

Use of AFS by Banking Status

Delaware

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	346	100.0	23	100.0	54	100.0	262	100.0	NA	NA	NA	NA
Any AFS												
Has Ever Used	119	34.5	17	73.4	54	100.0	48	18.1	NA	NA	NA	NA
Has Never Used	219	63.4	4	18.8	0	0	215	81.9	NA	NA	NA	NA
Unknown	7	2.2	2	7.8	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
Has Ever Used	102	29.5	14	59.9	48	88.8	40	15.2	NA	NA	NA	NA
Has Never Used	236	68.4	7	31.9	6	11.2	222	84.8	NA	NA	NA	NA
Unknown	7	2.1	2	8.2	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing												
Has Ever Used	35	10.0	13	54.8	15	27.4	7	2.7	NA	NA	NA	NA
Has Never Used	304	87.9	9	39.4	38	70.3	255	97.3	NA	NA	NA	NA
Unknown	7	2.1	1	5.8	1	2.2	0	0	NA	NA	NA	NA
Non-Bank Remittances												
Has Ever Used	13	3.8	3	11.1	6	12.0	4	1.6	NA	NA	NA	NA
Has Never Used	326	94.3	18	77.0	47	87.4	258	98.4	NA	NA	NA	NA
Unknown	7	1.9	3	11.9	-	-	0	0	NA	NA	NA	NA
Payday Lending												
Has Ever Used	11	3.2	-	-	6	11.4	5	1.8	NA	NA	NA	NA
Has Never Used	326	94.5	21	90.2	46	86.3	257	98.2	NA	NA	NA	NA
Unknown	8	2.3	2	8.2	1	2.3	0	0	NA	NA	NA	NA
Pawn Shops												
Has Ever Used	10	2.8	2	10.4	3	5.6	4	1.6	NA	NA	NA	NA
Has Never Used	329	95.3	19	83.8	50	93.2	258	98.4	NA	NA	NA	NA
Unknown	7	2.0	1	5.8	1	1.2	0	0	NA	NA	NA	NA
Rent-to-Own												
Has Ever Used	11	3.2	3	10.9	6	10.7	3	1.1	NA	NA	NA	NA
Has Never Used	327	94.7	19	81.3	47	88.1	259	98.9	NA	NA	NA	NA
Unknown	7	2.1	2	7.8	1	1.2	0	0	NA	NA	NA	NA
Refund Anticipation Loans												
Has Ever Used	9	2.6	1	6.4	6	10.3	2	0.8	NA	NA	NA	NA
Has Never Used	329	95.1	20	85.8	47	87.4	260	99.2	NA	NA	NA	NA
Unknown	8	2.3	2	7.8	1	2.3	0	0	NA	NA	NA	NA

Notes:

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

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

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

Delaware

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
All Households	346	100.0	23	100.0	54	100.0	262	100.0			NA	NA
Any AFS												
In Last 30 Days	31	9.1	11	45.6	21	38.9	0	0			NA	NA
In Last 2-12 Months	37	10.8	4	19.4	33	61.1	0	0			NA	NA
Not in the Last 12 Months	50	14.6	2	8.4	0	0	48	18.1			NA	NA
Never Used	219	63.4	4	18.8	0	0	215	81.9			NA	NA
Unknown	7	2.2	2	7.8	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	23	6.6	6	27.6	16	30.6	0	0			NA	NA
In Last 2-12 Months	33	9.7	6	24.7	28	51.6	0	0			NA	NA
Not in the Last 12 Months	46	13.2	2	7.6	4	6.6	40	15.2			NA	NA
Never Used	236	68.4	7	31.9	6	11.2	222	84.8			NA	NA
Unknown	7	2.1	2	8.2	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	9	2.7	5	23.0	4	7.6	0	0			NA	NA
In Last 2-12 Months	9	2.7	4	15.5	6	11.0	0	0			NA	NA
Not in the Last 12 Months	16	4.6	4	16.3	5	8.8	7	2.7			NA	NA
Never Used	304	87.9	9	39.4	38	70.3	255	97.3			NA	NA
Unknown	7	2.1	1	5.8	1	2.2	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	4	1.0	2	7.4	2	3.5	0	0			NA	NA
In Last 2-12 Months	5	1.5	1	3.7	4	7.8	0	0			NA	NA
Not in the Last 12 Months	5	1.3	-	-	-	-	4	1.6			NA	NA
Never Used	326	94.3	18	77.0	47	87.4	258	98.4			NA	NA
Unknown	7	1.9	3	11.9	-	-	-	-			NA	NA
Payday Lending												
In Last 30 Days	1	0.3	-	-	1	1.7	0	0			NA	NA
In Last 2-12 Months	3	0.9	-	-	3	6.1	0	0			NA	NA
Not in the Last 12 Months	7	2.0	-	-	2	3.7	5	1.8			NA	NA
Never Used	326	94.5	21	90.2	46	86.3	257	98.2			NA	NA
Unknown	8	2.3	2	8.2	1	2.3	-	-			NA	NA
Pawn Shops												
In Last 30 Days	1	0.2	-	-	1	1.5	0	0			NA	NA
In Last 2-12 Months	2	0.7	1	4.4	1	2.4	0	0			NA	NA
Not in the Last 12 Months	6	1.9	1	6.0	1	1.7	4	1.6			NA	NA
Never Used	329	95.3	19	83.8	50	93.2	258	98.4			NA	NA
Unknown	7	2.0	1	5.8	1	1.2	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	2	0.7	-	-	2	3.4	0	0			NA	NA
Used but not in last 12 months	9	2.6	2	9.2	4	7.2	3	1.1			NA	NA
Never Used	327	94.7	19	81.3	47	88.1	259	98.9			NA	NA
Unknown	7	2.1	2	7.8	1	1.2	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	3	0.9	1	3.1	2	4.2	0	0			NA	NA
Used but not in last 12 months	6	1.8	1	3.3	3	6.2	2	0.8			NA	NA
Never Used	329	95.1	20	85.8	47	87.4	260	99.2			NA	NA
Unknown	8	2.3	2	7.8	1	2.3	-	-			NA	NA

Notes:

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

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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

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

[2011 Technical Notes](#)

Use of AFS by Household Characteristic

Delaware

Household Characteristic	All Households		Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
			Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	346	100.0	119	34.5	219	63.4	7	2.2	111	32.2	29	8.3		
Banking Status														
Unbanked	23	6.7	17	73.4	4	18.8	2	7.8	17	73.4	5	19.9		
Underbanked	54	15.5	54	100.0	0	0	0	0	51	95.5	13	24.0		
Fully Banked	262	75.9	48	18.1	215	81.9	0	0	42	16.0	11	4.3		
Banked but Underbanked Status Unknown	7	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Household Type														
Family household	231	66.7	82	35.3	143	62.1	6	2.5	78	33.8	23	9.8		
Female householder, no husband present	49	14.1	28	58.3	18	36.3	3	5.4	27	56.1	9	19.4		
Male householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	170	49.1	48	28.6	119	69.9	3	1.5	46	27.0	11	6.7		
Nonfamily household	115	33.3	38	32.7	76	65.8	2	1.4	33	29.0	6	5.2		
Female householder	67	19.4	22	32.7	44	65.6	1	1.7	20	30.5	1	2.2		
Male householder	48	13.9	16	32.7	32	66.2	1	1.1	13	27.0	5	9.5		
Race/Ethnicity														
Black	76	22.1	44	57.9	29	37.5	4	4.6	42	54.8	9	11.6		
Hispanic non-Black	18	5.3	11	58.6	7	39.7	-	-	11	58.6	4	20.6		
White non-Black non-Hispanic	238	69.0	60	25.1	176	73.6	3	1.3	55	22.9	15	6.4		
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age														
15 to 34 years	64	18.5	26	41.3	36	56.1	2	2.6	26	40.4	6	8.7		
35 to 44 years	59	17.2	22	36.5	36	60.5	2	2.9	21	34.8	7	11.8		
45 to 54 years	74	21.5	29	39.8	43	58.2	2	2.1	28	37.7	8	11.0		
55 to 64 years	66	19.1	25	37.8	41	61.5	1	0.8	22	32.6	6	9.3		
65 years or more	82	23.7	17	20.3	63	77.3	2	2.4	15	18.6	2	2.1		
Education														
No high school degree	38	11.1	20	53.0	15	40.5	2	6.5	18	46.3	5	14.1		
High school degree	107	31.0	37	34.9	67	62.5	3	2.5	36	33.4	8	7.7		
Some college	86	25.0	32	37.2	52	60.7	2	2.1	29	34.0	12	13.7		
College degree	114	33.0	29	25.7	84	73.8	1	0.5	28	24.9	3	2.8		
Household Income														
Less than \$15,000	46	13.2	25	54.2	20	43.2	1	2.6	24	52.2	6	12.4		
Between \$15,000 and \$30,000	55	16.0	21	38.6	31	57.1	2	4.3	19	34.5	6	10.6		
Between \$30,000 and \$50,000	71	20.7	28	39.3	42	58.2	2	2.5	25	35.6	10	14.0		
Between \$50,000 and \$75,000	75	21.6	21	28.3	52	70.1	1	1.6	20	27.3	3	4.4		
At Least \$75,000	99	28.6	24	24.3	74	74.8	1	1.0	23	22.9	4	3.9		
Homeownership														
Homeowner	254	73.5	71	27.9	178	70.0	6	2.2	67	26.4	13	5.3		
Non-homeowner	92	26.5	348	52.8	41	45.0	2	2.2	44	48.2	15	16.6		

Notes:

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

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

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

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[2011 Technical Notes](#)

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



Timing of AFS Use by Household Characteristic

Delaware

Household Characteristic	All Households	All Households	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Timing of AFS Use (a)	Memo Item	Memo Item
			In Last 30 Days (b)	In Last 30 Days (b)	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	Used AFS in the Last Year	Used AFS in the Last Year
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	346	100.0	31	9.1	37	10.8	50	14.6	219	63.4	7	2.2	69	19.9
Banking Status														
Unbanked	23	6.7	11	45.6	4	19.4	2	8.4	4	18.8	2	7.8	15	65.0
Underbanked	54	15.5	21	38.9	33	61.1	0	0	0	0	0	0	54	100.0
Fully Banked	262	75.9	0	0	0	0	48	18.1	215	81.9	0	0	0	0
Banked but Underbanked Status Unknown	7	1.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	66.7	25	11.0	26	11.2	30	13.1	143	62.1	6	2.5	51	22.2
Female householder, no husband present	281	14.1	10	19.8	10	21.4	8	17.1	18	36.3	3	5.4	20	41.2
Male householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	170	49.1	13	7.6	15	8.9	20	12.1	119	69.9	3	1.5	28	16.5
Nonfamily household	115	33.3	6	5.3	11	9.9	20	17.5	76	65.8	2	1.4	17	15.2
Female householder	67	19.4	3	3.9	7	10.9	12	17.9	44	65.6	1	1.7	10	14.9
Male householder	48	13.9	3	7.2	4	8.5	8	17.0	32	66.2	1	1.1	8	15.7
Race/Ethnicity														
Black	76	22.1	15	20.0	14	17.8	15	20.1	29	37.5	4	4.6	29	37.8
Hispanic non-Black	18	5.3	6	33.2	3	19.1	1	6.2	7	39.7	-	-	10	52.3
White non-Black non-Hispanic	238	69.0	10	4.0	18	7.6	32	13.6	176	73.6	3	1.3	28	11.6
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	64	18.5	11	16.5	11	16.7	5	8.0	36	56.1	2	2.6	21	33.3
35 to 44 years	59	17.2	6	10.1	8	13.4	8	13.0	36	60.5	2	2.9	14	23.5
45 to 54 years	74	21.5	7	9.9	10	13.1	12	16.7	43	58.2	2	2.1	17	23.0
55 to 64 years	66	19.1	5	8.0	6	9.4	13	20.3	41	61.5	1	0.8	12	17.4
65 years or more	82	23.7	2	2.7	3	3.2	12	14.3	63	77.3	2	2.4	5	5.9
Education														
No high school degree	38	11.1	9	22.8	4	11.3	7	18.8	15	40.5	2	6.5	13	34.2
High school degree	107	31.0	12	11.2	10	9.6	15	14.2	67	62.5	3	2.5	22	20.7
Some college	86	25.0	7	7.7	13	15.4	12	14.2	52	60.7	2	2.1	20	23.1
College degree	114	33.0	4	3.6	9	8.2	16	13.9	84	73.8	1	0.5	13	11.8
Household Income														
Less than \$15,000	46	13.2	10	21.3	5	12.0	10	20.9	20	43.2	1	2.6	15	33.3
Between \$15,000 and \$30,000	55	16.0	5	9.2	8	14.6	8	14.8	31	57.1	2	4.3	13	23.8
Between \$30,000 and \$50,000	71	20.7	8	10.9	11	15.9	9	12.5	42	58.2	2	2.5	19	26.8
Between \$50,000 and \$75,000	75	21.6	3	4.0	5	7.2	13	17.1	52	70.1	1	1.6	8	11.1
At Least \$75,000	99	28.6	6	6.0	7	7.1	11	11.2	74	74.8	1	1.0	13	13.1
Homeownership														
Homeowner	254	73.5	14	5.4	23	9.0	34	13.5	178	70.0	6	2.2	36	14.3
Non-homeowner	92	26.5	18	19.3	15	15.9	16	17.6	41	45.0	2	2.2	32	35.2

Notes:

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

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

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