

2011 Households That Used Multiple AFS Products

Use of Multiple AFS Products	All Households		Unbanked		Banking Status		Banking Status		Banking Status		Banking Status	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Underbanked	Underbanked	Fully Banked	Fully Banked	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown		
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0		
Number of Specific AFS Products Used in the Last Year												
Used 0 AFS	85,741	71.2	2,911	29.5	-	-	82,830	100.0	-	-		
Used 1 AFS	19,796	16.4	2,610	26.4	17,186	71.0	-	-	-	-		
Used 2 AFS	7,173	6.0	2,339	23.7	4,834	20.0	-	-	-	-		
Used 3 or more AFS	2,840	2.4	1,166	11.8	1,674	6.9	-	-	-	-		
Unknown	4,858	4.0	849	8.6	505	2.1	-	-	3,504	100.0		
Number of Specific AFS Products Used in the Last 30 Days ^a												
Used 0 AFS	101,650	84.4	4,729	47.9	13,878	57.3	82,830	100.0	214	6.1		
Used 1 AFS	10,984	9.1	2,708	27.4	8,276	34.2	-	-	-	-		
Used 2 AFS	2,723	2.3	1,411	14.3	1,311	5.4	-	-	-	-		
Used 3 or more AFS	383	0.3	189	1.9	194	0.8	-	-	-	-		
Unknown	4,669	3.9	838	8.5	541	2.2	-	-	3,290	93.9		

Notes:

^aThe 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.

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](#)