

Use of AFS by Banking Status

Washington

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	2,748	100.0	123	100.0	533	100.0	2,012	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	1,202	43.7	93	75.8	533	100.0	557	27.7	NA	NA	NA	NA
Has Never Used	1,475	53.7	20	16.2	0	0	1,455	72.3	NA	NA	NA	NA
Unknown	72	2.6	10	8.0	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	865	31.5	74	60.2	391	73.4	387	19.3	NA	NA	NA	NA
Has Never Used	1,821	66.3	39	31.7	136	25.5	1,625	80.7	NA	NA	NA	NA
Unknown	63	2.3	10	8.0	6	1.1	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	339	12.3	70	56.9	167	31.4	89	4.4	NA	NA	NA	NA
Has Never Used	2,349	85.5	43	35.1	358	67.1	1,923	95.6	NA	NA	NA	NA
Unknown	61	2.2	10	8.0	8	1.5	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	122	4.5	10	8.0	80	15.0	33	1.6	NA	NA	NA	NA
Has Never Used	2,565	93.3	104	84.0	450	84.5	1,979	98.4	NA	NA	NA	NA
Unknown	61	2.2	10	8.0	3	0.5	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	307	11.2	9	7.3	170	31.9	125	6.2	NA	NA	NA	NA
Has Never Used	2,367	86.1	99	80.0	356	66.8	1,887	93.8	NA	NA	NA	NA
Unknown	74	2.7	16	12.6	7	1.2	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	257	9.4	37	29.8	139	26.1	75	3.7	NA	NA	NA	NA
Has Never Used	2,424	88.2	67	54.4	391	73.4	1,937	96.3	NA	NA	NA	NA
Unknown	67	2.4	19	15.8	3	0.5	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	108	3.9	16	13.2	56	10.5	33	1.6	NA	NA	NA	NA
Has Never Used	2,570	93.5	91	74.2	470	88.3	1,979	98.4	NA	NA	NA	NA
Unknown	70	2.6	16	12.6	7	1.2	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	89	3.2	5	4.4	52	9.8	31	1.5	NA	NA	NA	NA
Has Never Used	2,584	94.0	102	82.9	474	88.9	1,981	98.5	NA	NA	NA	NA
Unknown	75	2.7	16	12.6	7	1.2	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

Washington

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	2,748	100.0	123	100.0	533	100.0	2,012	100.0			NA	NA
Any AFS												
In Last 30 Days	242	8.8	52	42.1	190	35.7	0	0			NA	NA
In Last 2-12 Months	373	13.6	31	25.0	342	64.3	0	0			NA	NA
Not in the Last 12 Months	586	21.3	11	8.8	0	0	557	27.7			NA	NA
Never Used	1,475	53.7	20	16.2	0	0	1,455	72.3			NA	NA
Unknown	72	2.6	10	8.0	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	135	4.9	46	37.4	89	16.7	0	0			NA	NA
In Last 2-12 Months	249	9.1	21	16.9	228	42.8	0	0			NA	NA
Not in the Last 12 Months	481	17.5	7	5.9	74	13.9	387	19.3			NA	NA
Never Used	1,821	66.3	39	31.7	136	25.5	1,625	80.7			NA	NA
Unknown	63	2.3	10	8.0	6	1.1	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	61	2.2	26	21.0	35	6.6	0	0			NA	NA
In Last 2-12 Months	102	3.7	24	19.4	78	14.6	0	0			NA	NA
Not in the Last 12 Months	176	6.4	20	16.6	55	10.2	89	4.4			NA	NA
Never Used	2,349	85.5	43	35.1	358	67.1	1,923	95.6			NA	NA
Unknown	61	2.2	10	8.0	8	1.5	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	21	0.8	7	5.6	14	2.6	0	0			NA	NA
In Last 2-12 Months	39	1.4	3	2.4	36	6.8	0	0			NA	NA
Not in the Last 12 Months	63	2.3	-	-	30	5.6	33	1.6			NA	NA
Never Used	2,565	93.3	104	84.0	450	84.5	1,979	98.4			NA	NA
Unknown	61	2.2	10	8.0	3	0.5	-	-			NA	NA
Payday Lending												
In Last 30 Days	48	1.7	-	-	48	9.0	0	0			NA	NA
In Last 2-12 Months	45	1.6	-	-	45	8.4	0	0			NA	NA
Not in the Last 12 Months	215	7.8	9	7.3	77	14.5	125	6.2			NA	NA
Never Used	2,367	86.1	99	80.0	356	66.8	1,887	93.8			NA	NA
Unknown	74	2.7	16	12.6	7	1.2	-	-			NA	NA
Pawn Shops												
In Last 30 Days	27	1.0	6	4.7	21	4.0	0	0			NA	NA
In Last 2-12 Months	89	3.3	16	12.6	74	13.9	0	0			NA	NA
Not in the Last 12 Months	141	5.1	15	12.6	44	8.3	75	3.7			NA	NA
Never Used	2,424	88.2	67	54.4	391	73.4	1,937	96.3			NA	NA
Unknown	67	2.4	19	15.8	3	0.5	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	17	0.6	13	10.7	4	0.7	0	0			NA	NA
Used but not in last 12 months	91	3.3	3	2.5	52	9.8	33	1.6			NA	NA
Never Used	2,570	93.5	91	74.2	470	88.3	1,979	98.4			NA	NA
Unknown	70	2.6	16	12.6	7	1.2	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	26	0.9	2	1.9	24	4.4	0	0			NA	NA
Used but not in last 12 months	63	2.3	3	2.5	29	5.4	31	1.5			NA	NA
Never Used	2,584	94.0	102	82.9	474	88.9	1,981	98.5			NA	NA
Unknown	75	2.7	16	12.6	7	1.2	-	-			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.

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

[2011 Technical Notes](#)

Use of AFS by Household Characteristic

Washington

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	2,748	100.0	1,202	43.7	1,475	53.7	72	2.6	1,029	37.4	510	18.5		
Banking Status														
Unbanked	123	4.5	93	75.8	20	16.2	10	8.0	90	73.3	46	37.6		
Underbanked	533	19.4	533	100.0	0	0	0	0	477	89.6	247	46.3		
Fully Banked	2,012	73.2	557	27.7	1,455	72.3	0	0	443	22.0	210	10.5		
Banked but Underbanked Status Unknown	80	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Household Type														
Family household	1,695	61.7	750	44.2	893	52.7	52	3.1	637	37.6	328	19.3		
Female householder, no husband present	300	10.9	198	66.2	88	29.3	13	4.5	162	54.1	115	38.4		
Male householder, no wife present	172	6.3	82	47.8	70	40.5	20	11.7	68	39.6	45	25.8		
Married couple	1,223	44.5	469	38.4	735	60.2	18	1.5	407	33.3	168	13.7		
Nonfamily household	1,051	38.2	452	43.0	579	55.1	20	1.9	391	37.2	182	17.3		
Female householder	512	18.6	209	40.7	291	56.8	13	2.5	190	37.1	62	12.1		
Male householder	539	19.6	243	45.1	288	53.5	7	1.3	201	37.4	120	22.3		
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity														
Black	118	4.3	66	56.2	48	40.5	4	3.3	66	56.2	25	21.0		
Hispanic non-Black	161	5.8	96	59.9	57	35.2	8	4.9	88	54.5	31	19.3		
White non-Black non-Hispanic	2,199	80.0	928	42.2	1,215	55.2	56	2.5	785	35.7	401	18.3		
Other non-Black non-Hispanic	271	9.9	111	40.8	156	57.6	4	1.6	90	33.1	52	19.3		
Age														
15 to 34 years	642	23.4	329	51.3	295	46.0	18	2.7	271	42.3	158	24.6		
35 to 44 years	500	18.2	238	47.7	249	49.8	13	2.5	202	40.5	121	24.2		
45 to 54 years	571	20.8	253	44.3	302	52.8	17	2.9	218	38.2	129	22.6		
55 to 64 years	538	19.6	220	40.9	305	56.7	13	2.4	185	34.4	69	12.8		
65 years or more	497	18.1	161	32.3	324	65.3	12	2.4	151	30.5	32	6.5		
Education														
No high school degree	231	8.4	131	56.6	82	35.3	19	8.1	124	53.8	49	21.3		
High school degree	568	20.7	271	47.8	280	49.3	16	2.9	227	40.0	150	26.5		
Some college	1,053	38.3	491	46.6	545	51.8	17	1.6	407	38.7	218	20.7		
College degree	896	32.6	308	34.4	568	63.4	20	2.2	270	30.1	92	10.3		
Household Income														
Less than \$15,000	368	13.4	211	57.3	133	36.1	24	6.6	183	49.8	93	25.3		
Between \$15,000 and \$30,000	412	15.0	216	52.3	181	43.9	16	3.8	187	45.5	113	27.4		
Between \$30,000 and \$50,000	596	21.7	274	46.0	311	52.2	11	1.9	212	35.5	140	23.5		
Between \$50,000 and \$75,000	590	21.5	219	37.1	361	61.3	9	1.6	182	30.9	79	13.4		
At Least \$75,000	782	28.5	282	36.1	489	62.5	12	1.5	264	33.7	84	10.8		
Homeownership														
Homeowner	1,662	60.5	572	34.4	1,049	63.1	41	2.5	487	29.3	183	11.0		
Non-homeowner	1,087	39.5	630	58.0	426	39.2	31	2.8	541	49.8	327	30.1		

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

[2011 Technical Notes](#)

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



Timing of AFS Use by Household Characteristic

Washington

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	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	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	2,748	100.0	242	8.8	373	13.6	586	21.3	1,475	53.7	72	2.6	615	22.4		
Banking Status																
Unbanked	123	4.5	52	42.1	31	25.0	11	8.8	20	16.2	10	8.0	83	67.0		
Underbanked	533	19.4	190	35.7	342	64.3	0	0	0	0	0	0	533	100.0		
Fully Banked	2,012	73.2	0	0	0	0	557	27.7	1,455	72.3	0	0	0	0		
Banked but Underbanked Status Unknown	80	2.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	61.7	171	10.1	231	13.6	348	20.5	893	52.7	52	3.1	402	23.7		
Female householder, no husband present	281	10.9	74	24.8	70	23.3	54	18.1	88	29.3	13	4.5	144	48.1		
Male householder, no wife present	172	6.3	32	18.8	20	11.6	30	17.3	70	40.5	20	11.7	52	30.5		
Married couple	1,223	44.5	65	5.3	141	11.5	264	21.6	735	60.2	18	1.5	205	16.8		
Nonfamily household	1,051	38.2	71	6.7	143	13.6	238	22.7	579	55.1	20	1.9	213	20.3		
Female householder	512	18.6	26	5.1	65	12.7	118	23.0	291	56.8	13	2.5	91	17.7		
Male householder	539	19.6	45	8.4	78	14.4	121	22.4	288	53.5	7	1.3	123	22.8		
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity																
Black	118	4.3	23	19.4	31	26.2	12	10.6	48	40.5	4	3.3	54	45.6		
Hispanic non-Black	161	5.8	41	25.4	34	21.3	21	13.2	57	35.2	8	4.9	75	46.7		
White non-Black non-Hispanic	2,199	80.0	154	7.0	266	12.1	509	23.1	1,215	55.2	56	2.5	420	19.1		
Other non-Black non-Hispanic	271	9.9	25	9.2	42	15.5	44	16.1	156	57.6	4	1.6	67	24.7		
Age																
15 to 34 years	642	23.4	101	15.8	97	15.1	131	20.4	295	46.0	18	2.7	198	30.9		
35 to 44 years	500	18.2	37	7.4	63	12.7	138	27.6	249	49.8	13	2.5	101	20.1		
45 to 54 years	571	20.8	50	8.7	94	16.5	109	19.0	302	52.8	17	2.9	144	25.3		
55 to 64 years	538	19.6	29	5.4	73	13.6	118	21.9	305	56.7	13	2.4	102	19.0		
65 years or more	497	18.1	25	5.1	45	9.0	91	18.2	324	65.3	12	2.4	70	14.1		
Education																
No high school degree	231	8.4	57	24.5	41	17.6	34	14.5	82	35.3	19	8.1	97	42.1		
High school degree	568	20.7	84	14.7	74	13.0	114	20.0	280	49.3	16	2.9	158	27.7		
Some college	1,053	38.3	88	8.4	191	18.1	212	20.1	545	51.8	17	1.6	279	26.5		
College degree	896	32.6	14	1.5	68	7.5	227	25.3	568	63.4	20	2.2	81	9.1		
Household Income																
Less than \$15,000	368	13.4	66	17.9	77	20.9	68	18.5	133	36.1	24	6.6	143	38.8		
Between \$15,000 and \$30,000	412	15.0	65	15.7	74	17.9	77	18.7	181	43.9	16	3.8	139	33.6		
Between \$30,000 and \$50,000	596	21.7	75	12.6	79	13.3	120	20.1	311	52.2	11	1.9	154	25.9		
Between \$50,000 and \$75,000	590	21.5	27	4.5	65	11.0	128	21.7	361	61.3	9	1.6	91	15.5		
At Least \$75,000	782	28.5	10	1.3	78	10.0	194	24.8	489	62.5	12	1.5	88	11.3		
Homeownership																
Homeowner	1,662	60.5	49	3.0	162	9.7	361	21.7	1,049	63.1	41	2.5	211	12.7		
Non-homeowner	1,087	39.5	193	17.8	211	19.4	225	20.8	426	39.2	31	2.8	404	37.2		

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.

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