

Use of AFS by Banking Status

Alabama

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		
					Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,889	100.0	193	100.0	544	100.0	1,099	100.0	NA	NA		
Any AFS									NA	NA		
Has Ever Used	1,116	59.1	162	83.9	544	100.0	407	37.0	NA	NA		
Has Never Used	720	38.1	27	14.2	0	0	692	63.0	NA	NA		
Unknown	53	2.8	4	1.9	0	0	0	0	NA	NA		
Non-Bank Money Order									NA	NA		
Has Ever Used	855	45.3	111	57.5	447	82.2	294	26.7	NA	NA		
Has Never Used	1,003	53.1	78	40.6	93	17.1	805	73.3	NA	NA		
Unknown	31	1.6	4	1.9	4	0.7	0	0	NA	NA		
Non-Bank Check Cashing									NA	NA		
Has Ever Used	366	19.4	100	51.9	148	27.3	117	10.7	NA	NA		
Has Never Used	1,494	79.1	89	46.2	392	72.1	982	89.3	NA	NA		
Unknown	29	1.5	4	1.9	4	0.7	0	0	NA	NA		
Non-Bank Remittances									NA	NA		
Has Ever Used	81	4.3	22	11.6	38	7.0	21	1.9	NA	NA		
Has Never Used	1,771	93.8	167	86.5	506	93.0	1,078	98.1	NA	NA		
Unknown	36	1.9	4	1.9	-	-	0	0	NA	NA		
Payday Lending									NA	NA		
Has Ever Used	150	7.9	13	6.7	101	18.6	36	3.2	NA	NA		
Has Never Used	1,709	90.5	176	91.4	443	81.4	1,064	96.8	NA	NA		
Unknown	30	1.6	4	1.9	-	-	0	0	NA	NA		
Pawn Shops									NA	NA		
Has Ever Used	215	11.4	72	37.6	104	19.0	39	3.5	NA	NA		
Has Never Used	1,644	87.1	117	60.6	441	81.0	1,060	96.5	NA	NA		
Unknown	30	1.6	4	1.9	-	-	0	0	NA	NA		
Rent-to-Own									NA	NA		
Has Ever Used	121	6.4	39	20.3	74	13.7	8	0.7	NA	NA		
Has Never Used	1,731	91.6	150	77.8	466	85.7	1,091	99.3	NA	NA		
Unknown	37	1.9	4	1.9	4	0.7	0	0	NA	NA		
Refund Anticipation Loans									NA	NA		
Has Ever Used	119	6.3	25	12.7	69	12.7	25	2.3	NA	NA		
Has Never Used	1,740	92.1	164	85.4	475	87.3	1,074	97.7	NA	NA		
Unknown	30	1.6	4	1.9	-	-	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.

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](#)