

2011 Households That Have Used AFS Products

Type of AFS Product	All Households	All Households	Banking Status	Banking Status						
			Unbanked	Unbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Underbanked Status Unknown	Underbanked Status Unknown
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col						
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS										
Has ever used	51,611	42.9	7,338	74.3	24,199	100.0	19,531	23.6	543	15.5
Has never used	65,335	54.3	2,036	20.6	-	-	63,299	76.4	-	-
Unknown	3,461	2.9	501	5.1	-	-	-	-	2,961	84.5
Non-Bank Money Order										
Has ever used	39,671	32.9	5,813	58.9	19,233	79.5	14,266	17.2	359	10.2
Has never used	77,817	64.6	3,516	35.6	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,920	2.4	546	5.5	68	0.3	-	-	2,306	65.8
Non-Bank Check Cashing										
Has ever used	16,018	13.3	4,670	47.3	7,611	31.5	3,579	4.3	157	4.5
Has never used	101,889	84.6	4,754	48.1	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,501	2.1	451	4.6	95	0.4	-	-	1,955	55.8
Non-Bank Remittances										
Has ever used	7,076	5.9	1,224	12.4	4,369	18.1	1,439	1.7	44	1.2
Has never used	110,431	91.7	8,086	81.9	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,901	2.4	565	5.7	112	0.5	-	-	2,224	63.5
Payday Lending										
Has ever used	5,622	4.7	727	7.4	3,541	14.6	1,320	1.6	34	1.0
Has never used	111,772	92.8	8,554	86.6	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	3,014	2.5	594	6.0	179	0.7	-	-	2,241	64.0
Pawn Shops										
Has ever used	8,958	7.4	2,033	20.6	4,717	19.5	2,160	2.6	48	1.4
Has never used	108,283	89.9	7,197	72.9	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	3,166	2.6	645	6.5	186	0.8	-	-	2,336	66.7
Rent-to-Own										
Has ever used	5,635	4.7	1,167	11.8	3,144	13.0	1,294	1.6	31	0.9
Has never used	111,551	92.6	8,055	81.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	3,222	2.7	653	6.6	175	0.7	-	-	2,394	68.3
Refund Anticipation Loans										
Has ever used	4,470	3.7	864	8.8	2,553	10.5	1,041	1.3	11	0.3
Has never used	112,614	93.5	8,363	84.7	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	3,324	2.8	648	6.6	205	0.8	-	-	2,470	70.5
Transaction Products										
Has ever used	47,109	39.1	6,968	70.6	22,711	93.9	16,945	20.5	485	13.8
Has never used	70,198	58.3	2,422	24.5	1,458	6.0	65,885	79.5	432	12.3
Unknown	3,101	2.6	485	4.9	30	0.1	-	-	2,586	73.8
Credit Products										
Has ever used	17,109	14.2	3,138	31.8	9,011	37.2	4,855	5.9	105	3.0
Has never used	99,628	82.7	6,030	61.1	14,940	61.7	77,975	94.1	683	19.5
Unknown	3,670	3.0	707	7.2	248	1.0	-	-	2,716	77.5

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.

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 households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

Figures do not always reconcile to totals because of the rounding.

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](#)