

### Use of AFS by Banking Status

#### Wyoming

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	236	100.0	14	100.0	50	100.0	167	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	107	45.2	12	85.0	50	100.0	45	27.0	NA	NA
Has Never Used	123	52.1	1	10.2	0	0	122	73.0	NA	NA
Unknown	6	2.7	1	4.8	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	83	35.2	11	82.0	39	79.3	32	19.3	NA	NA
Has Never Used	148	62.5	2	13.2	10	20.7	134	80.7	NA	NA
Unknown	5	2.3	1	4.8	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	44	18.5	9	68.4	20	40.5	14	8.6	NA	NA
Has Never Used	188	79.5	4	26.8	30	59.5	152	91.4	NA	NA
Unknown	5	2.0	1	4.8	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	7	3.1	1	10.8	4	7.7	2	1.2	NA	NA
Has Never Used	223	94.4	12	84.4	46	92.3	164	98.8	NA	NA
Unknown	6	2.5	1	4.8	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	19	8.0	3	23.0	11	21.7	5	3.0	NA	NA
Has Never Used	211	89.3	10	72.2	39	77.5	162	97.0	NA	NA
Unknown	6	2.7	1	4.8	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	28	11.7	6	40.6	13	25.6	9	5.6	NA	NA
Has Never Used	202	85.6	7	54.6	37	73.6	157	94.4	NA	NA
Unknown	6	2.7	1	4.8	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	19	8.2	4	32.1	10	20.9	5	2.7	NA	NA
Has Never Used	210	89.0	9	63.1	39	77.7	162	97.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	12	5.0	3	19.7	6	12.6	3	1.7	NA	NA
Has Never Used	217	92.1	10	75.5	43	86.0	164	98.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	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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### Timing of AFS Use by Banking Status

#### Wyoming

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	236	100.0	14	100.0	50	100.0	167	100.0	NA	NA
Any AFS										
In Last 30 Days	32	13.6	8	57.7	24	48.6	0	0	NA	NA
In Last 2-12 Months	28	12.1	3	21.2	26	51.4	0	0	NA	NA
Not in the Last 12 Months	46	19.5	1	6.1	0	0	45	27.0	NA	NA
Never Used	123	52.1	1	10.2	0	0	122	73.0	NA	NA
Unknown	6	2.7	1	4.8	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	21	9.0	7	47.5	15	29.7	0	0	NA	NA
In Last 2-12 Months	23	9.8	3	18.7	21	41.3	0	0	NA	NA
Not in the Last 12 Months	39	16.4	2	15.8	4	8.4	32	19.3	NA	NA
Never Used	148	62.5	2	13.2	10	20.7	134	80.7	NA	NA
Unknown	5	2.3	1	4.8	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	11	4.5	5	37.3	6	11.3	0	0	NA	NA
In Last 2-12 Months	10	4.4	3	18.5	8	16.0	0	0	NA	NA
Not in the Last 12 Months	23	9.6	2	12.6	7	13.2	14	8.6	NA	NA
Never Used	188	79.5	4	26.8	30	59.5	152	91.4	NA	NA
Unknown	5	2.0	1	4.8	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.8	-	-	1	3.0	0	0	NA	NA
In Last 2-12 Months	1	0.5	1	4.1	1	1.4	0	0	NA	NA
Not in the Last 12 Months	4	1.7	-	-	2	3.3	2	1.2	NA	NA
Never Used	223	94.4	12	84.4	46	92.3	164	98.8	NA	NA
Unknown	6	2.5	1	4.8	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	1.6	-	-	4	7.5	0	0	NA	NA
In Last 2-12 Months	3	1.2	-	-	3	5.5	0	0	NA	NA
Not in the Last 12 Months	12	5.2	3	23.0	4	8.6	5	3.0	NA	NA
Never Used	211	89.3	10	72.2	39	77.5	162	97.0	NA	NA
Unknown	6	2.7	1	4.8	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	2	0.9	1	6.9	1	2.5	0	0	NA	NA
In Last 2-12 Months	6	2.5	2	16.5	4	7.5	0	0	NA	NA
Not in the Last 12 Months	19	8.2	2	17.2	8	15.6	9	5.6	NA	NA
Never Used	202	85.6	7	54.6	37	73.6	157	94.4	NA	NA
Unknown	6	2.7	1	4.8	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	6	2.7	3	22.2	3	6.8	0	0	NA	NA
Used but not in last 12 months	13	5.4	1	9.9	7	14.0	5	2.7	NA	NA
Never Used	210	89.0	9	63.1	39	77.7	162	97.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	2	0.9	-	-	2	3.6	0	0	NA	NA
Used but not in last 12 months	10	4.1	2	16.9	4	9.0	3	1.7	NA	NA
Never Used	217	92.1	10	75.5	43	86.0	164	98.3	NA	NA
Unknown	7	2.9	1	4.8	1	1.4	-	-	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

Wyoming

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	236	100.0	107	45.2	123	52.1	6	2.7	98	41.3	48	20.2
<b>Banking Status</b>												
Unbanked	14	5.8	12	85.0	1	10.2	1	4.8	12	85.0	8	57.8
Underbanked	50	21.1	50	100.0	0	0	0	0	46	91.6	25	50.8
Fully Banked	167	70.6	45	27.0	122	73.0	0	0	40	24.1	14	8.7
Banked but Underbanked Status Unknown	6	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	148	62.6	74	49.8	72	48.7	2	1.5	67	45.5	34	22.7
Female householder, no husband present	24	10.4	17	69.6	7	28.8	-	-	15	63.3	11	45.6
Male householder, no wife present	12	5.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	112	47.3	51	45.4	59	53.3	1	1.3	46	41.5	19	17.3
Nonfamily household	88	37.2	33	37.1	51	58.2	4	4.7	30	34.0	14	16.0
Female householder	40	16.8	13	33.6	26	64.9	1	1.5	12	30.9	5	13.4
Male householder	48	20.4	19	40.0	25	52.6	4	7.4	18	36.5	9	18.2
Other	0	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Race/Ethnicity</b>												
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	5.4	8	60.5	5	39.5	-	-	7	57.3	5	38.1
White non-Black non-Hispanic	212	89.9	93	43.8	113	53.4	6	2.8	85	40.1	38	18.0
Other non-Black non-Hispanic	7	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>												
15 to 34 years	65	27.6	33	50.5	32	48.9	-	-	31	47.5	16	24.0
35 to 44 years	38	16.3	22	58.3	14	37.7	2	4.0	20	52.6	12	30.4
45 to 54 years	39	16.5	19	49.8	18	46.2	2	4.0	17	44.4	8	20.7
55 to 64 years	42	17.8	16	38.4	25	59.1	1	2.5	14	34.5	8	18.1
65 years or more	52	21.8	16	30.7	34	65.6	2	3.7	15	28.5	5	9.1
<b>Education</b>												
No high school degree	22	9.4	13	60.1	8	38.4	-	-	13	56.7	6	28.8
High school degree	69	29.4	30	42.6	37	53.4	3	4.0	27	39.3	15	21.4
Some college	90	38.2	44	48.7	44	48.9	2	2.4	40	44.0	20	22.4
College degree	54	23.0	20	36.6	33	61.3	1	2.1	18	33.3	6	11.4
<b>Household Income</b>												
Less than \$15,000	35	15.0	18	51.3	16	45.0	1	3.8	17	46.5	10	29.3
Between \$15,000 and \$30,000	38	16.0	18	48.0	19	49.2	1	2.8	16	41.2	11	29.6
Between \$30,000 and \$50,000	47	20.0	23	49.6	23	48.1	1	2.3	22	46.2	9	18.7
Between \$50,000 and \$75,000	54	22.8	21	38.1	32	58.7	2	3.3	20	36.3	9	16.8
At Least \$75,000	62	26.2	26	42.7	34	55.4	1	1.9	24	39.2	8	13.3
<b>Homeownership</b>												
Homeowner	166	70.4	68	41.2	93	56.2	4	2.7	64	38.6	24	14.7
Non-homeowner	70	29.6	38	54.7	30	42.5	2	2.8	33	47.8	23	33.3

**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

Wyoming

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	236	100.0	32	13.6	28	12.1	46	19.5	123	52.1	6	2.7	60	25.6
Banking Status														
Unbanked	14	5.8	8	57.7	3	21.2	1	6.1	1	10.2	1	4.8	11	78.9
Underbanked	50	21.1	24	48.6	26	51.4	0	0	0	0	0	0	50	100.0
Fully Banked	167	70.6	0	0	0	0	45	27.0	122	73.0	0	0	0	0
Banked but Underbanked Status Unknown	6	2.6	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	62.6	23	15.9	20	13.3	30	20.6	72	48.7	2	1.5	43	29.2
Female householder, no husband present	281	10.4	7	30.6	5	20.7	4	18.3	7	28.8	-	-	13	51.3
Male householder, no wife present	12	5.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	112	47.3	14	13.0	12	10.5	24	21.9	59	53.3	1	1.3	26	23.5
Nonfamily household	88	37.2	9	9.7	9	10.0	15	17.4	51	58.2	4	4.7	17	19.7
Female householder	40	16.8	3	7.3	3	8.5	7	17.8	26	64.9	1	1.5	6	15.8
Male householder	48	20.4	6	11.8	5	11.2	8	17.1	25	52.6	4	7.4	11	22.9
Other	0	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	5.4	6	44.3	1	9.2	1	7.0	5	39.5	-	-	7	53.5
White non-Black non-Hispanic	212	89.9	23	10.7	26	12.1	44	20.9	113	53.4	6	2.8	49	22.9
Other non-Black non-Hispanic	7	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	65	27.6	13	20.3	9	13.9	11	16.3	32	48.9	-	-	22	34.2
35 to 44 years	38	16.3	8	19.6	6	15.0	9	23.7	14	37.7	2	4.0	13	34.6
45 to 54 years	39	16.5	3	8.4	6	16.3	10	25.1	18	46.2	2	4.0	10	24.7
55 to 64 years	42	17.8	4	8.5	3	7.3	9	22.5	25	59.1	1	2.5	7	15.8
65 years or more	52	21.8	4	8.7	4	8.2	7	13.9	34	65.6	2	3.7	9	16.9
Education														
No high school degree	22	9.4	8	35.6	3	14.4	2	10.1	8	38.4	-	-	11	50.0
High school degree	69	29.4	9	13.0	8	11.7	12	17.9	37	53.4	3	4.0	17	24.7
Some college	90	38.2	12	13.3	13	14.2	19	21.2	44	48.9	2	2.4	25	27.5
College degree	54	23.0	3	5.9	4	8.0	12	22.8	33	61.3	1	2.1	8	13.9
Household Income														
Less than \$15,000	35	15.0	9	24.8	3	9.7	6	16.7	16	45.0	1	3.8	12	34.5
Between \$15,000 and \$30,000	38	16.0	6	15.9	6	15.5	6	16.6	19	49.2	1	2.8	12	31.4
Between \$30,000 and \$50,000	47	20.0	9	18.4	6	13.7	8	17.5	23	48.1	1	2.3	15	32.1
Between \$50,000 and \$75,000	54	22.8	4	7.4	6	11.7	10	18.9	32	58.7	2	3.3	10	19.1
At Least \$75,000	62	26.2	5	7.4	6	10.4	15	25.0	34	55.4	1	1.9	11	17.8
Homeownership														
Homeowner	166	70.4	13	8.1	17	10.3	38	22.8	93	56.2	4	2.7	30	18.3
Non-homeowner	70	29.6	19	26.7	11	16.3	8	11.7	30	42.5	2	2.8	30	43.0

**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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