

## 2011 Timing of AFS Use

## By Unbanked Households

Timing of AFS Use	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Any AFS Products								
In last 30 days	4,490	45.5	2,149	48.7	2,322	44.1	19	9.5
In last 2-12 months	1,920	19.4	1,066	24.2	830	15.8	25	12.6
Not in the last 12 months	929	9.4	495	11.2	410	7.8	24	12.5
Never used	2,036	20.6	568	12.9	1,454	27.6	14	7.4
Unknown	501	5.1	133	3.0	254	4.8	113	58.1
Non-Bank Money Order								
In last 30 days	3,166	32.1	1,572	35.6	1,582	30.0	12	5.9
In last 2-12 months	1,679	17.0	951	21.6	707	13.4	21	10.7
Not in the last 12 months	968	9.8	572	13.0	382	7.2	14	7.1
Never used	3,516	35.6	1,147	26.0	2,331	44.2	39	19.7
Unknown	546	5.5	169	3.8	267	5.1	111	56.6
Non-Bank Check Cashing								
In last 30 days	2,467	25.0	1,110	25.2	1,345	25.5	11	5.7
In last 2-12 months	1,290	13.1	696	15.8	571	10.8	23	11.7
Not in the last 12 months	913	9.2	543	12.3	361	6.8	10	5.2
Never used	4,754	48.1	1,948	44.2	2,769	52.6	37	18.7
Unknown	451	4.6	113	2.6	223	4.2	115	58.7
Non-Bank Remittances								
In last 30 days	386	3.9	74	1.7	312	5.9	-	-
In last 2-12 months	522	5.3	147	3.3	369	7.0	6	3.0
Not in the last 12 months	316	3.2	149	3.4	165	3.1	3	1.5
Never used	8,086	81.9	3,874	87.8	4,144	78.7	67	34.4
Unknown	565	5.7	167	3.8	278	5.3	119	61.1
Payday Lending								
In last 30 days	45	0.5	37	0.8	9	0.2	-	-
In last 2-12 months	117	1.2	69	1.6	48	0.9	-	-
Not in the last 12 months	565	5.7	443	10.0	114	2.2	8	4.0
Never used	8,554	86.6	3,684	83.5	4,795	91.0	75	38.3
Unknown	594	6.0	178	4.0	303	5.8	113	57.7
Pawn Shops								
In last 30 days	267	2.7	160	3.6	107	2.0	-	-
In last 2-12 months	774	7.8	492	11.2	278	5.3	4	1.9
Not in the last 12 months	992	10.0	701	15.9	286	5.4	5	2.5
Never used	7,197	72.9	2,861	64.9	4,274	81.1	62	31.7
Unknown	645	6.5	197	4.5	323	6.1	125	63.8
Rent-to-Own <sup>a</sup>								
In the past 12 months	502	5.1	316	7.2	183	3.5	4	1.9
Not used in the last 12 months	664	6.7	452	10.3	212	4.0	-	-
Never used	8,055	81.6	3,430	77.8	4,565	86.6	60	30.8
Unknown	653	6.6	213	4.8	309	5.9	131	67.2
Refund Anticipation Loans <sup>a</sup>								
In the past 12 months	335	3.4	221	5.0	109	2.1	4	2.2
Not used in the last 12 months	529	5.4	376	8.5	147	2.8	7	3.4
Never used	8,363	84.7	3,606	81.8	4,704	89.3	52	26.8
Unknown	648	6.6	207	4.7	309	5.9	132	67.6

**Notes:**

<sup>a</sup>Households were not asked whether they used these AFS products in the last 30 days.

- = 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?”

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](#)