

2011 Underbanked Households' Use of AFS

By Household Type

AFS Use	All Underbanked Households		Household Type		Household Type		Household Type		Household Type		Household Type	
	Numbers (1000s)	Pct of Col	Married Couple	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	Pct of Col	Nonfamily Household and Other	Pct of Col
					Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col				
Used Any AFS												
In last 30 days ^a	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		
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0		
Used Transaction AFS in the Last year^a												
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		
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0		
Used Credit AFS in the Last year^c												
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		
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0		
Number of Specific AFS Products Used in the Last Year												
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		
Total	24,199	100.0	10,671	100.0	4,598	100.0	1,662	100.0	7,268	100.0		
Number of Times Household Used AFS in the Last 30 Days^a												
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		
Total Households That Used AFS In the Last 30 Days	9,981	100.0	4,093	100.0	2,163	100.0	772	100.0	2,952	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](#)