

Use of AFS by Banking Status
North Carolina

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	3,878	100.0	359	100.0	840	100.0	2,579	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	1,634	42.1	251	69.9	840	100.0	538	20.9	NA	NA	NA	NA
Has Never Used	2,134	55.0	93	26.0	0	0	2,041	79.1	NA	NA	NA	NA
Unknown	111	2.9	15	4.1	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	1,286	33.1	203	56.5	681	81.0	397	15.4	NA	NA	NA	NA
Has Never Used	2,510	64.7	145	40.2	159	19.0	2,181	84.6	NA	NA	NA	NA
Unknown	83	2.1	12	3.3	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	544	14.0	168	46.9	285	33.9	91	3.5	NA	NA	NA	NA
Has Never Used	3,259	84.0	180	50.1	555	66.1	2,488	96.5	NA	NA	NA	NA
Unknown	76	2.0	11	3.1	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	181	4.7	56	15.6	118	14.0	8	0.3	NA	NA	NA	NA
Has Never Used	3,621	93.4	296	82.3	723	86.0	2,571	99.7	NA	NA	NA	NA
Unknown	76	2.0	7	2.0	-	-	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	109	2.8	8	2.3	76	9.0	25	1.0	NA	NA	NA	NA
Has Never Used	3,686	95.0	340	94.5	760	90.5	2,554	99.0	NA	NA	NA	NA
Unknown	84	2.2	12	3.3	4	0.5	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	326	8.4	62	17.3	180	21.5	84	3.2	NA	NA	NA	NA
Has Never Used	3,451	89.0	271	75.3	660	78.5	2,495	96.8	NA	NA	NA	NA
Unknown	101	2.6	27	7.4	-	-	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	141	3.6	7	2.1	113	13.4	21	0.8	NA	NA	NA	NA
Has Never Used	3,634	93.7	328	91.3	727	86.6	2,558	99.2	NA	NA	NA	NA
Unknown	104	2.7	24	6.7	-	-	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	191	4.9	27	7.5	109	12.9	56	2.2	NA	NA	NA	NA
Has Never Used	3,593	92.6	313	87.1	731	87.1	2,523	97.8	NA	NA	NA	NA
Unknown	94	2.4	19	5.4	-	-	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.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

North Carolina

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	3,878	100.0	359	100.0	840	100.0	2,579	100.0			NA	NA
Any AFS												
In Last 30 Days	456	11.8	149	41.4	307	36.6	0	0			NA	NA
In Last 2-12 Months	597	15.4	64	17.8	533	63.4	0	0			NA	NA
Not in the Last 12 Months	581	15.0	39	10.7	0	0	538	20.9			NA	NA
Never Used	2,134	55.0	93	26.0	0	0	2,041	79.1			NA	NA
Unknown	111	2.9	15	4.1	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	324	8.4	101	28.2	222	26.5	0	0			NA	NA
In Last 2-12 Months	469	12.1	62	17.2	408	48.5	0	0			NA	NA
Not in the Last 12 Months	492	12.7	40	11.1	51	6.0	397	15.4			NA	NA
Never Used	2,510	64.7	145	40.2	159	19.0	2,181	84.6			NA	NA
Unknown	83	2.1	12	3.3	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	124	3.2	75	20.9	49	5.8	0	0			NA	NA
In Last 2-12 Months	259	6.7	74	20.5	186	22.1	0	0			NA	NA
Not in the Last 12 Months	161	4.1	20	5.4	50	6.0	91	3.5			NA	NA
Never Used	3,259	84.0	180	50.1	555	66.1	2,488	96.5			NA	NA
Unknown	76	2.0	11	3.1	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	53	1.4	13	3.6	40	4.7	0	0			NA	NA
In Last 2-12 Months	78	2.0	22	6.2	55	6.6	0	0			NA	NA
Not in the Last 12 Months	51	1.3	21	5.8	23	2.7	8	0.3			NA	NA
Never Used	3,621	93.4	296	82.3	723	86.0	2,571	99.7			NA	NA
Unknown	76	2.0	7	2.0	-	-	-	-			NA	NA
Payday Lending												
In Last 30 Days	8	0.2	-	-	8	1.0	0	0			NA	NA
In Last 2-12 Months	11	0.3	-	-	11	1.4	0	0			NA	NA
Not in the Last 12 Months	89	2.3	8	2.3	56	6.7	25	1.0			NA	NA
Never Used	3,686	95.0	340	94.5	760	90.5	2,554	99.0			NA	NA
Unknown	84	2.2	12	3.3	4	0.5	-	-			NA	NA
Pawn Shops												
In Last 30 Days	39	1.0	15	4.0	25	2.9	0	0			NA	NA
In Last 2-12 Months	100	2.6	22	6.1	78	9.3	0	0			NA	NA
Not in the Last 12 Months	187	4.8	26	7.2	78	9.3	84	3.2			NA	NA
Never Used	3,451	89.0	271	75.3	660	78.5	2,495	96.8			NA	NA
Unknown	101	2.6	27	7.4	-	-	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	55	1.4	4	1.1	51	6.0	0	0			NA	NA
Used but not in last 12 months	86	2.2	4	1.0	62	7.4	21	0.8			NA	NA
Never Used	3,634	93.7	328	91.3	727	86.6	2,558	99.2			NA	NA
Unknown	104	2.7	24	6.7	-	-	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	49	1.3	5	1.4	44	5.3	0	0			NA	NA
Used but not in last 12 months	142	3.7	22	6.2	64	7.6	56	2.2			NA	NA
Never Used	3,593	92.6	313	87.1	731	87.1	2,523	97.8			NA	NA
Unknown	94	2.4	19	5.4	-	-	-	-			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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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

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Use of AFS by Household Characteristic

North Carolina

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	3,878	100.0	1,634	42.1	2,134	55.0	111	2.9	1,495	38.5	570	14.7		
Banking Status														
Unbanked	359	9.3	251	69.9	93	26.0	15	4.1	244	67.8	74	20.6		
Underbanked	840	21.7	840	100.0	0	0	0	0	801	95.3	331	39.3		
Fully Banked	2,579	66.5	538	20.9	2,041	79.1	0	0	447	17.3	166	6.4		
Banked but Underbanked Status Unknown	100	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Household Type														
Family household	2,600	67.0	1,115	42.9	1,405	54.1	79	3.0	1,008	38.8	414	15.9		
Female householder, no husband present	529	13.6	308	58.3	214	40.4	7	1.3	304	57.4	127	24.1		
Male householder, no wife present	152	3.9	101	66.3	47	30.9	4	2.8	94	61.5	38	25.0		
Married couple	1,918	49.5	706	36.8	1,145	59.7	68	3.5	610	31.8	248	12.9		
Nonfamily household	1,271	32.8	514	40.5	725	57.0	32	2.5	483	38.0	157	12.3		
Female householder	687	17.7	258	37.5	413	60.1	17	2.4	238	34.6	80	11.7		
Male householder	584	15.1	257	44.0	312	53.4	15	2.6	245	42.0	77	13.1		
Other	8	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity														
Black	886	22.8	496	56.0	351	39.6	39	4.4	449	50.7	215	24.3		
Hispanic non-Black	181	4.7	128	70.4	54	29.6	-	-	123	67.8	34	18.6		
White non-Black non-Hispanic	2,670	68.8	949	35.6	1,651	61.8	69	2.6	866	32.4	306	11.5		
Other non-Black non-Hispanic	141	3.6	61	42.9	78	55.4	2	1.7	56	39.9	16	11.0		
Age														
15 to 34 years	943	24.3	512	54.3	410	43.5	21	2.2	462	49.0	187	19.8		
35 to 44 years	657	16.9	317	48.2	333	50.6	7	1.1	275	41.9	136	20.7		
45 to 54 years	796	20.5	347	43.7	418	52.5	30	3.8	313	39.3	139	17.5		
55 to 64 years	703	18.1	240	34.1	445	63.4	18	2.5	235	33.5	72	10.3		
65 years or more	780	20.1	218	27.9	528	67.7	34	4.4	210	26.9	36	4.6		
Education														
No high school degree	468	12.1	268	57.2	180	38.4	21	4.5	251	53.6	100	21.3		
High school degree	1,092	28.2	526	48.2	517	47.4	49	4.5	477	43.7	204	18.6		
Some college	1,115	28.7	507	45.4	592	53.1	16	1.4	457	41.0	191	17.2		
College degree	1,203	31.0	333	27.7	845	70.2	25	2.1	310	25.7	76	6.3		
Household Income														
Less than \$15,000	729	18.8	428	58.8	282	38.7	18	2.5	404	55.4	180	24.7		
Between \$15,000 and \$30,000	801	20.7	401	50.1	362	45.2	37	4.7	365	45.6	153	19.1		
Between \$30,000 and \$50,000	847	21.8	322	38.0	507	59.9	18	2.1	292	34.5	103	12.2		
Between \$50,000 and \$75,000	615	15.9	245	39.8	354	57.5	17	2.7	225	36.6	71	11.5		
At Least \$75,000	887	22.9	238	26.8	629	70.9	20	2.3	209	23.6	63	7.1		
Homeownership														
Homeowner	2,654	68.4	892	33.6	1,668	62.8	95	3.6	811	30.5	265	10.0		
Non-homeowner	1,224	31.6	742	60.6	466	38.1	16	1.3	684	55.9	305	25.0		

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



Timing of AFS Use by Household Characteristic

North Carolina

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	3,878	100.0	456	11.8	597	15.4	581	15.0	2,134	55.0	111	2.9	1,053	27.1		
Banking Status																
Unbanked	359	9.3	149	41.4	64	17.8	39	10.7	93	26.0	15	4.1	213	59.2		
Underbanked	840	21.7	307	36.6	533	63.4	0	0	0	0	0	0	840	100.0		
Fully Banked	2,579	66.5	0	0	0	0	538	20.9	2,041	79.1	0	0	0	0		
Banked but Underbanked Status Unknown	100	2.6	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	67.0	322	12.4	407	15.7	386	14.9	1,405	54.1	79	3.0	729	28.0		
Female householder, no husband present	281	13.6	123	23.2	116	22.0	69	13.1	214	40.4	7	1.3	239	45.2		
Male householder, no wife present	152	3.9	41	26.7	38	24.9	22	14.6	47	30.9	4	2.8	79	51.6		
Married couple	1,918	49.5	158	8.2	253	13.2	295	15.4	1,145	59.7	68	3.5	411	21.4		
Nonfamily household	1,271	32.8	135	10.6	185	14.6	195	15.3	725	57.0	32	2.5	320	25.2		
Female householder	687	17.7	60	8.8	106	15.5	91	13.3	413	60.1	17	2.4	167	24.3		
Male householder	584	15.1	74	12.7	79	13.5	104	17.7	312	53.4	15	2.6	153	26.2		
Other	8	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity																
Black	886	22.8	180	20.3	196	22.1	121	13.6	351	39.6	39	4.4	376	42.4		
Hispanic non-Black	181	4.7	60	33.1	59	32.8	8	4.5	54	29.6	-	-	119	65.9		
White non-Black non-Hispanic	2,670	68.8	186	7.0	330	12.4	432	16.2	1,651	61.8	69	2.6	517	19.4		
Other non-Black non-Hispanic	141	3.6	30	21.0	11	7.9	20	14.0	78	55.4	2	1.7	41	28.9		
Age																
15 to 34 years	943	24.3	201	21.4	184	19.5	126	13.4	410	43.5	21	2.2	385	40.9		
35 to 44 years	657	16.9	72	11.0	120	18.2	125	19.0	333	50.6	7	1.1	192	29.2		
45 to 54 years	796	20.5	85	10.6	128	16.1	134	16.9	418	52.5	30	3.8	213	26.8		
55 to 64 years	703	18.1	63	9.0	95	13.5	82	11.7	445	63.4	18	2.5	158	22.5		
65 years or more	780	20.1	35	4.5	70	8.9	113	14.5	528	67.7	34	4.4	105	13.4		
Education																
No high school degree	468	12.1	107	22.8	105	22.4	56	12.0	180	38.4	21	4.5	212	45.2		
High school degree	1,092	28.2	158	14.5	183	16.8	185	16.9	517	47.4	49	4.5	341	31.3		
Some college	1,115	28.7	129	11.5	185	16.6	193	17.3	592	53.1	16	1.4	313	28.1		
College degree	1,203	31.0	63	5.2	124	10.3	147	12.2	845	70.2	25	2.1	186	15.5		
Household Income																
Less than \$15,000	729	18.8	154	21.2	153	21.1	120	16.5	282	38.7	18	2.5	308	42.2		
Between \$15,000 and \$30,000	801	20.7	137	17.1	136	17.0	129	16.1	362	45.2	37	4.7	272	34.0		
Between \$30,000 and \$50,000	847	21.8	87	10.3	116	13.7	119	14.1	507	59.9	18	2.1	203	23.9		
Between \$50,000 and \$75,000	615	15.9	59	9.7	105	17.0	81	13.1	354	57.5	17	2.7	164	26.7		
At Least \$75,000	887	22.9	19	2.1	87	9.8	132	14.8	629	70.9	20	2.3	106	11.9		
Homeownership																
Homeowner	2,654	68.4	169	6.4	306	11.5	417	15.7	1,668	62.8	95	3.6	475	17.9		
Non-homeowner	1,224	31.6	287	23.5	291	23.7	164	13.4	466	38.1	16	1.3	578	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

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