

Use of AFS by Banking Status

New Hampshire

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	Underbanked	Underbanked	Fully Banked	Fully Banked	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown	Has a Bank Account	
											Number (1000s)	Pct of Col
All Households	526	100.0	NA	NA	66	100.0	439	100.0	NA	NA	NA	NA
Any AFS			NA	NA					NA	NA	NA	NA
Has Ever Used	162	30.8	NA	NA	66	100.0	88	20.0	NA	NA	NA	NA
Has Never Used	353	67.1	NA	NA	0	0	351	80.0	NA	NA	NA	NA
Unknown	11	2.1	NA	NA	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order			NA	NA					NA	NA	NA	NA
Has Ever Used	124	23.6	NA	NA	48	72.7	68	15.6	NA	NA	NA	NA
Has Never Used	394	74.9	NA	NA	18	27.3	370	84.4	NA	NA	NA	NA
Unknown	8	1.5	NA	NA	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing			NA	NA					NA	NA	NA	NA
Has Ever Used	40	7.6	NA	NA	20	30.7	14	3.3	NA	NA	NA	NA
Has Never Used	478	91.0	NA	NA	46	69.3	424	96.7	NA	NA	NA	NA
Unknown	7	1.4	NA	NA	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances			NA	NA					NA	NA	NA	NA
Has Ever Used	14	2.7	NA	NA	9	13.5	4	0.9	NA	NA	NA	NA
Has Never Used	503	95.6	NA	NA	56	85.8	435	99.1	NA	NA	NA	NA
Unknown	9	1.7	NA	NA	-	-	0	0	NA	NA	NA	NA
Payday Lending			NA	NA					NA	NA	NA	NA
Has Ever Used	6	1.1	NA	NA	3	4.6	3	0.7	NA	NA	NA	NA
Has Never Used	509	96.8	NA	NA	62	94.0	436	99.3	NA	NA	NA	NA
Unknown	11	2.0	NA	NA	1	1.4	0	0	NA	NA	NA	NA
Pawn Shops			NA	NA					NA	NA	NA	NA
Has Ever Used	17	3.2	NA	NA	7	11.4	7	1.6	NA	NA	NA	NA
Has Never Used	500	95.1	NA	NA	58	87.9	432	98.4	NA	NA	NA	NA
Unknown	9	1.7	NA	NA	-	-	0	0	NA	NA	NA	NA
Rent-to-Own			NA	NA					NA	NA	NA	NA
Has Ever Used	21	3.9	NA	NA	9	13.3	10	2.4	NA	NA	NA	NA
Has Never Used	497	94.5	NA	NA	57	86.7	428	97.6	NA	NA	NA	NA
Unknown	8	1.6	NA	NA	-	-	0	0	NA	NA	NA	NA
Refund Anticipation Loans			NA	NA					NA	NA	NA	NA
Has Ever Used	11	2.1	NA	NA	6	9.0	4	0.9	NA	NA	NA	NA
Has Never Used	507	96.4	NA	NA	60	91.0	435	99.1	NA	NA	NA	NA
Unknown	8	1.6	NA	NA	-	-	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

#### New Hampshire

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	526	100.0	NA	NA	66	100.0	439	100.0	NA	NA	NA	NA
Any AFS												
In Last 30 Days	22	4.3	NA	NA	18	26.9	0	0	NA	NA	NA	NA
In Last 2-12 Months	49	9.3	NA	NA	48	73.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	90	17.2	NA	NA	0	0	88	20.0	NA	NA	NA	NA
Never Used	353	67.1	NA	NA	0	0	351	80.0	NA	NA	NA	NA
Unknown	11	2.1	NA	NA	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
In Last 30 Days	12	2.3	NA	NA	10	15.2	0	0	NA	NA	NA	NA
In Last 2-12 Months	33	6.3	NA	NA	31	47.5	0	0	NA	NA	NA	NA
Not in the Last 12 Months	78	14.9	NA	NA	7	10.1	68	15.6	NA	NA	NA	NA
Never Used	394	74.9	NA	NA	18	27.3	370	84.4	NA	NA	NA	NA
Unknown	8	1.5	NA	NA	-	-	-	-	NA	NA	NA	NA
Non-Bank Check Cashing												
In Last 30 Days	10	1.8	NA	NA	5	8.3	0	0	NA	NA	NA	NA
In Last 2-12 Months	11	2.1	NA	NA	11	17.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	19	3.6	NA	NA	3	5.3	14	3.3	NA	NA	NA	NA
Never Used	478	91.0	NA	NA	46	69.3	424	96.7	NA	NA	NA	NA
Unknown	7	1.4	NA	NA	-	-	-	-	NA	NA	NA	NA
Non-Bank Remittances												
In Last 30 Days	1	0.2	NA	NA	1	1.6	0	0	NA	NA	NA	NA
In Last 2-12 Months	8	1.6	NA	NA	8	11.9	0	0	NA	NA	NA	NA
Not in the Last 12 Months	5	0.9	NA	NA	-	-	4	0.9	NA	NA	NA	NA
Never Used	503	95.6	NA	NA	56	85.8	435	99.1	NA	NA	NA	NA
Unknown	9	1.7	NA	NA	-	-	-	-	NA	NA	NA	NA
Payday Lending												
In Last 2-12 Months	1	0.1	NA	NA	1	0.8	0	0	NA	NA	NA	NA
Not in the Last 12 Months	5	1.0	NA	NA	2	3.7	3	0.7	NA	NA	NA	NA
Never Used	509	96.8	NA	NA	62	94.0	436	99.3	NA	NA	NA	NA
Unknown	11	2.0	NA	NA	1	1.4	-	-	NA	NA	NA	NA
Pawn Shops												
In Last 30 Days	2	0.3	NA	NA	2	2.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	5	1.0	NA	NA	4	6.7	0	0	NA	NA	NA	NA
Not in the Last 12 Months	9	1.8	NA	NA	1	2.0	7	1.6	NA	NA	NA	NA
Never Used	500	95.1	NA	NA	58	87.9	432	98.4	NA	NA	NA	NA
Unknown	9	1.7	NA	NA	-	-	-	-	NA	NA	NA	NA
Rent-to-Own (a)												
Used in last 12 months	4	0.8	NA	NA	4	6.7	0	0	NA	NA	NA	NA
Used but not in last 12 months	16	3.1	NA	NA	4	6.7	10	2.4	NA	NA	NA	NA
Never Used	497	94.5	NA	NA	57	86.7	428	97.6	NA	NA	NA	NA
Unknown	8	1.6	NA	NA	-	-	-	-	NA	NA	NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	4	0.8	NA	NA	3	5.2	0	0	NA	NA	NA	NA
Used but not in last 12 months	7	1.3	NA	NA	2	3.8	4	0.9	NA	NA	NA	NA
Never Used	507	96.4	NA	NA	60	91.0	435	99.1	NA	NA	NA	NA
Unknown	8	1.6	NA	NA	-	-	-	-	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 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

#### New Hampshire

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	526	100.0	162	30.8	353	67.1	11	2.1	148	28.2	42	7.9		
<b>Banking Status</b>														
Unbanked	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Underbanked	66	12.5	66	100.0	0	0	0	0	63	95.4	17	25.8		
Fully Banked	439	83.5	88	20.0	351	80.0	0	0	77	17.5	21	4.9		
Banked but Underbanked Status Unknown	11	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	364	69.2	112	30.6	247	68.0	5	1.4	102	28.0	31	8.6		
Female householder, no husband present	46	8.8	22	48.4	23	50.4	1	1.2	22	47.4	9	20.1		
Male householder, no wife present	20	3.9	9	43.3	11	54.1	1	2.5	8	37.8	3	14.9		
Married couple	297	56.5	80	27.0	213	71.7	4	1.3	72	24.3	19	6.3		
Nonfamily household	161	30.6	50	31.0	105	65.1	6	3.9	46	28.4	10	6.3		
Female householder	81	15.4	25	30.7	53	65.6	3	3.7	22	27.0	5	6.5		
Male householder	80	15.1	25	31.3	51	64.7	3	4.0	24	29.9	5	6.1		
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>														
Black	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	11	2.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	488	92.9	150	30.7	329	67.3	10	2.0	136	27.8	40	8.2		
Other non-Black non-Hispanic	16	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	88	16.8	26	29.2	61	69.4	1	1.3	23	26.0	10	11.5		
35 to 44 years	94	17.9	30	31.8	64	67.6	1	0.5	27	28.4	11	11.5		
45 to 54 years	130	24.6	35	27.0	93	72.1	1	0.9	31	24.0	11	8.3		
55 to 64 years	105	20.0	38	36.6	62	59.4	4	4.1	38	36.1	4	3.9		
65 years or more	109	20.7	33	30.1	72	66.2	4	3.7	29	27.1	6	5.5		
<b>Education</b>														
No high school degree	34	6.4	14	42.9	18	52.9	1	4.3	12	36.2	5	15.1		
High school degree	135	25.7	51	38.0	82	60.4	2	1.7	47	34.6	17	12.2		
Some college	151	28.8	45	29.9	102	67.7	4	2.5	40	26.7	15	9.7		
College degree	206	39.1	51	24.8	151	73.4	4	1.8	49	23.7	6	2.7		
<b>Household Income</b>														
Less than \$15,000	40	7.7	24	58.8	16	38.9	1	2.4	21	51.3	9	21.9		
Between \$15,000 and \$30,000	76	14.5	27	35.6	46	60.7	3	3.7	25	32.2	10	13.3		
Between \$30,000 and \$50,000	105	19.9	38	36.7	64	61.3	2	2.0	36	34.7	8	7.7		
Between \$50,000 and \$75,000	112	21.3	26	23.7	84	74.9	2	1.4	23	20.9	6	5.8		
At Least \$75,000	193	36.7	46	23.9	143	74.2	4	1.9	43	22.4	8	4.3		
<b>Homeownership</b>														
Homeowner	389	74.0	104	26.8	278	71.4	7	1.8	96	24.6	20	5.1		
Non-homeowner	137	26.0	58	42.1	75	54.9	4	3.0	52	38.3	22	16.0		

**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.

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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

#### New Hampshire

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	526	100.0	22	4.3	49	9.3	90	17.2	353	67.1	11	2.1	72	13.6		
Banking Status																
Unbanked	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Underbanked	66	12.5	18	26.9	48	73.1	0	0	0	0	0	0	66	100.0		
Fully Banked	439	83.5	0	0	0	0	88	20.0	351	80.0	0	0	0	0		
Banked but Underbanked Status Unknown	11	2.1	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	69.2	17	4.6	36	9.9	59	16.1	247	68.0	5	1.4	53	14.5		
Female householder, no husband present	281	8.8	4	9.0	11	23.0	8	16.5	23	50.4	1	1.2	15	32.0		
Male householder, no wife present	20	3.9	2	8.4	2	10.2	5	24.8	11	54.1	1	2.5	4	18.5		
Married couple	297	56.5	11	3.7	23	7.9	46	15.5	213	71.7	4	1.3	34	11.5		
Nonfamily household	161	30.6	6	3.6	13	8.1	31	19.4	105	65.1	6	3.9	19	11.6		
Female householder	81	15.4	1	1.6	6	7.8	17	21.3	53	65.6	3	3.7	8	9.4		
Male householder	80	15.1	4	5.5	7	8.4	14	17.4	51	64.7	3	4.0	11	13.9		
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity																
Black	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	11	2.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	488	92.9	18	3.8	43	8.8	88	18.1	329	67.3	10	2.0	61	12.6		
Other non-Black non-Hispanic	16	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																
15 to 34 years	88	16.8	6	7.0	8	9.4	11	12.8	61	69.4	1	1.3	15	16.4		
35 to 44 years	94	17.9	4	4.5	7	7.4	19	19.9	64	67.6	1	0.5	11	11.9		
45 to 54 years	130	24.6	5	4.2	14	10.7	16	12.2	93	72.1	1	0.9	19	14.9		
55 to 64 years	105	20.0	4	4.2	13	12.6	21	19.8	62	59.4	4	4.1	18	16.8		
65 years or more	109	20.7	2	2.0	7	6.1	24	21.9	72	66.2	4	3.7	9	8.2		
Education																
No high school degree	34	6.4	4	11.1	3	10.2	7	21.6	18	52.9	1	4.3	7	21.3		
High school degree	135	25.7	12	8.8	16	11.7	24	17.5	82	60.4	2	1.7	28	20.5		
Some college	151	28.8	5	3.1	15	9.9	26	16.9	102	67.7	4	2.5	20	13.0		
College degree	206	39.1	2	1.1	15	7.3	34	16.5	151	73.4	4	1.8	17	8.3		
Household Income																
Less than \$15,000	40	7.7	7	17.6	6	15.0	11	26.2	16	38.9	1	2.4	13	32.6		
Between \$15,000 and \$30,000	76	14.5	5	6.3	6	8.0	16	21.2	46	60.7	3	3.7	11	14.3		
Between \$30,000 and \$50,000	105	19.9	6	5.4	13	12.7	19	18.6	64	61.3	2	2.0	19	18.2		
Between \$50,000 and \$75,000	112	21.3	2	1.4	9	7.9	16	14.4	84	74.9	2	1.4	10	9.3		
At Least \$75,000	193	36.7	3	1.7	15	7.6	28	14.6	143	74.2	4	1.9	18	9.4		
Homeownership																
Homeowner	389	74.0	9	2.3	31	8.1	64	16.4	278	71.4	7	1.8	40	10.4		
Non-homeowner	137	26.0	14	9.9	18	12.9	26	19.3	75	54.9	4	3.0	31	22.8		

#### 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.

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