

Use of AFS by Banking Status

Maryland

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	2,170	100.0	123	100.0	461	100.0	1,528	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	885	40.8	97	79.4	461	100.0	316	20.7	NA	NA
Has Never Used	1,229	56.6	18	14.7	0	0	1,211	79.3	NA	NA
Unknown	55	2.5	7	5.9	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	729	33.6	83	67.4	376	81.5	264	17.3	NA	NA
Has Never Used	1,399	64.5	36	29.0	85	18.5	1,263	82.7	NA	NA
Unknown	42	2.0	4	3.6	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	222	10.2	61	49.8	121	26.3	40	2.6	NA	NA
Has Never Used	1,918	88.4	57	46.5	340	73.7	1,487	97.4	NA	NA
Unknown	30	1.4	4	3.6	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	151	7.0	26	21.0	104	22.6	21	1.4	NA	NA
Has Never Used	1,972	90.9	90	73.1	354	76.8	1,506	98.6	NA	NA
Unknown	47	2.2	7	5.9	3	0.6	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	43	2.0	2	1.3	37	8.1	5	0.3	NA	NA
Has Never Used	2,085	96.1	114	92.8	423	91.9	1,523	99.7	NA	NA
Unknown	42	1.9	7	5.9	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	112	5.2	16	12.9	62	13.5	29	1.9	NA	NA
Has Never Used	2,017	93.0	102	83.5	398	86.5	1,499	98.1	NA	NA
Unknown	41	1.9	4	3.6	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	43	2.0	2	1.8	28	6.1	12	0.8	NA	NA
Has Never Used	2,079	95.8	113	92.3	433	93.9	1,515	99.2	NA	NA
Unknown	49	2.3	7	5.9	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	51	2.4	-	-	41	8.8	11	0.7	NA	NA
Has Never Used	2,072	95.5	115	94.1	420	91.2	1,517	99.3	NA	NA
Unknown	47	2.1	7	5.9	-	-	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.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

Maryland

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	2,170	100.0	123	100.0	461	100.0	1,528	100.0	NA	NA
Any AFS										
In Last 30 Days	245	11.3	59	48.5	185	40.2	0	0	NA	NA
In Last 2-12 Months	298	13.8	23	18.9	275	59.8	0	0	NA	NA
Not in the Last 12 Months	342	15.8	15	12.0	0	0	316	20.7	NA	NA
Never Used	1,229	56.6	18	14.7	0	0	1,211	79.3	NA	NA
Unknown	55	2.5	7	5.9	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	166	7.6	42	34.5	124	26.8	0	0	NA	NA
In Last 2-12 Months	270	12.4	27	21.6	243	52.8	0	0	NA	NA
Not in the Last 12 Months	293	13.5	14	11.2	9	1.9	264	17.3	NA	NA
Never Used	1,399	64.5	36	29.0	85	18.5	1,263	82.7	NA	NA
Unknown	42	2.0	4	3.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	69	3.2	32	26.2	37	7.9	0	0	NA	NA
In Last 2-12 Months	68	3.2	17	13.8	52	11.2	0	0	NA	NA
Not in the Last 12 Months	85	3.9	12	9.8	33	7.1	40	2.6	NA	NA
Never Used	1,918	88.4	57	46.5	340	73.7	1,487	97.4	NA	NA
Unknown	30	1.4	4	3.6	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	31	1.4	7	5.3	25	5.3	0	0	NA	NA
In Last 2-12 Months	69	3.2	10	8.5	59	12.8	0	0	NA	NA
Not in the Last 12 Months	51	2.3	9	7.1	21	4.5	21	1.4	NA	NA
Never Used	1,972	90.9	90	73.1	354	76.8	1,506	98.6	NA	NA
Unknown	47	2.2	7	5.9	3	0.6	-	-	NA	NA
Payday Lending										
In Last 30 Days	3	0.1	-	-	3	0.7	0	0	NA	NA
In Last 2-12 Months	16	0.7	-	-	16	3.5	0	0	NA	NA
Not in the Last 12 Months	24	1.1	2	1.3	18	4.0	5	0.3	NA	NA
Never Used	2,085	96.1	114	92.8	423	91.9	1,523	99.7	NA	NA
Unknown	42	1.9	7	5.9	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	16	0.8	-	-	16	3.6	0	0	NA	NA
In Last 2-12 Months	27	1.2	8	6.5	19	4.1	0	0	NA	NA
Not in the Last 12 Months	68	3.1	8	6.4	27	5.8	29	1.9	NA	NA
Never Used	2,017	93.0	102	83.5	398	86.5	1,499	98.1	NA	NA
Unknown	41	1.9	4	3.6	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	9	0.4	-	-	9	2.0	0	0	NA	NA
Used but not in last 12 months	34	1.5	2	1.8	19	4.1	12	0.8	NA	NA
Never Used	2,079	95.8	113	92.3	433	93.9	1,515	99.2	NA	NA
Unknown	49	2.3	7	5.9	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	23	1.0	-	-	23	4.9	0	0	NA	NA
Used but not in last 12 months	29	1.3	-	-	18	3.9	11	0.7	NA	NA
Never Used	2,072	95.5	115	94.1	420	91.2	1,517	99.3	NA	NA
Unknown	47	2.1	7	5.9	-	-	-	-	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 Maryland

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	2,170	100.0	885	40.8	1,229	56.6	55	2.5	832	38.3	194	8.9
Banking Status												
Unbanked	123	5.6	97	79.4	18	14.7	7	5.9	95	77.5	20	16.0
Underbanked	461	21.2	461	100.0	0	0	0	0	437	94.9	120	26.0
Fully Banked	1,528	70.4	316	20.7	1,211	79.3	0	0	294	19.2	49	3.2
Banked but Underbanked Status Unknown	59	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,395	64.3	605	43.4	754	54.1	35	2.5	570	40.9	134	9.6
Female householder, no husband present	276	12.7	150	54.4	122	44.2	4	1.3	135	48.9	48	17.2
Male householder, no wife present	104	4.8	60	58.0	41	39.7	2	2.3	56	53.2	15	14.8
Married couple	1,015	46.7	395	38.9	590	58.2	29	2.9	380	37.4	71	7.0
Nonfamily household	776	35.7	280	36.1	476	61.3	20	2.6	262	33.8	60	7.7
Female householder	437	20.1	144	32.9	277	63.5	16	3.6	138	31.5	19	4.3
Male householder	339	15.6	136	40.2	198	58.5	4	1.3	124	36.7	41	12.1
Race/Ethnicity												
Black	672	30.9	378	56.3	276	41.2	17	2.6	360	53.6	96	14.2
Hispanic non-Black	103	4.8	67	64.6	32	31.2	4	4.2	67	64.6	5	4.8
White non-Black non-Hispanic	1,268	58.4	399	31.5	838	66.1	31	2.4	366	28.9	91	7.2
Other non-Black non-Hispanic	128	5.9	42	32.8	83	64.7	3	2.5	39	31.0	2	1.8
Age												
15 to 34 years	454	20.9	237	52.2	210	46.3	7	1.6	226	49.8	42	9.3
35 to 44 years	391	18.0	176	44.9	209	53.4	7	1.7	166	42.3	46	11.8
45 to 54 years	487	22.4	195	40.0	284	58.2	9	1.8	186	38.1	46	9.5
55 to 64 years	390	18.0	145	37.2	232	59.6	12	3.1	134	34.4	38	9.9
65 years or more	448	20.6	133	29.7	294	65.7	20	4.5	121	27.0	21	4.6
Education												
No high school degree	201	9.3	109	54.2	85	42.5	7	3.3	103	51.5	27	13.2
High school degree	513	23.7	196	38.2	289	56.2	29	5.6	183	35.7	53	10.4
Some college	536	24.7	245	45.6	283	52.7	9	1.7	220	41.0	73	13.6
College degree	920	42.4	336	36.5	573	62.3	11	1.2	325	35.4	41	4.5
Household Income												
Less than \$15,000	237	10.9	127	53.7	100	42.1	10	4.2	119	50.0	33	13.9
Between \$15,000 and \$30,000	274	12.6	110	40.3	153	55.9	10	3.8	100	36.5	33	12.1
Between \$30,000 and \$50,000	379	17.5	165	43.5	198	52.1	17	4.3	156	41.0	45	11.8
Between \$50,000 and \$75,000	419	19.3	184	43.8	226	53.9	9	2.2	175	41.6	37	8.9
At Least \$75,000	861	39.7	299	34.8	553	64.2	9	1.0	284	33.0	46	5.3
Homeownership												
Homeowner	1,478	68.1	512	34.6	931	63.0	35	2.4	480	32.5	101	6.9
Non-homeowner	692	31.9	348	53.9	299	43.1	20	2.9	352	50.9	93	13.4

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

Maryland

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year		
			In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown				
	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	Number (1000s)
All Households	2,170	100.0	245	11.3	298	13.8	342	15.8	1,229	56.6	55	2.5	543	25.0	
Banking Status															
Unbanked	123	5.6	59	48.5	23	18.9	15	12.0	18	14.7	7	5.9	83	67.4	
Underbanked	461	21.2	185	40.2	275	59.8	0	0	0	0	0	0	461	100.0	
Fully Banked	1,528	70.4	0	0	0	0	316	20.7	1,211	79.3	0	0	0	0	
Banked but Underbanked Status Unknown	59	2.7	0	0	0	0	NA	NA	0	0	NA	NA	0	0	
Household Type															
Family household	1,268	64.3	182	13.1	212	15.2	212	15.2	754	54.1	35	2.5	394	28.2	
Female householder, no husband present	281	12.7	66	23.9	45	16.2	40	14.3	122	44.2	4	1.3	111	40.1	
Male householder, no wife present	104	4.8	29	27.7	17	16.4	15	13.9	41	39.7	2	2.3	46	44.1	
Married couple	1,015	46.7	87	8.6	150	14.8	158	15.6	590	58.2	29	2.9	237	23.4	
Nonfamily household	776	35.7	63	8.1	87	11.2	130	16.8	476	61.3	20	2.6	150	19.3	
Female householder	437	20.1	27	6.2	43	9.8	74	16.9	277	63.5	16	3.6	70	16.0	
Male householder	339	15.6	36	10.5	44	13.1	56	16.6	198	58.5	4	1.3	80	23.6	
Race/Ethnicity															
Black	672	30.9	135	20.2	138	20.6	104	15.5	276	41.2	17	2.6	274	40.8	
Hispanic non-Black	103	4.8	30	28.9	21	19.9	16	15.8	32	31.2	4	4.2	50	48.9	
White non-Black non-Hispanic	1,268	58.4	70	5.5	127	10.1	202	15.9	838	66.1	31	2.4	198	15.6	
Other non-Black non-Hispanic	128	5.9	9	7.4	12	9.6	20	15.7	83	64.7	3	2.5	22	17.0	
Age															
15 to 34 years	454	20.9	82	18.0	73	16.1	82	18.1	210	46.3	7	1.6	155	34.1	
35 to 44 years	391	18.0	57	14.5	66	16.9	53	13.4	209	53.4	7	1.7	123	31.4	
45 to 54 years	487	22.4	59	12.2	76	15.6	59	12.1	284	58.2	9	1.8	135	27.8	
55 to 64 years	390	18.0	36	9.3	48	12.3	61	15.6	232	59.6	12	3.1	84	21.6	
65 years or more	448	20.6	11	2.4	35	7.8	87	19.5	294	65.7	20	4.5	46	10.2	
Education															
No high school degree	201	9.3	60	29.9	24	12.0	25	12.3	85	42.5	7	3.3	84	41.9	
High school degree	513	23.7	61	11.8	65	12.6	71	13.8	289	56.2	29	5.6	125	24.4	
Some college	536	24.7	68	12.6	75	14.0	102	19.0	283	52.7	9	1.7	143	26.6	
College degree	920	42.4	56	6.1	135	14.6	145	15.8	573	62.3	11	1.2	191	20.8	
Household Income															
Less than \$15,000	237	10.9	53	22.5	33	13.8	41	17.4	100	42.1	10	4.2	86	36.3	
Between \$15,000 and \$30,000	274	12.6	42	15.2	40	14.7	28	10.3	153	55.9	10	3.8	82	30.0	
Between \$30,000 and \$50,000	379	17.5	66	17.4	43	11.5	55	14.6	198	52.1	17	4.3	110	28.9	
Between \$50,000 and \$75,000	419	19.3	48	11.4	70	16.6	66	15.8	226	53.9	9	2.2	118	28.0	
At Least \$75,000	861	39.7	36	4.2	112	13.0	151	17.6	553	64.2	9	1.0	148	17.2	
Homeownership															
Homeowner	1,478	68.1	102	6.9	164	11.1	246	16.6	931	63.0	35	2.4	266	18.0	
Non-homeowner	692	31.9	143	20.7	134	19.3	96	13.9	299	43.1	20	2.9	277	40.0	

Notes:

(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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