

### Use of AFS by Banking Status

#### Missouri

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

#### Missouri

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	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	2,490	100.0	237	100.0	514	100.0	1,681	100.0	NA	NA	NA	NA
Any AFS												
In Last 30 Days	300	12.0	102	43.2	197	38.4	0	0	NA	NA	NA	NA
In Last 2-12 Months	379	15.2	63	26.4	317	61.6	0	0	NA	NA	NA	NA
Not in the Last 12 Months	511	20.5	21	8.9	0	0	477	28.4	NA	NA	NA	NA
Never Used	1,251	50.3	47	20.0	0	0	1,204	71.6	NA	NA	NA	NA
Unknown	49	2.0	3	1.5	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
In Last 30 Days	201	8.1	71	29.8	131	25.4	0	0	NA	NA	NA	NA
In Last 2-12 Months	314	12.6	50	20.9	265	51.5	0	0	NA	NA	NA	NA
Not in the Last 12 Months	410	16.5	23	9.8	41	8.0	342	20.3	NA	NA	NA	NA
Never Used	1,516	60.9	87	36.6	74	14.4	1,339	79.7	NA	NA	NA	NA
Unknown	48	1.9	7	2.9	3	0.6	-	-	NA	NA	NA	NA
Non-Bank Check Cashing												
In Last 30 Days	100	4.0	56	23.4	45	8.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	96	3.8	29	12.1	67	13.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	174	7.0	21	8.7	65	12.7	77	4.6	NA	NA	NA	NA
Never Used	2,097	84.2	122	51.4	333	64.9	1,603	95.4	NA	NA	NA	NA
Unknown	24	1.0	10	4.3	4	0.7	-	-	NA	NA	NA	NA
Non-Bank Remittances												
In Last 30 Days	19	0.8	5	2.1	15	2.8	0	0	NA	NA	NA	NA
In Last 2-12 Months	14	0.5	6	2.7	7	1.4	0	0	NA	NA	NA	NA
Not in the Last 12 Months	43	1.7	6	2.6	18	3.4	19	1.2	NA	NA	NA	NA
Never Used	2,372	95.2	216	91.2	465	90.4	1,661	98.8	NA	NA	NA	NA
Unknown	42	1.7	3	1.4	10	1.9	-	-	NA	NA	NA	NA
Payday Lending												
In Last 30 Days	29	1.2	3	1.4	26	5.0	0	0	NA	NA	NA	NA
In Last 2-12 Months	24	1.0	3	1.4	21	4.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	130	5.2	18	7.7	70	13.7	38	2.3	NA	NA	NA	NA
Never Used	2,263	90.9	209	88.0	383	74.5	1,643	97.7	NA	NA	NA	NA
Unknown	44	1.8	3	1.5	14	2.7	-	-	NA	NA	NA	NA
Pawn Shops												
In Last 30 Days	4	0.1	-	-	4	0.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	61	2.4	24	10.1	37	7.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	165	6.6	39	16.4	71	13.8	55	3.3	NA	NA	NA	NA
Never Used	2,214	88.9	168	70.7	393	76.5	1,625	96.7	NA	NA	NA	NA
Unknown	48	1.9	7	2.8	10	1.9	-	-	NA	NA	NA	NA
Rent-to-Own (a)												
Used in last 12 months	50	2.0	25	10.5	25	4.9	0	0	NA	NA	NA	NA
Used but not in last 12 months	118	4.8	19	8.0	61	11.9	38	2.3	NA	NA	NA	NA
Never Used	2,270	91.1	187	78.7	418	81.3	1,642	97.7	NA	NA	NA	NA
Unknown	52	2.1	7	2.8	10	1.9	-	-	NA	NA	NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	18	0.7	7	2.9	11	2.1	0	0	NA	NA	NA	NA
Used but not in last 12 months	85	3.4	13	5.3	32	6.2	40	2.4	NA	NA	NA	NA
Never Used	2,332	93.6	211	89.0	459	89.2	1,640	97.6	NA	NA	NA	NA
Unknown	56	2.3	7	2.8	13	2.5	-	-	NA	NA	NA	NA

#### Notes:

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

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

- = 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](#)

### Use of AFS by Household Characteristic

Missouri

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		
All Households	2,490	100.0	1,190	47.8	1,251	50.3	49	2.0	1,070	43.0	469	18.8		
<b>Banking Status</b>														
Unbanked	237	9.5	186	78.5	47	20.0	3	1.5	167	70.6	105	44.2		
Underbanked	514	20.6	514	100.0	0	0	0	0	490	95.3	221	42.9		
Fully Banked	1,681	67.5	477	28.4	1,204	71.6	0	0	403	24.0	141	8.4		
Banked but Underbanked Status Unknown	59	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	1,671	67.1	786	47.0	848	50.8	37	2.2	717	42.9	316	18.9		
Female householder, no husband present	337	13.5	219	65.2	98	29.2	19	5.6	205	60.9	123	36.5		
Male householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	1,236	49.6	499	40.4	719	58.2	18	1.4	451	36.5	158	12.8		
Nonfamily household	816	32.8	404	49.6	399	48.9	12	1.5	354	43.4	153	18.7		
Female householder	413	16.6	197	47.6	213	51.6	3	0.8	171	41.4	70	16.9		
Male householder	403	16.2	208	51.6	186	46.3	9	2.2	183	45.4	83	20.6		
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>														
Black	313	12.6	218	69.6	82	26.4	13	4.0	197	63.0	119	37.9		
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	2,030	81.5	902	44.4	1,099	54.1	30	1.5	809	39.9	318	15.6		
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	557	22.4	355	63.7	195	35.0	7	1.3	322	57.8	154	27.7		
35 to 44 years	441	17.7	204	46.3	220	50.0	17	3.8	182	41.2	97	22.1		
45 to 54 years	525	21.1	253	48.2	261	49.7	11	2.1	221	42.2	113	21.6		
55 to 64 years	447	17.9	201	44.9	236	52.7	10	2.3	191	42.8	67	15.1		
65 years or more	520	20.9	177	34.1	340	65.3	3	0.7	154	29.6	37	7.0		
<b>Education</b>														
No high school degree	288	11.6	172	59.8	116	40.2	-	-	155	53.7	84	29.1		
High school degree	719	28.9	380	52.9	324	45.1	15	2.1	334	46.4	170	23.7		
Some college	765	30.7	384	50.2	359	46.9	22	2.8	346	45.3	150	19.7		
College degree	718	28.8	253	35.3	453	63.0	12	1.7	236	32.8	65	9.0		
<b>Household Income</b>														
Less than \$15,000	429	17.2	298	69.5	127	29.5	4	1.0	258	60.2	176	41.0		
Between \$15,000 and \$30,000	525	21.1	280	53.3	236	44.9	10	1.9	266	50.6	109	20.8		
Between \$30,000 and \$50,000	545	21.9	265	48.7	265	48.6	15	2.7	230	42.3	83	15.2		
Between \$50,000 and \$75,000	398	16.0	169	42.4	218	54.9	10	2.6	152	38.1	53	13.3		
At Least \$75,000	593	23.8	178	30.0	406	68.4	9	1.6	164	27.7	48	8.1		
<b>Homeownership</b>														
Homeowner	1,751	70.3	695	39.7	1,027	58.7	29	1.6	621	35.5	217	12.4		
Non-homeowner	739	29.7	495	66.9	224	30.4	20	2.7	449	60.8	252	34.0		

**Notes:**

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

- = 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.

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](#)

# ECONOMICINCLUSION.GOV

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



### Timing of AFS Use by Household Characteristic

Missouri

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	2,490	100.0	300	12.0	379	15.2	511	20.5	1,251	50.3	49	2.0	679	27.3		
<b>Banking Status</b>																
Unbanked	237	9.5	102	43.2	63	26.4	21	8.9	47	20.0	3	1.5	165	69.6		
Underbanked	514	20.6	197	38.4	317	61.6	0	0	0	0	0	0	514	100.0		
Fully Banked	1,681	67.5	0	0	0	0	477	28.4	1,204	71.6	0	0	0	0		
Banked but Underbanked Status Unknown	59	2.4	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
<b>Household Type</b>																
Family household	1,268	67.1	193	11.5	268	16.0	325	19.5	848	50.8	37	2.2	461	27.6		
Female householder, no husband present	281	13.5	79	23.4	86	25.7	54	16.1	98	29.2	19	5.6	165	49.1		
Male householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	1,236	49.6	85	6.9	165	13.4	249	20.2	719	58.2	18	1.4	250	20.2		
Nonfamily household	816	32.8	107	13.1	112	13.7	186	22.8	399	48.9	12	1.5	218	26.8		
Female householder	413	16.6	38	9.1	50	12.2	109	26.3	213	51.6	3	0.8	88	21.3		
Male householder	403	16.2	69	17.2	61	15.2	77	19.2	186	46.3	9	2.2	130	32.4		
Other	4	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>																
Black	313	12.6	87	27.7	70	22.4	61	19.5	82	26.4	13	4.0	157	50.1		
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	2,030	81.5	184	9.1	287	14.1	430	21.2	1,099	54.1	30	1.5	471	23.2		
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>																
15 to 34 years	557	22.4	117	20.9	135	24.3	103	18.5	195	35.0	7	1.3	252	45.2		
35 to 44 years	441	17.7	52	11.9	64	14.5	88	19.9	220	50.0	17	3.8	116	26.4		
45 to 54 years	525	21.1	59	11.2	79	15.0	115	22.0	261	49.7	11	2.1	138	26.2		
55 to 64 years	447	17.9	48	10.8	53	11.9	99	22.2	236	52.7	10	2.3	102	22.8		
65 years or more	520	20.9	24	4.6	48	9.2	106	20.3	340	65.3	3	0.7	72	13.7		
<b>Education</b>																
No high school degree	288	11.6	70	24.1	56	19.4	47	16.2	116	40.2	-	-	125	43.6		
High school degree	719	28.9	100	14.0	117	16.3	163	22.6	324	45.1	15	2.1	218	30.3		
Some college	765	30.7	89	11.7	135	17.7	160	20.9	359	46.9	22	2.8	225	29.4		
College degree	718	28.8	40	5.6	71	9.9	142	19.8	453	63.0	12	1.7	111	15.5		
<b>Household Income</b>																
Less than \$15,000	429	17.2	97	22.7	105	24.4	96	22.4	127	29.5	4	1.0	202	47.1		
Between \$15,000 and \$30,000	525	21.1	96	18.4	105	19.9	79	15.0	236	44.9	10	1.9	201	38.3		
Between \$30,000 and \$50,000	545	21.9	55	10.1	74	13.7	136	25.0	265	48.6	15	2.7	129	23.7		
Between \$50,000 and \$75,000	398	16.0	35	8.9	52	13.0	82	20.6	218	54.9	10	2.6	87	21.9		
At Least \$75,000	593	23.8	16	2.6	44	7.4	118	20.0	406	68.4	9	1.6	59	10.0		
<b>Homeownership</b>																
Homeowner	1,751	70.3	109	6.2	221	12.6	365	20.8	1,027	58.7	29	1.6	330	18.9		
Non-homeowner	739	29.7	191	25.8	158	21.4	146	19.8	224	30.4	20	2.7	349	47.2		

**Notes:**

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

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

-- 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.

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](#)