

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

Households That Have Used AFS Products By Year

Types of AFS Used	All Households		All Households		All Households Estimated Difference	Banking Status		Banking Status		Banking Status		Banking Status		Banking Status		Banking Status	
	Numbers (1000s)	Numbers (1000s)	Pct of Col	Pct of Col		Unbanked	Unbanked	Unbanked	Underbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Fully Banked	Underbanked Status Unknown	Underbanked Status Unknown	Underbanked Status Unknown
	2009	2011	2009	2011		Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference	Pct of Col	Pct of Col	Estimated Difference
Any AFS ^a																	
Ever used	43,179	49,221	36.3	40.9	4.6 *	67.7	72.9	5.1 *	100.0	94.2	-5.8 *	17.4	22.6	5.2 *	18.0	14.6	-3.4 *
Never used	72,480	67,774	60.9	56.3	-4.6 *	25.6	22.1	-3.4 *	-	5.7	5.7 *	82.6	77.4	-5.2 *	-	2.6	2.6 *
Unknown	3,342	3,413	2.8	2.8	0.0	6.7	5.0	-1.7 *	-	0.1	0.1 *	-	-	-	82.0	82.7	0.7
Transaction AFS ^b																	
Ever used	38,782	44,469	32.6	36.9	4.3 *	63.8	68.8	5.0 *	89.2	87.4	-1.8 *	15.5	19.4	3.9 *	13.9	13.0	-0.9 *
Never used	78,127	73,034	65.7	60.7	-5.0 *	30.5	26.4	-4.1 *	10.8	12.4	1.6 *	84.5	80.6	-3.9 *	39.0	18.8	-20.2 *
Unknown	2,092	2,904	1.8	2.4	0.7 *	5.7	4.8	-0.9	-	0.2	0.2 *	-	-	-	47.1	68.2	21.1 *
Credit AFS																	
Ever used	13,988	17,109	11.8	14.2	2.5 *	27.3	31.8	4.5 *	39.9	37.2	-2.6 *	3.1	5.9	2.7 *	6.4	3.0	-3.4 *
Never used	101,000	99,628	84.9	82.7	-2.2 *	64.1	61.1	-3.1 *	58.1	61.7	3.6 *	96.9	94.1	-2.7 *	11.0	19.5	8.5 *
Unknown	3,976	3,670	3.3	3.0	-0.3 *	8.6	7.2	-1.4 *	2.1	1.0	-1.0 *	-	-	-	82.6	77.5	-5.1 *

Notes:

^a Non-bank remittance use is excluded from 2011 figures because this data was not collected in 2009. The AFS transaction products included in this comparison are non-bank check cashing and non-bank money orders, and the AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

* Indicates differences that are statistically significant at the 10% level.

- = 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?"

In 2011, 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. In 2009, 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 rounding.

Differences within groups may or may not be statistically significant.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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