

Use of AFS by Banking Status

Kansas

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

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

[2011 Technical Notes](#)

### Timing of AFS Use by Banking Status

#### Kansas

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	1,136	100.0	81	100.0	223	100.0	814	100.0			NA	NA
Any AFS												
In Last 30 Days	158	13.9	57	70.8	101	45.1	0	0			NA	NA
In Last 2-12 Months	134	11.8	12	14.4	123	54.9	0	0			NA	NA
Not in the Last 12 Months	203	17.9	1	1.4	0	0	199	24.5			NA	NA
Never Used	622	54.8	8	9.9	0	0	614	75.5			NA	NA
Unknown	18	1.6	3	3.5	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	104	9.2	45	55.7	59	26.5	0	0			NA	NA
In Last 2-12 Months	98	8.7	13	16.4	85	38.1	0	0			NA	NA
Not in the Last 12 Months	163	14.3	1	1.7	24	10.9	136	16.7			NA	NA
Never Used	759	66.8	18	22.8	55	24.5	678	83.3			NA	NA
Unknown	11	1.0	3	3.5	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	60	5.3	27	33.4	34	15.0	0	0			NA	NA
In Last 2-12 Months	46	4.0	14	17.5	31	14.1	0	0			NA	NA
Not in the Last 12 Months	80	7.1	12	14.4	29	12.9	40	4.9			NA	NA
Never Used	937	82.4	25	31.2	130	58.0	774	95.1			NA	NA
Unknown	13	1.2	3	3.5	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	10	0.9	4	5.5	6	2.6	0	0			NA	NA
In Last 2-12 Months	12	1.1	3	3.8	9	4.0	0	0			NA	NA
Not in the Last 12 Months	28	2.5	5	6.3	12	5.3	11	1.4			NA	NA
Never Used	1,068	94.0	65	80.9	195	87.5	802	98.6			NA	NA
Unknown	18	1.6	3	3.5	1	0.7	-	-			NA	NA
Payday Lending												
In Last 30 Days	15	1.3	2	2.9	13	5.7	0	0			NA	NA
In Last 2-12 Months	23	2.0	4	5.4	18	8.2	0	0			NA	NA
Not in the Last 12 Months	69	6.0	11	13.5	31	14.0	26	3.2			NA	NA
Never Used	1,012	89.1	59	72.8	158	70.7	787	96.8			NA	NA
Unknown	18	1.6	4	5.3	3	1.4	-	-			NA	NA
Pawn Shops												
In Last 30 Days	15	1.3	3	4.1	11	5.1	0	0			NA	NA
In Last 2-12 Months	29	2.6	6	7.5	23	10.3	0	0			NA	NA
Not in the Last 12 Months	65	5.7	20	24.8	20	9.1	25	3.0			NA	NA
Never Used	1,009	88.9	47	58.3	166	74.1	789	97.0			NA	NA
Unknown	18	1.6	4	5.3	3	1.4	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	30	2.6	11	13.2	19	8.7	0	0			NA	NA
Used but not in last 12 months	56	4.9	11	14.1	19	8.4	25	3.0			NA	NA
Never Used	1,033	91.0	54	67.4	185	82.9	789	97.0			NA	NA
Unknown	16	1.4	4	5.3	-	-	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	22	1.9	-	-	22	9.7	0	0			NA	NA
Used but not in last 12 months	24	2.1	10	11.9	12	5.2	3	0.4			NA	NA
Never Used	1,074	94.5	67	82.8	189	84.4	811	99.6			NA	NA
Unknown	16	1.4	4	5.3	2	0.7	-	-			NA	NA

#### Notes:

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

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

- = 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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### Use of AFS by Household Characteristic

Kansas

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	1,136	100.0	496	43.6	622	54.8	18	1.6	442	38.9	223	19.6		
<b>Banking Status</b>														
Unbanked	81	7.1	70	86.6	8	9.9	3	3.5	68	84.4	41	50.5		
Underbanked	223	19.7	223	100.0	0	0	0	0	205	91.8	111	49.6		
Fully Banked	814	71.6	199	24.5	614	75.5	0	0	167	20.5	70	8.6		
Banked but Underbanked Status Unknown	18	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	720	63.4	320	44.5	389	54.0	11	1.5	293	40.7	142	19.7		
Female householder, no husband present	134	11.8	70	52.5	61	45.3	3	2.2	63	46.9	48	35.9		
Male householder, no wife present	58	5.1	38	65.4	20	34.6	-	-	36	63.0	18	30.6		
Married couple	528	46.5	212	40.2	308	58.3	8	1.5	194	36.7	76	14.4		
Nonfamily household	416	36.6	175	42.1	233	56.1	8	1.8	149	35.7	81	19.5		
Female householder	197	17.4	74	37.3	122	61.9	2	0.8	58	29.6	31	15.9		
Male householder	219	19.3	101	46.3	112	50.9	6	2.7	90	41.3	50	22.8		
<b>Race/Ethnicity</b>														
Black	78	6.8	62	79.8	16	20.2	-	-	55	70.5	34	44.4		
Hispanic non-Black	82	7.3	54	65.5	24	29.2	4	5.3	49	59.9	24	28.6		
White non-Black non-Hispanic	920	81.0	356	38.7	550	59.8	14	1.5	315	34.2	156	17.0		
Other non-Black non-Hispanic	56	4.9	23	41.4	33	58.6	-	-	23	41.4	9	15.9		
<b>Age</b>														
15 to 34 years	289	25.4	152	52.8	130	44.9	7	2.3	136	47.0	65	22.6		
35 to 44 years	176	15.5	96	54.7	76	43.2	4	2.1	83	47.2	52	29.4		
45 to 54 years	213	18.7	106	49.8	105	49.5	2	0.7	99	46.8	43	20.2		
55 to 64 years	192	16.9	77	39.8	114	59.3	2	0.8	69	35.8	40	20.6		
65 years or more	266	23.5	64	24.1	197	74.1	5	1.8	55	20.6	23	8.7		
<b>Education</b>														
No high school degree	97	8.5	54	55.9	40	41.6	2	2.5	52	54.0	23	24.2		
High school degree	327	28.8	150	45.9	173	53.0	4	1.1	136	41.6	72	22.1		
Some college	360	31.7	179	49.7	175	48.5	6	1.7	153	42.4	89	24.8		
College degree	352	31.0	112	31.9	234	66.4	6	1.7	101	28.6	38	10.7		
<b>Household Income</b>														
Less than \$15,000	201	17.7	110	55.0	87	43.5	3	1.5	102	51.0	65	32.6		
Between \$15,000 and \$30,000	238	21.0	118	49.4	116	48.8	4	1.8	104	43.9	62	25.9		
Between \$30,000 and \$50,000	242	21.3	106	43.9	130	53.6	6	2.5	90	37.4	46	19.2		
Between \$50,000 and \$75,000	194	17.0	74	38.1	116	60.1	3	1.8	63	32.5	26	13.3		
At Least \$75,000	262	23.0	88	33.5	173	65.9	2	0.6	82	31.3	24	9.0		
<b>Homeownership</b>														
Homeowner	742	65.3	271	36.5	459	61.8	12	1.7	247	33.3	88	11.9		
Non-homeowner	394	34.7	348	88.3	164	41.5	6	1.5	195	49.4	135	34.2		

**Notes:**

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

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



### Timing of AFS Use by Household Characteristic

Kansas

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	1,136	100.0	158	13.9	134	11.8	203	17.9	622	54.8	18	1.6	292	25.7		
<b>Banking Status</b>																
Unbanked	81	7.1	57	70.8	12	14.4	1	1.4	8	9.9	3	3.5	69	85.2		
Underbanked	223	19.7	101	45.1	123	54.9	0	0	0	0	0	0	223	100.0		
Fully Banked	814	71.6	0	0	0	0	199	24.5	614	75.5	0	0	0	0		
Banked but Underbanked Status Unknown	18	1.6	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
<b>Household Type</b>																
Family household	1,268	63.4	97	13.5	93	12.9	130	18.1	389	54.0	11	1.5	190	26.4		
Female householder, no husband present	281	11.8	37	27.5	16	12.1	17	12.9	61	45.3	3	2.2	53	39.6		
Male householder, no wife present	58	5.1	14	24.3	16	27.7	8	13.4	20	34.6	-	-	30	52.1		
Married couple	528	46.5	46	8.8	61	11.5	105	19.9	308	58.3	8	1.5	107	20.3		
Nonfamily household	416	36.6	61	14.5	41	9.9	73	17.6	233	56.1	8	1.8	102	24.5		
Female householder	197	17.4	33	16.6	11	5.5	30	15.3	122	61.9	2	0.8	44	22.1		
Male householder	219	19.3	28	12.7	31	13.9	43	19.7	112	50.9	6	2.7	58	26.6		
<b>Race/Ethnicity</b>																
Black	78	6.8	29	37.0	18	22.8	16	20.0	16	20.2	-	-	46	59.8		
Hispanic non-Black	82	7.3	31	37.6	10	11.6	13	16.4	24	29.2	4	5.3	41	49.2		
White non-Black non-Hispanic	920	81.0	91	9.9	94	10.2	171	18.6	550	59.8	14	1.5	185	20.1		
Other non-Black non-Hispanic	56	4.9	7	12.7	13	23.1	3	5.7	33	58.6	-	-	20	35.7		
<b>Age</b>																
15 to 34 years	289	25.4	58	20.0	48	16.7	47	16.1	130	44.9	7	2.3	106	36.6		
35 to 44 years	176	15.5	27	15.2	34	19.5	35	20.0	76	43.2	4	2.1	61	34.7		
45 to 54 years	213	18.7	33	15.7	27	12.7	46	21.4	105	49.5	2	0.7	60	28.4		
55 to 64 years	192	16.9	27	14.0	14	7.4	36	18.5	114	59.3	2	0.8	41	21.4		
65 years or more	266	23.5	13	5.0	11	4.0	40	15.2	197	74.1	5	1.8	24	9.0		
<b>Education</b>																
No high school degree	97	8.5	35	36.4	10	10.6	9	8.9	40	41.6	2	2.5	46	46.9		
High school degree	327	28.8	54	16.5	42	12.9	54	16.5	173	53.0	4	1.1	96	29.4		
Some college	360	31.7	60	16.7	45	12.6	74	20.5	175	48.5	6	1.7	105	29.3		
College degree	352	31.0	9	2.5	37	10.4	67	19.0	234	66.4	6	1.7	45	12.9		
<b>Household Income</b>																
Less than \$15,000	201	17.7	63	31.5	21	10.5	26	13.0	87	43.5	3	1.5	84	42.0		
Between \$15,000 and \$30,000	238	21.0	41	17.2	36	15.0	41	17.2	116	48.8	4	1.8	77	32.2		
Between \$30,000 and \$50,000	242	21.3	31	12.6	30	12.2	46	19.0	130	53.6	6	2.5	60	24.9		
Between \$50,000 and \$75,000	194	17.0	14	7.0	13	6.8	47	24.3	116	60.1	3	1.8	27	13.8		
At Least \$75,000	262	23.0	10	3.7	35	13.2	43	16.6	173	65.9	2	0.6	44	16.9		
<b>Homeownership</b>																
Homeowner	742	65.3	62	8.4	68	9.1	141	19.1	459	61.8	12	1.7	129	17.4		
Non-homeowner	394	34.7	96	24.4	67	16.9	62	15.7	164	41.5	6	1.5	163	41.3		

**Notes:**

(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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