

### 2011 Underbanked Households' Timing of AFS Use By Bank Account Type and Income

Timing of AFS Use	All Underbanked Households		Bank Account Type								Memo Items				
			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)
<b>All Underbanked Households</b>															
In last 30 days <sup>a</sup>	9,981	41.2	5,720	37.8	862	66.4	3,303	43.8	96	39.9	9,057	39.9	6,583	40.1	
In last 2-12 months	14,219	58.8	9,394	62.2	435	33.6	4,245	56.2	144	60.1	13,666	60.1	9,835	59.9	
<b>Total</b>	<b>24,199</b>	<b>100.0</b>	<b>15,113</b>	<b>100.0</b>	<b>1,297</b>	<b>100.0</b>	<b>7,548</b>	<b>100.0</b>	<b>240</b>	<b>100.0</b>	<b>22,723</b>	<b>100.0</b>	<b>16,418</b>	<b>100.0</b>	
<b>Income Less Than \$15,000</b>															
In last 30 days <sup>a</sup>	2,036	48.2	757	46.7	322	65.6	927	45.3	30	44.3	1,700	46.1	1,079	51.0	
In last 2-12 months	2,188	51.8	863	53.3	169	34.4	1,119	54.7	38	55.7	1,992	53.9	1,038	49.0	
<b>Total</b>	<b>4,225</b>	<b>100.0</b>	<b>1,620</b>	<b>100.0</b>	<b>491</b>	<b>100.0</b>	<b>2,046</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>3,692</b>	<b>100.0</b>	<b>2,117</b>	<b>100.0</b>	
<b>Between \$15,000 and \$30,000</b>															
In last 30 days <sup>a</sup>	2,533	45.0	1,219	42.7	304	69.5	1,003	43.8	8	16.8	2,226	43.2	1,522	46.2	
In last 2-12 months	3,095	55.0	1,638	57.3	133	30.5	1,284	56.2	39	83.2	2,929	56.8	1,771	53.8	
<b>Total</b>	<b>5,628</b>	<b>100.0</b>	<b>2,856</b>	<b>100.0</b>	<b>437</b>	<b>100.0</b>	<b>2,287</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>5,155</b>	<b>100.0</b>	<b>3,293</b>	<b>100.0</b>	
<b>Between \$30,000 and \$50,000</b>															
In last 30 days <sup>a</sup>	2,536	43.8	1,540	41.8	155	66.5	825	45.4	16	32.6	2,370	43.0	1,696	43.2	
In last 2-12 months	3,250	56.2	2,147	58.2	78	33.5	991	54.6	34	67.4	3,146	57.0	2,225	56.8	
<b>Total</b>	<b>5,787</b>	<b>100.0</b>	<b>3,688</b>	<b>100.0</b>	<b>233</b>	<b>100.0</b>	<b>1,816</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>5,516</b>	<b>100.0</b>	<b>3,921</b>	<b>100.0</b>	
<b>Between \$50,000 and \$75,000</b>															
In last 30 days <sup>a</sup>	1,547	37.3	1,116	35.4	51	53.3	361	42.2	19	49.7	1,480	36.9	1,167	35.9	
In last 2-12 months	2,596	62.7	2,038	64.6	45	46.7	494	57.8	19	50.3	2,535	63.1	2,083	64.1	
<b>Total</b>	<b>4,142</b>	<b>100.0</b>	<b>3,154</b>	<b>100.0</b>	<b>96</b>	<b>100.0</b>	<b>855</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>4,015</b>	<b>100.0</b>	<b>3,250</b>	<b>100.0</b>	
<b>At Least \$75,000</b>															
In last 30 days <sup>a</sup>	1,328	30.1	1,088	28.7	30	74.5	187	34.4	23	61.2	1,280	29.5	1,120	29.2	
In last 2-12 months	3,089	69.9	2,707	71.3	10	25.5	357	65.6	15	38.8	3,065	70.5	2,717	70.8	
<b>Total</b>	<b>4,418</b>	<b>100.0</b>	<b>3,795</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>545</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>4,345</b>	<b>100.0</b>	<b>3,837</b>	<b>100.0</b>	

**Notes:**

<sup>a</sup>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.

Figures do not always reconcile to totals because of the rounding.

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](#)