

### Use of AFS by Banking Status

#### Alaska

AFS Product	All Households		Unbanked		Has a Bank Account					
					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
All Households	276.0	100.0	NA	NA	56.0	100.0	196.0	100.0	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
Has Never Used	152.0	55.1	NA	NA	0	0	148.0	75.5	NA	NA
Unknown	10.0	3.8	NA	NA	0	0	0	0	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
Has Never Used	182.0	65.8	NA	NA	12.0	22.2	162.0	82.4	NA	NA
Unknown	9.0	3.3	NA	NA	-	-	0	0	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
Has Never Used	229.0	83.0	NA	NA	32.0	56.9	187.0	95.2	NA	NA
Unknown	9.0	3.3	NA	NA	-	-	0	0	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
Has Never Used	250.0	90.6	NA	NA	45.0	81.4	192.0	97.7	NA	NA
Unknown	10.0	3.6	NA	NA	-	-	0	0	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
Has Never Used	254.0	91.9	NA	NA	46.0	83.0	194.0	98.6	NA	NA
Unknown	9.0	3.1	NA	NA	-	-	0	0	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
Has Never Used	237.0	85.8	NA	NA	37.0	66.5	188.0	95.6	NA	NA
Unknown	8.0	2.9	NA	NA	-	-	0	0	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
Has Never Used	257.0	93.1	NA	NA	50.0	89.1	192.0	97.7	NA	NA
Unknown	8.0	2.9	NA	NA	-	-	0	0	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
Has Never Used	254.0	91.9	NA	NA	48.0	86.0	192.0	98.0	NA	NA
Unknown	9.0	3.1	NA	NA	-	-	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](#)

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Timing of AFS Use by Banking Status

Alaska

AFS Product	All Households		Unbanked		Has a Bank Account					
					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
All Households	276	100.0	NA	NA	56	100.0	196	100.0	NA	NA
Any AFS										
In Last 30 Days	24	8.7	NA	NA	19	34.3	0	0	NA	NA
In Last 2-12 Months	40	14.5	NA	NA	37	65.7	0	0	NA	NA
Not in the Last 12 Months	49	17.9	NA	NA	0	0	48	24.5	NA	NA
Never Used	152	55.1	NA	NA	0	0	148	75.5	NA	NA
Unknown	10	3.8	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	16	5.7	NA	NA	13	22.7	0	0	NA	NA
In Last 2-12 Months	27	9.8	NA	NA	25	44.8	0	0	NA	NA
Not in the Last 12 Months	42	15.4	NA	NA	6	10.3	34	17.6	NA	NA
Never Used	182	65.8	NA	NA	12	22.2	162	82.4	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	4	1.3	NA	NA	2	4.3	0	0	NA	NA
In Last 2-12 Months	19	6.7	NA	NA	16	28.9	0	0	NA	NA
Not in the Last 12 Months	16	5.7	NA	NA	6	9.9	9	4.8	NA	NA
Never Used	229	83.0	NA	NA	32	56.9	187	95.2	NA	NA
Unknown	9	3.3	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	3	1.1	NA	NA	3	5.4	0	0	NA	NA
In Last 2-12 Months	6	2.2	NA	NA	5	8.7	0	0	NA	NA
Not in the Last 12 Months	7	2.5	NA	NA	3	4.5	4	2.3	NA	NA
Never Used	250	90.6	NA	NA	45	81.4	192	97.7	NA	NA
Unknown	10	3.6	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.4	NA	NA	1	2.1	0	0	NA	NA
In Last 2-12 Months	4	1.3	NA	NA	4	6.3	0	0	NA	NA
Not in the Last 12 Months	9	3.3	NA	NA	5	8.6	3	1.4	NA	NA
Never Used	254	91.9	NA	NA	46	83.0	194	98.6	NA	NA
Unknown	9	3.1	NA	NA	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	4	1.5	NA	NA	3	5.5	0	0	NA	NA
In Last 2-12 Months	7	2.4	NA	NA	6	10.0	0	0	NA	NA
Not in the Last 12 Months	21	7.5	NA	NA	10	18.1	9	4.4	NA	NA
Never Used	237	85.8	NA	NA	37	66.5	188	95.6	NA	NA
Unknown	8	2.9	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
Used but not in last 12 months	9	3.4	NA	NA	4	7.7	4	2.3	NA	NA
Never Used	257	93.1	NA	NA	50	89.1	192	97.7	NA	NA
Unknown	8	2.9	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
Used but not in last 12 months	10	3.4	NA	NA	4	7.0	4	2.0	NA	NA
Never Used	254	91.9	NA	NA	48	86.0	192	98.0	NA	NA
Unknown	9	3.1	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						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	Number (1000s)	Pct of Col	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
<b>Banking Status</b>												
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
<b>Household Type</b>												
Family household	174	62.8	69	39.7	98	56.6	6	3.7	62	35.5	30	17.1
Female householder, no husband present	28	10.2	14	48.3	14	49.7	1	2.0	12	44.2	7	25.6
Male householder, no wife present	17	6.0	8	50.0	7	43.3	1	6.7	5	31.0	6	33.4
Married couple	129	46.6	47	36.5	77	59.8	5	3.7	44	34.2	17	13.2
Nonfamily household	101	36.7	44	43.1	54	52.9	4	4.0	39	38.5	18	17.7
Female householder	43	15.4	15	35.8	26	60.4	2	3.8	14	32.0	5	11.6
Male householder	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
<b>Race/Ethnicity</b>												
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
<b>Age</b>												
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
<b>Education</b>												
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
<b>Household Income</b>												
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
<b>Homeownership</b>												
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.

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



### Timing of AFS Use by Household Characteristic

Alaska

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		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 Col	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
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
Female householder, no husband 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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