

## 2011 Timing of AFS Use by Banked Households

## By Banked Households

Timing of AFS Use	All Banked Households		Banking Status					
			Underbanked		Fully Banked		Banked but Underbanked Status	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All	110,532	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS Products								
In last 30 days	9,981	9.0	9,981	41.2	-	-	-	-
In last 2-12 months	14,219	12.9	14,219	58.8	-	-	-	-
Not in the last 12 months	20,074	18.2	-	-	19,531	23.6	543	15.5
Never used	63,299	57.3	-	-	63,299	76.4	-	-
Unknown	2,961	2.7	-	-	-	-	2,961	84.5
Non-Bank Money Order								
In last 30 days	6,786	6.1	6,786	28.0	-	-	-	-
In last 2-12 months	10,447	9.5	10,447	43.2	-	-	-	-
Not in the last 12 months	16,624	15.0	2,000	8.3	14,266	17.2	359	10.2
Never used	74,300	67.2	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,374	2.1	68	0.3	-	-	2,306	65.8
Non-Bank Check Cashing								
In last 30 days	2,160	2.0	2,160	8.9	-	-	-	-
In last 2-12 months	3,356	3.0	3,356	13.9	-	-	-	-
Not in the last 12 months	5,831	5.3	2,095	8.7	3,579	4.3	157	4.5
Never used	97,135	87.9	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,050	1.9	95	0.4	-	-	1,955	55.8
Non-Bank Remittances								
In last 30 days	1,372	1.2	1,372	5.7	-	-	-	-
In last 2-12 months	2,118	1.9	2,118	8.8	-	-	-	-
Not in the last 12 months	2,362	2.1	880	3.6	1,439	1.7	44	1.2
Never used	102,345	92.6	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,336	2.1	112	0.5	-	-	2,224	63.5
Payday Lending								
In last 30 days	769	0.7	769	3.2	-	-	-	-
In last 2-12 months	1,132	1.0	1,132	4.7	-	-	-	-
Not in the last 12 months	2,994	2.7	1,640	6.8	1,320	1.6	34	1.0
Never used	103,218	93.4	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	2,420	2.2	179	0.7	-	-	2,241	64.0
Pawn Shops								
In last 30 days	644	0.6	644	2.7	-	-	-	-
In last 2-12 months	1,835	1.7	1,835	7.6	-	-	-	-
Not in the last 12 months	4,447	4.0	2,238	9.2	2,160	2.6	48	1.4
Never used	101,086	91.5	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	2,521	2.3	186	0.8	-	-	2,336	66.7
Rent-to-Own <sup>a</sup>								
In the past 12 months	1,312	1.2	1,312	5.4	-	-	-	-
Not used in the last 12 months	3,157	2.9	1,832	7.6	1,294	1.6	31	0.9
Never used	103,496	93.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	2,568	2.3	175	0.7	-	-	2,394	68.3
Refund Anticipation Loans <sup>a</sup>								
In the past 12 months	1,114	1.0	1,114	4.6	-	-	-	-
Not used in the last 12 months	2,491	2.3	1,438	5.9	1,041	1.3	11	0.3
Never used	104,251	94.3	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	2,676	2.4	205	0.8	-	-	2,470	70.5

## Notes:

<sup>a</sup>Households were not asked whether they used these AFS products in the last 30 days.

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](#)