

2011 Households' Use of Non-bank Money Orders and Other AFS in the Last Year

| Types of AFS Used | | | Banking Status | Banking Status | Banking Status | Banking Status |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-------------------------|---------------------|----------------------------|------------------------|
| | All Households that Used Non-bank Money Orders in the Last Year | All Households that Used Non-bank Money Orders in the Last Year | | | | |
| | Number (1000s) | Pct of Col | Unbanked Number (1000s) | Unbanked Pct of Col | Underbanked Number (1000s) | Underbanked Pct of Col |
| Used non-bank money order and/or other AFS in the last year | 17,371 | 56.8 | 4,800 | 74.9 | 12,571 | 51.9 |
| Used only non-bank money order in the last year | 13,238 | 43.2 | 1,610 | 25.1 | 11,629 | 48.1 |
| Total Households that Used Non-bank Money Orders in the Last Year | 30,609 | 100.0 | 6,410 | 100.0 | 24,199 | 100.0 |
| If Household Used Only Non-bank Money Orders, Timing of Use | | | | | | |
| In last 30 days | 4,994 | 37.7 | 980 | 60.9 | 4,014 | 34.5 |
| In last 2-12 months | 8,244 | 62.3 | 630 | 39.1 | 7,615 | 65.5 |
| Total Households That Used Only Non-bank Money Orders in the Last Year | 13,238 | 100.0 | 1,610 | 100.0 | 11,629 | 100.0 |
| If Households Used Only Non-bank Money Orders, Number of Times Used in Last 30 Days | | | | | | |
| Used 1 time | 3,276 | 65.6 | 534 | 54.5 | 2,741 | 68.3 |
| Used 2 times | 893 | 17.9 | 152 | 15.5 | 741 | 18.5 |
| Used 3 times | 285 | 5.7 | 110 | 11.2 | 175 | 4.4 |
| Used 4 times | 187 | 3.7 | 51 | 5.2 | 136 | 3.4 |
| Used 5 times | 214 | 4.3 | 89 | 9.1 | 125 | 3.1 |
| Unknown | 139 | 2.8 | 44 | 4.5 | 95 | 2.4 |
| Total Households That Used Only Non-bank Money Orders in the Last 30 Days | 4,994 | 100.0 | 980 | 100.0 | 4,014 | 100.0 |

Notes:

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](#)