

2011 Unbanked Households' Use of AFS

By Household Type

| AFS Use | All Unbanked Households | | Household Type | | | | | | | | |
|---|-------------------------|------------|-----------------|------------|--|------------|-----------------------------------|------------|-------------------------------|------------|--|
| | | | Married Couple | | Female Householder, No Husband Present | | Male Householder, No Wife Present | | Nonfamily Household and Other | | |
| | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | |
| Used Any AFS | | | | | | | | | | | |
| In last 30 days ^a | 4,490 | 45.5 | 1,138 | 53.5 | 1,480 | 49.8 | 395 | 48.9 | 1,477 | 37.2 | |
| In last 2-12 months | 1,920 | 19.4 | 363 | 17.0 | 641 | 21.6 | 186 | 23.0 | 732 | 18.4 | |
| Not in the last 12 months | 929 | 9.4 | 169 | 7.9 | 285 | 9.6 | 55 | 6.8 | 420 | 10.6 | |
| Never used | 2,036 | 20.6 | 369 | 17.4 | 476 | 16.0 | 127 | 15.7 | 1,064 | 26.8 | |
| Unknown | 501 | 5.1 | 89 | 4.2 | 90 | 3.0 | 44 | 5.5 | 278 | 7.0 | |
| Total | 9,875 | 100.0 | 2,127 | 100.0 | 2,971 | 100.0 | 807 | 100.0 | 3,971 | 100.0 | |
| Used Transaction AFS in the Last year ^b | | | | | | | | | | | |
| Used AFS in the last year | 6,137 | 62.1 | 1,449 | 68.1 | 1,995 | 67.2 | 570 | 70.6 | 2,124 | 53.5 | |
| Did not use AFS last year | 3,220 | 32.6 | 575 | 27.1 | 878 | 29.5 | 193 | 23.9 | 1,574 | 39.6 | |
| Unknown | 518 | 5.2 | 103 | 4.8 | 98 | 3.3 | 44 | 5.5 | 273 | 6.9 | |
| Total | 9,875 | 100.0 | 2,127 | 100.0 | 2,971 | 100.0 | 807 | 100.0 | 3,971 | 100.0 | |
| Used Credit AFS in the Last year ^c | | | | | | | | | | | |
| Used AFS in the last year | 1,660 | 16.8 | 384 | 18.1 | 615 | 20.7 | 177 | 22.0 | 484 | 12.2 | |
| Did not use AFS last year | 7,473 | 75.7 | 1,578 | 74.2 | 2,203 | 74.2 | 566 | 70.1 | 3,126 | 78.7 | |
| Unknown | 743 | 7.5 | 164 | 7.7 | 153 | 5.1 | 64 | 7.9 | 362 | 9.1 | |
| Total | 9,875 | 100.0 | 2,127 | 100.0 | 2,971 | 100.0 | 807 | 100.0 | 3,971 | 100.0 | |
| Number of Specific AFS Products Used in the Last Year | | | | | | | | | | | |
| Used 0 AFS | 2,911 | 29.5 | 522 | 24.5 | 749 | 25.2 | 182 | 22.6 | 1,458 | 36.7 | |
| Used 1 AFS | 2,610 | 26.4 | 494 | 23.2 | 942 | 31.7 | 174 | 21.5 | 1,000 | 25.2 | |
| Used 2 or more AFS | 3,505 | 35.5 | 931 | 43.8 | 1,091 | 36.7 | 367 | 45.4 | 1,117 | 28.1 | |
| Unknown | 849 | 8.6 | 180 | 8.5 | 189 | 6.4 | 84 | 10.5 | 395 | 10.0 | |
| Total | 9,875 | 100.0 | 2,127 | 100.0 | 2,971 | 100.0 | 807 | 100.0 | 3,971 | 100.0 | |
| Number of Times Household Used AFS in the Last 30 Days ^a | | | | | | | | | | | |
| Used 0 times | 98 | 2.2 | 19 | 1.7 | 32 | 2.1 | 6 | 1.5 | 41 | 2.8 | |
| Used 1 time | 1,327 | 29.6 | 289 | 25.4 | 445 | 30.1 | 65 | 16.4 | 529 | 35.8 | |
| Used 2 times | 1,032 | 23.0 | 221 | 19.4 | 411 | 27.8 | 91 | 22.9 | 310 | 21.0 | |
| Used 3 or more times | 1,817 | 40.5 | 552 | 48.5 | 531 | 35.9 | 209 | 53.0 | 524 | 35.5 | |
| Unknown | 216 | 4.8 | 57 | 5.0 | 61 | 4.1 | 24 | 6.1 | 74 | 5.0 | |
| Total Households That Used AFS In the Last 30 Days | 4,490 | 100.0 | 1,138 | 100.0 | 1,480 | 100.0 | 395 | 100.0 | 1,477 | 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.

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?"

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.

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](#)