

### Use of AFS by Banking Status

#### West Virginia

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		
All Households	762	100.0	72	100.0	146	100.0	505	100.0	NA	NA		
Any AFS									NA	NA		
Has Ever Used	382	50.1	60	82.9	146	100.0	169	33.4	NA	NA		
Has Never Used	347	45.6	11	15.2	0	0	336	66.6	NA	NA		
Unknown	33	4.3	1	1.9	0	0	0	0	NA	NA		
Non-Bank Money Order									NA	NA		
Has Ever Used	311	40.7	51	69.8	122	83.3	131	25.9	NA	NA		
Has Never Used	420	55.1	21	28.3	23	15.5	374	74.1	NA	NA		
Unknown	32	4.2	1	1.9	2	1.2	0	0	NA	NA		
Non-Bank Check Cashing									NA	NA		
Has Ever Used	110	14.4	19	26.3	57	38.7	32	6.4	NA	NA		
Has Never Used	624	81.8	50	69.3	90	61.3	473	93.6	NA	NA		
Unknown	29	3.8	3	4.3	-	-	0	0	NA	NA		
Non-Bank Remittances									NA	NA		
Has Ever Used	15	2.0	1	2.0	7	4.7	7	1.3	NA	NA		
Has Never Used	721	94.6	70	96.1	138	94.2	498	98.7	NA	NA		
Unknown	26	3.4	1	1.9	2	1.1	0	0	NA	NA		
Payday Lending									NA	NA		
Has Ever Used	12	1.6	3	4.3	5	3.3	4	0.8	NA	NA		
Has Never Used	728	95.5	69	95.7	140	95.6	501	99.2	NA	NA		
Unknown	22	2.9	-	-	2	1.1	0	0	NA	NA		
Pawn Shops									NA	NA		
Has Ever Used	72	9.5	22	30.8	38	26.0	12	2.4	NA	NA		
Has Never Used	665	87.3	49	67.3	105	71.9	493	97.6	NA	NA		
Unknown	25	3.3	1	1.9	3	2.2	0	0	NA	NA		
Rent-to-Own									NA	NA		
Has Ever Used	39	5.1	13	17.6	14	9.8	11	2.1	NA	NA		
Has Never Used	696	91.3	58	80.5	129	88.1	494	97.9	NA	NA		
Unknown	27	3.6	1	1.9	3	2.2	0	0	NA	NA		
Refund Anticipation Loans									NA	NA		
Has Ever Used	34	4.4	13	18.4	12	8.0	9	1.7	NA	NA		
Has Never Used	701	92.0	58	79.7	131	89.8	496	98.3	NA	NA		
Unknown	27	3.6	1	1.9	3	2.2	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

#### West Virginia

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	762	100.0	72	100.0	146	100.0	505	100.0			NA	NA
Any AFS												
In Last 30 Days	65	8.5	24	33.0	41	27.9	0	0			NA	NA
In Last 2-12 Months	130	17.0	25	33.9	105	72.1	0	0			NA	NA
Not in the Last 12 Months	188	24.6	12	16.0	0	0	169	33.4			NA	NA
Never Used	347	45.6	11	15.2	0	0	336	66.6			NA	NA
Unknown	33	4.3	1	1.9	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	49	6.4	19	26.7	30	20.3	0	0			NA	NA
In Last 2-12 Months	90	11.8	17	23.2	73	49.9	0	0			NA	NA
Not in the Last 12 Months	172	22.6	14	19.9	19	13.2	131	25.9			NA	NA
Never Used	420	55.1	21	28.3	23	15.5	374	74.1			NA	NA
Unknown	32	4.2	1	1.9	2	1.2	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	17	2.2	5	6.3	12	8.5	0	0			NA	NA
In Last 2-12 Months	38	5.0	4	4.8	35	23.7	0	0			NA	NA
Not in the Last 12 Months	54	7.1	11	15.2	10	6.5	32	6.4			NA	NA
Never Used	624	81.8	50	69.3	90	61.3	473	93.6			NA	NA
Unknown	29	3.8	3	4.3	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	1	0.2	-	-	1	0.9	0	0			NA	NA
In Last 2-12 Months	6	0.8	1	2.0	4	3.0	0	0			NA	NA
Not in the Last 12 Months	8	1.0	-	-	1	0.8	7	1.3			NA	NA
Never Used	721	94.6	70	96.1	138	94.2	498	98.7			NA	NA
Unknown	26	3.4	1	1.9	2	1.1	-	-			NA	NA
Payday Lending												
In Last 30 Days	2	0.2	-	-	2	1.1	0	0			NA	NA
In Last 2-12 Months	3	0.4	1	2.0	2	1.2	0	0			NA	NA
Not in the Last 12 Months	7	1.0	2	2.3	1	1.0	4	0.8			NA	NA
Never Used	728	95.5	69	95.7	140	95.6	501	99.2			NA	NA
Unknown	22	2.9	-	-	2	1.1	-	-			NA	NA
Pawn Shops												
In Last 30 Days	5	0.7	3	4.7	2	1.3	0	0			NA	NA
In Last 2-12 Months	22	2.9	6	8.5	16	10.7	0	0			NA	NA
Not in the Last 12 Months	45	5.9	13	17.6	20	14.0	12	2.4			NA	NA
Never Used	665	87.3	49	67.3	105	71.9	493	97.6			NA	NA
Unknown	25	3.3	1	1.9	3	2.2	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	15	1.9	8	11.6	6	4.3	0	0			NA	NA
Used but not in last 12 months	24	3.2	4	6.0	8	5.5	11	2.1			NA	NA
Never Used	696	91.3	58	80.5	129	88.1	494	97.9			NA	NA
Unknown	27	3.6	1	1.9	3	2.2	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	10	1.3	7	9.4	3	2.1	0	0			NA	NA
Used but not in last 12 months	24	3.1	7	9.0	9	5.9	9	1.7			NA	NA
Never Used	701	92.0	58	79.7	131	89.8	496	98.3			NA	NA
Unknown	27	3.6	1	1.9	3	2.2	-	-			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.

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Use of AFS by Household Characteristic

West Virginia

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	762	100.0	382	50.1	347	45.6	33	4.3	350	45.9	126	16.5		
<b>Banking Status</b>														
Unbanked	72	9.5	60	82.9	11	15.2	1	1.9	54	74.8	35	48.7		
Underbanked	146	19.2	146	100.0	0	0	0	0	140	96.2	55	37.7		
Fully Banked	505	66.3	169	33.4	336	66.6	0	0	148	29.4	34	6.8		
Banked but Underbanked Status Unknown	39	5.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	505	66.3	268	53.0	213	42.3	24	4.7	244	48.3	93	18.3		
Female householder, no husband present	103	13.5	71	69.0	29	28.1	3	2.8	66	63.8	30	28.7		
Male householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	362	47.5	168	46.5	175	48.4	18	5.0	154	42.5	52	14.5		
Nonfamily household	257	33.7	114	44.5	134	52.1	9	3.4	106	41.3	33	12.9		
Female householder	137	18.0	51	37.4	77	56.2	9	6.4	47	34.5	17	12.4		
Male householder	120	15.7	63	52.7	57	47.3	-	-	59	49.2	16	13.6		
<b>Race/Ethnicity</b>														
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	718	94.2	351	48.9	334	46.6	33	4.6	322	44.9	118	16.4		
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	139	18.2	79	57.3	55	39.7	4	3.1	68	49.4	43	31.3		
35 to 44 years	133	17.4	76	57.5	53	40.3	3	2.2	71	53.8	32	24.3		
45 to 54 years	131	17.2	69	53.0	54	41.2	8	5.8	65	49.9	23	17.7		
55 to 64 years	163	21.5	74	45.2	83	50.6	7	4.2	70	42.7	10	5.9		
65 years or more	196	25.8	83	42.3	102	52.1	11	5.6	75	38.3	17	8.9		
<b>Education</b>														
No high school degree	132	17.3	82	61.8	44	33.2	7	5.1	68	51.6	39	29.6		
High school degree	307	40.3	163	53.0	131	42.5	14	4.5	153	49.7	45	14.8		
Some college	187	24.5	85	45.4	96	51.6	6	3.0	80	43.1	31	16.7		
College degree	136	17.9	53	38.9	77	56.2	7	4.9	49	35.8	10	7.4		
<b>Household Income</b>														
Less than \$15,000	179	23.5	112	62.6	60	33.7	7	3.7	104	57.9	54	30.2		
Between \$15,000 and \$30,000	162	21.2	84	51.8	70	43.5	8	4.8	76	46.7	28	17.2		
Between \$30,000 and \$50,000	155	20.3	79	51.1	70	44.9	6	4.0	71	45.8	21	13.7		
Between \$50,000 and \$75,000	149	19.5	66	44.6	79	53.0	4	2.5	62	41.9	16	10.5		
At Least \$75,000	118	15.4	41	34.8	68	58.0	9	7.2	38	32.2	7	6.1		
<b>Homeownership</b>														
Homeowner	583	76.5	267	45.8	292	50.0	24	4.1	248	42.6	63	10.9		
Non-homeowner	179	23.5	348	64.2	56	31.0	9	4.8	102	56.9	62	34.9		

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

West Virginia

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)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)	In Last 30 Days (b)	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	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	762	100.0	65	8.5	130	17.0	188	24.6	347	45.6	33	4.3	195	25.5
<b>Banking Status</b>														
Unbanked	72	9.5	24	33.0	25	33.9	12	16.0	11	15.2	1	1.9	48	66.9
Underbanked	146	19.2	41	27.9	105	72.1	0	0	0	0	0	0	146	100.0
Fully Banked	505	66.3	0	0	0	0	169	33.4	336	66.6	0	0	0	0
Banked but Underbanked Status Unknown	39	5.1	0	0	0	0	NA	NA	0	0	NA	NA	0	0
<b>Household Type</b>														
Family household	1,268	66.3	46	9.2	89	17.5	133	26.3	213	42.3	24	4.7	135	26.7
Female householder, no husband present	281	13.5	18	17.4	22	20.8	32	30.8	29	28.1	3	2.8	39	38.2
Male householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	362	47.5	20	5.6	63	17.5	85	23.5	175	48.4	18	5.0	83	23.0
Nonfamily household	257	33.7	18	7.1	41	16.1	55	21.4	134	52.1	9	3.4	60	23.2
Female householder	137	18.0	10	7.1	19	14.0	22	16.3	77	56.2	9	6.4	29	21.1
Male householder	120	15.7	8	7.0	22	18.5	33	27.2	57	47.3	-	-	31	25.5
<b>Race/Ethnicity</b>														
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	94.2	56	7.8	115	16.1	179	25.0	334	46.6	33	4.6	172	23.9
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>														
15 to 34 years	139	18.2	26	18.5	24	17.1	30	21.7	55	39.7	4	3.1	49	35.6
35 to 44 years	133	17.4	13	9.7	30	22.5	34	25.3	53	40.3	3	2.2	43	32.2
45 to 54 years	131	17.2	11	8.3	34	25.9	25	18.8	54	41.2	8	5.8	45	34.2
55 to 64 years	163	21.5	8	5.0	26	16.1	39	24.1	83	50.6	7	4.2	34	21.1
65 years or more	196	25.8	7	3.7	16	8.2	60	30.5	102	52.1	11	5.6	23	11.8
<b>Education</b>														
No high school degree	132	17.3	18	13.6	24	18.3	39	29.9	44	33.2	7	5.1	42	31.9
High school degree	307	40.3	28	9.2	61	19.9	73	23.9	131	42.5	14	4.5	89	29.1
Some college	187	24.5	13	7.1	33	17.6	39	20.7	96	51.6	6	3.0	46	24.7
College degree	136	17.9	5	3.8	12	8.6	36	26.5	77	56.2	7	4.9	17	12.4
<b>Household Income</b>														
Less than \$15,000	179	23.5	33	18.4	46	25.6	33	18.6	60	33.7	7	3.7	79	44.0
Between \$15,000 and \$30,000	162	21.2	14	8.6	22	13.7	48	29.4	70	43.5	8	4.8	36	22.3
Between \$30,000 and \$50,000	155	20.3	6	3.8	27	17.5	46	29.8	70	44.9	6	4.0	33	21.3
Between \$50,000 and \$75,000	149	19.5	7	4.4	24	16.2	36	23.9	79	53.0	4	2.5	31	20.6
At Least \$75,000	118	15.4	5	4.6	11	9.2	25	21.0	68	58.0	9	7.2	16	13.8
<b>Homeownership</b>														
Homeowner	583	76.5	26	4.4	91	15.6	151	25.8	292	50.0	24	4.1	117	20.0
Non-homeowner	179	23.5	39	21.8	39	21.7	37	20.6	56	31.0	9	4.8	78	43.5

**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

- = 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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