

Use of AFS by Banking Status

Utah

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	926	100.0	NA	NA	195	100.0	694	100.0	NA	NA		
Any AFS			NA	NA					NA	NA		
Has Ever Used	366	39.5	NA	NA	195	100.0	143	20.6	NA	NA		
Has Never Used	555	59.9	NA	NA	0	0	551	79.4	NA	NA		
Unknown	6	0.6	NA	NA	0	0	0	0	NA	NA		
Non-Bank Money Order			NA	NA					NA	NA		
Has Ever Used	258	27.9	NA	NA	139	71.6	104	14.9	NA	NA		
Has Never Used	664	71.7	NA	NA	55	28.4	590	85.1	NA	NA		
Unknown	4	0.4	NA	NA	-	-	0	0	NA	NA		
Non-Bank Check Cashing			NA	NA					NA	NA		
Has Ever Used	94	10.2	NA	NA	54	27.5	27	3.9	NA	NA		
Has Never Used	828	89.4	NA	NA	139	71.5	666	96.1	NA	NA		
Unknown	4	0.4	NA	NA	2	1.0	0	0	NA	NA		
Non-Bank Remittances			NA	NA					NA	NA		
Has Ever Used	33	3.6	NA	NA	18	9.4	13	1.9	NA	NA		
Has Never Used	893	96.4	NA	NA	176	90.6	680	98.1	NA	NA		
Unknown	0	-	NA	NA	-	-	0	0	NA	NA		
Payday Lending			NA	NA					NA	NA		
Has Ever Used	83	9.0	NA	NA	54	27.6	17	2.4	NA	NA		
Has Never Used	843	91.0	NA	NA	141	72.4	677	97.6	NA	NA		
Unknown	0	-	NA	NA	-	-	0	0	NA	NA		
Pawn Shops			NA	NA					NA	NA		
Has Ever Used	75	8.1	NA	NA	56	29.0	9	1.3	NA	NA		
Has Never Used	847	91.4	NA	NA	138	71.0	684	98.7	NA	NA		
Unknown	4	0.4	NA	NA	-	-	0	0	NA	NA		
Rent-to-Own			NA	NA					NA	NA		
Has Ever Used	30	3.3	NA	NA	17	8.7	4	0.5	NA	NA		
Has Never Used	894	96.5	NA	NA	178	91.3	690	99.5	NA	NA		
Unknown	2	0.2	NA	NA	-	-	0	0	NA	NA		
Refund Anticipation Loans			NA	NA					NA	NA		
Has Ever Used	31	3.4	NA	NA	19	9.7	11	1.5	NA	NA		
Has Never Used	891	96.2	NA	NA	176	90.3	683	98.5	NA	NA		
Unknown	4	0.4	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

Utah

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	926	100.0	NA	NA	195	100.0	694	100.0	NA	NA
Any AFS										
In Last 30 Days	80	8.6	NA	NA	71	36.4	0	0	NA	NA
In Last 2-12 Months	132	14.2	NA	NA	124	63.6	0	0	NA	NA
Not in the Last 12 Months	154	16.7	NA	NA	0	0	143	20.6	NA	NA
Never Used	555	59.9	NA	NA	0	0	551	79.4	NA	NA
Unknown	6	0.6	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	53	5.8	NA	NA	49	25.4	0	0	NA	NA
In Last 2-12 Months	80	8.6	NA	NA	72	37.0	0	0	NA	NA
Not in the Last 12 Months	125	13.5	NA	NA	18	9.1	104	14.9	NA	NA
Never Used	664	71.7	NA	NA	55	28.4	590	85.1	NA	NA
Unknown	4	0.4	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	15	1.6	NA	NA	10	5.0	0	0	NA	NA
In Last 2-12 Months	34	3.7	NA	NA	32	16.5	0	0	NA	NA
Not in the Last 12 Months	45	4.9	NA	NA	12	6.0	27	3.9	NA	NA
Never Used	828	89.4	NA	NA	139	71.5	666	96.1	NA	NA
Unknown	4	0.4	NA	NA	2	1.0	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	7	0.7	NA	NA	7	3.5	0	0	NA	NA
In Last 2-12 Months	11	1.2	NA	NA	11	5.9	0	0	NA	NA
Not in the Last 12 Months	15	1.6	NA	NA	-	-	13	1.9	NA	NA
Never Used	893	96.4	NA	NA	176	90.6	680	98.1	NA	NA
Unknown	0	-	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	11	1.2	NA	NA	8	4.0	0	0	NA	NA
In Last 2-12 Months	18	2.0	NA	NA	18	9.3	0	0	NA	NA
Not in the Last 12 Months	54	5.8	NA	NA	28	14.2	17	2.4	NA	NA
Never Used	843	91.0	NA	NA	141	72.4	677	97.6	NA	NA
Unknown	0	-	NA	NA	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	4	0.5	NA	NA	4	2.3	0	0	NA	NA
In Last 2-12 Months	20	2.1	NA	NA	18	9.1	0	0	NA	NA
Not in the Last 12 Months	51	5.6	NA	NA	34	17.7	9	1.3	NA	NA
Never Used	847	91.4	NA	NA	138	71.0	684	98.7	NA	NA
Unknown	4	0.4	NA	NA	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	9	1.0	NA	NA	7	3.8	0	0	NA	NA
Used but not in last 12 months	21	2.3	NA	NA	9	4.8	4	0.5	NA	NA
Never Used	894	96.5	NA	NA	178	91.3	690	99.5	NA	NA
Unknown	2	0.2	NA	NA	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	8	0.8	NA	NA	8	4.0	0	0	NA	NA
Used but not in last 12 months	22	2.4	NA	NA	11	5.7	11	1.5	NA	NA
Never Used	891	96.2	NA	NA	176	90.3	683	98.5	NA	NA
Unknown	5	0.6	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

Utah

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	926	100.0	366	39.5	555	59.9	6	0.6	315	34.0	144	15.5
Banking Status												
Unbanked	26	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	195	21.0	195	100.0	0	0	0	0	174	89.3	90	46.2
Fully Banked	694	74.9	143	20.6	551	79.4	0	0	120	17.3	35	5.1
Banked but Underbanked Status Unknown	12	1.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	709	76.6	291	41.0	413	58.2	6	0.8	250	35.2	109	15.4
Female householder, no husband present	106	11.4	47	44.4	57	53.8	2	1.8	43	41.0	17	15.9
Male householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	559	60.4	228	40.7	328	58.6	4	0.7	194	34.6	87	15.6
Nonfamily household	217	23.4	75	34.5	142	65.5	-	-	65	30.1	34	15.8
Female householder	111	12.0	40	36.2	71	63.8	-	-	38	34.2	15	13.1
Male householder	105	11.4	34	32.7	71	67.3	-	-	27	25.7	20	18.6
Race/Ethnicity												
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	8.4	39	50.5	39	49.5	-	-	28	35.9	21	27.6
White non-Black non-Hispanic	792	85.5	304	38.4	482	60.9	6	0.7	264	33.4	117	14.8
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	303	32.7	130	42.8	173	57.2	-	-	107	35.4	52	17.2
35 to 44 years	148	16.0	68	46.0	78	52.8	2	1.2	58	38.9	31	20.8
45 to 54 years	157	17.0	63	39.9	95	60.1	-	-	51	32.5	32	20.1
55 to 64 years	138	14.9	58	42.3	80	57.7	-	-	54	39.3	15	11.2
65 years or more	179	19.4	46	25.9	129	71.9	4	2.2	44	24.7	13	7.5
Education												
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	256	27.7	104	40.7	150	58.5	2	0.7	83	32.4	56	21.8
Some college	369	39.9	162	44.0	203	55.0	4	1.0	139	37.5	68	18.3
College degree	264	28.5	84	31.9	180	68.1	-	-	82	31.1	13	4.9
Household Income												
Less than \$15,000	106	11.5	41	38.9	65	61.1	-	-	37	35.3	16	14.7
Between \$15,000 and \$30,000	148	16.0	65	43.8	82	54.9	2	1.3	55	37.3	36	24.3
Between \$30,000 and \$50,000	234	25.3	104	44.4	130	55.6	-	-	83	35.6	41	17.6
Between \$50,000 and \$75,000	203	22.0	78	38.3	123	60.7	2	1.0	65	32.0	34	16.5
At Least \$75,000	234	25.3	77	33.1	155	66.1	2	0.8	74	31.4	17	7.3
Homeownership												
Homeowner	647	69.8	205	31.7	436	67.4	6	0.9	180	27.8	70	10.8
Non-homeowner	279	30.2	348	57.5	119	42.5	-	-	135	48.4	74	26.5

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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Timing of AFS Use by Household Characteristic

Utah

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
All Households	926	100.0	80	8.6	132	14.2	154	16.7	555	59.9	6	0.6	211	22.8
Banking Status														
Unbanked	26	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	195	21.0	71	36.4	124	63.6	0	0	0	0	0	0	195	100.0
Fully Banked	694	74.9	0	0	0	0	143	20.6	551	79.4	0	0	0	0
Banked but Underbanked Status Unknown	12	1.2	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	76.6	60	8.5	103	14.6	127	18.0	413	58.2	6	0.8	164	23.1
Female householder, no husband present	281	11.4	11	10.0	17	16.2	19	18.2	57	53.8	2	1.8	28	26.2
Male householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	559	60.4	48	8.6	77	13.8	102	18.3	328	58.6	4	0.7	125	22.4
Nonfamily household	217	23.4	19	9.0	28	13.0	27	12.5	142	65.5	-	-	48	22.0
Female householder	111	12.0	9	8.5	12	11.2	18	16.5	71	63.8	-	-	22	19.7
Male householder	105	11.4	10	9.5	16	14.9	9	8.3	71	67.3	-	-	26	24.4
Race/Ethnicity														
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	8.4	4	5.0	24	30.9	11	14.6	39	49.5	-	-	28	35.8
White non-Black non-Hispanic	792	85.5	66	8.3	101	12.8	137	17.3	482	60.9	6	0.7	167	21.1
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	303	32.7	32	10.5	42	13.8	56	18.5	173	57.2	-	-	74	24.3
35 to 44 years	148	16.0	16	11.0	29	19.3	23	15.7	78	52.8	2	1.2	45	30.3
45 to 54 years	157	17.0	12	7.6	22	13.8	29	18.5	95	60.1	-	-	34	21.4
55 to 64 years	138	14.9	12	8.6	17	12.6	29	21.1	80	57.7	-	-	29	21.3
65 years or more	179	19.4	8	4.2	22	12.2	17	9.4	129	71.9	4	2.2	29	16.5
Education														
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	256	27.7	27	10.4	29	11.4	49	19.0	150	58.5	2	0.7	56	21.8
Some college	369	39.9	35	9.6	67	18.2	60	16.2	203	55.0	4	1.0	103	27.8
College degree	264	28.5	16	6.1	26	9.8	42	16.0	180	68.1	-	-	42	15.9
Household Income														
Less than \$15,000	106	11.5	8	7.9	17	16.4	16	14.6	65	61.1	-	-	26	24.2
Between \$15,000 and \$30,000	148	16.0	19	12.8	30	20.5	16	10.5	82	54.9	2	1.3	49	33.3
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Between \$50,000 and \$75,000	203	22.0	21	10.3	26	12.6	32	15.5	123	60.7	2	1.0	46	22.8
At Least \$75,000	234	25.3	6	2.5	25	10.6	47	20.0	155	66.1	2	0.8	31	13.1
Homeownership														
Homeowner	647	69.8	31	4.8	61	9.4	113	17.5	436	67.4	6	0.9	92	14.1
Non-homeowner	279	30.2	49	17.5	71	25.4	41	14.7	119	42.5	-	-	120	42.9

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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