

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](#)