

2011 Households That Used Money Orders in the Last 30 Days

Number of Times Used and Where Purchased

	Non-bank Money Orders in the Last 30 Days		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Number of Times Non-Bank Money Orders Used in the Last 30 Days						
Used 1 time	5,872	59.0	1,527	48.2	4,345	64.0
Used 2 times	2,061	20.7	677	21.4	1,384	20.4
Used 3 times	766	7.7	384	12.1	382	5.6
Used 4 times	490	4.9	199	6.3	291	4.3
Used 5 times	440	4.4	228	7.2	212	3.1
Unknown	324	3.3	151	4.8	173	2.5
Total Households That Used Money Orders in the Last 30 Days	9,952	100.0	3,166	100.0	6,786	100.0
Where Non-Bank Money Orders Were Purchased in the Last 30 Days						
Purchased at post office	2,799	28.1	722	22.8	2,077	30.6
Did not purchase at post office	7,110	71.4	2,424	76.5	4,687	69.1
Unknown	43	0.4	20	0.6	23	0.3
Total Households That Used Money Orders in the Last 30 Days	9,952	100.0	3,166	100.0	6,786	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.

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](#)