

### Use of AFS by Banking Status

Ohio

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	4,719	100.0	414	100.0	912	100.0	3,172	100.0	220.0	100.0
Any AFS										
Has Ever Used	2,062	43.7	269	64.9	912	100.0	857	27.0	0	0
Has Never Used	2,412	51.1	98	23.6	0	0	2,315	73.0	0	0
Unknown	244	5.2	48	11.6	0	0	0	0	196.0	89.0
Non-Bank Money Order										
Has Ever Used	1,635	34.7	217	52.3	744	81.6	658	20.7	17.0	7.7
Has Never Used	2,880	61.0	142	34.3	165	18.0	2,514	79.3	59.0	26.7
Unknown	203	4.3	55	13.4	3	0.4	0	0	144.0	65.6
Non-Bank Check Cashing										
Has Ever Used	593	12.6	172	41.6	274	30.1	132	4.2	14.0	6.3
Has Never Used	3,969	84.1	205	49.5	633	69.4	3,040	95.8	91.0	41.4
Unknown	156	3.3	37	8.9	4	0.5	0	0	115.0	52.3
Non-Bank Remittances										
Has Ever Used	126	2.7	20	4.8	80	8.8	23	0.7	3.0	1.5
Has Never Used	4,432	93.9	347	83.8	832	91.2	3,149	99.3	104.0	47.0
Unknown	160	3.4	47	11.3	-	-	0	0	113.0	51.5
Payday Lending										
Has Ever Used	324	6.9	39	9.3	203	22.2	83	2.6	-	-
Has Never Used	4,219	89.4	331	80.0	705	77.3	3,090	97.4	93.0	42.2
Unknown	176	3.7	44	10.7	4	0.5	0	0	127.0	57.8
Pawn Shops										
Has Ever Used	284	6.0	66	15.9	155	16.9	60	1.9	4.0	1.7
Has Never Used	4,247	90.0	293	70.8	751	82.3	3,112	98.1	90.0	41.0
Unknown	188	4.0	55	13.3	7	0.7	0	0	126.0	57.3
Rent-to-Own										
Has Ever Used	340	7.2	81	19.5	197	21.6	62	2.0	-	-
Has Never Used	4,177	88.5	282	68.2	711	78.0	3,110	98.0	74.0	33.5
Unknown	201	4.3	51	12.3	4	0.4	0	0	146.0	66.5
Refund Anticipation Loans										
Has Ever Used	256	5.4	38	9.1	163	17.9	55	1.7	-	-
Has Never Used	4,263	90.3	329	79.4	739	81.0	3,117	98.3	78.0	35.6
Unknown	200	4.2	47	11.4	10	1.1	0	0	142.0	64.4

**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.

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

Ohio

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	4,719	100.0	414	100.0	912	100.0	3,172	100.0	220	100.0
Any AFS										
In Last 30 Days	521	11.0	151	36.5	370	40.6	0	0	0	0
In Last 2-12 Months	610	12.9	68	16.5	542	59.4	0	0	0	0
Not in the Last 12 Months	931	19.7	49	11.9	0	0	857	27.0	24	11.0
Never Used	2,412	51.1	98	23.6	0	0	2,315	73.0	0	0
Unknown	244	5.2	48	11.6	0	0	0	0	196	89.0
Non-Bank Money Order										
In Last 30 Days	365	7.7	93	22.6	272	29.8	0	0	-	-
In Last 2-12 Months	452	9.6	56	13.5	396	43.4	0	0	-	-
Not in the Last 12 Months	819	17.3	67	16.2	77	8.4	658	20.7	17	7.7
Never Used	2,880	61.0	142	34.3	165	18.0	2,514	79.3	59	26.7
Unknown	203	4.3	55	13.4	3	0.4	-	-	144	65.6
Non-Bank Check Cashing										
In Last 30 Days	146	3.1	82	19.8	64	7.0	0	0	-	-
In Last 2-12 Months	174	3.7	51	12.4	123	13.4	0	0	-	-
Not in the Last 12 Months	273	5.8	39	9.4	88	9.6	132	4.2	14	6.3
Never Used	3,969	84.1	205	49.5	633	69.4	3,040	95.8	91	41.4
Unknown	156	3.3	37	8.9	4	0.5	-	-	115	52.3
Non-Bank Remittances										
In Last 30 Days	29	0.6	7	1.8	22	2.4	0	0	-	-
In Last 2-12 Months	24	0.5	-	-	24	2.7	0	0	-	-
Not in the Last 12 Months	73	1.5	13	3.1	34	3.8	23	0.7	3	1.5
Never Used	4,432	93.9	347	83.8	832	91.2	3,149	99.3	104	47.0
Unknown	160	3.4	47	11.3	-	-	-	-	113	51.5
Payday Lending										
In Last 30 Days	37	0.8	-	-	37	4.1	0	0	-	-
In Last 2-12 Months	74	1.6	7	1.7	67	7.3	0	0	-	-
Not in the Last 12 Months	213	4.5	32	7.6	99	10.8	83	2.6	-	-
Never Used	4,219	89.4	331	80.0	705	77.3	3,090	97.4	93	42.2
Unknown	176	3.7	44	10.7	4	0.5	-	-	127	57.8
Pawn Shops										
In Last 30 Days	37	0.8	15	3.7	21	2.3	0	0	-	-
In Last 2-12 Months	64	1.4	21	5.1	43	4.7	0	0	-	-
Not in the Last 12 Months	183	3.9	29	7.1	90	9.9	60	1.9	4	1.7
Never Used	4,247	90.0	293	70.8	751	82.3	3,112	98.1	90	41.0
Unknown	188	4.0	55	13.3	7	0.7	-	-	126	57.3
Rent-to-Own (a)										
Used in last 12 months	122	2.6	39	9.4	84	9.2	0	0	-	-
Used but not in last 12 months	218	4.6	42	10.1	113	12.4	62	2.0	-	-
Never Used	4,177	88.5	282	68.2	711	78.0	3,110	98.0	74	33.5
Unknown	201	4.3	51	12.3	4	0.4	-	-	146	66.5
Refund Anticipation Loans (a)										
Used in last 12 months	63	1.3	8	1.8	55	6.0	0	0	-	-
Used but not in last 12 months	193	4.1	30	7.3	108	11.8	55	1.7	-	-
Never Used	4,263	90.3	329	79.4	739	81.0	3,117	98.3	78	35.6
Unknown	200	4.2	47	11.4	10	1.1	-	-	142	64.4

**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.

Figures do not always reconcile to totals because of rounding.

- = 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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### Use of AFS by Household Characteristic

Ohio

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	4,719	100.0	2,062	43.7	2,412	51.1	244	5.2	1,829	38.8	823	17.4
<b>Banking Status</b>												
Unbanked	414	8.8	269	64.9	98	23.6	48	11.6	256	61.8	141	34.0
Underbanked	912	19.3	912	100.0	0	0	0	0	819	89.8	449	49.3
Fully Banked	3,172	67.2	857	27.0	2,315	73.0	0	0	730	23.0	229	7.2
Banked but Underbanked Status Unknown	220	4.7	24	11.0	-	-	196	89.0	24	11.0	4	1.7
<b>Household Type</b>												
Family household	2,985	63.3	1,365	45.7	1,479	49.6	140	4.7	1,205	40.4	571	19.1
Female householder, no husband present	567	12.0	372	65.7	167	29.5	27	4.8	311	54.9	211	37.3
Male householder, no wife present	178	3.8	100	55.8	75	42.3	3	1.9	87	48.7	48	26.8
Married couple	2,240	47.5	893	39.9	1,237	55.2	109	4.9	807	36.0	312	13.9
Nonfamily household	1,734	36.7	697	40.2	933	53.8	104	6.0	625	36.0	252	14.6
Female householder	911	19.3	371	40.7	495	54.4	45	4.9	350	38.4	138	15.2
Male householder	822	17.4	326	39.6	437	53.2	59	7.2	275	33.4	114	13.8
<b>Race/Ethnicity</b>												
Black	602	12.8	390	64.7	164	27.2	49	8.1	362	60.1	179	29.8
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,936	83.4	1,596	40.5	2,155	54.7	185	4.7	1,391	35.3	624	15.8
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>												
15 to 34 years	958	20.3	482	50.3	431	44.9	45	4.7	428	44.7	227	23.6
35 to 44 years	889	18.8	449	50.6	401	45.1	39	4.3	369	41.6	237	26.6
45 to 54 years	1,021	21.6	435	42.6	525	51.4	61	5.9	402	39.3	147	14.4
55 to 64 years	884	18.7	372	42.1	465	52.7	46	5.2	333	37.7	135	15.3
65 years or more	967	20.5	323	33.4	590	61.0	54	5.6	298	30.8	78	8.1
<b>Education</b>												
No high school degree	492	10.4	243	49.3	228	46.3	21	4.3	218	44.3	100	20.3
High school degree	1,664	35.3	755	45.4	804	48.3	105	6.3	651	39.1	343	20.6
Some college	1,352	28.6	697	51.6	581	43.0	73	5.4	615	45.5	300	22.2
College degree	1,211	25.7	368	30.4	799	66.0	44	3.7	346	28.5	80	6.6
<b>Household Income</b>												
Less than \$15,000	872	18.5	500	57.4	326	37.4	45	5.2	461	52.8	259	29.7
Between \$15,000 and \$30,000	886	18.8	442	49.9	397	44.8	47	5.3	371	41.9	213	24.0
Between \$30,000 and \$50,000	1,009	21.4	455	45.1	503	49.8	51	5.1	388	38.5	193	19.1
Between \$50,000 and \$75,000	950	20.1	337	35.4	554	58.2	60	6.3	299	31.4	88	9.3
At Least \$75,000	1,002	21.2	328	32.8	634	63.2	40	4.0	310	31.0	71	7.1
<b>Homeownership</b>												
Homeowner	3,230	68.5	1,190	36.8	1,875	58.1	165	5.1	1,076	33.3	377	11.7
Non-homeowner	1,488	31.5	348	58.6	537	36.1	79	5.3	753	50.6	446	30.0

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



### Timing of AFS Use by Household Characteristic

Ohio

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	
	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)	Pct of Row
All Households	4,719	100.0	521	11.0	610	12.9	931	19.7	2,412	51.1	244	5.2	1,131	24.0		
Banking Status																
Unbanked	414	8.8	151	36.5	68	16.5	49	11.9	98	23.6	48	11.6	219	52.9		
Underbanked	912	19.3	370	40.6	542	59.4	0	0	0	0	0	0	912	100.0		
Fully Banked	3,172	67.2	0	0	0	0	857	27.0	2,315	73.0	0	0	0	0		
Banked but Underbanked Status Unknown	220	4.7	0	0	0	0	24	11.0	0	0	196	89.0	0	0		
Household Type																
Family household	1,268	63.3	331	11.1	408	13.7	627	21.0	1,479	49.6	140	4.7	739	24.7		
Female householder, no husband present	281	12.0	120	21.1	115	20.3	138	24.3	167	29.5	27	4.8	235	41.4		
Male householder, no wife present	178	3.8	41	22.7	42	23.5	17	9.6	75	42.3	3	1.9	82	46.2		
Married couple	2,240	47.5	171	7.6	251	11.2	472	21.1	1,237	55.2	109	4.9	421	18.8		
Nonfamily household	1,734	36.7	191	11.0	202	11.6	305	17.6	933	53.8	104	6.0	393	22.6		
Female householder	911	19.3	109	12.0	103	11.3	159	17.4	495	54.4	45	4.9	212	23.3		
Male householder	822	17.4	82	9.9	99	12.0	146	17.7	437	53.2	59	7.2	180	21.9		
Race/Ethnicity																
Black	602	12.8	143	23.8	128	21.2	119	19.7	164	27.2	49	8.1	271	45.0		
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	3,936	83.4	359	9.1	456	11.6	781	19.9	2,155	54.7	185	4.7	815	20.7		
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																
15 to 34 years	958	20.3	162	16.9	153	16.0	167	17.5	431	44.9	45	4.7	315	32.9		
35 to 44 years	889	18.8	88	9.9	163	18.3	198	22.3	401	45.1	39	4.3	251	28.3		
45 to 54 years	1,021	21.6	96	9.4	130	12.7	209	20.5	525	51.4	61	5.9	226	22.1		
55 to 64 years	884	18.7	95	10.8	97	11.0	180	20.3	465	52.7	46	5.2	192	21.8		
65 years or more	967	20.5	80	8.3	67	6.9	177	18.3	590	61.0	54	5.6	146	15.1		
Education																
No high school degree	492	10.4	106	21.6	56	11.4	80	16.3	228	46.3	21	4.3	162	33.0		
High school degree	1,664	35.3	190	11.4	219	13.2	345	20.8	804	48.3	105	6.3	410	24.6		
Some college	1,352	28.6	188	13.9	231	17.1	278	20.6	581	43.0	73	5.4	419	31.0		
College degree	1,211	25.7	37	3.1	103	8.5	227	18.8	799	66.0	44	3.7	140	11.6		
Household Income																
Less than \$15,000	872	18.5	201	23.1	161	18.5	138	15.8	326	37.4	45	5.2	363	41.6		
Between \$15,000 and \$30,000	886	18.8	149	16.9	110	12.4	183	20.6	397	44.8	47	5.3	259	29.3		
Between \$30,000 and \$50,000	1,009	21.4	119	11.8	125	12.3	211	20.9	503	49.8	51	5.1	244	24.2		
Between \$50,000 and \$75,000	950	20.1	25	2.7	107	11.2	205	21.5	554	58.2	60	6.3	132	13.9		
At Least \$75,000	1,002	21.2	26	2.6	107	10.7	195	19.5	634	63.2	40	4.0	133	13.3		
Homeownership																
Homeowner	3,230	68.5	188	5.8	328	10.1	675	20.9	1,875	58.1	165	5.1	515	16.0		
Non-homeowner	1,488	31.5	334	22.4	282	19.0	256	17.2	537	36.1	79	5.3	616	41.4		

**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.

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

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