

### 2011 Households' Use of Specific AFS

#### By Bank Account Type

Timing of AFS Use	Bank Account Type												Memo Items			
	All Households		Checking and Savings Accounts				Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	80,924	100.0	2,379	100.0	25,378	100.0	1,851	100.0	106,509	100.0	83,331	100.0
Any AFS																
In last 30 days	14,470	12.0	4,490	45.5	5,720	7.1	862	36.2	3,303	13.0	96	5.2	9,057	8.5	6,583	7.9
In last 2-12 months	16,139	13.4	1,920	19.4	9,394	11.6	435	18.3	4,245	16.7	144	7.8	13,666	12.8	9,835	11.8
Not in the last 12 months	21,002	17.4	929	9.4	14,944	18.5	281	11.8	4,680	18.4	169	9.1	19,643	18.4	15,232	18.3
Never used	65,335	54.3	2,036	20.6	49,272	60.9	782	32.9	12,610	49.7	634	34.3	61,995	58.2	50,068	60.1
Unknown	3,461	2.9	501	5.1	1,594	2.0	19	0.8	541	2.1	807	43.6	2,148	2.0	1,613	1.9
Non-Bank Money Order																
In last 30 days	9,952	8.3	3,166	32.1	3,699	4.6	755	31.7	2,274	9.0	57	3.1	6,006	5.6	4,456	5.3
In last 2-12 months	12,127	10.1	1,679	17.0	7,029	8.7	311	13.1	2,998	11.8	110	5.9	10,044	9.4	7,345	8.8
Not in the last 12 months	17,592	14.6	968	9.8	12,423	15.4	263	11.0	3,783	14.9	156	8.4	16,224	15.2	12,692	15.2
Never used	77,817	64.6	3,516	35.6	56,513	69.8	1,039	43.7	15,928	62.8	820	44.3	72,566	68.1	57,566	69.1
Unknown	2,920	2.4	546	5.5	1,260	1.6	11	0.5	395	1.6	708	38.2	1,668	1.6	1,272	1.5
Non-Bank Check Cashing																
In last 30 days	4,626	3.8	2,467	25.0	1,327	1.6	138	5.8	669	2.6	26	1.4	1,998	1.9	1,465	1.8
In last 2-12 months	4,646	3.9	1,290	13.1	2,004	2.5	140	5.9	1,189	4.7	23	1.2	3,198	3.0	2,146	2.6
Not in the last 12 months	6,745	5.6	913	9.2	3,891	4.8	190	8.0	1,715	6.8	35	1.9	5,614	5.3	4,081	4.9
Never used	101,889	84.6	4,754	48.1	72,701	89.8	1,905	80.1	21,472	84.6	1,056	57.1	94,352	88.6	74,632	89.6
Unknown	2,501	2.1	451	4.6	1,000	1.2	7	0.3	332	1.3	710	38.4	1,346	1.3	1,007	1.2
Non-Bank Remittances																
In last 30 days	1,758	1.5	386	3.9	838	1.0	71	3.0	448	1.8	14	0.8	1,286	1.2	909	1.1
In last 2-12 months	2,640	2.2	522	5.3	1,550	1.9	33	1.4	504	2.0	30	1.6	2,062	1.9	1,583	1.9
Not in the last 12 months	2,678	2.2	316	3.2	1,708	2.1	68	2.9	557	2.2	30	1.6	2,276	2.1	1,776	2.1
Never used	110,431	91.7	8,086	81.9	75,620	93.4	2,189	92.0	23,475	92.5	1,061	57.3	99,269	93.2	77,837	93.4
Unknown	2,901	2.4	565	5.7	1,208	1.5	17	0.7	394	1.6	716	38.7	1,615	1.5	1,225	1.5
Payday Lending																
In last 30 days	814	0.7	45	0.5	463	0.6	17	0.7	285	1.1	4	0.2	748	0.7	480	0.6
In last 2-12 months	1,249	1.0	117	1.2	729	0.9	25	1.1	372	1.5	6	0.3	1,101	1.0	754	0.9
Not in the last 12 months	3,559	3.0	565	5.7	1,974	2.4	123	5.2	881	3.5	17	0.9	2,864	2.7	2,097	2.5
Never used	111,772	92.8	8,554	86.6	76,590	94.6	2,190	92.1	23,338	92.0	1,099	59.4	100,111	94.0	78,808	94.6
Unknown	3,014	2.5	594	6.0	1,168	1.4	24	1.0	502	2.0	725	39.2	1,684	1.6	1,192	1.4
Pawn Shops																
In last 30 days	911	0.8	267	2.7	357	0.4	30	1.3	256	1.0	2	0.1	612	0.6	386	0.5
In last 2-12 months	2,609	2.2	774	7.8	943	1.2	137	5.8	736	2.9	19	1.0	1,685	1.6	1,082	1.3
Not in the last 12 months	5,438	4.5	992	10.0	2,652	3.3	203	8.5	1,551	6.1	41	2.2	4,212	4.0	2,854	3.4
Never used	108,283	89.9	7,197	72.9	75,682	93.5	1,982	83.3	22,362	88.1	1,060	57.3	98,220	92.2	77,690	93.2
Unknown	3,166	2.6	645	6.5	1,291	1.6	28	1.2	474	1.9	728	39.3	1,779	1.7	1,319	1.6
Rent-to-Own <sup>a</sup>																
In the past 12 months	1,814	1.5	502	5.1	712	0.9	119	5.0	466	1.8	14	0.7	1,179	1.1	832	1.0
Not used in the last 12 months	3,821	3.2	664	6.7	1,862	2.3	177	7.4	1,090	4.3	27	1.5	2,966	2.8	2,046	2.5
Never used	111,551	92.6	8,055	81.6	77,045	95.2	2,056	86.4	23,323	91.9	1,072	57.9	100,547	94.4	79,122	94.9
Unknown	3,222	2.7	653	6.6	1,304	1.6	27	1.1	499	2.0	738	39.9	1,816	1.7	1,331	1.6
Refund Anticipation Loans <sup>a</sup>																
In the past 12 months	1,449	1.2	335	3.4	598	0.7	66	2.8	444	1.7	7	0.4	1,046	1.0	666	0.8
Not used in the last 12 months	3,020	2.5	529	5.4	1,515	1.9	156	6.6	796	3.1	24	1.3	2,311	2.2	1,675	2.0
Never used	112,614	93.5	8,363	84.7	77,438	95.7	2,134	89.7	23,626	93.1	1,053	56.9	101,252	95.1	79,594	95.5
Unknown	3,324	2.8	648	6.6	1,373	1.7	24	1.0	513	2.0	767	41.4	1,899	1.8	1,396	1.7
Memo Items																
Has ever used transaction products	47,109	39.1	6,968	70.6	27,433	33.9	1,464	61.5	10,881	42.9	363	19.6	38,391	36.0	28,911	34.7
Has ever used credit products	17,109	14.2	3,138	31.8	8,418	10.4	689	28.9	4,757	18.7	107	5.8	13,201	12.4	9,113	10.9

#### Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

<sup>a</sup>Households were not asked whether they used these AFS products 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?"

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.