

Use of AFS by Banking Status

South Carolina

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	1,787	100.0	166	100.0	369	100.0	1,219	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	864	48.4	133	80.1	369	100.0	353	29.0	NA	NA
Has Never Used	887	49.6	21	12.8	0	0	865	71.0	NA	NA
Unknown	36	2.0	12	7.1	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	712	39.9	115	69.6	313	84.9	274	22.5	NA	NA
Has Never Used	1,049	58.7	39	23.4	56	15.1	944	77.5	NA	NA
Unknown	26	1.4	12	7.1	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	334	18.7	95	57.3	159	43.0	80	6.6	NA	NA
Has Never Used	1,435	80.3	59	35.6	210	57.0	1,138	93.4	NA	NA
Unknown	18	1.0	12	7.1	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	51	2.9	6	3.8	30	8.1	15	1.3	NA	NA
Has Never Used	1,708	95.6	148	89.2	339	91.9	1,203	98.7	NA	NA
Unknown	28	1.6	12	7.1	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	116	6.5	5	3.2	82	22.4	28	2.3	NA	NA
Has Never Used	1,634	91.4	146	87.8	286	77.6	1,190	97.7	NA	NA
Unknown	37	2.1	15	9.0	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	160	8.9	29	17.5	85	23.1	46	3.7	NA	NA
Has Never Used	1,590	89.0	122	73.5	283	76.9	1,173	96.3	NA	NA
Unknown	37	2.1	15	9.0	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	106	5.9	22	13.2	68	18.6	16	1.3	NA	NA
Has Never Used	1,642	91.9	129	77.9	300	81.4	1,203	98.7	NA	NA
Unknown	39	2.2	15	9.0	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	122	6.8	20	12.1	70	19.1	29	2.3	NA	NA
Has Never Used	1,626	91.0	131	78.9	296	80.3	1,190	97.7	NA	NA
Unknown	38	2.2	15	9.0	2	0.6	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](#)

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status South Carolina

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	1,787	100.0	166	100.0	369	100.0	1,219	100.0	NA	NA
Any AFS										
In Last 30 Days	233	13.1	55	32.9	179	48.5	0	0	NA	NA
In Last 2-12 Months	245	13.7	55	33.3	190	51.5	0	0	NA	NA
Not in the Last 12 Months	386	21.6	23	14.0	0	0	353	29.0	NA	NA
Never Used	887	49.6	21	12.8	0	0	865	71.0	NA	NA
Unknown	36	2.0	12	7.1	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	179	10.0	40	24.4	138	37.5	0	0	NA	NA
In Last 2-12 Months	193	10.8	50	29.9	143	38.8	0	0	NA	NA
Not in the Last 12 Months	341	19.1	25	15.2	32	8.6	274	22.5	NA	NA
Never Used	1,049	58.7	39	23.4	56	15.1	944	77.5	NA	NA
Unknown	26	1.4	12	7.1	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	90	5.0	32	19.5	57	15.5	0	0	NA	NA
In Last 2-12 Months	93	5.2	45	27.0	48	13.0	0	0	NA	NA
Not in the Last 12 Months	152	8.5	18	10.9	53	14.5	80	6.6	NA	NA
Never Used	1,435	80.3	59	35.6	210	57.0	1,138	93.4	NA	NA
Unknown	18	1.0	12	7.1	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	0.4	-	-	7	1.9	0	0	NA	NA
In Last 2-12 Months	11	0.6	-	-	11	3.1	0	0	NA	NA
Not in the Last 12 Months	33	1.8	6	3.8	11	3.1	15	1.3	NA	NA
Never Used	1,708	95.6	148	89.2	339	91.9	1,203	98.7	NA	NA
Unknown	28	1.6	12	7.1	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	16	0.9	-	-	16	4.3	0	0	NA	NA
In Last 2-12 Months	17	0.9	3	1.8	14	3.7	0	0	NA	NA
Not in the Last 12 Months	84	4.7	2	1.4	53	14.3	28	2.3	NA	NA
Never Used	1,634	91.4	146	87.8	286	77.6	1,190	97.7	NA	NA
Unknown	37	2.1	15	9.0	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	9	0.5	-	-	9	2.4	0	0	NA	NA
In Last 2-12 Months	45	2.5	11	6.7	34	9.2	0	0	NA	NA
Not in the Last 12 Months	106	5.9	18	10.8	42	11.5	46	3.7	NA	NA
Never Used	1,590	89.0	122	73.5	283	76.9	1,173	96.3	NA	NA
Unknown	37	2.1	15	9.0	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	52	2.9	6	3.5	46	12.5	0	0	NA	NA
Used but not in last 12 months	54	3.0	16	9.6	22	6.1	16	1.3	NA	NA
Never Used	1,642	91.9	129	77.9	300	81.4	1,203	98.7	NA	NA
Unknown	39	2.2	15	9.0	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	43	2.4	3	1.8	40	11.0	0	0	NA	NA
Used but not in last 12 months	79	4.4	17	10.4	30	8.1	29	2.3	NA	NA
Never Used	1,626	91.0	131	78.9	296	80.3	1,190	97.7	NA	NA
Unknown	38	2.2	15	9.0	2	0.6	-	-	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 South Carolina

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	1,787	100.0	864	48.4	887	49.6	36	2.0	810	45.3	307	17.2
Banking Status												
Unbanked	166	9.3	133	80.1	21	12.8	12	7.1	130	78.2	58	34.9
Underbanked	369	20.6	369	100.0	0	0	0	0	349	94.8	161	43.7
Fully Banked	1,219	68.2	353	29.0	865	71.0	0	0	321	26.4	85	7.0
Banked but Underbanked Status Unknown	34	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	1,237	69.2	641	51.8	576	46.5	20	1.6	601	48.5	228	18.4
Female householder, no husband present	314	17.6	221	70.4	90	28.7	3	0.9	204	64.9	123	39.1
Male householder, no wife present	101	5.6	58	57.8	39	39.1	3	3.1	56	55.7	15	14.4
Married couple	823	46.0	362	44.0	446	54.2	14	1.7	341	41.4	90	11.0
Nonfamily household	547	30.6	220	40.3	311	56.8	16	2.9	207	37.8	79	14.5
Female householder	312	17.5	112	35.9	189	60.6	11	3.5	104	33.1	32	10.2
Male householder	235	13.1	108	46.1	122	51.8	5	2.1	103	44.0	48	20.3
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	504	28.2	359	71.4	138	27.5	6	1.2	354	70.2	133	26.3
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	467	38.9	708	59.1	24	2.0	420	35.1	165	13.8
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	402	22.5	216	53.9	182	45.3	3	0.8	198	49.2	91	22.6
35 to 44 years	278	15.5	149	53.7	124	44.5	5	1.8	146	52.5	61	21.8
45 to 54 years	361	20.2	184	50.8	175	48.4	3	0.8	170	47.0	75	20.7
55 to 64 years	366	20.5	170	46.5	188	51.3	8	2.2	162	44.3	46	12.5
65 years or more	381	21.3	145	38.1	219	57.5	17	4.4	134	35.3	35	9.2
Education												
No high school degree	258	14.4	148	57.5	98	38.0	12	4.5	148	57.5	45	17.5
High school degree	600	33.6	317	52.9	270	44.9	13	2.1	284	47.2	123	20.5
Some college	478	26.7	234	49.1	241	50.4	2	0.5	219	45.9	94	19.6
College degree	451	25.3	164	36.4	278	61.6	9	2.0	159	35.3	45	10.0
Household Income												
Less than \$15,000	339	19.0	210	62.0	126	37.1	3	0.9	197	58.1	83	24.3
Between \$15,000 and \$30,000	408	22.8	221	54.3	167	41.0	19	4.7	205	50.3	80	19.7
Between \$30,000 and \$50,000	406	22.7	193	47.6	208	51.2	5	1.2	182	44.9	88	21.7
Between \$50,000 and \$75,000	340	19.0	119	35.0	216	63.6	5	1.4	114	33.5	25	7.4
At Least \$75,000	295	16.5	121	40.9	170	57.6	4	1.5	112	38.0	31	10.5
Homeownership												
Homeowner	1,321	73.9	587	44.4	704	53.3	30	2.3	540	40.9	186	14.1
Non-homeowner	467	26.1	278	59.5	183	39.2	6	1.2	270	57.8	121	26.0

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

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Timing of AFS Use by Household Characteristic South Carolina

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	1,787	100.0	233	13.1	245	13.7	386	21.6	887	49.6	36	2.0	478	26.8
Banking Status														
Unbanked	166	9.3	55	32.9	55	33.3	23	14.0	21	12.8	12	7.1	110	66.2
Underbanked	369	20.6	179	48.5	190	51.5	0	0	0	0	0	0	369	100.0
Fully Banked	1,219	68.2	0	0	0	0	353	29.0	865	71.0	0	0	0	0
Banked but Underbanked Status Unknown	34	1.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	69.2	167	13.5	192	15.5	282	22.8	576	46.5	20	1.6	359	29.0
Female householder, no husband present	281	17.6	100	31.9	70	22.4	50	16.1	90	28.7	3	0.9	171	54.3
Male householder, no wife present	101	5.6	27	27.1	19	18.8	12	11.9	39	39.1	3	3.1	46	45.9
Married couple	823	46.0	39	4.8	103	12.5	220	26.7	446	54.2	14	1.7	142	17.3
Nonfamily household	547	30.6	66	12.1	53	9.7	101	18.5	311	56.8	16	2.9	119	21.8
Female householder	312	17.5	32	10.3	23	7.2	57	18.4	189	60.6	11	3.5	55	17.6
Male householder	235	13.1	34	14.5	30	12.9	44	18.6	122	51.8	5	2.1	64	27.4
Other	3	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	504	28.2	151	30.1	100	19.9	108	21.4	138	27.5	6	1.2	251	49.9
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	72	6.0	132	11.0	262	21.9	708	59.1	24	2.0	204	17.0
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	402	22.5	73	18.1	48	12.0	96	23.8	182	45.3	3	0.8	121	30.1
35 to 44 years	278	15.5	46	16.6	46	16.6	57	20.5	124	44.5	5	1.8	92	33.2
45 to 54 years	361	20.2	50	13.9	78	21.5	56	15.4	175	48.4	3	0.8	128	35.4
55 to 64 years	366	20.5	36	9.8	41	11.3	93	25.4	188	51.3	8	2.2	77	21.1
65 years or more	381	21.3	29	7.5	31	8.2	85	22.4	219	57.5	17	4.4	60	15.7
Education														
No high school degree	258	14.4	53	20.5	49	19.0	46	17.9	98	38.0	12	4.5	102	39.5
High school degree	600	33.6	93	15.6	100	16.6	124	20.7	270	44.9	13	2.1	193	32.2
Some college	478	26.7	55	11.6	64	13.5	115	24.0	241	50.4	2	0.5	119	25.0
College degree	451	25.3	32	7.1	32	7.0	101	22.3	278	61.6	9	2.0	64	14.1
Household Income														
Less than \$15,000	339	19.0	74	21.7	84	24.9	52	15.5	126	37.1	3	0.9	158	46.6
Between \$15,000 and \$30,000	408	22.8	66	16.3	61	15.1	94	23.0	167	41.0	19	4.7	128	31.3
Between \$30,000 and \$50,000	406	22.7	69	16.9	42	10.4	82	20.2	208	51.2	5	1.2	111	27.4
Between \$50,000 and \$75,000	340	19.0	6	1.9	28	8.3	84	24.8	216	63.6	5	1.4	35	10.2
At Least \$75,000	295	16.5	18	6.2	29	9.7	73	24.9	170	57.6	4	1.5	47	16.0
Homeownership														
Homeowner	1,321	73.9	96	7.2	177	13.4	314	23.8	704	53.3	30	2.3	273	20.7
Non-homeowner	467	26.1	138	29.5	68	14.5	72	15.4	183	39.2	6	1.2	206	44.1

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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