

### Use of AFS by Banking Status

#### Mississippi

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	1,143	100.0	173	100.0	269	100.0	696	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	593	51.9	134	77.4	269	100.0	191	27.4	NA	NA
Has Never Used	540	47.2	35	20.0	0	0	505	72.6	NA	NA
Unknown	10	0.9	4	2.6	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	482	42.2	105	60.6	242	89.8	136	19.6	NA	NA
Has Never Used	651	56.9	64	36.8	28	10.2	560	80.4	NA	NA
Unknown	10	0.9	4	2.6	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	221	19.3	81	47.2	82	30.3	58	8.3	NA	NA
Has Never Used	909	79.6	84	48.5	188	69.7	638	91.7	NA	NA
Unknown	13	1.1	8	4.4	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	41	3.6	2	1.4	30	11.3	9	1.3	NA	NA
Has Never Used	1,090	95.3	164	94.8	239	88.7	687	98.7	NA	NA
Unknown	12	1.1	7	3.8	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	88	7.7	23	13.2	48	18.0	17	2.5	NA	NA
Has Never Used	1,043	91.2	143	82.9	221	82.0	679	97.5	NA	NA
Unknown	12	1.1	7	3.8	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	86	7.5	32	18.8	32	12.0	21	3.0	NA	NA
Has Never Used	1,043	91.2	134	77.4	234	87.0	675	97.0	NA	NA
Unknown	15	1.3	7	3.8	3	1.0	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	81	7.1	32	18.7	38	14.0	11	1.6	NA	NA
Has Never Used	1,047	91.6	131	75.7	232	86.0	685	98.4	NA	NA
Unknown	15	1.3	10	5.6	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	62	5.4	26	15.3	24	9.1	11	1.6	NA	NA
Has Never Used	1,063	93.0	136	79.0	242	89.9	685	98.4	NA	NA
Unknown	18	1.6	10	5.6	3	1.0	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](#)

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### Timing of AFS Use by Banking Status

#### Mississippi

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	1,143	100.0	173	100.0	269	100.0	696	100.0	NA	NA
Any AFS										
In Last 30 Days	173	15.2	71	41.1	102	38.0	0	0	NA	NA
In Last 2-12 Months	203	17.7	36	20.7	167	62.0	0	0	NA	NA
Not in the Last 12 Months	217	19.0	27	15.6	0	0	191	27.4	NA	NA
Never Used	540	47.2	35	20.0	0	0	505	72.6	NA	NA
Unknown	10	0.9	4	2.6	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	129	11.3	44	25.7	85	31.6	0	0	NA	NA
In Last 2-12 Months	162	14.2	31	18.1	131	48.7	0	0	NA	NA
Not in the Last 12 Months	191	16.7	29	16.8	26	9.5	136	19.6	NA	NA
Never Used	651	56.9	64	36.8	28	10.2	560	80.4	NA	NA
Unknown	10	0.9	4	2.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	71	6.2	52	29.9	19	7.2	0	0	NA	NA
In Last 2-12 Months	62	5.5	17	9.9	45	16.8	0	0	NA	NA
Not in the Last 12 Months	87	7.6	13	7.3	17	6.3	58	8.3	NA	NA
Never Used	909	79.6	84	48.5	188	69.7	638	91.7	NA	NA
Unknown	13	1.1	8	4.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.2	-	-	2	0.9	0	0	NA	NA
In Last 2-12 Months	14	1.2	-	-	14	5.3	0	0	NA	NA
Not in the Last 12 Months	25	2.2	2	1.4	14	5.1	9	1.3	NA	NA
Never Used	1,090	95.3	164	94.8	239	88.7	687	98.7	NA	NA
Unknown	12	1.1	7	3.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	0.4	-	-	4	1.6	0	0	NA	NA
In Last 2-12 Months	11	1.0	2	1.4	9	3.3	0	0	NA	NA
Not in the Last 12 Months	73	6.4	20	11.8	35	13.0	17	2.5	NA	NA
Never Used	1,043	91.2	143	82.9	221	82.0	679	97.5	NA	NA
Unknown	12	1.1	7	3.8	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	8	0.7	5	3.1	3	1.0	0	0	NA	NA
In Last 2-12 Months	34	3.0	11	6.3	23	8.5	0	0	NA	NA
Not in the Last 12 Months	44	3.8	16	9.3	7	2.5	21	3.0	NA	NA
Never Used	1,043	91.2	134	77.4	234	87.0	675	97.0	NA	NA
Unknown	15	1.3	7	3.8	3	1.0	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	21	1.9	5	2.7	17	6.2	0	0	NA	NA
Used but not in last 12 months	59	5.2	28	16.0	21	7.8	11	1.6	NA	NA
Never Used	1,047	91.6	131	75.7	232	86.0	685	98.4	NA	NA
Unknown	15	1.3	10	5.6	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	28	2.4	20	11.4	8	3.0	0	0	NA	NA
Used but not in last 12 months	34	3.0	7	4.0	16	6.1	11	1.6	NA	NA
Never Used	1,063	93.0	136	79.0	242	89.9	685	98.4	NA	NA
Unknown	18	1.6	10	5.6	3	1.0	-	-	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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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



### Use of AFS by Household Characteristic Mississippi

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	1,143	100.0	593	51.9	540	47.2	10	0.9	554	48.5	201	17.6
<b>Banking Status</b>												
Unbanked	173	15.1	134	77.4	35	20.0	4	2.6	120	69.6	63	36.6
Underbanked	269	23.6	269	100.0	0	0	0	0	265	98.4	87	32.4
Fully Banked	696	60.9	191	27.4	505	72.6	0	0	169	24.3	50	7.2
Banked but Underbanked Status Unknown	6	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	811	70.9	402	49.6	400	49.3	8	1.0	378	46.6	136	16.8
Female householder, no husband present	181	15.8	123	68.0	55	30.6	3	1.4	112	61.8	52	28.6
Male householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	568	49.7	236	41.5	327	57.5	6	1.0	225	39.6	60	10.6
Nonfamily household	333	29.1	191	57.4	140	42.0	2	0.6	176	53.0	65	19.4
Female householder	193	16.8	105	54.4	88	45.6	-	-	97	50.4	30	15.7
Male householder	140	12.2	86	61.5	52	37.2	2	1.3	79	56.5	34	24.6
<b>Race/Ethnicity</b>												
Black	418	36.6	289	69.2	126	30.2	3	0.6	268	64.2	122	29.1
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	701	61.3	297	42.3	397	56.7	7	1.1	278	39.7	77	11.0
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>												
15 to 34 years	233	20.4	130	55.6	101	43.3	3	1.1	125	53.5	38	16.4
35 to 44 years	194	16.9	109	56.3	82	42.4	3	1.3	87	45.1	59	30.5
45 to 54 years	271	23.7	168	62.1	100	36.8	3	1.1	162	59.6	65	24.1
55 to 64 years	203	17.8	87	42.9	114	56.2	2	0.9	84	41.4	17	8.1
65 years or more	242	21.2	99	41.0	143	59.0	-	-	97	39.9	22	8.9
<b>Education</b>												
No high school degree	187	16.4	100	53.5	85	45.5	2	1.0	93	49.7	53	28.4
High school degree	322	28.2	173	53.7	144	44.5	6	1.7	168	52.2	53	16.3
Some college	374	32.7	203	54.2	169	45.1	3	0.7	185	49.5	70	18.8
College degree	260	22.7	117	45.2	142	54.8	-	-	108	41.6	25	9.6
<b>Household Income</b>												
Less than \$15,000	283	24.8	182	64.5	99	34.9	2	0.7	169	59.7	76	26.8
Between \$15,000 and \$30,000	229	20.1	133	57.9	94	41.0	3	1.1	121	52.8	48	21.1
Between \$30,000 and \$50,000	172	15.1	85	49.6	87	50.4	-	-	79	46.0	30	17.2
Between \$50,000 and \$75,000	218	19.0	94	43.2	121	55.7	3	1.2	89	41.1	22	10.2
At Least \$75,000	241	21.1	99	41.0	139	57.8	3	1.3	96	39.8	25	10.3
<b>Homeownership</b>												
Homeowner	835	73.0	371	44.4	458	54.9	6	0.7	358	42.9	100	11.9
Non-homeowner	308	27.0	348	72.1	82	26.4	4	1.4	196	63.7	101	32.8

**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

Mississippi

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year			
			In Last 30 Days (b)				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
All Households	1,143	100.0	173	15.2	203	17.7	217	19.0	540	47.2	10	0.9	376	32.9		
Banking Status																
Unbanked	173	15.1	71	41.1	36	20.7	27	15.6	35	20.0	4	2.6	107	61.8		
Underbanked	269	23.6	102	38.0	167	62.0	0	0	0	0	0	0	269	100.0		
Fully Banked	696	60.9	0	0	0	0	191	27.4	505	72.6	0	0	0	0		
Banked but Underbanked Status Unknown	6	0.5	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
Household Type																
Family household	1,268	70.9	115	14.2	127	15.7	160	19.8	400	49.3	8	1.0	242	29.9		
Female householder, no husband present	281	15.8	46	25.5	35	19.5	41	22.9	55	30.6	3	1.4	81	45.0		
Male householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	568	49.7	48	8.4	80	14.1	108	19.0	327	57.5	6	1.0	128	22.5		
Nonfamily household	333	29.1	58	17.4	76	22.8	57	17.2	140	42.0	2	0.6	134	40.2		
Female householder	193	16.8	24	12.3	53	27.4	28	14.8	88	45.6	-	-	76	39.7		
Male householder	140	12.2	34	24.5	23	16.4	29	20.6	52	37.2	2	1.3	57	40.8		
Race/Ethnicity																
Black	418	36.6	112	26.8	97	23.3	80	19.1	126	30.2	3	0.6	209	50.1		
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	701	61.3	59	8.4	102	14.5	136	19.4	397	56.7	7	1.1	161	22.9		
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																
15 to 34 years	233	20.4	58	24.8	48	20.6	24	10.3	101	43.3	3	1.1	106	45.3		
35 to 44 years	194	16.9	28	14.3	42	21.8	39	20.3	82	42.4	3	1.3	70	36.1		
45 to 54 years	271	23.7	51	18.6	44	16.2	74	27.2	100	36.8	3	1.1	95	34.9		
55 to 64 years	203	17.8	19	9.3	34	17.0	34	16.7	114	56.2	2	0.9	53	26.2		
65 years or more	242	21.2	19	7.7	34	14.1	47	19.3	143	59.0	-	-	53	21.7		
Education																
No high school degree	187	16.4	44	23.4	33	17.5	24	12.6	85	45.5	2	1.0	76	40.9		
High school degree	322	28.2	70	21.8	52	16.0	51	15.9	144	44.5	6	1.7	122	37.8		
Some college	374	32.7	47	12.6	82	21.8	74	19.7	169	45.1	3	0.7	129	34.5		
College degree	260	22.7	12	4.7	36	14.1	69	26.4	142	54.8	-	-	49	18.8		
Household Income																
Less than \$15,000	283	24.8	76	26.9	63	22.2	43	15.4	99	34.9	2	0.7	139	49.1		
Between \$15,000 and \$30,000	229	20.1	39	16.8	57	25.0	37	16.1	94	41.0	3	1.1	96	41.8		
Between \$30,000 and \$50,000	172	15.1	21	12.0	19	11.0	46	26.5	87	50.4	-	-	40	23.1		
Between \$50,000 and \$75,000	218	19.0	24	11.3	28	12.7	42	19.2	121	55.7	3	1.2	52	23.9		
At Least \$75,000	241	21.1	13	5.6	36	14.8	49	20.5	139	57.8	3	1.3	49	20.4		
Homeownership																
Homeowner	835	73.0	69	8.3	141	16.8	161	19.3	458	54.9	6	0.7	210	25.2		
Non-homeowner	308	27.0	104	33.7	62	20.1	56	18.3	82	26.4	4	1.4	166	53.8		

**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

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

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