

2009 Timing of AFS Use

All Households

| Frequency of AFS Use          | All    | All               | All        | Unbanked          | Unbanked   | Banking     | Banking     | Banking      | Banking      | Banking  | Banking  |
|-------------------------------|--------|-------------------|------------|-------------------|------------|-------------|-------------|--------------|--------------|--|--|
|                               |        | Households        | Households |                   |            | Status      | Status      | Status       | Status       | Status   | Status   |
|                               | N      | Number<br>(1000s) | Pct of Col | Number<br>(1000s) | Pct of Col | Underbanked | Underbanked | Fully Banked | Fully Banked | Banked but<br>Underbanked<br>Status<br>Unknown | Banked but<br>Underbanked<br>Status<br>Unknown |
| All Households                | 53,782 | 119,001           | 100.0      | 9,054             | 100.0      | 21,693      | 100.0       | 84,917       | 100.0        | 3,336  | 100.0  |
| Non-Bank Money Order          |        |                   |            |                   |            |             |             |              |              |  |  |
| At least a few times per year | 4,530  | 13,053            | 11.0       | 4,034             | 44.6       | 9,019       | 41.6        | -            | -            | -  | -  |
| Once or twice a year          | 2,921  | 7,854             | 6.6        | 610               | 6.7        | 7,243       | 33.4        | -            | -            | -  | -  |
| Almost never                  | 5,618  | 13,925            | 11.7       | 345               | 3.8        | 1,329       | 6.1         | 11,933       | 14.1         | 317  | 9.5  |
| Never used                    | 32,073 | 81,954            | 68.9       | 3,508             | 38.8       | 4,067       | 18.8        | 72,984       | 85.9         | 1,394  | 41.8   |
| Unknown                       | 8,640  | 2,215             | 1.9        | 556               | 6.1        | 35          | 0.2         | -            | -            | 1,624  | 48.7   |
| Non-Bank Check Cashing        |        |                   |            |                   |            |             |             |              |              |  |  |
| At least a few times per year | 1,992  | 5,824             | 4.9        | 2,722             | 30.1       | 3,103       | 14.3        | -            | -            | -  | -  |
| Once or twice a year          | 928    | 2,432             | 2.0        | 410               | 4.5        | 2,022       | 9.3         | -            | -            | -  | -  |
| Almost never                  | 1,657  | 4,115             | 3.5        | 390               | 4.3        | 1,374       | 6.3         | 2,281        | 2.7          | 71   | 2.1  |
| Never used                    | 40,706 | 104,848           | 88.1       | 5,001             | 55.2       | 15,165      | 69.9        | 82,636       | 97.3         | 2,046  | 61.3   |
| Unknown                       | 8,499  | 1,781             | 1.5        | 531               | 5.9        | 30          | 0.1         | -            | -            | 1,219  | 36.5   |
| Payday Lending                |        |                   |            |                   |            |             |             |              |              |  |  |
| At least a few times per year | 525    | 1,502             | 1.3        | 198               | 2.2        | 1,304       | 6.0         | -            | -            | -  | -  |
| Once or twice a year          | 856    | 2,399             | 2.0        | 352               | 3.9        | 2,047       | 9.4         | -            | -            | -  | -  |
| Almost never                  | 17     | 42                | -          | NA                | NA         | NA          | NA          | NA           | NA           | NA   | NA   |
| Never used                    | 43,387 | 111,832           | 94.0       | 7,772             | 85.8       | 17,865      | 82.4        | 84,911       | 100.0        | 1,285  | 38.5   |
| Unknown                       | 8,997  | 3,226             | 2.7        | 719               | 7.9        | 456         | 2.1         | -            | -            | 2,051  | 61.5   |
| Pawn Shops                    |        |                   |            |                   |            |             |             |              |              |  |  |
| At least a few times per year | 251    | 704               | 0.6        | 274               | 3.0        | 430         | 2.0         | -            | -            | -  | -  |
| Once or twice a year          | 582    | 1,554             | 1.3        | 436               | 4.8        | 1,119       | 5.2         | -            | -            | -  | -  |
| Almost never                  | 1,830  | 4,614             | 3.9        | 613               | 6.8        | 1,863       | 8.6         | 2,079        | 2.4          | 58   | 1.7  |
| Never used                    | 42,197 | 109,149           | 91.7       | 7,060             | 78.0       | 17,921      | 82.6        | 82,838       | 97.6         | 1,329  | 39.8   |
| Unknown                       | 8,922  | 2,980             | 2.5        | 671               | 7.4        | 361         | 1.7         | -            | -            | 1,949  | 58.4   |
| Rent-to-Own                   |        |                   |            |                   |            |             |             |              |              |  |  |
| At least a few times per year | 188    | 519               | 0.4        | 185               | 2.0        | 334         | 1.5         | -            | -            | -  | -  |
| Once or twice a year          | 598    | 1,675             | 1.4        | 431               | 4.8        | 1,244       | 5.7         | -            | -            | -  | -  |
| Almost never                  | 903    | 2,445             | 2.1        | 485               | 5.4        | 1,244       | 5.7         | 677          | 0.8          | 39   | 1.2  |
| Never used                    | 43,277 | 111,640           | 93.8       | 7,287             | 80.5       | 18,676      | 86.1        | 84,240       | 99.2         | 1,437  | 43.1   |
| Unknown                       | 8,816  | 2,723             | 2.3        | 666               | 7.4        | 196         | 0.9         | -            | -            | 1,860  | 55.8   |
| Refund Anticipation Loans     |        |                   |            |                   |            |             |             |              |              |  |  |
| In the last five years        | 1,244  | 3,573             | 3.0        | 719               | 7.9        | 2,854       | 13.2        | -            | -            | -  | -  |
| Never used                    | 43,612 | 112,371           | 94.4       | 7,694             | 85.0       | 18,555      | 85.5        | 84,917       | 100.0        | 1,204  | 36.1   |
| Unknown                       | 8,926  | 3,057             | 2.6        | 640               | 7.1        | 284         | 1.3         | -            | -            | 2,132  | 63.9   |

Notes:

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

- = 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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion.

Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)