

2011 Timing of AFS Use

All Households

Timing of AFS Use	All Households		Unbanked		Underbanked		Fully Banked		Underbanked Status Unknown	
	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	24,199	100.0	82,830	100.0	3,504	100.0
Any AFS Products										
In last 30 days	14,470	12.0	4,490	45.5	9,981	41.2	-	-	-	-
In last 2-12 months	16,139	13.4	1,920	19.4	14,219	58.8	-	-	-	-
Not in the last 12 months	21,002	17.4	929	9.4	-	-	19,531	23.6	543	15.5
Never used	65,335	54.3	2,036	20.6	-	-	63,299	76.4	-	-
Unknown	3,461	2.9	501	5.1	-	-	-	-	2,961	84.5
Non-Bank Money Order										
In last 30 days	9,952	8.3	3,166	32.1	6,786	28.0	-	-	-	-
In last 2-12 months	12,127	10.1	1,679	17.0	10,447	43.2	-	-	-	-
Not in the last 12 months	17,592	14.6	968	9.8	2,000	8.3	14,266	17.2	359	10.2
Never used	77,817	64.6	3,516	35.6	4,898	20.2	68,564	82.8	838	23.9
Unknown	2,920	2.4	546	5.5	68	0.3	-	-	2,306	65.8
Non-Bank Check Cashing										
In last 30 days	4,626	3.8	2,467	25.0	2,160	8.9	-	-	-	-
In last 2-12 months	4,646	3.9	1,290	13.1	3,356	13.9	-	-	-	-
Not in the last 12 months	6,745	5.6	913	9.2	2,095	8.7	3,579	4.3	157	4.5
Never used	101,889	84.6	4,754	48.1	16,493	68.2	79,251	95.7	1,392	39.7
Unknown	2,501	2.1	451	4.6	95	0.4	-	-	1,955	55.8
Non-Bank Remittances										
In last 30 days	1,758	1.5	386	3.9	1,372	5.7	-	-	-	-
In last 2-12 months	2,640	2.2	522	5.3	2,118	8.8	-	-	-	-
Not in the last 12 months	2,678	2.2	316	3.2	880	3.6	1,439	1.7	44	1.2
Never used	110,431	91.7	8,086	81.9	19,718	81.5	81,391	98.3	1,236	35.3
Unknown	2,901	2.4	565	5.7	112	0.5	-	-	2,224	63.5
Payday Lending										
In last 30 days	814	0.7	45	0.5	769	3.2	-	-	-	-
In last 2-12 months	1,249	1.0	117	1.2	1,132	4.7	-	-	-	-
Not in the last 12 months	3,559	3.0	565	5.7	1,640	6.8	1,320	1.6	34	1.0
Never used	111,772	92.8	8,554	86.6	20,480	84.6	81,510	98.4	1,228	35.1
Unknown	3,014	2.5	594	6.0	179	0.7	-	-	2,241	64.0
Pawn Shops										
In last 30 days	911	0.8	267	2.7	644	2.7	-	-	-	-
In last 2-12 months	2,609	2.2	774	7.8	1,835	7.6	-	-	-	-
Not in the last 12 months	5,438	4.5	992	10.0	2,238	9.2	2,160	2.6	48	1.4
Never used	108,283	89.9	7,197	72.9	19,297	79.7	80,669	97.4	1,120	32.0
Unknown	3,166	2.6	645	6.5	186	0.8	-	-	2,336	66.7
Rent-to-Own										
In the past 12 months	1,814	1.5	502	5.1	1,312	5.4	-	-	-	-
Not used in the last 12 months	3,821	3.2	664	6.7	1,832	7.6	1,294	1.6	31	0.9
Never used	111,551	92.6	8,055	81.6	20,881	86.3	81,536	98.4	1,079	30.8
Unknown	3,222	2.7	653	6.6	175	0.7	-	-	2,394	68.3
Refund Anticipation Loans										
In the past 12 months	1,449	1.2	335	3.4	1,114	4.6	-	-	-	-
Not used in the last 12 months	3,020	2.5	529	5.4	1,438	5.9	1,041	1.3	11	0.3
Never used	112,614	93.5	8,363	84.7	21,441	88.6	81,788	98.7	1,022	29.2
Unknown	3,324	2.8	648	6.6	205	0.8	-	-	2,470	70.5

Notes:

- = 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.

^aHouseholds 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?"

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.

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](#)

2009 Timing of AFS Use

All Households

Frequency of AFS Use	All N	All Households		Unbanked		Banking Status					
		Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
						Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	53,782	119,001	100.0	9,054	100.0	21,693	100.0	84,917	100.0	3,336	100.0
Non-Bank Money Order											
At least a few times per year	4,530	13,053	11.0	4,034	44.6	9,019	41.6	-	-	-	-
Once or twice a year	2,921	7,854	6.6	610	6.7	7,243	33.4	-	-	-	-
Almost never	5,618	13,925	11.7	345	3.8	1,329	6.1	11,933	14.1	317	9.5
Never used	32,073	81,954	68.9	3,508	38.8	4,067	18.8	72,984	85.9	1,394	41.8
Unknown	8,640	2,215	1.9	556	6.1	35	0.2	-	-	1,624	48.7
Non-Bank Check Cashing											
At least a few times per year	1,992	5,824	4.9	2,722	30.1	3,103	14.3	-	-	-	-
Once or twice a year	928	2,432	2.0	410	4.5	2,022	9.3	-	-	-	-
Almost never	1,657	4,115	3.5	390	4.3	1,374	6.3	2,281	2.7	71	2.1
Never used	40,706	104,848	88.1	5,001	55.2	15,165	69.9	82,636	97.3	2,046	61.3
Unknown	8,499	1,781	1.5	531	5.9	30	0.1	-	-	1,219	36.5
Payday Lending											
At least a few times per year	525	1,502	1.3	198	2.2	1,304	6.0	-	-	-	-
Once or twice a year	856	2,399	2.0	352	3.9	2,047	9.4	-	-	-	-
Almost never	17	42	-	NA	NA	NA	NA	NA	NA	NA	NA
Never used	43,387	111,832	94.0	7,772	85.8	17,865	82.4	84,911	100.0	1,285	38.5
Unknown	8,997	3,226	2.7	719	7.9	456	2.1	-	-	2,051	61.5
Pawn Shops											
At least a few times per year	251	704	0.6	274	3.0	430	2.0	-	-	-	-
Once or twice a year	582	1,554	1.3	436	4.8	1,119	5.2	-	-	-	-
Almost never	1,830	4,614	3.9	613	6.8	1,863	8.6	2,079	2.4	58	1.7
Never used	42,197	109,149	91.7	7,060	78.0	17,921	82.6	82,838	97.6	1,329	39.8
Unknown	8,922	2,980	2.5	671	7.4	361	1.7	-	-	1,949	58.4
Rent-to-Own											
At least a few times per year	188	519	0.4	185	2.0	334	1.5	-	-	-	-
Once or twice a year	598	1,675	1.4	431	4.8	1,244	5.7	-	-	-	-
Almost never	903	2,445	2.1	485	5.4	1,244	5.7	677	0.8	39	1.2
Never used	43,277	111,640	93.8	7,287	80.5	18,676	86.1	84,240	99.2	1,437	43.1
Unknown	8,816	2,723	2.3	666	7.4	196	0.9	-	-	1,860	55.8
Refund Anticipation Loans											
In the last five years	1,244	3,573	3.0	719	7.9	2,854	13.2	-	-	-	-
Never used	43,612	112,371	94.4	7,694	85.0	18,555	85.5	84,917	100.0	1,204	36.1
Unknown	8,926	3,057	2.6	640	7.1	284	1.3	-	-	2,132	63.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion.

Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

2011 Households That Used Multiple AFS Products

Use of Multiple AFS Products	All Households		Unbanked		Banking Status					
					Underbanked		Fully Banked		Underbanked Status Unknown	
	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	24,199	100.0	82,830	100.0	3,504	100.0
Number of Specific AFS Products Used in the Last Year										
Used 0 AFS	85,741	71.2	2,911	29.5	-	-	82,830	100.0	-	-
Used 1 AFS	19,796	16.4	2,610	26.4	17,186	71.0	-	-	-	-
Used 2 AFS	7,173	6.0	2,339	23.7	4,834	20.0	-	-	-	-
Used 3 or more AFS	2,840	2.4	1,166	11.8	1,674	6.9	-	-	-	-
Unknown	4,858	4.0	849	8.6	505	2.1	-	-	3,504	100.0
Number of Specific AFS Products Used in the Last 30 Days ^a										
Used 0 AFS	101,650	84.4	4,729	47.9	13,878	57.3	82,830	100.0	214	6.1
Used 1 AFS	10,984	9.1	2,708	27.4	8,276	34.2	-	-	-	-
Used 2 AFS	2,723	2.3	1,411	14.3	1,311	5.4	-	-	-	-
Used 3 or more AFS	383	0.3	189	1.9	194	0.8	-	-	-	-
Unknown	4,669	3.9	838	8.5	541	2.2	-	-	3,290	93.9

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.

- = 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?"

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.

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](#)

2011 Reasons Households Use AFS

Main Reason Household Used AFS Instead of Banks	All Households		Unbanked		Banking Status					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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
Non-Bank Money Order										
Banks do not sell money orders	955	2.4	115	2.0	484	2.5	349	2.4	7	1.8
The place is more convenient	22,199	56.0	2,272	39.1	10,517	54.7	9,259	64.9	151	42.1
A bank charges more for money orders	8,858	22.3	1,130	19.4	5,391	28.0	2,250	15.8	87	24.1
The place feels more comfortable than a bank	888	2.2	219	3.8	480	2.5	185	1.3	4	1.0
Do not have a bank account	2,268	5.7	1,587	27.3	330	1.7	333	2.3	17	4.9
Do not trust banks	245	0.6	131	2.3	69	0.4	41	0.3	4	1.1
Other	3,654	9.2	304	5.2	1,797	9.3	1,525	10.7	28	7.8
Don't Know/Refused	604	1.5	54	0.9	165	0.9	323	2.3	62	17.2
Total	39,671	100.0	5,813	100.0	19,233	100.0	14,266	100.0	359	100.0
Non-Bank Check Cashing										
Banks do not cash checks	272	1.7	113	2.4	119	1.6	40	1.1	-	-
To get money faster	2,665	16.6	529	11.3	1,403	18.4	719	20.1	13	8.3
The place is more convenient	7,237	45.2	1,339	28.7	3,942	51.8	1,889	52.8	68	43.0
A bank charges more to cash checks	632	3.9	309	6.6	263	3.4	57	1.6	3	2.2
The place to cash checks asks for fewer IDs	167	1.0	75	1.6	71	0.9	22	0.6	-	-
The place feels more comfortable than a bank	271	1.7	89	1.9	158	2.1	24	0.7	-	-
Do not have a bank account	2,952	18.4	1,815	38.9	768	10.1	356	9.9	14	8.7
Do not trust banks	206	1.3	115	2.5	77	1.0	14	0.4	-	-
Other	1,314	8.2	198	4.2	727	9.6	373	10.4	17	10.9
Don't Know/Refused	301	1.9	89	1.9	84	1.1	86	2.4	42	26.9
Total	16,018	100.0	4,670	100.0	7,611	100.0	3,579	100.0	157	100.0
Non-Bank Remittances										
Banks do not send money abroad	597	8.4	45	3.7	411	9.4	139	9.7	NA	NA
The money gets there faster	1,666	23.5	235	19.2	1,091	25.0	339	23.6	NA	NA
The place is more convenient	2,296	32.5	306	25.0	1,451	33.2	529	36.7	NA	NA
A bank charges more to send money abroad	778	11.0	84	6.9	569	13.0	122	8.5	NA	NA
The place to give or send money feels more comfortable than a bank	365	5.2	103	8.4	224	5.1	35	2.4	NA	NA
Do not have a bank account	454	6.4	361	29.5	79	1.8	15	1.0	NA	NA
Do not trust banks	78	1.1	33	2.7	29	0.7	15	1.0	NA	NA
Other	706	10.0	36	2.9	458	10.5	204	14.2	NA	NA
Don't Know/Refused	136	1.9	21	1.7	57	1.3	41	2.9	NA	NA
Total	7,076	100.0	1,224	100.0	4,369	100.0	1,439	100.0	44	100.0
Payday Loans										
Banks do not make small dollar loans	1,125	20.0	128	17.6	699	19.7	296	22.4	NA	NA
The place is more convenient	677	12.0	71	9.8	461	13.0	145	11.0	NA	NA
It is easier and faster to get a payday loan than to qualify for a bank loan	2,283	40.6	249	34.2	1,497	42.3	523	39.6	NA	NA
The payday loan place feels more comfortable than a bank	76	1.3	4	0.6	61	1.7	10	0.8	NA	NA
Do not qualify for a bank loan	838	14.9	183	25.2	481	13.6	168	12.7	NA	NA
Do not trust banks	41	0.7	30	4.1	11	0.3	.	.	NA	NA
Other	468	8.3	47	6.5	262	7.4	153	11.6	NA	NA
Don't Know/Refused	114	2.0	14	1.9	68	1.9	25	1.9	NA	NA
Total	5,622	100.0	727	100.0	3,541	100.0	1,320	100.0	34	100.0
Pawn Shops										
Banks do not make small dollar loans	1,567	17.5	261	12.8	907	19.2	397	18.4	NA	NA
The place is more convenient	940	10.5	205	10.1	473	10.0	261	12.1	NA	NA
It is easier and faster to get money from a pawn shop than to qualify for a bank loan	3,722	41.5	825	40.6	1,973	41.8	904	41.8	NA	NA
More comfortable at a pawn shop than at a bank	194	2.2	44	2.2	112	2.4	38	1.7	NA	NA
Don't qualify for a bank loan	1,546	17.3	544	26.8	737	15.6	262	12.1	NA	NA
Do not trust banks	96	1.1	63	3.1	27	0.6	6	0.3	NA	NA
Other	807	9.0	84	4.1	440	9.3	275	12.7	NA	NA
Don't Know/Refused	88	1.0	7	0.3	48	1.0	19	0.9	NA	NA
Total	8,960	100.0	2,033	100.0	4,717	100.0	2,162	100.0	96	100.0

Notes:

Totals include only households that used the specified AFS product.

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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?"

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.

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](#)

2011 Reasons Households Need Funds From AFS Credit Products

Main Reason Household Used AFS Credit	All Households that Used AFS Credit in the Last Year		Banking Status			
			Unbanked		Underbanked	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
To make up for job loss or decrease in income	1,269	17.5	317	19.1	953	17.1
For basic living expenses	3,292	45.5	889	53.6	2,403	43.0
For house or car repairs or to buy an appliance	818	11.3	157	9.5	661	11.8
For medical, dental or death expenses	153	2.1	16	0.9	137	2.5
For school or childcare expenses	152	2.1	27	1.6	126	2.2
For special gifts or luxuries	332	4.6	72	4.3	260	4.7
For legal expenses	38	0.5	2	0.1	36	0.6
Other	893	12.3	124	7.5	769	13.8
Don't Know/Refused	296	4.1	56	3.4	240	4.3
Total	7,243	100.0	1,660	100.0	5,583	100.0

Notes:

Totals include only households that used an AFS credit product within the last 12 months.

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?"

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.

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](#)

2011 Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Households		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
Prepaid and Payroll Card Use	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	24,199	100.0	82,830	100.0	3,504	100.0
Prepaid Cards										
Has ever used	12,119	10.1	1,759	17.8	4,205	17.4	6,038	7.3	116	3.3
Has never used	104,746	87.0	7,478	75.7	19,767	81.7	76,474	92.3	1,027	29.3
Unknown	3,542	2.9	637	6.5	227	0.9	317	0.4	2,361	67.4
Payroll Cards										
Receives wages on payroll card	3,891	3.2	547	5.5	1,276	5.3	2,050	2.5	18	0.5
Does not receive wages on payroll card	113,293	94.1	8,734	88.4	22,721	93.9	80,669	97.4	1,169	33.4
Unknown	3,223	2.7	595	6.0	202	0.8	110	0.1	2,316	66.1

Notes:

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?"

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.

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](#)

2011 Unbanked Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Previous Banking Status Unknown	
Prepaid and Payroll Card Use	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
Prepaid Cards								
Has ever used	1,759	17.8	1,182	26.8	568	10.8	9	4.6
Has never used	7,478	75.7	3,007	68.2	4,404	83.6	67	34.5
Unknown	637	6.5	221	5.0	297	5.6	119	60.9
Payroll Cards								
Receives wages on payroll card	547	5.5	377	8.5	155	2.9	15	7.7
Does not receive wages on payroll card	8,734	88.4	3,837	87.0	4,830	91.7	67	34.2
Unknown	595	6.0	196	4.5	285	5.4	114	58.1

Notes:

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?"

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](#)

2009 Reasons Households Use AFS

Reasons Household Used AFS Instead of Banks	All Households		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
			Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
Non-Bank Money Orders										
Banks do not sell money orders	734	2.1	146	2.9	347	2.0	221	1.9	20	5.4
The place is more convenient	21,160	60.6	2,772	55.3	10,163	57.8	8,020	67.2	205	55.2
Banks charge more for money orders	7,608	21.8	1,099	21.9	4,873	27.7	1,590	13.3	47	12.6
The place feels more comfortable than a bank	1,176	3.4	390	7.8	548	3.1	229	1.9	9	2.4
Other	3,843	11.0	552	11.0	1,583	9.0	1,677	14.1	30	8.2
Don't Know/Refused	392	1.1	54	1.1	82	0.5	196	1.6	60	16.1
Total	34,913	100.0	5,013	100.0	17,596	100.0	11,933	100.0	371	100.0
Non-Bank Check Cashing										
Do not have a bank account	3,162	25.4	2,303	64.8	688	10.6	166	7.3	5	3.9
To get money faster	1,599	12.8	152	4.3	1,145	17.6	290	12.7	11	8.2
The place is more convenient	5,789	46.4	740	20.8	3,612	55.6	1,376	60.3	61	44.0
A bank charges more to cash checks	283	2.3	100	2.8	161	2.5	23	1.0	-	-
The place to cash checks asks for fewer IDs	99	0.8	49	1.4	46	0.7	4	0.2	-	-
Feel more comfortable than a bank	286	2.3	104	2.9	130	2.0	43	1.9	9	6.5
Other	1,087	8.7	70	2.0	673	10.4	333	14.6	11	8.0
Don't Know/Refused	165	1.3	34	1.0	44	0.7	45	2.0	41	29.4
Total	12,471	100.0	3,551	100.0	6,500	100.0	2,281	100.0	139	100.0
Payday Loans										
The payday loan service is more convenient	1,099	25.8	159	26.1	911	25.9	1	9.2	28	22.6
It is easier or faster to get a payday loan than to qualify for a bank loan	1,838	43.2	273	44.8	1,521	43.3	6	90.8	38	30.3
The payday loan place feels more comfortable than a bank	106	2.5	15	2.5	84	2.4	-	-	7	5.6
Do not qualify for a bank loan	691	16.3	122	20.0	558	15.9	-	-	12	9.4
Other	457	10.7	36	5.9	399	11.4	-	-	22	17.5
Don't Know/Refused	63	1.5	4	0.7	41	1.2	-	-	18	14.5
Total	4,253	100.0	609	100.0	3,513	100.0	7	100.0	125	100.0
Pawn Shops										
Banks do not have small dollar loans	445	6.5	123	9.3	237	6.9	83	4.0	2	2.3
The place is more convenient	1,430	20.7	308	23.2	725	21.2	380	18.3	17	22.4
It is easier and faster to get money from a pawn shop than to qualify for a bank loan	2,389	34.6	536	40.4	1,295	37.9	545	26.2	13	17.7
More comfortable at a pawn shop than at a bank	178	2.6	60	4.5	67	2.0	51	2.5	-	-
Don't qualify for a bank loan	737	10.7	196	14.8	430	12.6	100	4.8	10	13.8
Other	1,636	23.7	89	6.7	642	18.8	892	42.9	14	17.8
Don't Know/Refused	83	1.2	14	1.1	22	0.6	28	1.3	20	26.1
Total	6,898	100.0	1,326	100.0	3,417	100.0	2,079	100.0	76	100.0

Notes:

Totals include only households that used the specified AFS product.

- = 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?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

2009 Reasons Households Need Funds From AFS Credit Products

Main Reason Household Used AFS Credit	All Households that Ever Used AFS Credit		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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
To make up for lost income	2,018	14.4	472	19.1	1,333	15.4	185	7.0	27	12.8
For basic living expenses	4,824	34.5	1,131	45.7	3,281	37.9	380	14.3	32	14.9
For house or car repairs or to buy an appliance	1,012	7.2	211	8.5	642	7.4	155	5.8	4	2.1
For medical expenses	252	1.8	36	1.4	196	2.3	20	0.8	-	-
For car repairs	447	3.2	36	1.5	387	4.5	25	0.9	-	-
For school or childcare expenses	211	1.5	45	1.8	135	1.6	30	1.1	1	0.3
For special gifts or luxuries	846	6.1	115	4.6	532	6.1	191	7.2	9	4.2
Other	4,011	28.7	393	15.9	1,983	22.9	1,562	58.8	74	34.4
Don't Know/Refused	367	2.6	35	1.4	159	1.8	106	4.0	67	31.4
Total	13,988	100.0	2,473	100.0	8,647	100.0	2,654	100.0	214	100.0

Notes:

Totals include only households that have ever used an AFS credit product.

- = 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?"

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes ([link](#)) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

2009 Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Households		Unbanked		Banking Status					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
Prepaid and Payroll Card Use	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	119,001	100.0	9,054	100.0	21,693	100.0	84,917	100.0	3,336	100.0
Prepaid Cards										
Has ever used	11,781	9.9	1,104	12.2	3,563	16.4	6,885	8.1	228	6.8
Has never used	104,620	87.9	7,364	81.3	17,971	82.8	77,710	91.5	1,576	47.2
Unknown	2,600	2.2	586	6.5	160	0.7	322	0.4	1,532	45.9
Payroll Cards										
Receives wages on payroll card	3,588	3.0	290	3.2	917	4.2	2,327	2.7	54	1.6
Does not receive wages on payroll card	113,008	95.0	8,162	90.1	20,674	95.3	82,441	97.1	1,731	51.9
Unknown	2,405	2.0	602	6.7	102	0.5	149	0.2	1,551	46.5

Notes:

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?”

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

2009 Unbanked Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Previous Banking Status Unknown	
Prepaid and Payroll Card Use	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Unbanked Households	9,054	100.0	4,543	100.0	4,385	100.0	126	100.0
Prepaid Cards								
Has ever used	1,104	12.2	853	18.8	251	5.7	-	-
Has never used	7,364	81.3	3,531	77.7	3,771	86.0	61	48.5
Unknown	586	6.5	158	3.5	363	8.3	65	51.5
Payroll Cards								
Receives wages on payroll card	290	3.2	226	5.0	64	1.5	-	-
Does not receive wages on payroll card	8,162	90.1	4,156	91.5	3,948	90.0	57	45.1
Unknown	602	6.7	160	3.5	373	8.5	69	54.9

Notes:

- = 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 rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes ([link](#)) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)