

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

Use of AFS by Banking Status

Alaska

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
											Number (1000s)	Pct of Col
All Households	276.0	100.0	NA	NA	56.0	100.0	196.0	100.0	NA	NA	NA	NA
Any AFS			NA	NA							NA	NA
Has Ever Used	114.0	41.1	NA	NA	56.0	100.0	48.0	24.5	NA	NA	NA	NA
Has Never Used	152.0	55.1	NA	NA	0	0	148.0	75.5	NA	NA	NA	NA
Unknown	10.0	3.8	NA	NA	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order			NA	NA							NA	NA
Has Ever Used	85.0	30.9	NA	NA	43.0	77.8	34.0	17.6	NA	NA	NA	NA
Has Never Used	182.0	65.8	NA	NA	12.0	22.2	162.0	82.4	NA	NA	NA	NA
Unknown	9.0	3.3	NA	NA	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing			NA	NA							NA	NA
Has Ever Used	38.0	13.7	NA	NA	24.0	43.1	9.0	4.8	NA	NA	NA	NA
Has Never Used	229.0	83.0	NA	NA	32.0	56.9	187.0	95.2	NA	NA	NA	NA
Unknown	9.0	3.3	NA	NA	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances			NA	NA							NA	NA
Has Ever Used	16.0	5.8	NA	NA	10.0	18.6	4.0	2.3	NA	NA	NA	NA
Has Never Used	250.0	90.6	NA	NA	45.0	81.4	192.0	97.7	NA	NA	NA	NA
Unknown	10.0	3.6	NA	NA	-	-	0	0	NA	NA	NA	NA
Payday Lending			NA	NA							NA	NA
Has Ever Used	14.0	5.0	NA	NA	9.0	17.0	3.0	1.4	NA	NA	NA	NA
Has Never Used	254.0	91.9	NA	NA	46.0	83.0	194.0	98.6	NA	NA	NA	NA
Unknown	9.0	3.1	NA	NA	-	-	0	0	NA	NA	NA	NA
Pawn Shops			NA	NA							NA	NA
Has Ever Used	31.0	11.3	NA	NA	19.0	33.5	9.0	4.4	NA	NA	NA	NA
Has Never Used	237.0	85.8	NA	NA	37.0	66.5	188.0	95.6	NA	NA	NA	NA
Unknown	8.0	2.9	NA	NA	-	-	0	0	NA	NA	NA	NA
Rent-to-Own			NA	NA							NA	NA
Has Ever Used	11.0	4.0	NA	NA	6.0	10.9	4.0	2.3	NA	NA	NA	NA
Has Never Used	257.0	93.1	NA	NA	50.0	89.1	192.0	97.7	NA	NA	NA	NA
Unknown	8.0	2.9	NA	NA	-	-	0	0	NA	NA	NA	NA
Refund Anticipation Loans			NA	NA							NA	NA
Has Ever Used	14.0	5.0	NA	NA	8.0	14.0	4.0	2.0	NA	NA	NA	NA
Has Never Used	254.0	91.9	NA	NA	48.0	86.0	192.0	98.0	NA	NA	NA	NA
Unknown	9.0	3.1	NA	NA	-	-	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

Alaska

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	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	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	276	100.0	NA	NA	56	100.0	196	100.0	NA	NA	NA	NA
Any AFS												
In Last 30 Days	24	8.7	NA	NA	19	34.3	0	0	NA	NA	NA	NA
In Last 2-12 Months	40	14.5	NA	NA	37	65.7	0	0	NA	NA	NA	NA
Not in the Last 12 Months	49	17.9	NA	NA	0	0	48	24.5	NA	NA	NA	NA
Never Used	152	55.1	NA	NA	0	0	148	75.5	NA	NA	NA	NA
Unknown	10	3.8	NA	NA	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
In Last 30 Days	16	5.7	NA	NA	13	22.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	27	9.8	NA	NA	25	44.8	0	0	NA	NA	NA	NA
Not in the Last 12 Months	42	15.4	NA	NA	6	10.3	34	17.6	NA	NA	NA	NA
Never Used	182	65.8	NA	NA	12	22.2	162	82.4	NA	NA	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA	NA	NA
Non-Bank Check Cashing												
In Last 30 Days	4	1.3	NA	NA	2	4.3	0	0	NA	NA	NA	NA
In Last 2-12 Months	19	6.7	NA	NA	16	28.9	0	0	NA	NA	NA	NA
Not in the Last 12 Months	16	5.7	NA	NA	6	9.9	9	4.8	NA	NA	NA	NA
Never Used	229	83.0	NA	NA	32	56.9	187	95.2	NA	NA	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA	NA	NA
Non-Bank Remittances												
In Last 30 Days	3	1.1	NA	NA	3	5.4	0	0	NA	NA	NA	NA
In Last 2-12 Months	6	2.2	NA	NA	5	8.7	0	0	NA	NA	NA	NA
Not in the Last 12 Months	7	2.5	NA	NA	3	4.5	4	2.3	NA	NA	NA	NA
Never Used	250	90.6	NA	NA	45	81.4	192	97.7	NA	NA	NA	NA
Unknown	10	3.6	NA	NA	-	-	-	-	NA	NA	NA	NA
Payday Lending												
In Last 30 Days	1	0.4	NA	NA	1	2.1	0	0	NA	NA	NA	NA
In Last 2-12 Months	4	1.3	NA	NA	4	6.3	0	0	NA	NA	NA	NA
Not in the Last 12 Months	9	3.3	NA	NA	5	8.6	3	1.4	NA	NA	NA	NA
Never Used	254	91.9	NA	NA	46	83.0	194	98.6	NA	NA	NA	NA
Unknown	9	3.1	NA	NA	-	-	-	-	NA	NA	NA	NA
Pawn Shops												
In Last 30 Days	4	1.5	NA	NA	3	5.5	0	0	NA	NA	NA	NA
In Last 2-12 Months	7	2.4	NA	NA	6	10.0	0	0	NA	NA	NA	NA
Not in the Last 12 Months	21	7.5	NA	NA	10	18.1	9	4.4	NA	NA	NA	NA
Never Used	237	85.8	NA	NA	37	66.5	188	95.6	NA	NA	NA	NA
Unknown	8	2.9	NA	NA	-	-	-	-	NA	NA	NA	NA
Rent-to-Own (a)												
Used in last 12 months	2	0.7	NA	NA	2	3.2	0	0	NA	NA	NA	NA
Used but not in last 12 months	9	3.4	NA	NA	4	7.7	4	2.3	NA	NA	NA	NA
Never Used	257	93.1	NA	NA	50	89.1	192	97.7	NA	NA	NA	NA
Unknown	8	2.9	NA	NA	-	-	-	-	NA	NA	NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	4	1.6	NA	NA	4	7.0	0	0.0	NA	NA	NA	NA
Used but not in last 12 months	10	3.4	NA	NA	4	7.0	4	2.0	NA	NA	NA	NA
Never Used	254	91.9	NA	NA	48	86.0	192	98.0	NA	NA	NA	NA
Unknown	9	3.1	NA	NA	-	-	-	-	NA	NA	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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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



Use of AFS by Household Characteristic

Alaska

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	276	100.0	114	41.1	152	55.1	10	3.8	102	36.8	49	17.6		
Banking Status														
Unbanked	14	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Underbanked	56	20.2	56	100.0	0	0	0	0	52	92.9	27	47.9		
Fully Banked	196	71.0	48	24.5	148	75.5	0	0	41	20.7	17	8.6		
Banked but Underbanked Status Unknown	10	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Household Type														
Family household present	174	62.8	69	39.7	98	56.6	6	3.7	62	35.5	30	17.1		
Male householder, no wife present	28	10.2	14	48.3	14	49.7	1	2.0	12	44.2	7	25.6		
Married couple	17	6.0	8	50.0	7	43.3	1	6.7	5	31.0	6	33.4		
Nonfamily household	129	46.6	47	36.5	77	59.8	5	3.7	44	34.2	17	13.2		
Female householder	101	36.7	44	43.1	54	52.9	4	4.0	39	38.5	18	17.7		
Male householder	43	15.4	15	35.8	26	60.4	2	3.8	14	32.0	5	11.6		
Other	59	21.3	28	48.3	28	47.6	2	4.1	25	43.2	13	22.1		
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity														
Black	15	5.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	9	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	207	74.8	76	36.9	122	59.1	8	4.0	68	33.0	30	14.6		
Other non-Black non-Hispanic	46	16.6	24	51.8	21	45.3	1	2.9	22	47.3	12	26.1		
Age														
15 to 34 years	73	26.4	32	43.5	39	53.0	3	3.5	26	35.0	19	25.5		
35 to 44 years	49	17.8	22	45.2	26	52.2	1	2.6	20	41.3	8	15.8		
45 to 54 years	58	20.9	25	43.4	30	51.2	3	5.5	24	41.2	12	21.5		
55 to 64 years	55	20.0	21	38.6	33	59.6	1	1.7	20	35.6	7	13.0		
65 years or more	41	14.9	13	31.8	25	62.0	3	6.2	12	29.9	3	6.3		
Education														
No high school degree	26	9.4	11	42.9	14	53.2	1	3.9	8	30.7	7	25.9		
High school degree	77	27.8	35	45.4	36	47.4	6	7.3	31	40.7	14	17.8		
Some college	100	36.3	42	41.5	57	56.5	2	2.0	39	38.5	22	21.5		
College degree	73	26.5	26	35.3	46	62.1	2	2.6	24	32.4	7	9.0		
Household Income														
Less than \$15,000	40	14.3	20	51.7	17	42.8	2	5.5	19	48.3	11	26.6		
Between \$15,000 and \$30,000	42	15.1	18	42.3	23	55.1	1	2.6	15	36.0	8	18.7		
Between \$30,000 and \$50,000	52	18.9	27	51.6	25	46.9	1	1.4	24	45.8	12	22.7		
Between \$50,000 and \$75,000	52	18.9	22	42.2	28	54.0	2	3.8	19	36.8	10	20.1		
At Least \$75,000	91	32.8	26	29.1	60	66.0	4	4.9	24	26.9	8	8.7		
Homeownership														
Homeowner	179	64.7	64	35.7	108	60.1	8	4.2	59	33.0	20	11.4		
Non-homeowner	97	35.3	50	51.0	45	46.1	3	2.9	43	43.8	28	29.0		

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.

- = 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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Timing of AFS Use by Household Characteristic

Alaska

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 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	Number (1000s)	Pct of Row
All Households	276	100.0	24	8.7	40	14.5	49	17.9	152	55.1	10	3.8	64	23.2		
Banking Status																
Unbanked	14	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	56	20.2	19	34.3	37	65.7	0	0	0	0.0	0	0	56	100.0		
Fully Banked	196	71.0	0	0	0	0	48	24.5	148	75.5	0	0	0	0		
Banked but Underbanked Status Unknown	10	3.6	0	0	0	0	NA	NA	0	0.0	NA	NA	0	0		
Household Type																
Family household	1,268	62.8	15	8.8	25	14.4	29	16.5	98	56.6	6	3.7	40	23.2		
present	281	10.2	5	17.4	6	22.8	2	8.1	14	49.7	1	2.0	11	40.2		
Male householder, no wife present	17	6.0	1	6.3	3	18.2	4	25.5	7	43.3	1	6.7	4	24.5		
Married couple	129	46.6	9	7.2	16	12.1	22	17.2	77	59.8	5	3.7	25	19.3		
Nonfamily household	101	36.7	9	8.6	14	14.0	21	20.5	54	52.9	4	4.0	23	22.6		
Female householder	43	15.4	3	7.3	5	11.4	7	17.1	26	60.4	2	3.8	8	18.7		
Male householder	59	21.3	6	9.4	9	16.0	14	22.9	28	47.6	2	4.1	15	25.4		
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity																
Black	15	5.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	9	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	207	74.8	13	6.2	25	12.0	39	18.6	122	59.1	8	4.0	38	18.3		
Other non-Black non-Hispanic	46	16.6	7	14.5	9	19.7	8	17.5	21	45.3	1	2.9	16	34.3		
Age																
15 to 34 years	73	26.4	8	11.0	14	19.3	10	13.2	39	53.0	3	3.5	22	30.3		
35 to 44 years	49	17.8	5	9.8	7	15.1	10	20.3	26	52.2	1	2.6	12	24.9		
45 to 54 years	58	20.9	7	12.8	6	11.1	11	19.5	30	51.2	3	5.5	14	23.9		
55 to 64 years	55	20.0	2	3.9	8	15.3	11	19.5	33	59.6	1	1.7	11	19.1		
65 years or more	41	14.9	2	3.7	4	9.3	8	18.7	25	62.0	3	6.2	5	13.0		
Education																
No high school degree	26	9.4	3	12.4	3	10.7	5	19.8	14	53.2	1	3.9	6	23.1		
High school degree	77	27.8	10	13.6	12	16.2	12	15.6	36	47.4	6	7.3	23	29.8		
Some college	100	36.3	8	8.2	17	17.0	16	16.3	57	56.5	2	2.0	25	25.2		
College degree	73	26.5	2	2.8	8	10.9	16	21.7	46	62.1	2	2.6	10	13.6		
Household Income																
Less than \$15,000	40	14.3	3	6.8	11	29.0	6	15.9	17	42.8	2	5.5	14	35.8		
Between \$15,000 and \$30,000	42	15.1	6	13.9	4	10.5	7	17.8	23	55.1	1	2.6	10	24.5		
Between \$30,000 and \$50,000	52	18.9	6	12.1	9	17.6	12	22.0	25	46.9	1	1.4	16	29.6		
Between \$50,000 and \$75,000	52	18.9	5	9.9	7	13.8	10	18.6	28	54.0	2	3.8	12	23.6		
At Least \$75,000	91	32.8	4	4.4	8	8.8	14	15.9	60	66.0	4	4.9	12	13.2		
Homeownership																
Homeowner	179	64.7	9	5.0	20	11.1	35	19.5	108	60.1	8	4.2	29	16.1		
Non-homeowner	97	35.3	15	15.3	20	20.8	14	14.8	45	46.1	3	2.9	35	36.1		

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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