

2011 Households That Used AFS in the Last 30 Days

By Number of Times Used

Number of Times AFS Used	All Households That Used AFS in The last 30 Days		Banking Status			
	Numbers (1000s)	Pct of Col	Unbanked		Underbanked	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households that Used AFS in the Last 30 Days	14,470	100.0	4,490	100.0	9,981	100.0
Used 0 times	966	6.7	98	2.2	868	8.7
Used 1 time	6,367	44.0	1,327	29.6	5,040	50.5
Used 2 times	3,101	21.4	1,032	23.0	2,069	20.7
Used 3 or more times	3,575	24.7	1,816	40.5	1,758	17.6
Unknown	462	3.2	216	4.8	246	2.5

Notes:

Figures are based on the number of times households use non-bank money orders, non-bank check cashing, and/or non-bank remittances in the last 30 days. Households were not asked whether they used rent-to-own or RALs in the last 30 days.

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.

Differences within groups may or may not be statistically significant.

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](#)