

Use of AFS by Banking Status

Florida

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Fully Banked		Fully Banked		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	7,801	100.0	570	100.0	1,645	100.0	5,309	100.0	277.0	100.0		
Any AFS												
Has Ever Used	3,295	42.2	406	71.2	1,645	100.0	1,216	22.9	0	0		
Has Never Used	4,215	54.0	122	21.4	0	0	4,093	77.1	0	0		
Unknown	291	3.7	42	7.4	0	0	0	0	249.0	89.9		
Non-Bank Money Order												
Has Ever Used	2,507	32.1	295	51.8	1,319	80.2	876	16.5	17.0	6.1		
Has Never Used	5,047	64.7	226	39.6	321	19.5	4,433	83.5	67.0	24.2		
Unknown	247	3.2	49	8.7	5	0.3	0	0	193.0	69.7		
Non-Bank Check Cashing												
Has Ever Used	994	12.7	293	51.3	510	31.0	192	3.6	-	-		
Has Never Used	6,605	84.7	256	44.8	1,122	68.2	5,117	96.4	111.0	39.9		
Unknown	202	2.6	22	3.9	13	0.8	0	0	166.0	60.1		
Non-Bank Remittances												
Has Ever Used	574	7.4	67	11.7	375	22.8	132	2.5	-	-		
Has Never Used	6,942	89.0	445	78.0	1,265	76.9	5,177	97.5	55.0	20.0		
Unknown	285	3.7	59	10.3	5	0.3	0	0	222.0	80.0		
Payday Lending												
Has Ever Used	407	5.2	51	9.0	263	16.0	93	1.8	-	-		
Has Never Used	7,088	90.9	456	80.0	1,363	82.8	5,215	98.2	54.0	19.4		
Unknown	306	3.9	63	11.0	20	1.2	0	0	223.0	80.6		
Pawn Shops												
Has Ever Used	535	6.9	74	13.0	290	17.6	165	3.1	6.0	2.3		
Has Never Used	6,962	89.2	433	76.0	1,340	81.5	5,144	96.9	45.0	16.1		
Unknown	304	3.9	63	11.0	15	0.9	0	0	226.0	81.6		
Rent-to-Own												
Has Ever Used	336	4.3	24	4.2	199	12.1	108	2.0	5.0	1.7		
Has Never Used	7,143	91.6	483	84.8	1,433	87.1	5,200	98.0	27.0	9.7		
Unknown	321	4.1	63	11.0	13	0.8	0	0	245.0	88.6		
Refund Anticipation Loans												
Has Ever Used	236	3.0	35	6.1	125	7.6	76	1.4	-	-		
Has Never Used	7,235	92.7	473	82.9	1,506	91.6	5,233	98.6	23.0	8.3		
Unknown	330	4.2	63	11.0	14	0.8	0	0	254.0	91.7		

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.

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

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

## Timing of AFS Use by Banking Status

Florida

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Underbanked		Fully Banked		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	7,801	100.0	570	100.0	1,645	100.0	5,309	100.0	277	100.0		
Any AFS												
In Last 30 Days	885	11.3	261	45.7	625	38.0	0	0	0	0	0	0
In Last 2-12 Months	1,122	14.4	102	17.8	1,020	62.0	0	0	0	0	0	0
Not in the Last 12 Months	1,288	16.5	44	7.7	0	0	1,216	22.9	28	10.1		
Never Used	4,215	54.0	122	21.4	0	0	4,093	77.1	0	0		
Unknown	291	3.7	42	7.4	0	0	0	0	249	89.9		
Non-Bank Money Order												
In Last 30 Days	579	7.4	163	28.5	416	25.3	0	0	-	-		
In Last 2-12 Months	849	10.9	85	14.9	764	46.5	0	0	-	-		
Not in the Last 12 Months	1,079	13.8	47	8.3	139	8.4	876	16.5	17	6.1		
Never Used	5,047	64.7	226	39.6	321	19.5	4,433	83.5	67	24.2		
Unknown	247	3.2	49	8.7	5	0.3	-	-	193	69.7		
Non-Bank Check Cashing												
In Last 30 Days	322	4.1	179	31.4	143	8.7	0	0	-	-		
In Last 2-12 Months	281	3.6	70	12.2	211	12.8	0	0	-	-		
Not in the Last 12 Months	391	5.0	44	7.7	156	9.5	192	3.6	-	-		
Never Used	6,605	84.7	256	44.8	1,122	68.2	5,117	96.4	111	39.9		
Unknown	202	2.6	22	3.9	13	0.8	-	-	166	60.1		
Non-Bank Remittances												
In Last 30 Days	146	1.9	24	4.2	123	7.5	0	0	-	-		
In Last 2-12 Months	243	3.1	38	6.7	204	12.4	0	0	-	-		
Not in the Last 12 Months	185	2.4	5	0.8	48	2.9	132	2.5	-	-		
Never Used	6,942	89.0	445	78.0	1,265	76.9	5,177	97.5	55	20.0		
Unknown	285	3.7	59	10.3	5	0.3	-	-	222	80.0		
Payday Lending												
In Last 30 Days	77	1.0	-	-	77	4.7	0	0	-	-		
In Last 2-12 Months	110	1.4	5	0.8	105	6.4	0	0	-	-		
Not in the Last 12 Months	220	2.8	46	8.1	81	4.9	93	1.8	-	-		
Never Used	7,088	90.9	456	80.0	1,363	82.8	5,215	98.2	54	19.4		
Unknown	306	3.9	63	11.0	20	1.2	-	-	223	80.6		
Pawn Shops												
In Last 30 Days	48	0.6	8	1.5	40	2.4	0	0	-	-		
In Last 2-12 Months	185	2.4	33	5.9	151	9.2	0	0	-	-		
Not in the Last 12 Months	302	3.9	32	5.7	99	6.0	165	3.1	6	2.3		
Never Used	6,962	89.2	433	76.0	1,340	81.5	5,144	96.9	45	16.1		
Unknown	304	3.9	63	11.0	15	0.9	-	-	226	81.6		
Rent-to-Own (a)												
Used in last 12 months	77	1.0	-	-	77	4.7	0	0	-	-		
Used but not in last 12 months	259	3.3	24	4.2	122	7.4	108	2.0	5	1.7		
Never Used	7,143	91.6	483	84.8	1,433	87.1	5,200	98.0	27	9.7		
Unknown	321	4.1	63	11.0	13	0.8	-	-	245	88.6		
Refund Anticipation Loans (a)												
Used in last 12 months	67	0.9	20	3.6	46	2.8	0	0	-	-		
Used but not in last 12 months	169	2.2	14	2.5	79	4.8	76	1.4	-	-		
Never Used	7,235	92.7	473	82.9	1,506	91.6	5,233	98.6	23	8.3		
Unknown	330	4.2	63	11.0	14	0.8	-	-	254	91.7		

**Notes:**

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 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.

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



### Use of AFS by Household Characteristic

Florida

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	7,801	100.0	3,295	42.2	4,215	54.0	291	3.7	2,984	38.3	1,026	13.2		
<b>Banking Status</b>														
Unbanked	570	7.3	406	71.2	122	21.4	42	7.4	378	66.4	114	20.1		
Underbanked	1,645	21.1	1,645	100.0	0	0	0	0	1,559	94.8	536	32.6		
Fully Banked	5,309	68.1	1,216	22.9	4,093	77.1	0	0	1,030	19.4	365	6.9		
Banked but Underbanked Status Unknown	277	3.5	28	10.1	-	-	249	89.9	17	6.1	11	4.0		
<b>Household Type</b>														
Family household	4,726	60.6	2,077	43.9	2,494	52.8	155	3.3	1,877	39.7	635	13.4		
Female householder, no husband present	952	12.2	578	60.6	332	34.8	43	4.6	519	54.5	204	21.5		
Male householder, no wife present	389	5.0	189	48.5	184	47.5	16	4.0	172	44.2	63	16.1		
Married couple	3,385	43.4	1,311	38.7	1,979	58.5	96	2.8	1,187	35.1	369	10.9		
Nonfamily household	3,060	39.2	1,203	39.3	1,720	56.2	136	4.5	1,098	35.9	385	12.6		
Female householder	1,634	20.9	533	32.6	1,027	62.9	74	4.5	466	28.5	154	9.4		
Male householder	1,426	18.3	670	47.0	693	48.6	63	4.4	632	44.3	230	16.2		
Other	15	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>														
Black	1,165	14.9	739	63.4	378	32.5	48	4.1	674	57.9	280	24.0		
Hispanic non-Black	1,366	17.5	603	44.1	738	54.0	25	1.9	564	41.2	136	10.0		
White non-Black non-Hispanic	5,073	65.0	1,862	36.7	2,996	59.1	214	4.2	1,659	32.7	601	11.9		
Other non-Black non-Hispanic	197	2.5	91	46.2	102	52.0	4	1.8	87	44.3	8	4.0		
<b>Age</b>														
15 to 34 years	1,408	18.0	811	57.6	526	37.4	70	5.0	714	50.8	307	21.8		
35 to 44 years	1,382	17.7	670	48.5	679	49.1	33	2.4	613	44.4	196	14.2		
45 to 54 years	1,565	20.1	738	47.2	765	48.9	61	3.9	672	42.9	276	17.7		
55 to 64 years	1,368	17.5	497	36.4	816	59.7	54	4.0	436	31.9	135	9.8		
65 years or more	2,078	26.6	578	27.8	1,428	68.7	72	3.5	549	26.4	112	5.4		
<b>Education</b>														
No high school degree	782	10.0	389	49.8	350	44.7	42	5.4	346	44.2	147	18.8		
High school degree	2,371	30.4	1,108	46.7	1,186	50.0	76	3.2	1,005	42.4	362	15.3		
Some college	2,403	30.8	1,016	42.3	1,288	53.6	100	4.2	897	37.3	329	13.7		
College degree	2,245	28.8	782	34.8	1,391	62.0	72	3.2	735	32.8	188	8.4		
<b>Household Income</b>														
Less than \$15,000	1,347	17.3	673	49.9	600	44.6	74	5.5	601	44.6	241	17.9		
Between \$15,000 and \$30,000	1,575	20.2	818	52.0	687	43.6	69	4.4	741	47.1	271	17.2		
Between \$30,000 and \$50,000	1,881	24.1	766	40.7	1,058	56.2	57	3.0	685	36.4	235	12.5		
Between \$50,000 and \$75,000	1,219	15.6	436	35.8	752	61.7	31	2.5	375	30.8	178	14.6		
At Least \$75,000	1,779	22.8	602	33.8	1,117	62.8	60	3.3	582	32.7	100	5.6		
<b>Homeownership</b>														
Homeowner	5,362	68.7	1,875	35.0	3,279	61.2	207	3.9	1,711	31.9	456	8.5		
Non-homeowner	2,439	31.3	1,420	58.2	936	38.4	84	3.4	1,273	52.2	570	23.4		

**Notes:**

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

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



### Timing of AFS Use by Household Characteristic

Florida

Household Characteristic	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)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year			
			Number (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	7,801	100.0	885	11.3	1,122	14.4	1,288	16.5	4,215	54.0	291	3.7	2,007	25.7		
<b>Banking Status</b>																
Unbanked	570	7.3	261	45.7	102	17.8	44	7.7	122	21.4	42	7.4	362	63.5		
Underbanked	1,645	21.1	625	38.0	1,020	62.0	0	0	0	0	0	0	1,645	100.0		
Fully Banked	5,309	68.1	0	0	0	0	1,216	22.9	4,093	77.1	0	0	0	0		
Banked but Underbanked Status Unknown	277	3.5	0	0	0	0	28	10.1	0	0	249	89.9	0	0		
<b>Household Type</b>																
Family household	1,268	60.6	623	13.2	681	14.4	773	16.4	2,494	52.8	155	3.3	1,304	27.6		
Female householder, no husband present	281	12.2	200	21.0	233	24.5	145	15.2	332	34.8	43	4.6	433	45.4		
Male householder, no wife present	389	5.0	82	21.0	70	17.9	37	9.6	184	47.5	16	4.0	151	38.9		
Married couple	3,385	43.4	342	10.1	378	11.2	591	17.5	1,979	58.5	96	2.8	720	21.3		
Nonfamily household	3,060	39.2	262	8.6	437	14.3	504	16.5	1,720	56.2	136	4.5	699	22.8		
Female householder	1,634	20.9	87	5.3	181	11.1	264	16.2	1,027	62.9	74	4.5	269	16.4		
Male householder	1,426	18.3	175	12.2	256	17.9	240	16.8	693	48.6	63	4.4	430	30.2		
Other	15	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>																
Black	1,165	14.9	282	24.2	301	25.9	155	13.3	378	32.5	48	4.1	584	50.1		
Hispanic non-Black	1,366	17.5	200	14.6	242	17.7	161	11.8	738	54.0	25	1.9	442	32.3		
White non-Black non-Hispanic	5,073	65.0	399	7.9	544	10.7	919	18.1	2,996	59.1	214	4.2	943	18.6		
Other non-Black non-Hispanic	197	2.5	4	2.2	35	17.6	52	26.4	102	52.0	4	1.8	39	19.8		
<b>Age</b>																
15 to 34 years	1,408	18.0	226	16.1	327	23.2	258	18.3	526	37.4	70	5.0	554	39.3		
35 to 44 years	1,382	17.7	228	16.5	219	15.9	223	16.1	679	49.1	33	2.4	447	32.4		
45 to 54 years	1,565	20.1	233	14.9	252	16.1	253	16.2	765	48.9	61	3.9	485	31.0		
55 to 64 years	1,368	17.5	98	7.2	177	12.9	223	16.3	816	59.7	54	4.0	275	20.1		
65 years or more	2,078	26.6	99	4.8	147	7.1	331	15.9	1,428	68.7	72	3.5	246	11.8		
<b>Education</b>																
No high school degree	782	10.0	177	22.6	118	15.1	94	12.1	350	44.7	42	5.4	295	37.7		
High school degree	2,371	30.4	344	14.5	388	16.4	376	15.9	1,186	50.0	76	3.2	732	30.9		
Some college	2,403	30.8	203	8.5	337	14.0	475	19.8	1,288	53.6	100	4.2	540	22.5		
College degree	2,245	28.8	161	7.2	279	12.4	342	15.2	1,391	62.0	72	3.2	440	19.6		
<b>Household Income</b>																
Less than \$15,000	1,347	17.3	266	19.7	225	16.7	182	13.5	600	44.6	74	5.5	491	36.4		
Between \$15,000 and \$30,000	1,575	20.2	211	13.4	309	19.6	298	18.9	687	43.6	69	4.4	521	33.1		
Between \$30,000 and \$50,000	1,881	24.1	215	11.4	241	12.8	311	16.5	1,058	56.2	57	3.0	455	24.2		
Between \$50,000 and \$75,000	1,219	15.6	88	7.2	152	12.4	196	16.1	752	61.7	31	2.5	240	19.7		
At Least \$75,000	1,779	22.8	105	5.9	195	11.0	301	16.9	1,117	62.8	60	3.3	300	16.9		
<b>Homeownership</b>																
Homeowner	5,362	68.7	374	7.0	606	11.3	895	16.7	3,279	61.2	207	3.9	980	18.3		
Non-homeowner	2,439	31.3	511	21.0	516	21.2	393	16.1	936	38.4	84	3.4	1,027	42.1		

**Notes:**

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

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

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