

### 2011 Unbanked Households' Use of AFS

#### By Race

AFS Use	All Unbanked Households		Race/Ethnicity		Race/Ethnicity		Race/Ethnicity		Race/Ethnicity		Race/Ethnicity	
	Numbers (1000s)	Pct of Col	Black	Black	Hispanic Non-Black	Hispanic Non-Black	White Non-Black Non-Hispanic	White Non-Black Non-Hispanic	Other Non-Black Non-Hispanic	Other Non-Black Non-Hispanic	Numbers (1000s)	Pct of Col
			Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>												
In last 30 days <sup>a</sup>	4,490	45.5	1,472	42.9	1,432	51.8	1,462	43.9	125	35.4		
In last 2-12 months	1,920	19.4	730	21.3	415	15.0	703	21.1	73	20.5		
Not in the last 12 months	929	9.4	357	10.4	184	6.7	361	10.8	26	7.5		
Never used	2,036	20.6	639	18.6	636	23.0	646	19.4	115	32.5		
Unknown	501	5.1	233	6.8	95	3.5	158	4.7	15	4.1		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>3,430</b>	<b>100.0</b>	<b>2,762</b>	<b>100.0</b>	<b>3,330</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>		
<b>Used Transaction AFS in the Last year<sup>b</sup></b>												
Used AFS in the last year	6,137	62.1	2,100	61.2	1,792	64.9	2,053	61.6	192	54.3		
Did not use AFS last year	3,220	32.6	1,087	31.7	872	31.6	1,115	33.5	147	41.5		
Unknown	518	5.2	244	7.1	98	3.5	162	4.9	15	4.1		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>3,430</b>	<b>100.0</b>	<b>2,762</b>	<b>100.0</b>	<b>3,330</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>		
<b>Used Credit AFS in the Last year<sup>c</sup></b>												
Used AFS in the last year	1,660	16.8	542	15.8	309	11.2	757	22.7	52	14.7		
Did not use AFS last year	7,473	75.7	2,579	75.2	2,277	82.5	2,339	70.2	278	78.7		
Unknown	743	7.5	310	9.0	176	6.4	234	7.0	24	6.7		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>3,430</b>	<b>100.0</b>	<b>2,762</b>	<b>100.0</b>	<b>3,330</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>		
<b>Number of Specific AFS Products Used in the Last Year</b>												
Used 0 AFS	2,911	29.5	971	28.3	818	29.6	981	29.5	141	39.9		
Used 1 AFS	2,610	26.4	981	28.6	654	23.7	892	26.8	83	23.5		
Used 2 or more AFS	3,505	35.5	1,117	32.6	1,091	39.5	1,191	35.8	106	29.9		
Unknown	849	8.6	362	10.5	198	7.2	266	8.0	24	6.7		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>3,430</b>	<b>100.0</b>	<b>2,762</b>	<b>100.0</b>	<b>3,330</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>		
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>												
Used 0 times	98	2.2	39	2.6	22	1.6	29	2.0	8	6.4		
Used 1 time	1,327	29.6	458	31.1	389	27.2	446	30.5	35	27.8		
Used 2 times	1,032	23.0	353	24.0	319	22.3	335	22.9	25	19.7		
Used 3 or more times	1,817	40.5	556	37.8	612	42.7	597	40.8	52	41.5		
Unknown	216	4.8	67	4.5	89	6.2	55	3.7	6	4.6		
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>4,490</b>	<b>100.0</b>	<b>1,472</b>	<b>100.0</b>	<b>1,432</b>	<b>100.0</b>	<b>1,462</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>		

#### 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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)

### 2011 Unbanked Households' Use of AFS

#### By Household Type

AFS Use	All Unbanked Households		Household Type		Household Type		Household Type		Household Type		Household Type	
	Numbers (1000s)	Pct of Col	Married Couple Numbers (1000s)	Pct of Col	Female Householder, No Husband Present	Female Householder, No Husband Present	Male Householder, No Wife Present	Male Householder, No Wife Present	Nonfamily Household and Other Numbers (1000s)	Pct of Col	Nonfamily Household and Other Numbers (1000s)	Pct of Col
					Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col				
<b>Used Any AFS</b>												
In last 30 days <sup>a</sup>	4,490	45.5	1,138	53.5	1,480	49.8	395	48.9	1,477	37.2		
In last 2-12 months	1,920	19.4	363	17.0	641	21.6	186	23.0	732	18.4		
Not in the last 12 months	929	9.4	169	7.9	285	9.6	55	6.8	420	10.6		
Never used	2,036	20.6	369	17.4	476	16.0	127	15.7	1,064	26.8		
Unknown	501	5.1	89	4.2	90	3.0	44	5.5	278	7.0		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>		
<b>Used Transaction AFS in the Last year<sup>b</sup></b>												
Used AFS in the last year	6,137	62.1	1,449	68.1	1,995	67.2	570	70.6	2,124	53.5		
Did not use AFS last year	3,220	32.6	575	27.1	878	29.5	193	23.9	1,574	39.6		
Unknown	518	5.2	103	4.8	98	3.3	44	5.5	273	6.9		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>		
<b>Used Credit AFS in the Last year<sup>c</sup></b>												
Used AFS in the last year	1,660	16.8	384	18.1	615	20.7	177	22.0	484	12.2		
Did not use AFS last year	7,473	75.7	1,578	74.2	2,203	74.2	566	70.1	3,126	78.7		
Unknown	743	7.5	164	7.7	153	5.1	64	7.9	362	9.1		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>		
<b>Number of Specific AFS Products Used in the Last Year</b>												
Used 0 AFS	2,911	29.5	522	24.5	749	25.2	182	22.6	1,458	36.7		
Used 1 AFS	2,610	26.4	494	23.2	942	31.7	174	21.5	1,000	25.2		
Used 2 or more AFS	3,505	35.5	931	43.8	1,091	36.7	367	45.4	1,117	28.1		
Unknown	849	8.6	180	8.5	189	6.4	84	10.5	395	10.0		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>2,127</b>	<b>100.0</b>	<b>2,971</b>	<b>100.0</b>	<b>807</b>	<b>100.0</b>	<b>3,971</b>	<b>100.0</b>		
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>												
Used 0 times	98	2.2	19	1.7	32	2.1	6	1.5	41	2.8		
Used 1 time	1,327	29.6	289	25.4	445	30.1	65	16.4	529	35.8		
Used 2 times	1,032	23.0	221	19.4	411	27.8	91	22.9	310	21.0		
Used 3 or more times	1,817	40.5	552	48.5	531	35.9	209	53.0	524	35.5		
Unknown	216	4.8	57	5.0	61	4.1	24	6.1	74	5.0		
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>4,490</b>	<b>100.0</b>	<b>1,138</b>	<b>100.0</b>	<b>1,480</b>	<b>100.0</b>	<b>395</b>	<b>100.0</b>	<b>1,477</b>	<b>100.0</b>		

#### 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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

### 2011 Unbanked Households' Use of AFS

#### By Age

AFS Use	All Unbanked Households		Age Group		Age Group		Age Group		Age Group		Age Group		Age Group		Age Group	
	Numbers (1000s)	Pct of Col	15 to 24 Years	15 to 24 Years	25 to 34 Years	25 to 34 Years	35 to 44 Years	35 to 44 Years	45 to 54 Years	45 to 54 Years	55 to 64 Years	55 to 64 Years	65 Years or More	65 Years or More		
			Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>																
In last 30 days <sup>a</sup>	4,490	45.5	492	44.9	1,339	51.8	1,043	52.3	871	43.5	488	40.6	256	25.7		
In last 2-12 months	1,920	19.4	244	22.3	552	21.3	411	20.6	395	19.7	215	17.9	104	10.4		
Not in the last 12 months	929	9.4	110	10.1	205	7.9	149	7.5	200	10.0	146	12.2	118	11.8		
Never used	2,036	20.6	211	19.3	388	15.0	317	15.9	419	20.9	257	21.4	444	44.5		
Unknown	501	5.1	37	3.4	102	3.9	74	3.7	117	5.8	95	7.9	75	7.6		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>1,094</b>	<b>100.0</b>	<b>2,587</b>	<b>100.0</b>	<b>1,994</b>	<b>100.0</b>	<b>2,002</b>	<b>100.0</b>	<b>1,202</b>	<b>100.0</b>	<b>997</b>	<b>100.0</b>		
<b>Used Transaction AFS in the Last year<sup>b</sup></b>																
Used AFS in the last year	6,137	62.1	716	65.4	1,787	69.1	1,390	69.7	1,213	60.6	686	57.1	345	34.6		
Did not use AFS last year	3,220	32.6	341	31.1	698	27.0	526	26.4	660	33.0	420	34.9	575	57.7		
Unknown	518	5.2	38	3.5	102	3.9	78	3.9	129	6.4	96	8.0	76	7.7		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>1,094</b>	<b>100.0</b>	<b>2,587</b>	<b>100.0</b>	<b>1,994</b>	<b>100.0</b>	<b>2,002</b>	<b>100.0</b>	<b>1,202</b>	<b>100.0</b>	<b>997</b>	<b>100.0</b>		
<b>Used Credit AFS in the Last year<sup>c</sup></b>																
Used AFS in the last year	1,660	16.8	166	15.1	566	21.9	424	21.3	329	16.5	118	9.8	57	5.8		
Did not use AFS last year	7,473	75.7	860	78.6	1,864	72.0	1,449	72.7	1,507	75.3	952	79.3	840	84.3		
Unknown	743	7.5	69	6.3	158	6.1	121	6.0	166	8.3	132	11.0	99	9.9		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>1,094</b>	<b>100.0</b>	<b>2,587</b>	<b>100.0</b>	<b>1,994</b>	<b>100.0</b>	<b>2,002</b>	<b>100.0</b>	<b>1,202</b>	<b>100.0</b>	<b>997</b>	<b>100.0</b>		
<b>Number of Specific AFS Products Used in the Last Year</b>																
Used 0 AFS	2,911	29.5	317	29.0	594	23.0	456	22.9	607	30.3	390	32.5	547	54.9		
Used 1 AFS	2,610	26.4	267	24.4	720	27.8	610	30.6	523	26.1	313	26.0	177	17.7		
Used 2 or more AFS	3,505	35.5	438	40.1	1,101	42.6	790	39.6	660	32.9	360	30.0	156	15.6		
Unknown	849	8.6	72	6.6	172	6.7	137	6.9	212	10.6	138	11.5	117	11.8		
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>1,094</b>	<b>100.0</b>	<b>2,587</b>	<b>100.0</b>	<b>1,994</b>	<b>100.0</b>	<b>2,002</b>	<b>100.0</b>	<b>1,202</b>	<b>100.0</b>	<b>997</b>	<b>100.0</b>		
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>																
Used 0 times	98	2.2	-	0.1	35	2.6	19	1.9	26	3.0	12	2.3	5	1.9		
Used 1 time	1,327	29.6	132	26.9	380	28.3	282	27.0	289	33.2	156	31.9	89	34.7		
Used 2 times	1,032	23.0	135	27.4	270	20.2	246	23.6	199	22.8	116	23.8	67	26.0		
Used 3 or more times	1,817	40.5	201	40.8	603	45.0	452	43.3	321	36.8	176	36.0	65	25.3		
Unknown	216	4.8	24	4.8	51	3.8	45	4.3	37	4.2	29	6.0	31	12.1		
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>4,490</b>	<b>100.0</b>	<b>492</b>	<b>100.0</b>	<b>1,339</b>	<b>100.0</b>	<b>1,043</b>	<b>100.0</b>	<b>871</b>	<b>100.0</b>	<b>488</b>	<b>100.0</b>	<b>256</b>	<b>100.0</b>		

**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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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[2011 Technical Notes](#)

### 2011 Unbanked Households' Use of AFS

#### By Income

AFS Use	All Unbanked Households	All Unbanked Households	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income
			Less than \$15,000	Less than \$15,000	Between \$15,000 and \$30,000	Between \$15,000 and \$30,000	Between \$30,000 and \$50,000	Between \$30,000 and \$50,000	Between \$50,000 and \$75,000	Between \$50,000 and \$75,000	At Least \$75,000	At Least \$75,000
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>												
In last 30 days <sup>a</sup>	4,490	45.5	2,340	42.5	1,260	48.8	611	50.1	224	52.1	54	40.8
In last 2-12 months	1,920	19.4	1,208	21.9	450	17.5	174	14.2	70	16.3	18	13.7
Not in the last 12 months	929	9.4	543	9.9	241	9.3	98	8.0	40	9.3	6	4.9
Never used	2,036	20.6	1,193	21.7	455	17.6	277	22.7	72	16.7	39	29.2
Unknown	501	5.1	226	4.1	174	6.8	61	5.0	24	5.6	15	11.4
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>5,510</b>	<b>100.0</b>	<b>2,581</b>	<b>100.0</b>	<b>1,221</b>	<b>100.0</b>	<b>431</b>	<b>100.0</b>	<b>132</b>	<b>100.0</b>
<b>Used Transaction AFS in the Last year<sup>b</sup></b>												
Used AFS in the last year	6,137	62.1	3,372	61.2	1,656	64.2	755	61.8	286	66.3	68	51.6
Did not use AFS last year	3,220	32.6	1,908	34.6	746	28.9	401	32.9	117	27.0	49	37.0
Unknown	518	5.2	230	4.2	179	7.0	65	5.3	29	6.7	15	11.4
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>5,510</b>	<b>100.0</b>	<b>2,581</b>	<b>100.0</b>	<b>1,221</b>	<b>100.0</b>	<b>431</b>	<b>100.0</b>	<b>132</b>	<b>100.0</b>
<b>Used Credit AFS in the Last year<sup>c</sup></b>												
Used AFS in the last year	1,660	16.8	917	16.6	462	17.9	185	15.1	73	16.9	23	17.3
Did not use AFS last year	7,473	75.7	4,236	76.9	1,888	73.2	944	77.3	310	71.9	94	71.3
Unknown	743	7.5	357	6.5	230	8.9	93	7.6	48	11.2	15	11.4
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>5,510</b>	<b>100.0</b>	<b>2,581</b>	<b>100.0</b>	<b>1,221</b>	<b>100.0</b>	<b>431</b>	<b>100.0</b>	<b>132</b>	<b>100.0</b>
<b>Number of Specific AFS Products Used in the Last Year</b>												
Used 0 AFS	2,911	29.5	1,707	31.0	684	26.5	371	30.4	105	24.3	45	34.1
Used 1 AFS	2,610	26.4	1,607	29.2	628	24.3	241	19.7	108	24.9	27	20.2
Used 2 or more AFS	3,505	35.5	1,783	32.4	1,014	39.3	503	41.2	161	37.2	46	34.4
Unknown	849	8.6	414	7.5	256	9.9	107	8.7	58	13.5	15	11.4
<b>Total</b>	<b>9,875</b>	<b>100.0</b>	<b>5,510</b>	<b>100.0</b>	<b>2,581</b>	<b>100.0</b>	<b>1,221</b>	<b>100.0</b>	<b>431</b>	<b>100.0</b>	<b>132</b>	<b>100.0</b>
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>												
Used 0 times	98	2.2	68	2.9	15	1.2	8	1.3	3	1.3	4	7.3
Used 1 time	1,327	29.6	836	35.7	316	25.1	125	20.5	37	16.6	13	23.3
Used 2 times	1,032	23.0	528	22.5	330	26.2	116	19.0	52	23.3	7	12.2
Used 3 or more times	1,817	40.5	793	33.9	559	44.4	336	55.0	109	48.5	19	35.9
Unknown	216	4.8	115	4.9	40	3.2	26	4.3	23	10.2	12	21.3
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>4,490</b>	<b>100.0</b>	<b>2,340</b>	<b>100.0</b>	<b>1,260</b>	<b>100.0</b>	<b>611</b>	<b>100.0</b>	<b>224</b>	<b>100.0</b>	<b>54</b>	<b>100.0</b>

**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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)

### 2011 Underbanked Households' Use of AFS by Race

#### By Race

AFS Use	All Underbanked Households	All Underbanked Households	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity	Race/Ethnicity
			Black	Black	Hispanic Non-Black	Hispanic Non-Black	White Non-Black Non-Hispanic	White Non-Black Non-Hispanic	Other Non-Black Non-Hispanic	Other Non-Black Non-Hispanic
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>										
In last 30 days <sup>a</sup>	9,981	41.2	2,746	50.5	1,974	50.3	4,780	35.3	481	37.5
In last 2-12 months	14,219	58.8	2,695	49.5	1,952	49.7	8,771	64.7	800	62.5
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0
<b>Used Transaction AFS in the Last year<sup>a</sup></b>										
Used AFS in the last year	21,874	90.4	5,066	93.1	3,622	92.2	12,003	88.6	1,183	92.4
Did not use AFS last year	2,272	9.4	369	6.8	301	7.7	1,508	11.1	94	7.3
Unknown	54	0.2	6	0.1	4	0.1	39	0.3	4	0.3
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0
<b>Used Credit AFS in the Last year<sup>c</sup></b>										
Used AFS in the last year	5,583	23.1	1,329	24.4	801	20.4	3,245	23.9	209	16.3
Did not use AFS last year	18,321	75.7	4,052	74.5	3,066	78.1	10,161	75.0	1,043	81.4
Unknown	295	1.2	60	1.1	60	1.5	146	1.1	29	2.3
Total										
<b>Number of Specific AFS Products Used in the Last Year</b>										
Used 1 AFS	17,186	71.0	3,470	63.8	2,487	63.3	10,285	75.9	944	73.7
Used 2 or more AFS	6,508	26.9	1,856	34.1	1,344	34.2	3,014	22.2	295	23.0
Unknown	505	2.1	115	2.1	96	2.4	252	1.9	42	3.3
Total	24,199	100.0	5,441	100.0	3,927	100.0	13,551	100.0	1,281	100.0
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>										
Used 0 times	868	8.7	160	5.8	121	6.1	537	11.2	50	10.4
Used 1 time	5,040	50.5	1,391	50.7	956	48.4	2,435	50.9	257	53.5
Used 2 times	2,069	20.7	589	21.4	435	22.0	952	19.9	94	19.5
Used 3 or more times	1,758	17.6	511	18.6	426	21.6	755	15.8	67	13.9
Unknown	246	2.5	94	3.4	37	1.9	101	2.1	13	2.7
Total Households That Used AFS In the Last 30 Days	9,981	100.0	2,746	100.0	1,974	100.0	4,780	100.0	481	100.0

#### 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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)

### 2011 Underbanked Households' Use of AFS

#### By Household Type

AFS Use	All Underbanked Households	All Underbanked Households	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type	Household Type
			Married Couple	Married Couple	Female Householder, No Husband Present	Female Householder, No Husband Present	Male Householder, No Wife Present	Male Householder, No Wife Present	Nonfamily Household and Other	Nonfamily Household and Other
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>										
In last 30 days <sup>a</sup>	9,981	41.2	4,093	38.4	2,163	47.1	772	46.5	2,952	40.6
In last 2-12 months	14,219	58.8	6,579	61.6	2,435	52.9	890	53.5	4,316	59.4
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>10,671</b>	<b>100.0</b>	<b>4,598</b>	<b>100.0</b>	<b>1,662</b>	<b>100.0</b>	<b>7,268</b>	<b>100.0</b>
<b>Used Transaction AFS in the Last year<sup>a</sup></b>										
Used AFS in the last year	21,874	90.4	9,632	90.3	4,067	88.4	1,499	90.2	6,676	91.8
Did not use AFS last year	2,272	9.4	1,017	9.5	514	11.2	159	9.5	583	8.0
Unknown	54	0.2	23	0.2	18	0.4	4	0.2	10	0.1
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>10,671</b>	<b>100.0</b>	<b>4,598</b>	<b>100.0</b>	<b>1,662</b>	<b>100.0</b>	<b>7,268</b>	<b>100.0</b>
<b>Used Credit AFS in the Last year<sup>c</sup></b>										
Used AFS in the last year	5,583	23.1	2,191	20.5	1,418	30.8	497	29.9	1,477	20.3
Did not use AFS last year	18,321	75.7	8,364	78.4	3,091	67.2	1,145	68.9	5,721	78.7
Unknown	295	1.2	116	1.1	89	1.9	19	1.2	70	1.0
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>10,671</b>	<b>100.0</b>	<b>4,598</b>	<b>100.0</b>	<b>1,662</b>	<b>100.0</b>	<b>7,268</b>	<b>100.0</b>
<b>Number of Specific AFS Products Used in the Last Year</b>										
Used 1 AFS	17,186	71.0	7,867	73.7	2,853	62.0	1,052	63.3	5,414	74.5
Used 2 or more AFS	6,508	26.9	2,599	24.4	1,592	34.6	574	34.5	1,744	24.0
Unknown	505	2.1	205	1.9	154	3.3	36	2.2	110	1.5
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>10,671</b>	<b>100.0</b>	<b>4,598</b>	<b>100.0</b>	<b>1,662</b>	<b>100.0</b>	<b>7,268</b>	<b>100.0</b>
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>										
Used 0 times	868	8.7	373	9.1	188	8.7	69	9.0	238	8.1
Used 1 time	5,040	50.5	2,003	48.9	1,107	51.2	338	43.7	1,592	53.9
Used 2 times	2,069	20.7	858	21.0	409	18.9	186	24.1	616	20.9
Used 3 or more times	1,758	17.6	756	18.5	401	18.5	162	21.0	439	14.9
Unknown	246	2.5	102	2.5	59	2.7	17	2.2	68	2.3
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>9,981</b>	<b>100.0</b>	<b>4,093</b>	<b>100.0</b>	<b>2,163</b>	<b>100.0</b>	<b>772</b>	<b>100.0</b>	<b>2,952</b>	<b>100.0</b>

**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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)

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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



### 2011 Underbanked Households' Use of AFS

#### By Age

AFS Use	All Underbanked Households		Age Group		Age Group		Age Group		Age Group		Age Group		Age Group	
	Numbers (1000s)	Pct of Col	15 to 24 Years	15 to 24 Years	25 to 34 Years	25 to 34 Years	35 to 44 Years	35 to 44 Years	45 to 54 Years	45 to 54 Years	55 to 64 Years	55 to 64 Years	65 Years or More	65 Years or More
			Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>														
In last 30 days <sup>a</sup>	9,981	41.2	924	47.2	2,065	41.3	2,051	41.7	2,209	41.4	1,587	39.0	1,146	39.1
In last 2-12 months	14,219	58.8	1,032	52.8	2,928	58.7	2,867	58.3	3,128	58.6	2,477	60.9	1,787	60.9
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>1,955</b>	<b>100.0</b>	<b>4,993</b>	<b>100.0</b>	<b>4,918</b>	<b>100.0</b>	<b>5,336</b>	<b>100.0</b>	<b>4,064</b>	<b>100.0</b>	<b>2,933</b>	<b>100.0</b>
<b>Used Transaction AFS in the Last year<sup>b</sup></b>														
Used AFS in the last year	21,874	90.4	1,798	92.0	4,443	89.0	4,342	88.3	4,804	90.0	3,730	91.8	2,757	94.0
Did not use AFS last year	2,272	9.4	148	7.6	545	10.9	561	11.4	520	9.7	322	7.9	176	6.0
Unknown	54	0.2	9	0.5	5	0.1	15	0.3	12	0.2	13	0.3		
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>1,955</b>	<b>100.0</b>	<b>4,993</b>	<b>100.0</b>	<b>4,918</b>	<b>100.0</b>	<b>5,336</b>	<b>100.0</b>	<b>4,064</b>	<b>100.0</b>	<b>2,933</b>	<b>100.0</b>
<b>Used Credit AFS in the Last year<sup>c</sup></b>														
Used AFS in the last year	5,583	23.1	559	28.6	1,412	28.3	1,378	28.0	1,145	21.5	704	17.3	385	13.1
Did not use AFS last year	18,321	75.7	1,376	70.4	3,528	70.7	3,475	70.7	4,128	77.3	3,302	81.2	2,513	85.7
Unknown	295	1.2	21	1.1	53	1.1	65	1.3	64	1.2	58	1.4	34	1.2
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>1,955</b>	<b>100.0</b>	<b>4,993</b>	<b>100.0</b>	<b>4,918</b>	<b>100.0</b>	<b>5,336</b>	<b>100.0</b>	<b>4,064</b>	<b>100.0</b>	<b>2,933</b>	<b>100.0</b>
<b>Number of Specific AFS Products Used in the Last Year</b>														
Used 1 AFS	17,186	71.0	1,276	65.2	3,188	63.9	3,323	67.6	3,794	71.1	3,155	77.6	2,450	83.6
Used 2 or more AFS	6,508	26.9	636	32.5	1,718	34.4	1,498	30.5	1,430	26.8	816	20.1	411	14.0
Unknown	505	2.1	44	2.2	87	1.7	97	2.0	113	2.1	94	2.3	71	2.4
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>1,955</b>	<b>100.0</b>	<b>4,993</b>	<b>100.0</b>	<b>4,918</b>	<b>100.0</b>	<b>5,336</b>	<b>100.0</b>	<b>4,064</b>	<b>100.0</b>	<b>2,933</b>	<b>100.0</b>
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>														
Used 0 times	868	8.7	80	8.6	171	8.3	191	9.3	180	8.1	136	8.6	111	9.7
Used 1 time	5,040	50.5	489	52.9	1,022	49.5	1,002	48.9	1,097	49.7	814	51.3	618	53.9
Used 2 times	2,069	20.7	163	17.7	478	23.1	384	18.7	513	23.2	340	21.4	192	16.8
Used 3 or more times	1,758	17.6	184	19.9	346	16.8	411	20.1	391	17.7	236	14.9	190	16.5
Unknown	246	2.5	9	0.9	48	2.3	63	3.1	29	1.3	62	3.9	36	3.2
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>9,981</b>	<b>100.0</b>	<b>924</b>	<b>100.0</b>	<b>2,065</b>	<b>100.0</b>	<b>2,051</b>	<b>100.0</b>	<b>2,209</b>	<b>100.0</b>	<b>1,587</b>	<b>100.0</b>	<b>1,146</b>	<b>100.0</b>

**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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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

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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

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### 2011 Underbanked Households' Use of AFS

#### By Income

AFS Use	All Underbanked Households	All Underbanked Households	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income	Household Income
			Less than \$15,000	Less than \$15,000	Between \$15,000 and \$30,000	Between \$15,000 and \$30,000	Between \$30,000 and \$50,000	Between \$30,000 and \$50,000	Between \$50,000 and \$75,000	Between \$50,000 and \$75,000	At Least \$75,000	At Least \$75,000
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
<b>Used Any AFS</b>												
In last 30 days <sup>a</sup>	9,981	41.2	2,036	48.2	2,533	45.0	2,537	43.8	1,547	37.3	1,328	30.1
In last 2-12 months	14,219	58.8	2,188	51.8	3,095	55.0	3,250	56.2	2,596	62.7	3,090	62.7
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>4,225</b>	<b>100.0</b>	<b>5,628</b>	<b>100.0</b>	<b>5,787</b>	<b>100.0</b>	<b>4,143</b>	<b>100.0</b>	<b>4,418</b>	<b>100.0</b>
<b>Used Transaction AFS in the Last year<sup>a</sup></b>												
Used AFS in the last year	21,874	90.4	3,701	87.6	5,025	89.3	5,223	90.3	3,778	91.2	4,147	93.9
Did not use AFS last year	2,272	9.4	503	11.9	589	10.5	553	9.6	362	8.7	264	6.0
Unknown	54	0.2	21	0.5	14	0.2	11	0.2	2	0.1	6	0.1
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>4,225</b>	<b>100.0</b>	<b>5,628</b>	<b>100.0</b>	<b>5,787</b>	<b>100.0</b>	<b>4,143</b>	<b>100.0</b>	<b>4,418</b>	<b>100.0</b>
<b>Used Credit AFS in the Last year<sup>c</sup></b>												
Used AFS in the last year	5,583	23.1	1,240	29.4	1,548	27.5	1,405	24.3	890	21.5	500	11.3
Did not use AFS last year	18,321	75.7	2,938	69.5	4,007	71.2	4,302	74.3	3,210	77.5	3,864	87.5
Unknown	295	1.2	46	1.1	72	1.3	80	1.4	43	1.0	54	1.2
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>4,225</b>	<b>100.0</b>	<b>5,628</b>	<b>100.0</b>	<b>5,787</b>	<b>100.0</b>	<b>4,143</b>	<b>100.0</b>	<b>4,418</b>	<b>100.0</b>
<b>Number of Specific AFS Products Used in the Last Year</b>												
Used 1 AFS	17,186	71.0	2,832	67.0	3,743	66.5	3,946	68.2	3,070	74.1	3,594	81.4
Used 2 or more AFS	6,508	26.9	1,304	30.9	1,751	31.1	1,708	29.5	1,007	24.3	738	16.7
Unknown	505	2.1	88	2.1	134	2.4	133	2.3	65	1.6	86	1.9
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>4,225</b>	<b>100.0</b>	<b>5,628</b>	<b>100.0</b>	<b>5,787</b>	<b>100.0</b>	<b>4,143</b>	<b>100.0</b>	<b>4,418</b>	<b>100.0</b>
<b>Number of Times Household Used AFS in the Last 30 Days<sup>a</sup></b>												
Used 0 times	868	8.7	197	9.7	210	8.3	260	10.2	131	8.5	71	5.3
Used 1 time	5,040	50.5	1,091	53.6	1,196	47.2	1,215	47.9	806	52.1	732	55.1
Used 2 times	2,069	20.7	353	17.3	548	21.6	550	21.7	317	20.5	301	22.7
Used 3 or more times	1,758	17.6	349	17.1	511	20.2	462	18.2	251	16.2	185	13.9
Unknown	246	2.5	47	2.3	69	2.7	50	2.0	41	2.7	39	3.0
<b>Total Households That Used AFS In the Last 30 Days</b>	<b>9,981</b>	<b>100.0</b>	<b>2,036</b>	<b>100.0</b>	<b>2,533</b>	<b>100.0</b>	<b>2,537</b>	<b>100.0</b>	<b>1,547</b>	<b>100.0</b>	<b>1,328</b>	<b>100.0</b>

#### 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.

b AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

c AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)