

Use of AFS by Banking Status

Idaho

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	589	100.0	NA	NA	112	100.0	432	100.0	NA	NA		
Any AFS			NA	NA					NA	NA		
Has Ever Used	254	43.0	NA	NA	112	100.0	114	26.3	NA	NA		
Has Never Used	326	55.3	NA	NA	0	0	318	73.7	NA	NA		
Unknown	10	1.6	NA	NA	0	0	0	0	NA	NA		
Non-Bank Money Order			NA	NA					NA	NA		
Has Ever Used	194	32.9	NA	NA	85	75.6	91	21.0	NA	NA		
Has Never Used	390	66.1	NA	NA	27	24.4	342	79.0	NA	NA		
Unknown	6	1.0	NA	NA	-	-	0	0	NA	NA		
Non-Bank Check Cashing			NA	NA					NA	NA		
Has Ever Used	81	13.7	NA	NA	43	38.4	21	4.8	NA	NA		
Has Never Used	504	85.5	NA	NA	68	60.5	411	95.2	NA	NA		
Unknown	5	0.8	NA	NA	1	1.0	0	0	NA	NA		
Non-Bank Remittances			NA	NA					NA	NA		
Has Ever Used	21	3.5	NA	NA	12	10.9	4	0.9	NA	NA		
Has Never Used	560	95.0	NA	NA	100	89.1	428	99.1	NA	NA		
Unknown	9	1.5	NA	NA	-	-	0	0	NA	NA		
Payday Lending			NA	NA					NA	NA		
Has Ever Used	56	9.5	NA	NA	40	35.6	9	2.1	NA	NA		
Has Never Used	525	89.2	NA	NA	72	64.4	423	97.9	NA	NA		
Unknown	8	1.3	NA	NA	-	-	0	0	NA	NA		
Pawn Shops			NA	NA					NA	NA		
Has Ever Used	62	10.4	NA	NA	32	28.4	17	4.0	NA	NA		
Has Never Used	521	88.5	NA	NA	80	71.6	415	96.0	NA	NA		
Unknown	6	1.1	NA	NA	-	-	0	0	NA	NA		
Rent-to-Own			NA	NA					NA	NA		
Has Ever Used	30	5.2	NA	NA	15	13.3	8	1.8	NA	NA		
Has Never Used	553	93.7	NA	NA	97	86.7	424	98.2	NA	NA		
Unknown	6	1.1	NA	NA	-	-	0	0	NA	NA		
Refund Anticipation Loans			NA	NA					NA	NA		
Has Ever Used	15	2.6	NA	NA	8	6.7	5	1.3	NA	NA		
Has Never Used	566	96.1	NA	NA	104	93.3	427	98.7	NA	NA		
Unknown	8	1.3	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.

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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

Idaho

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	589	100.0	NA	NA	112	100.0	432	100.0	NA	NA
Any AFS										
In Last 30 Days	64	10.9	NA	NA	46	40.9	0	0	NA	NA
In Last 2-12 Months	70	11.8	NA	NA	66	59.1	0	0	NA	NA
Not in the Last 12 Months	120	20.3	NA	NA	0	0	114	26.3	NA	NA
Never Used	326	55.3	NA	NA	0	0	318	73.7	NA	NA
Unknown	10	1.6	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	29	4.9	NA	NA	21	19.2	0	0	NA	NA
In Last 2-12 Months	53	8.9	NA	NA	46	41.4	0	0	NA	NA
Not in the Last 12 Months	112	19.1	NA	NA	17	15.1	91	21.0	NA	NA
Never Used	390	66.1	NA	NA	27	24.4	342	79.0	NA	NA
Unknown	6	1.0	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	24	4.1	NA	NA	13	11.6	0	0	NA	NA
In Last 2-12 Months	21	3.5	NA	NA	21	18.6	0	0	NA	NA
Not in the Last 12 Months	36	6.1	NA	NA	9	8.2	21	4.8	NA	NA
Never Used	504	85.5	NA	NA	68	60.5	411	95.2	NA	NA
Unknown	5	0.8	NA	NA	1	1.0	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	3	0.6	NA	NA	2	2.0	0	0	NA	NA
In Last 2-12 Months	8	1.4	NA	NA	6	5.2	0	0	NA	NA
Not in the Last 12 Months	9	1.5	NA	NA	4	3.7	4	0.9	NA	NA
Never Used	560	95.0	NA	NA	100	89.1	428	99.1	NA	NA
Unknown	9	1.5	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	10	1.6	NA	NA	10	8.5	0	0	NA	NA
In Last 2-12 Months	15	2.6	NA	NA	14	12.5	0	0	NA	NA
Not in the Last 12 Months	31	5.3	NA	NA	16	14.6	9	2.1	NA	NA
Never Used	525	89.2	NA	NA	72	64.4	423	97.9	NA	NA
Unknown	8	1.3	NA	NA	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	8	1.3	NA	NA	4	3.8	0	0	NA	NA
In Last 2-12 Months	14	2.3	NA	NA	11	10.0	0	0	NA	NA
Not in the Last 12 Months	40	6.8	NA	NA	16	14.6	17	4.0	NA	NA
Never Used	521	88.5	NA	NA	80	71.6	415	96.0	NA	NA
Unknown	6	1.1	NA	NA	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	8	1.4	NA	NA	7	6.0	0	0	NA	NA
Used but not in last 12 months	22	3.8	NA	NA	8	7.3	8	1.8	NA	NA
Never Used	553	93.7	NA	NA	97	86.7	424	98.2	NA	NA
Unknown	6	1.1	NA	NA	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	5	0.8	NA	NA	3	3.1	0	0	NA	NA
Used but not in last 12 months	11	1.8	NA	NA	4	3.7	5	1.3	NA	NA
Never Used	566	96.1	NA	NA	104	93.3	427	98.7	NA	NA
Unknown	8	1.3	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

Idaho

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	589	100.0	254	43.0	326	55.3	10	1.6	226	38.3	104	17.7
Banking Status												
Unbanked	33	5.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	112	19.0	112	100.0	0	0	0	0	101	90.7	59	53.1
Fully Banked	432	73.3	114	26.3	318	73.7	0	0	99	22.9	28	6.4
Banked but Underbanked Status Unknown	12	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	416	70.5	176	42.2	232	55.7	8	2.0	160	38.6	75	18.1
Female householder, no husband present	57	9.6	33	57.6	24	42.4	-	-	32	55.7	19	32.9
Male householder, no wife present	19	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	340	57.7	132	38.8	201	59.1	7	2.1	118	34.6	53	15.5
Nonfamily household	173	29.3	78	45.3	93	54.0	1	0.7	66	38.1	29	16.9
Female householder	81	13.8	32	39.0	48	59.4	1	1.5	26	32.1	11	13.6
Male householder	92	15.5	46	50.8	45	49.2	-	-	40	43.4	18	19.9
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	2	0.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	57	9.6	22	39.0	32	56.2	3	4.8	21	36.6	8	13.5
White non-Black non-Hispanic	513	87.1	220	42.9	286	55.7	7	1.3	196	38.2	92	17.9
Other non-Black non-Hispanic	17	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	152	25.8	74	48.4	75	49.0	4	2.6	68	44.6	34	22.3
35 to 44 years	105	17.8	46	44.2	59	55.8	-	-	43	41.3	24	23.2
45 to 54 years	117	19.9	62	52.7	53	45.2	2	2.1	54	45.6	23	20.0
55 to 64 years	103	17.5	40	38.4	61	59.4	2	2.1	32	30.6	18	17.6
65 years or more	111	18.9	32	28.8	78	70.2	1	1.0	30	26.6	4	4.0
Education												
No high school degree	62	10.6	33	53.3	26	42.4	3	4.4	31	49.2	15	23.8
High school degree	180	30.5	79	44.0	99	55.2	1	0.8	71	39.6	39	21.5
Some college	204	34.7	90	44.0	111	54.3	4	1.7	78	38.3	36	17.8
College degree	143	24.2	51	36.0	89	62.5	2	1.4	46	32.2	15	10.3
Household Income												
Less than \$15,000	95	16.1	56	59.2	37	39.4	1	1.4	49	52.0	35	37.1
Between \$15,000 and \$30,000	139	23.5	70	50.4	67	48.6	1	1.0	63	45.3	28	20.1
Between \$30,000 and \$50,000	114	19.3	43	38.0	69	60.7	1	1.3	38	33.0	19	17.1
Between \$50,000 and \$75,000	124	21.1	48	38.9	76	61.1	-	-	44	35.0	14	11.4
At Least \$75,000	118	20.0	36	30.5	76	64.8	6	4.7	33	27.8	8	6.7
Homeownership												
Homeowner	411	69.7	150	36.4	254	61.8	7	1.8	135	32.9	48	11.7
Non-homeowner	179	30.3	104	58.2	72	40.4	2	1.4	91	50.9	56	31.6

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.

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Timing of AFS Use by Household Characteristic

Idaho

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item	
			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
All Households	589	100.0	64	10.9	70	11.8	120	20.3	326	55.3	10	1.6	134	22.7
Banking Status														
Unbanked	33	5.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	112	19.0	46	40.9	66	59.1	0	0	0	0	0	0	112	100.0
Fully Banked	432	73.3	0	0	0	0	114	26.3	318	73.7	0	0	0	0
Banked but Underbanked Status Unknown	12	2.0	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	70.5	49	11.7	51	12.2	76	18.3	232	55.7	8	2.0	100	24.0
Female householder, no husband present	281	9.6	15	26.5	9	16.5	8	14.7	24	42.4	-	-	24	43.0
Male householder, no wife present	19	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	340	57.7	30	8.8	35	10.4	67	19.7	201	59.1	7	2.1	65	19.2
Nonfamily household	173	29.3	16	9.0	19	10.9	44	25.4	93	54.0	1	0.7	34	19.9
Female householder	81	13.8	5	5.8	6	7.2	21	26.0	48	59.4	1	1.5	11	13.0
Male householder	92	15.5	11	11.9	13	14.1	23	24.8	45	49.2	-	-	24	26.0
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	2	0.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	57	9.6	15	25.8	3	4.6	5	8.5	32	56.2	3	4.8	17	30.4
White non-Black non-Hispanic	513	87.1	47	9.2	64	12.4	110	21.3	286	55.7	7	1.3	111	21.6
Other non-Black non-Hispanic	17	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	152	25.8	24	15.8	27	17.6	23	14.9	75	49.0	4	2.6	51	33.5
35 to 44 years	105	17.8	20	18.8	13	12.5	13	12.8	59	55.8	-	-	33	31.3
45 to 54 years	117	19.9	10	8.2	17	14.8	35	29.8	53	45.2	2	2.1	27	22.9
55 to 64 years	103	17.5	8	7.5	9	8.8	23	22.1	61	59.4	2	2.1	17	16.3
65 years or more	111	18.9	3	2.8	3	3.0	26	23.0	78	70.2	1	1.0	6	5.8
Education														
No high school degree	62	10.6	21	33.5	4	6.2	8	13.5	26	42.4	3	4.4	25	39.7
High school degree	180	30.5	20	11.2	30	16.4	30	16.4	99	55.2	1	0.8	50	27.6
Some college	204	34.7	19	9.2	26	12.9	45	21.9	111	54.3	4	1.7	45	22.1
College degree	143	24.2	5	3.2	10	6.9	37	25.9	89	62.5	2	1.4	15	10.2
Household Income														
Less than \$15,000	95	16.1	24	25.7	18	18.8	14	14.8	37	39.4	1	1.4	42	44.4
Between \$15,000 and \$30,000	139	23.5	18	13.1	21	15.1	31	22.3	67	48.6	1	1.0	39	28.2
Between \$30,000 and \$50,000	114	19.3	10	9.1	10	8.5	23	20.5	69	60.7	1	1.3	20	17.5
Between \$50,000 and \$75,000	124	21.1	6	4.4	9	7.2	34	27.3	76	61.1	-	-	14	11.6
At Least \$75,000	118	20.0	6	5.1	12	10.5	18	14.9	76	64.8	6	4.7	18	15.6
Homeownership														
Homeowner	411	69.7	27	6.6	31	7.5	92	22.3	254	61.8	7	1.8	58	14.1
Non-homeowner	179	30.3	37	20.8	39	21.7	28	15.6	72	40.4	2	1.4	76	42.6

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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