

2011 Unbanked Households' Use of Multiple AFS Products

Use of Multiple AFS Products	All Unbanked Households		Previous Banking Status					
			Previously Banked		Never-Banked		Previous Banking Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Number of Specific AFS Products Used in the Last Year								
Used 0 AFS	2,911	29.5	1,036	23.5	1,851	35.1	24	12.2
Used 1 AFS	2,610	26.4	1,319	29.9	1,286	24.4	5	2.6
Used 2 AFS	2,339	23.7	1,175	26.7	1,155	21.9	9	4.6
Used 3 or more AFS	1,166	11.8	592	13.4	564	10.7	10	4.9
Unknown	849	8.6	288	6.5	413	7.8	148	75.6
Number of Specific AFS Products Used in the Last 30 Days ^a								
Used 0 AFS	4,729	47.9	2,069	46.9	2,625	49.8	36	18.5
Used 1 AFS	2,708	27.4	1,395	31.6	1,305	24.8	7	3.8
Used 2 AFS	1,411	14.3	607	13.8	800	15.2	4	2.2
Used 3 or more AFS	189	1.9	84	1.9	105	2.0	-	-
Unknown	838	8.5	256	5.8	434	8.2	148	75.6

Notes:

^a The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

- = 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.

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

Differences within groups may or may not be statistically significant.

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](#)