

2011 Timing of AFS Use

All Households

Timing of AFS Use	All	All	Unbanked	Unbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Underbanked	Underbanked
	Households	Households	Unbanked	Unbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Status	Status
	Number	Pct of Col	Number	Pct of Col	Number (1000s)	Pct of Col	Number	Pct of Col	Unknown	Unknown
	(1000s)		(1000s)				(1000s)		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 Products										
In last 30 days	14,470	12.0	4,490	45.5	9,981	41.2	-	-	-	-
In last 2-12 months	16,139	13.4	1,920	19.4	14,219	58.8	-	-	-	-
Not in the last 12 months	21,002	17.4	929	9.4	-	-	19,531	23.6	543	15.5
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										
In last 30 days	9,952	8.3	3,166	32.1	6,786	28.0	-	-	-	-
In last 2-12 months	12,127	10.1	1,679	17.0	10,447	43.2	-	-	-	-
Not in the last 12 months	17,592	14.6	968	9.8	2,000	8.3	14,266	17.2	359	10.2
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										
In last 30 days	4,626	3.8	2,467	25.0	2,160	8.9	-	-	-	-
In last 2-12 months	4,646	3.9	1,290	13.1	3,356	13.9	-	-	-	-
Not in the last 12 months	6,745	5.6	913	9.2	2,095	8.7	3,579	4.3	157	4.5
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										
In last 30 days	1,758	1.5	386	3.9	1,372	5.7	-	-	-	-
In last 2-12 months	2,640	2.2	522	5.3	2,118	8.8	-	-	-	-
Not in the last 12 months	2,678	2.2	316	3.2	880	3.6	1,439	1.7	44	1.2
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										
In last 30 days	814	0.7	45	0.5	769	3.2	-	-	-	-
In last 2-12 months	1,249	1.0	117	1.2	1,132	4.7	-	-	-	-
Not in the last 12 months	3,559	3.0	565	5.7	1,640	6.8	1,320	1.6	34	1.0
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										
In last 30 days	911	0.8	267	2.7	644	2.7	-	-	-	-
In last 2-12 months	2,609	2.2	774	7.8	1,835	7.6	-	-	-	-
Not in the last 12 months	5,438	4.5	992	10.0	2,238	9.2	2,160	2.6	48	1.4
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										
In the past 12 months	1,814	1.5	502	5.1	1,312	5.4	-	-	-	-
Not used in the last 12 months	3,821	3.2	664	6.7	1,832	7.6	1,294	1.6	31	0.9
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										
In the past 12 months	1,449	1.2	335	3.4	1,114	4.6	-	-	-	-
Not used in the last 12 months	3,020	2.5	529	5.4	1,438	5.9	1,041	1.3	11	0.3
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

Notes:

- = 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.

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

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.

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](#)