

Use of AFS by Banking Status

Wisconsin

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
											Underbanked	Underbanked
All Households	2,316	100.0	105	100.0	329	100.0	1,823	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	770	33.2	87	82.5	329	100.0	343	18.8	NA	NA	NA	NA
Has Never Used	1,496	64.6	16	15.1	0	0	1,480	81.2	NA	NA	NA	NA
Unknown	51	2.2	3	2.4	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	555	24.0	64	60.7	255	77.5	233	12.8	NA	NA	NA	NA
Has Never Used	1,725	74.5	39	36.9	74	22.5	1,590	87.2	NA	NA	NA	NA
Unknown	37	1.6	3	2.4	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	259	11.2	46	43.7	115	34.9	95	5.2	NA	NA	NA	NA
Has Never Used	2,025	87.4	57	53.9	214	65.1	1,728	94.8	NA	NA	NA	NA
Unknown	33	1.4	3	2.4	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	102	4.4	20	18.7	54	16.3	28	1.5	NA	NA	NA	NA
Has Never Used	2,178	94.0	83	78.9	272	82.7	1,795	98.5	NA	NA	NA	NA
Unknown	36	1.6	2	2.4	3	1.0	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	113	4.9	14	13.4	60	18.1	37	2.0	NA	NA	NA	NA
Has Never Used	2,165	93.5	86	81.4	267	80.9	1,786	98.0	NA	NA	NA	NA
Unknown	38	1.7	5	5.1	3	1.0	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	103	4.4	11	10.5	63	19.2	26	1.4	NA	NA	NA	NA
Has Never Used	2,177	94.0	89	84.4	263	79.8	1,797	98.6	NA	NA	NA	NA
Unknown	36	1.6	5	5.1	3	1.0	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	52	2.2	6	5.3	26	7.8	20	1.1	NA	NA	NA	NA
Has Never Used	2,219	95.8	91	86.6	298	90.4	1,803	98.9	NA	NA	NA	NA
Unknown	46	2.0	8	8.1	6	1.7	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	56	2.4	5	4.5	24	7.3	28	1.5	NA	NA	NA	NA
Has Never Used	2,212	95.5	92	87.4	296	89.7	1,796	98.5	NA	NA	NA	NA
Unknown	48	2.1	8	8.1	10	3.0	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

Wisconsin

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	2,316	100.0	105	100.0	329	100.0	1,823	100.0			NA	NA
Any AFS												
In Last 30 Days	187	8.1	50	47.8	136	41.4	0	0			NA	NA
In Last 2-12 Months	216	9.3	23	21.5	193	58.6	0	0			NA	NA
Not in the Last 12 Months	367	15.9	14	13.2	0	0	343	18.8			NA	NA
Never Used	1,496	64.6	16	15.1	0	0	1,480	81.2			NA	NA
Unknown	51	2.2	3	2.4	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	103	4.4	16	14.9	87	26.4	0	0			NA	NA
In Last 2-12 Months	179	7.7	30	28.9	149	45.2	0	0			NA	NA
Not in the Last 12 Months	273	11.8	18	16.9	20	5.9	233	12.8			NA	NA
Never Used	1,725	74.5	39	36.9	74	22.5	1,590	87.2			NA	NA
Unknown	37	1.6	3	2.4	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	71	3.1	40	38.1	31	9.5	0	0			NA	NA
In Last 2-12 Months	51	2.2	-	-	51	15.5	0	0			NA	NA
Not in the Last 12 Months	136	5.9	6	5.7	33	9.9	95	5.2			NA	NA
Never Used	2,025	87.4	57	53.9	214	65.1	1,728	94.8			NA	NA
Unknown	33	1.4	3	2.4	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	32	1.4	8	7.2	24	7.4	0	0			NA	NA
In Last 2-12 Months	28	1.2	3	3.1	25	7.5	0	0			NA	NA
Not in the Last 12 Months	42	1.8	9	8.4	5	1.5	28	1.5			NA	NA
Never Used	2,178	94.0	83	78.9	272	82.7	1,795	98.5			NA	NA
Unknown	36	1.6	2	2.4	3	1.0	-	-			NA	NA
Payday Lending												
In Last 30 Days	13	0.6	-	-	13	3.9	0	0			NA	NA
In Last 2-12 Months	26	1.1	3	3.3	23	6.9	0	0			NA	NA
Not in the Last 12 Months	74	3.2	11	10.1	24	7.3	37	2.0			NA	NA
Never Used	2,165	93.5	86	81.4	267	80.9	1,786	98.0			NA	NA
Unknown	38	1.7	5	5.1	3	1.0	-	-			NA	NA
Pawn Shops												
In Last 30 Days	16	0.7	3	2.9	13	3.9	0	0			NA	NA
In Last 2-12 Months	28	1.2	3	2.7	25	7.7	0	0			NA	NA
Not in the Last 12 Months	59	2.6	5	4.9	25	7.7	26	1.4			NA	NA
Never Used	2,177	94.0	89	84.4	263	79.8	1,797	98.6			NA	NA
Unknown	36	1.6	5	5.1	3	1.0	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	9	0.4	-	-	9	2.6	0	0			NA	NA
Used but not in last 12 months	43	1.8	6	5.3	17	5.2	20	1.1			NA	NA
Never Used	2,219	95.8	91	86.6	298	90.4	1,803	98.9			NA	NA
Unknown	46	2.0	8	8.1	6	1.7	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	17	0.7	3	2.4	14	4.3	0	0			NA	NA
Used but not in last 12 months	40	1.7	2	2.1	10	3.0	28	1.5			NA	NA
Never Used	2,212	95.5	92	87.4	296	89.7	1,796	98.5			NA	NA
Unknown	48	2.1	8	8.1	10	3.0	-	-			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](#)

[2011 Technical Notes](#)

Use of AFS by Household Characteristic

Wisconsin

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	Number (1000s)	Pct of Row
All Households	2,316	100.0	770	33.2	1,496	64.6	51	2.2	695	30.0	218	9.4		
Banking Status														
Unbanked	105	4.5	87	82.5	16	15.1	3	2.4	81	77.1	29	27.4		
Underbanked	329	14.2	329	100.0	0	0	0	0	309	93.9	107	32.4		
Fully Banked	1,823	78.7	343	18.8	1,480	81.2	0	0	299	16.4	77	4.2		
Banked but Underbanked Status Unknown	58	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Household Type														
Family household	1,507	65.1	470	31.2	1,002	66.5	36	2.4	414	27.4	125	8.3		
Female householder, no husband present	246	10.6	115	46.7	120	49.0	11	4.3	96	39.1	56	23.0		
Male householder, no wife present	106	4.6	44	41.5	57	53.6	5	4.8	32	30.1	18	17.4		
Married couple	1,156	49.9	311	26.9	825	71.3	20	1.7	286	24.7	51	4.4		
Nonfamily household	806	34.8	297	36.9	494	61.2	15	1.9	279	34.6	92	11.4		
Female householder	381	16.4	109	28.7	265	69.5	7	1.8	102	26.7	31	8.0		
Male householder	425	18.4	188	44.2	229	53.9	8	1.9	177	41.6	61	14.4		
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity														
Black	118	5.1	75	63.9	39	33.4	3	2.7	65	55.1	34	28.9		
Hispanic non-Black	106	4.6	69	64.9	37	35.1	-	-	67	63.0	5	5.1		
White non-Black non-Hispanic	2,010	86.8	592	29.4	1,379	68.6	39	2.0	535	26.6	168	8.3		
Other non-Black non-Hispanic	82	3.6	34	41.3	40	48.7	8	10.0	28	34.2	10	12.6		
Age														
15 to 34 years	445	19.2	197	44.3	238	53.4	10	2.3	170	38.3	87	19.5		
35 to 44 years	455	19.7	152	33.4	295	64.7	9	1.9	132	29.0	48	10.5		
45 to 54 years	452	19.5	132	29.1	308	68.0	13	2.9	123	27.1	30	6.5		
55 to 64 years	423	18.3	142	33.5	275	64.9	7	1.7	135	31.9	32	7.6		
65 years or more	540	23.3	147	27.2	381	70.6	12	2.2	135	25.0	21	3.9		
Education														
No high school degree	190	8.2	90	47.3	95	50.3	5	2.4	77	40.4	30	16.0		
High school degree	728	31.4	266	36.5	438	60.2	24	3.3	233	32.1	81	11.2		
Some college	684	29.5	222	32.4	453	66.2	10	1.4	201	29.3	84	12.3		
College degree	714	30.8	192	26.9	509	71.3	13	1.8	184	25.7	22	3.0		
Household Income														
Less than \$15,000	310	13.4	168	54.3	142	45.7	-	-	147	47.5	71	22.9		
Between \$15,000 and \$30,000	439	18.9	175	39.8	246	56.2	18	4.0	156	35.6	49	11.1		
Between \$30,000 and \$50,000	502	21.7	159	31.6	326	64.9	17	3.5	143	28.4	48	9.6		
Between \$50,000 and \$75,000	529	22.8	140	26.5	376	71.0	13	2.5	127	24.0	31	5.9		
At Least \$75,000	536	23.1	128	23.8	406	75.7	3	0.5	121	22.6	18	3.4		
Homeownership														
Homeowner	1,559	67.3	390	25.0	1,130	72.5	38	2.5	361	23.2	65	4.1		
Non-homeowner	757	32.7	379	50.1	365	48.3	13	1.7	333	44.0	153	20.2		

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

Wisconsin

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	2,316	100.0	187	8.1	216	9.3	367	15.9	1,496	64.6	51	2.2	402	17.4		
Banking Status																
Unbanked	105	4.5	50	47.8	23	21.5	14	13.2	16	15.1	3	2.4	73	69.3		
Underbanked	329	14.2	136	41.4	193	58.6	0	0	0	0	0	0	329	100.0		
Fully Banked	1,823	78.7	0	0	0	0	343	18.8	1,480	81.2	0	0	0	0		
Banked but Underbanked Status Unknown	58	2.5	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	65.1	109	7.2	141	9.3	221	14.6	1,002	66.5	36	2.4	249	16.5		
Female householder, no husband present	281	10.6	36	14.8	48	19.4	31	12.4	120	49.0	11	4.3	84	34.2		
Male householder, no wife present	106	4.6	11	10.7	14	13.1	19	17.7	57	53.6	5	4.8	25	23.8		
Married couple	1,156	49.9	61	5.3	79	6.8	171	14.8	825	71.3	20	1.7	140	12.1		
Nonfamily household	806	34.8	78	9.7	75	9.3	144	17.9	494	61.2	15	1.9	153	19.0		
Female householder	381	16.4	23	6.0	22	5.9	64	16.8	265	69.5	7	1.8	45	11.9		
Male householder	425	18.4	55	12.9	53	12.5	80	18.8	229	53.9	8	1.9	108	25.4		
Other	2	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity																
Black	118	5.1	21	17.8	34	28.8	20	17.3	39	33.4	3	2.7	55	46.6		
Hispanic non-Black	106	4.6	37	35.3	15	13.9	17	15.7	37	35.1	-	-	52	49.2		
White non-Black non-Hispanic	2,010	86.8	114	5.6	161	8.0	317	15.8	1,379	68.6	39	2.0	275	13.7		
Other non-Black non-Hispanic	82	3.6	15	17.8	6	7.2	13	16.4	40	48.7	8	10.0	21	25.0		
Age																
15 to 34 years	445	19.2	77	17.3	53	11.8	68	15.2	238	53.4	10	2.3	130	29.1		
35 to 44 years	455	19.7	33	7.2	51	11.3	68	14.9	295	64.7	9	1.9	84	18.5		
45 to 54 years	452	19.5	28	6.3	47	10.3	57	12.6	308	68.0	13	2.9	75	16.5		
55 to 64 years	423	18.3	25	5.8	32	7.6	85	20.0	275	64.9	7	1.7	57	13.4		
65 years or more	540	23.3	23	4.3	33	6.2	90	16.7	381	70.6	12	2.2	57	10.5		
Education																
No high school degree	190	8.2	40	21.0	26	13.4	24	12.8	95	50.3	5	2.4	65	34.4		
High school degree	728	31.4	78	10.7	87	12.0	101	13.9	438	60.2	24	3.3	165	22.7		
Some college	684	29.5	46	6.7	47	6.9	129	18.8	453	66.2	10	1.4	93	13.6		
College degree	714	30.8	23	3.3	56	7.8	113	15.9	509	71.3	13	1.8	79	11.1		
Household Income																
Less than \$15,000	310	13.4	69	22.3	41	13.4	58	18.7	142	45.7	-	-	111	35.7		
Between \$15,000 and \$30,000	439	18.9	46	10.4	56	12.7	73	16.7	246	56.2	18	4.0	101	23.1		
Between \$30,000 and \$50,000	502	21.7	39	7.8	37	7.4	82	16.4	326	64.9	17	3.5	76	15.2		
Between \$50,000 and \$75,000	529	22.8	12	2.2	46	8.7	82	15.6	376	71.0	13	2.5	58	11.0		
At Least \$75,000	536	23.1	21	3.8	35	6.6	72	13.4	406	75.7	3	0.5	56	10.4		
Homeownership																
Homeowner	1,559	67.3	52	3.3	117	7.5	221	14.2	1,130	72.5	38	2.5	169	10.8		
Non-homeowner	757	32.7	135	17.8	99	13.0	146	19.3	365	48.3	13	1.7	233	30.8		

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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