

2011 Underbanked Households That Used Multiple AFS in the Last Year

By Bank Account Type

Bank Account Type	All Underbanked Households		Number of Specific AFS Products Used in the Last Year					
			Used 1 AFS		Used 2 or More AFS		Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Underbanked Households	24,199	100.0	17,186	100.0	6,508	100.0	505	100.0
Checking and savings accounts	15,113	62.5	11,051	64.3	3,798	58.4	264	52.3
Savings account only	1,297	5.4	878	5.1	408	6.3	12	2.3
Checking account only	7,548	31.2	5,099	29.7	2,262	34.7	187	37.0
Banked, but account type unknown	240	1.0	157	0.9	41	0.6	42	8.4

Notes:

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](#)