing					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	6,374	30.0	14,874	69.9	28	0.1
Alabama	386	100.0	116	30.1	269	69.9	*	*
Alaska	64	100.0	19	30.3	44	69.7	*	*
Arizona	441	100.0	124	28.0	317	72.0	*	*
Arkansas	253	100.0	75	29.7	176	69.4	2	0.8
California	1,990	100.0	684	34.4	1,302	65.4	4	0.2
Colorado	307	100.0	115	37.5	192	62.5	*	*
Connecticut	190	100.0	50	26.4	138	73.0	1	0.6
Delaware	72	100.0	17	24.1	54	75.4	*	0.5
District of Columbia	50	100.0	19	38.0	31	62.0	*	*
Florida	1,270	100.0	357	28.1	912	71.9	*	*
Georgia	731	100.0	203	27.8	528	72.2	*	*
Hawaii	61	100.0	12	20.5	48	79.5	*	*
Idaho	111	100.0	38	34.0	74	66.0	*	*
Illinois	773	100.0	259	33.5	514	66.5	*	*
Indiana	410	100.0	96	23.5	310	75.7	3	0.8
Iowa	206	100.0	54	26.2	152	73.8	*	*
Kansas	200	100.0	73	36.6	127	63.4	*	*
Kentucky	415	100.0	91	22.0	324	78.0	*	*
Louisiana	405	100.0	155	38.2	250	61.8	*	*
Maine	99	100.0	36	35.9	63	63.6	1	0.5
Maryland	434	100.0	115	26.5	319	73.5	*	*
Massachusetts	302	100.0	49	16.1	253	83.9	*	*
Michigan	658	100.0	250	38.0	408	62.0	*	*
Minnesota	236	100.0	86	36.6	150	63.4	*	*
Mississippi	282	100.0	82	29.2	199	70.8	*	*
Missouri	478	100.0	142	29.6	334	69.9	2	0.5
Montana	83	100.0	30	36.0	53	64.0	*	*
Nebraska	105	100.0	42	40.3	63	59.7	*	*
Nevada	201	100.0	89	44.4	112	55.6	*	*
New Hampshire	63	100.0	14	21.4	50	78.6	*	*
New Jersey	377	100.0	79	21.1	297	78.9	*	*
New Mexico	169	100.0	50	29.5	119	70.5	*	*
New York	1,492	100.0	427	28.6	1,059	70.9	6	0.4
North Carolina	750	100.0	209	27.8	541	72.2	*	*
North Dakota	52	100.0	16	31.0	36	69.0	*	*
Ohio	966	100.0	237	24.5	729	75.5	*	*
Oklahoma	316	100.0	95	30.2	218	68.8	3	1.1
Oregon	230	100.0	72	31.2	158	68.8	*	*
Pennsylvania	874	100.0	221	25.3	653	74.7	*	*
Rhode Island	52	100.0	11	21.7	40	78.3	*	*
South Carolina	432	100.0	145	33.4	288	66.6	*	*
South Dakota	54	100.0	24	44.1	30	55.9	*	*
Tennessee	441	100.0	101	23.0	335	76.1	4	0.9
Texas	2,145	100.0	658	30.7	1,487	69.3	*	*
Utah	137	100.0	46	33.9	91	66.1	*	*
Vermont	31	100.0	9	30.4	22	69.6	*	*
Virginia	464	100.0	140	30.2	324	69.8	*	*
Washington	456	100.0	172	37.7	284	62.3	*	*
West Virginia	156	100.0	43	27.6	113	72.4	*	*
Wisconsin	372	100.0	114	30.8	257	69.2	*	*
Wyoming	38	100.0	11	29.5	27	70.5	*	*

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-13 All Households' Use of Payday Loans by State

	All Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	4,171	3.5	109,762	92.6	4,641	3.9
Alabama	1,911	100.0	63	3.3	1,756	91.9	92	4.8
Alaska	250	100.0	11	4.3	230	91.9	10	3.8
Arizona	2,630	100.0	185	7.0	2,363	89.8	82	3.1
Arkansas	1,135	100.0	32	2.8	1,071	94.4	32	2.8
California	13,094	100.0	466	3.6	11,906	90.9	722	5.5
Colorado	2,000	100.0	78	3.9	1,851	92.6	70	3.5
Connecticut	1,374	100.0	7	0.5	1,308	95.2	59	4.3
Delaware	301	100.0	10	3.3	281	93.2	10	3.5
District of Columbia	341	100.0	5	1.6	329	96.5	7	2.0
Florida	7,567	100.0	303	4.0	6,915	91.4	349	4.6
Georgia	3,765	100.0	56	1.5	3,563	94.6	146	3.9
Hawaii	439	100.0	9	2.1	397	90.4	33	7.4
Idaho	566	100.0	41	7.2	504	89.1	21	3.7
Illinois	4,911	100.0	160	3.3	4,579	93.2	172	3.5
Indiana	2,445	100.0	150	6.1	2,228	91.1	67	2.7
Iowa	1,229	100.0	46	3.8	1,156	94.1	26	2.1
Kansas	1,147	100.0	54	4.7	1,081	94.2	12	1.0
Kentucky	1,754	100.0	113	6.4	1,614	92.0	27	1.5
Louisiana	1,769	100.0	57	3.2	1,651	93.3	61	3.5
Maine	550	100.0	4	0.7	533	96.9	13	2.3
Maryland	2,169	100.0	36	1.7	2,066	95.3	66	3.1
Massachusetts	2,637	100.0	22	0.8	2,548	96.6	67	2.5
Michigan	3,938	100.0	91	2.3	3,715	94.3	132	3.4
Minnesota	2,131	100.0	35	1.6	2,052	96.3	44	2.1
Mississippi	1,118	100.0	56	5.0	1,026	91.7	37	3.3
Missouri	2,473	100.0	178	7.2	2,214	89.5	81	3.3
Montana	419	100.0	12	2.9	392	93.5	15	3.6
Nebraska	708	100.0	35	5.0	664	93.7	9	1.3
Nevada	981	100.0	53	5.4	899	91.6	29	2.9
New Hampshire	524	100.0	8	1.5	506	96.7	10	1.8
New Jersey	3,141	100.0	37	1.2	2,992	95.3	112	3.6
New Mexico	780	100.0	40	5.1	717	92.0	23	2.9
New York	7,749	100.0	15	0.2	7,243	93.5	490	6.3
North Carolina	3,749	100.0	77	2.0	3,521	93.9	152	4.1
North Dakota	275	100.0	8	2.9	262	95.1	5	2.0
Ohio	4,596	100.0	344	7.5	4,047	88.1	205	4.5
Oklahoma	1,445	100.0	88	6.1	1,298	89.8	60	4.1
Oregon	1,558	100.0	58	3.7	1,390	89.2	110	7.1
Pennsylvania	4,958	100.0	69	1.4	4,725	95.3	165	3.3
Rhode Island	423	100.0	5	1.1	406	96.0	12	2.8
South Carolina	1,790	100.0	128	7.2	1,600	89.4	62	3.5
South Dakota	332	100.0	13	3.8	312	94.0	7	2.2
Tennessee	2,517	100.0	119	4.7	2,314	91.9	84	3.3
Texas	8,891	100.0	344	3.9	8,216	92.4	332	3.7
Utah	902	100.0	42	4.6	841	93.2	19	2.1
Vermont	256	100.0	2	0.9	248	97.0	6	2.2
Virginia	2,996	100.0	113	3.8	2,722	90.9	160	5.3
Washington	2,643	100.0	187	7.1	2,392	90.5	64	2.4
West Virginia	756	100.0	7	0.9	724	95.8	25	3.3
Wisconsin	2,322	100.0	87	3.8	2,196	94.5	39	1.7
Wyoming	221	100.0	11	5.1	199	90.3	10	4.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-14 Unbanked Households' Use of Payday Loans by State

	All Unbanked Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	599	6.6	7,587	83.5	898	9.9
Alabama	222	100.0	7	3.0	198	89.0	18	8.0
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	20	10.1	163	82.6	14	7.3
Arkansas	115	100.0	2	1.7	108	94.2	5	4.1
California	1,013	100.0	41	4.1	855	84.4	117	11.5
Colorado	138	100.0	11	8.3	118	85.7	8	6.0
Connecticut	73	100.0	2	2.1	65	89.2	6	8.7
Delaware	37	100.0	3	7.6	32	87.1	2	5.3
District of Columbia	19	100.0	*	2.3	17	88.1	2	9.6
Florida	527	100.0	45	8.6	416	78.9	66	12.4
Georgia	457	100.0	15	3.3	410	89.6	33	7.1
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	6	16.7	28	72.4	4	10.9
Illinois	304	100.0	14	4.7	227	74.6	63	20.7
Indiana	180	100.0	24	13.3	137	76.4	19	10.4
Iowa	57	100.0	7	11.7	41	72.3	9	16.0
Kansas	73	100.0	10	13.6	62	84.8	1	1.6
Kentucky	208	100.0	25	12.1	174	83.7	9	4.2
Louisiana	155	100.0	4	2.3	123	79.6	28	18.1
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	2	2.0	110	90.8	9	7.2
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	6	2.2	222	83.9	37	14.0
Minnesota	56	100.0	6	11.0	40	72.1	9	17.0
Mississippi	184	100.0	13	6.9	158	86.0	13	7.1
Missouri	204	100.0	40	19.8	145	71.3	18	9.0
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	6	17.1	29	75.3	3	7.7
Nevada	67	100.0	4	5.4	57	84.7	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	9	3.8	208	89.3	16	7.0
New Mexico	89	100.0	17	19.0	67	74.8	6	6.3
New York	761	100.0	*	*	675	88.7	86	11.3
North Carolina	306	100.0	12	3.9	263	86.0	31	10.2
North Dakota	13	100.0	1	10.0	11	80.4	1	9.6
Ohio	328	100.0	49	15.0	235	71.5	44	13.5
Oklahoma	141	100.0	16	11.5	120	84.7	5	3.8
Oregon	88	100.0	9	10.6	67	75.5	12	13.9
Pennsylvania	251	100.0	*	*	227	90.3	24	9.7
Rhode Island	26	100.0	*	*	25	94.9	1	5.1
South Carolina	182	100.0	30	16.3	143	78.5	10	5.2
South Dakota	16	100.0	*	3.0	15	94.7	*	2.4
Tennessee	249	100.0	20	8.0	207	83.0	23	9.1
Texas	1,040	100.0	66	6.4	915	88.0	58	5.6
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	9	5.6	99	64.8	45	29.6
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	*	*	43	90.0	5	10.0
Wisconsin	99	100.0	5	4.7	89	89.5	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-15 Underbanked Households' Use of Payday Loans by State

	All Underbanked Households		Payday Lending					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	3,445	16.2	17,523	82.4	310	1.5
Alabama	386	100.0	57	14.7	318	82.6	11	2.7
Alaska	64	100.0	10	16.2	52	81.0	2	2.8
Arizona	441	100.0	160	36.3	281	63.7	*	*
Arkansas	253	100.0	26	10.2	216	85.5	11	4.3
California	1,990	100.0	406	20.4	1,545	77.7	38	1.9
Colorado	307	100.0	65	21.1	235	76.6	7	2.4
Connecticut	190	100.0	5	2.9	181	95.6	3	1.5
Delaware	72	100.0	6	8.8	63	88.1	2	3.0
District of Columbia	50	100.0	5	9.7	45	89.0	1	1.3
Florida	1,270	100.0	258	20.3	999	78.7	13	1.0
Georgia	731	100.0	41	5.6	683	93.4	7	1.0
Hawaii	61	100.0	9	14.4	51	83.9	1	1.8
Idaho	111	100.0	34	30.1	77	69.0	1	0.9
Illinois	773	100.0	146	18.9	611	79.1	16	2.1
Indiana	410	100.0	119	29.2	290	70.8	*	*
Iowa	206	100.0	39	18.8	166	80.6	1	0.7
Kansas	200	100.0	43	21.4	157	78.6	*	*
Kentucky	415	100.0	87	21.1	325	78.4	2	0.5
Louisiana	405	100.0	54	13.2	347	85.9	4	0.9
Maine	99	100.0	4	4.0	94	95.0	1	1.0
Maryland	434	100.0	32	7.5	396	91.4	5	1.2
Massachusetts	302	100.0	15	4.9	287	95.1	*	*
Michigan	658	100.0	75	11.3	576	87.6	7	1.1
Minnesota	236	100.0	29	12.1	203	86.3	4	1.6
Mississippi	282	100.0	33	11.8	244	86.5	5	1.7
Missouri	478	100.0	135	28.3	340	71.2	3	0.5
Montana	83	100.0	10	12.2	71	86.1	1	1.7
Nebraska	105	100.0	28	26.3	78	73.7	*	*
Nevada	201	100.0	50	24.6	152	75.4	*	*
New Hampshire	63	100.0	7	11.4	56	88.6	*	*
New Jersey	377	100.0	28	7.4	342	90.9	7	1.7
New Mexico	169	100.0	23	13.6	145	85.6	1	0.8
New York	1,492	100.0	15	1.0	1,456	97.5	21	1.4
North Carolina	750	100.0	58	7.7	684	91.3	8	1.0
North Dakota	52	100.0	6	11.5	46	88.5	*	*
Ohio	966	100.0	277	28.7	688	69.2	21	2.2
Oklahoma	316	100.0	69	21.7	244	77.0	4	1.3
Oregon	230	100.0	49	21.1	179	77.8	3	1.1
Pennsylvania	874	100.0	65	7.4	802	91.8	7	0.8
Rhode Island	52	100.0	5	9.3	47	90.7	*	*
South Carolina	432	100.0	96	22.2	328	75.9	8	1.9
South Dakota	54	100.0	12	22.5	41	76.1	1	1.4
Tennessee	441	100.0	99	22.5	338	76.6	4	0.9
Texas	2,145	100.0	272	12.7	1,826	85.1	46	2.2
Utah	137	100.0	28	20.4	108	78.6	1	1.0
Vermont	31	100.0	1	4.2	29	94.4	*	1.4
Virginia	464	100.0	101	21.8	343	74.1	19	4.1
Washington	456	100.0	158	34.7	292	64.1	6	1.2
West Virginia	156	100.0	7	4.3	148	95.0	1	0.7
Wisconsin	372	100.0	81	21.7	285	76.6	6	1.7
Wyoming	38	100.0	8	21.1	30	78.1	*	0.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-16 All Households' Use of Pawn Shops by State

	All Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	6,767	5.7	107,125	90.3	4,682	3.9
Alabama	1,911	100.0	89	4.6	1,727	90.4	96	5.0
Alaska	250	100.0	26	10.3	214	85.8	10	3.9
Arizona	2,630	100.0	164	6.2	2,389	90.8	77	2.9
Arkansas	1,135	100.0	119	10.5	984	86.7	32	2.8
California	13,094	100.0	526	4.0	11,887	90.8	680	5.2
Colorado	2,000	100.0	113	5.7	1,802	90.1	84	4.2
Connecticut	1,374	100.0	61	4.5	1,256	91.4	56	4.1
Delaware	301	100.0	13	4.2	277	91.9	12	3.9
District of Columbia	341	100.0	5	1.6	330	96.7	6	1.8
Florida	7,567	100.0	493	6.5	6,707	88.6	367	4.9
Georgia	3,765	100.0	275	7.3	3,322	88.5	157	4.2
Hawaii	439	100.0	18	4.1	390	88.9	31	7.0
Idaho	566	100.0	36	6.3	509	89.9	21	3.8
Illinois	4,911	100.0	225	4.6	4,525	92.1	161	3.3
Indiana	2,445	100.0	132	5.4	2,245	91.8	68	2.8
Iowa	1,229	100.0	86	7.0	1,116	90.8	27	2.2
Kansas	1,147	100.0	87	7.6	1,034	90.2	25	2.2
Kentucky	1,754	100.0	160	9.1	1,562	89.1	32	1.8
Louisiana	1,769	100.0	79	4.4	1,625	91.9	65	3.7
Maine	550	100.0	40	7.3	496	90.2	14	2.5
Maryland	2,169	100.0	108	5.0	2,006	92.5	54	2.5
Massachusetts	2,637	100.0	66	2.5	2,498	94.7	73	2.8
Michigan	3,938	100.0	204	5.2	3,583	91.0	151	3.8
Minnesota	2,131	100.0	170	8.0	1,919	90.1	41	1.9
Mississippi	1,118	100.0	61	5.4	1,019	91.1	39	3.5
Missouri	2,473	100.0	141	5.7	2,256	91.2	76	3.1
Montana	419	100.0	53	12.5	346	82.5	21	5.0
Nebraska	708	100.0	48	6.7	651	91.9	10	1.4
Nevada	981	100.0	64	6.6	888	90.5	29	2.9
New Hampshire	524	100.0	19	3.6	494	94.4	10	2.0
New Jersey	3,141	100.0	70	2.2	2,962	94.3	109	3.5
New Mexico	780	100.0	56	7.2	703	90.2	21	2.7
New York	7,749	100.0	200	2.6	7,108	91.7	441	5.7
North Carolina	3,749	100.0	263	7.0	3,315	88.4	171	4.6
North Dakota	275	100.0	17	6.3	252	91.6	6	2.1
Ohio	4,596	100.0	216	4.7	4,186	91.1	195	4.2
Oklahoma	1,445	100.0	125	8.6	1,261	87.3	59	4.1
Oregon	1,558	100.0	122	7.8	1,325	85.0	112	7.2
Pennsylvania	4,958	100.0	169	3.4	4,627	93.3	162	3.3
Rhode Island	423	100.0	17	4.0	394	93.3	11	2.7
South Carolina	1,790	100.0	174	9.7	1,555	86.9	61	3.4
South Dakota	332	100.0	32	9.6	292	88.1	8	2.3
Tennessee	2,517	100.0	233	9.3	2,183	86.7	101	4.0
Texas	8,891	100.0	867	9.8	7,674	86.3	349	3.9
Utah	902	100.0	53	5.9	823	91.2	26	2.9
Vermont	256	100.0	6	2.5	244	95.3	6	2.2
Virginia	2,996	100.0	95	3.2	2,727	91.0	174	5.8
Washington	2,643	100.0	233	8.8	2,354	89.1	56	2.1
West Virginia	756	100.0	30	4.0	697	92.2	28	3.8
Wisconsin	2,322	100.0	87	3.8	2,188	94.2	47	2.0
Wyoming	221	100.0	22	9.8	188	85.0	12	5.2

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-17 Unbanked Households' Use of Pawn Shops by State

	All Unbanked Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	1,297	14.3	6,893	75.9	895	9.8
Alabama	222	100.0	24	10.6	170	76.6	28	12.8
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	41	20.7	142	72.0	14	7.3
Arkansas	115	100.0	20	17.7	90	78.2	5	4.1
California	1,013	100.0	93	9.1	817	80.6	103	10.2
Colorado	138	100.0	19	13.8	109	79.0	10	7.2
Connecticut	73	100.0	10	13.6	55	75.5	8	10.9
Delaware	37	100.0	4	10.8	31	83.9	2	5.3
District of Columbia	19	100.0	2	12.1	15	78.4	2	9.6
Florida	527	100.0	89	16.9	360	68.4	78	14.8
Georgia	457	100.0	65	14.3	346	75.7	46	10.0
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	8	20.1	26	69.0	4	10.9
Illinois	304	100.0	31	10.3	213	69.9	60	19.8
Indiana	180	100.0	31	17.4	133	74.0	16	8.6
Iowa	57	100.0	13	22.8	36	63.3	8	13.9
Kansas	73	100.0	15	20.3	56	75.9	3	3.8
Kentucky	208	100.0	59	28.4	140	67.4	9	4.2
Louisiana	155	100.0	17	10.9	118	75.9	20	13.2
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	9	7.7	105	86.7	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	35	13.2	201	75.9	29	11.0
Minnesota	56	100.0	15	26.7	32	56.3	9	17.0
Mississippi	184	100.0	8	4.1	165	89.8	11	6.1
Missouri	204	100.0	21	10.2	166	81.7	17	8.2
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	9	22.7	25	66.6	4	10.7
Nevada	67	100.0	8	12.2	52	77.9	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	6	2.8	210	90.2	16	7.0
New Mexico	89	100.0	22	24.8	65	72.7	2	2.5
New York	761	100.0	50	6.5	630	82.9	81	10.6
North Carolina	306	100.0	45	14.6	223	72.8	38	12.5
North Dakota	13	100.0	4	28.6	9	65.7	1	5.6
Ohio	328	100.0	70	21.3	220	66.9	39	11.8
Oklahoma	141	100.0	24	17.3	112	78.9	5	3.8
Oregon	88	100.0	32	36.4	44	49.7	12	13.9
Pennsylvania	251	100.0	26	10.3	204	81.2	21	8.5
Rhode Island	26	100.0	5	17.2	20	77.7	1	5.1
South Carolina	182	100.0	34	18.7	141	77.1	8	4.2
South Dakota	16	100.0	2	14.2	13	83.4	*	2.4
Tennessee	249	100.0	52	21.0	174	70.0	23	9.1
Texas	1,040	100.0	192	18.5	789	75.9	59	5.7
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	8	5.3	93	61.0	52	33.7
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	8	17.4	34	72.6	5	10.0
Wisconsin	99	100.0	6	6.1	87	88.1	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-18 Underbanked Households' Use of Pawn Shops by State

	All Underbanked Households		Pawn Shop					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	3,353	15.8	17,575	82.6	349	1.6
Alabama	386	100.0	55	14.2	323	83.8	7	1.9
Alaska	64	100.0	15	24.1	48	74.8	1	1.1
Arizona	441	100.0	70	15.9	367	83.2	4	0.9
Arkansas	253	100.0	67	26.3	179	70.5	8	3.1
California	1,990	100.0	295	14.8	1,673	84.1	22	1.1
Colorado	307	100.0	62	20.3	235	76.6	9	3.1
Connecticut	190	100.0	28	14.5	159	83.9	3	1.6
Delaware	72	100.0	5	6.3	65	89.9	3	3.9
District of Columbia	50	100.0	2	3.5	49	96.5	*	*
Florida	1,270	100.0	248	19.5	1,001	78.9	20	1.6
Georgia	731	100.0	133	18.2	584	79.8	15	2.0
Hawaii	61	100.0	10	16.2	48	79.8	2	4.0
Idaho	111	100.0	17	15.5	93	83.7	1	0.8
Illinois	773	100.0	110	14.2	651	84.2	12	1.6
Indiana	410	100.0	82	19.9	324	79.0	4	1.0
Iowa	206	100.0	45	21.6	160	77.7	1	0.7
Kansas	200	100.0	34	16.8	164	82.2	2	0.9
Kentucky	415	100.0	67	16.3	343	82.6	5	1.1
Louisiana	405	100.0	43	10.6	353	87.3	8	2.0
Maine	99	100.0	18	18.2	80	81.1	1	0.6
Maryland	434	100.0	52	12.0	377	86.9	5	1.1
Massachusetts	302	100.0	12	3.8	290	96.2	*	*
Michigan	658	100.0	89	13.5	562	85.4	8	1.1
Minnesota	236	100.0	73	31.0	159	67.4	4	1.6
Mississippi	282	100.0	33	11.7	239	84.7	10	3.6
Missouri	478	100.0	82	17.1	396	82.9	*	*
Montana	83	100.0	35	41.8	46	55.7	2	2.5
Nebraska	105	100.0	27	25.4	79	74.6	*	*
Nevada	201	100.0	42	20.8	159	79.2	*	*
New Hampshire	63	100.0	8	13.3	54	85.9	1	0.8
New Jersey	377	100.0	18	4.9	356	94.4	3	0.7
New Mexico	169	100.0	24	14.3	145	85.7	*	*
New York	1,492	100.0	97	6.5	1,371	91.9	25	1.6
North Carolina	750	100.0	122	16.3	620	82.6	8	1.1
North Dakota	52	100.0	10	19.0	41	79.0	1	2.0
Ohio	966	100.0	93	9.6	860	89.1	13	1.3
Oklahoma	316	100.0	58	18.5	254	80.2	4	1.3
Oregon	230	100.0	65	28.4	159	69.2	5	2.4
Pennsylvania	874	100.0	61	7.0	806	92.2	7	0.8
Rhode Island	52	100.0	8	16.4	43	83.6	*	*
South Carolina	432	100.0	109	25.2	307	70.9	17	3.9
South Dakota	54	100.0	15	28.3	38	70.3	1	1.4
Tennessee	441	100.0	129	29.2	300	68.1	12	2.7
Texas	2,145	100.0	424	19.8	1,674	78.1	46	2.2
Utah	137	100.0	33	23.7	96	70.3	8	5.9
Vermont	31	100.0	2	5.4	28	91.9	1	2.7
Virginia	464	100.0	40	8.6	401	86.5	23	5.0
Washington	456	100.0	116	25.4	337	73.8	3	0.8
West Virginia	156	100.0	17	10.7	137	88.0	2	1.4
Wisconsin	372	100.0	50	13.3	311	83.7	11	3.0
Wyoming	38	100.0	8	21.9	29	76.6	1	1.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-19 All Households' Use of Rent-to-Own Agreements by State

	All Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	4,563	3.8	109,573	92.4	4,438	3.7
Alabama	1,911	100.0	68	3.6	1,761	92.1	82	4.3
Alaska	250	100.0	11	4.6	231	92.5	7	2.9
Arizona	2,630	100.0	103	3.9	2,447	93.0	81	3.1
Arkansas	1,135	100.0	90	7.9	1,012	89.2	33	2.9
California	13,094	100.0	218	1.7	12,175	93.0	701	5.4
Colorado	2,000	100.0	65	3.2	1,863	93.2	72	3.6
Connecticut	1,374	100.0	44	3.2	1,266	92.2	64	4.6
Delaware	301	100.0	3	1.1	287	95.3	11	3.7
District of Columbia	341	100.0	7	2.1	327	95.9	7	2.0
Florida	7,567	100.0	209	2.8	7,002	92.5	356	4.7
Georgia	3,765	100.0	244	6.5	3,381	89.8	140	3.7
Hawaii	439	100.0	12	2.8	396	90.3	30	7.0
Idaho	566	100.0	21	3.6	529	93.5	16	2.9
Illinois	4,911	100.0	158	3.2	4,593	93.5	161	3.3
Indiana	2,445	100.0	183	7.5	2,189	89.5	73	3.0
Iowa	1,229	100.0	54	4.4	1,152	93.7	23	1.9
Kansas	1,147	100.0	52	4.5	1,082	94.3	14	1.2
Kentucky	1,754	100.0	94	5.4	1,632	93.1	27	1.6
Louisiana	1,769	100.0	57	3.2	1,655	93.5	58	3.3
Maine	550	100.0	34	6.1	505	91.8	11	2.1
Maryland	2,169	100.0	65	3.0	2,039	94.0	65	3.0
Massachusetts	2,637	100.0	52	2.0	2,511	95.2	74	2.8
Michigan	3,938	100.0	153	3.9	3,660	92.9	125	3.2
Minnesota	2,131	100.0	25	1.2	2,070	97.2	36	1.7
Mississippi	1,118	100.0	59	5.3	1,031	92.2	28	2.5
Missouri	2,473	100.0	123	5.0	2,277	92.1	73	3.0
Montana	419	100.0	15	3.6	386	92.1	18	4.3
Nebraska	708	100.0	22	3.1	677	95.5	10	1.3
Nevada	981	100.0	14	1.4	937	95.5	30	3.1
New Hampshire	524	100.0	15	2.9	498	95.2	10	1.9
New Jersey	3,141	100.0	36	1.2	3,000	95.5	104	3.3
New Mexico	780	100.0	35	4.5	724	92.8	20	2.6
New York	7,749	100.0	223	2.9	7,061	91.1	466	6.0
North Carolina	3,749	100.0	169	4.5	3,430	91.5	149	4.0
North Dakota	275	100.0	9	3.1	261	94.7	6	2.2
Ohio	4,596	100.0	324	7.1	4,099	89.2	173	3.8
Oklahoma	1,445	100.0	103	7.1	1,283	88.8	59	4.1
Oregon	1,558	100.0	62	4.0	1,390	89.2	106	6.8
Pennsylvania	4,958	100.0	167	3.4	4,628	93.3	163	3.3
Rhode Island	423	100.0	19	4.4	394	93.1	10	2.4
South Carolina	1,790	100.0	121	6.7	1,618	90.4	51	2.9
South Dakota	332	100.0	8	2.5	315	95.1	8	2.5
Tennessee	2,517	100.0	128	5.1	2,293	91.1	96	3.8
Texas	8,891	100.0	541	6.1	8,039	90.4	311	3.5
Utah	902	100.0	36	4.0	850	94.3	15	1.7
Vermont	256	100.0	11	4.3	239	93.4	6	2.3
Virginia	2,996	100.0	104	3.5	2,753	91.9	139	4.7
Washington	2,643	100.0	104	4.0	2,486	94.1	52	2.0
West Virginia	756	100.0	26	3.5	707	93.5	23	3.0
Wisconsin	2,322	100.0	59	2.5	2,231	96.1	32	1.4
Wyoming	221	100.0	9	3.9	202	91.4	10	4.7

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-20 Unbanked Households' Use of Rent-to-Own Agreements by State

	All Unbanked Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	1,084	11.9	7,114	78.3	887	9.8
Alabama	222	100.0	6	2.7	196	88.4	20	8.9
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	20	10.2	163	82.6	14	7.3
Arkansas	115	100.0	28	23.9	83	72.0	5	4.1
California	1,013	100.0	57	5.6	852	84.2	104	10.3
Colorado	138	100.0	13	9.7	116	84.3	8	6.0
Connecticut	73	100.0	13	18.2	52	70.8	8	10.9
Delaware	37	100.0	*	*	35	94.7	2	5.3
District of Columbia	19	100.0	1	7.0	16	83.5	2	9.6
Florida	527	100.0	44	8.3	414	78.5	69	13.2
Georgia	457	100.0	78	17	340	74.4	39	8.6
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	5	14.1	29	75.1	4	10.9
Illinois	304	100.0	42	13.9	205	67.2	58	18.9
Indiana	180	100.0	52	28.8	109	60.8	19	10.4
Iowa	57	100.0	12	20.9	37	65.2	8	13.9
Kansas	73	100.0	9	11.8	64	86.6	1	1.6
Kentucky	208	100.0	28	13.6	171	82.2	9	4.2
Louisiana	155	100.0	4	2.3	127	82.0	24	15.7
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	13	11.1	101	83.3	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	29	11.0	208	78.4	28	10.6
Minnesota	56	100.0	5	8.4	42	74.6	9	17.0
Mississippi	184	100.0	20	11.0	155	84.5	8	4.6
Missouri	204	100.0	29	14.0	161	79.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	5	12.9	30	79.4	3	7.7
Nevada	67	100.0	*	*	61	90.1	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	12	5.1	204	87.9	16	7.0
New Mexico	89	100.0	9	9.9	77	86	4	4.1
New York	761	100.0	64	8.4	593	77.9	104	13.7
North Carolina	306	100.0	40	13.2	235	76.6	31	10.2
North Dakota	13	100.0	1	11.0	11	83.4	1	5.6
Ohio	328	100.0	69	20.9	219	66.7	41	12.4
Oklahoma	141	100.0	28	20.0	105	74	8	6.0
Oregon	88	100.0	17	19.1	59	67.1	12	13.9
Pennsylvania	251	100.0	23	9.2	207	82.3	21	8.5
Rhode Island	26	100.0	6	23.7	19	71.2	1	5.1
South Carolina	182	100.0	26	14.1	144	78.8	13	7.1
South Dakota	16	100.0	2	10.5	14	87.2	*	2.4
Tennessee	249	100.0	51	20.4	173	69.5	25	10.1
Texas	1,040	100.0	134	12.9	840	80.8	65	6.3
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	14	9.3	98	64.3	40	26.4
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	4	8.1	39	81.9	5	10.0
Wisconsin	99	100.0	9	9.1	84	85.1	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-21 Underbanked Households' Use of Rent-to-Own Agreements by State

	All Underbanked Households		Rent-to-Own Agreements					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	2,771	13.0	18,316	86.1	191	0.9
Alabama	386	100.0	56	14.4	330	85.6	*	*
Alaska	64	100.0	7	11.7	56	88.3	*	*
Arizona	441	100.0	53	12.1	383	86.9	4	0.9
Arkansas	253	100.0	51	20.1	194	76.8	8	3.1
California	1,990	100.0	120	6.0	1,834	92.2	35	1.8
Colorado	307	100.0	37	12.2	264	86.1	5	1.8
Connecticut	190	100.0	27	14.4	157	82.9	5	2.7
Delaware	72	100.0	2	2.4	67	93.7	3	3.9
District of Columbia	50	100.0	6	11.9	44	86.9	1	1.3
Florida	1,270	100.0	132	10.4	1,126	88.7	12	0.9
Georgia	731	100.0	102	13.9	626	85.7	3	0.4
Hawaii	61	100.0	9	14.4	51	84.7	1	0.9
Idaho	111	100.0	12	11.2	99	88.8	*	*
Illinois	773	100.0	95	12.3	669	86.5	9	1.2
Indiana	410	100.0	100	24.5	306	74.8	3	0.8
Iowa	206	100.0	32	15.3	173	84.1	1	0.6
Kansas	200	100.0	34	16.9	166	83.1	*	*
Kentucky	415	100.0	58	14.0	354	85.3	3	0.7
Louisiana	405	100.0	50	12.4	350	86.5	4	1.0
Maine	99	100.0	24	24.6	75	75.4	*	*
Maryland	434	100.0	48	11.0	381	88.0	5	1.0
Massachusetts	302	100.0	14	4.8	287	95.2	*	*
Michigan	658	100.0	87	13.2	564	85.7	7	1.1
Minnesota	236	100.0	13	5.4	223	94.6	*	*
Mississippi	282	100.0	31	11.1	248	88.0	3	0.9
Missouri	478	100.0	81	16.9	397	83.1	*	*
Montana	83	100.0	10	12.2	71	86.1	1	1.7
Nebraska	105	100.0	14	13.2	91	86.8	*	*
Nevada	201	100.0	10	5.1	191	94.9	*	*
New Hampshire	63	100.0	9	13.6	55	86.4	*	*
New Jersey	377	100.0	16	4.1	361	95.9	*	*
New Mexico	169	100.0	25	14.9	144	85.1	*	*
New York	1,492	100.0	144	9.7	1,334	89.4	14	0.9
North Carolina	750	100.0	106	14.1	641	85.4	3	0.5
North Dakota	52	100.0	6	10.9	46	87.1	1	2.0
Ohio	966	100.0	197	20.3	766	79.3	4	0.4
Oklahoma	316	100.0	64	20.2	250	79.1	2	0.8
Oregon	230	100.0	40	17.5	187	81.4	3	1.1
Pennsylvania	874	100.0	105	12.0	762	87.2	7	0.8
Rhode Island	52	100.0	11	22.2	40	77.8	*	*
South Carolina	432	100.0	87	20.2	339	78.4	6	1.4
South Dakota	54	100.0	5	9.5	48	89.8	*	0.8
Tennessee	441	100.0	77	17.5	360	81.6	4	0.9
Texas	2,145	100.0	323	15.0	1,804	84.1	18	0.8
Utah	137	100.0	23	16.6	111	81.2	3	2.3
Vermont	31	100.0	4	14.3	26	84.3	*	1.4
Virginia	464	100.0	83	17.9	369	79.6	12	2.6
Washington	456	100.0	70	15.4	386	84.6	*	*
West Virginia	156	100.0	19	12.0	138	88.0	*	*
Wisconsin	372	100.0	35	9.5	336	90.5	*	*
Wyoming	38	100.0	5	14.1	33	85.1	*	0.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-22 All Households' Use of Refund Anticipation Loans by State

	All Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	118,574	100.0	3,510	3.0	110,286	93.0	4,779	4.0
Alabama	1,911	100.0	68	3.6	1,756	91.9	87	4.5
Alaska	250	100.0	9	3.8	231	92.6	9	3.6
Arizona	2,630	100.0	72	2.7	2,467	93.8	91	3.5
Arkansas	1,135	100.0	78	6.9	1,026	90.5	30	2.7
California	13,094	100.0	242	1.8	12,091	92.3	761	5.8
Colorado	2,000	100.0	22	1.1	1,902	95.1	76	3.8
Connecticut	1,374	100.0	28	2.0	1,283	93.4	63	4.6
Delaware	301	100.0	5	1.8	283	93.9	13	4.3
District of Columbia	341	100.0	4	1.1	330	96.6	8	2.3
Florida	7,567	100.0	138	1.8	7,068	93.4	361	4.8
Georgia	3,765	100.0	147	3.9	3,475	92.3	143	3.8
Hawaii	439	100.0	6	1.3	402	91.7	31	7.0
Idaho	566	100.0	19	3.4	528	93.3	19	3.3
Illinois	4,911	100.0	121	2.5	4,615	94.0	176	3.6
Indiana	2,445	100.0	102	4.2	2,261	92.4	83	3.4
Iowa	1,229	100.0	48	3.9	1,161	94.4	21	1.7
Kansas	1,147	100.0	17	1.5	1,118	97.5	12	1.0
Kentucky	1,754	100.0	71	4.0	1,648	94.0	35	2.0
Louisiana	1,769	100.0	79	4.5	1,620	91.6	70	4.0
Maine	550	100.0	11	1.9	527	95.9	12	2.2
Maryland	2,169	100.0	75	3.4	2,026	93.4	69	3.2
Massachusetts	2,637	100.0	45	1.7	2,514	95.3	78	3.0
Michigan	3,938	100.0	95	2.4	3,674	93.3	169	4.3
Minnesota	2,131	100.0	22	1.0	2,073	97.3	36	1.7
Mississippi	1,118	100.0	35	3.1	1,047	93.6	36	3.2
Missouri	2,473	100.0	93	3.8	2,307	93.3	74	3.0
Montana	419	100.0	16	3.8	388	92.4	16	3.8
Nebraska	708	100.0	17	2.4	681	96.2	10	1.5
Nevada	981	100.0	15	1.5	936	95.4	30	3.1
New Hampshire	524	100.0	7	1.3	508	96.9	9	1.8
New Jersey	3,141	100.0	94	3.0	2,924	93.1	123	3.9
New Mexico	780	100.0	32	4.1	716	91.8	32	4.1
New York	7,749	100.0	194	2.5	7,090	91.5	464	6.0
North Carolina	3,749	100.0	145	3.9	3,453	92.1	150	4.0
North Dakota	275	100.0	7	2.4	263	95.4	6	2.1
Ohio	4,596	100.0	176	3.8	4,234	92.1	186	4.0
Oklahoma	1,445	100.0	59	4.1	1,315	91.0	70	4.8
Oregon	1,558	100.0	47	3.0	1,403	90.0	109	7.0
Pennsylvania	4,958	100.0	137	2.8	4,642	93.6	179	3.6
Rhode Island	423	100.0	7	1.7	405	95.8	11	2.6
South Carolina	1,790	100.0	101	5.6	1,641	91.7	48	2.7
South Dakota	332	100.0	8	2.4	316	95.3	8	2.3
Tennessee	2,517	100.0	151	6.0	2,277	90.5	89	3.5
Texas	8,891	100.0	351	3.9	8,203	92.3	337	3.8
Utah	902	100.0	22	2.4	861	95.5	19	2.1
Vermont	256	100.0	5	1.9	245	95.7	6	2.4
Virginia	2,996	100.0	69	2.3	2,752	91.9	174	5.8
Washington	2,643	100.0	92	3.5	2,490	94.2	61	2.3
West Virginia	756	100.0	25	3.3	704	93.1	27	3.6
Wisconsin	2,322	100.0	77	3.3	2,205	94.9	40	1.7
Wyoming	221	100.0	6	2.5	204	92.6	11	4.9

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-23 Unbanked Households' Use of Refund Anticipation Loans by State

	All Unbanked Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Unbanked Households	9,085	100.0	708	7.8	7,509	82.6	868	9.6
Alabama	222	100.0	13	5.7	194	87.5	15	6.8
Alaska	11	100.0	NA	NA	NA	NA	NA	NA
Arizona	197	100.0	18	9.1	165	83.6	14	7.3
Arkansas	115	100.0	14	12.2	96	83.7	5	4.1
California	1,013	100.0	24	2.3	889	87.8	100	9.9
Colorado	138	100.0	4	3.2	125	90.9	8	6.0
Connecticut	73	100.0	6	8.2	59	80.9	8	10.9
Delaware	37	100.0	1	3.6	33	89.4	3	7.0
District of Columbia	19	100.0	1	7.0	16	83.4	2	9.6
Florida	527	100.0	32	6.1	425	80.7	69	13.2
Georgia	457	100.0	53	11.5	371	81.2	33	7.2
Hawaii	13	100.0	NA	NA	NA	NA	NA	NA
Idaho	38	100.0	3	9.0	30	80.1	4	10.9
Illinois	304	100.0	13	4.2	223	73.2	69	22.6
Indiana	180	100.0	21	11.8	134	74.8	24	13.5
Iowa	57	100.0	13	22.6	38	66.3	6	11.1
Kansas	73	100.0	5	7.2	67	91.2	1	1.6
Kentucky	208	100.0	20	9.5	180	86.3	9	4.2
Louisiana	155	100.0	14	9.2	116	75.1	24	15.7
Maine	14	100.0	NA	NA	NA	NA	NA	NA
Maryland	121	100.0	15	12.1	100	82.3	7	5.6
Massachusetts	108	100.0	NA	NA	NA	NA	NA	NA
Michigan	265	100.0	12	4.4	221	83.4	32	12.2
Minnesota	56	100.0	3	5.5	43	77.5	9	17.0
Mississippi	184	100.0	16	8.8	159	86.6	8	4.6
Missouri	204	100.0	37	18.0	153	75.2	14	6.8
Montana	16	100.0	NA	NA	NA	NA	NA	NA
Nebraska	38	100.0	1	2.7	34	89.6	3	7.7
Nevada	67	100.0	3	5.1	57	85.0	7	9.9
New Hampshire	12	100.0	NA	NA	NA	NA	NA	NA
New Jersey	233	100.0	24	10.4	192	82.6	16	7.0
New Mexico	89	100.0	15	17.1	70	78.8	4	4.1
New York	761	100.0	38	4.9	636	83.6	87	11.4
North Carolina	306	100.0	20	6.4	257	83.9	30	9.7
North Dakota	13	100.0	1	4.2	12	90.2	1	5.6
Ohio	328	100.0	39	11.8	250	76.2	40	12.1
Oklahoma	141	100.0	7	4.9	126	88.9	9	6.2
Oregon	88	100.0	14	15.4	62	70.8	12	13.9
Pennsylvania	251	100.0	28	11.2	200	79.4	24	9.4
Rhode Island	26	100.0	1	2.0	24	92.8	1	5.1
South Carolina	182	100.0	21	11.6	154	84.3	8	4.2
South Dakota	16	100.0	1	3.3	15	94.3	*	2.4
Tennessee	249	100.0	36	14.4	188	75.5	25	10.1
Texas	1,040	100.0	68	6.5	912	87.7	60	5.7
Utah	15	100.0	NA	NA	NA	NA	NA	NA
Vermont	11	100.0	NA	NA	NA	NA	NA	NA
Virginia	153	100.0	6	3.8	103	67.2	45	29.1
Washington	103	100.0	NA	NA	NA	NA	NA	NA
West Virginia	47	100.0	*	*	43	90.0	5	10.0
Wisconsin	99	100.0	15	14.8	79	79.4	6	5.8
Wyoming	9	100.0	NA	NA	NA	NA	NA	NA

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-24 Underbanked Households' Use of Refund Anticipation Loans by State

	All Underbanked Households		Refund Anticipation Loan					
			Used		Never Used		Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Underbanked Households	21,276	100.0	2,802	13.2	18,197	85.5	278	1.3
Alabama	386	100.0	55	14.4	330	85.6	*	*
Alaska	64	100.0	9	14.1	54	85.4	*	0.5
Arizona	441	100.0	54	12.3	378	85.7	9	2.0
Arkansas	253	100.0	64	25.2	183	72.2	7	2.6
California	1,990	100.0	218	11.0	1,735	87.2	36	1.8
Colorado	307	100.0	18	5.9	285	92.9	3	1.1
Connecticut	190	100.0	22	11.5	164	86.4	4	2.1
Delaware	72	100.0	4	5.7	65	90.4	3	3.9
District of Columbia	50	100.0	2	4.9	47	93.8	1	1.3
Florida	1,270	100.0	106	8.4	1,147	90.4	16	1.3
Georgia	731	100.0	94	12.8	631	86.3	6	0.8
Hawaii	61	100.0	6	9.2	55	89.9	1	0.9
Idaho	111	100.0	16	14.0	95	85.0	1	1.0
Illinois	773	100.0	108	13.9	650	84.1	15	2.0
Indiana	410	100.0	81	19.7	326	79.6	3	0.7
Iowa	206	100.0	35	16.9	171	83.1	*	*
Kansas	200	100.0	12	6.0	188	94.0	*	*
Kentucky	415	100.0	51	12.2	358	86.4	6	1.4
Louisiana	405	100.0	65	15.9	329	81.3	11	2.8
Maine	99	100.0	10	10.2	88	88.6	1	1.2
Maryland	434	100.0	60	13.8	370	85.4	3	0.8
Massachusetts	302	100.0	27	9.0	274	91.0	*	*
Michigan	658	100.0	83	12.6	567	86.1	8	1.3
Minnesota	236	100.0	19	7.9	215	91.3	2	0.8
Mississippi	282	100.0	19	6.6	258	91.7	5	1.7
Missouri	478	100.0	56	11.8	422	88.2	*	*
Montana	83	100.0	15	17.5	68	81.6	1	0.8
Nebraska	105	100.0	16	15.0	90	85.0	*	*
Nevada	201	100.0	11	5.7	190	94.3	*	*
New Hampshire	63	100.0	6	9.8	57	90.2	*	*
New Jersey	377	100.0	70	18.6	299	79.4	8	2.0
New Mexico	169	100.0	17	10.1	152	89.9	*	*
New York	1,492	100.0	157	10.5	1,320	88.4	16	1.1
North Carolina	750	100.0	126	16.8	621	82.8	3	0.5
North Dakota	52	100.0	6	11.7	46	87.4	*	0.9
Ohio	966	100.0	138	14.3	818	84.6	11	1.1
Oklahoma	316	100.0	53	16.6	259	81.8	5	1.6
Oregon	230	100.0	33	14.3	192	83.4	5	2.2
Pennsylvania	874	100.0	109	12.4	762	87.2	3	0.3
Rhode Island	52	100.0	7	12.6	45	87.4	*	*
South Carolina	432	100.0	80	18.5	344	79.6	8	2.0
South Dakota	54	100.0	7	13.9	46	84.7	1	1.4
Tennessee	441	100.0	115	26.1	322	73.2	3	0.7
Texas	2,145	100.0	283	13.2	1,831	85.4	31	1.4
Utah	137	100.0	18	12.8	114	83.6	5	3.6
Vermont	31	100.0	3	9.9	27	88.7	*	1.4
Virginia	464	100.0	64	13.8	376	81.0	24	5.2
Washington	456	100.0	85	18.6	365	80.1	6	1.3
West Virginia	156	100.0	25	16.1	128	82.1	3	1.9
Wisconsin	372	100.0	63	16.8	306	82.4	3	0.7
Wyoming	38	100.0	4	11.7	34	87.6	*	0.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

6. State Level Tables

Table C-1 Households' Use of AFS by Demographic Characteristic: Alabama

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,911	100.0	758	39.7	1,048	54.8	105	5.5	726	38.0	182	9.5
Banking Status												
Unbanked	222	100.0	141	63.5	66	29.6	15	6.9	138	62.2	36	16.3
Underbanked	386	100.0	386	100.0	0	0.0	0	0.0	367	95.1	132	34.3
Not Underbanked	1,194	100.0	212	17.8	982	82.2	0	0.0	203	17.0	14	1.1
Underbanked Status Unknown	109	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	489	100.0	324	66.2	140	28.5	26	5.3	307	62.8	102	20.9
Hispanic non-Black	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,343	100.0	398	29.7	865	64.4	80	5.9	387	28.8	69	5.2
Other non-Black non-Hispanic	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,250	100.0	498	39.8	667	53.3	85	6.8	473	37.8	136	10.9
Married couple	961	100.0	336	34.9	565	58.8	61	6.3	319	33.2	73	7.5
Female householder, no husband present	227	100.0	135	59.5	71	31.5	20	9.0	129	57.1	54	23.8
Male householder, no wife present	62	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	661	100.0	260	39.3	381	57.7	20	3.0	253	38.3	46	7.0
Household Income (Primary Family or Individual)												
Less than \$15,000	325	100.0	181	55.7	136	41.9	8	2.4	178	54.8	48	14.7
Between \$15,000 and \$30,000	342	100.0	157	45.9	173	50.6	12	3.5	141	41.0	58	16.8
Between \$30,000 and \$50,000	284	100.0	130	45.9	151	53.1	3	1.0	130	45.9	31	10.9
Between \$50,000 and \$75,000	302	100.0	105	34.7	179	59.2	18	6.1	96	31.8	36	11.8
At least \$75,000	341	100.0	105	30.7	222	65.0	15	4.3	102	29.8	3	0.9
Unknown	316	100.0	80	25.2	187	59.1	50	15.7	80	25.2	7	2.3
Education												
No high school degree	297	100.0	160	53.9	129	43.3	8	2.7	152	51.0	34	11.4
High school degree	576	100.0	238	41.3	315	54.6	24	4.1	223	38.7	61	10.6
Some college	584	100.0	220	37.6	313	53.6	51	8.8	215	36.9	71	12.1
College degree (four year)	453	100.0	139	30.8	291	64.3	22	4.9	137	30.2	16	3.6
Age												
15 to 34 years	395	100.0	218	55.2	155	39.3	22	5.6	198	50.2	79	19.9
35 to 44 years	364	100.0	153	42.1	185	50.8	26	7.1	150	41.3	41	11.2
45 to 54 years	354	100.0	125	35.5	206	58.3	22	6.2	120	33.8	29	8.3
55 to 64 years	308	100.0	109	35.4	199	64.6	*	*	106	34.4	20	6.6
65 years or more	490	100.0	152	31.0	302	61.7	36	7.3	152	31.0	13	2.6
Homeownership												
Homeowner	1,400	100.0	463	33.1	851	60.8	86	6.2	445	31.8	95	6.8
Non-homeowner	510	100.0	295	57.7	197	38.5	19	3.7	281	55.1	87	17.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-2 Use of AFS Transaction and Credit Products by Demographic Characteristic: Alabama

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,911	100.0	1,048	54.8	529	27.7	151	7.9	31	1.6	152	7.9
Banking Status												
Unbanked	222	100.0	66	29.6	88	39.6	33	15.1	3	1.3	32	14.4
Underbanked	386	100.0	0	0.0	239	62.1	113	29.4	19	4.9	14	3.6
Not Underbanked	1,194	100.0	982	82.2	199	16.6	4	0.3	10	0.8	0	0.0
Underbanked Status Unknown	109	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	489	100.0	140	28.5	197	40.2	86	17.5	17	3.4	51	10.4
Hispanic non-Black	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,343	100.0	865	64.4	307	22.9	58	4.3	12	0.9	101	7.5
Other non-Black non-Hispanic	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,250	100.0	636	50.9	313	25.0	105	8.4	22	1.8	112	9.0
Married couple	961	100.0	565	58.8	245	25.5	56	5.8	17	1.7	79	8.2
Female householder, no husband present	227	100.0	71	31.5	68	30.1	49	21.4	5	2.4	33	14.6
Male householder, no wife present	62	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	661	100.0	381	57.7	198	30.0	40	6.0	6	0.9	36	5.4
Household Income (Primary Family or Individual)												
Less than \$15,000	325	100.0	136	41.9	122	37.5	45	13.9	3	0.9	19	5.9
Between \$15,000 and \$30,000	342	100.0	173	50.6	95	27.7	41	11.9	17	4.9	17	4.9
Between \$30,000 and \$50,000	284	100.0	151	53.1	91	32.1	31	10.9	*	*	11	3.9
Between \$50,000 and \$75,000	302	100.0	179	59.2	69	22.9	27	8.9	9	2.9	18	6.1
At least \$75,000	341	100.0	222	65.0	91	26.7	*	*	3	0.9	25	7.4
Unknown	316	100.0	187	59.1	61	19.3	7	2.3	*	*	61	19.3
Education												
No high school degree	297	100.0	129	43.3	112	37.8	25	8.4	9	3.0	22	7.5
High school degree	576	100.0	315	54.6	169	29.3	46	8.0	15	2.6	32	5.5
Some college	584	100.0	313	53.6	138	23.5	66	11.3	5	0.8	63	10.8
College degree (four year)	453	100.0	291	64.3	110	24.4	13	3.0	3	0.6	35	7.7
Age												
15 to 34 years	395	100.0	155	39.3	110	28.0	59	15.0	20	5.0	51	12.8
35 to 44 years	364	100.0	185	50.8	105	29.0	38	10.4	3	0.8	33	9.0
45 to 54 years	354	100.0	206	58.3	92	26.0	24	6.6	6	1.6	26	7.4
55 to 64 years	308	100.0	199	64.6	89	28.8	17	5.7	3	1.0	.	.
65 years or more	490	100.0	302	61.7	132	27.0	13	2.6	*	*	42	8.6
Homeownership												
Homeowner	1,400	100.0	851	60.8	341	24.3	77	5.5	18	1.3	113	8.1
Non-homeowner	510	100.0	197	38.5	188	36.9	74	14.4	13	2.6	39	7.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-3 Households' Use of Specific AFS Products: Alabama

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	758	39.7	141	63.5	386	100.0	212	17.8	NA	NA
Never Used	1,048	54.8	66	29.6	0	0.0	982	82.2	NA	NA
Use Unknown	105	5.5	15	6.9	0	0.0	0	0.0	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Non-Bank Money Order										
Used	649	33.9	124	55.7	334	86.7	182	15.2	NA	NA
Never Used	1,173	61.4	83	37.4	51	13.3	1,012	84.8	NA	NA
Use Unknown	89	4.7	15	6.9	*	*	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Non-Bank Check Cashing										
Used	241	12.6	70	31.5	116	30.1	44	3.7	NA	NA
Never Used	1,606	84.0	137	61.6	269	69.9	1,150	96.3	NA	NA
Use Unknown	64	3.4	15	6.9	*	*	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Payday Lending										
Used	63	3.3	7	3.0	57	14.7	*	*	NA	NA
Never Used	1,756	91.9	198	89.0	318	82.6	1,194	100.0	NA	NA
Use Unknown	92	4.8	18	8.0	11	2.7	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Pawn Shop										
Used	89	4.6	24	10.6	55	14.2	10	0.9	NA	NA
Never Used	1,727	90.4	170	76.6	323	83.8	1,184	99.1	NA	NA
Use Unknown	96	5.0	28	12.8	7	1.9	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Rent-to-Own										
Used	68	3.6	6	2.7	56	14.4	7	0.6	NA	NA
Never Used	1,761	92.1	196	88.4	330	85.6	1,188	99.4	NA	NA
Use Unknown	82	4.3	20	8.9	*	*	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Refund Anticipation Loan										
Used	68	3.6	13	5.7	55	14.4	*	*	NA	NA
Never Used	1,756	91.9	194	87.5	330	85.6	1,194	100.0	NA	NA
Use Unknown	87	4.5	15	6.8	*	*	*	*	NA	NA
Total	1,911	100.0	222	100.0	386	100.0	1,194	100.0	109	100.0
Memo Items*										
Used Transaction Products	726	38.0	138	62.2	367	95.1	203	17.0	NA	NA
Used Credit Products	182	9.5	36	16.3	132	34.3	14	1.1	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-4 Households' Use of AFS by Demographic Characteristic: Alaska

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	250	100.0	122	48.7	120	48.1	8	3.2	108	43.3	42	16.8
Banking Status												
Unbanked	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	64	100.0	64	100.0	0	0.0	0	0.0	55	86.7	29	45.9
Not Underbanked	166	100.0	47	28.4	119	71.6	0	0.0	43	25.7	9	5.2
Underbanked Status Unknown	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	188	100.0	87	46.1	96	51.0	5	2.8	78	41.6	26	13.6
Other non-Black non-Hispanic	41	100.0	21	51.4	19	45.4	1	3.2	19	45.1	11	25.4
Household Type												
Family household	164	100.0	81	49.5	77	47.1	5	3.3	73	44.6	26	15.9
Married couple	132	100.0	63	47.5	66	49.8	4	2.7	56	42.4	17	12.7
Female householder, no husband present	22	100.0	13	58.3	8	37.8	1	3.9	11	51.7	6	28.2
Male householder, no wife present	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	86	100.0	40	47.0	43	49.9	3	3.1	35	40.7	16	18.6
Household Income (Primary Family or Individual)												
Less than \$15,000	23	100.0	12	52.6	10	41.7	1	5.7	11	48.6	5	20.6
Between \$15,000 and \$30,000	30	100.0	16	54.0	12	40.1	2	5.9	13	44.3	10	32.3
Between \$30,000 and \$50,000	44	100.0	23	51.9	21	47.1	0	0.9	21	48.5	7	16.1
Between \$50,000 and \$75,000	49	100.0	29	59.1	20	40.9	*	*	24	49.0	12	25.0
At least \$75,000	83	100.0	34	41.1	46	56.1	2	2.8	31	37.1	7	8.2
Unknown	21	100.0	8	35.8	11	53.6	2	10.5	8	35.8	1	7.1
Education												
No high school degree	18	100.0	8	46.0	7	41.0	2	13.0	8	44.0	4	23.1
High school degree	81	100.0	45	55.0	36	44.5	0	0.5	39	48.3	16	20.0
Some college	78	100.0	42	53.5	33	42.9	3	3.6	36	45.9	17	21.4
College degree (four year)	73	100.0	27	37.1	43	59.4	3	3.5	25	34.6	5	6.9
Age												
15 to 34 years	67	100.0	42	62.6	24	36.3	1	1.1	34	51.2	20	30.5
35 to 44 years	45	100.0	21	46.3	22	48.9	2	4.7	19	41.6	7	15.1
45 to 54 years	63	100.0	28	44.3	33	53.1	2	2.7	25	39.3	8	12.9
55 to 64 years	43	100.0	19	45.0	21	49.0	3	6.0	19	43.4	6	14.0
65 years or more	32	100.0	12	37.0	20	60.1	1	2.9	12	37.0	1	2.6
Homeownership												
Homeowner	167	100.0	71	42.4	90	54.2	6	3.4	66	39.4	18	10.9
Non-homeowner	83	100.0	51	61.4	30	35.8	2	2.9	42	50.9	24	28.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-5 Use of AFS Transaction and Credit Products by Demographic Characteristic: Alaska

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	250	100.0	120	48.1	76	30.5	28	11.4	14	5.4	11	4.6
Banking Status												
Unbanked	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	64	100.0	0	0.0	33	52.6	21	32.5	8	13.3	1	1.6
Not Underbanked	166	100.0	119	71.6	38	23.2	4	2.5	5	2.7	0	0.0
Underbanked Status Unknown	10	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	188	100.0	96	51.0	59	31.5	17	9.1	9	4.5	7	3.8
Other non-Black non-Hispanic	41	100.0	19	45.4	10	23.7	8	19.1	3	6.3	2	5.6
Household Type												
Family household	164	100.0	74	45.1	52	31.7	15	9.1	8	4.9	6	3.7
Married couple	132	100.0	66	49.8	45	34.0	10	7.7	7	5.0	5	3.5
Female householder, no husband present	22	100.0	8	37.8	7	30.2	5	21.5	1	6.6	1	3.9
Male householder, no wife present	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	86	100.0	43	49.9	22	25.7	11	12.3	5	6.3	5	5.8
Household Income (Primary Family or Individual)												
Less than \$15,000	23	100.0	10	41.7	7	32.0	4	16.6	1	3.9	1	5.7
Between \$15,000 and \$30,000	30	100.0	12	40.1	7	21.7	7	22.6	3	9.7	2	5.9
Between \$30,000 and \$50,000	44	100.0	21	47.1	15	34.1	6	12.7	2	3.4	1	2.6
Between \$50,000 and \$75,000	49	100.0	20	40.9	15	31.8	7	14.9	5	10.1	1	2.3
At least \$75,000	83	100.0	46	56.1	26	31.7	3	4.2	3	4.0	3	4.0
Unknown	21	100.0	11	53.6	6	26.3	1	7.1	*	*	3	13.0
Education												
No high school degree	18	100.0	7	41.0	4	22.9	4	21.1	0	2.0	2	13.0
High school degree	81	100.0	36	44.5	27	33.5	11	13.2	5	6.8	2	2.1
Some college	78	100.0	33	42.9	24	30.8	11	13.8	6	7.6	4	4.8
College degree (four year)	73	100.0	43	59.4	21	28.7	3	4.4	2	2.5	4	5.0
Age												
15 to 34 years	67	100.0	24	36.3	21	31.4	13	19.1	8	11.4	1	1.8
35 to 44 years	45	100.0	22	48.9	13	28.5	5	10.4	2	4.7	3	7.4
45 to 54 years	63	100.0	33	53.1	19	29.8	5	7.9	3	5.0	3	4.2
55 to 64 years	43	100.0	21	49.0	13	30.2	5	12.3	1	1.7	3	6.7
65 years or more	32	100.0	20	60.1	11	33.1	1	2.6	*	*	1	4.2
Homeownership												
Homeowner	167	100.0	90	54.2	50	30.2	13	8.0	5	2.9	8	4.7
Non-homeowner	83	100.0	30	35.8	26	31.2	15	18.2	9	10.4	4	4.4

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-6 Households' Use of Specific AFS Products: Alaska

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	122	48.7	NA	NA	64	100.0	47	28.4	NA	NA
Never Used	120	48.1	NA	NA	0	0.0	119	71.6	NA	NA
Use Unknown	8	3.2	NA	NA	0	0.0	0	0.0	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Non-Bank Money Order										
Used	97	38.7	NA	NA	48	75.9	39	23.6	NA	NA
Never Used	147	58.8	NA	NA	15	24.1	127	76.4	NA	NA
Use Unknown	6	2.5	NA	NA	*	*	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Non-Bank Check Cashing										
Used	31	12.5	NA	NA	19	30.3	7	4.5	NA	NA
Never Used	213	85.1	NA	NA	44	69.7	158	95.5	NA	NA
Use Unknown	6	2.4	NA	NA	*	*	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Payday Lending										
Used	11	4.3	NA	NA	10	16.2	*	*	NA	NA
Never Used	230	91.9	NA	NA	52	81.0	166	100.0	NA	NA
Use Unknown	10	3.8	NA	NA	2	2.8	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Pawn Shop										
Used	26	10.3	NA	NA	15	24.1	7	4.3	NA	NA
Never Used	214	85.8	NA	NA	48	74.8	159	95.7	NA	NA
Use Unknown	10	3.9	NA	NA	1	1.1	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Rent-to-Own										
Used	11	4.6	NA	NA	7	11.7	3	1.6	NA	NA
Never Used	231	92.5	NA	NA	56	88.3	163	98.4	NA	NA
Use Unknown	7	2.9	NA	NA	*	*	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Refund Anticipation Loan										
Used	9	3.8	NA	NA	9	14.1	*	*	NA	NA
Never Used	231	92.6	NA	NA	54	85.4	166	100.0	NA	NA
Use Unknown	9	3.6	NA	NA	*	0.5	*	*	NA	NA
Total	250	100.0	11	100.0	64	100.0	166	100.0	10	100.0
Memo Items*										
Used Transactions Products	108	43.3	NA	NA	55	86.7	43	25.7	NA	NA
Used Credit Products	42	16.8	NA	NA	29	45.9	9	5.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-7 Households' Use of AFS by Demographic Characteristic: Arizona

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,630	100.0	949	36.1	1,600	60.8	81	3.1	807	30.7	372	14.1
Banking Status												
Unbanked	197	100.0	142	71.9	41	20.8	14	7.3	127	64.6	70	35.6
Underbanked	441	100.0	441	100.0	0	0.0	0	0.0	379	86.0	219	49.7
Not Underbanked	1,915	100.0	356	18.6	1,559	81.4	0	0.0	296	15.4	77	4.0
Underbanked Status Unknown	77	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	110	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	627	100.0	305	48.6	304	48.5	18	2.9	261	41.7	127	20.3
White non-Black non-Hispanic	1,728	100.0	543	31.4	1,131	65.4	54	3.1	458	26.5	192	11.1
Other non-Black non-Hispanic	166	100.0	59	35.7	102	61.6	5	2.8	52	31.4	27	16.0
Household Type												
Family household	1,619	100.0	602	37.2	953	58.9	63	3.9	496	30.6	280	17.3
Married couple	1,239	100.0	396	32.0	785	63.3	58	4.7	336	27.1	146	11.8
Female householder, no husband present	283	100.0	144	50.8	139	49.2	*	*	110	39.0	94	33.4
Male householder, no wife present	96	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	1,012	100.0	347	34.3	647	63.9	18	1.7	311	30.8	92	9.1
Household Income (Primary Family or Individual)												
Less than \$15,000	284	100.0	116	40.8	159	55.9	9	3.3	98	34.4	54	19.0
Between \$15,000 and \$30,000	379	100.0	172	45.4	188	49.7	18	4.9	158	41.6	49	12.9
Between \$30,000 and \$50,000	497	100.0	210	42.2	270	54.2	18	3.5	181	36.4	96	19.2
Between \$50,000 and \$75,000	472	100.0	155	32.7	309	65.3	9	1.9	122	25.8	68	14.4
At least \$75,000	577	100.0	195	33.7	374	64.9	8	1.4	166	28.7	73	12.6
Unknown	420	100.0	102	24.2	300	71.5	18	4.3	82	19.6	33	7.9
Education												
No high school degree	350	100.0	181	51.8	164	46.7	5	1.5	172	49.0	79	22.5
High school degree	655	100.0	274	41.9	359	54.9	21	3.2	245	37.4	111	17.0
Some college	858	100.0	289	33.7	533	62.1	36	4.2	229	26.7	135	15.7
College degree (four year)	767	100.0	204	26.6	544	71.0	19	2.4	162	21.1	47	6.1
Age												
15 to 34 years	602	100.0	263	43.7	322	53.4	17	2.9	223	37.1	137	22.8
35 to 44 years	501	100.0	202	40.4	289	57.7	10	1.9	178	35.6	87	17.4
45 to 54 years	497	100.0	177	35.6	298	59.9	22	4.5	159	32.1	67	13.5
55 to 64 years	487	100.0	178	36.6	296	60.7	13	2.7	144	29.7	53	10.9
65 years or more	544	100.0	129	23.7	396	72.9	19	3.4	102	18.8	27	5.0
Homeownership												
Homeowner	1,848	100.0	540	29.2	1,253	67.8	55	3.0	455	24.6	176	9.5
Non-homeowner	782	100.0	409	52.3	347	44.3	26	3.3	352	45.1	196	25.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-8 Use of AFS Transaction and Credit Products by Demographic Characteristic: Arizona

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,630	100.0	1,600	60.8	568	21.6	230	8.7	142	5.4	90	3.4
Banking Status												
Unbanked	197	100.0	41	20.8	72	36.3	56	28.3	14	7.3	14	7.3
Underbanked	441	100.0	0	0.0	217	49.3	157	35.7	62	14.0	4	0.9
Not Underbanked	1,915	100.0	1,559	81.4	279	14.6	17	0.9	61	3.2	0	0.0
Underbanked Status Unknown	77	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	110	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	627	100.0	304	48.5	178	28.3	84	13.4	43	6.9	18	2.9
White non-Black non-Hispanic	1,728	100.0	1,131	65.4	342	19.8	106	6.2	86	5.0	63	3.6
Other non-Black non-Hispanic	166	100.0	102	61.6	32	19.6	20	11.8	7	4.2	5	2.8
Household Type												
Family household	1,618	100.0	924	57.1	294	18.2	147	9.1	93	5.7	63	3.9
Married couple	1,239	100.0	785	63.3	245	19.8	86	7.0	60	4.8	63	5.1
Female householder, no husband present	283	100.0	139	49.2	49	17.4	61	21.6	33	11.8	*	*
Male householder, no wife present	96	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	1,012	100.0	647	63.9	255	25.3	56	5.5	36	3.6	18	1.7
Household Income (Primary Family or Individual)												
Less than \$15,000	284	100.0	159	55.9	62	21.9	36	12.5	18	6.4	9	3.3
Between \$15,000 and \$30,000	379	100.0	188	49.7	119	31.4	35	9.1	14	3.8	23	6.0
Between \$30,000 and \$50,000	497	100.0	270	54.2	114	23.0	67	13.4	29	5.8	18	3.5
Between \$50,000 and \$75,000	472	100.0	309	65.3	87	18.4	35	7.5	33	6.9	9	1.9
At least \$75,000	577	100.0	374	64.9	122	21.1	44	7.6	29	5.0	8	1.4
Unknown	420	100.0	300	71.5	64	15.2	14	3.3	19	4.6	23	5.5
Education												
No high school degree	350	100.0	164	46.7	102	29.2	69	19.8	10	2.8	5	1.5
High school degree	655	100.0	359	54.9	159	24.3	82	12.5	30	4.5	25	3.9
Some college	858	100.0	533	62.1	149	17.4	75	8.7	60	7.0	40	4.7
College degree (four year)	767	100.0	544	71.0	158	20.6	4	0.5	42	5.5	19	2.4
Age												
15 to 34 years	602	100.0	322	53.4	122	20.2	97	16.2	40	6.6	21	3.5
35 to 44 years	501	100.0	289	57.7	110	22.0	63	12.6	24	4.8	15	2.9
45 to 54 years	497	100.0	298	59.9	110	22.1	50	10.0	18	3.5	22	4.5
55 to 64 years	487	100.0	296	60.7	125	25.6	20	4.0	34	6.9	13	2.7
65 years or more	544	100.0	396	72.9	102	18.8	*	*	27	5.0	19	3.4
Homeownership												
Homeowner	1,848	100.0	1,253	67.8	355	19.2	91	4.9	85	4.6	64	3.5
Non-homeowner	782	100.0	347	44.3	213	27.3	139	17.8	57	7.3	26	3.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-9 Households' Use of Specific AFS Products: Arizona

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Underbanked		Not Underbanked		Underbanked Status Unknown	
					Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	949	36.1	142	71.9	441	100.0	356	18.6	NA	NA
Never Used	1,600	60.8	41	20.8	0	0.0	1,559	81.4	0	0.0
Use Unknown	81	3.1	14	7.3	0	0.0	0	0.0	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Non-Bank Money Order										
Used	747	28.4	106	53.6	349	79.3	286	15.0	NA	NA
Never Used	1,812	68.9	77	39.1	91	20.7	1,629	85.0	NA	NA
Use Unknown	72	2.7	14	7.3	*	*	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Non-Bank Check Cashing										
Used	214	8.1	71	36.1	124	28.0	19	1.0	NA	NA
Never Used	2,348	89.3	112	56.7	317	72.0	1,896	99.0	NA	NA
Use Unknown	68	2.6	14	7.3	*	*	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Payday Lending										
Used	185	7.0	20	10.1	160	36.3	*	*	NA	NA
Never Used	2,363	89.8	163	82.6	281	63.7	1,915	100.0	NA	NA
Use Unknown	82	3.1	14	7.3	*	*	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Pawn Shop										
Used	164	6.2	41	20.7	70	15.9	53	2.8	NA	NA
Never Used	2,389	90.8	142	72.0	367	83.2	1,862	97.2	NA	NA
Use Unknown	77	2.9	14	7.3	4	0.9	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Rent-to-Own										
Used	103	3.9	20	10.2	53	12.1	24	1.3	NA	NA
Never Used	2,447	93.0	163	82.6	383	86.9	1,891	98.7	NA	NA
Use Unknown	81	3.1	14	7.3	4	0.9	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Refund Anticipation Loan										
Used	72	2.7	18	9.1	54	12.3	*	*	NA	NA
Never Used	2,467	93.8	165	83.6	378	85.7	1,915	100.0	NA	NA
Use Unknown	91	3.5	14	7.3	9	2.0	*	*	NA	NA
Total	2,630	100.0	197	100.0	441	100.0	1,915	100.0	77	100.0
Memo Items*										
Used Transaction Products	807	30.7	127	64.6	379	86.0	296	15.4	NA	NA
Used Credit Products	372	14.1	70	35.6	219	49.7	77	4.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-10 Households' Use of AFS by Demographic Characteristic: Arkansas

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,135	100.0	487	42.9	618	54.5	30	2.6	409	36.1	225	19.8
Banking Status												
Unbanked	115	100.0	65	56.3	46	39.7	5	4.1	63	55.1	37	31.9
Underbanked	253	100.0	253	100.0	0	0.0	0	0.0	206	81.5	141	55.8
Not Underbanked	733	100.0	161	22.0	572	78.0	0	0.0	132	17.9	44	6.0
Underbanked Status Unknown	33	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	188	100.0	111	59.1	66	35.2	11	5.6	96	50.9	56	30.1
Hispanic non-Black	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	883	100.0	350	39.7	517	58.5	16	1.8	290	32.8	160	18.2
Other non-Black non-Hispanic	20	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	771	100.0	326	42.3	425	55.1	21	2.7	290	37.6	154	19.9
Married couple	546	100.0	203	37.2	327	59.9	16	3.0	181	33.2	79	14.5
Female householder, no husband present	157	100.0	88	56.2	64	41.0	4	2.8	81	51.9	60	38.0
Male householder, no wife present	69	100.0	35	51.1	34	48.9	*	*	27	39.8	15	21.9
Non-family household and other	363	100.0	161	44.3	193	53.2	9	2.5	120	32.9	71	19.6
Household Income (Primary Family or Individual)												
Less than \$15,000	230	100.0	122	52.9	106	45.9	3	1.1	106	46.2	66	28.6
Between \$15,000 and \$30,000	245	100.0	125	51.1	113	46.3	6	2.6	104	42.7	55	22.5
Between \$30,000 and \$50,000	199	100.0	96	48.2	92	46.5	11	5.3	81	40.7	40	20.2
Between \$50,000 and \$75,000	164	100.0	52	31.6	110	66.7	3	1.7	46	27.8	27	16.2
At least \$75,000	146	100.0	34	23.4	110	75.3	2	1.4	28	18.9	17	11.7
Unknown	151	100.0	58	38.5	87	57.9	6	3.7	44	29.4	20	13.3
Education												
No high school degree	193	100.0	81	41.7	106	54.8	7	3.6	71	36.9	37	19.1
High school degree	410	100.0	184	44.9	215	52.3	11	2.7	151	36.9	78	19.0
Some college	329	100.0	154	46.7	165	50.2	10	3.2	132	40.1	82	24.9
College degree (four year)	202	100.0	68	33.9	132	65.5	1	0.6	55	27.0	28	13.9
Age												
15 to 34 years	270	100.0	145	53.8	118	43.6	7	2.6	114	42.3	94	34.7
35 to 44 years	176	100.0	69	39.1	98	56.0	9	4.9	54	30.8	42	23.6
45 to 54 years	229	100.0	109	47.5	117	51.3	3	1.2	101	44.1	39	16.9
55 to 64 years	197	100.0	94	47.7	93	47.4	10	4.9	79	39.9	31	15.8
65 years or more	262	100.0	70	26.6	191	72.7	2	0.6	61	23.3	20	7.5
Homeownership												
Homeowner	761	100.0	252	33.1	486	63.9	23	3.0	218	28.7	82	10.8
Non-homeowner	373	100.0	235	62.9	132	35.3	7	1.8	191	51.2	143	38.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-11 Use of AFS Transaction and Credit Products by Demographic Characteristic: Arkansas

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,135	100.0	618	54.5	247	21.8	147	13.0	78	6.8	44	3.9
Banking Status												
Unbanked	115	100.0	46	39.7	28	24.3	35	30.7	1	1.2	5	4.1
Underbanked	253	100.0	0	0.0	102	40.5	95	37.4	47	18.5	9	3.7
Not Underbanked	733	100.0	572	78.0	117	15.9	15	2.0	29	4.0	0	0.0
Underbanked Status Unknown	33	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	188	100.0	66	35.2	48	25.6	41	21.8	15	8.2	17	9.1
Hispanic non-Black	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	883	100.0	517	58.5	182	20.6	100	11.3	61	6.9	24	2.7
Other non-Black non-Hispanic	20	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	772	100.0	425	55.1	158	20.5	117	15.2	37	4.8	35	4.5
Married couple	546	100.0	327	59.9	122	22.3	57	10.5	22	4.0	18	3.3
Female householder, no husband present	157	100.0	64	41.0	26	16.4	53	33.8	7	4.2	7	4.6
Male householder, no wife present	69	100.0	34	48.9	10	14.5	7	10.6	8	11.3	10	14.7
Non-family household and other	363	100.0	193	53.2	90	24.7	30	8.2	41	11.4	9	2.5
Household Income (Primary Family or Individual)												
Less than \$15,000	230	100.0	106	45.9	55	23.7	50	21.9	16	6.8	4	1.7
Between \$15,000 and \$30,000	245	100.0	113	46.3	67	27.3	35	14.1	21	8.4	10	3.9
Between \$30,000 and \$50,000	199	100.0	92	46.5	54	27.2	25	12.7	15	7.6	12	6.1
Between \$50,000 and \$75,000	164	100.0	110	66.7	23	13.8	20	12.4	6	3.8	6	3.4
At least \$75,000	146	100.0	110	75.3	17	11.7	11	7.2	7	4.5	2	1.4
Unknown	151	100.0	87	57.9	32	21.4	6	4.2	14	9.0	11	7.5
Education												
No high school degree	193	100.0	106	54.8	42	21.7	28	14.3	9	4.8	9	4.5
High school degree	410	100.0	215	52.3	100	24.4	45	10.9	33	8.0	17	4.2
Some college	329	100.0	165	50.2	65	19.7	61	18.4	22	6.5	17	5.1
College degree (four year)	202	100.0	132	65.5	40	20.0	14	7.0	14	6.8	1	0.6
Age												
15 to 34 years	270	100.0	118	43.6	50	18.3	63	23.2	31	11.5	9	3.3
35 to 44 years	176	100.0	98	56.0	24	13.8	27	15.4	15	8.3	12	6.6
45 to 54 years	229	100.0	117	51.3	64	27.8	31	13.5	8	3.4	9	4.0
55 to 64 years	197	100.0	93	47.4	60	30.3	16	8.0	15	7.8	13	6.6
65 years or more	262	100.0	191	72.7	50	19.2	11	4.1	9	3.3	2	0.6
Homeownership												
Homeowner	761	100.0	486	63.9	160	21.0	49	6.4	34	4.4	33	4.3
Non-homeowner	373	100.0	132	35.3	87	23.4	99	26.4	44	11.8	12	3.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-12 Households' Use of Specific AFS Products: Arkansas

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	487	42.9	65	56.3	253	100.0	161	22.0	NA	NA
Never Used	618	54.5	46	39.7	0	0.0	572	78.0	0	0.0
Use Unknown	30	2.6	5	4.1	0	0.0	0	0.0	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Non-Bank Money Order										
Used	375	33.0	61	52.9	188	74.2	121	16.5	NA	NA
Never Used	734	64.7	50	43.1	62	24.4	612	83.5	NA	NA
Use Unknown	26	2.3	5	4.1	4	1.5	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Non-Bank Check Cashing										
Used	118	10.4	25	21.9	75	29.7	15	2.1	NA	NA
Never Used	997	87.9	85	74.1	176	69.4	718	97.9	NA	NA
Use Unknown	19	1.7	5	4.1	2	0.8	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Payday Lending										
Used	32	2.8	2	1.7	26	10.2	2	0.2	NA	NA
Never Used	1,071	94.4	108	94.2	216	85.5	732	99.8	NA	NA
Use Unknown	32	2.8	5	4.1	11	4.3	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Pawn Shop										
Used	119	10.5	20	17.7	67	26.3	32	4.4	NA	NA
Never Used	984	86.7	90	78.2	179	70.5	702	95.6	NA	NA
Use Unknown	32	2.8	5	4.1	8	3.1	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Rent-to-Own										
Used	90	7.9	28	23.9	51	20.1	12	1.6	NA	NA
Never Used	1,012	89.2	83	72.0	194	76.8	722	98.4	NA	NA
Use Unknown	33	2.9	5	4.1	8	3.1	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Refund Anticipation Loan										
Used	78	6.9	14	12.2	64	25.2	*	*	NA	NA
Never Used	1,026	90.5	96	83.7	183	72.2	733	100.0	NA	NA
Use Unknown	30	2.7	5	4.1	7	2.6	*	*	NA	NA
Total	1,135	100.0	115	100.0	253	100.0	733	100.0	33	100.0
Memo Items*										
Used Transaction Products	409	36.1	63	55.1	206	81.5	132	17.9	NA	NA
Used Credit Products	225	19.8	37	31.9	141	55.8	44	6.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-13 Households' Use of AFS by Demographic Characteristic: California

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	13,094	100.0	3,869	29.5	8,407	64.2	818	6.2	3,487	26.6	1,128	8.6
Banking Status												
Unbanked	1,013	100.0	671	66.3	229	22.6	112	11.1	647	63.8	166	16.4
Underbanked	1,990	100.0	1,990	100.0	0	0.0	0	0.0	1,737	87.3	768	38.6
Not Underbanked	9,350	100.0	1,172	12.5	8,178	87.5	0	0.0	1,078	11.5	173	1.8
Underbanked Status Unknown	741	100.0	36	4.9	0	0.0	705	95.1	25	3.4	22	3.0
Race/Ethnicity												
Black	1,034	100.0	520	50.3	451	43.6	63	6.1	455	44.0	210	20.3
Hispanic non-Black	3,533	100.0	1,362	38.5	1,832	51.8	340	9.6	1,250	35.4	312	8.8
White non-Black non-Hispanic	6,903	100.0	1,749	25.3	4,867	70.5	286	4.1	1,568	22.7	543	7.9
Other non-Black non-Hispanic	1,624	100.0	238	14.6	1,258	77.4	129	7.9	214	13.2	63	3.9
Household Type												
Family household	9,031	100.0	2,674	29.6	5,771	63.9	586	6.5	2,395	26.5	803	8.9
Married couple	6,688	100.0	1,688	25.2	4,601	68.8	400	6.0	1,518	22.7	469	7.0
Female householder, no husband present	1,578	100.0	681	43.1	788	49.9	110	6.9	606	38.4	243	15.4
Male householder, no wife present	764	100.0	305	40.0	382	50.1	76	10.0	271	35.4	90	11.8
Non-family household and other	4,063	100.0	1,195	29.4	2,636	64.9	232	5.7	1,092	26.9	325	8.0
Household Income (Primary Family or Individual)												
Less than \$15,000	1,463	100.0	611	41.8	756	51.7	96	6.6	567	38.8	189	12.9
Between \$15,000 and \$30,000	1,816	100.0	825	45.4	913	50.2	79	4.4	727	40.0	270	14.9
Between \$30,000 and \$50,000	2,276	100.0	760	33.4	1,384	60.8	132	5.8	701	30.8	249	10.9
Between \$50,000 and \$75,000	1,985	100.0	575	29.0	1,331	67.1	79	4.0	543	27.3	149	7.5
At least \$75,000	3,868	100.0	729	18.8	3,002	77.6	137	3.6	616	15.9	191	4.9
Unknown	1,685	100.0	370	22.0	1,022	60.6	293	17.4	333	19.7	81	4.8
Education												
No high school degree	1,958	100.0	831	42.5	953	48.7	173	8.8	771	39.4	210	10.7
High school degree	2,715	100.0	862	31.7	1,638	60.3	215	7.9	793	29.2	271	10.0
Some college	4,001	100.0	1,323	33.1	2,455	61.4	223	5.6	1,155	28.9	443	11.1
College degree (four year)	4,420	100.0	853	19.3	3,361	76.0	207	4.7	768	17.4	204	4.6
Age												
15 to 34 years	2,951	100.0	1,145	38.8	1,593	54.0	213	7.2	1,011	34.3	381	12.9
35 to 44 years	2,669	100.0	899	33.7	1,593	59.7	177	6.6	818	30.7	266	10.0
45 to 54 years	2,746	100.0	758	27.6	1,802	65.6	186	6.8	682	24.8	245	8.9
55 to 64 years	2,301	100.0	574	24.9	1,617	70.3	110	4.8	523	22.7	149	6.5
65 years or more	2,426	100.0	493	20.3	1,803	74.3	131	5.4	453	18.7	87	3.6
Homeownership												
Homeowner	7,480	100.0	1,502	20.1	5,522	73.8	456	6.1	1,364	18.2	297	4.0
Non-homeowner	5,614	100.0	2,367	42.2	2,886	51.4	362	6.4	2,123	37.8	832	14.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-14 Use of AFS Transaction and Credit Products by Demographic Characteristic: California

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	13,094	100.0	8,407	64.2	2,666	20.4	746	5.7	378	2.9	896	6.8
Banking Status												
Unbanked	1,013	100.0	229	22.6	483	47.7	141	13.9	25	2.4	135	13.3
Underbanked	1,990	100.0	0	0.0	1,184	59.5	515	25.9	253	12.7	38	1.9
Not Underbanked	9,350	100.0	8,178	87.5	999	10.7	79	0.8	93	1.0	0	0.0
Underbanked Status Unknown	741	100.0	0	0.0	*	*	11	1.4	8	1.0	723	97.6
Race/Ethnicity												
Black	1,034	100.0	451	43.6	310	30.0	145	14.0	65	6.3	63	6.1
Hispanic non-Black	3,533	100.0	1,832	51.8	1,011	28.6	201	5.7	112	3.2	378	10.7
White non-Black non-Hispanic	6,903	100.0	4,867	70.5	1,177	17.1	361	5.2	178	2.6	319	4.6
Other non-Black non-Hispanic	1,624	100.0	1,258	77.4	167	10.3	39	2.4	24	1.5	136	8.4
Household Type												
Family household	9,030	100.0	5,771	63.9	1,831	20.3	524	5.8	276	3.1	630	7.0
Married couple	6,688	100.0	4,601	68.8	1,205	18.0	299	4.5	170	2.5	414	6.2
Female householder, no husband present	1,578	100.0	788	49.9	419	26.5	169	10.7	71	4.5	132	8.4
Male householder, no wife present	764	100.0	382	50.1	207	27.1	56	7.3	35	4.5	84	11.0
Non-family household and other	4,063	100.0	2,636	64.9	835	20.6	222	5.5	103	2.5	267	6.6
Household Income (Primary Family or Individual)												
Less than \$15,000	1,463	100.0	756	51.7	410	28.0	145	9.9	44	3.0	108	7.4
Between \$15,000 and \$30,000	1,816	100.0	913	50.2	537	29.6	172	9.5	94	5.2	101	5.6
Between \$30,000 and \$50,000	2,276	100.0	1,384	60.8	497	21.8	190	8.4	58	2.6	147	6.4
Between \$50,000 and \$75,000	1,985	100.0	1,331	67.1	422	21.2	117	5.9	32	1.6	83	4.2
At least \$75,000	3,868	100.0	3,002	77.6	535	13.8	77	2.0	113	2.9	140	3.6
Unknown	1,685	100.0	1,022	60.6	265	15.7	44	2.6	37	2.2	317	18.8
Education												
No high school degree	1,958	100.0	953	48.7	602	30.7	149	7.6	57	2.9	197	10.1
High school degree	2,715	100.0	1,638	60.3	573	21.1	203	7.5	69	2.5	233	8.6
Some college	4,001	100.0	2,455	61.4	857	21.4	275	6.9	168	4.2	246	6.1
College degree (four year)	4,420	100.0	3,361	76.0	634	14.4	119	2.7	85	1.9	221	5.0
Age												
15 to 34 years	2,951	100.0	1,593	54.0	729	24.7	247	8.4	134	4.6	248	8.4
35 to 44 years	2,669	100.0	1,593	59.7	615	23.0	185	6.9	81	3.0	196	7.3
45 to 54 years	2,746	100.0	1,802	65.6	508	18.5	170	6.2	76	2.8	191	6.9
55 to 64 years	2,301	100.0	1,617	70.3	414	18.0	98	4.3	47	2.1	124	5.4
65 years or more	2,426	100.0	1,803	74.3	400	16.5	47	1.9	40	1.7	137	5.6
Homeownership												
Homeowner	7,480	100.0	5,522	73.8	1,195	16.0	158	2.1	138	1.9	466	6.2
Non-homeowner	5,614	100.0	2,886	51.4	1,471	26.2	588	10.5	240	4.3	430	7.7

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-15 Households' Use of Specific AFS Products: California

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	3,869	29.5	671	66.3	1,990	100.0	1,172	12.5	36	4.9
Never Used	8,407	64.2	229	22.6	0	0.0	8,178	87.5	0	0.0
Use Unknown	818	6.2	112	11.1	0	0.0	0	0.0	705	95.1
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Non-Bank Money Order										
Used	3,108	23.7	560	55.3	1,544	77.6	986	10.5	18	2.4
Never Used	9,411	71.9	354	34.9	442	22.2	8,364	89.5	252	34.0
Use Unknown	574	4.4	99	9.8	4	0.2	*	*	472	63.6
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Non-Bank Check Cashing										
Used	1,326	10.1	472	46.6	684	34.4	163	1.7	7	1.0
Never Used	11,250	85.9	449	44.3	1,302	65.4	9,187	98.3	312	42.1
Use Unknown	518	4.0	92	9.0	4	0.2	*	*	422	56.9
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Payday Lending										
Used	466	3.6	41	4.1	406	20.4	*	*	18	2.4
Never Used	11,906	90.9	855	84.4	1,545	77.7	9,350	100.0	157	21.1
Use Unknown	722	5.5	117	11.5	38	1.9	*	*	567	76.4
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Pawn Shop										
Used	526	4.0	93	9.1	295	14.8	135	1.4	4	0.5
Never Used	11,887	90.8	817	80.6	1,673	84.1	9,214	98.6	183	24.6
Use Unknown	680	5.2	103	10.2	22	1.1	*	*	555	74.9
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Rent-to-Own										
Used	218	1.7	57	5.6	120	6.0	37	0.4	4	0.5
Never Used	12,175	93.0	852	84.2	1,834	92.2	9,313	99.6	176	23.7
Use Unknown	701	5.4	104	10.3	35	1.8	*	*	562	75.8
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Refund Anticipation Loan										
Used	242	1.8	24	2.3	218	11.0	*	*	*	*
Never Used	12,091	92.3	889	87.8	1,735	87.2	9,350	100.0	116	15.7
Use Unknown	761	5.8	100	9.9	36	1.8	*	*	625	84.3
Total	13,094	100.0	1,013	100.0	1,990	100.0	9,350	100.0	741	100.0
Memo Items*										
Used Transaction Products	3,487	26.6	647	63.8	1,737	87.3	1,078	11.5	25	3.4
Used Credit Products	1,128	8.6	166	16.4	768	38.6	173	1.8	22	3.0

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-16 Households' Use of AFS by Demographic Characteristic: Colorado

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,000	100.0	686	34.3	1,235	61.7	79	3.9	641	32.0	199	9.9
Banking Status												
Unbanked	138	100.0	60	43.4	72	52.0	6	4.6	58	41.9	29	21.1
Underbanked	307	100.0	307	100.0	0	0.0	0	0.0	287	93.6	123	40.2
Not Underbanked	1,474	100.0	311	21.1	1,163	78.9	0	0.0	289	19.6	44	3.0
Underbanked Status Unknown	82	100.0	9	11.5	0	0.0	73	88.5	7	8.9	2	2.5
Race/Ethnicity												
Black	127	100.0	53	42.2	66	52.2	7	5.7	52	40.6	33	26.3
Hispanic non-Black	263	100.0	122	46.3	134	50.9	7	2.8	120	45.5	40	15.0
White non-Black non-Hispanic	1,528	100.0	488	31.9	978	64.0	62	4.1	448	29.3	120	7.8
Other non-Black non-Hispanic	83	100.0	24	28.5	57	69.1	2	2.4	21	26.0	6	7.5
Household Type												
Family household	1,269	100.0	408	32.1	805	63.5	56	4.4	381	30.1	118	9.3
Married couple	998	100.0	284	28.5	673	67.5	41	4.1	268	26.8	75	7.5
Female householder, no husband present	174	100.0	79	45.6	85	49.0	9	5.3	77	44.5	24	14.0
Male householder, no wife present	96	100.0	44	45.6	46	48.2	6	6.1	36	37.3	19	19.3
Non-family household and other	731	100.0	279	38.1	430	58.7	23	3.2	259	35.5	81	11.0
Household Income (Primary Family or Individual)												
Less than \$15,000	207	100.0	81	39.3	117	56.7	8	4.0	79	38.3	33	16.0
Between \$15,000 and \$30,000	271	100.0	123	45.4	142	52.3	6	2.3	115	42.5	40	14.6
Between \$30,000 and \$50,000	403	100.0	174	43.1	214	53.0	16	3.9	167	41.3	52	12.9
Between \$50,000 and \$75,000	348	100.0	127	36.5	210	60.2	12	3.3	117	33.5	28	7.9
At least \$75,000	621	100.0	145	23.3	459	73.9	18	2.8	131	21.0	39	6.3
Unknown	150	100.0	36	24.3	94	62.6	20	13.1	33	21.7	7	4.8
Education												
No high school degree	144	100.0	56	39.2	77	53.7	10	7.1	54	37.6	21	14.9
High school degree	465	100.0	183	39.5	266	57.1	16	3.4	170	36.5	58	12.5
Some college	576	100.0	212	36.9	336	58.4	27	4.7	199	34.5	69	11.9
College degree (four year)	815	100.0	234	28.7	555	68.2	25	3.1	218	26.7	50	6.2
Age												
15 to 34 years	504	100.0	193	38.3	293	58.2	18	3.5	178	35.4	69	13.8
35 to 44 years	380	100.0	148	38.9	219	57.5	14	3.6	138	36.3	49	12.8
45 to 54 years	427	100.0	152	35.6	258	60.4	17	3.9	139	32.4	50	11.8
55 to 64 years	354	100.0	112	31.7	223	63.0	19	5.3	110	31.2	23	6.5
65 years or more	335	100.0	81	24.2	242	72.2	12	3.5	75	22.5	7	2.1
Homeownership												
Homeowner	1,401	100.0	385	27.5	958	68.4	58	4.1	357	25.5	75	5.3
Non-homeowner	598	100.0	301	50.3	276	46.2	21	3.5	283	47.4	124	20.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-17 Use of AFS Transaction and Credit Products by Demographic Characteristic: Colorado

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,000	100.0	1,235	61.7	471	23.6	153	7.7	46	2.3	95	4.8
Banking Status												
Unbanked	138	100.0	72	52.0	27	19.7	27	19.6	2	1.4	10	7.2
Underbanked	307	100.0	0	0.0	176	57.3	104	33.8	20	6.4	8	2.5
Not Underbanked	1,474	100.0	1,163	78.9	266	18.1	22	1.5	22	1.5	0	0.0
Underbanked Status Unknown	82	100.0	0	0.0	2	2.5	*	*	2	2.5	78	94.9
Race/Ethnicity												
Black	127	100.0	66	52.2	20	15.8	31	24.8	2	1.5	7	5.7
Hispanic non-Black	263	100.0	134	50.9	79	30.0	37	14.2	2	0.9	11	4.1
White non-Black non-Hispanic	1,528	100.0	978	64.0	355	23.2	80	5.3	39	2.6	75	4.9
Other non-Black non-Hispanic	83	100.0	57	69.1	17	21.0	4	5.0	2	2.5	2	2.4
Household Type												
Family household	1,268	100.0	804	63.4	275	21.7	92	7.3	26	2.1	71	5.6
Married couple	998	100.0	673	67.5	198	19.8	59	5.9	16	1.6	52	5.2
Female householder, no husband present	174	100.0	85	49.0	52	29.6	22	12.8	2	1.1	13	7.4
Male householder, no wife present	96	100.0	46	48.2	25	26.3	11	11.0	8	8.3	6	6.1
Non-family household and other	731	100.0	430	58.7	196	26.8	62	8.4	19	2.6	25	3.4
Household Income (Primary Family or Individual)												
Less than \$15,000	207	100.0	117	56.7	48	23.3	31	15.1	2	1.0	8	4.0
Between \$15,000 and \$30,000	271	100.0	142	52.3	80	29.4	32	11.7	8	2.9	10	3.6
Between \$30,000 and \$50,000	403	100.0	214	53.0	115	28.5	45	11.1	7	1.8	23	5.6
Between \$50,000 and \$75,000	348	100.0	210	60.2	100	28.6	17	4.9	10	3.0	12	3.3
At least \$75,000	621	100.0	459	73.9	104	16.7	25	4.1	14	2.3	19	3.1
Unknown	150	100.0	94	62.6	25	16.8	3	2.2	4	2.5	24	15.9
Education												
No high school degree	144	100.0	77	53.7	30	20.7	19	13.3	2	1.6	15	10.7
High school degree	465	100.0	266	57.1	120	25.8	45	9.6	14	2.9	21	4.6
Some college	576	100.0	336	58.4	138	23.9	55	9.6	14	2.4	33	5.7
College degree (four year)	815	100.0	555	68.2	184	22.5	34	4.2	16	2.0	25	3.1
Age												
15 to 34 years	504	100.0	293	58.2	117	23.3	55	10.9	14	2.9	24	4.7
35 to 44 years	380	100.0	219	57.5	96	25.1	39	10.3	10	2.6	17	4.5
45 to 54 years	427	100.0	258	60.4	95	22.2	37	8.5	14	3.2	24	5.6
55 to 64 years	354	100.0	223	63.0	89	25.2	21	6.0	2	0.5	19	5.3
65 years or more	335	100.0	242	72.2	74	22.1	1	0.4	6	1.7	12	3.5
Homeownership												
Homeowner	1,401	100.0	958	68.4	303	21.6	47	3.3	28	2.0	65	4.7
Non-homeowner	598	100.0	276	46.2	168	28.1	106	17.8	18	3.0	30	5.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-18 Households' Use of Specific AFS Products: Colorado

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	686	34.3	60	43.4	307	100.0	311	21.1	9	11.5
Never Used	1,235	61.7	72	52.0	0	0.0	1,163	78.9	0	0.0
Use Unknown	79	3.9	6	4.6	0	0.0	0	0.0	73	88.5
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Non-Bank Money Order										
Used	564	28.2	46	33.1	246	80.2	267	18.1	5	6.7
Never Used	1,363	68.1	86	62.2	59	19.2	1,206	81.9	11	14.0
Use Unknown	73	3.7	6	4.6	2	0.6	*	*	65	79.3
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Non-Bank Check Cashing										
Used	203	10.1	41	29.4	115	37.5	43	2.9	4	4.7
Never Used	1,745	87.2	91	66.0	192	62.5	1,430	97.1	32	39.1
Use Unknown	52	2.6	6	4.6	*	*	*	*	46	56.2
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Payday Lending										
Used	78	3.9	11	8.3	65	21.1	*	*	2	2.5
Never Used	1,851	92.6	118	85.7	235	76.6	1,474	100.0	25	30.4
Use Unknown	70	3.5	8	6.0	7	2.4	*	*	55	67.0
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Pawn Shop										
Used	113	5.7	19	13.8	62	20.3	32	2.2	*	*
Never Used	1,802	90.1	109	79.0	235	76.6	1,441	97.8	17	21.1
Use Unknown	84	4.2	10	7.2	9	3.1	*	*	65	78.9
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Rent-to-Own										
Used	65	3.2	13	9.7	37	12.2	14	1.0	*	*
Never Used	1,863	93.2	116	84.3	264	86.1	1,460	99.0	23	28.6
Use Unknown	72	3.6	8	6.0	5	1.8	*	*	59	71.4
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Refund Anticipation Loan										
Used	22	1.1	4	3.2	18	5.9	*	*	*	*
Never Used	1,902	95.1	125	90.9	285	92.9	1,474	100.0	18	22.0
Use Unknown	76	3.8	8	6.0	3	1.1	*	*	64	78.0
Total	2,000	100.0	138	100.0	307	100.0	1,474	100.0	82	100.0
Memo Items*										
Used Transaction Products	641	32.0	58	41.9	287	93.6	289	19.6	7	8.9
Used Credit Products	199	9.9	29	21.1	123	40.2	44	3.0	2	2.5

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-19 Households' Use of AFS by Demographic Characteristic: Connecticut

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,374	100.0	393	28.6	915	66.6	65	4.8	357	26.0	111	8.1
Banking Status												
Unbanked	73	100.0	56	76.6	9	12.5	8	10.9	52	70.5	26	35.5
Underbanked	190	100.0	190	100.0	0	0.0	0	0.0	175	92.3	59	30.9
Not Underbanked	1,053	100.0	147	14.0	906	86.0	0	0.0	130	12.3	27	2.5
Underbanked Status Unknown	57	100.0	*	*	0	0.0	57	100.0	*	*	*	*
Race/Ethnicity												
Black	155	100.0	78	50.6	65	42.1	11	7.2	74	48.2	23	14.6
Hispanic non-Black	114	100.0	67	58.7	43	37.6	4	3.8	60	52.6	30	26.5
White non-Black non-Hispanic	1,054	100.0	235	22.3	773	73.3	46	4.4	209	19.8	59	5.6
Other non-Black non-Hispanic	51	100.0	13	25.7	34	66.8	4	7.5	13	25.7	*	*
Household Type												
Family household	923	100.0	253	27.4	613	66.4	57	6.2	224	24.3	78	8.4
Married couple	694	100.0	142	20.5	513	74.0	38	5.5	124	17.9	28	4.1
Female householder, no husband present	173	100.0	86	49.8	71	41.2	16	9.1	76	44.2	40	23.3
Male householder, no wife present	56	100.0	24	43.4	29	51.4	3	5.2	23	41.3	9	16.6
Non-family household and other	450	100.0	140	31.2	302	67.0	8	1.9	133	29.5	33	7.4
Household Income (Primary Family or Individual)												
Less than \$15,000	148	100.0	63	42.5	73	49.3	12	8.2	59	39.7	21	14.5
Between \$15,000 and \$30,000	147	100.0	54	36.7	87	59.3	6	4.0	43	29.5	30	20.8
Between \$30,000 and \$50,000	174	100.0	60	34.5	111	64.0	3	1.5	55	31.8	14	8.3
Between \$50,000 and \$75,000	239	100.0	82	34.1	150	62.8	7	3.1	77	32.4	23	9.5
At least \$75,000	440	100.0	80	18.1	350	79.5	11	2.4	69	15.8	13	2.9
Unknown	226	100.0	55	24.5	144	63.7	27	11.8	53	23.3	10	4.3
Education												
No high school degree	137	100.0	58	42.7	66	47.8	13	9.5	55	40.4	20	14.7
High school degree	387	100.0	121	31.3	246	63.6	20	5.1	111	28.8	36	9.2
Some college	321	100.0	102	31.8	208	64.8	11	3.3	88	27.3	38	11.9
College degree (four year)	529	100.0	112	21.1	395	74.8	22	4.1	102	19.4	17	3.3
Age												
15 to 34 years	244	100.0	115	47.0	116	47.5	13	5.5	99	40.7	51	20.9
35 to 44 years	262	100.0	70	26.8	176	67.3	16	6.0	63	24.0	22	8.5
45 to 54 years	307	100.0	76	24.9	219	71.4	11	3.7	71	23.2	20	6.6
55 to 64 years	231	100.0	57	24.6	165	71.4	9	4.0	56	24.1	5	2.3
65 years or more	330	100.0	75	22.8	239	72.5	16	4.7	67	20.5	13	3.8
Homeownership												
Homeowner	985	100.0	206	20.9	736	74.7	43	4.4	187	19.0	33	3.4
Non-homeowner	389	100.0	187	48.2	179	46.1	22	5.7	170	43.7	78	20.1

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-20 Use of AFS Transaction and Credit Products by Demographic Characteristic: Connecticut

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,374	100.0	915	66.6	276	20.1	75	5.4	36	2.7	72	5.2
Banking Status												
Unbanked	73	100.0	9	12.5	30	41.1	22	29.4	4	6.1	8	10.9
Underbanked	190	100.0	0	0.0	125	65.8	44	23.2	15	7.7	6	3.4
Not Underbanked	1,053	100.0	906	86.0	121	11.5	9	0.9	17	1.7	0	0.0
Underbanked Status Unknown	57	100.0	0	0.0	*	*	*	*	*	*	57	100.0
Race/Ethnicity												
Black	155	100.0	65	42.1	54	35.0	19	12.2	4	2.5	13	8.2
Hispanic non-Black	114	100.0	43	37.6	36	31.3	23	20.4	7	6.1	5	4.7
White non-Black non-Hispanic	1,054	100.0	773	73.3	174	16.5	33	3.1	26	2.4	48	4.6
Other non-Black non-Hispanic	51	100.0	34	66.8	12	22.9	*	*	*	*	5	10.3
Household Type												
Family household	923	100.0	613	66.4	168	18.2	49	5.3	29	3.1	63	6.8
Married couple	694	100.0	513	74.0	109	15.7	10	1.5	18	2.6	43	6.2
Female householder, no husband present	173	100.0	71	41.2	44	25.6	31	17.7	10	5.6	17	10.0
Male householder, no wife present	56	100.0	29	51.4	15	26.8	8	14.5	1	2.1	3	5.2
Non-family household and other	450	100.0	302	67.0	107	23.7	26	5.7	8	1.7	8	1.9
Household Income (Primary Family or Individual)												
Less than \$15,000	148	100.0	73	49.3	40	27.1	17	11.6	4	2.9	14	9.2
Between \$15,000 and \$30,000	147	100.0	87	59.3	22	14.9	20	13.6	11	7.2	7	5.1
Between \$30,000 and \$50,000	174	100.0	111	64.0	46	26.3	10	5.5	5	2.7	3	1.5
Between \$50,000 and \$75,000	239	100.0	150	62.8	58	24.1	19	7.7	4	1.7	9	3.6
At least \$75,000	440	100.0	350	79.5	67	15.2	2	0.6	10	2.3	11	2.4
Unknown	226	100.0	144	63.7	43	19.2	7	3.2	3	1.2	29	12.8
Education												
No high school degree	137	100.0	66	47.8	38	28.0	17	12.4	3	2.3	13	9.5
High school degree	387	100.0	246	63.6	84	21.8	26	6.8	10	2.5	21	5.4
Some college	321	100.0	208	64.8	61	19.1	23	7.3	15	4.6	13	4.2
College degree (four year)	529	100.0	395	74.8	92	17.4	8	1.5	9	1.7	24	4.6
Age												
15 to 34 years	244	100.0	116	47.5	62	25.5	36	14.6	15	6.3	15	6.1
35 to 44 years	262	100.0	176	67.3	45	17.3	15	5.8	7	2.7	18	7.0
45 to 54 years	307	100.0	219	71.4	56	18.4	15	4.9	5	1.7	11	3.7
55 to 64 years	231	100.0	165	71.4	52	22.4	4	1.8	1	0.5	9	4.0
65 years or more	330	100.0	239	72.5	60	18.3	5	1.5	8	2.3	18	5.4
Homeownership												
Homeowner	985	100.0	736	74.7	169	17.2	14	1.4	19	1.9	47	4.7
Non-homeowner	389	100.0	179	46.1	106	27.4	61	15.6	17	4.5	25	6.4

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-21 Households' Use of Specific AFS Products: Connecticut

Type of AFS Product					Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	All Households		Unbanked		Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	393	28.6	56	76.6	190	100.0	147	14.0	*	*
Never Used	915	66.6	9	12.5	0	0.0	906	86.0	0	0.0
Use Unknown	65	4.8	8	10.9	0	0.0	0	0.0	57	100.0
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Non-Bank Money Order										
Used	312	22.7	42	57.2	157	83.0	113	10.7	*	*
Never Used	1,012	73.7	25	34.1	32	17.0	940	89.3	14	24.8
Use Unknown	49	3.6	6	8.7	*	*	*	*	43	75.2
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Non-Bank Check Cashing										
Used	102	7.4	31	42.6	50	26.4	21	2.0	*	*
Never Used	1,221	88.9	36	48.7	138	73.0	1,032	98.0	14	24.8
Use Unknown	51	3.7	6	8.7	1	0.6	*	*	43	75.2
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Payday Lending										
Used	7	0.5	2	2.1	5	2.9	*	*	*	*
Never Used	1,308	95.2	65	89.2	181	95.6	1,053	100.0	8	13.5
Use Unknown	59	4.3	6	8.7	3	1.5	*	*	50	86.5
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Pawn Shop										
Used	61	4.5	10	13.6	28	14.5	24	2.2	*	*
Never Used	1,256	91.4	55	75.5	159	83.9	1,030	97.8	12	20.7
Use Unknown	56	4.1	8	10.9	3	1.6	*	*	45	79.3
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Rent-to-Own										
Used	44	3.2	13	18.2	27	14.4	3	0.3	*	*
Never Used	1,266	92.2	52	70.8	157	82.9	1,050	99.7	7	11.9
Use Unknown	64	4.6	8	10.9	5	2.7	*	*	50	88.1
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Refund Anticipation Loan										
Used	28	2.0	6	8.2	22	11.5	*	*	*	*
Never Used	1,283	93.4	59	80.9	164	86.4	1,053	100.0	6	11.2
Use Unknown	63	4.6	8	10.9	4	2.1	*	*	51	88.8
Total	1,374	100.0	73	100.0	190	100.0	1,053	100.0	57	100.0
Memo Items*										
Used Transaction Products	357	26.0	52	70.5	175	92.3	130	12.3	*	*
Used Credit Products	111	8.1	26	35.5	59	30.9	27	2.5	*	*

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-22 Households' Use of AFS by Demographic Characteristic: Delaware

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	341	100.0	103	30.1	232	67.9	7	2.0	98	28.8	15	4.3
Banking Status												
Unbanked	19	100.0	9	45.5	9	44.9	2	9.6	9	45.5	3	16.7
Underbanked	50	100.0	50	100.0	0	0.0	0	0.0	47	93.4	10	20.3
Not Underbanked	266	100.0	43	16.2	223	83.8	0	0.0	42	15.8	1	0.3
Underbanked Status Unknown	6	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	68	100.0	34	49.0	33	48.5	2	2.4	33	47.8	6	8.1
Hispanic non-Black	16	100.0	6	36.0	10	64.0	*	*	5	32.2	1	3.8
White non-Black non-Hispanic	244	100.0	61	25.1	178	72.9	5	2.0	59	24.0	8	3.3
Other non-Black non-Hispanic	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	226	100.0	69	30.6	152	67.2	5	2.1	66	29.0	11	4.8
Married couple	174	100.0	44	25.3	127	72.9	3	1.8	42	24.0	6	3.2
Female householder, no husband present	33	100.0	19	56.4	14	42.5	0	1.1	18	53.8	4	11.4
Male householder, no wife present	19	100.0	7	34.9	11	58.3	1	6.8	6	31.5	2	8.1
Non-family household and other	115	100.0	34	29.1	80	69.1	2	1.7	33	28.4	4	3.3
Household Income (Primary Family or Individual)												
Less than \$15,000	32	100.0	9	26.6	23	70.2	1	3.2	8	24.1	3	8.0
Between \$15,000 and \$30,000	40	100.0	16	41.3	22	55.0	1	3.7	16	40.2	2	5.5
Between \$30,000 and \$50,000	64	100.0	25	39.3	39	59.9	1	0.8	24	37.9	5	7.7
Between \$50,000 and \$75,000	58	100.0	20	34.1	38	65.2	0	0.6	19	32.3	2	2.6
At least \$75,000	81	100.0	18	22.5	61	75.4	2	2.1	17	21.3	2	2.3
Unknown	66	100.0	14	21.9	50	75.5	2	2.6	14	21.3	2	2.3
Education												
No high school degree	43	100.0	18	41.7	23	53.9	2	4.4	16	38.3	3	7.7
High school degree	110	100.0	30	27.3	77	70.1	3	2.6	29	26.1	6	5.8
Some college	87	100.0	31	35.8	54	62.2	2	1.9	31	35.8	3	3.0
College degree (four year)	101	100.0	24	23.3	77	76.2	0	0.4	22	21.6	2	2.3
Age												
15 to 34 years	70	100.0	30	43.2	40	56.3	0	0.6	29	41.9	4	5.5
35 to 44 years	58	100.0	21	35.4	36	62.2	1	2.4	20	34.7	3	4.9
45 to 54 years	75	100.0	25	32.8	49	64.7	2	2.5	24	31.2	4	5.3
55 to 64 years	65	100.0	15	23.3	48	74.7	1	2.0	14	21.4	3	4.8
65 years or more	73	100.0	12	16.7	59	80.8	2	2.5	11	15.5	1	1.1
Homeownership												
Homeowner	256	100.0	64	24.8	188	73.2	5	2.0	61	23.7	6	2.3
Non-homeowner	85	100.0	39	46.1	44	51.7	2	2.1	37	44.1	9	10.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-23 Use of AFS Transaction and Credit Products by Demographic Characteristic: Delaware

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	341	100.0	232	67.9	87	25.5	10	3.0	5	1.3	8	2.3
Banking Status												
Unbanked	19	100.0	9	44.9	6	28.8	3	16.7	*	*	2	9.6
Underbanked	50	100.0	0	0.0	39	78.4	7	13.7	3	6.6	1	1.3
Not Underbanked	266	100.0	223	83.8	42	15.8	*	*	1	0.3	0	0.0
Underbanked Status Unknown	6	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	68	100.0	33	48.5	27	39.3	5	6.9	1	1.2	3	4.0
Hispanic non-Black	16	100.0	10	64.0	5	32.2	*	*	1	3.8	*	*
White non-Black non-Hispanic	244	100.0	178	72.9	53	21.8	5	2.2	3	1.1	5	2.0
Other non-Black non-Hispanic	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	226	100.0	152	67.3	57	25.2	7	3.1	4	1.8	6	2.7
Married couple	174	100.0	127	72.9	38	21.8	3	1.9	2	1.3	4	2.1
Female householder, no husband present	33	100.0	14	42.5	14	43.0	3	8.8	1	2.6	1	3.1
Male householder, no wife present	19	100.0	11	58.3	5	26.8	1	4.8	1	3.3	1	6.8
Non-family household and other	115	100.0	80	69.1	30	25.8	3	2.5	1	0.8	2	1.7
Household Income (Primary Family or Individual)												
Less than \$15,000	32	100.0	23	70.2	6	18.6	2	5.5	1	2.5	1	3.2
Between \$15,000 and \$30,000	40	100.0	22	55.0	14	35.7	2	4.5	0	1.1	1	3.7
Between \$30,000 and \$50,000	64	100.0	39	59.9	20	30.6	4	6.3	1	1.4	1	1.8
Between \$50,000 and \$75,000	58	100.0	38	65.2	18	31.5	0	0.8	1	1.8	0	0.6
At least \$75,000	81	100.0	61	75.4	16	20.2	1	1.1	1	1.2	2	2.1
Unknown	66	100.0	50	75.5	13	19.0	1	1.7	0	0.5	2	3.2
Education	43	100.0	23	53.9	15	34.1	2	4.2	1	3.4	2	4.4
No high school degree												
High school degree	110	100.0	77	70.1	23	21.1	5	4.6	1	1.2	3	3.0
Some college	87	100.0	54	62.2	28	32.1	3	3.0	*	*	2	2.7
College degree (four year)	101	100.0	77	76.2	21	21.0	1	0.6	2	1.7	0	0.4
Age												
15 to 34 years	70	100.0	40	56.3	26	37.6	3	4.2	1	1.3	0	0.6
35 to 44 years	58	100.0	36	62.2	17	29.4	2	4.1	0	0.7	2	3.5
45 to 54 years	75	100.0	49	64.7	21	27.4	3	3.8	1	1.5	2	2.5
55 to 64 years	65	100.0	48	74.7	12	18.5	2	3.0	1	1.9	1	2.0
65 years or more	73	100.0	59	80.8	11	14.9	*	*	1	1.1	2	3.1
Homeownership												
Homeowner	256	100.0	188	73.2	57	22.3	3	1.2	3	1.1	5	2.1
Non-homeowner	85	100.0	44	51.7	30	35.1	7	8.2	2	2.0	2	2.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-24 Households' Use of Specific AFS Products: Delaware

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	103	30.1	9	45.5	50	100.0	43	16.2	NA	NA
Never Used	232	67.9	9	44.9	0	0.0	223	83.8	0	0.0
Use Unknown	7	2.0	2	9.6	0	0.0	0	0.0	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Non-Bank Money Order										
Used	91	26.8	8	42.4	42	84.5	40	15.1	NA	NA
Never Used	244	71.6	9	48.0	8	15.5	226	84.9	NA	NA
Use Unknown	6	1.7	2	9.6	*	*	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Non-Bank Check Cashing										
Used	27	8.0	5	24.4	19	38.0	4	1.3	NA	NA
Never Used	309	90.4	13	66.0	31	62.0	262	98.7	NA	NA
Use Unknown	5	1.5	2	9.6	*	*	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Payday Lending										
Used	5	1.6	0	2.3	5	9.7	*	*	NA	NA
Never Used	329	96.5	17	88.1	45	89.0	266	100.0	NA	NA
Use Unknown	7	2.0	2	9.6	1	1.3	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Pawn Shop										
Used	5	1.6	2	12.1	2	3.5	1	0.3	NA	NA
Never Used	330	96.7	15	78.4	49	96.5	265	99.7	NA	NA
Use Unknown	6	1.8	2	9.6	*	*	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Rent-to-Own										
Used	7	2.1	1	7.0	6	11.9	*	*	NA	NA
Never Used	327	95.9	16	83.5	44	86.9	266	100.0	NA	NA
Use Unknown	7	2.0	2	9.6	1	1.3	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Refund Anticipation Loan										
Used	4	1.1	1	7.0	2	4.9	*	*	NA	NA
Never Used	330	96.6	16	83.4	47	93.8	266	100.0	NA	NA
Use Unknown	8	2.3	2	9.6	1	1.3	*	*	NA	NA
Total	341	100.0	19	100.0	50	100.0	266	100.0	6	100.0
Memo Items*										
Used Transaction Products	98	28.8	9	45.5	47	93.4	42	15.8	NA	NA
Used Credit Products	15	4.3	3	16.7	10	20.3	1	0.3	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-25 Households' Use of AFS by Demographic Characteristic: District of Columbia

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	301	100.0	135	44.8	156	51.7	10	3.5	130	43.1	24	8.1
Banking Status												
Unbanked	37	100.0	25	67.4	10	27.4	2	5.3	24	66.3	6	16.0
Underbanked	72	100.0	72	100.0	0	0.0	0	0.0	70	96.7	13	18.3
Not Underbanked	182	100.0	36	19.9	146	80.1	0	0.0	34	18.7	5	2.5
Underbanked Status Unknown	11	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	161	100.0	98	60.8	55	34.3	8	4.9	95	58.8	20	12.2
Hispanic non-Black	16	100.0	7	41.3	8	51.7	1	7.0	6	39.3	1	6.3
White non-Black non-Hispanic	115	100.0	30	26.2	83	72.6	1	1.2	29	25.0	4	3.2
Other non-Black non-Hispanic	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	125	100.0	58	46.2	61	49.0	6	4.8	57	45.4	11	9.0
Married couple	66	100.0	23	35.8	40	61.1	2	3.1	22	34.3	4	5.9
Female householder, no husband present	46	100.0	27	59.0	15	34.0	3	7.0	27	59.0	5	11.9
Male householder, no wife present	14	100.0	7	53.2	6	40.8	1	6.0	7	53.2	2	14.5
Non-family household and other	176	100.0	77	43.8	95	53.7	4	2.5	73	41.6	13	7.5
Household Income (Primary Family or Individual)												
Less than \$15,000	48	100.0	28	58.4	19	40.5	1	1.1	28	57.6	5	10.8
Between \$15,000 and \$30,000	33	100.0	20	59.5	11	32.6	3	7.9	19	55.8	5	14.5
Between \$30,000 and \$50,000	51	100.0	26	50.8	23	46.2	2	3.0	25	48.7	6	11.7
Between \$50,000 and \$75,000	37	100.0	13	35.5	24	63.2	0	1.2	13	35.5	2	4.7
At least \$75,000	92	100.0	33	36.3	56	60.7	3	3.0	31	33.7	6	6.6
Unknown	40	100.0	15	37.0	23	56.8	2	6.2	15	37.0	1	1.9
Education												
No high school degree	34	100.0	21	62.0	10	28.5	3	9.6	21	62.0	3	9.3
High school degree	57	100.0	32	56.8	23	41.0	1	2.2	32	56.8	7	12.1
Some college	56	100.0	30	54.1	24	42.7	2	3.3	28	49.9	7	12.7
College degree (four year)	155	100.0	52	33.4	99	64.0	4	2.7	49	31.6	7	4.8
Age												
15 to 34 years	95	100.0	43	45.3	50	52.9	2	1.7	41	42.8	9	9.2
35 to 44 years	59	100.0	28	48.2	27	45.8	4	6.0	27	46.5	6	10.4
45 to 54 years	53	100.0	23	42.8	28	53.2	2	4.0	23	42.8	4	7.2
55 to 64 years	43	100.0	21	48.4	21	49.6	1	2.0	19	45.6	4	9.2
65 years or more	52	100.0	20	39.1	29	56.5	2	4.4	20	38.3	2	3.5
Homeownership												
Homeowner	143	100.0	53	37.0	84	59.3	5	3.8	50	35.1	10	6.9
Non-homeowner	159	100.0	82	51.8	71	45.0	5	3.2	80	50.4	15	9.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-26 Use of AFS Transaction and Credit Products by Demographic Characteristic: District of Columbia

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	301	100.0	156	51.7	106	35.1	19	6.5	5	1.7	15	5.0
Banking Status												
Unbanked	37	100.0	10	27.4	18	49.6	5	14.9	0	1.1	3	7.0
Underbanked	72	100.0	0	0.0	55	77.1	11	15.1	2	3.3	3	4.6
Not Underbanked	182	100.0	146	80.1	32	17.4	2	1.2	2	1.2	0	0.0
Underbanked Status Unknown	11	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	161	100.0	55	34.3	74	46.1	16	10.2	3	2.0	12	7.3
Hispanic non-Black	16	100.0	8	51.7	5	32.8	1	4.3	0	2.0	2	9.2
White non-Black non-Hispanic	115	100.0	83	72.6	26	22.7	2	2.0	1	1.2	2	1.5
Other non-Black non-Hispanic	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	126	100.0	61	48.4	42	33.3	10	7.9	1	0.8	11	8.7
Married couple	66	100.0	40	61.1	17	26.1	3	4.4	1	1.5	5	6.9
Female householder, no husband present	46	100.0	15	34.0	21	46.4	5	11.9	*	*	4	7.7
Male householder, no wife present	14	100.0	6	40.8	4	27.9	2	14.5	*	*	2	16.8
Non-family household and other	176	100.0	95	53.7	64	36.2	9	5.2	4	2.3	5	2.6
Household Income (Primary Family or Individual)												
Less than \$15,000	48	100.0	19	40.5	23	47.6	5	10.0	0	0.8	1	1.1
Between \$15,000 and \$30,000	33	100.0	11	32.6	15	45.0	4	10.8	1	3.7	3	7.9
Between \$30,000 and \$50,000	51	100.0	23	46.2	19	36.8	5	9.6	1	2.1	3	5.4
Between \$50,000 and \$75,000	37	100.0	24	63.2	10	27.1	2	4.7	*	*	2	5.0
At least \$75,000	92	100.0	56	60.7	26	28.7	4	4.1	2	2.5	4	4.0
Unknown	40	100.0	23	56.8	13	32.3	1	1.9	8	*	4	8.9
Education												
No high school degree	34	100.0	10	28.5	17	51.1	3	9.3	*	*	4	11.1
High school degree	57	100.0	23	41.0	23	39.9	7	12.1	*	*	4	7.0
Some college	56	100.0	24	42.7	23	40.4	5	8.5	2	4.1	2	4.2
College degree (four year)	155	100.0	99	64.0	43	28.0	5	3.0	3	1.7	5	3.2
Age												
15 to 34 years	95	100.0	50	52.9	32	34.0	6	6.7	2	2.5	4	3.8
35 to 44 years	59	100.0	27	45.8	21	36.3	5	8.7	1	1.7	4	7.6
45 to 54 years	53	100.0	28	53.2	18	34.0	4	7.2	*	*	3	5.6
55 to 64 years	43	100.0	21	49.6	16	38.1	3	6.4	1	2.8	1	3.1
65 years or more	52	100.0	29	56.5	18	34.6	1	2.8	0	0.8	3	5.3
Homeownership												
Homeowner	143	100.0	84	59.3	40	27.9	7	5.0	3	1.9	9	6.0
Non-homeowner	159	100.0	71	45.0	66	41.7	12	7.8	2	1.4	7	4.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-27 Households' Use of Specific AFS Products: District of Columbia

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	135	44.8	25	67.4	72	100.0	36	19.9	NA	NA
Never Used	156	51.7	10	27.4	0	0.0	146	80.1	0	0.0
Use Unknown	10	3.5	2	5.3	0	0.0	0	0.0	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Non-Bank Money Order										
Used	122	40.6	23	62.1	66	91.9	31	17.1	NA	NA
Never Used	173	57.5	12	34.1	6	8.1	151	82.9	NA	NA
Use Unknown	6	1.9	1	3.7	*	*	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Non-Bank Check Cashing										
Used	36	11.9	13	36.0	17	24.1	5	2.9	NA	NA
Never Used	259	86.0	22	60.3	54	75.4	177	97.1	NA	NA
Use Unknown	7	2.2	1	3.7	*	0.5	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Payday Lending										
Used	10	3.3	3	7.6	6	8.8	*	*	NA	NA
Never Used	281	93.2	32	87.1	63	88.1	182	100.0	NA	NA
Use Unknown	10	3.5	2	5.3	2	3.0	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Pawn Shop										
Used	13	4.2	4	10.8	5	6.3	4	2.0	NA	NA
Never Used	277	91.9	31	83.9	65	89.9	178	98.0	NA	NA
Use Unknown	12	3.9	2	5.3	3	3.9	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Rent-to-Own										
Used	3	1.1	*	*	2	2.4	1	0.8	NA	NA
Never Used	287	95.3	35	94.7	67	93.7	181	99.2	NA	NA
Use Unknown	11	3.7	2	5.3	3	3.9	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Refund Anticipation Loan										
Used	5	1.8	1	3.6	4	5.7	*	*	NA	NA
Never Used	283	93.9	33	89.4	65	90.4	182	100.0	NA	NA
Use Unknown	13	4.3	3	7.0	3	3.9	*	*	NA	NA
Total	301	100.0	37	100.0	72	100.0	182	100.0	11	100.0
Memo Items*										
Used Transaction Products	130	43.1	24	66.3	70	96.7	34	18.7	NA	NA
Used Credit Products	24	8.1	6	16.0	13	18.3	5	2.5	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-28 Households' Use of AFS by Demographic Characteristic: Florida

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	7,567	100.0	2,384	31.5	4,797	63.4	387	5.1	2,090	27.6	882	11.7
Banking Status												
Unbanked	527	100.0	310	58.9	147	27.8	70	13.3	268	50.8	151	28.6
Underbanked	1,270	100.0	1,270	100.0	0	0.0	0	0.0	1,132	89.1	554	43.7
Not Underbanked	5,407	100.0	757	14.0	4,650	86.0	0	0.0	643	11.9	169	3.1
Underbanked Status Unknown	364	100.0	48	13.1	0	0.0	317	86.9	48	13.1	8	2.1
Race/Ethnicity												
Black	1,079	100.0	486	45.0	508	47.0	86	8.0	422	39.1	222	20.6
Hispanic non-Black	1,222	100.0	339	27.8	804	65.8	79	6.5	315	25.8	99	8.1
White non-Black non-Hispanic	5,086	100.0	1,509	29.7	3,369	66.2	208	4.1	1,316	25.9	542	10.7
Other non-Black non-Hispanic	179	100.0	50	27.9	116	64.7	13	7.3	37	20.6	19	10.3
Household Type												
Family household	4,797	100.0	1,439	30.0	3,083	64.3	274	5.7	1,276	26.6	506	10.6
Married couple	3,631	100.0	920	25.3	2,518	69.4	192	5.3	839	23.1	226	6.2
Female householder, no husband present	840	100.0	376	44.7	409	48.7	55	6.6	316	37.6	195	23.2
Male householder, no wife present	326	100.0	144	44.2	156	47.8	26	8.1	121	37.2	85	26.1
Non-family household and other	2,771	100.0	944	34.1	1,714	61.8	113	4.1	814	29.4	376	13.6
Household Income (Primary Family or Individual)												
Less than \$15,000	1,038	100.0	434	41.8	561	54.1	43	4.1	367	35.3	245	23.6
Between \$15,000 and \$30,000	1,115	100.0	444	39.8	631	56.6	40	3.6	387	34.7	167	14.9
Between \$30,000 and \$50,000	1,522	100.0	531	34.9	947	62.2	44	2.9	452	29.7	198	13.0
Between \$50,000 and \$75,000	1,153	100.0	359	31.1	774	67.2	20	1.7	340	29.5	118	10.2
At least \$75,000	1,483	100.0	363	24.5	1,038	70.0	82	5.5	315	21.2	94	6.4
Unknown	1,255	100.0	253	20.2	845	67.3	158	12.6	229	18.2	61	4.9
Education												
No high school degree	838	100.0	300	35.8	477	56.9	61	7.3	258	30.7	137	16.3
High school degree	2,351	100.0	722	30.7	1,514	64.4	115	4.9	613	26.1	296	12.6
Some college	2,159	100.0	769	35.6	1,284	59.5	106	4.9	669	31.0	315	14.6
College degree (four year)	2,220	100.0	592	26.7	1,522	68.6	105	4.7	551	24.8	134	6.0
Age												
15 to 34 years	1,397	100.0	573	41.0	766	54.8	59	4.2	488	34.9	267	19.1
35 to 44 years	1,434	100.0	510	35.5	844	58.9	80	5.6	449	31.3	210	14.6
45 to 54 years	1,518	100.0	511	33.7	902	59.4	105	6.9	452	29.8	202	13.3
55 to 64 years	1,301	100.0	416	32.0	818	62.9	67	5.2	354	27.2	130	10.0
65 years or more	1,917	100.0	375	19.5	1,468	76.6	74	3.9	347	18.1	74	3.9
Homeownership												
Homeowner	5,384	100.0	1,449	26.9	3,688	68.5	247	4.6	1,262	23.4	436	8.1
Non-homeowner	2,183	100.0	934	42.8	1,109	50.8	140	6.4	828	37.9	446	20.4

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-29 Use of AFS Transaction and Credit Products by Demographic Characteristic: Florida

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	7,567	100.0	4,797	63.4	1,443	19.1	588	7.8	294	3.9	445	5.9
Banking Status												
Unbanked	527	100.0	147	27.8	152	28.8	108	20.5	43	8.1	78	14.8
Underbanked	1,270	100.0	0	0.0	695	54.7	416	32.8	138	10.9	21	1.6
Not Underbanked	5,407	100.0	4,650	86.0	587	10.9	56	1.0	113	2.1	0	0.0
Underbanked Status Unknown	364	100.0	0	0.0	9	2.6	8	2.1	*	*	347	95.3
Race/Ethnicity												
Black	1,079	100.0	508	47.0	250	23.1	158	14.7	64	5.9	100	9.3
Hispanic non-Black	1,222	100.0	804	65.8	228	18.6	75	6.2	24	2.0	91	7.5
White non-Black non-Hispanic	5,086	100.0	3,369	66.2	934	18.4	349	6.9	193	3.8	241	4.7
Other non-Black non-Hispanic	179	100.0	116	64.7	32	17.6	5	3.0	13	7.3	13	7.3
Household Type												
Family household	4,797	100.0	3,083	64.3	892	18.6	342	7.1	164	3.4	315	6.6
Married couple	3,631	100.0	2,518	69.4	656	18.1	145	4.0	81	2.2	230	6.3
Female householder, no husband present	840	100.0	409	48.7	177	21.0	135	16.1	60	7.1	59	7.0
Male householder, no wife present	326	100.0	156	47.8	59	18.0	62	19.2	23	7.0	26	8.1
Non-family household and other	2,771	100.0	1,714	61.8	551	19.9	246	8.9	130	4.7	130	4.7
Household Income (Primary Family or Individual)												
Less than \$15,000	1,038	100.0	561	54.1	182	17.5	177	17.0	68	6.5	50	4.8
Between \$15,000 and \$30,000	1,115	100.0	631	56.6	268	24.0	110	9.9	56	5.0	50	4.5
Between \$30,000 and \$50,000	1,522	100.0	947	62.2	322	21.1	119	7.8	79	5.2	55	3.6
Between \$50,000 and \$75,000	1,153	100.0	774	67.2	231	20.1	99	8.6	19	1.6	29	2.6
At least \$75,000	1,483	100.0	1,038	70.0	261	17.6	46	3.1	48	3.2	90	6.1
Unknown	1,255	100.0	845	67.3	179	14.3	37	2.9	24	1.9	171	13.6
Education												
No high school degree	838	100.0	477	56.9	156	18.7	94	11.2	43	5.1	68	8.1
High school degree	2,351	100.0	1,514	64.4	404	17.2	187	8.0	109	4.6	137	5.8
Some college	2,159	100.0	1,284	59.5	441	20.4	215	10.0	100	4.7	118	5.5
College degree (four year)	2,220	100.0	1,522	68.6	441	19.9	92	4.2	42	1.9	122	5.5
Age												
15 to 34 years	1,397	100.0	766	54.8	293	21.0	182	13.0	85	6.1	72	5.1
35 to 44 years	1,434	100.0	844	58.9	296	20.6	149	10.4	61	4.2	84	5.9
45 to 54 years	1,518	100.0	902	59.4	292	19.3	143	9.4	59	3.9	122	8.1
55 to 64 years	1,301	100.0	818	62.9	268	20.6	68	5.2	62	4.8	86	6.6
65 years or more	1,917	100.0	1,468	76.6	293	15.3	47	2.4	28	1.4	82	4.3
Homeownership												
Homeowner	5,384	100.0	3,688	68.5	971	18.0	248	4.6	188	3.5	289	5.4
Non-homeowner	2,183	100.0	1,109	50.8	472	21.6	340	15.6	106	4.9	156	7.2

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-30 Households' Use of Specific AFS Products: Florida

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	2,384	31.5	310	58.9	1,270	100.0	757	14.0	48	13.1
Never Used	4,797	63.4	147	27.8	0	0.0	4,650	86.0	0	0.0
Use Unknown	387	5.1	70	13.3	0	0.0	0	0.0	317	86.9
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Non-Bank Money Order										
Used	1,922	25.4	233	44.3	1,057	83.2	603	11.1	29	7.9
Never Used	5,326	70.4	227	43.2	204	16.1	4,804	88.9	90	24.8
Use Unknown	320	4.2	66	12.6	9	0.7	*	*	245	67.3
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Non-Bank Check Cashing										
Used	636	8.4	147	28.0	357	28.1	109	2.0	22	6.2
Never Used	6,650	87.9	309	58.6	912	71.9	5,298	98.0	131	36.0
Use Unknown	281	3.7	71	13.4	*	*	*	*	211	57.9
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Payday Lending										
Used	303	4.0	45	8.6	258	20.3	*	*	*	*
Never Used	6,915	91.4	416	78.9	999	78.7	5,407	100.0	93	25.5
Use Unknown	349	4.6	66	12.4	13	1.0	*	*	271	74.5
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Pawn Shop										
Used	493	6.5	89	16.9	248	19.5	149	2.7	8	2.1
Never Used	6,707	88.6	360	68.4	1,001	78.9	5,258	97.3	87	24.0
Use Unknown	367	4.9	78	14.8	20	1.6	*	*	269	73.9
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Rent-to-Own										
Used	209	2.8	44	8.3	132	10.4	29	0.5	4	1.0
Never Used	7,002	92.5	414	78.5	1,126	88.7	5,377	99.5	86	23.5
Use Unknown	356	4.7	69	13.2	12	0.9	*	*	275	75.4
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Refund Anticipation Loan										
Used	138	1.8	32	6.1	106	8.4	*	*	*	*
Never Used	7,068	93.4	425	80.7	1,147	90.4	5,407	100.0	89	24.3
Use Unknown	361	4.8	69	13.2	16	1.3	*	*	276	75.7
Total	7,567	100.0	527	100.0	1,270	100.0	5,407	100.0	364	100.0
Memo Items*										
Used Transaction Products	2,090	27.6	268	50.8	1,132	89.1	643	11.9	48	13.1
Used Credit Products	882	11.7	151	28.6	554	43.7	169	3.1	8	2.1

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-31 Households' Use of AFS by Demographic Characteristic: Georgia

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,765	100.0	1,535	40.8	2,083	55.3	147	3.9	1,401	37.2	520	13.8
Banking Status												
Unbanked	457	100.0	276	60.4	151	33.1	30	6.5	254	55.6	133	29.2
Underbanked	731	100.0	731	100.0	0	0.0	0	0.0	682	93.3	252	34.4
Not Underbanked	2,439	100.0	508	20.8	1,931	79.2	0	0.0	455	18.7	118	4.9
Underbanked Status Unknown	137	100.0	20	14.5	0	0.0	117	85.5	9	6.8	16	12.0
Race/Ethnicity												
Black	1,194	100.0	664	55.6	483	40.5	46	3.9	635	53.2	250	20.9
Hispanic non-Black	204	100.0	63	31.0	134	65.4	7	3.6	56	27.6	21	10.3
White non-Black non-Hispanic	2,233	100.0	770	34.5	1,382	61.9	81	3.6	674	30.2	240	10.8
Other non-Black non-Hispanic	133	100.0	38	28.5	83	62.4	12	9.1	35	26.6	9	6.9
Household Type												
Family household	2,579	100.0	1,044	40.5	1,422	55.2	112	4.3	932	36.1	366	14.2
Married couple	1,885	100.0	660	35.0	1,148	60.9	77	4.1	606	32.2	183	9.7
Female householder, no husband present	497	100.0	307	61.9	171	34.4	18	3.7	267	53.7	142	28.6
Male householder, no wife present	197	100.0	77	39.2	104	52.5	16	8.3	59	30.0	41	21.0
Non-family household and other	1,186	100.0	491	41.4	660	55.7	35	2.9	469	39.6	153	12.9
Household Income (Primary Family or Individual)												
Less than \$15,000	553	100.0	311	56.3	231	41.7	11	2.0	304	54.9	119	21.5
Between \$15,000 and \$30,000	499	100.0	233	46.8	250	50.0	16	3.2	204	40.9	95	19.1
Between \$30,000 and \$50,000	653	100.0	317	48.5	312	47.9	24	3.6	289	44.3	126	19.3
Between \$50,000 and \$75,000	491	100.0	210	42.7	278	56.6	3	0.7	191	39.0	66	13.4
At least \$75,000	799	100.0	275	34.4	512	64.1	11	1.4	245	30.6	58	7.3
Unknown	770	100.0	189	24.6	500	64.9	81	10.6	169	22.0	56	7.3
Education												
No high school degree	520	100.0	255	49.1	240	46.3	24	4.7	238	45.7	117	22.5
High school degree	1,192	100.0	487	40.8	662	55.6	43	3.6	445	37.3	178	14.9
Some college	1,009	100.0	448	44.4	523	51.8	38	3.8	400	39.6	148	14.6
College degree (four year)	1,044	100.0	345	33.1	658	63.0	41	3.9	319	30.6	78	7.4
Age												
15 to 34 years	957	100.0	482	50.3	429	44.8	47	4.9	415	43.4	221	23.1
35 to 44 years	793	100.0	323	40.7	438	55.2	32	4.0	280	35.3	139	17.5
45 to 54 years	801	100.0	345	43.1	432	53.9	25	3.1	329	41.0	107	13.4
55 to 64 years	642	100.0	243	37.8	388	60.4	11	1.8	239	37.3	37	5.8
65 years or more	572	100.0	143	25.0	397	69.4	32	5.6	138	24.2	16	2.8
Homeownership												
Homeowner	2,580	100.0	864	33.5	1,613	62.5	104	4.0	787	30.5	212	8.2
Non-homeowner	1,184	100.0	672	56.7	470	39.7	43	3.6	615	51.9	307	26.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-32 Use of AFS Transaction and Credit Products by Demographic Characteristic: Georgia

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,765	100.0	2,083	55.3	991	26.3	386	10.2	134	3.6	171	4.5
Banking Status												
Unbanked	457	100.0	151	33.1	133	29.0	111	24.4	22	4.8	40	8.8
Underbanked	731	100.0	0	0.0	469	64.1	203	27.7	49	6.7	11	1.4
Not Underbanked	2,439	100.0	1,931	79.2	389	16.0	66	2.7	53	2.2	0	0.0
Underbanked Status Unknown	137	100.0	0	0.0	*	*	6	4.3	10	7.7	120	88.0
Race/Ethnicity												
Black	1,194	100.0	483	40.5	401	33.6	220	18.4	29	2.4	60	5.0
Hispanic non-Black	204	100.0	134	65.4	42	20.7	14	6.9	7	3.4	7	3.6
White non-Black non-Hispanic	2,233	100.0	1,382	61.9	522	23.4	145	6.5	95	4.3	88	3.9
Other non-Black non-Hispanic	133	100.0	83	62.4	25	18.9	7	5.0	2	1.9	16	11.8
Household Type												
Family household	2,579	100.0	1,423	55.2	663	25.7	253	9.8	113	4.4	126	4.9
Married couple	1,885	100.0	1,148	60.9	469	24.9	129	6.9	54	2.8	85	4.5
Female householder, no husband present	497	100.0	171	34.4	165	33.3	101	20.4	41	8.2	18	3.7
Male householder, no wife present	197	100.0	104	52.5	29	14.8	23	11.8	18	9.2	23	11.7
Non-family household and other	1,186	100.0	660	55.7	327	27.6	132	11.1	22	1.8	45	3.8
Household Income (Primary Family or Individual)												
Less than \$15,000	553	100.0	231	41.7	193	34.8	111	20.1	8	1.4	11	2.0
Between \$15,000 and \$30,000	499	100.0	250	50.0	131	26.3	66	13.2	29	5.9	23	4.6
Between \$30,000 and \$50,000	653	100.0	312	47.9	184	28.3	98	15.0	28	4.3	30	4.6
Between \$50,000 and \$75,000	491	100.0	278	56.6	140	28.6	47	9.7	18	3.7	7	1.4
At least \$75,000	799	100.0	512	64.1	210	26.2	28	3.5	31	3.8	19	2.3
Unknown	770	100.0	500	64.9	133	17.3	36	4.7	20	2.6	81	10.6
Education												
No high school degree	520	100.0	240	46.3	138	26.6	99	19.1	17	3.3	24	4.7
High school degree	1,192	100.0	662	55.6	288	24.2	136	11.4	42	3.5	64	5.3
Some college	1,009	100.0	523	51.8	297	29.4	99	9.8	49	4.8	42	4.1
College degree (four year)	1,044	100.0	658	63.0	268	25.6	51	4.9	26	2.5	41	3.9
Age												
15 to 34 years	957	100.0	429	44.8	250	26.1	154	16.1	67	7.0	57	6.0
35 to 44 years	793	100.0	438	55.2	184	23.2	96	12.1	43	5.4	32	4.0
45 to 54 years	801	100.0	432	53.9	234	29.2	91	11.4	16	2.0	29	3.6
55 to 64 years	642	100.0	388	60.4	196	30.6	34	5.2	3	0.5	21	3.2
65 years or more	572	100.0	397	69.4	127	22.2	12	2.0	4	0.8	32	5.6
Homeownership												
Homeowner	2,580	100.0	1,613	62.5	631	24.4	135	5.2	77	3.0	125	4.8
Non-homeowner	1,184	100.0	470	39.7	360	30.4	250	21.1	57	4.8	46	3.9

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-33 Households' Use of Specific AFS Products: Georgia

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,535	40.8	276	60.4	731	100.0	508	20.8	20	14.5
Never Used	2,083	55.3	151	33.1	0	0.0	1,931	79.2	0	0.0
Use Unknown	147	3.9	30	6.5	0	0.0	0	0.0	117	85.5
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Non-Bank Money Order										
Used	1,304	34.6	239	52.3	637	87.1	419	17.2	9	6.8
Never Used	2,347	62.3	193	42.2	91	12.4	2,021	82.8	42	30.9
Use Unknown	114	3.0	25	5.6	4	0.5	*	*	85	62.3
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Non-Bank Check Cashing										
Used	420	11.2	126	27.6	203	27.8	91	3.7	*	*
Never Used	3,249	86.3	306	66.9	528	72.2	2,348	96.3	66	48.6
Use Unknown	96	2.5	25	5.6	*	*	*	*	70	51.4
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Payday Lending										
Used	56	1.5	15	3.3	41	5.6	*	*	*	*
Never Used	3,563	94.6	410	89.6	683	93.4	2,439	100.0	31	22.4
Use Unknown	146	3.9	33	7.1	7	1.0	*	*	106	77.6
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Pawn Shop										
Used	275	7.3	65	14.3	133	18.2	67	2.7	10	7.7
Never Used	3,332	88.5	346	75.7	584	79.8	2,373	97.3	29	21.6
Use Unknown	157	4.2	46	10.0	15	2.0	*	*	97	70.8
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Rent-to-Own										
Used	244	6.5	78	17.0	102	13.9	59	2.4	6	4.3
Never Used	3,381	89.8	340	74.4	626	85.7	2,381	97.6	33	24.4
Use Unknown	140	3.7	39	8.6	3	0.4	*	*	97	71.3
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Refund Anticipation Loan										
Used	147	3.9	53	11.5	94	12.8	*	*	*	*
Never Used	3,475	92.3	371	81.2	631	86.3	2,439	100.0	33	23.9
Use Unknown	143	3.8	33	7.2	6	0.8	*	*	104	76.1
Total	3,765	100.0	457	100.0	731	100.0	2,439	100.0	137	100.0
Memo Items*										
Used Transaction Products	1,401	37.2	254	55.6	682	93.3	455	18.7	9	6.8
Used Credit Products	520	13.8	133	29.2	252	34.4	118	4.9	16	12.0

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-34 Households' Use of AFS by Demographic Characteristic: Hawaii

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	439	100.0	118	26.9	285	65.0	36	8.1	106	24.1	35	8.0
Banking Status												
Unbanked	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	61	100.0	61	100.0	0	0.0	0	0.0	56	91.9	23	37.9
Not Underbanked	329	100.0	51	15.4	278	84.6	0	0.0	46	13.9	9	2.8
Underbanked Status Unknown	37	100.0	2	4.8	0	0.0	35	95.2	1	1.9	1	2.9
Race/Ethnicity												
Black	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	23	100.0	11	48.3	9	39.8	3	12.0	9	41.1	4	18.0
White non-Black non-Hispanic	106	100.0	42	39.7	57	54.0	7	6.3	39	36.9	8	8.0
Other non-Black non-Hispanic	291	100.0	56	19.3	209	71.8	26	8.8	50	17.1	18	6.0
Household Type												
Family household	307	100.0	80	26.2	201	65.3	26	8.5	71	23.2	24	7.9
Married couple	219	100.0	52	23.9	151	68.8	16	7.3	47	21.6	14	6.5
Female householder, no husband present	59	100.0	21	36.0	33	54.8	5	9.3	18	30.6	7	12.4
Male householder, no wife present	29	100.0	7	23.3	17	60.6	5	16.1	6	19.9	3	9.1
Non-family household and other	131	100.0	37	28.5	84	64.2	10	7.3	34	26.2	11	8.4
Household Income (Primary Family or Individual)												
Less than \$15,000	39	100.0	11	27.5	26	67.5	2	5.1	9	22.6	4	10.7
Between \$15,000 and \$30,000	47	100.0	11	23.9	31	65.2	5	10.9	10	21.0	4	9.1
Between \$30,000 and \$50,000	92	100.0	28	30.6	58	63.3	6	6.1	26	28.6	11	11.5
Between \$50,000 and \$75,000	70	100.0	20	29.1	47	67.3	3	3.6	17	24.2	8	12.0
At least \$75,000	99	100.0	28	28.8	63	63.3	8	7.9	26	26.5	5	5.2
Unknown	92	100.0	19	20.7	61	65.5	13	13.8	18	19.1	3	2.9
Education												
No high school degree	40	100.0	11	27.9	27	66.4	2	5.7	10	25.2	4	9.5
High school degree	134	100.0	35	26.5	80	60.0	18	13.5	31	23.2	11	8.1
Some college	143	100.0	45	31.7	87	60.8	11	7.5	41	28.6	17	12.0
College degree (four year)	122	100.0	26	21.3	91	74.9	5	3.9	24	19.4	3	2.8
Age												
15 to 34 years	84	100.0	29	34.9	46	54.9	9	10.2	26	31.5	12	14.8
35 to 44 years	82	100.0	26	31.8	51	62.6	5	5.6	21	25.8	9	11.0
45 to 54 years	82	100.0	26	32.1	45	55.3	10	12.6	24	29.6	8	9.4
55 to 64 years	75	100.0	19	24.8	52	69.0	5	6.2	17	23.0	4	4.8
65 years or more	115	100.0	18	15.2	90	78.3	8	6.5	16	14.3	2	2.1
Homeownership												
Homeowner	265	100.0	54	20.5	187	70.4	24	9.1	51	19.1	9	3.5
Non-homeowner	174	100.0	64	36.6	98	56.6	12	6.7	55	31.7	26	14.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-35 Use of AFS Transaction and Credit Products by Demographic Characteristic: Hawaii

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	439	100.0	285	65.0	80	18.1	23	5.2	12	2.8	39	8.9
Banking Status												
Unbanked	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	61	100.0	0	0.0	35	58.1	18	29.9	5	8.1	2	4.0
Not Underbanked	329	100.0	278	84.6	41	12.6	4	1.3	5	1.5	0	0.0
Underbanked Status Unknown	37	100.0	0	0.0	*	*	*	*	1	2.9	36	97.1
Race/Ethnicity												
Black	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	23	100.0	9	39.8	7	30.3	2	10.8	2	7.2	3	12.0
White non-Black non-Hispanic	106	100.0	57	54.0	34	31.7	5	5.2	3	2.8	7	6.3
Other non-Black non-Hispanic	291	100.0	209	71.8	36	12.3	11	3.8	7	2.2	29	9.9
Household Type												
Family household	307	100.0	201	65.5	53	17.3	15	4.9	9	2.9	30	9.8
Married couple	219	100.0	151	68.8	37	16.8	9	4.1	5	2.3	18	8.0
Female householder, no husband present	59	100.0	33	54.8	12	20.8	4	7.1	3	5.3	7	12.0
Male householder, no wife present	29	100.0	17	60.6	4	14.1	2	5.7	1	3.4	5	16.1
Non-family household and other	131	100.0	84	64.2	26	20.1	8	6.1	3	2.3	10	7.3
Household Income (Primary Family or Individual)												
Less than \$15,000	39	100.0	26	67.5	5	13.6	2	5.9	2	4.9	3	8.2
Between \$15,000 and \$30,000	47	100.0	31	65.2	7	14.8	3	6.2	1	2.9	5	10.9
Between \$30,000 and \$50,000	92	100.0	58	63.3	17	19.1	9	9.6	2	2.0	6	6.1
Between \$50,000 and \$75,000	70	100.0	47	67.3	12	17.2	5	7.1	3	4.9	3	3.6
At least \$75,000	99	100.0	63	63.3	21	21.7	3	2.9	2	2.3	10	9.8
Unknown	92	100.0	61	65.5	16	17.8	1	1.3	1	1.6	13	13.8
Education												
No high school degree	40	100.0	27	66.4	6	15.8	3	6.7	1	2.8	3	8.4
High school degree	134	100.0	80	60.0	24	17.7	6	4.8	4	3.3	19	14.1
Some college	143	100.0	87	60.8	27	18.9	13	8.8	4	3.1	12	8.3
College degree (four year)	122	100.0	91	74.9	23	18.5	1	0.9	2	1.9	5	3.9
Age												
15 to 34 years	84	100.0	46	54.9	17	20.1	10	11.4	3	3.3	9	10.2
35 to 44 years	82	100.0	51	62.6	16	19.0	4	5.0	5	6.0	6	7.4
45 to 54 years	82	100.0	45	55.3	19	22.7	6	6.9	2	2.5	10	12.6
55 to 64 years	75	100.0	52	69.0	14	19.3	2	3.0	1	1.8	5	6.9
65 years or more	115	100.0	90	78.3	14	12.2	1	1.1	1	1.0	9	7.4
Homeownership												
Homeowner	265	100.0	187	70.4	42	15.8	6	2.1	4	1.4	27	10.2
Non-homeowner	174	100.0	98	56.6	38	21.8	17	10.0	9	4.9	12	6.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-36 Households' Use of Specific AFS Products: Hawaii

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	118	26.9	NA	NA	61	100.0	51	15.4	2	4.8
Never Used	285	65.0	NA	NA	0	0.0	278	84.6	0	0.0
Use Unknown	36	8.1	NA	NA	0	0.0	0	0.0	35	95.2
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Non-Bank Money Order										
Used	94	21.4	NA	NA	50	82.3	40	12.3	*	*
Never Used	317	72.2	NA	NA	11	17.7	288	87.7	10	26.5
Use Unknown	28	6.3	NA	NA	*	*	*	*	27	73.5
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Non-Bank Check Cashing										
Used	23	5.3	NA	NA	12	20.5	8	2.5	1	1.9
Never Used	389	88.6	NA	NA	48	79.5	321	97.5	10	27.0
Use Unknown	27	6.1	NA	NA	*	*	*	*	26	71.1
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Payday Lending										
Used	9	2.1	NA	NA	9	14.4	*	*	*	*
Never Used	397	90.4	NA	NA	51	83.9	329	100.0	6	16.2
Use Unknown	33	7.4	NA	NA	1	1.8	*	*	31	83.8
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Pawn Shop										
Used	18	4.1	NA	NA	10	16.2	7	2.2	0	1.2
Never Used	390	88.9	NA	NA	48	79.8	322	97.8	9	24.1
Use Unknown	31	7.0	NA	NA	2	4.0	*	*	27	74.8
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Rent-to-Own										
Used	12	2.8	NA	NA	9	14.4	2	0.6	1	1.8
Never Used	396	90.3	NA	NA	51	84.7	327	99.4	7	18.8
Use Unknown	30	7.0	NA	NA	1	0.9	*	*	29	79.4
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Refund Anticipation Loan										
Used	6	1.3	NA	NA	6	9.2	*	*	*	*
Never Used	402	91.7	NA	NA	55	89.9	329	100.0	7	20.1
Use Unknown	31	7.0	NA	NA	1	0.9	*	*	29	79.9
Total	439	100.0	13	100.0	61	100.0	329	100.0	37	100.0
Memo Items*										
Used Transaction Products	106	24.1	NA	NA	56	91.9	46	13.9	1	1.9
Used Credit Products	35	8.0	NA	NA	23	37.9	9	2.8	1	2.9

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-37 Households' Use of AFS by Demographic Characteristic: Idaho

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	566	100.0	211	37.3	332	58.7	23	4.1	189	33.4	82	14.5
Banking Status												
Unbanked	38	100.0	20	51.4	14	37.7	4	10.9	16	41.7	13	34.2
Underbanked	111	100.0	111	100.0	0	0.0	0	0.0	100	89.6	55	49.1
Not Underbanked	392	100.0	75	19.0	317	81.0	0	0.0	69	17.6	13	3.2
Underbanked Status Unknown	24	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	41	100.0	21	51.7	19	45.7	1	2.6	19	46.3	6	15.1
White non-Black non-Hispanic	496	100.0	177	35.7	300	60.4	20	4.0	158	31.9	69	13.9
Other non-Black non-Hispanic	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	410	100.0	147	35.9	244	59.5	19	4.6	133	32.4	50	12.1
Married couple	339	100.0	118	34.9	208	61.4	13	3.7	108	31.8	37	11.1
Female householder, no husband present	48	100.0	19	39.5	23	48.9	6	11.6	17	34.9	7	14.8
Male householder, no wife present	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	155	100.0	64	40.9	88	56.4	4	2.6	56	36.1	33	21.0
Household Income (Primary Family or Individual)												
Less than \$15,000	84	100.0	41	49.6	37	44.2	5	6.3	36	43.5	19	22.9
Between \$15,000 and \$30,000	117	100.0	49	42.0	65	55.2	3	2.8	45	38.7	23	19.7
Between \$30,000 and \$50,000	101	100.0	45	44.6	53	52.5	3	2.9	42	41.7	17	16.3
Between \$50,000 and \$75,000	92	100.0	34	36.7	56	60.7	2	2.6	30	33.0	11	11.7
At least \$75,000	94	100.0	20	21.1	73	76.9	2	2.0	16	17.0	8	8.5
Unknown	77	100.0	21	27.7	49	62.9	7	9.4	19	24.0	5	6.2
Education												
No high school degree	57	100.0	28	49.3	28	48.9	1	1.8	25	43.7	11	19.5
High school degree	175	100.0	60	34.3	108	61.8	7	4.0	54	30.8	25	14.6
Some college	191	100.0	82	43.0	99	51.8	10	5.2	74	38.8	36	19.0
College degree (four year)	143	100.0	41	28.5	97	67.9	5	3.6	36	25.1	9	6.5
Age												
15 to 34 years	135	100.0	63	46.2	66	48.4	7	5.4	53	39.4	35	25.7
35 to 44 years	104	100.0	38	36.9	62	59.5	4	3.6	32	31.3	18	17.0
45 to 54 years	105	100.0	46	43.5	54	51.7	5	4.8	42	39.7	18	17.6
55 to 64 years	97	100.0	38	39.4	53	54.4	6	6.2	35	36.3	8	8.8
65 years or more	125	100.0	26	20.9	97	78.3	1	0.8	26	20.9	3	2.3
Homeownership												
Homeowner	416	100.0	128	30.8	272	65.3	16	3.9	117	28.0	36	8.7
Non-homeowner	149	100.0	82	55.2	60	40.3	7	4.6	72	48.3	46	30.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-38 Use of AFS Transaction and Credit Products by Demographic Characteristic: Idaho

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	566	100.0	332	58.7	125	22.2	60	10.7	22	3.9	26	4.6
Banking Status												
Unbanked	38	100.0	14	37.7	7	17.2	9	24.5	4	9.7	4	10.9
Underbanked	111	100.0	0	0.0	57	50.9	43	38.8	12	10.4	*	*
Not Underbanked	392	100.0	317	81.0	62	15.8	7	1.7	6	1.5	0	0.0
Underbanked Status Unknown	24	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	41	100.0	19	45.7	14	33.9	4	9.7	2	5.4	2	5.4
White non-Black non-Hispanic	496	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other non-Black non-Hispanic	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	410	100.0	231	56.3	90	22.0	32	7.8	12	2.9	21	5.1
Married couple	339	100.0	208	61.4	79	23.2	27	8.0	10	3.1	15	4.4
Female householder, no husband present	48	100.0	23	48.9	11	22.8	5	10.2	2	4.6	6	13.5
Male householder, no wife present	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	155	100.0	88	56.4	31	19.9	25	16.1	8	4.9	4	2.6
Household Income (Primary Family or Individual)												
Less than \$15,000	84	100.0	37	44.2	22	26.6	14	16.8	5	6.1	5	6.3
Between \$15,000 and \$30,000	117	100.0	65	55.2	26	22.3	19	16.4	4	3.3	3	2.8
Between \$30,000 and \$50,000	101	100.0	53	52.5	27	27.1	14	13.5	3	2.9	4	4.1
Between \$50,000 and \$75,000	92	100.0	56	60.7	22	23.8	7	8.0	3	3.6	4	3.9
At least \$75,000	94	100.0	73	76.9	12	12.6	4	4.4	4	4.1	2	2.0
Unknown	77	100.0	49	62.9	16	20.3	2	2.5	3	3.7	8	10.6
Education												
No high school degree	57	100.0	28	48.9	17	29.8	8	13.9	3	5.6	1	1.8
High school degree	175	100.0	108	61.8	32	18.5	20	11.2	6	3.4	9	5.1
Some college	191	100.0	99	51.8	45	23.4	28	14.8	8	4.2	11	5.8
College degree (four year)	143	100.0	97	67.9	31	21.9	5	3.2	5	3.3	5	3.6
Age												
15 to 34 years	135	100.0	66	48.4	28	20.5	26	18.9	9	6.8	7	5.4
35 to 44 years	104	100.0	62	59.5	19	18.8	12	11.4	6	5.6	5	4.6
45 to 54 years	105	100.0	54	51.7	27	25.9	14	13.7	4	3.8	5	4.8
55 to 64 years	97	100.0	53	54.4	28	28.5	6	5.7	3	3.1	8	8.3
65 years or more	125	100.0	97	78.3	23	18.6	3	2.3	*	*	1	0.8
Homeownership												
Homeowner	416	100.0	272	65.3	90	21.6	25	5.9	12	2.8	19	4.5
Non-homeowner	149	100.0	60	40.3	36	23.8	36	23.9	10	6.9	8	5.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-39 Households' Use of Specific AFS Products: Idaho

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	211	37.3	20	51.4	111	100.0	75	19.0	NA	NA
Never Used	332	58.7	14	37.7	0	0.0	317	81.0	0	0.0
Use Unknown	23	4.1	4	10.9	0	0.0	0	0.0	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Non-Bank Money Order										
Used	161	28.4	12	31.6	83	74.1	62	15.8	NA	NA
Never Used	392	69.4	22	57.5	29	25.9	330	84.2	NA	NA
Use Unknown	12	2.2	4	10.9	*	*	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Non-Bank Check Cashing										
Used	62	10.9	11	28.8	38	34.0	13	3.3	NA	NA
Never Used	491	86.9	23	60.3	74	66.0	379	96.7	NA	NA
Use Unknown	12	2.2	4	10.9	*	*	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Payday Lending										
Used	41	7.2	6	16.7	34	30.1	*	*	NA	NA
Never Used	504	89.1	28	72.4	77	69.0	392	100.0	NA	NA
Use Unknown	21	3.7	4	10.9	1	0.9	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Pawn Shop										
Used	36	6.3	8	20.1	17	15.5	10	2.5	NA	NA
Never Used	509	89.9	26	69.0	93	83.7	382	97.5	NA	NA
Use Unknown	21	3.8	4	10.9	1	0.8	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Rent-to-Own										
Used	21	3.6	5	14.1	12	11.2	3	0.7	NA	NA
Never Used	529	93.5	29	75.1	99	88.8	389	99.3	NA	NA
Use Unknown	16	2.9	4	10.9	*	*	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Refund Anticipation Loan										
Used	19	3.4	3	9.0	16	14.0	*	*	NA	NA
Never Used	528	93.3	30	80.1	95	85.0	392	100.0	NA	NA
Use Unknown	19	3.3	4	10.9	1	1.0	*	*	NA	NA
Total	566	100.0	38	100.0	111	100.0	392	100.0	24	100.0
Memo Items*										
Used Transaction Products	189	33.4	16	41.7	100	89.6	69	17.6	NA	NA
Used Credit Products	82	14.5	13	34.2	55	49.1	13	3.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-40 Households' Use of AFS by Demographic Characteristic: Illinois

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,911	100.0	1,487	30.3	3,254	66.3	171	3.5	1,272	25.9	490	10.0
Banking Status												
Unbanked	304	100.0	187	61.4	63	20.9	54	17.7	173	56.9	74	24.3
Underbanked	773	100.0	773	100.0	0	0.0	0	0.0	648	83.8	313	40.4
Not Underbanked	3,704	100.0	513	13.8	3,191	86.2	0	0.0	440	11.9	101	2.7
Underbanked Status Unknown	130	100.0	14	10.4	0	0.0	117	89.6	10	7.9	3	2.5
Race/Ethnicity												
Black	745	100.0	388	52.1	292	39.1	65	8.8	365	49.0	129	17.3
Hispanic non-Black	439	100.0	130	29.6	290	66.1	19	4.3	123	27.9	16	3.6
White non-Black non-Hispanic	3,497	100.0	928	26.5	2,486	71.1	83	2.4	750	21.4	328	9.4
Other non-Black non-Hispanic	230	100.0	40	17.6	186	81.1	3	1.3	34	14.8	18	7.6
Household Type												
Family household	3,230	100.0	993	30.8	2,143	66.3	94	2.9	846	26.2	335	10.4
Married couple	2,424	100.0	610	25.1	1,753	72.3	61	2.5	522	21.6	160	6.6
Female householder, no husband present	573	100.0	285	49.8	261	45.6	27	4.7	234	40.9	137	23.8
Male householder, no wife present	233	100.0	99	42.3	128	55.1	6	2.6	89	38.3	39	16.6
Non-family household and other	1,681	100.0	493	29.3	1,111	66.1	77	4.6	425	25.3	155	9.2
Household Income (Primary Family or Individual)												
Less than \$15,000	567	100.0	266	46.9	271	47.7	31	5.4	231	40.8	104	18.3
Between \$15,000 and \$30,000	643	100.0	268	41.6	364	56.6	11	1.7	223	34.7	122	19.0
Between \$30,000 and \$50,000	770	100.0	260	33.8	485	63.0	24	3.2	218	28.3	89	11.5
Between \$50,000 and \$75,000	752	100.0	230	30.5	519	69.0	3	0.4	185	24.6	80	10.6
At least \$75,000	1,200	100.0	254	21.2	929	77.5	17	1.4	229	19.1	40	3.3
Unknown	979	100.0	209	21.4	686	70.0	84	8.6	185	18.9	56	5.8
Education												
No high school degree	505	100.0	181	35.9	296	58.5	28	5.6	156	30.9	59	11.6
High school degree	1,350	100.0	450	33.4	863	64.0	36	2.7	376	27.8	167	12.4
Some college	1,380	100.0	477	34.6	840	60.9	63	4.5	409	29.6	182	13.2
College degree (four year)	1,676	100.0	378	22.5	1,255	74.9	44	2.6	331	19.7	83	5.0
Age												
15 to 34 years	1,078	100.0	420	38.9	609	56.5	49	4.5	330	30.6	198	18.4
35 to 44 years	1,060	100.0	308	29.0	709	66.8	44	4.1	260	24.5	107	10.1
45 to 54 years	1,019	100.0	342	33.6	644	63.2	32	3.2	297	29.2	114	11.2
55 to 64 years	799	100.0	219	27.4	558	69.9	21	2.7	208	26.0	44	5.5
65 years or more	956	100.0	197	20.7	734	76.8	25	2.6	177	18.5	27	2.8
Homeownership												
Homeowner	3,361	100.0	792	23.6	2,478	73.7	91	2.7	692	20.6	202	6.0
Non-homeowner	1,550	100.0	695	44.8	777	50.1	79	5.1	580	37.4	288	18.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-41 Use of AFS Transaction and Credit Products by Demographic Characteristic: Illinois

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,911	100.0	3,254	66.3	952	19.4	276	5.6	212	4.3	218	4.4
Banking Status												
Unbanked	304	100.0	63	20.9	98	32.3	60	19.7	14	4.6	69	22.6
Underbanked	773	100.0	0	0.0	441	57.1	187	24.2	125	16.2	19	2.4
Not Underbanked	3,704	100.0	3,191	86.2	412	11.1	28	0.8	73	2.0	0	0.0
Underbanked Status Unknown	130	100.0	0	0.0	*	*	*	*	*	*	130	100.0
Race/Ethnicity												
Black	745	100.0	292	39.1	235	31.5	106	14.2	23	3.1	89	12.0
Hispanic non-Black	439	100.0	290	66.1	97	22.2	8	1.9	7	1.7	36	8.1
White non-Black non-Hispanic	3,497	100.0	2,486	71.1	597	17.1	150	4.3	175	5.0	90	2.6
Other non-Black non-Hispanic	230	100.0	186	81.1	23	9.9	11	4.8	6	2.8	3	1.3
Household Type												
Family household	3,230	100.0	2,142	66.3	630	19.5	187	5.8	144	4.5	127	3.9
Married couple	2,424	100.0	1,753	72.3	430	17.7	72	3.0	84	3.5	85	3.5
Female householder, no husband present	573	100.0	261	45.6	144	25.1	86	15.0	51	8.8	32	5.5
Male householder, no wife present	233	100.0	128	55.1	56	24.1	29	12.6	9	4.0	10	4.1
Non-family household and other	1,681	100.0	1,111	66.1	322	19.2	88	5.2	68	4.0	92	5.5
Household Income (Primary Family or Individual)												
Less than \$15,000	567	100.0	271	47.7	155	27.3	69	12.2	35	6.1	38	6.7
Between \$15,000 and \$30,000	643	100.0	364	56.6	127	19.8	78	12.1	44	6.9	30	4.6
Between \$30,000 and \$50,000	770	100.0	485	63.0	172	22.3	46	6.0	42	5.5	24	3.2
Between \$50,000 and \$75,000	752	100.0	519	69.0	143	19.0	35	4.7	45	6.0	10	1.4
At least \$75,000	1,200	100.0	929	77.5	214	17.9	15	1.2	25	2.1	17	1.4
Unknown	979	100.0	686	70.0	142	14.5	32	3.3	21	2.2	99	10.1
Education												
No high school degree	505	100.0	296	58.5	105	20.7	34	6.7	25	4.9	46	9.1
High school degree	1,350	100.0	863	64.0	276	20.4	92	6.8	75	5.5	44	3.2
Some college	1,380	100.0	840	60.9	287	20.8	114	8.2	69	5.0	71	5.1
College degree (four year)	1,676	100.0	1,255	74.9	284	17.0	36	2.2	44	2.6	57	3.4
Age												
15 to 34 years	1,078	100.0	609	56.5	210	19.5	108	10.0	90	8.4	60	5.6
35 to 44 years	1,060	100.0	709	66.8	194	18.3	59	5.5	48	4.6	50	4.7
45 to 54 years	1,019	100.0	644	63.2	220	21.6	69	6.8	42	4.1	44	4.3
55 to 64 years	799	100.0	558	69.9	168	21.0	33	4.1	11	1.4	28	3.5
65 years or more	956	100.0	734	76.8	159	16.7	7	0.7	20	2.1	36	3.7
Homeownership												
Homeowner	3,361	100.0	2,478	73.7	565	16.8	102	3.0	97	2.9	120	3.6
Non-homeowner	1,550	100.0	777	50.1	387	25.0	173	11.2	115	7.4	98	6.3

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-42 Households' Use of Specific AFS Products: Illinois

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,487	30.3	187	61.4	773	100.0	513	13.8	14	10.4
Never Used	3,254	66.3	63	20.9	0	0.0	3,191	86.2	0	0.0
Use Unknown	171	3.5	54	17.7	0	0.0	0	0.0	117	89.6
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Non-Bank Money Order										
Used	1,141	23.2	158	52.1	596	77.1	376	10.2	10	7.9
Never Used	3,634	74.0	85	27.9	177	22.9	3,327	89.8	45	34.7
Use Unknown	136	2.8	61	20.1	*	*	*	*	75	57.4
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Non-Bank Check Cashing										
Used	484	9.9	110	36.2	259	33.5	115	3.1	*	*
Never Used	4,316	87.9	144	47.3	514	66.5	3,589	96.9	69	52.9
Use Unknown	112	2.3	50	16.5	*	*	*	*	61	47.1
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Payday Lending										
Used	160	3.3	14	4.7	146	18.9	*	*	*	*
Never Used	4,579	93.2	227	74.6	611	79.1	3,704	100.0	37	28.7
Use Unknown	172	3.5	63	20.7	16	2.1	*	*	93	71.3
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Pawn Shop										
Used	225	4.6	31	10.3	110	14.2	80	2.2	3	2.5
Never Used	4,525	92.1	213	69.9	651	84.2	3,623	97.8	38	29.3
Use Unknown	161	3.3	60	19.8	12	1.6	*	*	89	68.1
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Rent-to-Own										
Used	158	3.2	42	13.9	95	12.3	20	0.5	*	*
Never Used	4,593	93.5	205	67.2	669	86.5	3,683	99.5	37	28.0
Use Unknown	161	3.3	58	18.9	9	1.2	*	*	94	72.0
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Refund Anticipation Loan										
Used	121	2.5	13	4.2	108	13.9	*	*	*	*
Never Used	4,615	94.0	223	73.2	650	84.1	3,704	100.0	38	29.4
Use Unknown	176	3.6	69	22.6	15	2.0	*	*	92	70.6
Total	4,911	100.0	304	100.0	773	100.0	3,704	100.0	130	100.0
Memo Items*										
Used Transaction Products	1,272	25.9	173	56.9	648	83.8	440	11.9	10	7.9
Used Credit Products	490	10.0	74	24.3	313	40.4	101	2.7	3	2.5

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-43 Households' Use of AFS by Demographic Characteristic: Indiana

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,445	100.0	809	33.1	1,558	63.7	79	3.2	716	29.3	340	13.9
Banking Status												
Unbanked	180	100.0	120	67.0	44	24.4	16	8.6	105	58.7	78	43.6
Underbanked	410	100.0	410	100.0	0	0.0	0	0.0	366	89.4	208	50.8
Not Underbanked	1,786	100.0	273	15.3	1,514	84.7	0	0.0	242	13.5	47	2.6
Underbanked Status Unknown	69	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	222	100.0	135	61.1	74	33.3	12	5.6	120	54.1	81	36.6
Hispanic non-Black	55	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,124	100.0	619	29.1	1,446	68.1	59	2.8	542	25.5	229	10.8
Other non-Black non-Hispanic	44	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,685	100.0	580	34.4	1,058	62.8	48	2.8	507	30.1	253	15.0
Married couple	1,257	100.0	346	27.5	882	70.1	29	2.3	308	24.5	116	9.2
Female householder, no husband present	298	100.0	173	57.9	114	38.3	11	3.8	141	47.3	113	38.0
Male householder, no wife present	131	100.0	61	46.7	62	47.6	7	5.6	58	44.5	23	18.0
Non-family household and other	760	100.0	229	30.1	500	65.8	31	4.1	209	27.5	87	11.4
Household Income (Primary Family or Individual)												
Less than \$15,000	319	100.0	184	57.6	128	40.1	7	2.3	153	47.9	108	33.8
Between \$15,000 and \$30,000	355	100.0	146	41.1	201	56.8	7	2.1	128	36.0	86	24.4
Between \$30,000 and \$50,000	389	100.0	156	40.2	217	55.8	15	4.0	143	36.9	64	16.3
Between \$50,000 and \$75,000	364	100.0	119	32.8	233	64.1	11	3.1	105	28.8	33	9.0
At least \$75,000	409	100.0	98	24.0	304	74.3	7	1.7	92	22.4	13	3.1
Unknown	610	100.0	105	17.2	474	77.7	31	5.1	96	15.8	36	5.9
Education												
No high school degree	271	100.0	101	37.2	156	57.5	15	5.4	101	37.2	40	14.9
High school degree	958	100.0	352	36.7	575	60.0	31	3.3	307	32.0	167	17.5
Some college	704	100.0	253	36.0	424	60.3	26	3.7	211	30.1	120	17.0
College degree (four year)	513	100.0	103	20.1	403	78.6	7	1.3	98	19.0	12	2.3
Age												
15 to 34 years	481	100.0	188	39.1	282	58.5	12	2.4	174	36.1	98	20.3
35 to 44 years	496	100.0	182	36.8	281	56.7	33	6.6	143	28.9	120	24.1
45 to 54 years	507	100.0	163	32.2	329	65.0	14	2.8	154	30.4	48	9.4
55 to 64 years	413	100.0	140	33.8	268	64.9	6	1.4	127	30.8	43	10.4
65 years or more	548	100.0	135	24.7	398	72.6	15	2.7	118	21.5	32	5.8
Homeownership												
Homeowner	1,749	100.0	442	25.3	1,243	71.1	64	3.6	403	23.0	103	5.9
Non-homeowner	697	100.0	367	52.6	315	45.2	15	2.2	314	45.0	236	33.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-44 Use of AFS Transaction and Credit Products by Demographic Characteristic: Indiana

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,445	100.0	1,558	63.7	462	18.9	247	10.1	92	3.8	86	3.5
Banking Status												
Unbanked	180	100.0	44	24.4	42	23.4	63	35.3	15	8.3	16	8.6
Underbanked	410	100.0	0	0.0	195	47.5	165	40.3	43	10.6	7	1.7
Not Underbanked	1,786	100.0	1,514	84.7	226	12.6	16	0.9	31	1.7	0	0.0
Underbanked Status Unknown	69	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	222	100.0	74	33.3	50	22.6	66	29.6	16	7.0	17	7.5
Hispanic non-Black	55	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,124	100.0	1,446	68.1	387	18.2	153	7.2	77	3.6	62	2.9
Other non-Black non-Hispanic	44	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,686	100.0	1,058	62.8	320	19.0	180	10.7	73	4.3	54	3.2
Married couple	1,257	100.0	882	70.1	226	18.0	78	6.2	38	3.0	33	2.7
Female householder, no husband present	298	100.0	114	38.3	56	18.9	82	27.5	32	10.6	14	4.7
Male householder, no wife present	131	100.0	62	47.6	38	28.8	20	15.7	3	2.3	7	5.6
Non-family household and other	760	100.0	500	65.8	142	18.7	67	8.8	20	2.6	31	4.1
Household Income (Primary Family or Individual)												
Less than \$15,000	319	100.0	128	40.1	76	23.8	77	24.1	31	9.7	7	2.3
Between \$15,000 and \$30,000	355	100.0	201	56.8	57	16.0	68	19.2	18	5.2	10	2.9
Between \$30,000 and \$50,000	389	100.0	217	55.8	93	23.9	51	13.0	13	3.3	15	4.0
Between \$50,000 and \$75,000	364	100.0	233	64.1	82	22.7	18	5.0	15	4.0	15	4.2
At least \$75,000	409	100.0	304	74.3	86	20.9	6	1.5	6	1.6	7	1.7
Unknown	610	100.0	474	77.7	69	11.3	27	4.5	9	1.4	31	5.1
Education												
No high school degree	271	100.0	156	57.5	60	22.2	40	14.9	*	*	15	5.4
High school degree	958	100.0	575	60.0	177	18.5	123	12.8	45	4.7	38	4.0
Some college	704	100.0	424	60.3	134	19.0	78	11.1	42	5.9	26	3.7
College degree (four year)	513	100.0	403	78.6	91	17.8	6	1.3	6	1.1	7	1.3
Age												
15 to 34 years	481	100.0	282	58.5	90	18.7	83	17.4	14	3.0	12	2.4
35 to 44 years	496	100.0	281	56.7	60	12.1	81	16.2	39	7.9	35	7.1
45 to 54 years	507	100.0	329	65.0	112	22.0	38	7.6	9	1.8	18	3.6
55 to 64 years	413	100.0	268	64.9	97	23.4	31	7.4	12	3.0	6	1.4
65 years or more	548	100.0	398	72.6	104	18.9	14	2.6	18	3.2	15	2.7
Homeownership												
Homeowner	1,749	100.0	1,243	71.1	336	19.2	64	3.7	39	2.3	66	3.8
Non-homeowner	697	100.0	315	45.2	126	18.1	183	26.3	53	7.6	20	2.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-45 Households' Use of Specific AFS Products: Indiana

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	809	33.1	120	67.0	410	100.0	273	15.3	NA	NA
Never Used	1,558	63.7	44	24.4	0	0.0	1,514	84.7	0	0.0
Use Unknown	79	3.2	16	8.6	0	0.0	0	0.0	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Non-Bank Money Order										
Used	677	27.7	98	54.5	357	87.1	219	12.3	NA	NA
Never Used	1,707	69.8	66	36.9	53	12.9	1,567	87.7	NA	NA
Use Unknown	62	2.5	16	8.6	*	*	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Non-Bank Check Cashing										
Used	190	7.8	51	28.4	96	23.5	42	2.4	NA	NA
Never Used	2,205	90.2	117	64.9	310	75.7	1,744	97.6	NA	NA
Use Unknown	51	2.1	12	6.7	3	0.8	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Payday Lending										
Used	150	6.1	24	13.3	119	29.2	4	0.2	NA	NA
Never Used	2,228	91.1	137	76.4	290	70.8	1,782	99.8	NA	NA
Use Unknown	67	2.7	19	10.4	*	*	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Pawn Shop										
Used	132	5.4	31	17.4	82	19.9	19	1.1	NA	NA
Never Used	2,245	91.8	133	74.0	324	79.0	1,767	98.9	NA	NA
Use Unknown	68	2.8	16	8.6	4	1.0	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Rent-to-Own										
Used	183	7.5	52	28.8	100	24.5	28	1.5	NA	NA
Never Used	2,189	89.5	109	60.8	306	74.8	1,759	98.5	NA	NA
Use Unknown	73	3.0	19	10.4	3	0.8	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Refund Anticipation Loan										
Used	102	4.2	21	11.8	81	19.7	*	*	NA	NA
Never Used	2,261	92.4	134	74.8	326	79.6	1,786	100.0	NA	NA
Use Unknown	83	3.4	24	13.5	3	0.7	*	*	NA	NA
Total	2,445	100.0	180	100.0	410	100.0	1,786	100.0	69	100.0
Memo Items*										
Used Transaction Products	716	29.3	105	58.7	366	89.4	242	13.5	NA	NA
Used Credit Products	340	13.9	78	43.6	208	50.8	47	2.6	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-46 Households' Use of AFS by Demographic Characteristic: Iowa

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,229	100.0	436	35.5	770	62.6	23	1.9	379	30.8	164	13.4
Banking Status												
Unbanked	57	100.0	48	83.9	5	9.5	4	6.7	43	75.2	29	50.2
Underbanked	206	100.0	206	100.0	0	0.0	0	0.0	179	87.0	100	48.5
Not Underbanked	941	100.0	176	18.7	764	81.3	0	0.0	153	16.3	32	3.4
Underbanked Status Unknown	25	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	34	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,126	100.0	396	35.2	710	63.1	20	1.7	345	30.6	147	13.1
Other non-Black non-Hispanic	38	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	840	100.0	310	37.0	517	61.5	13	1.5	270	32.1	117	13.9
Married couple	696	100.0	227	32.6	456	65.5	13	1.8	201	28.8	73	10.5
Female householder, no husband present	106	100.0	66	62.1	40	37.9	*	*	56	52.6	36	33.8
Male householder, no wife present	38	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	389	100.0	126	32.3	253	65.1	10	2.6	109	28.1	47	12.1
Household Income (Primary Family or Individual)												
Less than \$15,000	143	100.0	66	46.0	75	52.2	2	1.7	54	37.6	43	29.8
Between \$15,000 and \$30,000	197	100.0	84	42.6	104	52.9	9	4.5	75	38.0	36	18.4
Between \$30,000 and \$50,000	265	100.0	98	36.9	165	62.1	3	1.0	84	31.6	42	15.9
Between \$50,000 and \$75,000	211	100.0	73	34.6	136	64.4	2	1.0	65	30.7	20	9.7
At least \$75,000	299	100.0	79	26.6	216	72.5	3	1.0	68	22.7	16	5.5
Unknown	114	100.0	36	31.9	74	64.5	4	3.6	34	29.8	6	5.3
Education												
No high school degree	114	100.0	58	50.5	55	48.3	1	1.1	50	44.2	25	22.1
High school degree	407	100.0	159	39.2	233	57.4	14	3.5	143	35.3	63	15.5
Some college	394	100.0	147	37.3	242	61.4	5	1.3	120	30.5	63	16.1
College degree (four year)	314	100.0	72	23.0	239	76.3	2	0.8	65	20.6	13	4.1
Age												
15 to 34 years	262	100.0	119	45.4	139	53.2	4	1.4	99	37.7	56	21.3
35 to 44 years	224	100.0	80	35.6	140	62.3	5	2.1	68	30.5	44	19.4
45 to 54 years	262	100.0	107	40.7	151	57.8	4	1.5	97	37.1	31	11.8
55 to 64 years	218	100.0	73	33.4	141	64.8	4	1.8	61	27.8	27	12.4
65 years or more	263	100.0	58	22.0	198	75.4	7	2.6	54	20.6	7	2.5
Homeownership												
Homeowner	896	100.0	275	30.7	604	67.4	17	1.9	243	27.1	80	8.9
Non-homeowner	333	100.0	161	48.4	166	49.8	6	1.8	136	40.9	85	25.4

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-47 Use of AFS Transaction and Credit Products by Demographic Characteristic: Iowa

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,229	100.0	770	62.6	265	21.5	107	8.7	56	4.6	31	2.5
Banking Status												
Unbanked	57	100.0	5	9.5	15	26.5	24	41.5	5	8.7	8	13.9
Underbanked	206	100.0	0	0.0	105	50.8	73	35.5	26	12.5	3	1.2
Not Underbanked	941	100.0	764	81.3	145	15.4	9	0.9	23	2.4	0	0.0
Underbanked Status Unknown	25	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	34	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,126	100.0	710	63.1	243	21.6	96	8.5	50	4.5	27	2.4
Other non-Black non-Hispanic	38	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	840	100.0	496	59.0	180	21.4	72	8.6	36	4.3	18	2.1
Married couple	696	100.0	456	65.5	150	21.5	46	6.6	27	3.8	17	2.5
Female householder, no husband present	106	100.0	40	37.9	30	28.3	26	24.3	9	8.4	1	1.1
Male householder, no wife present	38	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	389	100.0	253	65.1	77	19.9	31	7.9	16	4.2	11	2.9
Household Income (Primary Family or Individual)												
Less than \$15,000	143	100.0	75	52.2	23	16.2	31	21.4	11	7.7	4	2.5
Between \$15,000 and \$30,000	197	100.0	104	52.9	48	24.2	27	13.8	9	4.6	9	4.5
Between \$30,000 and \$50,000	265	100.0	165	62.1	54	20.3	28	10.6	14	5.3	4	1.6
Between \$50,000 and \$75,000	211	100.0	136	64.4	51	24.1	12	5.9	8	3.8	4	1.8
At least \$75,000	299	100.0	216	72.5	63	21.0	5	1.7	12	3.9	3	1.0
Unknown	114	100.0	74	64.5	26	23.1	4	3.3	2	2.0	8	7.1
Education												
No high school degree	114	100.0	55	48.3	30	26.3	18	15.7	7	6.4	4	3.4
High school degree	407	100.0	233	57.4	93	23.0	47	11.6	16	3.9	17	4.2
Some college	394	100.0	242	61.4	82	20.8	37	9.3	25	6.5	8	2.0
College degree (four year)	314	100.0	239	76.3	59	18.9	5	1.7	7	2.4	2	0.8
Age												
15 to 34 years	262	100.0	139	53.2	60	23.0	36	13.7	20	7.6	7	2.5
35 to 44 years	224	100.0	140	62.3	35	15.5	32	14.3	10	4.6	7	3.3
45 to 54 years	262	100.0	151	57.8	74	28.3	22	8.2	9	3.6	5	2.0
55 to 64 years	218	100.0	141	64.8	44	20.3	15	6.7	12	5.7	5	2.5
65 years or more	263	100.0	198	75.4	51	19.5	3	1.1	4	1.5	7	2.6
Homeownership												
Homeowner	896	100.0	604	67.4	194	21.6	47	5.3	32	3.6	19	2.1
Non-homeowner	333	100.0	166	49.8	71	21.4	60	17.9	24	7.2	13	3.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-48 Households' Use of Specific AFS Products: Iowa

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	436	35.5	48	83.9	206	100.0	176	18.7	NA	NA
Never Used	770	62.6	5	9.5	0	0.0	764	81.3	0	0.0
Use Unknown	23	1.9	4	6.7	0	0.0	0	0.0	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Non-Bank Money Order										
Used	284	23.1	30	52.1	150	72.8	101	10.8	NA	NA
Never Used	927	75.4	22	39.2	55	26.7	839	89.2	NA	NA
Use Unknown	18	1.5	5	8.7	1	0.5	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Non-Bank Check Cashing										
Used	152	12.4	36	62.0	54	26.2	63	6.7	NA	NA
Never Used	1,060	86.2	18	31.3	152	73.8	878	93.3	NA	NA
Use Unknown	17	1.4	4	6.7	*	*	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Payday Lending										
Used	46	3.8	7	11.7	39	18.8	*	*	NA	NA
Never Used	1,156	94.1	41	72.3	166	80.6	941	100.0	NA	NA
Use Unknown	26	2.1	9	16.0	1	0.7	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Pawn Shop										
Used	86	7.0	13	22.8	45	21.6	26	2.8	NA	NA
Never Used	1,116	90.8	36	63.3	160	77.7	914	97.2	NA	NA
Use Unknown	27	2.2	8	13.9	1	0.7	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Rent-to-Own										
Used	54	4.4	12	20.9	32	15.3	8	0.8	NA	NA
Never Used	1,152	93.7	37	65.2	173	84.1	933	99.2	NA	NA
Use Unknown	23	1.9	8	13.9	1	0.6	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Refund Anticipation Loan										
Used	48	3.9	13	22.6	35	16.9	*	*	NA	NA
Never Used	1,161	94.4	38	66.3	171	83.1	941	100.0	NA	NA
Use Unknown	21	1.7	6	11.1	*	*	*	*	NA	NA
Total	1,229	100.0	57	100.0	206	100.0	941	100.0	25	100.0
Memo Items*										
Used Transaction Products	379	30.8	43	75.2	179	87.0	153	16.3	NA	NA
Used Credit Products	164	13.4	29	50.2	100	48.5	32	3.4	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-49 Households' Use of AFS by Demographic Characteristic: Kansas

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,147	100.0	450	39.3	672	58.6	24	2.1	400	34.9	152	13.3
Banking Status												
Unbanked	73	100.0	45	61.6	27	36.8	1	1.6	40	54.6	25	34.2
Underbanked	200	100.0	200	100.0	0	0.0	0	0.0	183	91.8	79	39.6
Not Underbanked	843	100.0	198	23.5	645	76.5	0	0.0	169	20.0	43	5.1
Underbanked Status Unknown	31	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	67	100.0	39	58.3	26	38.8	2	2.9	37	55.9	21	32.2
Hispanic non-Black	68	100.0	39	57.6	24	36.1	4	6.3	34	50.8	11	15.5
White non-Black non-Hispanic	952	100.0	344	36.1	591	62.1	17	1.8	304	32.0	110	11.6
Other non-Black non-Hispanic	60	100.0	29	47.6	30	50.1	1	2.4	24	39.6	10	16.1
Household Type												
Family household	726	100.0	290	39.9	422	58.0	15	2.1	252	34.7	101	13.9
Married couple	572	100.0	217	37.9	343	60.0	12	2.1	192	33.6	67	11.7
Female householder, no husband present	117	100.0	57	48.2	57	48.9	3	2.9	45	38.5	27	23.4
Male householder, no wife present	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	420	100.0	161	38.2	250	59.6	9	2.2	148	35.2	51	12.1
Household Income (Primary Family or Individual)												
Less than \$15,000	184	100.0	74	40.0	108	59.0	2	1.0	63	34.0	33	18.1
Between \$15,000 and \$30,000	201	100.0	93	46.4	101	50.3	7	3.3	84	41.8	33	16.6
Between \$30,000 and \$50,000	250	100.0	127	51.0	116	46.6	6	2.4	109	43.5	55	22.0
Between \$50,000 and \$75,000	175	100.0	62	35.3	114	64.7	*	*	59	33.6	11	6.3
At least \$75,000	235	100.0	67	28.6	163	69.5	4	1.9	59	25.0	16	6.7
Unknown	102	100.0	27	26.5	69	68.0	6	5.5	27	26.5	4	3.9
Education												
No high school degree	101	100.0	49	48.8	49	48.4	3	2.8	42	41.5	23	22.5
High school degree	337	100.0	145	42.9	183	54.3	9	2.8	125	37.2	47	13.8
Some college	377	100.0	165	43.7	209	55.4	3	0.9	150	39.8	65	17.3
College degree (four year)	332	100.0	91	27.6	231	69.7	9	2.7	83	25.0	18	5.3
Age												
15 to 34 years	285	100.0	118	41.5	158	55.3	9	3.2	97	34.2	57	20.0
35 to 44 years	178	100.0	74	41.8	100	56.4	3	1.7	66	37.3	29	16.6
45 to 54 years	257	100.0	124	48.4	128	49.7	5	1.8	112	43.5	39	15.3
55 to 64 years	196	100.0	78	39.6	114	58.0	5	2.4	70	35.9	22	11.1
65 years or more	231	100.0	55	24.0	173	74.8	3	1.2	54	23.4	5	2.0
Homeownership												
Homeowner	763	100.0	266	34.8	483	63.3	14	1.8	242	31.7	65	8.5
Non-homeowner	384	100.0	185	48.1	189	49.2	11	2.7	158	41.2	88	22.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-50 Use of AFS Transaction and Credit Products by Demographic Characteristic: Kansas

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,147	100.0	672	58.6	296	25.8	102	8.9	50	4.4	26	2.3
Banking Status												
Unbanked	73	100.0	27	36.8	20	27.4	20	27.2	5	7.0	1	1.6
Underbanked	200	100.0	0	0.0	119	59.5	63	31.4	16	8.2	2	0.9
Not Underbanked	843	100.0	645	76.5	154	18.3	15	1.7	29	3.4	0	0.0
Underbanked Status Unknown	31	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	67	100.0	26	38.8	17	26.1	20	29.8	2	2.4	2	2.9
Hispanic non-Black	68	100.0	24	36.1	28	42.1	6	8.7	5	6.8	4	6.3
White non-Black non-Hispanic	952	100.0	591	62.1	231	24.3	71	7.5	39	4.1	19	2.0
Other non-Black non-Hispanic	60	100.0	30	50.1	19	31.5	5	8.1	5	7.9	1	2.4
Household Type												
Family household	726	100.0	400	55.1	177	24.4	58	8.0	36	5.0	17	2.3
Married couple	572	100.0	343	60.0	148	25.9	42	7.4	25	4.3	14	2.4
Female householder, no husband present	117	100.0	57	48.9	29	24.9	16	13.6	11	9.7	3	2.9
Male householder, no wife present	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	420	100.0	250	59.6	110	26.1	38	9.1	12	3.0	9	2.2
Household Income (Primary Family or Individual)												
Less than \$15,000	184	100.0	108	59.0	40	21.9	22	12.1	11	6.0	2	1.0
Between \$15,000 and \$30,000	201	100.0	101	50.3	60	29.8	24	12.0	9	4.5	7	3.3
Between \$30,000 and \$50,000	250	100.0	116	46.6	71	28.3	36	14.5	19	7.5	8	3.1
Between \$50,000 and \$75,000	175	100.0	114	64.7	51	29.0	8	4.6	3	1.7	*	*
At least \$75,000	235	100.0	163	69.5	52	21.9	7	3.1	8	3.6	4	1.9
Unknown	102	100.0	69	68.0	23	22.6	4	3.9	*	*	6	5.5
Education												
No high school degree	101	100.0	49	48.4	26	26.2	15	15.3	7	7.3	3	2.8
High school degree	337	100.0	183	54.3	98	29.1	27	8.1	19	5.7	9	2.8
Some college	377	100.0	209	55.4	100	26.4	50	13.3	15	4.0	3	0.9
College degree (four year)	332	100.0	231	69.7	72	21.7	9	2.7	9	2.6	11	3.3
Age												
15 to 34 years	285	100.0	158	55.3	59	20.9	36	12.7	21	7.3	11	3.8
35 to 44 years	178	100.0	100	56.4	45	25.3	21	12.0	8	4.6	3	1.7
45 to 54 years	257	100.0	128	49.7	85	33.1	27	10.4	13	4.9	5	1.8
55 to 64 years	196	100.0	114	58.0	56	28.5	15	7.4	7	3.7	5	2.4
65 years or more	231	100.0	173	74.8	51	22.0	3	1.4	1	0.6	3	1.2
Homeownership												
Homeowner	763	100.0	483	63.3	201	26.4	41	5.4	24	3.1	14	1.8
Non-homeowner	384	100.0	189	49.2	95	24.8	61	15.9	27	6.9	12	3.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-51 Households' Use of Specific AFS Products: Kansas

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	450	39.3	45	61.6	200	100.0	198	23.5	NA	NA
Never Used	672	58.6	27	36.8	0	0.0	645	76.5	0	0.0
Use Unknown	24	2.1	1	1.6	0	0.0	0	0.0	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Non-Bank Money Order										
Used	343	30.0	37	50.4	156	78.3	144	17.1	NA	NA
Never Used	790	68.9	35	48.0	43	21.7	699	82.9	NA	NA
Use Unknown	13	1.2	1	1.6	*	*	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Non-Bank Check Cashing										
Used	151	13.2	22	29.4	73	36.6	55	6.5	NA	NA
Never Used	984	85.8	51	69.0	127	63.4	788	93.5	NA	NA
Use Unknown	11	1.0	1	1.6	*	*	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Payday Lending										
Used	54	4.7	10	13.6	43	21.4	*	*	NA	NA
Never Used	1,081	94.2	62	84.8	157	78.6	843	100.0	NA	NA
Use Unknown	12	1.0	1	1.6	*	*	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Pawn Shop										
Used	87	7.6	15	20.3	34	16.8	37	4.4	NA	NA
Never Used	1,034	90.2	56	75.9	164	82.2	805	95.6	NA	NA
Use Unknown	25	2.2	3	3.8	2	0.9	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Rent-to-Own										
Used	52	4.5	9	11.8	34	16.9	8	0.9	NA	NA
Never Used	1,082	94.3	64	86.6	166	83.1	835	99.1	NA	NA
Use Unknown	14	1.2	1	1.6	*	*	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Refund Anticipation Loan										
Used	17	1.5	5	7.2	12	6.0	*	*	NA	NA
Never Used	1,118	97.5	67	91.2	188	94.0	843	100.0	NA	NA
Use Unknown	12	1.0	1	1.6	*	*	*	*	NA	NA
Total	1,147	100.0	73	100.0	200	100.0	843	100.0	31	100.0
Memo Items*										
Used Transaction Products	400	34.9	40	54.6	183	91.8	169	20.0	NA	NA
Used Credit Products	152	13.3	25	34.2	79	39.6	43	5.1	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-52 Households' Use of AFS by Demographic Characteristic: Kentucky

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,754	100.0	808	46.1	914	52.1	31	1.8	732	41.7	312	17.8
Banking Status												
Unbanked	208	100.0	147	70.3	53	25.4	9	4.2	139	66.7	86	41.1
Underbanked	415	100.0	415	100.0	0	0.0	0	0.0	370	89.2	187	45.0
Not Underbanked	1,099	100.0	238	21.6	861	78.4	0	0.0	214	19.4	37	3.3
Underbanked Status Unknown	31	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	115	100.0	69	60.2	43	37.5	3	2.3	62	54.3	34	29.3
Hispanic non-Black	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,588	100.0	721	45.4	838	52.8	28	1.8	651	41.0	278	17.5
Other non-Black non-Hispanic	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,164	100.0	540	46.4	601	51.7	23	1.9	486	41.7	217	18.6
Married couple	905	100.0	378	41.7	513	56.7	14	1.5	356	39.3	117	12.9
Female householder, no husband present	193	100.0	124	64.2	60	31.3	9	4.5	99	51.6	78	40.5
Male householder, no wife present	66	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	590	100.0	269	45.5	313	53.1	8	1.4	246	41.7	95	16.1
Household Income (Primary Family or Individual)												
Less than \$15,000	346	100.0	216	62.4	124	35.8	6	1.8	195	56.3	104	29.9
Between \$15,000 and \$30,000	305	100.0	134	44.0	167	54.8	4	1.3	125	40.9	73	24.0
Between \$30,000 and \$50,000	301	100.0	170	56.5	131	43.5	*	*	154	51.0	68	22.5
Between \$50,000 and \$75,000	280	100.0	115	41.0	163	58.1	2	0.9	96	34.3	34	12.0
At least \$75,000	304	100.0	98	32.2	200	65.7	6	2.1	89	29.4	21	6.9
Unknown	217	100.0	75	34.7	130	59.8	12	5.5	73	33.5	13	5.9
Education												
No high school degree	292	100.0	146	50.1	135	46.2	11	3.7	128	44.0	64	22.1
High school degree	617	100.0	286	46.4	322	52.3	8	1.4	263	42.6	114	18.4
Some college	502	100.0	249	49.6	250	49.9	3	0.5	225	44.8	99	19.7
College degree (four year)	344	100.0	127	37.0	207	60.3	9	2.7	116	33.8	35	10.2
Age												
15 to 34 years	364	100.0	214	58.8	147	40.6	2	0.7	191	52.4	91	25.1
35 to 44 years	312	100.0	150	48.1	152	48.8	10	3.1	135	43.3	80	25.6
45 to 54 years	404	100.0	190	47.2	208	51.5	5	1.3	174	43.2	84	20.7
55 to 64 years	303	100.0	137	45.1	161	53.2	5	1.7	128	42.2	38	12.5
65 years or more	371	100.0	117	31.6	245	66.1	8	2.3	103	27.9	19	5.0
Homeownership												
Homeowner	1,280	100.0	499	39.0	757	59.1	25	1.9	462	36.1	135	10.5
Non-homeowner	473	100.0	309	65.4	158	33.3	6	1.3	270	56.9	177	37.4

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-53 Use of AFS Transaction and Credit Products by Demographic Characteristic: Kentucky

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,754	100.0	914	52.1	489	27.9	235	13.4	76	4.4	38	2.2
Banking Status												
Unbanked	208	100.0	53	25.4	61	29.3	78	37.4	8	3.6	9	4.2
Underbanked	415	100.0	0	0.0	221	53.3	142	34.2	45	10.8	7	1.8
Not Underbanked	1,099	100.0	861	78.4	201	18.3	13	1.2	24	2.2	0	0.0
Underbanked Status Unknown	31	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	115	100.0	43	37.5	35	30.9	27	23.4	7	5.9	3	2.3
Hispanic non-Black	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,588	100.0	838	52.8	436	27.4	208	13.1	70	4.4	36	2.2
Other non-Black non-Hispanic	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,164	100.0	573	49.2	302	25.9	149	12.8	46	4.0	28	2.4
Married couple	905	100.0	513	56.7	256	28.3	95	10.5	22	2.4	19	2.1
Female householder, no husband present	193	100.0	60	31.3	46	23.6	54	27.9	24	12.6	9	4.5
Male householder, no wife present	66	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	590	100.0	313	53.1	171	29.0	73	12.3	22	3.8	11	1.8
Household Income (Primary Family or Individual)												
Less than \$15,000	346	100.0	124	35.8	113	32.5	83	23.9	21	6.0	6	1.8
Between \$15,000 and \$30,000	305	100.0	167	54.8	61	20.0	64	20.9	9	3.1	4	1.3
Between \$30,000 and \$50,000	301	100.0	131	43.5	100	33.2	51	17.1	16	5.4	2	0.8
Between \$50,000 and \$75,000	280	100.0	163	58.1	78	28.0	15	5.3	19	6.7	5	1.9
At least \$75,000	304	100.0	200	65.7	77	25.3	12	4.1	8	2.8	6	2.1
Unknown	217	100.0	130	59.8	60	27.8	10	4.7	3	1.2	14	6.5
Education												
No high school degree	292	100.0	135	46.2	82	28.0	47	16.0	18	6.1	11	3.7
High school degree	617	100.0	322	52.3	168	27.2	90	14.6	24	3.8	13	2.1
Some college	502	100.0	250	49.9	147	29.4	74	14.8	24	4.8	5	1.1
College degree (four year)	344	100.0	207	60.3	92	26.8	24	7.0	11	3.2	9	2.7
Age												
15 to 34 years	364	100.0	147	40.6	119	32.9	68	18.8	23	6.3	5	1.4
35 to 44 years	312	100.0	152	48.8	70	22.5	65	20.9	15	4.7	10	3.1
45 to 54 years	404	100.0	208	51.5	104	25.9	68	16.8	16	3.9	8	1.9
55 to 64 years	303	100.0	161	53.2	96	31.8	29	9.6	9	2.9	7	2.4
65 years or more	371	100.0	245	66.1	99	26.6	5	1.3	14	3.8	8	2.3
Homeownership												
Homeowner	1,280	100.0	757	59.1	361	28.2	98	7.7	37	2.9	28	2.2
Non-homeowner	473	100.0	158	33.3	128	27.0	137	29.0	40	8.4	11	2.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-54 Households' Use of Specific AFS Products: Kentucky

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	808	46.1	147	70.3	415	100.0	238	21.6	NA	NA
Never Used	914	52.1	53	25.4	0	0.0	861	78.4	0	0.0
Use Unknown	31	1.8	9	4.2	0	0.0	0	0.0	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Non-Bank Money Order										
Used	675	38.5	110	52.9	357	85.9	200	18.2	NA	NA
Never Used	1,052	60.0	89	42.9	58	14.1	900	81.8	NA	NA
Use Unknown	27	1.5	9	4.2	*	*	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Non-Bank Check Cashing										
Used	222	12.7	88	42.1	91	22.0	42	3.8	NA	NA
Never Used	1,505	85.8	112	53.7	324	78.0	1,057	96.2	NA	NA
Use Unknown	26	1.5	9	4.2	*	*	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Payday Lending										
Used	113	6.4	25	12.1	87	21.1	*	*	NA	NA
Never Used	1,614	92.0	174	83.7	325	78.4	1,099	100.0	NA	NA
Use Unknown	27	1.5	9	4.2	2	0.5	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Pawn Shop										
Used	160	9.1	59	28.4	67	16.3	31	2.8	NA	NA
Never Used	1,562	89.1	140	67.4	343	82.6	1,068	97.2	NA	NA
Use Unknown	32	1.8	9	4.2	5	1.1	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Rent-to-Own										
Used	94	5.4	28	13.6	58	14.0	8	0.7	NA	NA
Never Used	1,632	93.1	171	82.2	354	85.3	1,091	99.3	NA	NA
Use Unknown	27	1.6	9	4.2	3	0.7	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Refund Anticipation Loan										
Used	71	4.0	20	9.5	51	12.2	*	*	NA	NA
Never Used	1,648	94.0	180	86.3	358	86.4	1,099	100.0	NA	NA
Use Unknown	35	2.0	9	4.2	6	1.4	*	*	NA	NA
Total	1,754	100.0	208	100.0	415	100.0	1,099	100.0	31	100.0
Memo Items*										
Used Transaction Products	732	41.7	139	66.7	370	89.2	214	19.4	NA	NA
Used Credit Products	312	17.8	86	41.1	187	45.0	37	3.3	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-55 Households' Use of AFS by Demographic Characteristic: Louisiana

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,769	100.0	657	37.1	1,040	58.8	72	4.1	606	34.3	177	10.0
Banking Status	155	100.0	105	67.7	22	14.4	28	17.9	102	65.7	32	20.4
Unbanked	405	100.0	405	100.0	0	0.0	0	0.0	366	90.4	126	31.2
Underbanked	1,160	100.0	142	12.3	1,018	87.7	0	0.0	134	11.6	19	1.6
Not Underbanked	50	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Underbanked Status Unknown												
Race/Ethnicity												
Black	534	100.0	267	50.1	240	44.9	27	5.1	249	46.7	86	16.0
Hispanic non-Black	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,164	100.0	363	31.2	760	65.3	41	3.6	331	28.4	84	7.2
Other non-Black non-Hispanic	28	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,195	100.0	449	37.6	689	57.6	57	4.8	426	35.7	119	10.0
Married couple	816	100.0	253	31.0	536	65.6	28	3.4	246	30.1	48	5.9
Female householder, no husband present	275	100.0	143	52.0	111	40.6	20	7.5	127	46.3	52	19.0
Male householder, no wife present	104	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	575	100.0	208	36.1	351	61.2	16	2.7	180	31.3	58	10.1
Household Income (Primary Family or Individual)												
Less than \$15,000	293	100.0	166	56.8	112	38.1	15	5.1	156	53.2	60	20.6
Between \$15,000 and \$30,000	233	100.0	113	48.4	106	45.3	15	6.3	100	43.0	39	16.9
Between \$30,000 and \$50,000	312	100.0	138	44.3	173	55.7	*	*	131	42.0	36	11.5
Between \$50,000 and \$75,000	302	100.0	86	28.6	211	69.8	5	1.7	82	27.2	7	2.4
At least \$75,000	346	100.0	92	26.6	241	69.8	12	3.6	80	23.3	21	6.2
Unknown	284	100.0	61	21.5	197	69.5	25	9.0	57	20.0	12	4.4
Education												
No high school degree	255	100.0	137	53.5	104	40.7	15	5.8	130	50.8	45	17.5
High school degree	609	100.0	223	36.6	339	55.7	47	7.7	199	32.6	70	11.6
Some college	451	100.0	176	39.0	270	59.9	5	1.0	168	37.2	36	8.0
College degree (four year)	454	100.0	121	26.7	327	72.0	6	1.3	110	24.3	26	5.7
Age												
15 to 34 years	386	100.0	170	44.1	207	53.6	9	2.3	165	42.7	64	16.6
35 to 44 years	377	100.0	163	43.3	193	51.0	21	5.7	137	36.2	57	15.2
45 to 54 years	324	100.0	116	35.9	193	59.6	14	4.5	105	32.6	24	7.5
55 to 64 years	310	100.0	106	34.3	197	63.5	7	2.3	99	31.9	28	8.9
65 years or more	373	100.0	101	27.1	251	67.4	21	5.5	101	27.1	3	0.9
Homeownership												
Homeowner	1,299	100.0	397	30.6	841	64.8	60	4.6	374	28.8	88	6.8
Non-homeowner	471	100.0	259	55.1	199	42.2	12	2.6	232	49.4	89	18.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-56 Use of AFS Transaction and Credit Products by Demographic Characteristic: Louisiana

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,769	100.0	1,040	58.8	464	26.2	127	7.2	50	2.8	88	5.0
Banking Status												
Unbanked	155	100.0	22	14.4	73	47.3	28	18.3	3	2.1	28	17.9
Underbanked	405	100.0	0	0.0	267	66.0	88	21.7	39	9.6	11	2.7
Not Underbanked	1,160	100.0	1,018	87.7	124	10.7	10	0.9	8	0.7	0	0.0
Underbanked Status Unknown	50	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	534	100.0	240	44.9	174	32.6	67	12.6	18	3.4	35	6.5
Hispanic non-Black	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,164	100.0	760	65.3	271	23.3	52	4.4	32	2.8	50	4.3
Other non-Black non-Hispanic	28	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,195	100.0	647	54.1	283	23.7	77	6.4	23	1.9	60	5.0
Married couple	816	100.0	536	65.6	192	23.6	41	5.1	7	0.9	40	4.9
Female householder, no husband present	275	100.0	111	40.6	91	33.0	36	13.3	16	5.7	20	7.5
Male householder, no wife present	104	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	575	100.0	351	61.2	150	26.1	30	5.3	28	4.8	16	2.7
Household Income (Primary Family or Individual)												
Less than \$15,000	293	100.0	112	38.1	102	34.9	50	17.0	11	3.6	18	6.3
Between \$15,000 and \$30,000	233	100.0	106	45.3	73	31.5	27	11.5	12	5.4	15	6.3
Between \$30,000 and \$50,000	312	100.0	173	55.7	102	32.8	29	9.2	7	2.3	*	*
Between \$50,000 and \$75,000	302	100.0	211	69.8	67	22.1	3	1.1	4	1.4	17	5.7
At least \$75,000	346	100.0	241	69.8	71	20.4	10	2.9	12	3.3	12	3.6
Unknown	284	100.0	197	69.5	49	17.1	8	2.9	4	1.5	25	9.0
Education												
No high school degree	255	100.0	104	40.7	92	36.1	38	14.7	7	2.8	15	5.8
High school degree	609	100.0	339	55.7	144	23.6	46	7.5	24	4.0	56	9.2
Some college	451	100.0	270	59.9	133	29.5	28	6.2	8	1.8	12	2.6
College degree (four year)	454	100.0	327	72.0	95	21.0	15	3.4	11	2.3	6	1.3
Age												
15 to 34 years	386	100.0	207	53.6	103	26.6	59	15.2	5	1.4	12	3.2
35 to 44 years	377	100.0	193	51.0	101	26.8	31	8.2	27	7.1	26	7.0
45 to 54 years	324	100.0	193	59.6	84	26.1	13	4.2	11	3.4	22	6.8
55 to 64 years	310	100.0	197	63.5	79	25.3	20	6.5	7	2.4	7	2.3
65 years or more	373	100.0	251	67.4	98	26.2	3	0.9	*	*	21	5.5
Homeownership												
Homeowner	1,299	100.0	841	64.8	297	22.9	65	5.0	23	1.8	72	5.6
Non-homeowner	471	100.0	199	42.2	167	35.4	62	13.2	27	5.7	16	3.4

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-57 Households' Use of Specific AFS Products: Louisiana

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	657	37.1	105	67.7	405	100.0	142	12.3	NA	NA
Never Used	1,040	58.8	22	14.4	0	0.0	1,018	87.7	0	0.0
Use Unknown	72	4.1	28	17.9	0	0.0	0	0.0	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Non-Bank Money Order										
Used	524	29.6	81	52.4	315	77.8	123	10.6	NA	NA
Never Used	1,185	66.9	50	32.2	90	22.2	1,037	89.4	NA	NA
Use Unknown	60	3.4	24	15.4	*	*	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Non-Bank Check Cashing										
Used	242	13.7	61	39.7	155	38.2	21	1.8	NA	NA
Never Used	1,473	83.3	70	44.9	250	61.8	1,139	98.2	NA	NA
Use Unknown	54	3.1	24	15.4	*	*	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Payday Lending										
Used	57	3.2	4	2.3	54	13.2	*	*	NA	NA
Never Used	1,651	93.3	123	79.6	347	85.9	1,160	100.0	NA	NA
Use Unknown	61	3.5	28	18.1	4	0.9	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Pawn Shop										
Used	79	4.4	17	10.9	43	10.6	19	1.6	NA	NA
Never Used	1,625	91.9	118	75.9	353	87.3	1,141	98.4	NA	NA
Use Unknown	65	3.7	20	13.2	8	2.0	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Rent-to-Own										
Used	57	3.2	4	2.3	50	12.4	3	0.3	NA	NA
Never Used	1,655	93.5	127	82.0	350	86.5	1,157	99.7	NA	NA
Use Unknown	58	3.3	24	15.7	4	1.0	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Refund Anticipation Loan										
Used	79	4.5	14	9.2	65	15.9	*	*	NA	NA
Never Used	1,620	91.6	116	75.1	329	81.3	1,160	100.0	NA	NA
Use Unknown	70	4.0	24	15.7	11	2.8	*	*	NA	NA
Total	1,769	100.0	155	100.0	405	100.0	1,160	100.0	50	100.0
Memo Items*										
Used Transaction Products	606	34.3	102	65.7	366	90.4	134	11.6	NA	NA
Used Credit Products	177	10.0	32	20.4	126	31.2	19	1.6	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-58 Households' Use of AFS by Demographic Characteristic: Maine

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	550	100.0	211	38.3	325	59.1	14	2.5	184	33.4	70	12.7
Banking Status												
Unbanked	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	99	100.0	99	100.0	0	0.0	0	0.0	87	88.5	41	41.6
Not Underbanked	420	100.0	98	23.3	323	76.7	0	0.0	86	20.5	22	5.2
Underbanked Status Unknown	16	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	529	100.0	201	38.1	315	59.5	13	2.4	176	33.3	65	12.2
Other non-Black non-Hispanic	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	360	100.0	135	37.4	216	60.0	9	2.6	116	32.3	46	12.8
Married couple	281	100.0	94	33.4	180	64.1	7	2.5	84	29.7	23	8.3
Female householder, no husband present	56	100.0	30	52.3	25	44.6	2	3.1	25	44.2	17	29.3
Male householder, no wife present	23	100.0	11	50.4	11	47.1	1	2.5	8	34.1	6	27.9
Non-family household and other	190	100.0	76	40.1	109	57.5	5	2.4	67	35.6	24	12.4
Household Income (Primary Family or Individual)												
Less than \$15,000	82	100.0	42	50.9	39	47.6	1	1.5	35	42.6	19	22.7
Between \$15,000 and \$30,000	103	100.0	44	43.3	58	56.2	1	0.5	37	35.8	18	18.0
Between \$30,000 and \$50,000	114	100.0	44	39.1	67	59.3	2	1.6	38	33.9	15	12.9
Between \$50,000 and \$75,000	99	100.0	39	39.4	59	59.4	1	1.2	34	35.0	11	10.7
At least \$75,000	113	100.0	28	24.6	82	72.0	4	3.4	27	23.7	3	2.9
Unknown	40	100.0	14	33.8	21	52.8	5	13.4	12	31.0	4	10.3
Education												
No high school degree	56	100.0	23	40.5	31	55.8	2	3.8	18	31.2	9	16.4
High school degree	186	100.0	70	37.4	113	60.5	4	2.1	59	31.9	30	16.0
Some college	172	100.0	75	43.5	91	53.1	6	3.3	67	39.0	22	12.6
College degree (four year)	135	100.0	43	32.1	90	66.3	2	1.6	40	29.3	9	6.7
Age												
15 to 34 years	90	100.0	45	50.7	41	45.2	4	4.0	39	43.1	19	21.0
35 to 44 years	100	100.0	45	44.9	54	53.5	2	1.7	38	37.8	22	21.6
45 to 54 years	125	100.0	46	36.8	76	61.0	3	2.2	42	33.5	13	10.2
55 to 64 years	105	100.0	45	42.5	59	55.6	2	1.9	39	37.0	13	11.9
65 years or more	130	100.0	30	22.8	96	74.2	4	2.9	26	20.4	4	2.9
Homeownership												
Homeowner	407	100.0	133	32.8	263	64.8	10	2.5	119	29.2	32	7.9
Non-homeowner	143	100.0	78	54.0	62	43.2	4	2.8	65	45.3	38	26.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-59 Use of AFS Transaction and Credit Products by Demographic Characteristic: Maine

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	550	100.0	325	59.1	139	25.3	43	7.8	26	4.8	16	3.0
Banking Status												
Unbanked	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	99	100.0	0	0.0	57	58.0	30	30.0	11	11.5	*	0.5
Not Underbanked	420	100.0	323	76.7	76	18.0	10	2.4	12	2.8	0	0.0
Underbanked Status Unknown	16	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	529	100.0	315	59.5	136	25.6	39	7.5	25	4.6	15	2.8
Other non-Black non-Hispanic	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	360	100.0	216	60.0	89	24.7	28	7.8	19	5.3	11	3.1
Married couple	281	100.0	180	64.1	71	25.1	13	4.6	10	3.5	8	2.7
Female householder, no husband present	56	100.0	25	44.6	13	23.0	12	21.2	5	8.1	2	3.1
Male householder, no wife present	23	100.0	11	47.1	5	20.5	3	11.6	4	16.3	1	4.5
Non-family household and other	190	100.0	109	57.5	51	26.9	15	8.0	8	4.5	6	3.1
Household Income (Primary Family or Individual)												
Less than \$15,000	82	100.0	39	47.6	23	28.2	12	14.4	7	8.2	1	1.5
Between \$15,000 and \$30,000	103	100.0	58	56.2	26	25.3	11	10.5	8	7.5	1	0.5
Between \$30,000 and \$50,000	114	100.0	67	59.3	29	25.8	9	7.6	5	4.8	3	2.4
Between \$50,000 and \$75,000	99	100.0	59	59.4	28	28.7	6	6.3	4	4.4	1	1.2
At least \$75,000	113	100.0	82	72.0	24	21.1	2	2.0	1	0.9	4	3.9
Unknown	40	100.0	21	52.8	9	21.8	3	7.4	1	2.8	6	15.1
Education												
No high school degree	56	100.0	31	55.8	14	24.0	4	7.2	5	9.2	2	3.8
High school degree	186	100.0	113	60.5	40	21.5	19	10.4	10	5.3	4	2.3
Some college	172	100.0	91	53.1	53	30.7	14	8.1	8	4.5	6	3.6
College degree (four year)	135	100.0	90	66.3	33	24.4	5	3.9	4	2.7	4	2.6
Age												
15 to 34 years	90	100.0	41	45.2	27	29.7	12	13.4	7	7.6	4	4.0
35 to 44 years	100	100.0	54	53.5	23	23.2	15	14.6	7	7.1	2	1.7
45 to 54 years	125	100.0	76	61.0	31	25.1	9	6.9	4	3.3	5	3.7
55 to 64 years	105	100.0	59	55.6	32	30.5	7	6.5	6	5.5	2	1.9
65 years or more	130	100.0	96	74.2	26	19.9	1	0.4	3	2.1	4	3.3
Homeownership												
Homeowner	407	100.0	263	64.8	101	24.8	18	4.3	14	3.4	11	2.7
Non-homeowner	143	100.0	62	43.2	39	26.9	25	17.5	13	8.7	5	3.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-60 Households' Use of Specific AFS Products: Maine

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	211	38.3	NA	NA	99	100.0	98	23.3	NA	NA
Never Used	325	59.1	NA	NA	0	0.0	323	76.7	0	0.0
Use Unknown	14	2.5	NA	NA	0	0.0	0	0.0	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Non-Bank Money Order										
Used	154	28.0	NA	NA	73	74.3	72	17.2	NA	NA
Never Used	385	70.0	NA	NA	25	25.7	348	82.8	NA	NA
Use Unknown	11	1.9	NA	NA	*	*	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Non-Bank Check Cashing										
Used	63	11.5	NA	NA	36	35.9	21	4.9	NA	NA
Never Used	476	86.6	NA	NA	63	63.6	400	95.1	NA	NA
Use Unknown	11	1.9	NA	NA	1	0.5	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Payday Lending										
Used	4	0.7	NA	NA	4	4.0	*	*	NA	NA
Never Used	533	96.9	NA	NA	94	95.0	420	100.0	NA	NA
Use Unknown	13	2.3	NA	NA	1	1.0	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Pawn Shop										
Used	40	7.3	NA	NA	18	18.2	18	4.3	NA	NA
Never Used	496	90.2	NA	NA	80	81.1	402	95.7	NA	NA
Use Unknown	14	2.5	NA	NA	1	0.6	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Rent-to-Own										
Used	34	6.1	NA	NA	24	24.6	5	1.3	NA	NA
Never Used	505	91.8	NA	NA	75	75.4	415	98.7	NA	NA
Use Unknown	11	2.1	NA	NA	*	*	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Refund Anticipation Loan										
Used	11	1.9	NA	NA	10	10.2	*	*	NA	NA
Never Used	527	95.9	NA	NA	88	88.6	420	100.0	NA	NA
Use Unknown	12	2.2	NA	NA	1	1.2	*	*	NA	NA
Total	550	100.0	14	100.0	99	100.0	420	100.0	16	100.0
Memo Items*										
Used Transaction Products	184	33.4	NA	NA	87	88.5	86	20.5	NA	NA
Used Credit Products	70	12.7	NA	NA	41	41.6	22	5.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-61 Households' Use of AFS by Demographic Characteristic: Maryland

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,169	100.0	822	37.9	1,272	58.7	74	3.4	765	35.3	224	10.3
Banking Status												
Unbanked	121	100.0	67	55.2	46	37.6	9	7.2	62	51.4	28	23.3
Underbanked	434	100.0	434	100.0	0	0.0	0	0.0	410	94.7	143	33.0
Not Underbanked	1,539	100.0	312	20.3	1,227	79.7	0	0.0	286	18.6	49	3.2
Underbanked Status Unknown	75	100.0	10	12.8	0	0.0	65	87.2	6	8.3	3	4.6
Race/Ethnicity												
Black	674	100.0	357	52.9	297	44.0	21	3.1	334	49.5	124	18.3
Hispanic non-Black	121	100.0	31	25.4	78	64.4	12	10.2	29	23.7	7	5.5
White non-Black non-Hispanic	1,261	100.0	422	33.4	807	64.0	33	2.6	390	30.9	92	7.3
Other non-Black non-Hispanic	113	100.0	13	11.7	91	80.7	9	7.6	13	11.7	2	1.8
Household Type												
Family household	1,448	100.0	542	37.4	852	58.9	54	3.7	501	34.6	159	11.0
Married couple	1,060	100.0	362	34.1	662	62.5	36	3.4	339	32.0	82	7.7
Female householder, no husband present	293	100.0	143	48.6	138	47.2	12	4.2	136	46.3	57	19.4
Male householder, no wife present	94	100.0	37	39.3	51	54.6	6	6.1	26	28.0	20	21.0
Non-family household and other	721	100.0	281	38.9	420	58.3	20	2.8	264	36.6	65	9.0
Household Income (Primary Family or Individual)												
Less than \$15,000	177	100.0	79	44.8	89	50.1	9	5.1	75	42.4	18	10.2
Between \$15,000 and \$30,000	196	100.0	98	50.2	93	47.8	4	2.0	92	47.3	38	19.5
Between \$30,000 and \$50,000	330	100.0	154	46.6	172	52.3	4	1.2	147	44.4	46	14.1
Between \$50,000 and \$75,000	372	100.0	166	44.7	204	54.7	2	0.6	147	39.5	46	12.4
At least \$75,000	785	100.0	249	31.7	514	65.4	23	2.9	234	29.8	54	6.9
Unknown	309	100.0	76	24.7	200	64.8	32	10.5	70	22.8	21	6.9
Education												
No high school degree	201	100.0	92	45.9	97	48.4	12	5.8	88	43.8	31	15.6
High school degree	533	100.0	237	44.4	268	50.2	29	5.4	218	40.8	60	11.2
Some college	540	100.0	244	45.2	286	52.9	10	1.9	222	41.1	79	14.7
College degree (four year)	895	100.0	250	27.9	621	69.4	24	2.6	238	26.6	53	6.0
Age												
15 to 34 years	430	100.0	222	51.6	197	45.8	11	2.6	202	47.1	97	22.7
35 to 44 years	423	100.0	170	40.1	237	56.1	16	3.7	153	36.2	56	13.3
45 to 54 years	506	100.0	197	38.9	291	57.5	18	3.6	187	37.0	45	8.9
55 to 64 years	368	100.0	142	38.7	213	57.9	12	3.4	135	36.8	19	5.1
65 years or more	442	100.0	91	20.7	334	75.5	17	3.8	87	19.8	6	1.5
Homeownership												
Homeowner	1,535	100.0	489	31.9	996	64.9	49	3.2	457	29.8	90	5.9
Non-homeowner	634	100.0	333	52.5	276	43.5	25	3.9	308	48.5	134	21.1

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-62 Use of AFS Transaction and Credit Products by Demographic Characteristic: Maryland

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,169	100.0	1,272	58.7	583	26.9	167	7.7	57	2.6	90	4.1
Banking Status												
Unbanked	121	100.0	46	37.6	39	31.9	24	19.6	5	3.7	9	7.2
Underbanked	434	100.0	0	0.0	281	64.8	120	27.7	23	5.3	10	2.2
Not Underbanked	1,539	100.0	1,227	79.7	263	17.1	23	1.5	26	1.7	0	0.0
Underbanked Status Unknown	75	100.0	0	0.0	*	*	*	*	3	4.6	72	95.4
Race/Ethnicity												
Black	674	100.0	297	44.0	230	34.2	101	14.9	23	3.4	23	3.5
Hispanic non-Black	121	100.0	78	64.4	22	18.2	5	3.8	2	1.7	14	11.9
White non-Black non-Hispanic	1,261	100.0	807	64.0	319	25.3	59	4.7	32	2.5	44	3.5
Other non-Black non-Hispanic	113	100.0	91	80.7	11	9.9	2	1.8	*	*	9	7.6
Household Type												
Family household	1,447	100.0	851	58.8	375	25.9	118	8.2	41	2.8	62	4.3
Married couple	1,060	100.0	662	62.5	276	26.0	59	5.6	23	2.1	40	3.8
Female householder, no husband present	293	100.0	138	47.2	82	28.1	50	17.0	7	2.4	16	5.4
Male householder, no wife present	94	100.0	51	54.6	17	18.2	9	9.8	11	11.3	6	6.1
Non-family household and other	721	100.0	420	58.3	207	28.7	48	6.7	17	2.4	29	4.0
Household Income (Primary Family or Individual)												
Less than \$15,000	177	100.0	89	50.1	58	33.0	14	7.8	4	2.4	12	6.7
Between \$15,000 and \$30,000	196	100.0	93	47.8	60	30.7	32	16.5	6	2.9	4	2.0
Between \$30,000 and \$50,000	330	100.0	172	52.3	107	32.5	39	11.9	7	2.2	4	1.2
Between \$50,000 and \$75,000	372	100.0	204	54.7	117	31.4	27	7.2	19	5.2	6	1.5
At least \$75,000	785	100.0	514	65.4	195	24.8	39	5.0	15	1.9	23	2.9
Unknown	309	100.0	200	64.8	46	14.7	15	5.0	6	1.9	42	13.6
Education												
No high school degree	201	100.0	97	48.4	61	30.2	27	13.5	4	2.1	12	5.8
High school degree	533	100.0	268	50.2	173	32.5	41	7.6	19	3.5	33	6.1
Some college	540	100.0	286	52.9	156	28.9	57	10.6	22	4.1	19	3.5
College degree (four year)	895	100.0	621	69.4	193	21.6	42	4.6	12	1.3	27	3.0
Age												
15 to 34 years	430	100.0	197	45.8	120	28.0	78	18.1	20	4.6	15	3.5
35 to 44 years	423	100.0	237	56.1	113	26.8	40	9.4	17	4.0	16	3.7
45 to 54 years	506	100.0	291	57.5	144	28.4	35	6.9	10	2.0	26	5.2
55 to 64 years	368	100.0	213	57.9	120	32.7	12	3.2	7	1.9	16	4.3
65 years or more	442	100.0	334	75.5	85	19.2	3	0.6	4	0.9	17	3.8
Homeownership												
Homeowner	1,535	100.0	996	64.9	395	25.7	58	3.8	32	2.1	54	3.5
Non-homeowner	634	100.0	276	43.5	188	29.7	109	17.2	25	4.0	36	5.6

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-63 Households' Use of Specific AFS Products: Maryland

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	822	37.9	67	55.2	434	100.0	312	20.3	10	12.8
Never Used	1,272	58.7	46	37.6	0	0.0	1,227	79.7	0	0.0
Use Unknown	74	3.4	9	7.2	0	0.0	0	0.0	65	87.2
Total	2,169	100.0	121	100.0	434	100.0	1,539	100.0	75	100.0
Non-Bank Money Order										
Used	736	33.9	58	47.8	393	90.7	279	18.1	6	8.3
Never Used	1,380	63.6	56	46.7	41	9.3	1,261	81.9	23	30.3
Use Unknown	53	2.4	7	5.6	*	*	*	*	46	61.4
Total	2,169	100.0	121	100.0	434	100	1,539	100	75	100.0
Non-Bank Check Cashing										
Used	181	8.3	33	27.3	115	26.5	30	2.0	2	2.8
Never Used	1,943	89.6	81	67.1	319	73.5	1,509	98.0	35	46.0
Use Unknown	45	2.1	7	5.6	*	*	*	*	38	51.1
Total	2,169	100.0	121	100.0	434	100	1,539	100	75	100.0
Payday Lending										
Used	36	1.7	2	2.0	32	7.5	*	*	2	2.2
Never Used	2,066	95.3	110	90.8	396	91.4	1,539	100	21	27.7
Use Unknown	66	3.1	9	7.2	5	1.2	*	*	53	70.1
Total	2,169	100.0	121	100.0	434	100.0	1,539	100.0	75	100.0
Pawn Shop										
Used	108	5.0	9	7.7	52	12.0	45	2.9	2	2.4
Never Used	2,006	92.5	105	86.7	377	86.9	1,494	97.1	31	41.1
Use Unknown	54	2.5	7	5.6	5	1.1	*	*	42	56.5
Total	2,169	100.0	121	100.0	434	100.0	1,539	100.0	75	100.0
Rent-to-Own										
Used	65	3.0	13	11.1	48	11.0	4	0.3	*	*
Never Used	2,039	94.0	101	83.3	381	88.0	1,535	99.7	22	29.1
Use Unknown	65	3.0	7	5.6	5	1.0	*	*	53	70.9
Total	2,169	100.0	121	100.0	434	100	1,539	100	75	100.0
Refund Anticipation Loan										
Used	75	3.4	15	12.1	60	13.8	*	*	*	*
Never Used	2,026	93.4	100	82.3	370	85.4	1,539	100	17	22.1
Use Unknown	69	3.2	7	5.6	3	0.8	*	*	58	77.9
Total	2,169	100.0	121	100.0	434	100.0	1,539	100	75	100.0
Memo Items*										
Used Transaction Products	765	35.3	62	51.4	410	94.7	286	18.6	6	8.3
Used Credit Products	224	10.3	28	23.3	143	33.0	49	3.2	3	4.6

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-64 Households' Use of AFS by Demographic Characteristic: Massachusetts

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,637	100.0	656	24.9	1,882	71.3	99	3.8	589	22.3	155	5.9
Banking Status												
Unbanked	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	302	100.0	302	100.0	0	0.0	0	0.0	274	90.8	57	18.9
Not Underbanked	2,132	100.0	277	13.0	1,856	87.0	0	0.0	240	11.3	47	2.2
Underbanked Status Unknown	95	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	179	100.0	58	32.5	116	64.9	5	2.7	54	30.0	25	14.1
Hispanic non-Black	145	100.0	53	36.7	81	55.4	11	7.9	40	27.4	17	11.6
White non-Black non-Hispanic	2,176	100.0	517	23.8	1,602	73.6	57	2.6	467	21.5	109	5.0
Other non-Black non-Hispanic	137	100.0	28	20.3	83	60.2	27	19.4	28	20.3	4	2.6
Household Type												
Family household	1,666	100.0	421	25.3	1,179	70.8	66	4.0	381	22.9	95	5.7
Married couple	1,256	100.0	284	22.6	927	73.8	46	3.6	259	20.6	49	3.9
Female householder, no husband present	296	100.0	100	33.6	185	62.4	12	3.9	84	28.5	32	10.9
Male householder, no wife present	114	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	971	100.0	235	24.2	702	72.3	33	3.4	208	21.4	59	6.1
Household Income (Primary Family or Individual)												
Less than \$15,000	268	100.0	129	48.3	135	50.4	4	1.3	118	44.2	50	18.5
Between \$15,000 and \$30,000	300	100.0	91	30.4	205	68.4	4	1.2	76	25.5	25	8.4
Between \$30,000 and \$50,000	384	100.0	101	26.4	275	71.7	7	1.9	90	23.4	34	8.9
Between \$50,000 and \$75,000	412	100.0	121	29.4	287	69.6	4	0.9	110	26.6	16	3.8
At least \$75,000	751	100.0	154	20.5	574	76.5	23	3.0	143	19.0	19	2.5
Unknown	523	100.0	59	11.3	405	77.5	58	11.2	52	9.9	11	2.1
Education												
No high school degree	216	100.0	89	41.2	120	55.3	8	3.5	73	33.9	36	16.9
High school degree	716	100.0	214	29.9	477	66.6	25	3.5	199	27.8	48	6.8
Some college	572	100.0	151	26.4	385	67.4	36	6.3	126	22.0	46	8.1
College degree (four year)	1,132	100.0	202	17.9	899	79.4	31	2.7	190	16.8	24	2.1
Age												
15 to 34 years	548	100.0	163	29.7	369	67.3	16	3.0	135	24.6	46	8.4
35 to 44 years	513	100.0	152	29.6	342	66.7	19	3.7	137	26.8	48	9.4
45 to 54 years	581	100.0	152	26.1	399	68.7	30	5.2	145	24.9	36	6.1
55 to 64 years	407	100.0	88	21.6	311	76.2	9	2.1	77	18.9	18	4.4
65 years or more	588	100.0	102	17.3	461	78.4	25	4.3	95	16.1	7	1.2
Homeownership												
Homeowner	1,727	100.0	341	19.8	1,313	76.1	72	4.2	308	17.8	49	2.8
Non-homeowner	911	100.0	315	34.6	568	62.4	27	3.0	281	30.8	106	11.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-65 Use of AFS Transaction and Credit Products by Demographic Characteristic: Massachusetts

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,637	100.0	1,882	71.3	502	19.0	87	3.3	68	2.6	99	3.8
Banking Status												
Unbanked	108	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	302	100.0	0	0.0	245	81.1	29	9.7	28	9.2	*	*
Not Underbanked	2,132	100.0	1,856	87.0	229	10.8	11	0.5	36	1.7	0	0.0
Underbanked Status Unknown	95	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	179	100.0	116	64.9	33	18.3	21	11.7	4	2.4	5	2.7
Hispanic non-Black	145	100.0	81	55.4	36	25.1	3	2.3	14	9.4	11	7.9
White non-Black non-Hispanic	2,176	100.0	1,602	73.6	408	18.8	59	2.7	50	2.3	57	2.6
Other non-Black non-Hispanic	137	100.0	83	60.2	24	17.8	4	2.6	*	*	27	19.4
Household Type												
Family household	1,666	100.0	1,112	66.7	302	18.1	41	2.5	40	2.4	58	3.5
Married couple	1,256	100.0	927	73.8	235	18.7	24	1.9	25	2.0	46	3.6
Female householder, no husband present	296	100.0	185	62.4	67	22.7	17	5.8	15	5.1	12	3.9
Male householder, no wife present	114	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	971	100.0	702	72.3	176	18.1	32	3.3	27	2.8	33	3.4
Household Income (Primary Family or Individual)												
Less than \$15,000	268	100.0	135	50.4	80	29.7	39	14.5	11	4.1	4	1.3
Between \$15,000 and \$30,000	300	100.0	205	68.4	66	22.0	10	3.5	15	4.9	4	1.2
Between \$30,000 and \$50,000	384	100.0	275	71.7	67	17.5	23	5.9	12	3.0	7	1.9
Between \$50,000 and \$75,000	412	100.0	287	69.6	106	25.6	4	1.0	12	2.8	4	0.9
At least \$75,000	751	100.0	574	76.5	135	18.0	8	1.0	11	1.5	23	3.0
Unknown	523	100.0	405	77.5	48	9.2	4	0.7	8	1.5	58	11.2
Education												
No high school degree	216	100.0	120	55.3	53	24.3	21	9.5	16	7.3	8	3.5
High school degree	716	100.0	477	66.6	166	23.1	34	4.7	15	2.1	25	3.5
Some college	572	100.0	385	67.4	105	18.3	21	3.7	25	4.4	36	6.3
College degree (four year)	1,132	100.0	899	79.4	179	15.8	12	1.0	12	1.1	31	2.7
Age												
15 to 34 years	548	100.0	369	67.3	117	21.3	18	3.3	28	5.1	16	3.0
35 to 44 years	513	100.0	342	66.7	104	20.2	33	6.5	15	2.9	19	3.7
45 to 54 years	581	100.0	399	68.7	116	20.0	29	5.0	7	1.2	30	5.2
55 to 64 years	407	100.0	311	76.2	70	17.3	7	1.7	11	2.7	9	2.1
65 years or more	588	100.0	461	78.4	95	16.1	*	*	7	1.2	25	4.3
Homeownership												
Homeowner	1,727	100.0	1,313	76.1	293	17.0	15	0.9	33	1.9	72	4.2
Non-homeowner	911	100.0	568	62.4	209	22.9	72	7.9	34	3.8	27	3.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-66 Households' Use of Specific AFS Products: Massachusetts

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	656	24.9	NA	NA	302	100.0	277	13.0	NA	NA
Never Used	1,882	71.3	NA	NA	0	0.0	1,856	87.0	0	0.0
Use Unknown	99	3.8	NA	NA	0	0.0	0	0.0	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Non-Bank Money Order										
Used	542	20.5	NA	NA	257	85.3	222	10.4	NA	NA
Never Used	2,010	76.2	NA	NA	44	14.7	1,910	89.6	NA	NA
Use Unknown	86	3.3	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Non-Bank Check Cashing										
Used	123	4.6	NA	NA	49	16.1	33	1.6	NA	NA
Never Used	2,452	93.0	NA	NA	253	83.9	2,099	98.4	NA	NA
Use Unknown	62	2.4	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Payday Lending										
Used	22	0.8	NA	NA	15	4.9	*	*	NA	NA
Never Used	2,548	96.6	NA	NA	287	95.1	2,132	100.0	NA	NA
Use Unknown	67	2.5	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Pawn Shop										
Used	66	2.5	NA	NA	12	3.8	37	1.7	NA	NA
Never Used	2,498	94.7	NA	NA	290	96.2	2,096	98.3	NA	NA
Use Unknown	73	2.8	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Rent-to-Own										
Used	52	2.0	NA	NA	14	4.8	11	0.5	NA	NA
Never Used	2,511	95.2	NA	NA	287	95.2	2,122	99.5	NA	NA
Use Unknown	74	2.8	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Refund Anticipation Loan										
Used	45	1.7	NA	NA	27	9.0	*	*	NA	NA
Never Used	2,514	95.3	NA	NA	274	91.0	2,132	100.0	NA	NA
Use Unknown	78	3.0	NA	NA	*	*	*	*	NA	NA
Total	2,637	100.0	108	100.0	302	100.0	2,132	100.0	95	100.0
Memo Items*										
Used Transaction Products	589	22.3	NA	NA	274	90.8	240	11.3	NA	NA
Used Credit Products	155	5.9	NA	NA	57	18.9	47	2.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-67 Households' Use of AFS by Demographic Characteristic: Michigan

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,938	100.0	1,388	35.2	2,377	60.4	174	4.4	1,245	31.6	427	10.9
Banking Status												
Unbanked	265	100.0	156	58.9	78	29.5	31	11.7	148	56.1	54	20.5
Underbanked	658	100.0	658	100.0	0	0.0	0	0.0	602	91.5	244	37.1
Not Underbanked	2,825	100.0	526	18.6	2,299	81.4	0	0.0	462	16.4	107	3.8
Underbanked Status Unknown	190	100.0	47	24.9	0	0.0	143	75.1	33	17.3	22	11.4
Race/Ethnicity												
Black	560	100.0	312	55.7	217	38.7	31	5.6	299	53.4	99	17.6
Hispanic non-Black	83	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,171	100.0	1,010	31.9	2,029	64.0	132	4.2	897	28.3	297	9.4
Other non-Black non-Hispanic	124	100.0	27	21.3	94	75.6	4	3.1	23	18.3	11	8.5
Household Type												
Family household	2,729	100.0	916	33.6	1,679	61.5	134	4.9	814	29.8	282	10.3
Married couple	2,054	100.0	631	30.7	1,334	64.9	90	4.4	569	27.7	166	8.1
Female householder, no husband present	491	100.0	198	40.3	253	51.5	40	8.2	172	35.0	84	17.1
Male householder, no wife present	183	100.0	87	47.8	92	50.1	4	2.1	73	39.8	32	17.5
Non-family household and other	1,210	100.0	471	39.0	698	57.7	40	3.3	431	35.7	145	12.0
Household Income (Primary Family or Individual)												
Less than \$15,000	465	100.0	236	50.8	211	45.4	18	3.9	210	45.1	98	21.0
Between \$15,000 and \$30,000	596	100.0	257	43.0	312	52.4	27	4.6	226	37.8	97	16.2
Between \$30,000 and \$50,000	701	100.0	234	33.4	447	63.7	21	2.9	213	30.5	90	12.8
Between \$50,000 and \$75,000	638	100.0	183	28.6	442	69.3	13	2.1	163	25.5	42	6.6
At least \$75,000	718	100.0	197	27.5	495	69.0	25	3.5	187	26.1	38	5.4
Unknown	820	100.0	281	34.2	469	57.3	70	8.5	246	30.1	63	7.6
Education												
No high school degree	341	100.0	142	41.7	165	48.3	34	9.9	131	38.3	40	11.7
High school degree	1,352	100.0	565	41.8	735	54.4	51	3.8	515	38.1	189	14.0
Some college	1,134	100.0	395	34.9	704	62.1	34	3.0	341	30.1	139	12.2
College degree (four year)	1,112	100.0	284	25.6	773	69.5	54	4.9	259	23.3	60	5.4
Age												
15 to 34 years	744	100.0	304	40.9	411	55.2	29	3.9	263	35.3	113	15.1
35 to 44 years	753	100.0	292	38.8	432	57.3	29	3.9	252	33.5	106	14.0
45 to 54 years	858	100.0	342	39.8	478	55.7	38	4.4	300	35.0	120	14.0
55 to 64 years	740	100.0	238	32.1	462	62.4	41	5.5	225	30.4	63	8.6
65 years or more	843	100.0	212	25.1	595	70.5	36	4.3	206	24.4	26	3.1
Homeownership												
Homeowner	2,940	100.0	895	30.5	1,905	64.8	139	4.7	812	27.6	220	7.5
Non-homeowner	998	100.0	492	49.3	472	47.2	35	3.5	433	43.4	207	20.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-68 Use of AFS Transaction and Credit Products by Demographic Characteristic: Michigan

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,938	100.0	2,377	60.4	926	23.5	285	7.2	139	3.5	211	5.3
Banking Status												
Unbanked	265	100.0	78	29.5	93	35.0	47	17.7	7	2.8	40	15.0
Underbanked	658	100.0	0	0.0	410	62.3	188	28.6	56	8.5	4	0.6
Not Underbanked	2,825	100.0	2,299	81.4	419	14.8	43	1.5	64	2.3	0	0.0
Underbanked Status Unknown	190	100.0	0	0.0	4	2.3	7	3.7	12	6.1	167	87.9
Race/Ethnicity												
Black	560	100.0	217	38.7	193	34.5	86	15.3	13	2.3	51	9.2
Hispanic non-Black	83	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,171	100.0	2,029	64.0	700	22.1	183	5.8	111	3.5	148	4.7
Other non-Black non-Hispanic	124	100.0	94	75.6	16	12.8	7	5.5	4	3.0	4	3.1
Household Type												
Family household	2,728	100.0	1,679	61.5	612	22.4	180	6.6	103	3.8	156	5.7
Married couple	2,054	100.0	1,334	64.9	454	22.1	105	5.1	62	3.0	100	4.9
Female householder, no husband present	491	100.0	253	51.5	105	21.4	58	11.8	26	5.3	49	10.0
Male householder, no wife present	183	100.0	92	50.1	53	28.7	17	9.5	15	8.0	7	3.7
Non-family household and other	1,210	100.0	698	57.7	315	26.0	105	8.7	37	3.1	55	4.5
Household Income (Primary Family or Individual)												
Less than \$15,000	465	100.0	211	45.4	134	28.9	71	15.3	23	5.0	25	5.4
Between \$15,000 and \$30,000	596	100.0	312	52.4	150	25.1	66	11.0	31	5.2	38	6.3
Between \$30,000 and \$50,000	701	100.0	447	63.7	144	20.6	69	9.9	20	2.9	21	2.9
Between \$50,000 and \$75,000	638	100.0	442	69.3	141	22.0	22	3.4	20	3.2	13	2.1
At least \$75,000	718	100.0	495	69.0	159	22.1	29	4.0	10	1.4	25	3.5
Unknown	820	100.0	469	57.3	199	24.3	28	3.4	34	4.2	89	10.8
Education												
No high school degree	341	100.0	165	48.3	93	27.1	28	8.2	12	3.5	44	12.9
High school degree	1,352	100.0	735	54.4	360	26.6	138	10.2	48	3.5	71	5.3
Some college	1,134	100.0	704	62.1	253	22.3	85	7.5	54	4.8	38	3.3
College degree (four year)	1,112	100.0	773	69.5	221	19.8	35	3.1	26	2.3	58	5.2
Age												
15 to 34 years	744	100.0	411	55.2	179	24.0	71	9.6	41	5.6	42	5.6
35 to 44 years	753	100.0	432	57.3	182	24.2	65	8.7	40	5.3	33	4.4
45 to 54 years	858	100.0	478	55.7	218	25.4	78	9.1	42	4.9	42	4.8
55 to 64 years	740	100.0	462	62.4	174	23.5	51	6.8	13	1.7	41	5.5
65 years or more	843	100.0	595	70.5	173	20.5	19	2.3	3	0.4	53	6.3
Homeownership												
Homeowner	2,940	100.0	1,905	64.8	654	22.2	137	4.7	83	2.8	161	5.5
Non-homeowner	998	100.0	472	47.2	272	27.3	148	14.9	56	5.6	50	5.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-69 Households' Use of Specific AFS Products: Michigan

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,388	35.2	156	58.9	658	100.0	526	18.6	47	24.9
Never Used	2,377	60.4	78	29.5	0	0.0	2,299	81.4	0	0.0
Use Unknown	174	4.4	31	11.7	0	0.0	0	0.0	143	75.1
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Non-Bank Money Order										
Used	1,140	28.9	137	51.6	544	82.6	434	15.4	25	13.1
Never Used	2,676	68.0	104	39.3	114	17.4	2,391	84.6	67	35.2
Use Unknown	123	3.1	24	9.1	*	*	*	*	98	51.7
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Non-Bank Check Cashing										
Used	461	11.7	99	37.5	250	38.0	97	3.4	15	7.8
Never Used	3,380	85.8	137	51.7	408	62.0	2,729	96.6	106	55.7
Use Unknown	98	2.5	29	10.8	*	*	*	*	69	36.5
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Payday Lending										
Used	91	2.3	6	2.2	75	11.3	*	*	11	5.8
Never Used	3,715	94.3	222	83.9	576	87.6	2,825	100.0	92	48.1
Use Unknown	132	3.4	37	14.0	7	1.1	*	*	88	46.2
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Pawn Shop										
Used	204	5.2	35	13.2	89	13.5	73	2.6	8	4.0
Never Used	3,583	91.0	201	75.9	562	85.4	2,752	97.4	68	35.8
Use Unknown	151	3.8	29	11.0	8	1.1	*	*	115	60.2
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Rent-to-Own										
Used	153	3.9	29	11.0	87	13.2	34	1.2	3	1.6
Never Used	3,660	92.9	208	78.4	564	85.7	2,791	98.8	97	50.9
Use Unknown	125	3.2	28	10.6	7	1.1	*	*	90	47.5
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Refund Anticipation Loan										
Used	95	2.4	12	4.4	83	12.6	*	*	*	*
Never Used	3,674	93.3	221	83.4	567	86.1	2,825	100.0	62	32.4
Use Unknown	169	4.3	32	12.2	8	1.3	*	*	129	67.6
Total	3,938	100.0	265	100.0	658	100.0	2,825	100.0	190	100.0
Memo Items*										
Used Transaction Products	1,245	31.6	148	56.1	602	91.5	462	16.4	33	17.3
Used Credit Products	427	10.9	54	20.5	244	37.1	107	3.8	22	11.4

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-70 Households' Use of AFS by Demographic Characteristic: Minnesota

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,131	100.0	583	27.4	1,499	70.3	49	2.3	497	23.3	210	9.9
Banking Status												
Unbanked	56	100.0	39	69.3	8	13.7	9	17.0	37	65.8	17	29.7
Underbanked	236	100.0	236	100.0	0	0.0	0	0.0	210	88.9	104	44.2
Not Underbanked	1,791	100.0	301	16.8	1,491	83.2	0	0.0	243	13.6	90	5.0
Underbanked Status Unknown	47	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	102	100.0	44	42.7	51	50.5	7	6.8	42	40.8	12	11.8
Hispanic non-Black	50	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,902	100.0	506	26.6	1,359	71.5	36	1.9	431	22.7	181	9.5
Other non-Black non-Hispanic	77	100.0	10	12.7	65	84.0	3	3.3	10	12.7	3	4.3
Household Type												
Family household	1,326	100.0	354	26.7	934	70.4	38	2.9	299	22.5	128	9.6
Married couple	1,091	100.0	242	22.2	821	75.3	27	2.5	202	18.5	78	7.1
Female householder, no husband present	174	100.0	85	48.7	84	48.1	5	3.1	72	41.5	36	20.8
Male householder, no wife present	61	100.0	27	43.3	29	47.7	6	9.0	24	39.8	14	22.9
Non-family household and other	804	100.0	229	28.5	565	70.2	11	1.3	199	24.7	83	10.3
Household Income (Primary Family or Individual)												
Less than \$15,000	215	100.0	91	42.4	120	55.9	4	1.7	85	39.7	27	12.6
Between \$15,000 and \$30,000	321	100.0	107	33.3	207	64.4	7	2.3	97	30.1	41	12.6
Between \$30,000 and \$50,000	355	100.0	88	24.9	257	72.6	9	2.5	69	19.4	37	10.3
Between \$50,000 and \$75,000	401	100.0	124	30.9	269	67.2	8	1.9	104	25.9	43	10.6
At least \$75,000	613	100.0	117	19.1	484	79.0	12	2.0	95	15.5	41	6.7
Unknown	226	100.0	55	24.5	161	71.2	10	4.3	48	21.2	23	10.1
Education												
No high school degree	151	100.0	57	38.1	85	56.3	8	5.6	53	35.3	18	12.0
High school degree	538	100.0	162	30.2	362	67.3	14	2.5	137	25.5	67	12.5
Some college	705	100.0	213	30.2	482	68.3	11	1.5	184	26.0	85	12.1
College degree (four year)	737	100.0	150	20.4	571	77.4	16	2.2	123	16.7	40	5.4
Age												
15 to 34 years	524	100.0	181	34.6	323	61.7	20	3.8	151	28.8	84	15.9
35 to 44 years	375	100.0	122	32.5	244	65.1	9	2.3	100	26.5	47	12.6
45 to 54 years	445	100.0	137	30.7	300	67.5	8	1.8	124	27.8	37	8.2
55 to 64 years	348	100.0	88	25.2	251	72.3	9	2.6	75	21.5	26	7.6
65 years or more	438	100.0	55	12.6	379	86.6	4	0.8	48	10.9	16	3.8
Homeownership												
Homeowner	1,555	100.0	361	23.2	1,161	74.7	33	2.1	304	19.5	109	7.0
Non-homeowner	575	100.0	222	38.5	337	58.6	16	2.8	193	33.6	101	17.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-71 Use of AFS Transaction and Credit Products by Demographic Characteristic: Minnesota

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,131	100.0	1,499	70.3	359	16.9	125	5.8	86	4.0	63	2.9
Banking Status												
Unbanked	56	100.0	8	13.7	22	39.6	15	26.2	2	3.5	9	17.0
Underbanked	236	100.0	0	0.0	124	52.6	78	33.2	26	11.1	8	3.2
Not Underbanked	1,791	100.0	1,491	83.2	211	11.8	32	1.8	58	3.2	0	0.0
Underbanked Status Unknown	47	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	102	100.0	51	50.5	28	27.1	10	9.9	2	1.9	11	10.6
Hispanic non-Black	50	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,902	100.0	1,359	71.5	315	16.6	106	5.6	75	3.9	46	2.4
Other non-Black non-Hispanic	77	100.0	65	84.0	7	8.5	3	4.3	*	*	3	3.3
Household Type												
Family household	1,326	100.0	934	70.4	220	16.6	73	5.5	56	4.2	47	3.5
Married couple	1,091	100.0	821	75.3	160	14.6	37	3.4	41	3.7	33	3.0
Female householder, no husband present	174	100.0	84	48.1	47	26.7	24	13.6	13	7.2	8	4.3
Male householder, no wife present	61	100.0	29	47.7	13	20.5	12	19.4	2	3.5	6	9.0
Non-family household and other	804	100.0	565	70.2	140	17.5	52	6.5	31	3.8	17	2.1
Household Income (Primary Family or Individual)												
Less than \$15,000	215	100.0	120	55.9	64	29.7	21	9.9	6	2.7	4	1.7
Between \$15,000 and \$30,000	321	100.0	207	64.4	62	19.3	30	9.4	10	3.2	12	3.6
Between \$30,000 and \$50,000	355	100.0	257	72.6	50	14.2	17	4.8	20	5.6	11	3.0
Between \$50,000 and \$75,000	401	100.0	269	67.2	79	19.8	22	5.6	20	5.1	10	2.4
At least \$75,000	613	100.0	484	79.0	76	12.4	19	3.0	22	3.6	12	2.0
Unknown	226	100.0	161	71.2	27	12.0	15	6.7	8	3.3	15	6.7
Education												
No high school degree	151	100.0	85	56.3	36	23.9	14	9.1	4	2.8	12	7.8
High school degree	538	100.0	362	67.3	91	17.0	42	7.8	25	4.7	17	3.2
Some college	705	100.0	482	68.3	123	17.5	56	7.9	29	4.2	15	2.1
College degree (four year)	737	100.0	571	77.4	108	14.7	13	1.7	27	3.7	18	2.5
Age												
15 to 34 years	524	100.0	323	61.7	89	17.1	53	10.1	30	5.8	28	5.3
35 to 44 years	375	100.0	244	65.1	73	19.4	25	6.6	23	6.0	11	2.8
45 to 54 years	445	100.0	300	67.5	99	22.2	24	5.3	13	2.9	10	2.2
55 to 64 years	348	100.0	251	72.3	61	17.6	14	3.9	13	3.7	9	2.6
65 years or more	438	100.0	379	86.6	37	8.4	9	2.1	7	1.6	6	1.3
Homeownership												
Homeowner	1,555	100.0	1,161	74.7	244	15.7	52	3.3	57	3.7	40	2.6
Non-homeowner	575	100.0	337	58.6	115	19.9	73	12.6	28	4.9	22	3.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-72 Households' Use of Specific AFS Products: Minnesota

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	583	27.4	39	69.3	236	100.0	301	16.8	NA	NA
Never Used	1,499	70.3	8	13.7	0	0.0	1,491	83.2	0	0.0
Use Unknown	49	2.3	9	17.0	0	0.0	0	0.0	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Non-Bank Money Order										
Used	419	19.7	31	55.5	175	74.2	205	11.5	NA	NA
Never Used	1,679	78.8	15	27.5	61	25.8	1,586	88.5	NA	NA
Use Unknown	32	1.5	9	17.0	*	*	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Non-Bank Check Cashing										
Used	163	7.7	25	45.2	86	36.6	52	2.9	NA	NA
Never Used	1,940	91.1	23	41.4	150	63.4	1,739	97.1	NA	NA
Use Unknown	27	1.3	8	13.4	*	*	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Payday Lending										
Used	35	1.6	6	11.0	29	12.1	*	*	NA	NA
Never Used	2,052	96.3	40	72.1	203	86.3	1,791	100.0	NA	NA
Use Unknown	44	2.1	9	17.0	4	1.6	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Pawn Shop										
Used	170	8.0	15	26.7	73	31.0	82	4.6	NA	NA
Never Used	1,919	90.1	32	56.3	159	67.4	1,709	95.4	NA	NA
Use Unknown	41	1.9	9	17.0	4	1.6	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Rent-to-Own										
Used	25	1.2	5	8.4	13	5.4	7	0.4	NA	NA
Never Used	2,070	97.2	42	74.6	223	94.6	1,784	99.6	NA	NA
Use Unknown	36	1.7	9	17.0	*	*	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Refund Anticipation Loan										
Used	22	1.0	3	5.5	19	7.9	*	*	NA	NA
Never Used	2,073	97.3	43	77.5	215	91.3	1,791	100.0	NA	NA
Use Unknown	36	1.7	9	17.0	2	0.8	*	*	NA	NA
Total	2,131	100.0	56	100.0	236	100.0	1,791	100.0	47	100.0
Memo Items*										
Used Transaction Products	497	23.3	37	65.8	210	88.9	243	13.6	NA	NA
Used Credit Products	210	9.9	17	29.7	104	44.2	90	5.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-73 Households' Use of AFS by Demographic Characteristic: Mississippi

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,118	100.0	527	47.1	551	49.3	41	3.6	483	43.2	146	13.1
Banking Status												
Unbanked	184	100.0	128	69.8	43	23.2	13	7.1	122	66.3	36	19.8
Underbanked	282	100.0	282	100.0	0	0.0	0	0.0	273	97.0	73	25.7
Not Underbanked	616	100.0	107	17.4	509	82.6	0	0.0	88	14.3	28	4.5
Underbanked Status Unknown	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	393	100.0	239	60.6	135	34.2	20	5.2	230	58.4	77	19.5
Hispanic non-Black	20	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	699	100.0	277	39.7	401	57.4	20	2.9	247	35.3	65	9.4
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	773	100.0	369	47.7	371	48.0	34	4.3	339	43.8	113	14.6
Married couple	560	100.0	237	42.3	298	53.1	25	4.5	218	39.0	56	10.0
Female householder, no husband present	156	100.0	101	64.5	49	31.6	6	3.9	92	58.7	39	24.9
Male householder, no wife present	57	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	345	100.0	158	45.7	180	52.2	7	2.1	144	41.9	33	9.6
Household Income (Primary Family or Individual)												
Less than \$15,000	253	100.0	156	61.7	87	34.5	9	3.8	147	58.1	50	19.7
Between \$15,000 and \$30,000	234	100.0	127	54.2	103	43.8	5	2.0	115	49.2	39	16.7
Between \$30,000 and \$50,000	183	100.0	80	43.7	100	54.9	3	1.4	74	40.8	16	8.9
Between \$50,000 and \$75,000	131	100.0	68	51.6	55	41.8	9	6.6	68	51.6	13	9.8
At least \$75,000	158	100.0	48	30.5	108	68.1	2	1.4	44	27.9	12	7.9
Unknown	159	100.0	48	30.0	98	61.8	13	8.3	34	21.6	16	10.0
Education												
No high school degree	258	100.0	144	55.8	101	39.2	13	5.0	132	51.0	39	15.1
High school degree	333	100.0	173	51.9	149	44.9	11	3.2	155	46.6	58	17.5
Some college	264	100.0	126	47.8	131	49.6	7	2.7	114	43.3	37	13.9
College degree (four year)	263	100.0	84	31.8	170	64.4	10	3.8	82	31.1	12	4.7
Age												
15 to 34 years	216	100.0	111	51.2	94	43.5	12	5.4	103	47.8	49	22.7
35 to 44 years	209	100.0	110	52.8	96	46.1	2	1.1	100	47.7	29	14.1
45 to 54 years	235	100.0	128	54.4	99	42.2	8	3.4	119	50.6	36	15.5
55 to 64 years	215	100.0	99	46.3	104	48.3	12	5.5	87	40.6	25	11.5
65 years or more	243	100.0	78	32.2	158	64.9	7	2.9	74	30.3	7	2.8
Homeownership												
Homeowner	852	100.0	350	41.2	475	55.8	26	3.1	316	37.1	80	9.4
Non-homeowner	267	100.0	176	66.0	76	28.5	15	5.5	167	62.6	66	24.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-74 Use of AFS Transaction and Credit Products by Demographic Characteristic: Mississippi

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,118	100.0	551	49.3	370	33.1	103	9.2	40	3.6	54	4.8
Banking Status												
Unbanked	184	100.0	43	23.2	92	50.0	30	16.3	6	3.4	13	7.1
Underbanked	282	100.0	0	0.0	199	70.7	64	22.8	8	3.0	10	3.6
Not Underbanked	616	100.0	509	82.6	79	12.9	8	1.4	19	3.1	0	0.0
Underbanked Status Unknown	37	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	393	100.0	135	34.2	154	39.2	68	17.3	9	2.2	28	7.1
Hispanic non-Black	20	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	699	100.0	401	57.4	209	29.9	35	5.0	28	3.9	26	3.7
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	773	100.0	347	44.9	233	30.1	67	8.7	25	3.2	45	5.8
Married couple	560	100.0	298	53.1	176	31.4	37	6.6	19	3.4	31	5.5
Female householder, no husband present	156	100.0	49	31.6	57	36.5	30	19.2	6	3.7	14	8.9
Male householder, no wife present	57	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	345	100.0	180	52.2	125	36.1	20	5.8	13	3.8	7	2.1
Household Income (Primary Family or Individual)												
Less than \$15,000	253	100.0	87	34.5	106	42.0	41	16.1	9	3.6	9	3.8
Between \$15,000 and \$30,000	234	100.0	103	43.8	83	35.6	27	11.7	12	5.0	9	4.0
Between \$30,000 and \$50,000	183	100.0	100	54.9	61	33.2	11	6.0	2	1.2	9	4.7
Between \$50,000 and \$75,000	131	100.0	55	41.8	55	41.8	13	9.8	*	*	9	6.6
At least \$75,000	158	100.0	108	68.1	33	21.0	8	5.3	4	2.6	5	3.0
Unknown	159	100.0	98	61.8	32	20.0	3	1.7	13	8.3	13	8.3
Education												
No high school degree	258	100.0	101	39.2	102	39.6	27	10.4	12	4.7	16	6.1
High school degree	333	100.0	149	44.9	110	33.0	40	12.1	15	4.4	19	5.6
Some college	264	100.0	131	49.6	89	33.9	25	9.4	12	4.5	7	2.7
College degree (four year)	263	100.0	170	64.4	69	26.1	11	4.0	2	0.7	13	4.8
Age												
15 to 34 years	216	100.0	94	43.5	59	27.2	42	19.3	4	1.9	18	8.1
35 to 44 years	209	100.0	96	46.1	81	38.7	19	9.0	11	5.1	2	1.1
45 to 54 years	235	100.0	99	42.2	89	37.8	28	11.7	9	3.8	11	4.5
55 to 64 years	215	100.0	104	48.3	72	33.6	12	5.8	12	5.7	14	6.7
65 years or more	243	100.0	158	64.9	70	28.6	2	0.9	5	1.9	9	3.7
Homeownership												
Homeowner	852	100.0	475	55.8	263	30.9	46	5.4	31	3.7	37	4.3
Non-homeowner	267	100.0	76	28.5	107	40.2	57	21.4	9	3.4	17	6.5

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-75 Households' Use of Specific AFS Products: Mississippi

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	527	47.1	128	69.8	282	100.0	107	17.4	NA	NA
Never Used	551	49.3	43	23.2	0	0.0	509	82.6	0	0.0
Use Unknown	41	3.6	13	7.1	0	0.0	0	0.0	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Non-Bank Money Order										
Used	434	38.8	108	58.6	252	89.4	74	12.1	NA	NA
Never Used	653	58.4	68	36.9	30	10.6	541	87.9	NA	NA
Use Unknown	31	2.8	8	4.6	*	*	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Non-Bank Check Cashing										
Used	161	14.4	59	32.0	82	29.2	20	3.2	NA	NA
Never Used	929	83.1	117	63.5	199	70.8	596	96.8	NA	NA
Use Unknown	28	2.5	8	4.6	*	*	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Payday Lending										
Used	56	5.0	13	6.9	33	11.8	*	*	NA	NA
Never Used	1,026	91.7	158	86.0	244	86.5	616	100.0	NA	NA
Use Unknown	37	3.3	13	7.1	5	1.7	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Pawn Shop										
Used	61	5.4	8	4.1	33	11.7	20	3.2	NA	NA
Never Used	1,019	91.1	165	89.8	239	84.7	596	96.8	NA	NA
Use Unknown	39	3.5	11	6.1	10	3.6	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Rent-to-Own										
Used	59	5.3	20	11.0	31	11.1	8	1.3	NA	NA
Never Used	1,031	92.2	155	84.5	248	88.0	608	98.7	NA	NA
Use Unknown	28	2.5	8	4.6	3	0.9	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Refund Anticipation Loan										
Used	35	3.1	16	8.8	19	6.6	*	*	NA	NA
Never Used	1,047	93.6	159	86.6	258	91.7	616	100.0	NA	NA
Use Unknown	36	3.2	8	4.6	5	1.7	*	*	NA	NA
Total	1,118	100.0	184	100.0	282	100.0	616	100.0	37	100.0
Memo Items*										
Used Transaction Products	483	43.2	122	66.3	273	97.0	88	14.3	NA	NA
Used Credit Products	146	13.1	36	19.8	73	25.7	28	4.5	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-76 Households' Use of AFS by Demographic Characteristic: Missouri

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,473	100.0	988	40.0	1,405	56.8	80	3.2	869	35.1	364	14.7
Banking Status												
Unbanked	204	100.0	158	77.4	32	15.8	14	6.8	152	74.7	71	35.0
Underbanked	478	100.0	478	100.0	0	0.0	0	0.0	391	81.8	242	50.5
Not Underbanked	1,707	100.0	335	19.6	1,372	80.4	0	0.0	314	18.4	45	2.7
Underbanked Status Unknown	84	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	318	100.0	185	58.1	118	37.2	15	4.7	162	50.9	79	24.7
Hispanic non-Black	49	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,060	100.0	755	36.7	1,242	60.3	62	3.0	662	32.1	278	13.5
Other non-Black non-Hispanic	46	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,630	100.0	627	38.4	954	58.5	50	3.1	550	33.8	256	15.7
Married couple	1,240	100.0	418	33.7	783	63.2	39	3.1	362	29.2	148	12.0
Female householder, no husband present	282	100.0	155	55.0	123	43.8	4	1.2	142	50.4	84	29.9
Male householder, no wife present	108	100.0	53	49.2	47	43.5	8	7.3	47	43.2	23	21.3
Non-family household and other	843	100.0	362	42.9	451	53.5	30	3.6	319	37.8	108	12.9
Household Income (Primary Family or Individual)												
Less than \$15,000	371	100.0	194	52.4	158	42.5	19	5.1	171	46.1	83	22.5
Between \$15,000 and \$30,000	413	100.0	198	47.9	213	51.5	3	0.6	165	39.9	85	20.5
Between \$30,000 and \$50,000	522	100.0	221	42.3	290	55.5	11	2.1	202	38.7	97	18.6
Between \$50,000 and \$75,000	373	100.0	149	39.9	218	58.5	6	1.6	117	31.3	62	16.6
At least \$75,000	463	100.0	124	26.7	315	67.9	25	5.4	115	24.8	14	3.0
Unknown	330	100.0	102	31.0	211	64.0	17	5.1	99	30.1	23	7.0
Education												
No high school degree	274	100.0	126	46.0	134	49.0	14	5.1	115	42.0	47	17.0
High school degree	828	100.0	373	45.0	432	52.1	24	2.9	315	38.0	149	17.9
Some college	703	100.0	270	38.5	415	59.0	18	2.5	243	34.6	116	16.4
College degree (four year)	667	100.0	219	32.9	423	63.5	25	3.7	196	29.4	53	8.0
Age												
15 to 34 years	627	100.0	313	50.0	290	46.3	24	3.8	268	42.7	140	22.3
35 to 44 years	400	100.0	167	41.7	217	54.2	16	4.1	147	36.8	62	15.5
45 to 54 years	482	100.0	203	42.1	268	55.6	11	2.4	174	36.2	90	18.8
55 to 64 years	457	100.0	191	41.7	254	55.6	12	2.7	175	38.3	52	11.3
65 years or more	508	100.0	115	22.7	376	74.1	16	3.2	105	20.7	20	4.0
Homeownership												
Homeowner	1,777	100.0	561	31.6	1,162	65.4	54	3.0	479	26.9	175	9.8
Non-homeowner	696	100.0	427	61.4	242	34.8	27	3.8	390	56.1	189	27.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-77 Use of AFS Transaction and Credit Products by Demographic Characteristic: Missouri

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,473	100.0	1,405	56.8	611	24.7	245	9.9	117	4.7	96	3.9
Banking Status												
Unbanked	204	100.0	32	15.8	82	40.2	66	32.3	5	2.7	18	9.0
Underbanked	478	100.0	0	0.0	237	49.5	154	32.3	85	17.7	2	0.5
Not Underbanked	1,707	100.0	1,372	80.4	290	17.0	25	1.4	21	1.2	0	0.0
Underbanked Status Unknown	84	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	318	100.0	118	37.2	102	31.9	56	17.6	23	7.1	19	6.1
Hispanic non-Black	49	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,060	100.0	1,242	60.3	469	22.7	185	9.0	91	4.4	74	3.6
Other non-Black non-Hispanic	46	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,630	100.0	953	58.5	358	22.0	180	11.0	76	4.7	63	3.9
Married couple	1,240	100.0	783	63.2	263	21.2	92	7.4	57	4.6	45	3.7
Female householder, no husband present	282	100.0	123	43.8	71	25.1	71	25.3	13	4.6	4	1.2
Male householder, no wife present	108	100.0	47	43.5	24	21.8	17	15.3	6	6.0	14	13.4
Non-family household and other	843	100.0	451	53.5	253	30.1	65	7.7	41	4.8	33	3.9
Household Income (Primary Family or Individual)												
Less than \$15,000	371	100.0	158	42.5	111	29.9	60	16.1	23	6.3	19	5.1
Between \$15,000 and \$30,000	413	100.0	213	51.5	110	26.7	51	12.4	31	7.5	8	2.0
Between \$30,000 and \$50,000	522	100.0	290	55.5	121	23.1	78	15.0	19	3.6	15	2.8
Between \$50,000 and \$75,000	373	100.0	218	58.5	83	22.2	30	7.9	32	8.7	10	2.8
At least \$75,000	463	100.0	315	67.9	110	23.7	5	1.1	9	1.9	25	5.4
Unknown	330	100.0	211	64.0	77	23.2	20	6.2	3	0.9	19	5.8
Education												
No high school degree	274	100.0	134	49.0	79	29.0	36	13.0	11	4.0	14	5.1
High school degree	828	100.0	432	52.1	216	26.1	91	10.9	56	6.7	34	4.1
Some college	703	100.0	415	59.0	155	22.0	88	12.5	27	3.9	18	2.5
College degree (four year)	667	100.0	423	63.5	160	24.0	31	4.6	23	3.4	30	4.6
Age												
15 to 34 years	627	100.0	290	46.3	166	26.5	94	15.0	46	7.3	31	5.0
35 to 44 years	400	100.0	217	54.2	105	26.2	42	10.5	20	4.9	16	4.1
45 to 54 years	482	100.0	268	55.6	112	23.3	62	12.9	26	5.3	14	2.9
55 to 64 years	457	100.0	254	55.6	139	30.4	36	7.9	16	3.4	12	2.7
65 years or more	508	100.0	376	74.1	89	17.5	11	2.1	10	2.0	22	4.4
Homeownership												
Homeowner	1,777	100.0	1,162	65.4	376	21.2	92	5.2	80	4.5	66	3.7
Non-homeowner	696	100.0	242	34.8	234	33.7	153	21.9	37	5.3	30	4.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-78 Households' Use of Specific AFS Products: Missouri

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	988	40.0	158	77.4	478	100.0	335	19.6	NA	NA
Never Used	1,405	56.8	32	15.8	0	0.0	1,372	80.4	0	0.0
Use Unknown	80	3.2	14	6.8	0	0.0	0	0.0	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Non-Bank Money Order										
Used	750	30.3	128	62.9	336	70.2	275	16.1	NA	NA
Never Used	1,643	66.4	62	30.2	140	29.3	1,433	83.9	NA	NA
Use Unknown	80	3.2	14	6.8	2	0.5	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Non-Bank Check Cashing										
Used	290	11.7	86	42.1	142	29.6	63	3.7	NA	NA
Never Used	2,115	85.5	104	51.1	334	69.9	1,644	96.3	NA	NA
Use Unknown	68	2.8	14	6.8	2	0.5	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Payday Lending										
Used	178	7.2	40	19.8	135	28.3	*	*	NA	NA
Never Used	2,214	89.5	145	71.3	340	71.2	1,707	100.0	NA	NA
Use Unknown	81	3.3	18	9.0	3	0.5	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Pawn Shop										
Used	141	5.7	21	10.2	82	17.1	35	2.1	NA	NA
Never Used	2,256	91.2	166	81.7	396	82.9	1,672	97.9	NA	NA
Use Unknown	76	3.1	17	8.2	*	*	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Rent-to-Own										
Used	123	5.0	29	14.0	81	16.9	13	0.8	NA	NA
Never Used	2,277	92.1	161	79.2	397	83.1	1,694	99.2	NA	NA
Use Unknown	73	3.0	14	6.8	*	*	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Refund Anticipation Loan										
Used	93	3.8	37	18.0	56	11.8	*	*	NA	NA
Never Used	2,307	93.3	153	75.2	422	88.2	1,707	100.0	NA	NA
Use Unknown	74	3.0	14	6.8	*	*	*	*	NA	NA
Total	2,473	100.0	204	100.0	478	100.0	1,707	100.0	84	100.0
Memo Items*										
Used Transaction Products	869	35.1	152	74.7	391	81.8	314	18.4	NA	NA
Used Credit Products	364	14.7	71	35.0	242	50.5	45	2.7	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-79 Households' Use of AFS by Demographic Characteristic: Montana

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	419	100.0	166	39.7	234	55.9	19	4.4	143	34.0	70	16.6
Banking Status												
Unbanked	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	83	100.0	83	100.0	0	0.0	0	0.0	72	86.5	47	56.8
Not Underbanked	300	100.0	67	22.4	233	77.6	0	0.0	57	19.1	14	4.6
Underbanked Status Unknown	21	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	380	100.0	139	36.5	223	58.8	18	4.7	118	31.2	54	14.3
Other non-Black non-Hispanic	32	100.0	23	72.6	8	25.0	1	2.4	21	64.8	12	37.4
Household Type												
Family household	257	100.0	102	39.7	143	55.5	12	4.8	86	33.4	46	17.7
Married couple	201	100.0	70	34.7	120	59.5	12	5.8	60	29.6	25	12.2
Female householder, no husband present	37	100.0	22	58.8	15	39.0	1	2.2	20	52.8	13	34.1
Male householder, no wife present	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	162	100.0	64	39.6	92	56.5	6	3.8	57	35.0	24	14.8
Household Income (Primary Family or Individual)												
Less than \$15,000	162	100.0	64	39.6	92	56.5	6	3.8	57	35.0	24	14.8
Between \$15,000 and \$30,000	65	100.0	39	59.5	24	37.1	2	3.4	33	50.0	19	29.4
Between \$30,000 and \$50,000	90	100.0	32	35.8	56	61.7	2	2.5	27	29.7	16	17.8
Between \$50,000 and \$75,000	73	100.0	25	34.2	42	58.6	5	7.3	24	32.6	7	9.9
At least \$75,000	59	100.0	17	28.2	41	69.7	1	2.1	15	24.6	3	5.8
Unknown	43	100.0	16	36.7	22	50.7	5	12.6	13	31.0	6	14.5
Education												
No high school degree	38	100.0	20	51.5	16	42.7	2	5.8	15	40.0	10	26.5
High school degree	142	100.0	62	43.8	76	53.4	4	2.8	52	36.8	31	21.6
Some college	129	100.0	51	39.6	72	55.6	6	4.8	44	33.9	23	18.1
College degree (four year)	110	100.0	33	30.3	70	64.1	6	5.6	31	28.5	5	4.9
Age												
15 to 34 years	85	100.0	45	52.6	36	42.4	4	5.0	40	46.4	24	27.6
35 to 44 years	71	100.0	37	51.4	30	41.8	5	6.8	30	41.5	17	23.8
45 to 54 years	91	100.0	34	37.0	54	59.7	3	3.3	28	31.2	17	19.0
55 to 64 years	67	100.0	20	29.8	44	65.0	4	5.2	16	23.2	7	9.7
65 years or more	105	100.0	31	29.7	70	67.3	3	2.9	30	28.3	5	5.0
Homeownership												
Homeowner	303	100.0	108	35.8	181	59.9	13	4.3	96	31.6	41	13.6
Non-homeowner	116	100.0	58	49.8	53	45.5	5	4.7	47	40.4	28	24.4

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-80 Use of AFS Transaction and Credit Products by Demographic Characteristic: Montana

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	419	100.0	234	55.9	93	22.2	46	11.0	24	5.6	22	5.3
Banking Status												
Unbanked	16	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	83	100.0	0	0.0	34	40.7	36	43.2	11	13.5	2	2.5
Not Underbanked	300	100.0	233	77.6	53	17.8	4	1.4	10	3.2	0	0.0
Underbanked Status Unknown	21	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	380	100.0	223	58.8	83	21.9	34	9.0	20	5.3	19	5.0
Other non-Black non-Hispanic	32	100.0	8	25.0	9	27.5	9	29.7	2	7.8	3	10.1
Household Type												
Family household	257	100.0	135	52.5	52	20.2	24	9.3	12	4.7	15	5.8
Married couple	201	100.0	120	59.5	44	21.8	14	7.2	10	5.1	13	6.4
Female householder, no husband present	37	100.0	15	39.0	8	20.9	10	28.0	2	6.1	2	6.0
Male householder, no wife present	19	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	162	100.0	92	56.5	39	24.2	16	10.2	7	4.6	7	4.5
Household Income (Primary Family or Individual)												
Less than \$15,000	65	100.0	24	37.1	19	28.5	13	19.9	6	9.6	3	5.0
Between \$15,000 and \$30,000	89	100.0	49	54.8	20	22.2	11	12.7	6	7.0	3	3.4
Between \$30,000 and \$50,000	90	100.0	56	61.7	14	15.8	11	11.7	5	6.0	4	4.7
Between \$50,000 and \$75,000	73	100.0	42	58.6	18	24.3	6	8.3	1	1.6	5	7.3
At least \$75,000	59	100.0	41	69.7	13	22.5	1	2.2	2	3.6	1	2.1
Unknown	43	100.0	22	50.7	9	22.2	4	8.8	2	5.7	5	12.6
Education												
No high school degree	38	100.0	16	42.7	10	25.1	6	14.9	4	11.6	2	5.8
High school degree	142	100.0	76	53.4	30	20.8	21	14.6	10	7.0	6	4.2
Some college	129	100.0	72	55.6	26	20.2	16	12.4	7	5.7	8	6.1
College degree (four year)	110	100.0	70	64.1	28	25.3	3	3.1	2	1.8	6	5.6
Age												
15 to 34 years	85	100.0	36	42.4	21	25.0	18	21.3	5	6.3	4	5.0
35 to 44 years	71	100.0	30	41.8	18	25.2	10	13.8	7	10.0	7	9.2
45 to 54 years	91	100.0	54	59.7	16	17.2	12	13.2	5	5.8	4	4.1
55 to 64 years	67	100.0	44	65.0	13	19.1	2	3.1	4	6.6	4	6.2
65 years or more	105	100.0	70	67.3	25	24.2	4	3.6	1	1.4	4	3.5
Homeownership												
Homeowner	303	100.0	181	59.9	65	21.6	28	9.4	13	4.2	15	5.0
Non-homeowner	116	100.0	53	45.5	28	23.9	18	15.0	11	9.4	7	6.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-81 Households' Use of Specific AFS Products: Montana

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	166	39.7	NA	NA	83	100.0	67	22.4	NA	NA
Never Used	234	55.9	NA	NA	0	0.0	233	77.6	0	0.0
Use Unknown	19	4.4	NA	NA	0	0.0	0	0.0	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Non-Bank Money Order										
Used	119	28.4	NA	NA	59	71.6	50	16.6	NA	NA
Never Used	287	68.4	NA	NA	24	28.4	250	83.4	NA	NA
Use Unknown	14	3.3	NA	NA	*	*	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Non-Bank Check Cashing										
Used	53	12.7	NA	NA	30	36.0	12	4.1	NA	NA
Never Used	354	84.3	NA	NA	53	64.0	287	95.9	NA	NA
Use Unknown	13	3.0	NA	NA	*	*	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Payday Lending										
Used	12	2.9	NA	NA	10	12.2	*	*	NA	NA
Never Used	392	93.5	NA	NA	71	86.1	300	100.0	NA	NA
Use Unknown	15	3.6	NA	NA	1	1.7	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Pawn Shop										
Used	53	12.5	NA	NA	35	41.8	11	3.8	NA	NA
Never Used	346	82.5	NA	NA	46	55.7	288	96.2	NA	NA
Use Unknown	21	5.0	NA	NA	2	2.5	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Rent-to-Own										
Used	15	3.6	NA	NA	10	12.2	2	0.8	NA	NA
Never Used	386	92.1	NA	NA	71	86.1	297	99.2	NA	NA
Use Unknown	18	4.3	NA	NA	1	1.7	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Refund Anticipation Loan										
Used	16	3.8	NA	NA	15	17.5	*	*	NA	NA
Never Used	388	92.4	NA	NA	68	81.6	300	100.0	NA	NA
Use Unknown	16	3.8	NA	NA	1	0.8	*	*	NA	NA
Total	419	100.0	16	100.0	83	100.0	300	100.0	21	100.0
Memo Items*										
Used Transaction Products	143	34.0	NA	NA	72	86.5	57	19.1	NA	NA
Used Credit Products	70	16.6	NA	NA	47	56.8	14	4.6	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-82 Households' Use of AFS by Demographic Characteristic: Nebraska

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	708	100.0	222	31.3	474	66.9	12	1.8	191	26.9	94	13.2
Banking Status												
Unbanked	38	100.0	26	68.4	9	24.0	3	7.7	26	68.4	14	37.5
Underbanked	105	100.0	105	100.0	0	0.0	0	0.0	87	82.6	64	60.4
Not Underbanked	552	100.0	87	15.7	465	84.3	0	0.0	77	13.9	13	2.4
Underbanked Status Unknown	13	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	31	100.0	21	65.5	10	31.9	1	2.6	18	56.7	11	35.8
Hispanic non-Black	41	100.0	13	32.2	26	63.3	2	4.6	10	24.7	7	16.4
White non-Black non-Hispanic	619	100.0	185	29.8	427	69.1	7	1.1	159	25.8	73	11.8
Other non-Black non-Hispanic	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	474	100.0	140	29.5	327	68.9	8	1.6	118	24.9	59	12.4
Married couple	392	100.0	97	24.8	288	73.5	7	1.7	84	21.4	34	8.8
Female householder, no husband present	60	100.0	27	45.2	32	53.0	1	1.7	25	41.4	14	23.3
Male householder, no wife present	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	234	100.0	82	34.9	147	63.1	5	2.0	73	31.0	34	14.7
Household Income (Primary Family or Individual)												
Less than \$15,000	70	100.0	34	49.3	34	49.3	1	1.4	30	42.8	20	28.5
Between \$15,000 and \$30,000	122	100.0	48	39.1	70	57.7	4	3.1	43	35.0	25	20.4
Between \$30,000 and \$50,000	146	100.0	50	34.2	96	65.8	*	*	41	27.8	23	15.9
Between \$50,000 and \$75,000	125	100.0	38	30.2	86	69.1	1	0.7	32	26.0	13	10.6
At least \$75,000	158	100.0	38	24.1	118	74.6	2	1.3	33	21.0	6	3.7
Unknown	88	100.0	14	15.9	69	78.8	5	5.3	12	13.6	6	7.4
Education												
No high school degree	64	100.0	23	35.8	38	59.6	3	4.6	20	30.9	17	26.6
High school degree	218	100.0	77	35.3	138	63.5	3	1.2	69	31.7	29	13.1
Some college	230	100.0	72	31.3	155	67.1	4	1.7	57	24.7	38	16.5
College degree (four year)	196	100.0	50	25.4	143	73.1	3	1.5	45	23.0	10	5.1
Age												
15 to 34 years	177	100.0	67	37.6	108	60.7	3	1.7	49	27.4	41	22.8
35 to 44 years	127	100.0	47	36.7	76	59.7	5	3.6	39	30.4	25	19.4
45 to 54 years	148	100.0	60	40.4	87	58.9	1	0.7	58	39.1	20	13.5
55 to 64 years	113	100.0	29	25.6	82	72.5	2	1.9	27	24.0	5	4.1
65 years or more	144	100.0	20	13.8	122	84.9	2	1.2	19	13.2	4	2.7
Homeownership												
Homeowner	503	100.0	118	23.4	375	74.7	9	1.9	104	20.6	28	5.6
Non-homeowner	206	100.0	104	50.5	99	48.0	3	1.5	87	42.4	65	31.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-83 Use of AFS Transaction and Credit Products by Demographic Characteristic: Nebraska

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	708	100.0	474	66.9	128	18.1	63	8.8	30	4.2	14	1.9
Banking Status												
Unbanked	38	100.0	9	24.0	12	30.8	14	37.5	*	*	3	7.7
Underbanked	105	100.0	0	0.0	42	39.6	45	43.0	18	17.4	*	*
Not Underbanked	552	100.0	465	84.3	74	13.3	3	0.5	10	1.9	0	0.0
Underbanked Status Unknown	13	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	31	100.0	10	31.9	9	29.7	8	27.0	3	8.8	1	2.6
Hispanic non-Black	41	100.0	26	63.3	7	15.8	4	8.9	3	7.4	2	4.6
White non-Black non-Hispanic	619	100.0	427	69.1	111	18.0	48	7.8	24	3.9	8	1.3
Other non-Black non-Hispanic	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	475	100.0	320	67.4	76	16.0	33	6.9	14	2.9	9	1.9
Married couple	392	100.0	288	73.5	63	16.0	21	5.4	13	3.4	7	1.7
Female householder, no husband present	60	100.0	32	53.0	13	22.0	12	19.4	1	1.7	2	3.9
Male householder, no wife present	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	234	100.0	147	63.1	47	20.2	25	10.8	9	3.9	5	2.0
Household Income (Primary Family or Individual)												
Less than \$15,000	70	100.0	34	49.3	15	20.8	15	22.0	3	4.7	2	3.3
Between \$15,000 and \$30,000	122	100.0	70	57.7	23	18.7	20	16.3	5	4.1	4	3.1
Between \$30,000 and \$50,000	146	100.0	96	65.8	27	18.3	14	9.4	9	6.4	*	*
Between \$50,000 and \$75,000	125	100.0	86	69.1	24	19.6	8	6.3	5	4.2	1	0.7
At least \$75,000	158	100.0	118	74.6	32	20.3	1	0.7	5	3.1	2	1.3
Unknown	88	100.0	69	78.8	7	8.5	5	5.1	2	2.2	5	5.3
Education												
No high school degree	64	100.0	38	59.6	6	9.3	14	21.6	3	4.9	3	4.6
High school degree	218	100.0	138	63.5	48	22.2	21	9.5	8	3.6	3	1.2
Some college	230	100.0	155	67.1	34	14.8	23	9.9	14	6.0	5	2.2
College degree (four year)	196	100.0	143	73.1	40	20.3	5	2.6	5	2.4	3	1.5
Age												
15 to 34 years	177	100.0	108	60.7	26	14.8	22	12.6	17	9.5	4	2.4
35 to 44 years	127	100.0	76	59.7	22	17.4	17	13.0	8	6.3	5	3.6
45 to 54 years	148	100.0	87	58.9	40	26.9	18	12.1	2	1.4	1	0.7
55 to 64 years	113	100.0	82	72.5	24	21.4	3	2.5	2	1.6	2	1.9
65 years or more	144	100.0	122	84.9	16	11.2	3	2.0	1	0.7	2	1.2
Homeownership												
Homeowner	503	100.0	375	74.7	90	17.8	14	2.8	14	2.8	9	1.9
Non-homeowner	206	100.0	99	48.0	39	18.8	49	23.6	15	7.5	4	2.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-84 Households' Use of Specific AFS Products: Nebraska

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	222	31.3	26	68.4	105	100.0	87	15.7	NA	NA
Never Used	474	66.9	9	24.0	0	0.0	465	84.3	0	0.0
Use Unknown	12	1.8	3	7.7	0	0.0	0	0.0	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Non-Bank Money Order										
Used	169	23.9	24	63.0	76	72.0	68	12.3	NA	NA
Never Used	531	74.9	11	29.3	29	28.0	484	87.7	NA	NA
Use Unknown	9	1.2	3	7.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Non-Bank Check Cashing										
Used	72	10.2	17	44.3	42	40.3	13	2.3	NA	NA
Never Used	626	88.4	18	48.1	63	59.7	539	97.7	NA	NA
Use Unknown	10	1.4	3	7.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Payday Lending										
Used	35	5.0	6	17.1	28	26.3	*	*	NA	NA
Never Used	664	93.7	29	75.3	78	73.7	552	100.0	NA	NA
Use Unknown	9	1.3	3	7.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Pawn Shop										
Used	48	6.7	9	22.7	27	25.4	12	2.2	NA	NA
Never Used	651	91.9	25	66.6	79	74.6	540	97.8	NA	NA
Use Unknown	10	1.4	4	10.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Rent-to-Own										
Used	22	3.1	5	12.9	14	13.2	2	0.3	NA	NA
Never Used	677	95.5	30	79.4	91	86.8	550	99.7	NA	NA
Use Unknown	10	1.3	3	7.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Refund Anticipation Loan										
Used	17	2.4	1	2.7	16	15.0	*	*	NA	NA
Never Used	681	96.2	34	89.6	90	85.0	552	100.0	NA	NA
Use Unknown	10	1.5	3	7.7	*	*	*	*	NA	NA
Total	708	100.0	38	100.0	105	100.0	552	100.0	13	100.0
Memo Items*										
Used Transaction Products	191	26.9	26	68.4	87	82.6	77	13.9	NA	NA
Used Credit Products	94	13.2	14	37.5	64	60.4	13	2.4	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-85 Households' Use of AFS by Demographic Characteristic: Nevada

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	981	100.0	363	37.0	583	59.4	35	3.6	338	34.4	105	10.7
Banking Status												
Unbanked	67	100.0	51	75.4	10	14.7	7	9.9	51	75.4	10	14.9
Underbanked	201	100.0	201	100.0	0	0.0	0	0.0	185	92.1	79	39.0
Not Underbanked	680	100.0	107	15.7	573	84.3	0	0.0	98	14.4	16	2.4
Underbanked Status Unknown	33	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	83	100.0	49	58.9	31	36.8	4	4.3	49	58.9	10	12.5
Hispanic non-Black	176	100.0	78	44.2	85	48.5	13	7.3	73	41.3	23	13.2
White non-Black non-Hispanic	637	100.0	215	33.8	406	63.8	15	2.4	197	30.9	67	10.5
Other non-Black non-Hispanic	85	100.0	21	24.3	61	71.4	4	4.3	19	22.6	4	4.6
Household Type												
Family household	613	100.0	198	32.3	391	63.8	24	3.9	185	30.2	58	9.5
Married couple	465	100.0	141	30.4	309	66.3	15	3.3	133	28.6	37	7.9
Female householder, no husband present	105	100.0	45	43.1	54	51.7	5	5.2	41	39.2	21	20.3
Male householder, no wife present	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	368	100.0	165	44.8	192	52.1	12	3.1	153	41.5	46	12.6
Household Income (Primary Family or Individual)												
Less than \$15,000	80	100.0	43	54.1	33	41.1	4	4.8	39	49.1	15	18.5
Between \$15,000 and \$30,000	144	100.0	71	49.4	68	46.9	5	3.7	70	48.2	21	14.5
Between \$30,000 and \$50,000	213	100.0	96	45.2	109	51.3	7	3.4	85	39.9	26	12.5
Between \$50,000 and \$75,000	194	100.0	66	34.2	121	62.4	7	3.4	65	33.4	16	8.4
At least \$75,000	256	100.0	66	26.0	180	70.2	10	3.8	62	24.2	23	9.0
Unknown	94	100.0	19	20.2	72	77.0	3	2.7	18	18.6	3	3.1
Education												
No high school degree	117	100.0	51	43.1	59	50.5	7	6.3	48	41.3	17	14.3
High school degree	298	100.0	99	33.3	191	64.2	8	2.6	93	31.1	27	8.9
Some college	341	100.0	150	44.0	175	51.3	16	4.7	137	40.1	45	13.2
College degree (four year)	225	100.0	63	28.0	157	70.0	4	2.0	60	26.6	17	7.3
Age												
15 to 34 years	248	100.0	91	36.6	145	58.4	12	5.0	85	34.1	29	11.7
35 to 44 years	181	100.0	74	40.9	99	54.8	8	4.2	70	38.5	26	14.6
45 to 54 years	192	100.0	78	40.8	110	57.2	4	2.0	69	36.0	24	12.6
55 to 64 years	171	100.0	60	35.1	105	61.6	6	3.3	59	34.3	13	7.9
65 years or more	189	100.0	59	31.4	124	65.5	6	3.1	56	29.6	12	6.2
Homeownership												
Homeowner	602	100.0	181	30.1	401	66.6	20	3.3	168	27.8	53	8.9
Non-homeowner	379	100.0	181	47.9	182	48.0	16	4.1	170	45.0	51	13.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-86 Use of AFS Transaction and Credit Products by Demographic Characteristic: Nevada

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	981	100.0	583	59.4	254	25.9	80	8.2	25	2.5	39	4.0
Banking Status												
Unbanked	67	100.0	10	14.7	41	60.5	10	14.9	*	*	7	9.9
Underbanked	201	100.0	0	0.0	123	61.0	63	31.1	16	7.9	*	*
Not Underbanked	680	100.0	573	84.3	91	13.3	7	1.1	9	1.3	0	0.0
Underbanked Status Unknown	33	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	83	100.0	31	36.8	39	46.5	10	12.5	*	*	4	4.3
Hispanic non-Black	176	100.0	85	48.5	54	30.4	18	10.3	5	2.9	14	7.9
White non-Black non-Hispanic	637	100.0	406	63.8	145	22.7	49	7.7	18	2.8	18	2.9
Other non-Black non-Hispanic	85	100.0	61	71.4	17	19.7	2	2.9	1	1.7	4	4.3
Household Type												
Family household	612	100.0	363	59.3	127	20.8	45	7.4	12	2.0	21	3.4
Married couple	465	100.0	309	66.3	103	22.2	28	6.1	8	1.8	16	3.5
Female householder, no husband present	105	100.0	54	51.7	24	22.8	17	16.4	4	3.9	5	5.2
Male householder, no wife present	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	368	100.0	192	52.1	117	31.8	34	9.3	12	3.3	13	3.5
Household Income (Primary Family or Individual)												
Less than \$15,000	80	100.0	33	41.1	28	35.6	11	13.5	4	5.0	4	4.8
Between \$15,000 and \$30,000	144	100.0	68	46.9	50	34.9	19	13.3	2	1.2	5	3.7
Between \$30,000 and \$50,000	213	100.0	109	51.3	68	32.1	15	7.1	11	5.4	9	4.1
Between \$50,000 and \$75,000	194	100.0	121	62.4	49	25.2	15	7.7	1	0.8	8	3.9
At least \$75,000	256	100.0	180	70.2	43	16.9	19	7.3	5	1.8	10	3.8
Unknown	94	100.0	72	77.0	15	15.5	1	1.5	2	1.6	4	4.4
Education												
No high school degree	117	100.0	59	50.5	32	27.5	15	12.4	2	1.9	9	7.6
High school degree	298	100.0	191	64.2	73	24.4	20	6.8	6	2.1	8	2.6
Some college	341	100.0	175	51.3	104	30.5	32	9.3	13	3.8	17	5.0
College degree (four year)	225	100.0	157	70.0	45	20.0	13	6.0	3	1.4	6	2.6
Age												
15 to 34 years	248	100.0	145	58.4	62	24.9	23	9.2	6	2.5	12	5.0
35 to 44 years	181	100.0	99	54.8	46	25.5	22	12.2	4	2.4	9	5.0
45 to 54 years	192	100.0	110	57.2	53	27.7	15	7.7	9	4.9	5	2.5
55 to 64 years	171	100.0	105	61.6	46	27.2	12	7.0	1	0.8	6	3.3
65 years or more	189	100.0	124	65.5	46	24.4	8	4.4	3	1.8	7	3.9
Homeownership												
Homeowner	602	100.0	401	66.6	125	20.8	40	6.6	14	2.3	22	3.7
Non-homeowner	379	100.0	182	48.0	128	33.9	40	10.6	11	2.9	17	4.5

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-87 Households' Use of Specific AFS Products: Nevada

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	363	37.0	51	75.4	201	100.0	107	15.7	NA	NA
Never Used	583	59.4	10	14.7	0	0.0	573	84.3	0	0.0
Use Unknown	35	3.6	7	9.9	0	0.0	0	0.0	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Non-Bank Money Order										
Used	283	28.8	41	61.6	150	74.8	87	12.8	NA	NA
Never Used	673	68.6	19	28.5	51	25.2	593	87.2	NA	NA
Use Unknown	25	2.6	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Non-Bank Check Cashing										
Used	139	14.2	36	54.3	89	44.4	14	2.0	NA	NA
Never Used	817	83.2	24	35.8	112	55.6	666	98.0	NA	NA
Use Unknown	25	2.6	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Payday Lending										
Used	53	5.4	4	5.4	50	24.6	*	*	NA	NA
Never Used	899	91.6	57	84.7	152	75.4	680	100.0	NA	NA
Use Unknown	29	2.9	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Pawn Shop										
Used	64	6.6	8	12.2	42	20.8	14	2.1	NA	NA
Never Used	888	90.5	52	77.9	159	79.2	665	97.9	NA	NA
Use Unknown	29	2.9	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Rent-to-Own										
Used	14	1.4	*	*	10	5.1	4	0.6	NA	NA
Never Used	937	95.5	61	90.1	191	94.9	676	99.4	NA	NA
Use Unknown	30	3.1	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Refund Anticipation Loan										
Used	15	1.5	3	5.1	11	5.7	*	*	NA	NA
Never Used	936	95.4	57	85.0	190	94.3	680	100.0	NA	NA
Use Unknown	30	3.1	7	9.9	*	*	*	*	NA	NA
Total	981	100.0	67	100.0	201	100.0	680	100.0	33	100.0
Memo Items*										
Used Transaction Products	338	34.4	51	75.4	185	92.1	98	14.4	NA	NA
Used Credit Products	105	10.7	10	14.9	79	39.0	16	2.4	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-88 Households' Use of AFS by Demographic Characteristic: New Hampshire

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	524	100.0	145	27.7	367	70.1	11	2.2	129	24.5	37	7.1
Banking Status												
Unbanked	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	63	100.0	63	100.0	0	0.0	0	0.0	55	86.3	22	34.1
Not Underbanked	436	100.0	70	16.0	366	84.0	0	0.0	62	14.3	10	2.2
Underbanked Status Unknown	13	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	496	100.0	133	26.7	353	71.1	11	2.2	117	23.7	32	6.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	357	100.0	93	26.1	257	71.8	8	2.1	82	22.8	24	6.7
Married couple	293	100.0	67	22.8	220	75.0	7	2.2	60	20.4	11	3.7
Female householder, no husband present	45	100.0	20	43.6	26	56.4	*	*	17	36.5	9	20.8
Male householder, no wife present	19	100.0	7	35.2	11	59.3	1	5.5	5	27.2	4	19.6
Non-family household and other	166	100.0	52	31.1	111	66.6	4	2.3	47	28.2	13	7.8
Household Income (Primary Family or Individual)												
Less than \$15,000	31	100.0	15	47.5	16	50.8	1	1.7	13	42.9	5	17.3
Between \$15,000 and \$30,000	55	100.0	20	36.0	35	63.2	0	0.8	17	31.0	8	14.7
Between \$30,000 and \$50,000	100	100.0	35	35.4	64	64.0	1	0.6	31	30.8	11	10.8
Between \$50,000 and \$75,000	96	100.0	23	23.8	71	74.0	2	2.2	20	20.5	6	5.9
At least \$75,000	178	100.0	39	21.7	135	76.0	4	2.2	35	19.6	6	3.3
Unknown	65	100.0	14	21.3	47	72.8	4	6.0	13	20.5	1	2.2
Education												
No high school degree	43	100.0	17	38.4	24	55.3	3	6.3	14	32.5	6	13.5
High school degree	147	100.0	45	30.3	101	68.7	1	1.0	41	28.0	13	8.8
Some college	142	100.0	44	31.0	94	65.9	4	3.1	38	26.5	12	8.7
College degree (four year)	191	100.0	40	20.7	149	77.8	3	1.5	36	18.6	6	3.1
Age												
15 to 34 years	95	100.0	35	37.1	59	61.7	1	1.1	32	33.9	11	12.0
35 to 44 years	102	100.0	30	29.3	69	68.3	2	2.5	22	22.0	12	11.7
45 to 54 years	129	100.0	37	28.5	88	68.1	4	3.5	33	25.7	9	7.2
55 to 64 years	90	100.0	24	26.9	64	70.4	2	2.7	23	25.8	2	2.1
65 years or more	108	100.0	19	17.5	88	81.6	1	0.9	17	16.2	2	2.3
Homeownership												
Homeowner	404	100.0	87	21.4	308	76.2	10	2.4	78	19.3	16	3.9
Non-homeowner	120	100.0	58	48.7	59	49.7	2	1.6	51	42.4	21	17.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-89 Use of AFS Transaction and Credit Products by Demographic Characteristic: New Hampshire

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	524	100.0	367	70.1	106	20.3	21	3.9	16	3.1	13	2.5
Banking Status												
Unbanked	12	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	63	100.0	0	0.0	41	65.0	13	20.4	9	13.7	1	0.8
Not Underbanked	436	100.0	366	84.0	60	13.7	3	0.6	7	1.7	0	0.0
Underbanked Status Unknown	13	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	496	100.0	353	71.1	99	20.0	17	3.5	15	3.0	12	2.4
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	357	100.0	257	72.0	68	19.0	12	3.4	12	3.4	9	2.5
Married couple	293	100.0	220	75.0	55	18.9	4	1.4	7	2.3	7	2.4
Female householder, no husband present	45	100.0	26	56.4	10	21.5	6	13.7	3	7.1	1	1.3
Male householder, no wife present	19	100.0	11	59.3	3	15.6	2	11.6	2	8.0	1	5.5
Non-family household and other	166	100.0	111	66.6	38	23.0	8	4.9	5	2.9	4	2.6
Household Income (Primary Family or Individual)												
Less than \$15,000	31	100.0	16	50.8	9	28.3	4	12.7	1	4.6	1	3.6
Between \$15,000 and \$30,000	55	100.0	35	63.2	12	21.3	5	9.7	3	5.0	0	0.8
Between \$30,000 and \$50,000	100	100.0	64	64.0	24	24.1	6	6.1	5	4.7	1	1.1
Between \$50,000 and \$75,000	96	100.0	71	74.0	17	17.9	2	2.6	3	3.3	2	2.2
At least \$75,000	178	100.0	135	76.0	33	18.5	2	1.1	4	2.2	4	2.2
Unknown	65	100.0	47	72.8	12	18.3	1	1.3	1	0.8	4	6.7
Education												
No high school degree	43	100.0	24	55.3	10	23.7	3	7.7	3	5.9	3	7.5
High school degree	147	100.0	101	68.7	31	21.2	9	6.5	3	2.3	2	1.4
Some college	142	100.0	94	65.9	31	22.0	6	4.1	6	4.5	5	3.5
College degree (four year)	191	100.0	149	77.8	34	17.6	2	1.0	4	2.1	3	1.5
Age												
15 to 34 years	95	100.0	59	61.7	23	24.5	8	8.8	3	3.3	2	1.7
35 to 44 years	102	100.0	69	68.3	18	17.6	4	4.4	7	7.3	2	2.5
45 to 54 years	129	100.0	88	68.1	27	21.2	6	4.5	4	2.7	4	3.5
55 to 64 years	90	100.0	64	70.4	22	24.8	1	1.1	1	1.0	2	2.7
65 years or more	108	100.0	88	81.6	15	14.3	1	0.9	1	1.3	2	1.8
Homeownership												
Homeowner	404	100.0	308	76.2	70	17.3	7	1.7	9	2.2	11	2.6
Non-homeowner	120	100.0	59	49.7	37	30.5	14	11.3	8	6.4	2	2.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-90 Households' Use of Specific AFS Products: New Hampshire

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	145	27.7	NA	NA	63	100.0	70	16.0	NA	NA
Never Used	367	70.1	NA	NA	0	0.0	366	84.0	0	0.0
Use Unknown	11	2.2	NA	NA	0	0.0	0	0.0	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Non-Bank Money Order										
Used	118	22.6	NA	NA	47	74.2	60	13.7	NA	NA
Never Used	398	76.0	NA	NA	16	25.8	376	86.3	NA	NA
Use Unknown	7	1.4	NA	NA	*	*	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Non-Bank Check Cashing										
Used	26	5.0	NA	NA	14	21.4	7	1.7	NA	NA
Never Used	488	93.2	NA	NA	50	78.6	429	98.3	NA	NA
Use Unknown	10	1.8	NA	NA	*	*	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Payday Lending										
Used	8	1.5	NA	NA	7	11.4	*	*	NA	NA
Never Used	506	96.7	NA	NA	56	88.6	436	100.0	NA	NA
Use Unknown	10	1.8	NA	NA	*	*	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Pawn Shop										
Used	19	3.6	NA	NA	8	13.3	7	1.5	NA	NA
Never Used	494	94.4	NA	NA	54	85.9	429	98.5	NA	NA
Use Unknown	10	2.0	NA	NA	1	0.8	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Rent-to-Own										
Used	15	2.9	NA	NA	9	13.6	4	0.9	NA	NA
Never Used	498	95.2	NA	NA	55	86.4	432	99.1	NA	NA
Use Unknown	10	1.9	NA	NA	*	*	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Refund Anticipation Loan										
Used	7	1.3	NA	NA	6	9.8	*	*	NA	NA
Never Used	508	96.9	NA	NA	57	90.2	436	100.0	NA	NA
Use Unknown	9	1.8	NA	NA	*	*	*	*	NA	NA
Total	524	100.0	12	100.0	63	100.0	436	100.0	13	100.0
Memo Items*										
Used Transaction Products	129	24.5	NA	NA	55	86.3	62	14.3	NA	NA
Used Credit Products	37	7.1	NA	NA	22	34.1	10	2.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-91 Households' Use of AFS by Demographic Characteristic: New Jersey

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,141	100.0	908	28.9	2,098	66.8	134	4.3	831	26.5	200	6.4
Banking Status												
Unbanked	233	100.0	153	65.6	66	28.2	14	6.1	143	61.6	48	20.4
Underbanked	377	100.0	377	100.0	0	0.0	0	0.0	336	89.2	101	26.9
Not Underbanked	2,394	100.0	361	15.1	2,033	84.9	0	0.0	335	14.0	51	2.1
Underbanked Status Unknown	137	100.0	18	12.8	0	0.0	120	87.2	18	12.8	*	*
Race/Ethnicity												
Black	459	100.0	227	49.4	211	46.0	21	4.7	222	48.3	58	12.7
Hispanic non-Black	384	100.0	148	38.5	215	56.0	21	5.5	133	34.6	38	10.0
White non-Black non-Hispanic	2,039	100.0	514	25.2	1,446	70.9	80	3.9	457	22.4	103	5.1
Other non-Black non-Hispanic	258	100.0	20	7.7	227	87.8	12	4.5	20	7.7	*	*
Household Type												
Family household	2,149	100.0	615	28.6	1,454	67.7	80	3.7	561	26.1	139	6.5
Married couple	1,591	100.0	391	24.6	1,146	72.0	54	3.4	351	22.0	77	4.8
Female householder, no husband present	389	100.0	141	36.1	228	58.6	20	5.3	134	34.4	29	7.6
Male householder, no wife present	169	100.0	84	49.6	80	47.3	5	3.2	76	45.2	32	19.0
Non-family household and other	992	100.0	293	29.5	644	65.0	54	5.5	270	27.2	61	6.2
Household Income (Primary Family or Individual)												
Less than \$15,000	268	100.0	113	42.1	152	56.9	3	1.0	104	38.8	25	9.2
Between \$15,000 and \$30,000	301	100.0	87	28.9	200	66.5	14	4.5	73	24.3	31	10.3
Between \$30,000 and \$50,000	466	100.0	166	35.6	278	59.6	23	4.8	157	33.6	48	10.3
Between \$50,000 and \$75,000	435	100.0	129	29.7	296	68.0	10	2.3	113	25.9	30	6.8
At least \$75,000	1,157	100.0	324	28.0	810	70.0	23	2.0	303	26.2	51	4.4
Unknown	512	100.0	89	17.4	361	70.5	62	12.2	81	15.9	16	3.1
Education												
No high school degree	358	100.0	119	33.4	191	53.3	48	13.4	112	31.4	11	3.1
High school degree	952	100.0	273	28.6	624	65.5	55	5.8	242	25.4	60	6.3
Some college	565	100.0	221	39.1	331	58.6	13	2.2	196	34.7	93	16.4
College degree (four year)	1,265	100.0	295	23.3	952	75.3	18	1.4	281	22.2	37	2.9
Age												
15 to 34 years	508	100.0	191	37.6	302	59.4	15	3.0	171	33.7	71	14.0
35 to 44 years	618	100.0	214	34.6	389	62.9	15	2.5	181	29.4	56	9.0
45 to 54 years	793	100.0	216	27.2	552	69.6	25	3.1	207	26.1	42	5.3
55 to 64 years	572	100.0	170	29.6	383	66.9	20	3.5	160	28.0	25	4.3
65 years or more	649	100.0	118	18.2	473	72.9	58	9.0	111	17.1	7	1.0
Homeownership												
Homeowner	2,114	100.0	519	24.5	1,501	71.0	94	4.5	474	22.4	82	3.9
Non-homeowner	1,026	100.0	389	37.9	597	58.2	40	3.9	357	34.7	118	11.5

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-92 Use of AFS Transaction and Credit Products by Demographic Characteristic: New Jersey

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,141	100.0	2,098	66.8	679	21.6	123	3.9	77	2.5	164	5.2
Banking Status												
Unbanked	233	100.0	66	28.2	100	43.1	38	16.4	9	4.1	19	8.2
Underbanked	377	100.0	0	0.0	265	70.4	60	16.1	41	10.8	10	2.7
Not Underbanked	2,394	100.0	2,033	84.9	310	13.0	24	1.0	27	1.1	0	0.0
Underbanked Status Unknown	137	100.0	0	0.0	3	2.2	*	*	*	*	134	97.8
Race/Ethnicity												
Black	459	100.0	211	46.0	164	35.8	53	11.6	5	1.1	25	5.5
Hispanic non-Black	384	100.0	215	56.0	104	27.0	23	6.0	15	3.9	27	7.0
White non-Black non-Hispanic	2,039	100.0	1,446	70.9	393	19.3	46	2.3	57	2.8	97	4.8
Other non-Black non-Hispanic	258	100.0	227	87.8	17	6.7	*	*	*	*	14	5.5
Household Type												
Family household	2,149	100.0	1,454	67.7	458	21.3	85	4.0	54	2.5	98	4.6
Married couple	1,591	100.0	1,146	72.0	298	18.7	37	2.3	40	2.5	70	4.4
Female householder, no husband present	389	100.0	228	58.6	111	28.6	23	5.8	7	1.7	20	5.3
Male householder, no wife present	169	100.0	80	47.3	49	29.1	25	14.6	7	4.4	8	4.7
Non-family household and other	992	100.0	644	65.0	220	22.2	39	3.9	23	2.3	66	6.6
Household Income (Primary Family or Individual)												
Less than \$15,000	268	100.0	152	56.9	88	32.9	16	5.9	9	3.3	3	1.0
Between \$15,000 and \$30,000	301	100.0	200	66.5	56	18.6	17	5.7	14	4.6	14	4.5
Between \$30,000 and \$50,000	466	100.0	278	59.6	109	23.3	39	8.3	9	2.0	32	6.9
Between \$50,000 and \$75,000	435	100.0	296	68.0	97	22.3	13	3.0	16	3.8	13	2.9
At least \$75,000	1,157	100.0	810	70.0	261	22.5	30	2.6	21	1.8	35	3.0
Unknown	512	100.0	361	70.5	68	13.2	8	1.6	8	1.5	67	13.2
Education												
No high school degree	358	100.0	191	53.3	106	29.7	4	1.1	7	2.0	50	14.0
High school degree	952	100.0	624	65.5	208	21.9	29	3.0	31	3.2	60	6.3
Some college	565	100.0	331	58.6	126	22.3	67	11.9	25	4.5	15	2.7
College degree (four year)	1,265	100.0	952	75.3	238	18.8	23	1.8	14	1.1	38	3.0
Age												
15 to 34 years	508	100.0	302	59.4	118	23.2	51	10.1	20	3.9	18	3.5
35 to 44 years	618	100.0	389	62.9	153	24.8	23	3.7	32	5.2	21	3.3
45 to 54 years	793	100.0	552	69.6	164	20.7	34	4.2	9	1.1	34	4.3
55 to 64 years	572	100.0	383	66.9	142	24.9	15	2.6	10	1.7	22	3.9
65 years or more	649	100.0	473	72.9	101	15.6	*	*	7	1.0	69	10.6
Homeownership												
Homeowner	2,114	100.0	1,501	71.0	412	19.5	38	1.8	44	2.1	119	5.6
Non-homeowner	1,026	100.0	597	58.2	266	26.0	85	8.3	33	3.2	44	4.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-93 Households' Use of Specific AFS Products: New Jersey

Type of AFS Product	All Households		Has a Bank Account							
			Unbanked		Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	908	28.9	153	65.6	377	100.0	361	15.1	18	12.8
Never Used	2,098	66.8	66	28.2	0	0.0	2,033	84.9	0	0.0
Use Unknown	134	4.3	14	6.1	0	0.0	0	0.0	120	87.2
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Non-Bank Money Order										
Used	790	25.2	133	57.0	328	87.1	315	13.2	14	10.5
Never Used	2,259	71.9	93	40.0	49	12.9	2,079	86.8	38	27.8
Use Unknown	92	2.9	7	3.0	*	*	*	*	85	61.7
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Non-Bank Check Cashing										
Used	210	6.7	88	37.7	79	21.1	39	1.6	3	2.2
Never Used	2,834	90.2	129	55.6	297	78.9	2,355	98.4	53	38.6
Use Unknown	97	3.1	16	6.7	*	*	*	*	81	59.2
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Payday Lending										
Used	37	1.2	9	3.8	28	7.4	*	*	*	*
Never Used	2,992	95.3	208	89.3	342	90.9	2,394	100.0	48	35.1
Use Unknown	112	3.6	16	7.0	7	1.7	*	*	89	64.9
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Pawn Shop										
Used	70	2.2	6	2.8	18	4.9	45	1.9	*	*
Never Used	2,962	94.3	210	90.2	356	94.4	2,349	98.1	47	34.0
Use Unknown	109	3.5	16	7.0	3	0.7	*	*	91	66.0
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Rent-to-Own										
Used	36	1.2	12	5.1	16	4.1	9	0.4	*	*
Never Used	3,000	95.5	204	87.9	361	95.9	2,385	99.6	49	35.9
Use Unknown	104	3.3	16	7.0	*	*	*	*	88	64.1
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Refund Anticipation Loan										
Used	94	3.0	24	10.4	70	18.6	*	*	*	*
Never Used	2,924	93.1	192	82.6	299	79.4	2,394	100.0	38	28.0
Use Unknown	123	3.9	16	7.0	8	2.0	*	*	99	72.0
Total	3,141	100.0	233	100.0	377	100.0	2,394	100.0	137	100.0
Memo Items*										
Used Transaction Products	831	26.5	143	61.6	336	89.2	335	14.0	18	12.8
Used Credit Products	200	6.4	48	20.4	101	26.9	51	2.1	*	*

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-94 Households' Use of AFS by Demographic Characteristic: New Mexico

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	780	100.0	336	43.1	409	52.4	35	4.5	312	40.1	109	14.0
Banking Status												
Unbanked	89	100.0	76	85.6	9	9.8	4	4.6	69	76.9	36	40.4
Underbanked	169	100.0	169	100.0	0	0.0	0	0.0	160	94.5	62	36.9
Not Underbanked	488	100.0	87	17.9	400	82.1	0	0.0	81	16.6	11	2.2
Underbanked Status Unknown	34	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	24	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	311	100.0	143	46.0	147	47.4	20	6.6	131	42.2	48	15.4
White non-Black non-Hispanic	362	100.0	143	39.4	208	57.3	12	3.3	137	37.7	29	8.1
Other non-Black non-Hispanic	83	100.0	46	55.4	37	44.6	*	*	45	53.6	28	33.7
Household Type												
Family household	489	100.0	203	41.6	263	53.9	22	4.5	185	37.8	67	13.7
Married couple	355	100.0	126	35.5	218	61.5	11	3.0	112	31.6	36	10.0
Female householder, no husband present	92	100.0	52	57.0	33	35.7	7	7.4	49	53.3	23	25.5
Male householder, no wife present	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	291	100.0	132	45.5	146	50.1	13	4.5	128	43.8	43	14.6
Household Income (Primary Family or Individual)												
Less than \$15,000	126	100.0	77	61.0	46	36.3	3	2.6	74	58.3	27	21.3
Between \$15,000 and \$30,000	136	100.0	75	55.4	56	41.1	5	3.6	74	54.3	25	18.4
Between \$30,000 and \$50,000	158	100.0	65	41.1	87	55.1	6	3.8	57	36.1	25	15.5
Between \$50,000 and \$75,000	91	100.0	34	37.6	54	58.8	3	3.7	31	33.7	10	10.9
At least \$75,000	156	100.0	39	25.2	112	71.9	5	2.9	38	24.4	7	4.7
Unknown	113	100.0	45	39.9	55	48.6	13	11.5	39	34.9	16	13.9
Education												
No high school degree	152	100.0	83	54.9	64	42.0	5	3.1	80	52.5	29	19.4
High school degree	185	100.0	81	43.7	92	49.6	12	6.7	78	42.2	28	14.9
Some college	195	100.0	94	48.3	91	46.8	9	4.9	80	41.3	35	18.1
College degree (four year)	249	100.0	78	31.2	163	65.4	8	3.4	74	30.0	17	6.9
Age												
15 to 34 years	183	100.0	92	50.3	86	46.8	5	2.9	83	45.7	38	21.1
35 to 44 years	126	100.0	56	44.6	64	51.2	5	4.2	51	40.8	28	22.5
45 to 54 years	177	100.0	72	40.7	97	54.8	8	4.5	66	37.4	22	12.6
55 to 64 years	125	100.0	54	42.9	63	50.6	8	6.6	54	42.9	7	5.8
65 years or more	170	100.0	62	36.7	99	58.4	8	4.9	58	34.2	13	7.6
Homeownership												
Homeowner	549	100.0	212	38.6	309	56.3	28	5.1	193	35.2	69	12.6
Non-homeowner	231	100.0	124	53.6	100	43.4	7	3.0	119	51.5	40	17.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-95 Use of AFS Transaction and Credit Products by Demographic Characteristic: New Mexico

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	780	100.0	409	52.4	223	28.6	86	11.0	23	3.0	38	4.9
Banking Status												
Unbanked	89	100.0	9	9.8	40	45.2	28	31.7	8	8.6	4	4.6
Underbanked	169	100.0	0	0.0	106	63.1	53	31.5	9	5.5	0	0.0
Not Underbanked	488	100.0	400	82.1	77	15.7	5	0.9	6	1.3	0	0.0
Underbanked Status Unknown	34	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	24	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	311	100.0	147	47.4	94	30.2	36	11.6	12	3.8	22	7.0
White non-Black non-Hispanic	362	100.0	208	57.3	111	30.7	23	6.4	6	1.7	14	3.9
Other non-Black non-Hispanic	83	100.0	37	44.6	18	21.7	27	31.8	2	1.9	*	*
Household Type												
Family household	489	100.0	251	51.3	119	24.3	42	8.6	17	3.5	18	3.7
Married couple	355	100.0	218	61.5	90	25.4	22	6.2	14	3.9	11	3.0
Female householder, no husband present	92	100.0	33	35.7	29	31.5	20	21.8	3	3.7	7	7.4
Male householder, no wife present	42	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	291	100.0	146	50.1	89	30.4	38	13.0	5	1.6	14	4.9
Household Income (Primary Family or Individual)												
Less than \$15,000	126	100.0	46	36.3	50	39.8	23	18.5	3	2.8	3	2.6
Between \$15,000 and \$30,000	136	100.0	56	41.1	50	37.0	24	17.4	1	1.0	5	3.6
Between \$30,000 and \$50,000	158	100.0	87	55.1	40	25.6	17	10.6	8	5.0	6	3.8
Between \$50,000 and \$75,000	91	100.0	54	58.8	22	24.5	6	7.1	4	3.9	5	5.8
At least \$75,000	156	100.0	112	71.9	32	20.5	6	3.8	1	0.9	5	2.9
Unknown	113	100.0	55	48.6	28	24.9	10	8.9	6	5.0	14	12.6
Education												
No high school degree	152	100.0	64	42.0	54	35.6	26	16.9	4	2.5	5	3.1
High school degree	185	100.0	92	49.6	52	28.1	25	13.4	3	1.5	14	7.4
Some college	195	100.0	91	46.8	57	29.2	22	11.1	14	7.0	11	5.9
College degree (four year)	249	100.0	163	65.4	61	24.3	14	5.6	3	1.2	8	3.4
Age												
15 to 34 years	183	100.0	86	46.8	53	29.2	30	16.4	8	4.6	5	2.9
35 to 44 years	126	100.0	64	51.2	28	22.1	23	18.7	5	3.8	5	4.2
45 to 54 years	177	100.0	97	54.8	50	28.0	17	9.3	6	3.3	8	4.5
55 to 64 years	125	100.0	63	50.6	44	35.5	7	5.8	*	*	10	8.1
65 years or more	170	100.0	99	58.4	48	28.4	9	5.1	4	2.5	9	5.6
Homeownership												
Homeowner	549	100.0	309	56.3	139	25.4	51	9.3	18	3.4	31	5.7
Non-homeowner	231	100.0	100	43.4	84	36.3	35	15.2	5	2.1	7	3.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-96 Households' Use of Specific AFS Products: New Mexico

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	336	43.1	76	85.6	169	100.0	87	17.9	NA	NA
Never Used	409	52.4	9	9.8	0	0.0	400	82.1	0	0.0
Use Unknown	35	4.5	4	4.6	0	0.0	0	0.0	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Non-Bank Money Order										
Used	283	36.3	63	70.2	143	84.9	75	15.3	NA	NA
Never Used	476	61.0	21	23.6	26	15.1	413	84.7	NA	NA
Use Unknown	21	2.8	5	6.2	*	*	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Non-Bank Check Cashing										
Used	102	13.0	44	49.6	50	29.5	6	1.3	NA	NA
Never Used	661	84.7	41	45.8	119	70.5	481	98.7	NA	NA
Use Unknown	18	2.3	4	4.6	*	*	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Payday Lending										
Used	40	5.1	17	19.0	23	13.6	*	*	NA	NA
Never Used	717	92.0	67	74.8	145	85.6	488	100.0	NA	NA
Use Unknown	23	2.9	6	6.3	1	0.8	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Pawn Shop										
Used	56	7.2	22	24.8	24	14.3	10	2.0	NA	NA
Never Used	703	90.2	65	72.7	145	85.7	478	98.0	NA	NA
Use Unknown	21	2.7	2	2.5	*	*	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Rent-to-Own										
Used	35	4.5	9	9.9	25	14.9	1	0.3	NA	NA
Never Used	724	92.8	77	86.0	144	85.1	486	99.7	NA	NA
Use Unknown	20	2.6	4	4.1	*	*	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Refund Anticipation Loan										
Used	32	4.1	15	17.1	17	10.1	*	*	NA	NA
Never Used	716	91.8	70	78.8	152	89.9	488	100.0	NA	NA
Use Unknown	32	4.1	4	4.1	*	*	*	*	NA	NA
Total	780	100.0	89	100.0	169	100.0	488	100.0	34	100.0
Memo Items*										
Used Transaction Products	312	40.1	69	76.9	160	94.5	81	16.6	NA	NA
Used Credit Products	109	14.0	36	40.4	62	36.9	11	2.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-97 Households' Use of AFS by Demographic Characteristic: New York

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	7,749	100.0	2,917	37.6	4,307	55.6	525	6.8	2,811	36.3	532	6.9
Banking Status												
Unbanked	761	100.0	428	56.2	246	32.3	87	11.5	414	54.4	126	16.6
Underbanked	1,492	100.0	1,492	100.0	0	0.0	0	0.0	1,419	95.1	341	22.8
Not Underbanked	5,028	100.0	966	19.2	4,061	80.8	0	0.0	948	18.8	65	1.3
Underbanked Status Unknown	468	100.0	30	6.5	0	0.0	438	93.5	30	6.5	*	*
Race/Ethnicity												
Black	1,332	100.0	739	55.4	504	37.8	90	6.8	710	53.3	219	16.5
Hispanic non-Black	910	100.0	322	35.4	505	55.5	83	9.1	309	33.9	57	6.3
White non-Black non-Hispanic	4,927	100.0	1,759	35.7	2,867	58.2	301	6.1	1,705	34.6	242	4.9
Other non-Black non-Hispanic	580	100.0	97	16.8	431	74.4	51	8.8	87	15.1	14	2.4
Household Type												
Family household	5,109	100.0	1,994	39.0	2,790	54.6	325	6.4	1,921	37.6	387	7.6
Married couple	3,656	100.0	1,272	34.8	2,166	59.2	219	6.0	1,236	33.8	158	4.3
Female householder, no husband present	1,064	100.0	546	51.3	445	41.9	73	6.9	516	48.5	182	17.1
Male householder, no wife present	390	100.0	177	45.5	179	46.0	33	8.5	169	43.4	48	12.2
Non-family household and other	2,640	100.0	922	34.9	1,517	57.5	200	7.6	891	33.7	145	5.5
Household Income (Primary Family or Individual)												
Less than \$15,000	1,171	100.0	471	40.3	638	54.5	61	5.2	449	38.4	98	8.4
Between \$15,000 and \$30,000	919	100.0	402	43.7	466	50.7	51	5.6	385	41.9	137	14.9
Between \$30,000 and \$50,000	1,145	100.0	563	49.2	532	46.4	51	4.4	539	47.1	133	11.6
Between \$50,000 and \$75,000	1,183	100.0	533	45.1	613	51.8	37	3.1	514	43.4	58	4.9
At least \$75,000	1,721	100.0	526	30.6	1,125	65.4	70	4.0	526	30.6	29	1.7
Unknown	1,611	100.0	421	26.1	934	58.0	256	15.9	398	24.7	78	4.8
Education												
No high school degree	1,100	100.0	426	38.7	556	50.5	119	10.8	398	36.2	108	9.9
High school degree	2,258	100.0	862	38.2	1,275	56.5	122	5.4	832	36.9	173	7.7
Some college	1,830	100.0	815	44.5	901	49.2	114	6.2	773	42.2	181	9.9
College degree (four year)	2,561	100.0	815	31.8	1,576	61.5	171	6.7	808	31.5	69	2.7
Age												
15 to 34 years	1,713	100.0	661	38.6	865	50.5	187	10.9	612	35.7	212	12.4
35 to 44 years	1,400	100.0	619	44.2	707	50.5	74	5.3	589	42.1	131	9.4
45 to 54 years	1,533	100.0	646	42.1	815	53.1	73	4.7	635	41.4	101	6.6
55 to 64 years	1,354	100.0	551	40.7	730	53.9	74	5.4	540	39.8	66	4.8
65 years or more	1,748	100.0	440	25.2	1,191	68.1	118	6.7	435	24.9	22	1.3
Homeownership												
Homeowner	4,169	100.0	1,448	34.7	2,518	60.4	203	4.9	1,402	33.6	143	3.4
Non-homeowner	3,580	100.0	1,469	41.0	1,789	50.0	322	9.0	1,409	39.4	389	10.9

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-98 Use of AFS Transaction and Credit Products by Demographic Characteristic: New York

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	7,749	100.0	4,307	55.6	2,299	29.7	427	5.5	100	1.3	616	7.9
Banking Status												
Unbanked	761	100.0	246	32.3	285	37.5	112	14.8	9	1.1	109	14.3
Underbanked	1,492	100.0	0	0.0	1,105	74.1	268	17.9	73	4.9	46	3.1
Not Underbanked	5,028	100.0	4,061	80.8	901	17.9	47	0.9	19	0.4	0	0.0
Underbanked Status Unknown	468	100.0	0	0.0	8	1.6	*	*	*	*	460	98.4
Race/Ethnicity												
Black	1,332	100.0	504	37.8	493	37.0	191	14.3	24	1.8	121	9.1
Hispanic non-Black	910	100.0	505	55.5	252	27.7	44	4.8	13	1.5	96	10.6
White non-Black non-Hispanic	4,927	100.0	2,867	58.2	1,471	29.9	188	3.8	54	1.1	347	7.0
Other non-Black non-Hispanic	580	100.0	431	74.4	83	14.4	4	0.7	10	1.7	51	8.8
Household Type												
Family household	5,110	100.0	2,790	54.6	1,541	30.2	313	6.1	68	1.3	397	7.8
Married couple	3,656	100.0	2,166	59.2	1,077	29.4	122	3.3	36	1.0	255	7.0
Female householder, no husband present	1,064	100.0	445	41.9	339	31.8	152	14.3	24	2.3	104	9.8
Male householder, no wife present	390	100.0	179	46.0	125	32.1	39	10.1	8	2.1	38	9.7
Non-family household and other	2,640	100.0	1,517	57.5	759	28.8	113	4.3	32	1.2	219	8.3
Household Income (Primary Family or Individual)												
Less than \$15,000	1,171	100.0	638	54.5	364	31.1	75	6.4	22	1.9	71	6.0
Between \$15,000 and \$30,000	919	100.0	466	50.7	261	28.4	120	13.1	17	1.8	54	5.9
Between \$30,000 and \$50,000	1,145	100.0	532	46.4	415	36.2	109	9.5	24	2.1	66	5.8
Between \$50,000 and \$75,000	1,183	100.0	613	51.8	472	39.9	38	3.2	20	1.7	41	3.4
At least \$75,000	1,721	100.0	1,125	65.4	481	28.0	29	1.7	*	*	86	5.0
Unknown	1,611	100.0	934	58.0	306	19.0	55	3.4	18	1.1	298	18.5
Education												
No high school degree	1,100	100.0	556	50.5	313	28.4	81	7.3	28	2.5	123	11.2
High school degree	2,258	100.0	1,275	56.5	645	28.6	144	6.4	24	1.1	171	7.6
Some college	1,830	100.0	901	49.2	624	34.1	140	7.6	42	2.3	124	6.8
College degree (four year)	2,561	100.0	1,576	61.5	718	28.0	63	2.4	7	0.3	198	7.7
Age												
15 to 34 years	1,713	100.0	865	50.5	417	24.4	163	9.5	44	2.5	224	13.1
35 to 44 years	1,400	100.0	707	50.5	476	34.0	102	7.3	29	2.1	85	6.1
45 to 54 years	1,533	100.0	815	53.1	536	35.0	90	5.9	11	0.7	81	5.3
55 to 64 years	1,354	100.0	730	53.9	466	34.4	54	4.0	11	0.8	94	6.9
65 years or more	1,748	100.0	1,191	68.1	404	23.1	17	1.0	5	0.3	131	7.5
Homeownership												
Homeowner	4,169	100.0	2,518	60.4	1,261	30.2	97	2.3	41	1.0	252	6.0
Non-homeowner	3,580	100.0	1,789	50.0	1,038	29.0	329	9.2	60	1.7	364	10.2

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-99 Households' Use of Specific AFS Products: New York

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	2,917	37.6	428	56.2	1,492	100.0	966	19.2	30	6.5
Never Used	4,307	55.6	246	32.3	0	0.0	4,061	80.8	0	0.0
Use Unknown	525	6.8	87	11.5	0	0.0	0	0.0	438	93.5
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Non-Bank Money Order										
Used	2,576	33.2	350	46.0	1,322	88.6	873	17.4	30	6.5
Never Used	4,806	62.0	331	43.5	170	11.4	4,154	82.6	151	32.2
Use Unknown	366	4.7	80	10.5	*	*	*	*	287	61.3
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Non-Bank Check Cashing										
Used	832	10.7	256	33.6	427	28.6	149	3.0	*	*
Never Used	6,591	85.1	441	57.9	1,059	70.9	4,879	97.0	213	45.5
Use Unknown	326	4.2	65	8.5	6	0.4	*	*	255	54.5
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Payday Lending										
Used	15	0.2	*	*	15	1.0	*	*	*	*
Never Used	7,243	93.5	675	88.7	1,456	97.5	5,028	100.0	85	18.2
Use Unknown	490	6.3	86	11.3	21	1.4	*	*	383	81.8
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Pawn Shop										
Used	200	2.6	50	6.5	97	6.5	53	1.1	*	*
Never Used	7,108	91.7	630	82.9	1,371	91.9	4,974	98.9	132	28.2
Use Unknown	441	5.7	81	10.6	25	1.6	*	*	336	71.8
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Rent-to-Own										
Used	223	2.9	64	8.4	144	9.7	15	0.3	*	*
Never Used	7,061	91.1	593	77.9	1,334	89.4	5,013	99.7	120	25.7
Use Unknown	466	6.0	104	13.7	14	0.9	*	*	348	74.3
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Refund Anticipation Loan										
Used	194	2.5	38	4.9	157	10.5	*	*	*	*
Never Used	7,090	91.5	636	83.6	1,320	88.4	5,028	100.0	107	22.8
Use Unknown	464	6.0	87	11.4	16	1.1	*	*	361	77.2
Total	7,749	100.0	761	100.0	1,492	100.0	5,028	100.0	468	100.0
Memo Items*										
Used Transaction Products	2,811	36.3	414	54.4	1,419	95.1	948	18.8	30	6.5
Used Credit Products	532	6.9	126	16.6	341	22.8	65	1.3	*	*

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-100 Households' Use of AFS by Demographic Characteristic: North Carolina

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,749	100.0	1,446	38.6	2,143	57.2	160	4.3	1,267	33.8	489	13.0
Banking Status												
Unbanked	306	100.0	215	70.1	66	21.6	26	8.4	190	62.0	84	27.5
Underbanked	750	100.0	750	100.0	0	0.0	0	0.0	666	88.9	286	38.2
Not Underbanked	2,537	100.0	460	18.1	2,077	81.9	0	0.0	393	15.5	112	4.4
Underbanked Status Unknown	156	100.0	21	13.7	0	0.0	135	86.3	18	11.7	7	4.5
Race/Ethnicity												
Black	775	100.0	425	54.9	325	41.9	25	3.3	384	49.6	131	16.9
Hispanic non-Black	139	100.0	77	55.6	48	34.7	13	9.7	70	50.5	15	10.7
White non-Black non-Hispanic	2,665	100.0	876	32.9	1,668	62.6	122	4.6	753	28.3	318	11.9
Other non-Black non-Hispanic	170	100.0	67	39.7	102	60.3	*	*	60	35.2	25	14.9
Household Type												
Family household	2,497	100.0	992	39.7	1,389	55.6	115	4.6	890	35.7	336	13.5
Married couple	1,859	100.0	606	32.6	1,161	62.4	93	5.0	549	29.5	187	10.1
Female householder, no husband present	498	100.0	327	65.6	159	31.9	12	2.4	290	58.3	130	26.1
Male householder, no wife present	139	100.0	59	42.5	69	49.8	11	7.7	51	36.7	19	13.6
Non-family household and other	1,252	100.0	454	36.2	754	60.2	45	3.6	377	30.1	153	12.2
Household Income (Primary Family or Individual)												
Less than \$15,000	543	100.0	303	55.8	232	42.6	8	1.6	252	46.4	110	20.3
Between \$15,000 and \$30,000	640	100.0	333	52.0	280	43.8	27	4.2	302	47.1	123	19.2
Between \$30,000 and \$50,000	776	100.0	295	38.0	445	57.4	36	4.6	260	33.5	128	16.5
Between \$50,000 and \$75,000	524	100.0	207	39.6	297	56.7	19	3.7	170	32.4	66	12.6
At least \$75,000	660	100.0	191	29.0	462	69.9	7	1.1	179	27.0	36	5.5
Unknown	605	100.0	116	19.2	427	70.5	62	10.3	105	17.3	26	4.2
Education												
No high school degree	585	100.0	260	44.5	278	47.4	47	8.1	249	42.5	77	13.2
High school degree	1,091	100.0	469	43.0	565	51.8	57	5.3	417	38.3	146	13.3
Some college	965	100.0	436	45.1	496	51.3	34	3.5	362	37.5	194	20.1
College degree (four year)	1,107	100.0	281	25.4	805	72.7	22	1.9	239	21.6	72	6.5
Age												
15 to 34 years	878	100.0	457	52.1	378	43.0	43	4.9	401	45.7	182	20.7
35 to 44 years	718	100.0	298	41.5	379	52.8	41	5.7	234	32.6	137	19.1
45 to 54 years	741	100.0	333	45.0	385	52.0	23	3.1	305	41.2	122	16.5
55 to 64 years	623	100.0	171	27.5	452	72.5	*	*	153	24.5	30	4.8
65 years or more	789	100.0	186	23.6	549	69.6	54	6.8	174	22.1	18	2.3
Homeownership												
Homeowner	2,572	100.0	794	30.9	1,658	64.5	119	4.6	701	27.3	208	8.1
Non-homeowner	1,177	100.0	651	55.3	484	41.2	41	3.5	567	48.1	281	23.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-101 Use of AFS Transaction and Credit Products by Demographic Characteristic: North Carolina

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	3,749	100.0	2,143	57.2	925	24.7	311	8.3	178	4.8	192	5.1
Banking Status												
Unbanked	306	100.0	66	21.6	121	39.6	59	19.4	25	8.1	35	11.3
Underbanked	750	100.0	0	0.0	451	60.2	203	27.0	83	11.1	13	1.7
Not Underbanked	2,537	100.0	2,077	81.9	348	13.7	44	1.7	67	2.7	0	0.0
Underbanked Status Unknown	156	100.0	0	0.0	4	2.7	4	2.6	3	2.0	145	92.7
Race/Ethnicity												
Black	775	100.0	325	41.9	276	35.6	91	11.7	41	5.3	43	5.6
Hispanic non-Black	139	100.0	48	34.7	58	41.4	8	5.6	7	5.1	18	13.2
White non-Black non-Hispanic	2,665	100.0	1,668	62.6	549	20.6	195	7.3	123	4.6	130	4.9
Other non-Black non-Hispanic	170	100.0	102	60.3	42	24.8	17	10.3	8	4.6	*	*
Household Type												
Family household	2,496	100.0	1,389	55.6	630	25.2	235	9.4	102	4.1	142	5.7
Married couple	1,859	100.0	1,161	62.4	406	21.8	130	7.0	57	3.1	106	5.7
Female householder, no husband present	498	100.0	159	31.9	188	37.7	94	18.8	37	7.3	21	4.3
Male householder, no wife present	139	100.0	69	49.8	36	26.0	11	7.8	8	5.8	15	10.6
Non-family household and other	1,252	100.0	754	60.2	296	23.6	77	6.1	77	6.1	50	4.0
Household Income (Primary Family or Individual)												
Less than \$15,000	543	100.0	232	42.6	189	34.8	59	10.9	51	9.4	13	2.3
Between \$15,000 and \$30,000	640	100.0	280	43.8	195	30.5	92	14.4	31	4.8	41	6.5
Between \$30,000 and \$50,000	776	100.0	445	57.4	167	21.5	93	12.0	35	4.5	36	4.6
Between \$50,000 and \$75,000	524	100.0	297	56.7	141	27.0	29	5.4	37	7.1	19	3.7
At least \$75,000	660	100.0	462	69.9	152	23.0	23	3.5	13	2.0	10	1.6
Unknown	605	100.0	427	70.5	81	13.4	14	2.3	11	1.9	72	11.9
Education												
No high school degree	585	100.0	278	47.4	169	28.9	66	11.3	12	2.0	61	10.5
High school degree	1,091	100.0	565	51.8	316	28.9	94	8.6	51	4.7	65	6.0
Some college	965	100.0	496	51.3	237	24.5	120	12.5	74	7.6	39	4.0
College degree (four year)	1,107	100.0	805	72.7	204	18.4	30	2.7	42	3.8	26	2.4
Age												
15 to 34 years	878	100.0	378	43.0	261	29.7	126	14.4	56	6.4	58	6.6
35 to 44 years	718	100.0	379	52.8	157	21.9	73	10.1	64	8.9	44	6.2
45 to 54 years	741	100.0	385	52.0	211	28.5	94	12.7	28	3.8	23	3.1
55 to 64 years	623	100.0	452	72.5	132	21.2	11	1.8	19	3.0	9	1.5
65 years or more	789	100.0	549	69.6	164	20.7	7	0.8	12	1.5	58	7.4
Homeownership												
Homeowner	2,572	100.0	1,658	64.5	572	22.2	115	4.5	94	3.6	133	5.2
Non-homeowner	1,177	100.0	484	41.2	353	30.0	196	16.6	85	7.2	59	5.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-102 Households' Use of Specific AFS Products: North Carolina

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,446	38.6	215	70.1	750	100.0	460	18.1	21	13.7
Never Used	2,143	57.2	66	21.6	0	0.0	2,077	81.9	0	0.0
Use Unknown	160	4.3	26	8.4	0	0.0	0	0.0	135	86.3
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Non-Bank Money Order										
Used	1,152	30.7	177	57.9	620	82.7	341	13.4	14	9.1
Never Used	2,468	65.8	109	35.5	130	17.3	2,196	86.6	33	21.3
Use Unknown	129	3.4	20	6.7	*	*	*	*	109	69.6
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Non-Bank Check Cashing										
Used	385	10.3	100	32.7	209	27.8	63	2.5	13	8.5
Never Used	3,242	86.5	186	60.6	541	72.2	2,474	97.5	41	26.5
Use Unknown	122	3.3	20	6.7	*	*	*	*	101	65.0
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Payday Lending										
Used	77	2.0	12	3.9	58	7.7	*	*	7	4.5
Never Used	3,521	93.9	263	86.0	684	91.3	2,537	100.0	36	23.1
Use Unknown	152	4.1	31	10.2	8	1.0	*	*	113	72.4
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Pawn Shop										
Used	263	7.0	45	14.6	122	16.3	96	3.8	*	*
Never Used	3,315	88.4	223	72.8	620	82.6	2,441	96.2	31	20.1
Use Unknown	171	4.6	38	12.5	8	1.1	*	*	125	79.9
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Rent-to-Own										
Used	169	4.5	40	13.2	106	14.1	19	0.8	4	2.6
Never Used	3,430	91.5	235	76.6	641	85.4	2,518	99.2	37	23.8
Use Unknown	149	4.0	31	10.2	3	0.5	*	*	115	73.6
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Refund Anticipation Loan										
Used	145	3.9	20	6.4	126	16.8	*	*	*	*
Never Used	3,453	92.1	257	83.9	621	82.8	2,537	100.0	39	24.9
Use Unknown	150	4.0	30	9.7	3	0.5	*	*	117	75.1
Total	3,749	100.0	306	100.0	750	100.0	2,537	100.0	156	100.0
Memo Items*										
Used Transaction Products	1,267	33.8	190	62.0	666	88.9	393	15.5	18	11.7
Used Credit Products	489	13.0	84	27.5	286	38.2	112	4.4	7	4.5

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-103 Households' Use of AFS by Demographic Characteristic: North Dakota

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	275	100.0	98	35.6	171	62.0	7	2.4	89	32.3	30	10.7
Banking Status												
Unbanked	13	100.0	9	67.6	4	26.8	1	5.6	9	67.6	4	32.0
Underbanked	52	100.0	52	100.0	0	0.0	0	0.0	46	87.8	20	39.1
Not Underbanked	203	100.0	36	17.6	167	82.4	0	0.0	33	16.4	4	2.1
Underbanked Status Unknown	7	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	246	100.0	81	33.0	159	64.5	6	2.5	73	29.6	22	9.0
Other non-Black non-Hispanic	25	100.0	16	62.3	9	36.5	0	1.2	15	60.6	7	27.8
Household Type												
Family household	179	100.0	62	34.6	113	63.2	4	2.2	57	31.7	20	11.2
Married couple	142	100.0	45	32.0	94	66.3	3	1.8	41	28.9	11	7.7
Female householder, no husband present	27	100.0	12	44.4	14	50.6	1	5.1	11	41.0	7	27.4
Male householder, no wife present	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	96	100.0	36	37.4	58	59.7	3	2.9	32	33.6	9	9.8
Household Income (Primary Family or Individual)												
Less than \$15,000	37	100.0	14	38.3	20	54.3	3	7.4	14	36.1	6	14.7
Between \$15,000 and \$30,000	47	100.0	22	47.2	25	52.1	0	0.7	21	45.0	10	21.0
Between \$30,000 and \$50,000	60	100.0	24	40.9	34	57.4	1	1.7	21	35.9	7	10.9
Between \$50,000 and \$75,000	44	100.0	17	37.9	27	62.1	*	*	14	33.0	3	7.9
At least \$75,000	45	100.0	11	23.5	34	75.5	0	1.0	10	22.7	2	3.9
Unknown	42	100.0	10	23.0	30	71.8	2	5.2	8	19.4	2	5.5
Education												
No high school degree	23	100.0	9	39.3	13	55.5	1	5.2	9	39.3	2	8.3
High school degree	84	100.0	33	39.3	49	57.7	2	3.0	28	33.5	12	14.7
Some college	96	100.0	36	37.3	59	60.9	2	1.9	33	34.7	11	11.9
College degree (four year)	72	100.0	20	27.9	51	70.4	1	1.7	18	25.7	4	5.2
Age												
15 to 34 years	78	100.0	33	42.9	42	53.8	3	3.3	30	39.3	16	20.1
35 to 44 years	39	100.0	14	36.1	24	60.5	1	3.4	12	30.8	6	14.1
45 to 54 years	54	100.0	23	41.7	30	55.3	2	3.0	20	37.6	5	9.1
55 to 64 years	47	100.0	16	35.4	29	62.8	1	1.8	15	31.6	3	6.8
65 years or more	58	100.0	11	19.7	46	79.6	0	0.7	11	19.7	0	0.6
Homeownership												
Homeowner	181	100.0	59	32.4	120	66.4	2	1.2	54	29.5	11	6.2
Non-homeowner	94	100.0	39	41.8	50	53.4	4	4.8	35	37.8	18	19.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-104 Use of AFS Transaction and Credit Products by Demographic Characteristic: North Dakota

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	275	100.0	171	62.0	66	24.1	21	7.5	9	3.2	9	3.2
Banking Status												
Unbanked	13	100.0	4	26.8	4	31.7	4	32.0	*	*	1	9.6
Underbanked	52	100.0	0	0.0	31	58.9	14	26.9	6	12.2	1	2.0
Not Underbanked	203	100.0	167	82.4	31	15.5	2	0.9	3	1.2	0	0.0
Underbanked Status Unknown	7	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	246	100.0	159	64.5	57	23.2	14	5.5	8	3.5	8	3.3
Other non-Black non-Hispanic	25	100.0	9	36.5	9	34.5	7	26.1	0	1.7	0	1.2
Household Type												
Family household	179	100.0	108	60.3	38	21.2	14	7.8	5	2.8	5	2.8
Married couple	142	100.0	94	66.3	33	23.2	7	4.7	4	3.1	4	2.9
Female householder, no husband present	27	100.0	14	50.6	5	16.9	7	24.1	1	3.3	1	5.1
Male householder, no wife present	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	96	100.0	58	59.7	26	27.0	6	6.0	4	3.8	3	3.4
Household Income (Primary Family or Individual)												
Less than \$15,000	37	100.0	20	54.3	8	21.0	5	12.5	1	2.2	4	10.1
Between \$15,000 and \$30,000	47	100.0	25	52.1	12	26.2	9	18.8	1	2.2	0	0.7
Between \$30,000 and \$50,000	60	100.0	34	57.4	17	29.0	4	5.9	3	5.0	2	2.6
Between \$50,000 and \$75,000	44	100.0	27	62.1	13	29.0	1	2.9	2	5.0	0	1.1
At least \$75,000	45	100.0	34	75.5	9	19.6	1	3.1	0	0.8	0	1.0
Unknown	42	100.0	30	71.8	7	17.5	1	2.0	2	3.6	2	5.2
Education												
No high school degree	23	100.0	13	55.5	6	26.7	2	8.3	*	*	2	9.5
High school degree	84	100.0	49	57.7	20	23.3	8	9.0	5	5.8	4	4.2
Some college	96	100.0	59	60.9	24	25.3	9	9.4	2	2.6	2	1.9
College degree (four year)	72	100.0	51	70.4	16	22.7	2	3.0	2	2.2	1	1.7
Age												
15 to 34 years	78	100.0	42	53.8	17	21.5	13	16.4	3	3.6	4	4.6
35 to 44 years	39	100.0	24	60.5	9	22.0	3	8.9	2	5.2	1	3.4
45 to 54 years	54	100.0	30	55.3	17	31.8	3	4.9	2	4.2	2	3.8
55 to 64 years	47	100.0	29	62.8	13	27.6	1	2.9	2	3.8	1	2.9
65 years or more	58	100.0	46	79.6	11	19.1	0	0.6	*	*	0	0.7
Homeownership												
Homeowner	181	100.0	120	66.4	46	25.4	6	3.3	5	2.9	4	2.1
Non-homeowner	94	100.0	50	53.4	20	21.7	15	15.6	4	4.0	5	5.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-105 Households' Use of Specific AFS Products: North Dakota

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	98	35.6	9	67.6	52	100.0	36	17.6	NA	NA
Never Used	171	62.0	4	26.8	0	0.0	167	82.4	0	0.0
Use Unknown	7	2.4	1	5.6	0	0.0	0	0.0	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Non-Bank Money Order										
Used	74	26.8	7	54.1	38	73.5	27	13.4	NA	NA
Never Used	197	71.5	5	36.3	14	26.5	176	86.6	NA	NA
Use Unknown	5	1.7	1	9.6	*	*	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Non-Bank Check Cashing										
Used	30	10.9	5	41.4	16	31.0	8	4.1	NA	NA
Never Used	242	87.8	7	53.0	36	69.0	194	95.9	NA	NA
Use Unknown	4	1.3	1	5.6	*	*	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Payday Lending										
Used	8	2.9	1	10.0	6	11.5	*	*	NA	NA
Never Used	262	95.1	11	80.4	46	88.5	203	100.0	NA	NA
Use Unknown	5	2.0	1	9.6	*	*	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Pawn Shop										
Used	17	6.3	4	28.6	10	19.0	3	1.5	NA	NA
Never Used	252	91.6	9	65.7	41	79.0	200	98.5	NA	NA
Use Unknown	6	2.1	1	5.6	1	2.0	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Rent-to-Own										
Used	9	3.1	1	11.0	6	10.9	1	0.7	NA	NA
Never Used	261	94.7	11	83.4	46	87.1	201	99.3	NA	NA
Use Unknown	6	2.2	1	5.6	1	2.0	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Refund Anticipation Loan										
Used	7	2.4	1	4.2	6	11.7	*	*	NA	NA
Never Used	263	95.4	12	90.2	46	87.4	203	100.0	NA	NA
Use Unknown	6	2.1	1	5.6	*	0.9	*	*	NA	NA
Total	275	100.0	13	100.0	52	100.0	203	100.0	7	100.0
Memo Items*										
Used Transaction Products	89	32.3	9	67.6	46	87.8	33	16.4	NA	NA
Used Credit Products	30	10.7	4	32.0	20	39.1	4	2.1	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-106 Households' Use of AFS by Demographic Characteristic: Ohio

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,596	100.0	1,854	40.3	2,512	54.7	230	5.0	1,618	35.2	744	16.2
Banking Status												
Unbanked	328	100.0	236	71.7	53	16.2	40	12.1	228	69.5	122	37.2
Underbanked	966	100.0	966	100.0	0	0.0	0	0.0	816	84.5	496	51.3
Not Underbanked	3,076	100.0	617	20.1	2,459	79.9	0	0.0	556	18.1	109	3.5
Underbanked Status Unknown	226	100.0	36	15.8	0	0.0	190	84.2	18	7.8	18	7.9
Race/Ethnicity												
Black	596	100.0	373	62.6	207	34.8	16	2.6	315	52.8	190	31.9
Hispanic non-Black	105	100.0	58	55.6	47	44.4	*	*	52	49.8	27	25.5
White non-Black non-Hispanic	3,805	100.0	1,388	36.5	2,209	58.0	208	5.5	1,228	32.3	510	13.4
Other non-Black non-Hispanic	90	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	3,078	100.0	1,226	39.8	1,675	54.4	177	5.7	1,054	34.2	546	17.7
Married couple	2,329	100.0	792	34.0	1,422	61.1	114	4.9	682	29.3	279	12.0
Female householder, no husband present	544	100.0	322	59.2	185	34.0	37	6.8	282	51.9	202	37.2
Male householder, no wife present	206	100.0	112	54.3	69	33.4	25	12.3	90	43.6	64	31.3
Non-family household and other	1,518	100.0	628	41.4	837	55.1	53	3.5	564	37.2	199	13.1
Household Income (Primary Family or Individual)												
Less than \$15,000	702	100.0	379	54.0	285	40.7	37	5.3	345	49.2	192	27.4
Between \$15,000 and \$30,000	691	100.0	324	46.9	342	49.5	25	3.6	282	40.8	146	21.1
Between \$30,000 and \$50,000	920	100.0	435	47.3	452	49.2	33	3.6	382	41.5	190	20.6
Between \$50,000 and \$75,000	845	100.0	342	40.5	469	55.5	33	4.0	285	33.7	118	13.9
At least \$75,000	852	100.0	237	27.8	594	69.7	21	2.4	206	24.1	64	7.5
Unknown	587	100.0	137	23.4	369	62.9	80	13.7	118	20.1	36	6.1
Education												
No high school degree	554	100.0	282	50.9	229	41.3	43	7.8	244	44.1	147	26.6
High school degree	1,628	100.0	665	40.9	863	53.0	99	6.1	587	36.0	264	16.2
Some college	1,356	100.0	626	46.2	671	49.5	59	4.4	535	39.4	272	20.0
College degree (four year)	1,058	100.0	280	26.5	750	70.9	28	2.6	253	23.9	61	5.7
Age												
15 to 34 years	926	100.0	440	47.5	432	46.7	53	5.8	377	40.7	211	22.7
35 to 44 years	868	100.0	387	44.6	444	51.1	38	4.3	344	39.6	197	22.7
45 to 54 years	1,024	100.0	464	45.4	506	49.4	54	5.2	391	38.2	209	20.4
55 to 64 years	853	100.0	289	33.8	529	62.1	35	4.1	258	30.3	66	7.8
65 years or more	926	100.0	274	29.6	601	65.0	50	5.4	248	26.8	61	6.6
Homeownership												
Homeowner	3,288	100.0	1,053	32.0	2,065	62.8	170	5.2	931	28.3	324	9.9
Non-homeowner	1,308	100.0	801	61.2	447	34.2	60	4.6	687	52.5	420	32.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-107 Use of AFS Transaction and Credit Products by Demographic Characteristic: Ohio

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,596	100.0	2,512	54.7	1,078	23.5	508	11.1	236	5.1	261	5.7
Banking Status												
Unbanked	328	100.0	53	16.2	106	32.3	115	34.9	7	2.2	47	14.3
Underbanked	966	100.0	0	0.0	460	47.6	346	35.8	150	15.5	10	1.1
Not Underbanked	3,076	100.0	2,459	79.9	508	16.5	48	1.6	61	2.0	0	0.0
Underbanked Status Unknown	226	100.0	0	0.0	4	1.7	*	*	18	7.9	204	90.4
Race/Ethnicity												
Black	596	100.0	207	34.8	175	29.4	131	22.0	59	9.8	24	4.0
Hispanic non-Black	105	100.0	47	44.4	32	30.1	21	19.7	6	5.8	*	8.0
White non-Black non-Hispanic	3,805	100.0	2,209	58.0	855	22.5	349	9.2	160	4.2	232	6.1
Other non-Black non-Hispanic	90	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	3,079	100.0	1,676	54.4	657	21.3	373	12.1	173	5.6	200	6.5
Married couple	2,329	100.0	1,422	61.1	494	21.2	168	7.2	111	4.7	134	5.7
Female householder, no husband present	544	100.0	185	34.0	116	21.3	163	29.9	40	7.3	41	7.5
Male householder, no wife present	206	100.0	69	33.4	47	22.9	42	20.7	22	10.7	25	12.3
Non-family household and other	1,518	100.0	837	55.1	421	27.7	135	8.9	64	4.2	61	4.0
Household Income (Primary Family or Individual)												
Less than \$15,000	702	100.0	285	40.7	175	24.9	159	22.6	34	4.8	50	7.1
Between \$15,000 and \$30,000	691	100.0	342	49.5	179	25.8	104	15.0	42	6.1	25	3.6
Between \$30,000 and \$50,000	920	100.0	452	49.2	245	26.6	137	14.9	53	5.8	33	3.6
Between \$50,000 and \$75,000	845	100.0	469	55.5	215	25.5	60	7.1	57	6.8	43	5.1
At least \$75,000	852	100.0	594	69.7	170	20.0	32	3.8	31	3.7	24	2.8
Unknown	587	100.0	369	62.9	95	16.2	17	2.8	19	3.2	87	14.8
Education												
No high school degree	554	100.0	229	41.3	128	23.1	110	19.8	38	6.8	50	9.0
High school degree	1,628	100.0	863	53.0	386	23.7	186	11.4	79	4.9	114	7.0
Some college	1,356	100.0	671	49.5	344	25.4	180	13.3	92	6.8	70	5.1
College degree (four year)	1,058	100.0	750	70.9	220	20.8	33	3.1	28	2.6	28	2.6
Age												
15 to 34 years	926	100.0	432	46.7	226	24.4	147	15.9	63	6.8	57	6.2
35 to 44 years	868	100.0	444	51.1	182	21.0	154	17.8	43	5.0	45	5.2
45 to 54 years	1,024	100.0	506	49.4	247	24.1	136	13.3	73	7.1	63	6.1
55 to 64 years	853	100.0	529	62.1	218	25.6	36	4.2	30	3.6	39	4.6
65 years or more	926	100.0	601	65.0	205	22.2	35	3.8	26	2.8	57	6.2
Homeownership												
Homeowner	3,288	100.0	2,065	62.8	706	21.5	202	6.1	122	3.7	193	5.9
Non-homeowner	1,308	100.0	447	34.2	372	28.4	307	23.4	114	8.7	68	5.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-108 Households' Use of Specific AFS Products: Ohio

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,854	40.3	236	71.7	966	100.0	617	20.1	36	15.8
Never Used	2,512	54.7	53	16.2	0	0.0	2,459	79.9	0	0.0
Use Unknown	230	5.0	40	12.1	0	0.0	0	0.0	190	84.2
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Non-Bank Money Order										
Used	1,502	32.7	214	65.2	755	78.1	520	16.9	14	6.2
Never Used	2,894	63.0	75	22.8	208	21.5	2,556	83.1	55	24.3
Use Unknown	200	4.4	40	12.1	4	0.4	*	*	157	69.5
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Non-Bank Check Cashing										
Used	449	9.8	142	43.3	237	24.5	66	2.1	4	1.7
Never Used	3,994	86.9	150	45.8	729	75.5	3,010	97.9	104	46.2
Use Unknown	154	3.3	36	10.9	*	*	*	*	118	52.2
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Payday Lending										
Used	344	7.5	49	15.0	277	28.7	*	*	18	7.9
Never Used	4,047	88.1	235	71.5	668	69.2	3,076	100.0	68	30.1
Use Unknown	205	4.5	44	13.5	21	2.2	*	*	140	62.0
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Pawn Shop										
Used	216	4.7	70	21.3	93	9.6	53	1.7	*	*
Never Used	4,186	91.1	220	66.9	860	89.1	3,023	98.3	83	36.6
Use Unknown	195	4.2	39	11.8	13	1.3	*	*	143	63.4
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Rent-to-Own										
Used	324	7.1	69	20.9	197	20.3	59	1.9	*	*
Never Used	4,099	89.2	219	66.7	766	79.3	3,017	98.1	97	43.1
Use Unknown	173	3.8	41	12.4	4	0.4	*	*	129	56.9
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Refund Anticipation Loan										
Used	176	3.8	39	11.8	138	14.3	*	*	*	*
Never Used	4,234	92.1	250	76.2	818	84.6	3,076	100.0	90	40.0
Use Unknown	186	4.0	40	12.1	11	1.1	*	*	136	60.0
Total	4,596	100.0	328	100.0	966	100.0	3,076	100.0	226	100.0
Memo Items*										
Used Transaction Products	1,618	35.2	228	69.5	816	84.5	556	18.1	18	7.8
Used Credit Products	744	16.2	122	37.2	496	51.3	109	3.5	18	7.9

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-109 Households' Use of AFS by Demographic Characteristic: Oklahoma

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,445	100.0	629	43.6	742	51.4	73	5.1	559	38.7	252	17.5
Banking Status												
Unbanked	141	100.0	105	74.2	31	22.0	5	3.8	96	67.8	49	34.7
Underbanked	316	100.0	316	100.0	0	0.0	0	0.0	280	88.4	155	49.0
Not Underbanked	912	100.0	201	22.0	711	78.0	0	0.0	178	19.6	46	5.0
Underbanked Status Unknown	75	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	99	100.0	57	57.5	38	38.2	4	4.3	48	48.1	21	21.1
Hispanic non-Black	90	100.0	52	57.9	23	25.6	15	16.5	48	53.0	20	22.2
White non-Black non-Hispanic	1,066	100.0	424	39.8	593	55.6	50	4.7	373	35.0	165	15.4
Other non-Black non-Hispanic	189	100.0	96	50.9	89	46.8	4	2.3	90	47.8	47	24.7
Household Type												
Family household	980	100.0	451	46.1	467	47.7	61	6.2	386	39.4	191	19.5
Married couple	786	100.0	320	40.7	414	52.7	52	6.7	278	35.3	116	14.8
Female householder, no husband present	144	100.0	96	66.7	39	27.4	9	6.0	81	56.1	56	38.7
Male householder, no wife present	50	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	465	100.0	178	38.3	275	59.1	12	2.6	172	37.0	62	13.2
Household Income (Primary Family or Individual)												
Less than \$15,000	205	100.0	104	50.8	94	45.8	7	3.5	94	45.8	45	22.1
Between \$15,000 and \$30,000	245	100.0	137	55.8	104	42.3	5	1.8	123	50.3	66	26.8
Between \$30,000 and \$50,000	284	100.0	135	47.5	136	47.7	14	4.8	109	38.3	65	22.9
Between \$50,000 and \$75,000	289	100.0	148	51.3	127	44.0	13	4.6	134	46.3	52	17.9
At least \$75,000	219	100.0	53	24.4	158	72.1	8	3.5	49	22.5	13	6.0
Unknown	203	100.0	52	25.6	124	61.2	27	13.2	50	24.5	11	5.6
Education												
No high school degree	206	100.0	92	44.7	104	50.4	10	4.9	80	39.0	42	20.3
High school degree	446	100.0	219	49.0	204	45.8	23	5.2	199	44.5	91	20.4
Some college	434	100.0	214	49.4	191	44.1	28	6.5	185	42.6	96	22.1
College degree (four year)	358	100.0	104	29.1	242	67.6	11	3.2	95	26.4	23	6.5
Age												
15 to 34 years	365	100.0	200	54.8	149	41.0	15	4.2	174	47.7	111	30.5
35 to 44 years	246	100.0	148	60.3	77	31.2	21	8.5	125	50.9	65	26.6
45 to 54 years	256	100.0	115	45.0	136	53.0	5	2.0	108	42.3	38	15.0
55 to 64 years	220	100.0	89	40.4	123	55.7	9	3.9	84	38.1	24	10.8
65 years or more	358	100.0	77	21.6	258	72.0	23	6.5	67	18.8	14	3.8
Homeownership												
Homeowner	1,015	100.0	354	34.8	608	59.9	54	5.3	311	30.7	114	11.2
Non-homeowner	429	100.0	276	64.2	134	31.2	20	4.5	247	57.6	138	32.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-110 Use of AFS Transaction and Credit Products by Demographic Characteristic: Oklahoma

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,445	100.0	742	51.4	363	25.1	181	12.6	71	4.9	88	6.1
Banking Status												
Unbanked	141	100.0	31	22.0	53	37.4	40	28.3	9	6.3	8	6.0
Underbanked	316	100.0	0	0.0	155	48.8	118	37.4	37	11.6	7	2.2
Not Underbanked	912	100.0	711	78.0	155	17.0	23	2.5	23	2.5	0	0.0
Underbanked Status Unknown	75	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	99	100.0	38	38.2	32	32.5	12	11.8	9	9.4	8	8.2
Hispanic non-Black	90	100.0	23	25.6	29	32.3	16	17.3	4	4.9	18	19.9
White non-Black non-Hispanic	1,066	100.0	593	55.6	254	23.8	113	10.6	51	4.8	55	5.1
Other non-Black non-Hispanic	189	100.0	89	46.8	47	24.9	41	21.6	6	3.2	7	3.6
Household Type												
Family household	980	100.0	453	46.2	237	24.2	114	11.6	57	5.8	68	6.9
Married couple	786	100.0	414	52.7	199	25.4	74	9.5	42	5.3	57	7.2
Female householder, no husband present	144	100.0	39	27.4	38	26.1	40	28.1	15	10.5	11	7.9
Male householder, no wife present	50	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	465	100.0	275	59.1	109	23.4	56	12.0	6	1.3	20	4.2
Household Income (Primary Family or Individual)												
Less than \$15,000	205	100.0	94	45.8	56	27.2	35	17.1	10	4.9	10	5.0
Between \$15,000 and \$30,000	245	100.0	104	42.3	69	28.3	52	21.2	14	5.6	6	2.5
Between \$30,000 and \$50,000	284	100.0	136	47.7	67	23.6	39	13.7	26	9.2	16	5.8
Between \$50,000 and \$75,000	289	100.0	127	44.0	97	33.5	37	12.8	15	5.1	13	4.6
At least \$75,000	219	100.0	158	72.1	40	18.4	9	4.1	4	1.9	8	3.5
Unknown	203	100.0	124	61.2	33	16.4	9	4.6	2	1.0	34	16.7
Education												
No high school degree	206	100.0	104	50.4	43	20.9	30	14.6	12	5.7	17	8.3
High school degree	446	100.0	204	45.8	128	28.6	71	16.0	20	4.4	23	5.2
Some college	434	100.0	191	44.1	116	26.6	66	15.3	30	6.8	31	7.1
College degree (four year)	358	100.0	242	67.6	76	21.3	14	3.8	10	2.7	16	4.5
Age												
15 to 34 years	365	100.0	149	41.0	85	23.2	86	23.5	26	7.1	19	5.3
35 to 44 years	246	100.0	77	31.2	83	33.7	42	17.2	23	9.4	21	8.5
45 to 54 years	256	100.0	136	53.0	74	28.9	31	12.3	7	2.7	8	3.2
55 to 64 years	220	100.0	123	55.7	60	27.3	19	8.5	5	2.3	14	6.2
65 years or more	358	100.0	258	72.0	61	17.1	4	1.0	10	2.8	26	7.2
Homeownership												
Homeowner	1,015	100.0	608	59.9	230	22.7	72	7.1	42	4.2	63	6.2
Non-homeowner	429	100.0	134	31.2	132	30.8	110	25.6	29	6.7	25	5.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-111 Households' Use of Specific AFS Products: Oklahoma

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	629	43.6	105	74.2	316	100.0	201	22.0	NA	NA
Never Used	742	51.4	31	22.0	0	0.0	711	78.0	0	0.0
Use Unknown	73	5.1	5	3.8	0	0.0	0	0.0	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Non-Bank Money Order										
Used	515	35.7	91	64.1	259	81.8	161	17.6	NA	NA
Never Used	881	61.0	45	32.1	57	18.2	751	82.4	NA	NA
Use Unknown	48	3.3	5	3.8	*	*	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Non-Bank Check Cashing										
Used	185	12.8	58	40.9	95	30.2	32	3.5	NA	NA
Never Used	1,214	84.0	78	55.3	218	68.8	880	96.5	NA	NA
Use Unknown	46	3.2	5	3.8	3	1.1	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Payday Lending										
Used	88	6.1	16	11.5	69	21.7	*	*	NA	NA
Never Used	1,298	89.8	120	84.7	244	77.0	912	100.0	NA	NA
Use Unknown	60	4.1	5	3.8	4	1.3	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Pawn Shop										
Used	125	8.6	24	17.3	58	18.5	39	4.3	NA	NA
Never Used	1,261	87.3	112	78.9	254	80.2	873	95.7	NA	NA
Use Unknown	59	4.1	5	3.8	4	1.3	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Rent-to-Own										
Used	103	7.1	28	20.0	64	20.2	11	1.2	NA	NA
Never Used	1,283	88.8	105	74.0	250	79.1	901	98.8	NA	NA
Use Unknown	59	4.1	8	6.0	2	0.8	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Refund Anticipation Loan										
Used	59	4.1	7	4.9	53	16.6	*	*	NA	NA
Never Used	1,315	91.0	126	88.9	259	81.8	912	100.0	NA	NA
Use Unknown	70	4.8	9	6.2	5	1.6	*	*	NA	NA
Total	1,445	100.0	141	100.0	316	100.0	912	100.0	75	100.0
Memo Items*										
Used Transaction Products	559	38.7	96	67.8	280	88.4	178	19.6	NA	NA
Used Credit Products	252	17.5	49	34.7	155	49.0	46	5.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-112 Households' Use of AFS by Demographic Characteristic: Oregon

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,558	100.0	536	34.4	913	58.6	109	7.0	482	30.9	194	12.4
Banking Status												
Unbanked	88	100.0	57	65.0	21	24.0	10	11.0	52	58.7	43	48.9
Underbanked	230	100.0	230	100.0	0	0.0	0	0.0	203	88.3	122	53.0
Not Underbanked	1,124	100.0	232	20.6	892	79.4	0	0.0	212	18.9	26	2.3
Underbanked Status Unknown	116	100.0	17	14.4	0	0.0	99	85.6	14	12.3	2	2.1
Race/Ethnicity												
Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	98	100.0	46	47.1	40	40.6	12	12.3	42	42.7	20	20.4
White non-Black non-Hispanic	1,334	100.0	428	32.1	811	60.8	94	7.1	387	29.0	133	9.9
Other non-Black non-Hispanic	95	100.0	41	42.9	52	54.2	3	2.9	35	36.7	27	28.0
Household Type												
Family household	977	100.0	337	34.5	567	58.0	73	7.5	299	30.6	137	14.1
Married couple	792	100.0	248	31.3	485	61.1	60	7.6	221	27.9	84	10.6
Female householder, no husband present	121	100.0	62	51.0	49	40.7	10	8.3	52	43.2	33	27.0
Male householder, no wife present	63	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	581	100.0	199	34.2	347	59.6	36	6.2	183	31.5	56	9.7
Household Income (Primary Family or Individual)												
Less than \$15,000	182	100.0	95	52.2	80	44.2	7	3.6	88	48.2	48	26.3
Between \$15,000 and \$30,000	263	100.0	104	39.4	136	51.5	24	9.1	90	34.0	39	14.9
Between \$30,000 and \$50,000	327	100.0	150	45.7	156	47.6	22	6.7	133	40.6	63	19.2
Between \$50,000 and \$75,000	277	100.0	66	23.8	191	69.0	20	7.2	59	21.4	23	8.4
At least \$75,000	341	100.0	70	20.5	256	75.2	15	4.3	66	19.3	6	1.9
Unknown	167	100.0	51	30.7	94	56.1	22	13.2	46	27.7	14	8.3
Education												
No high school degree	161	100.0	73	45.0	69	42.5	20	12.5	66	40.8	30	18.7
High school degree	394	100.0	149	37.9	199	50.4	46	11.7	133	33.7	76	19.2
Some college	536	100.0	211	39.4	294	54.9	30	5.7	190	35.5	71	13.2
College degree (four year)	467	100.0	103	22.0	352	75.3	12	2.6	93	19.9	17	3.7
Age												
15 to 34 years	369	100.0	169	45.9	176	47.8	23	6.3	146	39.6	82	22.3
35 to 44 years	275	100.0	102	36.9	151	54.7	23	8.3	95	34.6	52	18.7
45 to 54 years	288	100.0	108	37.7	163	56.6	16	5.7	95	32.9	26	8.9
55 to 64 years	290	100.0	91	31.4	181	62.7	17	5.9	83	28.5	19	6.5
65 years or more	337	100.0	66	19.5	242	71.8	29	8.7	63	18.8	15	4.6
Homeownership												
Homeowner	1,063	100.0	289	27.2	686	64.5	88	8.3	260	24.5	61	5.7
Non-homeowner	495	100.0	246	49.8	227	45.9	21	4.3	221	44.7	133	26.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-113 Use of AFS Transaction and Credit Products by Demographic Characteristic: Oregon

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,558	100.0	913	58.6	326	20.9	139	9.0	54	3.5	125	8.1
Banking Status												
Unbanked	88	100.0	21	24.0	12	13.3	37	42.5	6	6.4	12	13.9
Underbanked	230	100.0	0	0.0	105	45.7	95	41.3	27	11.7	3	1.3
Not Underbanked	1,124	100.0	892	79.4	205	18.3	7	0.6	19	1.7	0	0.0
Underbanked Status Unknown	116	100.0	0	0.0	3	3.0	*	*	2	2.1	110	94.9
Race/Ethnicity												
Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	98	100.0	40	40.6	24	24.1	16	16.0	4	4.4	15	14.9
White non-Black non-Hispanic	1,334	100.0	811	60.8	284	21.3	91	6.9	41	3.1	106	7.9
Other non-Black non-Hispanic	95	100.0	52	54.2	14	14.9	21	21.8	6	6.2	3	2.9
Household Type												
Family household	976	100.0	534	54.7	184	18.9	80	8.2	36	3.7	79	8.1
Married couple	792	100.0	485	61.1	159	20.0	57	7.2	27	3.4	65	8.2
Female householder, no husband present	121	100.0	49	40.7	25	20.3	23	19.2	9	7.8	14	12.0
Male householder, no wife present	63	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	581	100.0	347	59.6	136	23.3	40	6.9	16	2.7	43	7.4
Household Income (Primary Family or Individual)												
Less than \$15,000	182	100.0	80	44.2	47	25.9	41	22.3	7	4.0	7	3.6
Between \$15,000 and \$30,000	263	100.0	136	51.5	52	19.9	25	9.4	14	5.4	36	13.7
Between \$30,000 and \$50,000	327	100.0	156	47.6	85	25.9	46	14.1	17	5.1	24	7.3
Between \$50,000 and \$75,000	277	100.0	191	69.0	43	15.4	17	6.0	7	2.4	20	7.2
At least \$75,000	341	100.0	256	75.2	63	18.6	2	0.7	4	1.2	15	4.3
Unknown	167	100.0	94	56.1	35	21.1	9	5.4	5	2.9	24	14.5
Education												
No high school degree	161	100.0	69	42.5	40	24.7	24	14.6	7	4.2	23	14.1
High school degree	394	100.0	199	50.4	71	18.1	59	15.0	16	4.2	49	12.3
Some college	536	100.0	294	54.9	134	25.0	50	9.3	21	3.9	37	6.8
College degree (four year)	467	100.0	352	75.3	80	17.2	7	1.6	10	2.1	18	3.8
Age												
15 to 34 years	369	100.0	176	47.8	84	22.8	59	16.0	23	6.3	26	7.1
35 to 44 years	275	100.0	151	54.7	50	18.2	45	16.4	7	2.4	23	8.3
45 to 54 years	288	100.0	163	56.6	76	26.4	12	4.1	14	4.8	23	8.1
55 to 64 years	290	100.0	181	62.7	66	22.7	11	3.7	8	2.9	23	8.1
65 years or more	337	100.0	242	71.8	50	14.9	13	3.9	2	0.7	29	8.7
Homeownership												
Homeowner	1,063	100.0	686	64.5	222	20.9	32	3.0	29	2.7	94	8.9
Non-homeowner	495	100.0	227	45.9	104	21.0	107	21.7	25	5.1	31	6.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-114 Households' Use of Specific AFS Products: Oregon

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	536	34.4	57	65.0	230	100.0	232	20.6	17	14.4
Never Used	913	58.6	21	24.0	0	0.0	892	79.4	0	0.0
Use Unknown	109	7.0	10	11.0	0	0.0	0	0.0	99	85.6
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Non-Bank Money Order										
Used	436	28.0	49	55.8	189	82.1	188	16.8	10	8.4
Never Used	1,036	66.5	31	35.7	41	17.9	935	83.2	29	24.6
Use Unknown	85	5.5	8	8.5	*	*	*	*	78	67.0
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Non-Bank Check Cashing										
Used	153	9.8	35	39.6	72	31.2	39	3.5	7	5.8
Never Used	1,318	84.6	46	51.8	158	68.8	1,084	96.5	30	25.4
Use Unknown	87	5.6	8	8.5	*	*	*	*	80	68.7
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Payday Lending										
Used	58	3.7	9	10.6	49	21.1	*	*	*	*
Never Used	1,390	89.2	67	75.5	179	77.8	1,124	100.0	21	17.7
Use Unknown	110	7.1	12	13.9	3	1.1	*	*	96	82.3
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Pawn Shop										
Used	122	7.8	32	36.4	65	28.4	22	1.9	2	2.1
Never Used	1,325	85.0	44	49.7	159	69.2	1,102	98.1	20	17.1
Use Unknown	112	7.2	12	13.9	5	2.4	*	*	94	80.8
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Rent-to-Own										
Used	62	4.0	17	19.1	40	17.5	4	0.4	*	*
Never Used	1,390	89.2	59	67.1	187	81.4	1,119	99.6	25	21.4
Use Unknown	106	6.8	12	13.9	3	1.1	*	*	91	78.6
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Refund Anticipation Loan										
Used	47	3.0	14	15.4	33	14.3	*	*	*	*
Never Used	1,403	90.0	62	70.8	192	83.4	1,124	100.0	25	21.4
Use Unknown	109	7.0	12	13.9	5	2.2	*	*	91	78.6
Total	1,558	100.0	88	100.0	230	100.0	1,124	100.0	116	100.0
Memo Items*										
Used Transaction Products	482	30.9	52	58.7	203	88.3	212	18.9	14	12.3
Used Credit Products	194	12.4	43	48.9	122	53.0	26	2.3	2	2.1

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-115 Households' Use of AFS by Demographic Characteristic: Pennsylvania

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,958	100.0	1,870	37.7	2,903	58.6	185	3.7	1,727	34.8	433	8.7
Banking Status												
Unbanked	251	100.0	182	72.5	46	18.2	24	9.4	182	72.5	62	24.5
Underbanked	874	100.0	874	100.0	0	0.0	0	0.0	804	91.9	258	29.5
Not Underbanked	3,646	100.0	789	21.6	2,857	78.4	0	0.0	723	19.8	106	2.9
Underbanked Status Unknown	186	100.0	25	13.5	0	0.0	161	86.5	18	9.5	7	3.9
Race/Ethnicity												
Black	536	100.0	297	55.4	192	35.9	47	8.7	279	52.1	77	14.4
Hispanic non-Black	168	100.0	107	64.0	57	34.0	3	2.0	99	59.1	39	23.5
White non-Black non-Hispanic	4,117	100.0	1,432	34.8	2,555	62.1	129	3.1	1,318	32.0	298	7.2
Other non-Black non-Hispanic	138	100.0	34	24.7	98	71.5	5	3.9	30	22.1	18	13.4
Household Type												
Family household	3,224	100.0	1,190	36.9	1,908	59.2	126	3.9	1,097	34.0	306	9.5
Married couple	2,403	100.0	762	31.7	1,564	65.1	77	3.2	699	29.1	146	6.1
Female householder, no husband present	617	100.0	327	53.0	262	42.5	28	4.5	311	50.5	116	18.8
Male householder, no wife present	204	100.0	101	49.4	82	40.3	21	10.3	87	42.7	44	21.6
Non-family household and other	1,734	100.0	680	39.2	995	57.4	59	3.4	629	36.3	127	7.3
Household Income (Primary Family or Individual)												
Less than \$15,000	655	100.0	323	49.3	316	48.2	16	2.4	302	46.1	90	13.7
Between \$15,000 and \$30,000	745	100.0	322	43.2	401	53.8	22	3.0	298	40.0	74	9.9
Between \$30,000 and \$50,000	911	100.0	353	38.7	540	59.3	19	2.0	322	35.4	112	12.3
Between \$50,000 and \$75,000	782	100.0	321	41.1	441	56.4	19	2.5	293	37.4	63	8.1
At least \$75,000	1,112	100.0	326	29.3	743	66.8	43	3.9	300	26.9	62	5.6
Unknown	752	100.0	225	29.9	462	61.4	65	8.7	212	28.1	32	4.2
Education												
No high school degree	586	100.0	277	47.4	287	48.9	22	3.7	254	43.4	87	14.9
High school degree	1,846	100.0	745	40.4	1,028	55.7	72	3.9	705	38.2	161	8.7
Some college	1,135	100.0	434	38.3	659	58.1	41	3.6	378	33.3	117	10.3
College degree (four year)	1,392	100.0	413	29.7	929	66.8	50	3.6	390	28.0	67	4.8
Age												
15 to 34 years	937	100.0	413	44.0	480	51.2	45	4.8	383	40.9	108	11.5
35 to 44 years	832	100.0	342	41.1	465	56.0	25	3.0	300	36.1	107	12.8
45 to 54 years	1,112	100.0	502	45.2	589	53.0	21	1.9	464	41.8	147	13.3
55 to 64 years	835	100.0	299	35.8	503	60.2	33	3.9	270	32.4	62	7.4
65 years or more	1,242	100.0	315	25.3	866	69.7	62	5.0	308	24.8	10	0.8
Homeownership												
Homeowner	3,590	100.0	1,137	31.7	2,332	64.9	122	3.4	1,052	29.3	214	6.0
Non-homeowner	1,368	100.0	733	53.6	571	41.8	63	4.6	675	49.3	219	16.0

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-116 Use of AFS Transaction and Credit Products by Demographic Characteristic: Pennsylvania

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	4,958	100.0	2,903	58.6	1,409	28.4	290	5.8	144	2.9	213	4.3
Banking Status												
Unbanked	251	100.0	46	18.2	117	46.7	62	24.5	*	*	27	10.6
Underbanked	874	100.0	0	0.0	605	69.2	187	21.4	71	8.1	11	1.3
Not Underbanked	3,646	100.0	2,857	78.4	683	18.7	40	1.1	66	1.8	0	0.0
Underbanked Status Unknown	186	100.0	0	0.0	4	2.0	*	*	7	3.9	175	94.1
Race/Ethnicity												
Black	536	100.0	192	35.9	220	41.0	59	11.0	18	3.4	47	8.7
Hispanic non-Black	168	100.0	57	34.0	64	38.2	31	18.6	8	4.9	7	4.4
White non-Black non-Hispanic	4,117	100.0	2,555	62.1	1,109	26.9	184	4.5	114	2.8	154	3.7
Other non-Black non-Hispanic	138	100.0	98	71.5	16	11.3	15	10.8	4	2.6	5	3.9
Household Type												
Family household	3,224	100.0	1,908	59.2	871	27.0	212	6.6	93	2.9	139	4.3
Married couple	2,403	100.0	1,564	65.1	611	25.4	82	3.4	64	2.6	83	3.5
Female householder, no husband present	617	100.0	262	42.5	207	33.6	100	16.3	15	2.5	31	5.1
Male householder, no wife present	204	100.0	82	40.3	53	25.9	30	14.9	14	6.7	25	12.2
Non-family household and other	1,734	100.0	995	57.4	538	31.0	77	4.4	51	2.9	73	4.2
Household Income (Primary Family or Individual)												
Less than \$15,000	655	100.0	316	48.2	226	34.6	69	10.5	21	3.2	23	3.5
Between \$15,000 and \$30,000	745	100.0	401	53.8	244	32.8	50	6.7	24	3.2	26	3.5
Between \$30,000 and \$50,000	911	100.0	540	59.3	236	25.9	82	9.0	30	3.3	23	2.5
Between \$50,000 and \$75,000	782	100.0	441	56.4	248	31.7	35	4.4	29	3.7	29	3.7
At least \$75,000	1,112	100.0	743	66.8	264	23.7	36	3.2	26	2.4	43	3.9
Unknown	752	100.0	462	61.4	190	25.3	18	2.4	13	1.8	69	9.1
Education												
No high school degree	586	100.0	287	48.9	183	31.2	64	10.9	23	4.0	29	5.0
High school degree	1,846	100.0	1,028	55.7	575	31.1	121	6.5	41	2.2	82	4.4
Some college	1,135	100.0	659	58.1	306	26.9	61	5.4	57	5.0	53	4.6
College degree (four year)	1,392	100.0	929	66.8	346	24.9	44	3.2	23	1.7	50	3.6
Age												
15 to 34 years	937	100.0	480	51.2	301	32.1	78	8.3	29	3.1	49	5.2
35 to 44 years	832	100.0	465	56.0	228	27.4	66	7.9	41	5.0	32	3.8
45 to 54 years	1,112	100.0	589	53.0	352	31.6	110	9.9	38	3.4	24	2.1
55 to 64 years	835	100.0	503	60.2	227	27.2	33	3.9	29	3.5	43	5.1
65 years or more	1,242	100.0	866	69.7	301	24.2	3	0.3	6	0.5	66	5.3
Homeownership												
Homeowner	3,590	100.0	2,332	64.9	909	25.3	129	3.6	85	2.4	135	3.8
Non-homeowner	1,368	100.0	571	41.8	500	36.5	160	11.7	59	4.3	78	5.7

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-117 Households' Use of Specific AFS Products: Pennsylvania

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	1,870	37.7	182	72.5	874	100.0	789	21.6	25	13.5
Never Used	2,903	58.6	46	18.2	0	0.0	2,857	78.4	0	0.0
Use Unknown	185	3.7	24	9.4	0	0.0	0	0.0	161	86.5
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Non-Bank Money Order										
Used	1,538	31.0	151	59.9	724	82.9	645	17.7	18	9.5
Never Used	3,263	65.8	80	31.6	150	17.1	3,001	82.3	33	17.5
Use Unknown	157	3.2	21	8.5	*	*	*	*	136	72.9
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Non-Bank Check Cashing										
Used	459	9.3	115	45.9	221	25.3	119	3.3	4	2.0
Never Used	4,344	87.6	115	45.7	653	74.7	3,527	96.7	48	26.0
Use Unknown	155	3.1	21	8.5	*	*	*	*	134	72.0
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Payday Lending										
Used	69	1.4	*	*	65	7.4	*	*	4	2.0
Never Used	4,725	95.3	227	90.3	802	91.8	3,646	100.0	49	26.4
Use Unknown	165	3.3	24	9.7	7	0.8	*	*	133	71.6
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Pawn Shop										
Used	169	3.4	26	10.3	61	7.0	82	2.2	*	*
Never Used	4,627	93.3	204	81.2	806	92.2	3,564	97.8	52	28.0
Use Unknown	162	3.3	21	8.5	7	0.8	*	*	134	72.0
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Rent-to-Own										
Used	167	3.4	23	9.2	105	12.0	35	1.0	4	1.9
Never Used	4,628	93.3	207	82.3	762	87.2	3,611	99.0	47	25.5
Use Unknown	163	3.3	21	8.5	7	0.8	*	*	135	72.6
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Refund Anticipation Loan										
Used	137	2.8	28	11.2	109	12.4	*	*	*	*
Never Used	4,642	93.6	200	79.4	762	87.2	3,646	100.0	34	18.1
Use Unknown	179	3.6	24	9.4	3	0.3	*	*	152	81.9
Total	4,958	100.0	251	100.0	874	100.0	3,646	100.0	186	100.0
Memo Items*										
Used Transaction Products	1,727	34.8	182	72.5	804	91.9	723	19.8	18	9.5
Used Credit Products	433	8.7	62	24.5	258	29.5	106	2.9	7	3.9

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-118 Households' Use of AFS by Demographic Characteristic: Rhode Island

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	423	100.0	125	29.7	283	67.0	14	3.3	119	28.1	34	8.0
Banking Status												
Unbanked	26	100.0	18	68.3	7	26.6	1	5.1	17	63.7	9	35.9
Underbanked	52	100.0	52	100.0	0	0.0	0	0.0	48	93.9	20	38.4
Not Underbanked	331	100.0	55	16.5	276	83.5	0	0.0	53	15.9	4	1.3
Underbanked Status Unknown	14	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	29	100.0	14	48.7	12	42.8	2	8.5	14	48.7	4	14.6
Hispanic non-Black	27	100.0	9	34.0	17	64.1	0	1.9	9	31.9	4	15.9
White non-Black non-Hispanic	357	100.0	99	27.6	247	69.3	11	3.1	93	26.0	24	6.8
Other non-Black non-Hispanic	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	277	100.0	79	28.6	188	67.9	10	3.5	75	27.1	21	7.6
Married couple	202	100.0	50	24.6	147	72.7	5	2.7	47	23.1	9	4.3
Female householder, no husband present	56	100.0	22	38.3	33	58.6	2	3.1	20	36.3	10	17.9
Male householder, no wife present	19	100.0	8	42.4	8	44.3	3	13.3	8	42.4	2	12.2
Non-family household and other	146	100.0	46	31.6	95	65.4	4	3.0	44	30.2	13	8.7
Household Income (Primary Family or Individual)												
Less than \$15,000	57	100.0	30	52.9	25	43.8	2	3.3	29	50.9	13	22.2
Between \$15,000 and \$30,000	51	100.0	18	35.7	31	60.2	2	4.1	18	34.8	6	11.1
Between \$30,000 and \$50,000	56	100.0	21	37.2	33	58.9	2	3.9	20	35.3	3	5.1
Between \$50,000 and \$75,000	71	100.0	20	27.5	49	68.6	3	3.9	19	26.9	5	7.3
At least \$75,000	105	100.0	22	21.1	82	78.0	1	0.9	20	19.5	4	3.6
Unknown	83	100.0	15	17.7	64	77.3	4	5.0	13	15.7	4	4.4
Education												
No high school degree	56	100.0	18	32.4	34	60.6	4	7.0	17	29.5	5	8.8
High school degree	114	100.0	41	36.2	69	60.2	4	3.6	39	34.4	13	11.8
Some college	109	100.0	34	31.6	71	65.5	3	2.9	32	29.5	12	10.8
College degree (four year)	143	100.0	31	21.9	109	76.2	3	1.9	31	21.6	4	2.5
Age												
15 to 34 years	84	100.0	37	44.5	44	52.1	3	3.4	35	41.8	13	15.4
35 to 44 years	82	100.0	26	31.9	52	63.4	4	4.7	24	29.7	9	11.4
45 to 54 years	83	100.0	23	27.8	58	70.2	2	1.9	21	25.4	8	9.1
55 to 64 years	82	100.0	21	25.2	58	70.6	3	4.2	20	24.6	4	4.3
65 years or more	93	100.0	18	19.9	72	77.6	2	2.5	18	19.9	0	0.5
Homeownership												
Homeowner	274	100.0	60	21.8	207	75.4	8	2.8	57	20.9	9	3.3
Non-homeowner	148	100.0	66	44.2	76	51.4	6	4.3	62	41.6	25	16.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-119 Use of AFS Transaction and Credit Products by Demographic Characteristic: Rhode Island

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	423	100.0	283	67.0	91	21.5	27	6.4	6	1.5	15	3.6
Banking Status												
Unbanked	26	100.0	7	26.6	8	30.6	8	31.2	1	4.6	2	7.0
Underbanked	52	100.0	0	0.0	32	61.6	17	32.3	3	6.1	0	0.0
Not Underbanked	331	100.0	276	83.5	50	15.2	2	0.7	2	0.6	0	0.0
Underbanked Status Unknown	14	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	29	100.0	12	42.8	10	34.1	4	14.6	*	*	2	8.5
Hispanic non-Black	27	100.0	17	64.1	5	18.1	4	13.8	1	2.1	0	1.9
White non-Black non-Hispanic	357	100.0	247	69.3	73	20.6	18	5.2	6	1.6	12	3.4
Other non-Black non-Hispanic	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	277	100.0	188	67.9	59	21.3	16	5.8	4	1.4	11	4.0
Married couple	202	100.0	147	72.7	41	20.1	5	2.7	3	1.6	6	2.9
Female householder, no husband present	56	100.0	33	58.6	12	20.4	9	15.8	1	2.1	2	3.1
Male householder, no wife present	19	100.0	8	44.3	6	30.2	2	12.2	*	*	3	13.3
Non-family household and other	146	100.0	95	65.4	33	22.6	11	7.2	2	1.5	5	3.3
Household Income (Primary Family or Individual)												
Less than \$15,000	57	100.0	25	43.8	17	29.8	11	20.1	1	2.0	2	4.2
Between \$15,000 and \$30,000	51	100.0	31	60.2	13	24.6	5	10.2	0	0.9	2	4.1
Between \$30,000 and \$50,000	56	100.0	33	58.9	18	32.1	2	3.2	1	1.9	2	3.9
Between \$50,000 and \$75,000	71	100.0	49	68.6	14	19.5	5	6.7	0	0.6	3	4.6
At least \$75,000	105	100.0	82	78.0	18	17.5	2	2.0	2	1.6	1	0.9
Unknown	83	100.0	64	77.3	11	13.3	2	2.4	2	2.0	4	5.0
Education												
No high school degree	56	100.0	34	60.6	13	22.7	3	5.9	2	2.9	4	7.9
High school degree	114	100.0	69	60.2	27	24.1	11	9.9	2	1.8	5	4.0
Some college	109	100.0	71	65.5	23	20.8	9	8.7	2	2.1	3	2.9
College degree (four year)	143	100.0	109	76.2	28	19.4	3	2.2	0	0.3	3	1.9
Age												
15 to 34 years	84	100.0	44	52.1	24	29.1	11	12.7	2	2.7	3	3.4
35 to 44 years	82	100.0	52	63.4	17	20.5	8	9.3	2	2.2	4	4.7
45 to 54 years	83	100.0	58	70.2	15	18.7	6	6.7	2	2.4	2	1.9
55 to 64 years	82	100.0	58	70.6	17	20.3	3	3.8	0	0.5	4	4.8
65 years or more	93	100.0	72	77.6	18	18.9	0	0.5	*	*	3	3.0
Homeownership												
Homeowner	274	100.0	207	75.4	50	18.3	7	2.4	3	0.9	8	2.9
Non-homeowner	148	100.0	76	51.4	40	27.3	21	14.0	4	2.6	7	4.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-120 Households' Use of Specific AFS Products: Rhode Island

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	125	29.7	18	68.3	52	100.0	55	16.5	NA	NA
Never Used	283	67.0	7	26.6	0	0.0	276	83.5	0	0.0
Use Unknown	14	3.3	1	5.1	0	0.0	0	0.0	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Non-Bank Money Order										
Used	109	25.8	15	56.8	46	88.5	47	14.3	NA	NA
Never Used	305	72.1	10	38.1	6	11.5	284	85.7	NA	NA
Use Unknown	9	2.1	1	5.1	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Non-Bank Check Cashing										
Used	29	6.9	11	41.2	11	21.7	7	2.2	NA	NA
Never Used	385	91.2	15	56.9	40	78.3	324	97.8	NA	NA
Use Unknown	8	1.9	0	1.9	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Payday Lending										
Used	5	1.1	*	*	5	9.3	*	*	NA	NA
Never Used	406	96.0	25	94.9	47	90.7	331	100.0	NA	NA
Use Unknown	12	2.8	1	5.1	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Pawn Shop										
Used	17	4.0	5	17.2	8	16.4	4	1.2	NA	NA
Never Used	394	93.3	20	77.7	43	83.6	327	98.8	NA	NA
Use Unknown	11	2.7	1	5.1	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Rent-to-Own										
Used	19	4.4	6	23.7	11	22.2	1	0.3	NA	NA
Never Used	394	93.1	19	71.2	40	77.8	330	99.7	NA	NA
Use Unknown	10	2.4	1	5.1	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Refund Anticipation Loan										
Used	7	1.7	1	2.0	7	12.6	*	*	NA	NA
Never Used	405	95.8	24	92.8	45	87.4	331	100.0	NA	NA
Use Unknown	11	2.6	1	5.1	*	*	*	*	NA	NA
Total	423	100.0	26	100.0	52	100.0	331	100.0	14	100.0
Memo Items*										
Used Transaction Products	119	28.1	17	63.7	48	93.9	53	15.9	NA	NA
Used Credit Products	34	8.0	9	35.9	20	38.4	4	1.3	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-121 Households' Use of AFS by Demographic Characteristic: South Carolina

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,790	100.0	759	42.4	981	54.8	50	2.8	705	39.4	292	16.3
Banking Status												
Unbanked	182	100.0	119	65.4	52	28.7	11	5.9	117	64.2	55	30.0
Underbanked	432	100.0	432	100.0	0	0.0	0	0.0	393	90.9	199	46.1
Not Underbanked	1,119	100.0	190	17.0	929	83.0	0	0.0	183	16.3	28	2.5
Underbanked Status Unknown	57	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	491	100.0	283	57.8	183	37.4	24	4.9	265	54.1	123	25.1
Hispanic non-Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,238	100.0	444	35.9	770	62.2	24	1.9	417	33.7	150	12.1
Other non-Black non-Hispanic	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,246	100.0	525	42.1	686	55.1	34	2.8	482	38.7	198	15.9
Married couple	930	100.0	346	37.2	552	59.3	33	3.5	312	33.5	116	12.4
Female householder, no husband present	244	100.0	148	60.6	96	39.4	*	*	142	58.1	69	28.4
Male householder, no wife present	71	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	545	100.0	234	43.0	294	54.1	16	2.9	223	40.9	95	17.4
Household Income (Primary Family or Individual)												
Less than \$15,000	252	100.0	131	51.9	114	45.1	7	3.0	131	51.9	56	22.1
Between \$15,000 and \$30,000	380	100.0	190	50.1	190	49.9	*	*	181	47.7	79	20.7
Between \$30,000 and \$50,000	415	100.0	177	42.6	224	54.0	14	3.4	162	38.9	76	18.2
Between \$50,000 and \$75,000	288	100.0	127	44.1	147	51.3	13	4.7	117	40.8	31	10.8
At least \$75,000	299	100.0	82	27.4	208	69.7	9	2.9	65	21.6	29	9.6
Unknown	156	100.0	53	33.6	97	62.1	7	4.4	50	31.7	22	14.4
Education												
No high school degree	304	100.0	189	62.0	111	36.6	4	1.3	180	59.3	73	24.1
High school degree	558	100.0	254	45.5	283	50.7	21	3.8	236	42.4	99	17.8
Some college	459	100.0	198	43.1	246	53.6	15	3.3	178	38.7	85	18.5
College degree (four year)	469	100.0	119	25.3	340	72.6	10	2.1	111	23.6	35	7.4
Age												
15 to 34 years	434	100.0	219	50.4	209	48.0	7	1.6	198	45.5	105	24.1
35 to 44 years	291	100.0	122	41.7	164	56.3	6	2.0	104	35.8	56	19.2
45 to 54 years	309	100.0	153	49.4	143	46.3	13	4.3	145	47.0	70	22.6
55 to 64 years	341	100.0	142	41.6	179	52.5	20	5.9	139	40.9	39	11.4
65 years or more	414	100.0	124	29.9	286	69.1	4	0.9	119	28.7	23	5.5
Homeownership												
Homeowner	1,313	100.0	504	38.4	775	59.0	34	2.6	470	35.8	146	11.1
Non-homeowner	477	100.0	255	53.4	206	43.1	16	3.5	235	49.2	147	30.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-122 Use of AFS Transaction and Credit Products by Demographic Characteristic: South Carolina

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	1,790	100.0	981	54.8	443	24.7	239	13.3	54	3.0	74	4.1
Banking Status												
Unbanked	182	100.0	52	28.7	60	33.1	52	28.8	2	1.2	15	8.2
Underbanked	432	100.0	0	0.0	220	50.8	160	37.0	39	9.1	13	3.1
Not Underbanked	1,119	100.0	929	83.0	163	14.5	20	1.8	8	0.7	0	0.0
Underbanked Status Unknown	57	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	491	100.0	183	37.4	153	31.1	105	21.5	18	3.6	32	6.4
Hispanic non-Black	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,238	100.0	770	62.2	280	22.6	123	10.0	27	2.2	38	3.0
Other non-Black non-Hispanic	31	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,245	100.0	648	52.0	294	23.6	145	11.6	40	3.2	47	3.8
Married couple	930	100.0	552	59.3	218	23.5	82	8.8	34	3.7	45	4.8
Female householder, no husband present	244	100.0	96	39.4	76	31.2	63	26.0	6	2.4	2	0.9
Male householder, no wife present	71	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	545	100.0	294	54.1	130	23.9	83	15.3	11	2.1	25	4.6
Household Income (Primary Family or Individual)												
Less than \$15,000	252	100.0	114	45.1	71	28.1	56	22.1	*	*	12	4.6
Between \$15,000 and \$30,000	380	100.0	190	49.9	104	27.5	70	18.4	9	2.3	7	1.9
Between \$30,000 and \$50,000	415	100.0	224	54.0	101	24.4	60	14.5	15	3.7	14	3.4
Between \$50,000 and \$75,000	288	100.0	147	51.3	88	30.7	22	7.6	9	3.3	21	7.2
At least \$75,000	299	100.0	208	69.7	48	16.0	12	3.9	17	5.8	14	4.7
Unknown	156	100.0	97	62.1	30	19.2	20	12.5	3	1.9	7	4.4
Education												
No high school degree	304	100.0	111	36.6	109	35.8	65	21.4	8	2.7	11	3.5
High school degree	558	100.0	283	50.7	151	27.1	82	14.6	18	3.1	25	4.5
Some college	459	100.0	246	53.6	101	22.0	65	14.1	20	4.4	27	5.8
College degree (four year)	469	100.0	340	72.6	82	17.4	27	5.7	8	1.7	12	2.6
Age												
15 to 34 years	434	100.0	209	48.0	108	24.8	83	19.2	21	4.9	13	3.1
35 to 44 years	291	100.0	164	56.3	59	20.4	39	13.3	17	5.9	12	4.1
45 to 54 years	309	100.0	143	46.3	81	26.1	62	20.2	8	2.4	16	5.1
55 to 64 years	341	100.0	179	52.5	103	30.2	36	10.7	3	0.7	20	5.9
65 years or more	414	100.0	286	69.1	92	22.2	18	4.3	5	1.2	13	3.1
Homeownership												
Homeowner	1,313	100.0	775	59.0	345	26.3	112	8.5	34	2.6	47	3.6
Non-homeowner	477	100.0	206	43.1	98	20.5	127	26.5	20	4.2	27	5.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-123 Households' Use of Specific AFS Products: South Carolina

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	759	42.4	119	65.4	432	100.0	190	17.0	NA	NA
Never Used	981	54.8	52	28.7	0	0.0	929	83.0	0	0.0
Use Unknown	50	2.8	11	5.9	0	0.0	0	0.0	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Non-Bank Money Order										
Used	636	35.5	100	54.7	353	81.7	170	15.2	NA	NA
Never Used	1,127	63.0	73	40.0	79	18.3	948	84.8	NA	NA
Use Unknown	27	1.5	10	5.2	*	*	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Non-Bank Check Cashing										
Used	235	13.1	52	28.4	145	33.4	33	3.0	NA	NA
Never Used	1,535	85.8	123	67.4	288	66.6	1,086	97.0	NA	NA
Use Unknown	20	1.1	8	4.2	*	*	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Payday Lending										
Used	128	7.2	30	16.3	96	22.2	*	*	NA	NA
Never Used	1,600	89.4	143	78.5	328	75.9	1,119	100.0	NA	NA
Use Unknown	62	3.5	10	5.2	8	1.9	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Pawn Shop										
Used	174	9.7	34	18.7	109	25.2	25	2.3	NA	NA
Never Used	1,555	86.9	141	77.1	307	70.9	1,093	97.7	NA	NA
Use Unknown	61	3.4	8	4.2	17	3.9	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Rent-to-Own										
Used	121	6.7	26	14.1	87	20.2	2	0.2	NA	NA
Never Used	1,618	90.4	144	78.8	339	78.4	1,116	99.8	NA	NA
Use Unknown	51	2.9	13	7.1	6	1.4	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Refund Anticipation Loan										
Used	101	5.6	21	11.6	80	18.5	*	*	NA	NA
Never Used	1,641	91.7	154	84.3	344	79.6	1,119	100.0	NA	NA
Use Unknown	48	2.7	8	4.2	8	2.0	*	*	NA	NA
Total	1,790	100.0	182	100.0	432	100.0	1,119	100.0	57	100.0
Memo Items*										
Used Transaction Products	705	39.4	117	64.2	393	90.9	183	16.3	NA	NA
Used Credit Products	292	16.3	55	30.0	199	46.1	28	2.5	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-124 Households' Use of AFS by Demographic Characteristic: South Dakota

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	332	100.0	112	33.8	211	63.7	8	2.5	94	28.2	45	13.5
Banking Status												
Unbanked	16	100.0	11	69.2	5	28.4	0	2.4	10	65.8	4	24.3
Underbanked	54	100.0	54	100.0	0	0.0	0	0.0	47	87.2	25	47.1
Not Underbanked	253	100.0	47	18.4	207	81.6	0	0.0	36	14.1	15	6.0
Underbanked Status Unknown	9	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	297	100.0	95	31.9	195	65.8	7	2.3	77	25.9	40	13.4
Other non-Black non-Hispanic	24	100.0	13	53.2	11	44.3	1	2.5	13	53.2	4	15.5
Household Type												
Family household	209	100.0	71	33.8	134	64.2	4	2.0	59	28.4	28	13.6
Married couple	168	100.0	51	30.6	114	67.7	3	1.7	44	26.1	19	11.1
Female householder, no husband present	27	100.0	13	48.2	14	50.5	0	1.2	11	39.4	8	27.7
Male householder, no wife present	14	100.0	6	45.2	7	48.2	1	6.6	5	35.0	2	15.8
Non-family household and other	122	100.0	41	33.9	77	62.8	4	3.3	34	27.8	16	13.5
Household Income (Primary Family or Individual)												
Less than \$15,000	54	100.0	25	45.5	28	52.0	1	2.5	22	40.2	12	21.5
Between \$15,000 and \$30,000	57	100.0	23	40.7	33	57.9	1	1.4	20	34.5	10	18.1
Between \$30,000 and \$50,000	79	100.0	24	30.6	52	66.5	2	2.9	19	24.8	9	10.8
Between \$50,000 and \$75,000	58	100.0	22	37.3	36	62.2	0	0.6	17	29.4	7	12.8
At least \$75,000	55	100.0	14	24.5	41	74.8	0	0.7	12	21.1	5	9.2
Unknown	29	100.0	5	18.4	21	71.0	3	10.7	4	14.1	2	7.1
Education												
No high school degree	35	100.0	11	30.9	23	65.1	1	4.0	9	25.7	5	15.4
High school degree	108	100.0	39	35.8	67	61.4	3	2.8	34	31.4	16	14.5
Some college	108	100.0	40	36.5	66	61.1	3	2.3	31	28.8	18	16.6
College degree (four year)	80	100.0	23	28.8	55	69.6	1	1.6	19	24.2	6	7.4
Age												
15 to 34 years	85	100.0	33	39.3	49	57.6	3	3.1	25	29.5	18	21.2
35 to 44 years	49	100.0	23	45.9	26	52.4	1	1.7	20	39.7	10	20.4
45 to 54 years	74	100.0	26	34.8	47	63.3	1	1.9	20	27.5	12	15.6
55 to 64 years	51	100.0	18	35.9	31	59.9	2	4.2	17	33.4	4	8.1
65 years or more	73	100.0	12	16.8	59	81.4	1	1.7	12	15.9	1	1.6
Homeownership												
Homeowner	233	100.0	71	30.7	156	67.1	5	2.2	60	25.6	24	10.4
Non-homeowner	99	100.0	41	41.3	55	55.5	3	3.2	34	34.4	21	20.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-125 Use of AFS Transaction and Credit Products by Demographic Characteristic: South Dakota

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	332	100.0	211	63.7	66	19.9	26	7.9	19	5.6	9	2.8
Banking Status												
Unbanked	16	100.0	5	28.4	7	44.9	3	20.9	1	3.4	*	2.4
Underbanked	54	100.0	0	0.0	28	51.5	18	34.3	7	12.8	1	1.4
Not Underbanked	253	100.0	207	81.6	31	12.4	5	1.8	11	4.2	0	0.0
Underbanked Status Unknown	9	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	297	100.0	195	65.8	54	18.2	22	7.4	18	5.9	8	2.6
Other non-Black non-Hispanic	24	100.0	11	44.3	9	36.0	4	15.5	*	*	1	4.2
Household Type												
Family household	209	100.0	135	64.6	42	20.1	17	8.1	10	4.8	4	1.9
Married couple	168	100.0	114	67.7	32	19.2	11	6.7	7	4.4	3	1.9
Female householder, no husband present	27	100.0	14	50.5	6	20.5	5	18.9	2	8.9	0	1.2
Male householder, no wife present	14	100.0	7	48.2	4	26.4	1	5.6	1	10.2	1	9.5
Non-family household and other	122	100.0	77	62.8	24	20.0	9	7.5	7	6.0	5	3.7
Household Income (Primary Family or Individual)												
Less than \$15,000	54	100.0	28	52.0	13	24.0	9	16.2	3	5.4	1	2.5
Between \$15,000 and \$30,000	57	100.0	33	57.9	12	21.8	7	11.9	4	6.2	1	2.2
Between \$30,000 and \$50,000	79	100.0	52	66.5	15	19.3	4	5.0	5	5.8	3	3.4
Between \$50,000 and \$75,000	58	100.0	36	62.2	14	23.9	3	5.0	5	7.8	1	1.2
At least \$75,000	55	100.0	41	74.8	8	15.3	3	5.8	2	3.4	0	0.7
Unknown	29	100.0	21	71.0	3	11.2	1	2.9	1	4.2	3	10.7
Education												
No high school degree	35	100.0	23	65.1	5	15.6	4	10.2	2	5.2	1	4.0
High school degree	108	100.0	67	61.4	23	21.0	11	10.1	5	4.4	3	3.1
Some college	108	100.0	66	61.1	21	19.6	10	8.8	8	7.8	3	2.7
College degree (four year)	80	100.0	55	69.6	17	20.8	2	2.8	4	4.6	2	2.2
Age												
15 to 34 years	85	100.0	49	57.6	15	17.5	10	11.4	8	9.8	3	3.6
35 to 44 years	49	100.0	26	52.4	12	24.7	7	14.2	3	6.2	1	2.5
45 to 54 years	74	100.0	47	63.3	14	18.7	6	8.3	5	7.3	2	2.3
55 to 64 years	51	100.0	31	59.9	14	27.8	3	5.7	1	2.4	2	4.2
65 years or more	73	100.0	59	81.4	11	15.2	1	0.7	1	0.9	1	1.7
Homeownership												
Homeowner	233	100.0	156	67.1	46	19.9	13	5.4	12	5.1	6	2.5
Non-homeowner	99	100.0	55	55.5	20	20.0	14	13.9	7	6.9	4	3.7

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-126 Households' Use of Specific AFS Products: South Dakota

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	112	33.8	11	69.2	54	100.0	47	18.4	NA	NA
Never Used	211	63.7	5	28.4	0	0.0	207	81.6	0	0.0
Use Unknown	8	2.5	0	2.4	0	0.0	0	0.0	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Non-Bank Money Order										
Used	75	22.6	10	60.2	36	67.4	29	11.3	NA	NA
Never Used	251	75.7	6	37.5	17	31.9	224	88.7	NA	NA
Use Unknown	6	1.7	0	2.4	*	0.8	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Non-Bank Check Cashing										
Used	43	12.8	8	49.0	24	44.1	11	4.2	NA	NA
Never Used	284	85.7	8	48.7	30	55.9	242	95.8	NA	NA
Use Unknown	5	1.4	0	2.4	*	*	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Payday Lending										
Used	13	3.8	0	3.0	12	22.5	*	*	NA	NA
Never Used	312	94.0	15	94.7	41	76.1	253	100.0	NA	NA
Use Unknown	7	2.2	0	2.4	1	1.4	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Pawn Shop										
Used	32	9.6	2	14.2	15	28.3	14	5.4	NA	NA
Never Used	292	88.1	13	83.4	38	70.3	239	94.6	NA	NA
Use Unknown	8	2.3	0	2.4	1	1.4	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Rent-to-Own										
Used	8	2.5	2	10.5	5	9.5	1	0.6	NA	NA
Never Used	315	95.1	14	87.2	48	89.8	252	99.4	NA	NA
Use Unknown	8	2.5	0	2.4	*	0.8	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Refund Anticipation Loan										
Used	8	2.4	1	3.3	7	13.9	*	*	NA	NA
Never Used	316	95.3	15	94.3	46	84.7	253	100.0	NA	NA
Use Unknown	8	2.3	0	2.4	1	1.4	*	*	NA	NA
Total	332	100.0	16	100.0	54	100.0	253	100.0	9	100.0
Memo Items*										
Used Transaction Products	94	28.2	10	65.8	47	87.2	36	14.1	NA	NA
Used Credit Products	45	13.5	4	24.3	25	47.1	15	6.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-127 Households' Use of AFS by Demographic Characteristic: Tennessee

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,517	100.0	920	36.6	1,502	59.7	95	3.8	803	31.9	385	15.3
Banking Status												
Unbanked	249	100.0	137	55.0	90	36.0	23	9.1	126	50.7	81	32.6
Underbanked	441	100.0	441	100.0	0	0.0	0	0.0	373	84.7	252	57.1
Not Underbanked	1,746	100.0	333	19.1	1,412	80.9	0	0.0	297	17.0	49	2.8
Underbanked Status Unknown	82	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	401	100.0	204	50.9	149	37.2	47	11.8	184	46.0	104	26.0
Hispanic non-Black	41	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,032	100.0	684	33.6	1,305	64.2	43	2.1	591	29.1	267	13.2
Other non-Black non-Hispanic	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,658	100.0	616	37.2	975	58.8	67	4.0	553	33.3	265	16.0
Married couple	1,231	100.0	451	36.6	748	60.8	32	2.6	407	33.1	166	13.5
Female householder, no husband present	326	100.0	148	45.5	146	44.8	31	9.6	129	39.5	93	28.6
Male householder, no wife present	101	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	859	100.0	304	35.4	527	61.3	28	3.3	250	29.1	121	14.0
Household Income (Primary Family or Individual)												
Less than \$15,000	422	100.0	179	42.3	226	53.4	18	4.4	151	35.7	98	23.1
Between \$15,000 and \$30,000	476	100.0	192	40.4	259	54.4	25	5.2	169	35.4	92	19.2
Between \$30,000 and \$50,000	521	100.0	249	47.8	244	46.8	28	5.4	230	44.2	101	19.4
Between \$50,000 and \$75,000	320	100.0	87	27.1	230	71.9	3	1.0	77	24.0	30	9.5
At least \$75,000	423	100.0	118	27.9	296	70.1	8	2.0	111	26.3	14	3.3
Unknown	355	100.0	96	27.1	247	69.7	12	3.3	65	18.2	51	14.4
Education												
No high school degree	435	100.0	176	40.3	257	59.0	3	0.6	145	33.4	77	17.7
High school degree	823	100.0	341	41.4	447	54.4	35	4.2	297	36.1	163	19.8
Some college	672	100.0	276	41.0	361	53.7	36	5.3	242	36.1	123	18.3
College degree (four year)	586	100.0	128	21.8	437	74.5	22	3.7	118	20.1	22	3.8
Age												
15 to 34 years	639	100.0	254	39.7	352	55.0	34	5.3	210	32.9	136	21.3
35 to 44 years	417	100.0	185	44.5	211	50.6	21	5.0	157	37.7	88	21.1
45 to 54 years	495	100.0	196	39.6	290	58.6	9	1.8	180	36.4	84	17.0
55 to 64 years	341	100.0	124	36.3	203	59.4	15	4.3	120	35.2	29	8.6
65 years or more	625	100.0	161	25.7	447	71.5	17	2.7	135	21.6	48	7.6
Homeownership												
Homeowner	1,825	100.0	548	30.0	1,240	68.0	37	2.0	485	26.6	176	9.6
Non-homeowner	692	100.0	372	53.8	262	37.9	58	8.4	318	45.9	209	30.2

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-128 Use of AFS Transaction and Credit Products by Demographic Characteristic: Tennessee

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,517	100.0	1,502	59.7	521	20.7	268	10.6	114	4.5	112	4.5
Banking Status												
Unbanked	249	100.0	90	36.0	56	22.4	70	28.3	11	4.3	23	9.1
Underbanked	441	100.0	*	*	181	41.1	184	41.8	67	15.3	8	1.8
Not Underbanked	1,746	100.0	1,412	80.9	284	16.3	13	0.8	36	2.1	*	*
Underbanked Status Unknown	82	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	401	100.0	149	37.2	97	24.3	84	21.0	20	5.0	50	12.5
Hispanic non-Black	41	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,032	100.0	1,305	64.2	405	19.9	174	8.6	90	4.4	58	2.8
Other non-Black non-Hispanic	43	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,658	100.0	894	53.9	329	19.8	195	11.8	61	3.7	76	4.6
Married couple	1,231	100.0	748	60.8	277	22.5	122	9.9	41	3.3	42	3.4
Female householder, no husband present	326	100.0	146	44.8	52	16.1	73	22.5	20	6.1	34	10.5
Male householder, no wife present	101	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	859	100.0	527	61.3	179	20.9	67	7.8	54	6.3	32	3.8
Household Income (Primary Family or Individual)												
Less than \$15,000	422	100.0	226	53.4	77	18.2	70	16.6	28	6.5	22	5.3
Between \$15,000 and \$30,000	476	100.0	259	54.4	98	20.6	68	14.2	24	5.0	28	5.8
Between \$30,000 and \$50,000	521	100.0	244	46.8	143	27.6	83	15.9	15	2.9	36	6.8
Between \$50,000 and \$75,000	320	100.0	230	71.9	56	17.6	20	6.4	10	3.1	3	1.0
At least \$75,000	423	100.0	296	70.1	104	24.6	7	1.7	7	1.6	8	2.0
Unknown	355	100.0	247	69.7	42	11.8	20	5.5	31	8.9	15	4.2
Education												
No high school degree	435	100.0	257	59.0	91	20.9	47	10.8	30	6.9	10	2.3
High school degree	823	100.0	447	54.4	174	21.2	118	14.4	44	5.4	39	4.7
Some college	672	100.0	361	53.7	150	22.3	90	13.4	30	4.5	42	6.2
College degree (four year)	586	100.0	437	74.5	106	18.0	12	2.1	10	1.7	22	3.7
Age												
15 to 34 years	639	100.0	352	55.0	115	18.0	93	14.5	44	6.8	37	5.7
35 to 44 years	417	100.0	211	50.6	94	22.4	60	14.3	28	6.7	25	5.9
45 to 54 years	495	100.0	290	58.6	112	22.6	68	13.8	16	3.2	9	1.8
55 to 64 years	341	100.0	203	59.4	91	26.8	25	7.5	4	1.1	18	5.3
65 years or more	625	100.0	447	71.5	109	17.5	22	3.5	23	3.6	24	3.9
Homeownership												
Homeowner	1,825	100.0	1,240	68.0	361	19.8	113	6.2	60	3.3	51	2.8
Non-homeowner	692	100.0	262	37.9	160	23.1	155	22.4	54	7.8	61	8.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-129 Households' Use of Specific AFS Products: Tennessee

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	920	36.6	137	55.0	441	100.0	333	19.1	NA	NA
Never Used	1,502	59.7	90	36.0	0	0.0	1,412	80.9	0	0.0
Use Unknown	95	3.8	23	9.1	0	0.0	0	0.0	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Non-Bank Money Order										
Used	729	29.0	107	42.9	341	77.3	279	16.0	NA	NA
Never Used	1,714	68.1	120	48.0	100	22.7	1,467	84.0	NA	NA
Use Unknown	74	2.9	23	9.1	*	*	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Non-Bank Check Cashing										
Used	203	8.1	72	29.0	101	23.0	26	1.5	NA	NA
Never Used	2,248	89.3	157	63.1	335	76.1	1,719	98.5	NA	NA
Use Unknown	65	2.6	20	7.9	4	0.9	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Payday Lending										
Used	119	4.7	20	8.0	99	22.5	*	*	NA	NA
Never Used	2,314	91.9	207	83.0	338	76.6	1,746	100.0	NA	NA
Use Unknown	84	3.3	23	9.1	4	0.9	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Pawn Shop										
Used	233	9.3	52	21.0	129	29.2	49	2.8	NA	NA
Never Used	2,183	86.7	174	70.0	300	68.1	1,697	97.2	NA	NA
Use Unknown	101	4.0	23	9.1	12	2.7	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Rent-to-Own										
Used	128	5.1	51	20.4	77	17.5	*	*	NA	NA
Never Used	2,293	91.1	173	69.5	360	81.6	1,746	100.0	NA	NA
Use Unknown	96	3.8	25	10.1	4	0.9	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Refund Anticipation Loan										
Used	151	6.0	36	14.4	115	26.1	*	*	NA	NA
Never Used	2,277	90.5	188	75.5	322	73.2	1,746	100.0	NA	NA
Use Unknown	89	3.5	25	10.1	3	0.7	*	*	NA	NA
Total	2,517	100.0	249	100.0	441	100.0	1,746	100.0	82	100.0
Memo Items*										
Used Transaction Products	803	31.9	126	50.7	373	84.7	297	17.0	NA	NA
Used Credit Products	385	15.3	81	32.6	252	57.1	49	2.8	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-130 Households' Use of AFS by Demographic Characteristic: Texas

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	8,891	100.0	4,092	46.0	4,487	50.5	312	3.5	3,636	40.9	1,510	17.0
Banking Status												
Unbanked	1,040	100.0	783	75.4	203	19.6	53	5.1	734	70.6	282	27.1
Underbanked	2,145	100.0	2,145	100.0	0	0.0	0	0.0	1,904	88.8	909	42.4
Not Underbanked	5,409	100.0	1,125	20.8	4,284	79.2	0	0.0	964	17.8	314	5.8
Underbanked Status Unknown	298	100.0	39	13.1	0	0.0	259	86.9	34	11.5	5	1.6
Race/Ethnicity												
Black	1,131	100.0	632	55.9	455	40.3	43	3.8	593	52.4	263	23.3
Hispanic non-Black	2,859	100.0	1,576	55.1	1,139	39.8	144	5.0	1,394	48.8	540	18.9
White non-Black non-Hispanic	4,567	100.0	1,799	39.4	2,672	58.5	96	2.1	1,572	34.4	687	15.1
Other non-Black non-Hispanic	334	100.0	85	25.4	221	66.2	28	8.4	77	23.1	20	5.9
Household Type												
Family household	6,176	100.0	2,827	45.8	3,110	50.4	239	3.9	2,458	39.8	1,116	18.1
Married couple	4,488	100.0	1,887	42.0	2,449	54.6	152	3.4	1,620	36.1	662	14.8
Female householder, no husband present	1,209	100.0	688	56.9	465	38.4	56	4.6	617	51.1	324	26.8
Male householder, no wife present	479	100.0	252	52.6	196	41.0	31	6.4	221	46.1	130	27.1
Non-family household and other	2,715	100.0	1,264	46.6	1,378	50.8	73	2.7	1,178	43.4	394	14.5
Household Income (Primary Family or Individual)												
Less than \$15,000	1,392	100.0	770	55.3	573	41.2	48	3.5	711	51.1	278	20.0
Between \$15,000 and \$30,000	1,523	100.0	852	55.9	636	41.7	35	2.3	765	50.2	346	22.7
Between \$30,000 and \$50,000	1,700	100.0	834	49.1	792	46.6	73	4.3	711	41.8	383	22.5
Between \$50,000 and \$75,000	1,299	100.0	530	40.8	730	56.2	39	3.0	479	36.9	179	13.7
At least \$75,000	2,096	100.0	761	36.3	1,287	61.4	48	2.3	673	32.1	235	11.2
Unknown	881	100.0	344	39.1	469	53.3	67	7.6	297	33.7	89	10.2
Education												
No high school degree	1,534	100.0	776	50.6	675	44.0	83	5.4	703	45.9	252	16.4
High school degree	2,372	100.0	1,274	53.7	988	41.6	110	4.6	1,121	47.3	499	21.0
Some college	2,599	100.0	1,288	49.6	1,221	47.0	91	3.5	1,144	44.0	583	22.4
College degree (four year)	2,386	100.0	753	31.6	1,604	67.2	28	1.2	668	28.0	177	7.4
Age												
15 to 34 years	2,277	100.0	1,289	56.6	912	40.1	75	3.3	1,101	48.4	572	25.1
35 to 44 years	1,847	100.0	940	50.9	828	44.8	79	4.3	815	44.2	392	21.2
45 to 54 years	1,815	100.0	893	49.2	880	48.5	42	2.3	811	44.7	309	17.0
55 to 64 years	1,333	100.0	556	41.7	718	53.9	59	4.4	512	38.4	162	12.1
65 years or more	1,620	100.0	414	25.5	1,150	70.9	57	3.5	397	24.5	76	4.7
Homeownership												
Homeowner	5,788	100.0	2,275	39.3	3,314	57.2	199	3.4	2,009	34.7	774	13.4
Non-homeowner	3,103	100.0	1,816	58.5	1,174	37.8	113	3.6	1,627	52.4	736	23.7

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-131 Use of AFS Transaction and Credit Products by Demographic Characteristic: Texas

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	8,891	100.0	4,487	50.5	2,489	28.0	1,055	11.9	455	5.1	405	4.6
Banking Status												
Unbanked	1,040	100.0	203	19.6	488	47.0	232	22.4	49	4.8	66	6.3
Underbanked	2,145	100.0	0	0.0	1,185	55.3	669	31.2	241	11.2	50	2.3
Not Underbanked	5,409	100.0	4,284	79.2	811	15.0	154	2.8	161	3.0	0	0.0
Underbanked Status Unknown	298	100.0	0	0.0	5	1.6	*	*	5	1.6	288	96.8
Race/Ethnicity												
Black	1,131	100.0	455	40.3	361	31.9	224	19.8	39	3.5	52	4.6
Hispanic non-Black	2,859	100.0	1,139	39.8	998	34.9	359	12.5	181	6.3	182	6.3
White non-Black non-Hispanic	4,567	100.0	2,672	58.5	1,065	23.3	460	10.1	227	5.0	143	3.1
Other non-Black non-Hispanic	334	100.0	221	66.2	65	19.5	12	3.6	8	2.3	28	8.4
Household Type												
Family household	6,176	100.0	3,110	50.4	1,631	26.4	746	12.1	369	6.0	319	5.2
Married couple	4,488	100.0	2,449	54.6	1,185	26.4	395	8.8	267	6.0	192	4.3
Female householder, no husband present	1,209	100.0	465	38.4	345	28.6	253	20.9	71	5.9	75	6.2
Male householder, no wife present	479	100.0	196	41.0	101	21.1	98	20.5	31	6.6	52	10.8
Non-family household and other	2,715	100.0	1,378	50.8	857	31.6	308	11.3	86	3.2	86	3.2
Household Income (Primary Family or Individual)												
Less than \$15,000	1,392	100.0	573	41.2	491	35.3	220	15.8	59	4.2	48	3.5
Between \$15,000 and \$30,000	1,523	100.0	636	41.7	478	31.4	259	17.0	87	5.7	64	4.2
Between \$30,000 and \$50,000	1,700	100.0	792	46.6	434	25.5	260	15.3	123	7.2	91	5.4
Between \$50,000 and \$75,000	1,299	100.0	730	56.2	327	25.2	128	9.8	51	3.9	64	4.9
At least \$75,000	2,096	100.0	1,287	61.4	521	24.9	147	7.0	88	4.2	53	2.5
Unknown	881	100.0	469	53.3	237	26.9	42	4.8	47	5.4	85	9.6
Education												
No high school degree	1,534	100.0	675	44.0	505	32.9	179	11.7	73	4.7	102	6.6
High school degree	2,372	100.0	988	41.6	749	31.6	345	14.6	153	6.5	137	5.8
Some college	2,599	100.0	1,221	47.0	682	26.3	439	16.9	144	5.5	114	4.4
College degree (four year)	2,386	100.0	1,604	67.2	552	23.1	92	3.8	85	3.6	52	2.2
Age												
15 to 34 years	2,277	100.0	912	40.1	684	30.1	383	16.8	189	8.3	108	4.8
35 to 44 years	1,847	100.0	828	44.8	526	28.5	268	14.5	124	6.7	101	5.5
45 to 54 years	1,815	100.0	880	48.5	571	31.5	227	12.5	82	4.5	54	3.0
55 to 64 years	1,333	100.0	718	53.9	384	28.8	118	8.8	44	3.3	70	5.2
65 years or more	1,620	100.0	1,150	70.9	323	20.0	59	3.6	17	1.0	72	4.4
Homeownership												
Homeowner	5,788	100.0	3,314	57.2	1,444	24.9	508	8.8	266	4.6	257	4.4
Non-homeowner	3,103	100.0	1,174	37.8	1,045	33.7	547	17.6	189	6.1	148	4.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-132 Households' Use of Specific AFS Products: Texas

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	4,092	46.0	783	75.4	2,145	100.0	1,125	20.8	39	13.1
Never Used	4,487	50.5	203	19.6	0	0.0	4,284	79.2	0	0.0
Use Unknown	312	3.5	53	5.1	0	0.0	0	0.0	259	86.9
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Non-Bank Money Order										
Used	3,273	36.8	597	57.4	1,770	82.5	875	16.2	31	10.3
Never Used	5,354	60.2	396	38.1	374	17.5	4,533	83.8	50	16.9
Use Unknown	263	3.0	46	4.5	*	*	*	*	217	72.8
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Non-Bank Check Cashing										
Used	1,307	14.7	483	46.5	658	30.7	163	3.0	3	1.2
Never Used	7,351	82.7	510	49.1	1,487	69.3	5,246	97.0	108	36.2
Use Unknown	233	2.6	46	4.5	*	*	*	*	187	62.6
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Payday Lending										
Used	344	3.9	66	6.4	272	12.7	*	*	5	1.6
Never Used	8,216	92.4	915	88.0	1,826	85.1	5,409	100.0	66	22.2
Use Unknown	332	3.7	58	5.6	46	2.2	*	*	227	76.2
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Pawn Shop										
Used	867	9.8	192	18.5	424	19.8	251	4.6	.	.
Never Used	7,674	86.3	789	75.9	1,674	78.1	5,157	95.4	54	18.2
Use Unknown	349	3.9	59	5.7	46	2.2	*	*	244	81.8
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Rent-to-Own										
Used	541	6.1	134	12.9	323	15.0	85	1.6	*	*
Never Used	8,039	90.4	840	80.8	1,804	84.1	5,324	98.4	70	23.6
Use Unknown	311	3.5	65	6.3	18	0.8	*	*	228	76.4
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Refund Anticipation Loan										
Used	351	3.9	68	6.5	283	13.2	*	*	*	*
Never Used	8,203	92.3	912	87.7	1,831	85.4	5,409	100.0	52	17.4
Use Unknown	337	3.8	60	5.7	31	1.4	*	*	246	82.6
Total	8,891	100.0	1,040	100.0	2,145	100.0	5,409	100.0	298	100.0
Memo Items*										
Used Transaction Products	3,636	40.9	734	70.6	1,904	88.8	964	17.8	34	11.5
Used Credit Products	1,510	17.0	282	27.1	909	42.4	314	5.8	5	1.6

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-133 Households' Use of AFS by Demographic Characteristic: Utah

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	902	100.0	271	30.1	609	67.6	21	2.4	227	25.2	104	11.6
Banking Status												
Unbanked	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	137	100.0	137	100.0	0	0.0	0	0.0	110	80.1	66	47.9
Not Underbanked	718	100.0	111	15.5	607	84.5	0	0.0	98	13.6	22	3.0
Underbanked Status Unknown	32	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	65	100.0	29	43.8	33	50.6	4	5.7	18	28.0	16	24.6
White non-Black non-Hispanic	789	100.0	220	27.9	553	70.1	16	2.0	190	24.1	77	9.8
Other non-Black non-Hispanic	34	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	691	100.0	189	27.4	484	70.0	18	2.6	168	24.3	70	10.2
Married couple	592	100.0	155	26.2	429	72.6	7	1.2	138	23.3	47	7.9
Female householder, no husband present	62	100.0	24	39.1	32	52.0	6	8.8	24	39.1	16	25.0
Male householder, no wife present	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	211	100.0	82	38.9	126	59.5	3	1.6	59	28.1	34	16.1
Household Income (Primary Family or Individual)												
Less than \$15,000	56	100.0	31	54.5	26	45.5	*	*	24	43.3	18	32.0
Between \$15,000 and \$30,000	102	100.0	23	22.7	79	77.3	*	*	21	20.7	7	6.5
Between \$30,000 and \$50,000	187	100.0	77	41.1	109	58.1	2	0.8	66	35.0	32	17.2
Between \$50,000 and \$75,000	188	100.0	38	20.3	139	74.1	10	5.6	33	17.5	17	8.9
At least \$75,000	253	100.0	79	31.1	171	67.5	4	1.5	66	26.0	19	7.4
Unknown	115	100.0	23	20.4	86	74.7	6	4.9	17	15.1	12	10.2
Education												
No high school degree	47	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	226	100.0	71	31.3	149	66.1	6	2.6	61	26.8	27	12.1
Some college	372	100.0	123	33.1	242	65.1	7	1.8	98	26.4	52	14.1
College degree (four year)	257	100.0	55	21.4	196	76.4	6	2.2	48	18.8	14	5.3
Age												
15 to 34 years	313	100.0	114	36.4	195	62.5	4	1.2	93	29.6	52	16.5
35 to 44 years	157	100.0	57	36.5	98	62.4	2	1.1	42	26.7	31	19.7
45 to 54 years	150	100.0	39	26.2	108	71.5	3	2.3	37	24.5	9	5.8
55 to 64 years	140	100.0	35	25.2	97	69.5	7	5.3	34	24.1	6	4.6
65 years or more	142	100.0	25	17.9	111	78.4	5	3.7	22	15.6	7	4.6
Homeownership												
Homeowner	694	100.0	180	26.0	501	72.2	13	1.8	155	22.3	55	7.9
Non-homeowner	207	100.0	91	43.8	108	52.1	9	4.1	72	34.9	50	23.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-134 Use of AFS Transaction and Credit Products by Demographic Characteristic: Utah

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	902	100.0	609	67.6	161	17.8	60	6.7	44	4.9	27	3.0
Banking Status												
Unbanked	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	137	100.0	0	0.0	68	49.6	38	27.9	27	19.9	3	2.5
Not Underbanked	718	100.0	607	84.5	89	12.5	8	1.1	13	1.9	0	0.0
Underbanked Status Unknown	32	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	13	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	65	100.0	33	50.6	13	19.1	6	8.9	10	15.7	4	5.7
White non-Black non-Hispanic	789	100.0	553	70.1	137	17.3	48	6.0	30	3.7	22	2.8
Other non-Black non-Hispanic	34	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	691	100.0	461	66.7	115	16.6	45	6.5	18	2.6	14	2.0
Married couple	592	100.0	429	72.6	108	18.3	29	5.0	18	3.0	7	1.2
Female householder, no husband present	62	100.0	32	52.0	7	11.2	16	25.0	*	*	7	11.8
Male householder, no wife present	37	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	211	100.0	126	59.5	46	21.6	11	5.3	23	10.7	6	2.7
Household Income (Primary Family or Individual)	56	100.0	26	45.5	13	22.5	12	20.7	6	11.3	*	*
Less than \$15,000												
Between \$15,000 and \$30,000	102	100.0	79	77.3	11	10.5	5	4.5	2	2.0	6	5.8
Between \$30,000 and \$50,000	187	100.0	109	58.1	45	23.8	21	11.2	11	6.0	2	0.8
Between \$50,000 and \$75,000	188	100.0	139	74.1	21	11.4	12	6.1	5	2.8	10	5.6
At least \$75,000	253	100.0	171	67.5	60	23.6	6	2.3	13	5.1	4	1.5
Unknown	115	100.0	86	74.7	12	10.1	6	5.0	6	5.3	6	4.9
Education												
No high school degree	47	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	226	100.0	149	66.1	39	17.4	17	7.5	10	4.5	10	4.5
Some college	372	100.0	242	65.1	71	19.0	28	7.4	25	6.7	7	1.8
College degree (four year)	257	100.0	196	76.4	41	16.1	7	2.7	7	2.7	6	2.2
Age												
15 to 34 years	313	100.0	195	62.5	60	19.1	30	9.7	21	6.8	6	1.9
35 to 44 years	157	100.0	98	62.4	25	15.8	15	9.9	15	9.8	3	2.1
45 to 54 years	150	100.0	108	71.5	29	19.1	6	4.2	2	1.6	5	3.5
55 to 64 years	140	100.0	97	69.5	29	20.6	5	3.5	2	1.1	7	5.3
65 years or more	142	100.0	111	78.4	19	13.3	3	2.4	3	2.3	5	3.7
Homeownership												
Homeowner	694	100.0	501	72.2	124	17.8	29	4.2	25	3.7	15	2.1
Non-homeowner	207	100.0	108	52.1	37	17.9	31	15.0	18	8.9	13	6.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-135 Households' Use of Specific AFS Products: Utah

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	271	30.1	NA	NA	137	100.0	111	15.5	NA	NA
Never Used	609	67.6	NA	NA	0	0.0	607	84.5	0	0.0
Use Unknown	21	2.4	NA	NA	0	0.0	0	0.0	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Non-Bank Money Order										
Used	178	19.8	NA	NA	93	67.8	73	10.1	NA	NA
Never Used	710	78.7	NA	NA	44	32.2	645	89.9	NA	NA
Use Unknown	14	1.6	NA	NA	*	*	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Non-Bank Check Cashing										
Used	100	11.1	NA	NA	46	33.9	41	5.7	NA	NA
Never Used	787	87.3	NA	NA	91	66.1	677	94.3	NA	NA
Use Unknown	14	1.6	NA	NA	*	*	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Payday Lending										
Used	42	4.6	NA	NA	28	20.4	*	*	NA	NA
Never Used	841	93.2	NA	NA	108	78.6	718	100.0	NA	NA
Use Unknown	19	2.1	NA	NA	1	1.0	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Pawn Shop										
Used	53	5.9	NA	NA	33	23.7	14	1.9	NA	NA
Never Used	823	91.2	NA	NA	96	70.3	704	98.1	NA	NA
Use Unknown	26	2.9	NA	NA	8	5.9	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Rent-to-Own										
Used	36	4.0	NA	NA	23	16.6	8	1.1	NA	NA
Never Used	850	94.3	NA	NA	111	81.2	710	98.9	NA	NA
Use Unknown	15	1.7	NA	NA	3	2.3	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Refund Anticipation Loan										
Used	22	2.4	NA	NA	18	12.8	*	*	NA	NA
Never Used	861	95.5	NA	NA	114	83.6	718	100.0	NA	NA
Use Unknown	19	2.1	NA	NA	5	3.6	*	*	NA	NA
Total	902	100.0	15	100.0	137	100.0	718	100.0	32	100.0
Memo Items*										
Used Transaction Products	227	25.2	NA	NA	110	80.1	98	13.6	NA	NA
Used Credit Products	104	11.6	NA	NA	66	47.9	22	3.0	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-136 Households' Use of AFS by Demographic Characteristic: Vermont

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	256	100.0	78	30.4	171	66.9	7	2.7	71	27.8	19	7.5
Banking Status												
Unbanked	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	31	100.0	31	100.0	0	0.0	0	0.0	29	94.5	8	27.4
Not Underbanked	207	100.0	39	18.8	168	81.2	0	0.0	35	16.8	6	2.8
Underbanked Status Unknown	7	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	2	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	249	100.0	75	30.1	167	67.3	6	2.6	69	27.6	19	7.6
Other non-Black non-Hispanic	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	163	100.0	48	29.4	110	67.5	5	3.0	43	26.6	14	8.5
Married couple	125	100.0	34	26.9	88	70.1	4	3.0	31	24.6	8	6.3
Female householder, no husband present	27	100.0	10	37.4	16	58.2	1	4.4	9	32.5	5	18.0
Male householder, no wife present	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	93	100.0	30	32.1	61	65.8	2	2.0	28	29.8	5	5.7
Household Income (Primary Family or Individual)												
Less than \$15,000	25	100.0	9	34.3	15	60.1	1	5.6	7	28.4	5	18.3
Between \$15,000 and \$30,000	45	100.0	19	42.5	25	55.9	1	1.6	17	38.6	4	8.7
Between \$30,000 and \$50,000	48	100.0	16	33.9	30	63.4	1	2.7	15	30.8	4	9.2
Between \$50,000 and \$75,000	43	100.0	12	28.7	30	69.8	1	1.5	11	26.3	2	5.8
At least \$75,000	54	100.0	12	23.2	41	75.5	1	1.3	12	22.6	2	3.6
Unknown	41	100.0	9	21.9	30	73.0	2	5.1	8	20.4	2	4.3
Education												
No high school degree	20	100.0	8	37.5	12	61.3	0	1.2	8	37.5	3	13.2
High school degree	78	100.0	24	30.5	49	63.5	5	6.0	21	27.4	7	8.5
Some college	69	100.0	21	30.4	47	68.2	1	1.4	18	26.7	6	9.1
College degree (four year)	89	100.0	26	28.8	63	70.1	1	1.2	24	26.8	4	4.2
Age												
15 to 34 years	48	100.0	19	40.1	27	57.1	1	2.8	17	36.1	7	13.9
35 to 44 years	43	100.0	13	29.8	29	67.7	1	2.6	12	27.1	5	11.1
45 to 54 years	54	100.0	18	33.5	35	63.7	2	2.8	17	31.9	4	7.3
55 to 64 years	55	100.0	17	31.2	37	67.0	1	1.8	15	27.3	3	5.8
65 years or more	56	100.0	11	18.8	44	77.8	2	3.4	10	17.6	1	1.2
Homeownership												
Homeowner	194	100.0	50	25.6	139	71.7	5	2.7	46	23.5	11	5.5
Non-homeowner	62	100.0	28	45.5	32	51.7	2	2.8	25	41.1	8	13.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-137 Use of AFS Transaction and Credit Products by Demographic Characteristic: Vermont

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	256	100.0	171	66.9	57	22.3	12	4.9	7	2.6	9	3.3
Banking Status												
Unbanked	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	31	100.0	0	0.0	22	69.9	7	21.8	2	5.5	1	2.7
Not Underbanked	207	100.0	168	81.2	33	16.0	1	0.7	4	2.0	0	0.0
Underbanked Status Unknown	7	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	2	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	249	100.0	167	67.3	55	22.0	12	5.0	6	2.6	8	3.1
Other non-Black non-Hispanic	4	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	163	100.0	104	63.8	31	19.0	8	4.9	4	2.5	5	3.1
Married couple	125	100.0	88	70.1	26	20.6	5	4.0	3	2.3	4	3.0
Female householder, no husband present	27	100.0	16	58.2	5	19.4	3	13.1	1	4.9	1	4.4
Male householder, no wife present	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	93	100.0	61	65.8	23	25.1	3	3.4	2	2.3	3	3.4
Household Income (Primary Family or Individual)												
Less than \$15,000	25	100.0	15	60.1	4	14.5	3	12.5	1	5.8	2	7.1
Between \$15,000 and \$30,000	45	100.0	25	55.9	15	33.8	2	4.8	2	3.8	1	1.6
Between \$30,000 and \$50,000	48	100.0	30	63.4	12	24.7	3	6.1	1	3.1	1	2.7
Between \$50,000 and \$75,000	43	100.0	30	69.8	9	20.9	1	3.4	1	2.4	1	3.5
At least \$75,000	54	100.0	41	75.5	11	19.6	2	3.0	0	0.6	1	1.3
Unknown	41	100.0	30	73.0	7	16.4	1	2.8	1	1.5	3	6.3
Education												
No high school degree	20	100.0	12	61.3	5	24.4	3	13.2	*	*	0	1.2
High school degree	78	100.0	49	63.5	16	20.9	4	5.4	2	3.1	6	7.1
Some college	69	100.0	47	68.2	14	20.7	4	5.4	3	3.7	1	2.0
College degree (four year)	89	100.0	63	70.1	22	24.2	2	2.2	2	2.0	1	1.6
Age												
15 to 34 years	48	100.0	27	57.1	11	22.7	5	9.8	2	4.0	3	6.3
35 to 44 years	43	100.0	29	67.7	8	18.7	4	8.4	1	2.6	1	2.6
45 to 54 years	54	100.0	35	63.7	14	26.2	3	5.7	1	1.6	2	2.8
55 to 64 years	55	100.0	37	67.0	14	25.4	1	1.9	2	3.9	1	1.8
65 years or more	56	100.0	44	77.8	10	17.6	*	*	1	1.2	2	3.4
Homeownership												
Homeowner	194	100.0	139	71.7	39	20.1	7	3.5	4	2.1	5	2.7
Non-homeowner	62	100.0	32	51.7	18	29.1	6	9.3	3	4.3	3	5.5

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-138 Households' Use of Specific AFS Products: Vermont

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	78	30.4	NA	NA	31	100.0	39	18.8	NA	NA
Never Used	171	66.9	NA	NA	0	0.0	168	81.2	0	0.0
Use Unknown	7	2.7	NA	NA	0	0.0	0	0.0	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Non-Bank Money Order										
Used	63	24.7	NA	NA	26	82.6	31	15.1	NA	NA
Never Used	187	73.2	NA	NA	5	17.4	176	84.9	NA	NA
Use Unknown	5	2.1	NA	NA	*	*	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Non-Bank Check Cashing										
Used	18	7.2	NA	NA	9	30.4	5	2.6	NA	NA
Never Used	232	90.8	NA	NA	22	69.6	202	97.4	NA	NA
Use Unknown	5	2.0	NA	NA	*	*	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Payday Lending										
Used	2	0.9	NA	NA	1	4.2	1	0.3	NA	NA
Never Used	248	97.0	NA	NA	29	94.4	207	99.7	NA	NA
Use Unknown	6	2.2	NA	NA	*	1.4	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Pawn Shop										
Used	6	2.5	NA	NA	2	5.4	3	1.2	NA	NA
Never Used	244	95.3	NA	NA	28	91.9	205	98.8	NA	NA
Use Unknown	6	2.2	NA	NA	1	2.7	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Rent-to-Own										
Used	11	4.3	NA	NA	4	14.3	3	1.6	NA	NA
Never Used	239	93.4	NA	NA	26	84.3	204	98.4	NA	NA
Use Unknown	6	2.3	NA	NA	*	1.4	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Refund Anticipation Loan										
Used	5	1.9	NA	NA	3	9.9	*	*	NA	NA
Never Used	245	95.7	NA	NA	27	88.7	207	100.0	NA	NA
Use Unknown	6	2.4	NA	NA	*	1.4	*	*	NA	NA
Total	256	100.0	11	100.0	31	100.0	207	100.0	7	100.0
Memo Items*										
Used Transaction Products	71	27.8	NA	NA	29	94.5	35	16.8	NA	NA
Used Credit Products	19	7.5	NA	NA	8	27.4	6	2.8	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-139 Households' Use of AFS by Demographic Characteristic: Virginia

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,996	100.0	937	31.3	1,905	63.6	153	5.1	854	28.5	275	9.2
Banking Status												
Unbanked	153	100.0	95	61.8	22	14.4	36	23.8	95	61.8	22	14.1
Underbanked	464	100.0	464	100.0	0	0.0	0	0.0	409	88.3	196	42.3
Not Underbanked	2,252	100.0	368	16.4	1,883	83.6	0	0.0	339	15.1	54	2.4
Underbanked Status Unknown	127	100.0	10	8.2	0	0.0	117	91.8	10	8.2	4	2.9
Race/Ethnicity												
Black	577	100.0	266	46.1	275	47.7	36	6.2	238	41.3	132	22.9
Hispanic non-Black	139	100.0	63	45.6	58	41.9	17	12.5	63	45.6	*	*
White non-Black non-Hispanic	2,121	100.0	593	28.0	1,433	67.6	94	4.4	541	25.5	136	6.4
Other non-Black non-Hispanic	159	100.0	15	9.1	139	87.0	6	3.9	11	7.0	7	4.6
Household Type												
Family household	2,046	100.0	611	29.9	1,322	64.6	113	5.5	551	26.9	204	10.0
Married couple	1,605	100.0	417	26.0	1,114	69.4	74	4.6	379	23.6	114	7.1
Female householder, no husband present	313	100.0	142	45.4	148	47.3	23	7.2	119	38.0	75	24.0
Male householder, no wife present	128	100.0	52	40.8	59	46.5	16	12.7	52	40.8	16	12.3
Non-family household and other	950	100.0	326	34.3	584	61.5	40	4.3	303	31.9	71	7.5
Household Income (Primary Family or Individual)												
Less than \$15,000	213	100.0	108	51.0	93	43.8	11	5.3	98	46.2	37	17.3
Between \$15,000 and \$30,000	358	100.0	166	46.2	177	49.4	15	4.3	147	41.0	77	21.6
Between \$30,000 and \$50,000	451	100.0	138	30.7	291	64.4	22	4.9	128	28.5	59	13.2
Between \$50,000 and \$75,000	503	100.0	151	30.1	338	67.2	13	2.7	145	28.8	28	5.6
At least \$75,000	885	100.0	236	26.6	628	71.0	21	2.4	208	23.5	48	5.4
Unknown	586	100.0	138	23.5	378	64.6	70	12.0	127	21.7	26	4.4
Education												
No high school degree	344	100.0	152	44.3	157	45.8	34	10.0	143	41.5	63	18.3
High school degree	840	100.0	287	34.2	507	60.3	46	5.5	267	31.8	95	11.3
Some college	686	100.0	223	32.5	433	63.1	31	4.4	206	30.0	66	9.6
College degree (four year)	1,126	100.0	275	24.4	809	71.8	42	3.8	238	21.1	52	4.6
Age												
15 to 34 years	644	100.0	263	40.9	326	50.6	55	8.5	245	38.1	91	14.1
35 to 44 years	604	100.0	217	35.8	360	59.6	27	4.5	188	31.1	76	12.6
45 to 54 years	648	100.0	209	32.3	407	62.8	32	4.9	185	28.5	74	11.5
55 to 64 years	501	100.0	131	26.2	355	70.8	15	3.0	122	24.3	25	5.0
65 years or more	598	100.0	116	19.4	457	76.5	25	4.1	113	18.9	9	1.5
Homeownership												
Homeowner	2,174	100.0	535	24.6	1,555	71.5	84	3.9	492	22.6	110	5.1
Non-homeowner	821	100.0	402	48.9	350	42.7	69	8.4	362	44.0	165	20.1

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-140 Use of AFS Transaction and Credit Products by Demographic Characteristic: Virginia

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,996	100.0	1,905	63.6	597	19.9	192	6.4	83	2.8	218	7.3
Banking Status												
Unbanked	153	100.0	22	14.4	54	35.1	22	14.1	*	*	56	36.4
Underbanked	464	100.0	0	0.0	229	49.3	142	30.6	54	11.7	39	8.4
Not Underbanked	2,252	100.0	1,883	83.6	314	14.0	25	1.1	29	1.3	0	0.0
Underbanked Status Unknown	127	100.0	0	0.0	*	*	4	2.9	*	*	124	97.1
Race/Ethnicity												
Black	577	100.0	275	47.7	120	20.9	105	18.1	28	4.8	49	8.5
Hispanic non-Black	139	100.0	58	41.9	39	28.2	*	*	*	*	42	29.9
White non-Black non-Hispanic	2,121	100.0	1,433	67.6	434	20.5	83	3.9	53	2.5	118	5.5
Other non-Black non-Hispanic	159	100.0	139	87.0	3	2.0	4	2.5	3	2.1	10	6.3
Household Type												
Family household	2,046	100.0	1,321	64.6	369	18.0	144	7.0	61	3.0	150	7.3
Married couple	1,605	100.0	1,114	69.4	282	17.6	76	4.7	38	2.4	95	5.9
Female householder, no husband present	313	100.0	148	47.3	61	19.6	52	16.6	23	7.4	29	9.1
Male householder, no wife present	128	100.0	59	46.5	26	20.7	16	12.3	*	*	26	20.4
Non-family household and other	950	100.0	584	61.5	227	23.9	48	5.1	23	2.4	68	7.2
Household Income (Primary Family or Individual)												
Less than \$15,000	213	100.0	93	43.8	68	32.0	27	12.5	10	4.8	15	6.9
Between \$15,000 and \$30,000	358	100.0	177	49.4	80	22.2	58	16.3	19	5.2	24	6.7
Between \$30,000 and \$50,000	451	100.0	291	64.4	71	15.7	49	10.9	10	2.2	30	6.7
Between \$50,000 and \$75,000	503	100.0	338	67.2	114	22.7	21	4.3	7	1.3	23	4.5
At least \$75,000	885	100.0	628	71.0	181	20.5	20	2.3	28	3.1	28	3.1
Unknown	586	100.0	378	64.6	83	14.1	16	2.7	10	1.8	99	16.9
Education												
No high school degree	344	100.0	157	45.8	62	17.9	53	15.5	9	2.7	62	18.1
High school degree	840	100.0	507	60.3	185	22.0	75	8.9	20	2.4	54	6.4
Some college	686	100.0	433	63.1	135	19.7	49	7.2	17	2.4	52	7.6
College degree (four year)	1,126	100.0	809	71.8	215	19.1	15	1.3	37	3.3	50	4.4
Age												
15 to 34 years	344	100.0	157	45.8	62	17.9	53	15.5	9	2.7	62	18.1
35 to 44 years	604	100.0	360	59.6	122	20.2	48	7.9	29	4.7	46	7.5
45 to 54 years	648	100.0	407	62.8	132	20.4	50	7.7	24	3.7	34	5.3
55 to 64 years	501	100.0	355	70.8	101	20.2	15	3.1	10	1.9	21	4.1
65 years or more	598	100.0	457	76.5	98	16.4	6	1.1	3	0.5	34	5.6
Homeownership												
Homeowner	2,174	100.0	1,555	71.5	404	18.6	67	3.1	43	2.0	105	4.8
Non-homeowner	821	100.0	350	42.7	192	23.4	125	15.3	40	4.9	113	13.8

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-141 Households' Use of Specific AFS Products: Virginia

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	937	31.3	95	61.8	464	100.0	368	16.4	10	8.2
Never Used	1,905	63.6	22	14.4	0	0.0	1,883	83.6	0	0.0
Use Unknown	153	5.1	36	23.8	0	0.0	0	0.0	117	91.8
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Non-Bank Money Order										
Used	763	25.5	76	49.8	370	79.7	311	13.8	6	5.1
Never Used	2,131	71.1	46	30.0	94	20.3	1,941	86.2	50	39.2
Use Unknown	102	3.4	31	20.2	*	*	*	*	71	55.7
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Non-Bank Check Cashing										
Used	269	9.0	75	48.9	140	30.2	50	2.2	4	3.1
Never Used	2,629	87.8	44	28.7	324	69.8	2,201	97.8	60	47.4
Use Unknown	97	3.2	34	22.4	*	*	*	*	63	49.5
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Payday Lending										
Used	113	3.8	9	5.6	101	21.8	*	*	4	2.9
Never Used	2,722	90.9	99	64.8	343	74.1	2,252	100.0	28	21.9
Use Unknown	160	5.3	45	29.6	19	4.1	*	*	96	75.2
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Pawn Shop										
Used	95	3.2	8	5.3	40	8.6	47	2.1	*	*
Never Used	2,727	91.0	93	61.0	401	86.5	2,204	97.9	28	22.1
Use Unknown	174	5.8	52	33.7	23	5.0	*	*	99	77.9
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Rent-to-Own										
Used	104	3.5	14	9.3	83	17.9	7	0.3	*	*
Never Used	2,753	91.9	98	64.3	369	79.6	2,245	99.7	40	31.6
Use Unknown	139	4.7	40	26.4	12	2.6	*	*	87	68.4
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Refund Anticipation Loan										
Used	69	2.3	6	3.8	64	13.8	*	*	*	*
Never Used	2,752	91.9	103	67.2	376	81.0	2,252	100.0	22	17.0
Use Unknown	174	5.8	45	29.1	24	5.2	*	*	106	83.0
Total	2,996	100.0	153	100.0	464	100.0	2,252	100.0	127	100.0
Memo Items*										
Used Transaction Products	854	28.5	95	61.8	409	88.3	339	15.1	10	8.2
Used Credit Products	275	9.2	22	14.1	196	42.3	54	2.4	4	2.9

Note: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-142 Households' Use of AFS by Demographic Characteristic: Washington

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,643	100.0	979	37.0	1,609	60.9	55	2.1	848	32.1	415	15.7
Banking Status												
Unbanked	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	456	100.0	456	100.0	0	0.0	0	0.0	389	85.3	258	56.7
Not Underbanked	2,027	100.0	433	21.3	1,595	78.7	0	0.0	372	18.3	104	5.1
Underbanked Status Unknown	57	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	117	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	146	100.0	73	50.2	69	47.3	4	2.5	66	45.5	26	17.6
White non-Black non-Hispanic	2,099	100.0	743	35.4	1,322	63.0	33	1.6	645	30.7	301	14.3
Other non-Black non-Hispanic	282	100.0	77	27.4	192	68.1	13	4.5	66	23.5	27	9.7
Household Type												
Family household	1,678	100.0	604	36.0	1,036	61.7	39	2.3	517	30.8	235	14.0
Married couple	1,356	100.0	451	33.3	879	64.8	26	1.9	374	27.6	159	11.7
Female householder, no husband present	240	100.0	106	44.2	125	51.8	10	4.0	97	40.3	66	27.4
Male householder, no wife present	82	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	965	100.0	375	38.9	573	59.4	16	1.7	330	34.3	180	18.6
Household Income (Primary Family or Individual)												
Less than \$15,000	306	100.0	187	61.3	115	37.7	3	1.0	165	53.9	92	30.1
Between \$15,000 and \$30,000	261	100.0	120	46.0	132	50.6	9	3.5	101	38.7	53	20.2
Between \$30,000 and \$50,000	512	100.0	218	42.6	284	55.5	10	1.9	190	37.0	88	17.2
Between \$50,000 and \$75,000	498	100.0	168	33.9	311	62.6	18	3.6	135	27.2	93	18.7
At least \$75,000	807	100.0	218	27.0	584	72.3	5	0.7	192	23.8	78	9.6
Unknown	260	100.0	67	25.8	182	70.1	10	4.0	65	24.9	11	4.3
Education												
No high school degree	199	100.0	89	44.4	103	51.7	8	3.8	83	41.4	29	14.8
High school degree	656	100.0	295	44.9	342	52.1	20	3.0	251	38.3	151	23.0
Some college	885	100.0	375	42.3	497	56.1	14	1.5	316	35.7	167	18.9
College degree (four year)	903	100.0	221	24.5	667	73.9	15	1.6	198	21.9	67	7.4
Age												
15 to 34 years	601	100.0	254	42.3	322	53.7	24	4.1	234	38.9	122	20.2
35 to 44 years	531	100.0	225	42.4	291	54.8	15	2.9	180	33.9	151	28.5
45 to 54 years	549	100.0	209	38.1	337	61.4	3	0.5	188	34.2	73	13.4
55 to 64 years	473	100.0	173	36.6	295	62.3	5	1.1	140	29.6	47	10.0
65 years or more	490	100.0	118	24.1	365	74.4	8	1.5	107	21.8	21	4.3
Homeownership												
Homeowner	1,757	100.0	481	27.4	1,247	71.0	28	1.6	415	23.6	141	8.0
Non-homeowner	886	100.0	498	56.2	361	40.8	27	3.0	433	48.8	274	30.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-143 Use of AFS Transaction and Credit Products by Demographic Characteristic: Washington

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,643	100.0	1,609	60.9	553	20.9	283	10.7	131	5.0	67	2.5
Banking Status												
Unbanked	103	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	456	100.0	0	0.0	192	42.0	192	42.0	67	14.7	6	1.3
Not Underbanked	2,027	100.0	1,595	78.7	329	16.2	43	2.1	61	3.0	0	0.0
Underbanked Status Unknown	57	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	117	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	146	100.0	69	47.3	45	30.6	19	12.9	7	4.7	7	4.5
White non-Black non-Hispanic	2,099	100.0	1,322	63.0	440	21.0	203	9.7	98	4.7	36	1.7
Other non-Black non-Hispanic	282	100.0	192	68.1	50	17.6	17	5.9	11	3.9	13	4.5
Household Type												
Family household	1,678	100.0	1,004	59.8	328	19.5	137	8.2	86	5.1	41	2.4
Married couple	1,356	100.0	879	64.8	290	21.4	81	6.0	77	5.7	29	2.1
Female householder, no husband present	240	100.0	125	51.8	38	15.7	56	23.5	9	3.9	12	5.1
Male householder, no wife present	82	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	965	100.0	573	59.4	190	19.7	135	14.0	45	4.6	22	2.3
Household Income (Primary Family or Individual)												
Less than \$15,000	306	100.0	115	37.7	95	31.2	69	22.7	23	7.4	3	1.0
Between \$15,000 and \$30,000	261	100.0	132	50.6	65	24.8	34	13.0	19	7.2	12	4.5
Between \$30,000 and \$50,000	512	100.0	284	55.5	130	25.4	59	11.6	28	5.6	10	1.9
Between \$50,000 and \$75,000	498	100.0	311	62.6	75	15.2	60	12.1	33	6.6	18	3.6
At least \$75,000	807	100.0	584	72.3	137	17.0	52	6.4	26	3.2	8	1.0
Unknown	260	100.0	182	70.1	50	19.3	9	3.3	2	1.0	16	6.3
Education												
No high school degree	199	100.0	103	51.7	59	29.7	23	11.8	6	3.0	8	3.8
High school degree	656	100.0	342	52.1	144	21.9	108	16.4	44	6.6	20	3.0
Some college	885	100.0	497	56.1	196	22.2	108	12.2	59	6.7	25	2.8
College degree (four year)	903	100.0	667	73.9	154	17.0	44	4.9	23	2.5	15	1.6
Age												
15 to 34 years	601	100.0	322	53.7	127	21.1	101	16.8	20	3.4	30	5.1
35 to 44 years	531	100.0	291	54.8	73	13.8	106	20.0	45	8.5	15	2.9
45 to 54 years	549	100.0	337	61.4	133	24.3	52	9.4	22	3.9	5	1.0
55 to 64 years	473	100.0	295	62.3	123	25.9	15	3.1	33	7.0	8	1.7
65 years or more	490	100.0	365	74.4	97	19.8	10	2.0	11	2.3	8	1.5
Homeownership												
Homeowner	1,757	100.0	1,247	71.0	338	19.2	74	4.2	66	3.8	31	1.8
Non-homeowner	886	100.0	361	40.8	215	24.3	209	23.6	65	7.3	35	4.0

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-144 Households' Use of Specific AFS Products: Washington

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	979	37.0	NA	NA	456	100.0	433	21.3	NA	NA
Never Used	1,609	60.9	NA	NA	0	0.0	1,595	78.7	0	0.0
Use Unknown	55	2.1	NA	NA	0	0.0	0	0.0	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Non-Bank Money Order										
Used	732	27.7	NA	NA	327	71.7	331	16.3	NA	NA
Never Used	1,865	70.6	NA	NA	129	28.3	1,696	83.7	NA	NA
Use Unknown	46	1.8	NA	NA	*	*	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Non-Bank Check Cashing										
Used	295	11.1	NA	NA	172	37.7	70	3.4	NA	NA
Never Used	2,305	87.2	NA	NA	284	62.3	1,957	96.6	NA	NA
Use Unknown	44	1.7	NA	NA	*	*	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Payday Lending										
Used	187	7.1	NA	NA	158	34.7	*	*	NA	NA
Never Used	2,392	90.5	NA	NA	292	64.1	2,027	100.0	NA	NA
Use Unknown	64	2.4	NA	NA	6	1.2	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Pawn Shop										
Used	233	8.8	NA	NA	116	25.4	87	4.3	NA	NA
Never Used	2,354	89.1	NA	NA	337	73.8	1,940	95.7	NA	NA
Use Unknown	56	2.1	NA	NA	3	0.8	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Rent-to-Own										
Used	104	4.0	NA	NA	70	15.4	19	1.0	NA	NA
Never Used	2,486	94.1	NA	NA	386	84.6	2,008	99.0	NA	NA
Use Unknown	52	2.0	NA	NA	*	*	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Refund Anticipation Loan										
Used	92	3.5	NA	NA	85	18.6	*	*	NA	NA
Never Used	2,490	94.2	NA	NA	365	80.1	2,027	100.0	NA	NA
Use Unknown	61	2.3	NA	NA	6	1.3	*	*	NA	NA
Total	2,643	100.0	103	100.0	456	100.0	2,027	100.0	57	100.0
Memo Items*										
Used Transaction Products	848	32.1	NA	NA	389	85.3	372	18.3	NA	NA
Used Credit Products	415	15.7	NA	NA	258	56.7	104	5.1	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-145 Households' Use of AFS by Demographic Characteristic: West Virginia

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	756	100.0	298	39.5	429	56.7	29	3.8	280	37.0	63	8.4
Banking Status												
Unbanked	47	100.0	34	71.3	9	18.7	5	10.0	31	64.7	11	23.0
Underbanked	156	100.0	156	100.0	0	0.0	0	0.0	144	92.1	46	29.5
Not Underbanked	524	100.0	104	19.8	420	80.2	0	0.0	101	19.3	6	1.2
Underbanked Status Unknown	28	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	100.0	282	39.3	410	57.1	26	3.6	265	36.9	60	8.4
Other non-Black non-Hispanic	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	532	100.0	225	42.3	280	52.6	27	5.1	208	39.2	56	10.5
Married couple	427	100.0	177	41.4	234	54.9	16	3.7	164	38.3	39	9.1
Female householder, no husband present	70	100.0	32	45.2	32	46.1	6	8.7	28	40.3	15	21.4
Male householder, no wife present	36	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	223	100.0	73	32.7	149	66.6	2	0.7	72	32.0	7	3.3
Household Income (Primary Family or Individual)												
Less than \$15,000	117	100.0	50	42.5	59	50.8	8	6.7	46	39.6	14	12.0
Between \$15,000 and \$30,000	130	100.0	64	49.6	63	48.7	2	1.7	60	46.1	21	16.1
Between \$30,000 and \$50,000	121	100.0	49	40.6	64	52.9	8	6.5	46	37.9	8	6.5
Between \$50,000 and \$75,000	116	100.0	37	31.8	77	66.9	2	1.3	34	29.4	7	5.7
At least \$75,000	112	100.0	55	49.4	53	47.0	4	3.6	51	45.5	12	11.2
Unknown	161	100.0	43	26.9	112	69.9	5	3.3	43	26.9	1	0.9
Education												
No high school degree	124	100.0	45	36.8	70	56.3	9	7.0	41	33.2	9	7.0
High school degree	300	100.0	119	39.6	170	56.7	11	3.7	113	37.7	30	9.9
Some college	185	100.0	86	46.7	93	50.5	5	2.8	85	45.8	15	8.1
College degree (four year)	147	100.0	48	32.3	96	65.0	4	2.7	41	28.0	10	6.9
Age												
15 to 34 years	136	100.0	66	48.7	64	46.9	6	4.4	58	42.8	30	21.8
35 to 44 years	126	100.0	69	54.7	54	43.0	3	2.4	65	51.1	13	10.6
45 to 54 years	155	100.0	69	44.1	78	50.2	9	5.7	67	43.3	9	6.1
55 to 64 years	121	100.0	41	33.5	76	62.7	5	3.8	37	30.8	8	7.0
65 years or more	217	100.0	54	24.8	157	72.2	6	3.0	53	24.3	2	1.1
Homeownership												
Homeowner	604	100.0	226	37.5	354	58.7	23	3.8	213	35.3	42	7.0
Non-homeowner	152	100.0	72	47.3	74	48.9	6	3.8	67	44.1	21	13.9

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-146 Use of AFS Transaction and Credit Products by Demographic Characteristic: West Virginia

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	756	100.0	429	56.7	229	30.3	45	6.0	18	2.4	35	4.6
Banking Status												
Unbanked	47	100.0	9	18.7	23	48.3	8	16.4	3	6.7	5	10.0
Underbanked	156	100.0	0	0.0	107	68.7	34	21.6	12	7.9	3	1.9
Not Underbanked	524	100.0	420	80.2	98	18.6	4	0.7	3	0.5	0	0.0
Underbanked Status Unknown	28	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	100.0	410	57.1	216	30.1	43	6.1	17	2.3	32	4.4
Other non-Black non-Hispanic	8	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	533	100.0	266	49.9	152	28.5	37	6.9	16	3.0	24	4.5
Married couple	427	100.0	234	54.9	135	31.7	25	6.0	13	3.1	18	4.3
Female householder, no husband present	70	100.0	32	46.1	17	23.9	12	16.5	3	4.9	6	8.7
Male householder, no wife present	36	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	223	100.0	149	66.6	64	28.6	6	2.6	2	0.7	3	1.5
Household Income (Primary Family or Individual)												
Less than \$15,000	117	100.0	59	50.8	36	30.4	11	9.1	3	2.9	8	6.7
Between \$15,000 and \$30,000	130	100.0	63	48.7	43	33.5	16	12.6	5	3.5	2	1.7
Between \$30,000 and \$50,000	121	100.0	64	52.9	39	32.6	5	3.8	3	2.7	10	8.0
Between \$50,000 and \$75,000	116	100.0	77	66.9	30	26.1	4	3.3	3	2.4	2	1.3
At least \$75,000	112	100.0	53	47.0	43	38.2	8	7.3	4	3.9	4	3.6
Unknown	161	100.0	112	69.9	38	23.4	1	0.9	*	*	9	5.8
Education												
No high school degree	124	100.0	70	56.3	37	29.7	4	3.5	4	3.6	9	7.0
High school degree	300	100.0	170	56.7	85	28.4	24	7.9	6	1.9	15	5.0
Some college	185	100.0	93	50.5	71	38.6	13	7.1	2	0.9	5	2.8
College degree (four year)	147	100.0	96	65.0	36	24.2	4	2.5	6	4.3	6	3.9
Age												
15 to 34 years	136	100.0	64	46.9	35	25.8	22	15.9	8	5.9	7	5.5
35 to 44 years	126	100.0	54	43.0	53	41.7	9	7.1	4	3.5	6	4.7
45 to 54 years	155	100.0	78	50.2	59	38.1	8	5.3	1	0.8	9	5.7
55 to 64 years	121	100.0	76	62.7	32	26.5	5	4.2	3	2.7	5	3.8
65 years or more	217	100.0	157	72.2	50	23.0	1	0.6	1	0.5	8	3.7
Homeownership												
Homeowner	604	100.0	354	58.7	178	29.5	29	4.8	13	2.2	29	4.8
Non-homeowner	152	100.0	74	48.9	51	33.4	16	10.7	5	3.2	6	3.8

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-147 Households' Use of Specific AFS Products: West Virginia

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	298	39.5	34	71.3	156	100.0	104	19.8	NA	NA
Never Used	429	56.7	9	18.7	0	0.0	420	80.2	0	0.0
Use Unknown	29	3.8	5	10.0	0	0.0	0	0.0	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Non-Bank Money Order										
Used	258	34.1	29	61.7	130	83.4	94	18.0	NA	NA
Never Used	477	63.1	13	28.3	26	16.6	430	82.0	NA	NA
Use Unknown	21	2.8	5	10.0	*	*	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Non-Bank Check Cashing										
Used	70	9.2	14	29.6	43	27.6	12	2.4	NA	NA
Never Used	665	88.0	29	60.4	113	72.4	512	97.6	NA	NA
Use Unknown	21	2.8	5	10.0	*	*	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Payday Lending										
Used	7	0.9	*	*	7	4.3	*	*	NA	NA
Never Used	724	95.8	43	90.0	148	95.0	524	100.0	NA	NA
Use Unknown	25	3.3	5	10.0	1	0.7	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Pawn Shop										
Used	30	4.0	8	17.4	17	10.7	5	1.0	NA	NA
Never Used	697	92.2	34	72.6	137	88.0	519	99.0	NA	NA
Use Unknown	28	3.8	5	10.0	2	1.4	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Rent-to-Own										
Used	26	3.5	4	8.1	19	12.0	4	0.7	NA	NA
Never Used	707	93.5	39	81.9	138	88.0	520	99.3	NA	NA
Use Unknown	23	3.0	5	10.0	*	*	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Refund Anticipation Loan										
Used	25	3.3	*	*	25	16.1	*	*	NA	NA
Never Used	704	93.1	43	90.0	128	82.1	524	100.0	NA	NA
Use Unknown	27	3.6	5	10.0	3	1.9	*	*	NA	NA
Total	756	100.0	47	100.0	156	100.0	524	100.0	28	100.0
Memo Items*										
Used Transaction Products	280	37.0	31	64.7	144	92.1	101	19.3	NA	NA
Used Credit Products	63	8.4	11	23.0	46	29.5	6	1.2	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-148 Households' Use of AFS by Demographic Characteristic: Wisconsin

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,322	100.0	646	27.8	1,637	70.5	39	1.7	560	24.1	209	9.0
Banking Status												
Unbanked	99	100.0	63	63.3	31	30.9	6	5.8	63	63.3	27	27.2
Underbanked	372	100.0	372	100.0	0	0.0	0	0.0	318	85.6	139	37.4
Not Underbanked	1,814	100.0	207	11.4	1,607	88.6	0	0.0	177	9.8	41	2.3
Underbanked Status Unknown	37	100.0	NA	NA	0	0.0	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	122	100.0	74	60.3	45	37.1	3	2.6	70	57.2	45	37.0
Hispanic non-Black	129	100.0	51	39.8	75	58.0	3	2.2	51	39.8	19	14.3
White non-Black non-Hispanic	2,012	100.0	510	25.4	1,468	73.0	33	1.7	429	21.3	145	7.2
Other non-Black non-Hispanic	59	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,495	100.0	406	27.1	1,058	70.7	32	2.1	351	23.4	139	9.3
Married couple	1,182	100.0	279	23.6	874	74.0	29	2.4	244	20.7	73	6.2
Female householder, no husband present	196	100.0	81	41.5	112	57.0	3	1.5	71	36.1	50	25.5
Male householder, no wife present	117	100.0	46	38.8	72	61.2	*	*	35	30.1	16	13.4
Non-family household and other	827	100.0	240	29.0	579	70.1	8	0.9	210	25.3	70	8.5
Household Income (Primary Family or Individual)												
Less than \$15,000	289	100.0	100	34.6	189	65.4	*	*	98	33.9	35	11.9
Between \$15,000 and \$30,000	353	100.0	111	31.5	233	66.1	8	2.4	92	26.0	47	13.4
Between \$30,000 and \$50,000	428	100.0	139	32.4	282	65.9	7	1.7	122	28.4	53	12.3
Between \$50,000 and \$75,000	488	100.0	128	26.2	353	72.2	8	1.6	100	20.6	38	7.8
At least \$75,000	527	100.0	112	21.2	413	78.4	2	0.5	97	18.5	20	3.7
Unknown	236	100.0	56	23.7	167	70.6	13	5.7	51	21.5	17	7.4
Education												
No high school degree	218	100.0	63	28.9	152	69.8	3	1.3	56	25.7	24	11.1
High school degree	751	100.0	254	33.8	479	63.7	19	2.5	227	30.3	85	11.4
Some college	712	100.0	212	29.7	494	69.4	6	0.9	173	24.3	74	10.4
College degree (four year)	641	100.0	117	18.3	512	79.9	11	1.8	104	16.2	25	3.9
Age												
15 to 34 years	525	100.0	209	39.9	300	57.3	15	2.9	173	32.9	82	15.7
35 to 44 years	416	100.0	126	30.2	282	67.9	8	1.9	103	24.7	59	14.1
45 to 54 years	511	100.0	155	30.3	353	69.2	3	0.6	139	27.3	37	7.2
55 to 64 years	376	100.0	85	22.7	279	74.3	11	3.0	75	19.9	24	6.4
65 years or more	495	100.0	71	14.3	422	85.3	2	0.4	71	14.3	7	1.5
Homeownership												
Homeowner	1,659	100.0	382	23.0	1,249	75.3	29	1.7	326	19.7	105	6.4
Non-homeowner	663	100.0	264	39.8	389	58.6	11	1.6	234	35.3	104	15.6

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-149 Use of AFS Transaction and Credit Products by Demographic Characteristic: Wisconsin

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	2,322	100.0	1,637	70.5	425	18.3	124	5.3	83	3.6	52	2.3
Banking Status												
Unbanked	99	100.0	31	30.9	36	36.1	27	27.2	*	*	6	5.8
Underbanked	372	100.0	0	0.0	221	59.6	86	23.0	54	14.4	11	3.0
Not Underbanked	1,814	100.0	1,607	88.6	166	9.2	11	0.6	30	1.6	0	0.0
Underbanked Status Unknown	37	100.0	0	0.0	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	122	100.0	45	37.1	29	23.3	41	33.9	4	3.1	3	2.6
Hispanic non-Black	129	100.0	75	58.0	33	25.5	19	14.3	*	*	3	2.2
White non-Black non-Hispanic	2,012	100.0	1,468	73.0	354	17.6	64	3.2	80	4.0	46	2.3
Other non-Black non-Hispanic	59	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,495	100.0	1,058	70.8	262	17.5	83	5.6	55	3.7	36	2.4
Married couple	1,182	100.0	874	74.0	201	17.0	39	3.3	34	2.9	33	2.8
Female householder, no husband present	196	100.0	112	57.0	31	16.1	39	20.1	11	5.4	3	1.5
Male householder, no wife present	117	100.0	72	61.2	30	25.4	5	4.6	10	8.8	*	*
Non-family household and other	827	100.0	579	70.1	163	19.7	40	4.9	28	3.4	16	1.9
Household Income (Primary Family or Individual)												
Less than \$15,000	289	100.0	189	65.4	66	22.7	32	11.2	2	0.7	*	*
Between \$15,000 and \$30,000	353	100.0	233	66.1	64	18.1	28	7.8	20	5.5	8	2.4
Between \$30,000 and \$50,000	428	100.0	282	65.9	83	19.3	36	8.4	17	3.9	11	2.5
Between \$50,000 and \$75,000	488	100.0	353	72.2	85	17.3	10	2.1	28	5.6	13	2.7
At least \$75,000	527	100.0	413	78.4	90	17.1	5	1.0	14	2.7	5	0.9
Unknown	236	100.0	167	70.6	39	16.3	12	5.2	3	1.3	15	6.6
Education												
No high school degree	218	100.0	152	69.8	39	17.8	17	7.9	7	3.2	3	1.3
High school degree	751	100.0	479	63.7	160	21.3	59	7.8	27	3.5	27	3.6
Some college	712	100.0	494	69.4	134	18.9	36	5.0	39	5.4	9	1.3
College degree (four year)	641	100.0	512	79.9	92	14.4	12	1.8	11	1.8	14	2.1
Age												
15 to 34 years	525	100.0	300	57.3	121	23.0	46	8.7	37	7.0	21	4.1
35 to 44 years	416	100.0	282	67.9	67	16.1	36	8.7	23	5.5	8	1.9
45 to 54 years	511	100.0	353	69.2	115	22.6	21	4.2	15	3.0	6	1.1
55 to 64 years	376	100.0	279	74.3	59	15.8	13	3.5	9	2.3	15	4.1
65 years or more	495	100.0	422	85.3	63	12.8	7	1.5	*	*	2	0.4
Homeownership												
Homeowner	1,659	100.0	1,249	75.3	269	16.2	50	3.0	53	3.2	38	2.3
Non-homeowner	663	100.0	389	58.6	156	23.6	74	11.1	30	4.5	14	2.1

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-150 Households' Use of Specific AFS Products: Wisconsin

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	646	27.8	63	63.3	372	100.0	207	11.4	NA	NA
Never Used	1,637	70.5	31	30.9	0	0.0	1,607	88.6	0	0.0
Use Unknown	39	1.7	6	5.8	0	0.0	0	0.0	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Non-Bank Money Order										
Used	458	19.7	56	56.4	267	71.8	134	7.4	NA	NA
Never Used	1,832	78.9	37	37.8	105	28.2	1,680	92.6	NA	NA
Use Unknown	32	1.4	6	5.8	*	*	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Non-Bank Check Cashing										
Used	218	9.4	46	46.3	114	30.8	55	3.1	NA	NA
Never Used	2,075	89.3	47	47.9	257	69.2	1,758	96.9	NA	NA
Use Unknown	30	1.3	6	5.8	*	*	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Payday Lending										
Used	87	3.8	5	4.7	81	21.7	*	*	NA	NA
Never Used	2,196	94.5	89	89.5	285	76.6	1,814	100.0	NA	NA
Use Unknown	39	1.7	6	5.8	6	1.7	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Pawn Shop										
Used	87	3.8	6	6.1	50	13.3	32	1.8	NA	NA
Never Used	2,188	94.2	87	88.1	311	83.7	1,782	98.2	NA	NA
Use Unknown	47	2.0	6	5.8	11	3.0	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Rent-to-Own										
Used	59	2.5	9	9.1	35	9.5	14	0.8	NA	NA
Never Used	2,231	96.1	84	85.1	336	90.5	1,800	99.2	NA	NA
Use Unknown	32	1.4	6	5.8	*	*	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Refund Anticipation Loan										
Used	77	3.3	15	14.8	63	16.8	*	*	NA	NA
Never Used	2,205	94.9	79	79.4	306	82.4	1,814	100.0	NA	NA
Use Unknown	40	1.7	6	5.8	3	0.7	*	*	NA	NA
Total	2,322	100.0	99	100.0	372	100.0	1,814	100.0	37	100.0
Memo Items*										
Used Transaction Products	560	24.1	63	63.3	318	85.6	177	9.8	NA	NA
Used Credit Products	209	9.0	27	27.2	139	37.4	41	2.3	NA	NA

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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

Table C-151 Households' Use of AFS by Demographic Characteristic: Wyoming

Household Characteristics	All Households		Use of AFS						Memo Items ^a			
			Used AFS		Never Used AFS		Unknown ^b		Used Transaction Product		Used Credit Product	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	221	100.0	88	39.8	122	55.3	11	4.9	72	32.8	34	15.3
Banking Status												
Unbanked	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	38	100.0	38	100.0	0	0.0	0	0.0	32	82.4	17	44.5
Not Underbanked	161	100.0	42	25.7	120	74.3	0	0.0	35	21.4	12	7.2
Underbanked Status Unknown	12	100.0	3	22.3	0	0.0	9	77.7	1	12.4	2	14.9
Race/Ethnicity												
Black	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	100.0	3	25.5	8	72.5	0	2.0	3	22.4	2	16.4
White non-Black non-Hispanic	201	100.0	82	40.9	109	54.4	9	4.7	68	34.1	30	14.9
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	144	100.0	61	42.5	73	51.1	9	6.5	51	35.3	24	16.6
Married couple	114	100.0	44	38.7	62	54.7	8	6.6	37	32.4	15	13.6
Female householder, no husband present	21	100.0	12	58.6	7	34.4	1	6.9	10	47.1	6	28.6
Male householder, no wife present	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	77	100.0	27	34.8	49	63.2	2	2.0	22	28.2	10	13.0
Household Income (Primary Family or Individual)												
Less than \$15,000	27	100.0	11	42.3	15	55.6	1	2.1	7	27.6	6	21.6
Between \$15,000 and \$30,000	38	100.0	15	39.7	21	55.6	2	4.7	13	33.8	8	22.2
Between \$30,000 and \$50,000	40	100.0	17	43.3	22	54.8	1	1.8	14	36.1	7	18.1
Between \$50,000 and \$75,000	49	100.0	21	43.6	26	52.9	2	3.5	17	34.8	7	15.0
At least \$75,000	52	100.0	17	33.7	31	58.9	4	7.4	16	30.7	4	7.8
Unknown	15	100.0	5	34.4	8	51.1	2	14.5	5	31.9	1	6.1
Education												
No high school degree	15	100.0	6	41.4	7	47.8	2	10.8	4	24.1	4	28.8
High school degree	72	100.0	34	46.5	36	49.7	3	3.8	29	40.3	11	14.7
Some college	84	100.0	32	37.3	49	57.5	4	5.2	26	31.0	14	16.5
College degree (four year)	49	100.0	17	33.6	31	62.1	2	4.2	14	27.5	5	10.2
Age												
15 to 34 years	58	100.0	26	44.8	30	51.5	2	3.7	17	29.2	17	28.8
35 to 44 years	34	100.0	15	43.3	17	52.0	2	4.7	12	36.3	6	18.4
45 to 54 years	49	100.0	18	37.7	26	53.5	4	8.8	16	33.1	6	13.2
55 to 64 years	40	100.0	18	45.1	20	51.3	1	3.6	17	43.1	2	6.0
65 years or more	41	100.0	11	27.1	29	69.6	1	3.2	10	24.6	2	5.5
Homeownership												
Homeowner	161	100.0	62	38.7	91	56.8	7	4.5	55	34.4	19	11.5
Non-homeowner	60	100.0	26	42.7	31	51.5	3	5.8	17	28.5	15	25.5

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes households where there is no indication of any AFS use but some responses are missing.

Table C-152 Use of AFS Transaction and Credit Products by Demographic Characteristic: Wyoming

Household Characteristic	All Households		Types of AFS Used ^a									
			Never Used AFS		Used Transaction Products Only		Used Both Transaction and Credit Products		Used Credit Products Only		Unknown ^b	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All Households	221	100.0	122	55.3	52	23.7	18	8.4	15	7.0	12	5.6
Banking Status												
Unbanked	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	38	100.0	0	0.0	21	54.7	10	27.0	7	17.6	*	0.8
Not Underbanked	161	100.0	120	74.3	30	18.5	5	2.9	7	4.3	0	0.0
Underbanked Status Unknown	12	100.0	0	0.0	*	*	1	5.0	1	9.9	10	85.1
Race/Ethnicity												
Black	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	100.0	8	72.5	1	5.7	2	13.4	0	3.1	1	5.4
White non-Black non-Hispanic	201	100.0	109	54.4	51	25.5	16	8.0	14	6.8	11	5.3
Other non-Black non-Hispanic	6	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	144	100.0	69	47.9	34	23.6	12	8.3	9	6.3	9	6.3
Married couple	114	100.0	62	54.7	28	24.3	8	7.3	7	6.3	8	7.4
Female householder, no husband present	21	100.0	7	34.4	6	30.0	4	17.1	2	11.5	1	6.9
Male householder, no wife present	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-family household and other	77	100.0	49	63.2	16	20.9	5	6.4	5	6.6	2	2.9
Household Income (Primary Family or Individual)												
Less than \$15,000	27	100.0	15	55.6	6	20.7	2	6.9	4	14.7	1	2.1
Between \$15,000 and \$30,000	38	100.0	21	55.6	7	17.5	6	16.3	2	5.9	2	4.7
Between \$30,000 and \$50,000	40	100.0	22	54.8	10	25.2	4	10.9	3	7.2	1	1.8
Between \$50,000 and \$75,000	49	100.0	26	52.9	14	28.1	3	6.1	4	8.8	2	4.1
At least \$75,000	52	100.0	31	58.9	13	24.8	3	4.8	2	3.0	4	8.5
Unknown	15	100.0	8	51.1	4	23.7	1	3.6	0	2.5	3	19.1
Education												
No high school degree	15	100.0	7	47.8	2	11.0	2	11.5	3	17.3	2	12.4
High school degree	72	100.0	36	49.7	22	30.4	6	8.5	4	6.2	4	5.2
Some college	84	100.0	49	57.5	17	20.4	9	10.2	5	6.3	5	5.6
College degree (four year)	49	100.0	31	62.1	12	23.5	2	4.1	3	6.1	2	4.2
Age												
15 to 34 years	58	100.0	30	51.5	9	14.8	8	13.2	9	15.6	3	4.9
35 to 44 years	34	100.0	17	52.0	8	24.0	4	11.4	2	7.0	2	5.6
45 to 54 years	49	100.0	26	53.5	11	23.3	4	8.7	2	4.6	5	10.0
55 to 64 years	40	100.0	20	51.3	16	39.1	2	4.0	1	2.0	1	3.6
65 years or more	41	100.0	29	69.6	9	21.7	1	3.0	1	2.5	1	3.2
Homeownership												
Homeowner	161	100.0	91	56.8	42	26.4	12	7.3	7	4.2	9	5.3
Non-homeowner	60	100.0	31	51.5	10	16.7	7	11.2	9	14.2	4	6.3

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

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

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

Table C-153 Households' Use of Specific AFS Products: Wyoming

Type of AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total	Number (1000s)	Pct of Col Total
Any AFS Product										
Used	88	39.8	NA	NA	38	100.0	42	25.7	3	22.3
Never Used	122	55.3	NA	NA	0	0.0	120	74.3	0	0.0
Use Unknown	11	4.9	NA	NA	0	0.0	0	0.0	9	77.7
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Non-Bank Money Order										
Used	66	29.7	NA	NA	29	75.8	31	19.4	1	9.7
Never Used	145	65.7	NA	NA	9	24.2	130	80.6	2	17.3
Use Unknown	10	4.6	NA	NA	*	*	*	*	9	73.0
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Non-Bank Check Cashing										
Used	21	9.4	NA	NA	11	29.5	6	4.0	1	10.4
Never Used	191	86.6	NA	NA	27	70.5	155	96.0	3	28.3
Use Unknown	9	4.0	NA	NA	*	*	*	*	7	61.3
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Payday Lending										
Used	11	5.1	NA	NA	8	21.1	*	*	2	14.9
Never Used	199	90.3	NA	NA	30	78.1	161	100.0	2	18.5
Use Unknown	10	4.6	NA	NA	*	0.8	*	*	8	66.6
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Pawn Shop										
Used	22	9.8	NA	NA	8	21.9	10	6.4	1	6.0
Never Used	188	85.0	NA	NA	29	76.6	151	93.6	2	18.2
Use Unknown	12	5.2	NA	NA	1	1.6	*	*	9	75.8
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Rent-to-Own										
Used	9	3.9	NA	NA	5	14.1	2	1.0	0	2.5
Never Used	202	91.4	NA	NA	33	85.1	160	99.0	3	28.4
Use Unknown	10	4.7	NA	NA	*	0.8	*	*	8	69.1
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Refund Anticipation Loan										
Used	6	2.5	NA	NA	4	11.7	*	*	*	*
Never Used	204	92.6	NA	NA	34	87.6	161	100.0	3	28.2
Use Unknown	11	4.9	NA	NA	*	0.8	*	*	9	71.8
Total	221	100.0	9	100.0	38	100.0	161	100.0	12	100.0
Memo Items*										
Used Transaction Products	72	32.8	NA	NA	32	82.4	35	21.4	1	12.4
Used Credit Products	34	15.3	NA	NA	17	44.5	12	7.2	2	14.9

Notes: Figures do not always reconcile to totals because of rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

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