

2011 Households That Have Used AFS Products

| Type of AFS Product | 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 | 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 | | | | | | | | | | |
| Has ever used | 51,611 | 42.9 | 7,338 | 74.3 | 24,199 | 100.0 | 19,531 | 23.6 | 543 | 15.5 |
| Has 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 | | | | | | | | | | |
| Has ever used | 39,671 | 32.9 | 5,813 | 58.9 | 19,233 | 79.5 | 14,266 | 17.2 | 359 | 10.2 |
| Has 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 | | | | | | | | | | |
| Has ever used | 16,018 | 13.3 | 4,670 | 47.3 | 7,611 | 31.5 | 3,579 | 4.3 | 157 | 4.5 |
| Has 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 | | | | | | | | | | |
| Has ever used | 7,076 | 5.9 | 1,224 | 12.4 | 4,369 | 18.1 | 1,439 | 1.7 | 44 | 1.2 |
| Has 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 | | | | | | | | | | |
| Has ever used | 5,622 | 4.7 | 727 | 7.4 | 3,541 | 14.6 | 1,320 | 1.6 | 34 | 1.0 |
| Has 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 | | | | | | | | | | |
| Has ever used | 8,958 | 7.4 | 2,033 | 20.6 | 4,717 | 19.5 | 2,160 | 2.6 | 48 | 1.4 |
| Has 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 | | | | | | | | | | |
| Has ever used | 5,635 | 4.7 | 1,167 | 11.8 | 3,144 | 13.0 | 1,294 | 1.6 | 31 | 0.9 |
| Has 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 | | | | | | | | | | |
| Has ever used | 4,470 | 3.7 | 864 | 8.8 | 2,553 | 10.5 | 1,041 | 1.3 | 11 | 0.3 |
| Has 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 |
| Transaction Products | | | | | | | | | | |
| Has ever used | 47,109 | 39.1 | 6,968 | 70.6 | 22,711 | 93.9 | 16,945 | 20.5 | 485 | 13.8 |
| Has never used | 70,198 | 58.3 | 2,422 | 24.5 | 1,458 | 6.0 | 65,885 | 79.5 | 432 | 12.3 |
| Unknown | 3,101 | 2.6 | 485 | 4.9 | 30 | 0.1 | - | - | 2,586 | 73.8 |
| Credit Products | | | | | | | | | | |
| Has ever used | 17,109 | 14.2 | 3,138 | 31.8 | 9,011 | 37.2 | 4,855 | 5.9 | 105 | 3.0 |
| Has never used | 99,628 | 82.7 | 6,030 | 61.1 | 14,940 | 61.7 | 77,975 | 94.1 | 683 | 19.5 |
| Unknown | 3,670 | 3.0 | 707 | 7.2 | 248 | 1.0 | - | - | 2,716 | 77.5 |

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. 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?"

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 AFS by Demographic Characteristics

By Demographic Characteristics

| Household Characteristic | All Households | | Any AFS | | | | | | Transaction Products | | | | | | Credit Products | | | | | |
|--|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|----------------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|
| | | | Has Ever Used | | Has Never Used | | Unknown | | Has Ever Used | | Has Never Used | | Unknown | | Has Ever Used | | Has Never Used | | Unknown | |
| | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row | Numbers (1000s) | Pct of Row |
| All Households | 120,408 | 100.0 | 51,611 | 42.9 | 65,335 | 54.3 | 3,461 | 2.9 | 47,109 | 39.1 | 70,198 | 58.3 | 3,101 | 2.6 | 17,109 | 14.2 | 99,628 | 82.7 | 3,670 | 3.0 |
| Banking Status | | | | | | | | | | | | | | | | | | | | |
| Unbanked | 9,875 | 100.0 | 7,338 | 74.3 | 2,036 | 20.6 | 501 | 5.1 | 6,968 | 70.6 | 2,422 | 24.5 | 485 | 4.9 | 3,138 | 31.8 | 6,030 | 61.1 | 707 | 7.2 |
| Underbanked | 24,199 | 100.0 | 24,199 | 100.0 | - | - | - | - | 22,711 | 93.9 | 1,458 | 6.0 | 30 | 0.1 | 9,011 | 37.2 | 14,940 | 61.7 | 248 | 1.0 |
| Fully Banked | 82,830 | 100.0 | 19,531 | 23.6 | 63,299 | 76.4 | - | - | 16,945 | 20.5 | 65,885 | 79.5 | - | - | 4,855 | 5.9 | 77,975 | 94.1 | - | - |
| Banked but Underbanked Status Unknown | 3,504 | 100.0 | 543 | 15.5 | - | - | 2,961 | 84.5 | 485 | 13.8 | 432 | 12.3 | 2,586 | 73.8 | 105 | 3.0 | 683 | 19.5 | 2,716 | 77.5 |
| Household Type | | | | | | | | | | | | | | | | | | | | |
| Family household | 78,826 | 100.0 | 34,509 | 43.8 | 42,255 | 53.6 | 2,062 | 2.6 | 31,399 | 39.8 | 45,583 | 57.8 | 1,845 | 2.3 | 11,742 | 14.9 | 64,855 | 82.3 | 2,229 | 2.8 |
| Female householder, no husband present | 15,575 | 100.0 | 9,221 | 59.2 | 5,898 | 37.9 | 456 | 2.9 | 8,287 | 53.2 | 6,859 | 44.0 | 428 | 2.7 | 4,108 | 26.4 | 10,876 | 69.8 | 591 | 3.8 |
| Male householder, no wife present | 5,661 | 100.0 | 3,109 | 54.9 | 2,346 | 41.4 | 206 | 3.6 | 2,816 | 49.8 | 2,668 | 47.1 | 176 | 3.1 | 1,260 | 22.3 | 4,162 | 73.5 | 239 | 4.2 |
| Married couple | 57,591 | 100.0 | 22,179 | 38.5 | 34,011 | 59.1 | 1,400 | 2.4 | 20,295 | 35.2 | 36,056 | 62.6 | 1,240 | 2.2 | 6,374 | 11.1 | 49,817 | 86.5 | 1,400 | 2.4 |
| Nonfamily household | 41,479 | 100.0 | 17,042 | 41.1 | 23,042 | 55.6 | 1,395 | 3.4 | 15,657 | 37.7 | 24,572 | 59.2 | 1,251 | 3.0 | 5,352 | 12.9 | 34,691 | 83.6 | 1,436 | 3.5 |
| Female householder | 21,688 | 100.0 | 8,082 | 37.3 | 12,803 | 59.0 | 803 | 3.7 | 7,453 | 34.4 | 13,517 | 62.3 | 718 | 3.3 | 2,384 | 10.9 | 18,552 | 85.5 | 772 | 3.6 |
| Male householder | 19,791 | 100.0 | 8,960 | 45.3 | 10,239 | 51.7 | 591 | 3.0 | 8,203 | 41.5 | 11,055 | 55.9 | 533 | 2.7 | 2,988 | 15.1 | 16,139 | 81.5 | 664 | 3.4 |
| Other | 102 | 100.0 | 60 | 58.7 | 37 | 36.7 | 5 | 4.6 | 54 | 52.7 | 44 | 42.7 | 5 | 4.6 | 16 | 15.2 | 82 | 80.2 | 5 | 4.6 |
| Race and Ethnicity of Householder | | | | | | | | | | | | | | | | | | | | |
| Black | 16,046 | 100.0 | 10,242 | 63.8 | 5,170 | 32.2 | 633 | 3.9 | 9,471 | 59.0 | 6,012 | 37.5 | 563 | 3.5 | 4,251 | 26.5 | 11,030 | 68.7 | 765 | 4.8 |
| Hispanic non-Black | 13,710 | 100.0 | 7,461 | 54.4 | 5,880 | 42.9 | 369 | 2.7 | 6,911 | 50.4 | 6,463 | 47.1 | 337 | 2.5 | 2,159 | 15.7 | 11,038 | 80.5 | 513 | 3.7 |
| Asian | 4,985 | 100.0 | 1,381 | 27.7 | 3,439 | 69.0 | 165 | 3.3 | 1,346 | 27.0 | 3,490 | 70.0 | 149 | 3.0 | 173 | 3.5 | 4,640 | 93.1 | 173 | 3.5 |
| American Indian/Alaskan | 1,389 | 100.0 | 793 | 57.1 | 553 | 39.8 | 44 | 3.2 | 692 | 49.8 | 659 | 47.4 | 38 | 2.7 | 359 | 25.9 | 975 | 70.2 | 55 | 3.9 |
| Hawaiian/Pacific Islander | 267 | 100.0 | 138 | 51.9 | 126 | 47.0 | 3 | 1.1 | 121 | 45.2 | 143 | 53.7 | 3 | 1.1 | 58 | 21.6 | 201 | 75.1 | 9 | 3.3 |
| White non-Black non-Hispanic | 83,988 | 100.0 | 31,580 | 37.6 | 50,167 | 59.7 | 2,241 | 2.7 | 28,554 | 34.0 | 53,430 | 63.6 | 2,004 | 2.4 | 10,103 | 12.0 | 71,735 | 85.4 | 2,150 | 2.6 |
| Other non-Black non-Hispanic | 23 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish is Only Language Spoken | | | | | | | | | | | | | | | | | | | | |
| Spanish is not only language spoken | 117,940 | 100.0 | 50,083 | 42.5 | 64,470 | 54.7 | 3,388 | 2.9 | 45,635 | 38.7 | 69,276 | 58.7 | 3,030 | 2.6 | 16,852 | 14.3 | 97,525 | 82.7 | 3,563 | 3.0 |
| Spanish is only language spoken | 2,467 | 100.0 | 1,528 | 61.9 | 865 | 35.1 | 74 | 3.0 | 1,474 | 59.7 | 922 | 37.4 | 71 | 2.9 | 257 | 10.4 | 2,103 | 85.2 | 108 | 4.4 |
| Nativity | | | | | | | | | | | | | | | | | | | | |
| U.S.-born | 104,143 | 100.0 | 44,416 | 42.6 | 56,819 | 54.6 | 2,908 | 2.8 | 40,200 | 38.6 | 61,334 | 58.9 | 2,609 | 2.5 | 15,938 | 15.3 | 85,189 | 81.8 | 3,016 | 2.9 |
| Foreign-born citizen | 8,380 | 100.0 | 3,000 | 35.8 | 5,124 | 61.1 | 256 | 3.1 | 2,882 | 34.4 | 5,257 | 62.7 | 241 | 2.9 | 462 | 5.5 | 7,657 | 91.4 | 261 | 3.1 |
| Foreign-born non citizen | 7,885 | 100.0 | 4,195 | 53.2 | 3,392 | 43.0 | 298 | 3.8 | 4,027 | 51.1 | 3,607 | 45.7 | 251 | 3.2 | 709 | 9.0 | 6,781 | 86.0 | 394 | 5.0 |
| Age Group | | | | | | | | | | | | | | | | | | | | |
| 15 to 24 years | 6,299 | 100.0 | 3,429 | 54.4 | 2,717 | 43.1 | 154 | 2.4 | 3,167 | 50.3 | 2,998 | 47.6 | 134 | 2.1 | 1,223 | 19.4 | 4,895 | 77.7 | 181 | 2.9 |
| 25 to 34 years | 20,374 | 100.0 | 10,276 | 50.4 | 9,588 | 47.1 | 510 | 2.5 | 9,316 | 45.7 | 10,585 | 52.0 | 473 | 2.3 | 4,084 | 20.0 | 15,705 | 77.1 | 585 | 2.9 |
| 35 to 44 years | 21,414 | 100.0 | 10,190 | 47.6 | 10,714 | 50.0 | 511 | 2.4 | 9,147 | 42.7 | 11,802 | 55.1 | 465 | 2.2 | 3,994 | 18.7 | 16,821 | 78.6 | 599 | 2.8 |
| 45 to 54 years | 24,658 | 100.0 | 10,887 | 44.2 | 12,973 | 52.6 | 798 | 3.2 | 9,901 | 40.2 | 14,040 | 56.9 | 717 | 2.9 | 3,823 | 15.5 | 19,991 | 81.1 | 844 | 3.4 |
| 55 to 64 years | 22,036 | 100.0 | 9,015 | 40.9 | 12,398 | 56.3 | 623 | 2.8 | 8,315 | 37.7 | 13,168 | 59.8 | 554 | 2.5 | 2,538 | 11.5 | 18,865 | 85.6 | 633 | 2.9 |
| 65 years or more | 25,625 | 100.0 | 7,815 | 30.5 | 16,946 | 66.1 | 865 | 3.4 | 7,264 | 28.3 | 17,604 | 68.7 | 757 | 3.0 | 1,447 | 5.6 | 23,351 | 91.1 | 828 | 3.2 |
| Education | | | | | | | | | | | | | | | | | | | | |
| No high school degree | 14,321 | 100.0 | 7,854 | 54.8 | 5,951 | 41.6 | 515 | 3.6 | 7,250 | 50.6 | 6,597 | 46.1 | 474 | 3.3 | 2,666 | 18.6 | 11,013 | 76.9 | 642 | 4.5 |
| High school degree | 34,462 | 100.0 | 15,851 | 46.0 | 17,458 | 50.7 | 1,152 | 3.3 | 14,288 | 41.5 | 19,147 | 55.6 | 1,027 | 3.0 | 6,060 | 17.6 | 27,155 | 78.8 | 1,246 | 3.6 |
| Some college | 34,010 | 100.0 | 15,655 | 46.0 | 17,508 | 51.5 | 846 | 2.5 | 14,010 | 41.2 | 19,265 | 56.6 | 735 | 2.2 | 6,041 | 17.8 | 27,072 | 79.6 | 897 | 2.6 |
| College degree | 37,615 | 100.0 | 12,251 | 32.6 | 24,417 | 64.9 | 947 | 2.5 | 11,561 | 30.7 | 25,189 | 67.0 | 865 | 2.3 | 2,342 | 6.2 | 34,388 | 91.4 | 885 | 2.4 |
| Employment Status | | | | | | | | | | | | | | | | | | | | |
| Employed | 72,580 | 100.0 | 31,124 | 42.9 | 39,618 | 54.6 | 1,839 | 2.5 | 28,391 | 39.1 | 42,502 | 58.6 | 1,688 | 2.3 | 9,936 | 13.7 | 60,699 | 83.6 | 1,945 | 2.7 |
| Unemployed | 6,779 | 100.0 | 4,004 | 59.1 | 2,608 | 38.5 | 167 | 2.5 | 3,583 | 52.9 | 3,044 | 44.9 | 151 | 2.2 | 1,951 | 28.8 | 4,624 | 68.2 | 204 | 3.0 |
| Not in labor force | 41,049 | 100.0 | 16,484 | 40.2 | 23,109 | 56.3 | 1,456 | 3.5 | 15,136 | 36.9 | 24,652 | 60.1 | 1,261 | 3.1 | 5,223 | 12.7 | 34,305 | 83.6 | 1,521 | 3.7 |
| Household Income | | | | | | | | | | | | | | | | | | | | |
| Less than \$15,000 | 19,541 | 100.0 | 10,745 | 55.0 | 8,139 | 41.6 | 657 | 3.4 | 9,801 | 50.2 | 9,141 | 46.8 | 599 | 3.1 | 4,461 | 22.8 | 14,273 | 73.0 | 807 | 4.1 |
| Between \$15,000 and \$30,000 | 22,073 | 100.0 | 11,016 | 49.9 | 10,248 | 46.4 | 808 | 3.7 | 9,931 | 45.0 | 11,423 | 51.8 | 719 | 3.3 | 4,417 | 20.0 | 16,789 | 76.1 | 867 | 3.9 |
| Between \$30,000 and \$50,000 | 24,787 | 100.0 | 11,157 | 45.0 | 12,948 | 52.2 | 683 | 2.8 | 9,979 | 40.3 | 14,216 | 57.4 | 592 | 2.4 | 3,848 | 15.5 | 20,203 | 81.5 | 737 | 3.0 |
| Between \$50,000 and \$75,000 | 21,975 | 100.0 | 8,532 | 38.8 | 12,891 | 58.7 | 552 | 2.5 | 7,832 | 35.6 | 13,644 | 62.1 | 499 | 2.3 | 2,485 | 11.3 | 18,898 | 86.0 | 592 | 2.7 |
| At Least \$75,000 | 32,032 | 100.0 | 10,161 | 31.7 | 21,110 | 65.9 | 761 | 2.4 | 9,566 | 29.9 | 21,774 | 68.0 | 692 | 2.2 | 1,898 | 5.9 | 29,466 | 92.0 | 668 | 2.1 |
| Homeownership | | | | | | | | | | | | | | | | | | | | |
| Homeowner | 79,144 | 100.0 | 28,318 | 35.8 | 48,548 | 61.3 | 2,278 | 2.9 | 25,924 | 32.8 | 51,222 | 64.7 | 1,998 | 2.5 | 7,382 | 9.3 | 69,565 | 87.9 | 2,197 | 2.8 |
| Non-homeowner | 41,264 | 100.0 | 23,293 | 56.4 | 16,787 | 40.7 | 1,183 | 2.9 | 21,185 | 51.3 | 18,976 | 46.0 | 1,103 | 2.7 | 9,727 | 23.6 | 30,063 | 72.9 | 1,473 | 3.6 |
| Geographic Region | | | | | | | | | | | | | | | | | | | | |
| Northeast | 21,784 | 100.0 | 8,653 | 39.7 | 12,494 | 57.4 | 637 | 2.9 | 8,201 | 37.6 | 13,016 | 59.7 | 568 | 2.6 | 2,035 | 9.3 | 19,109 | 87.7 | 641 | 2.9 |
| Midwest | 26,900 | 100.0 | 10,740 | 39.9 | 15,340 | 57.0 | 820 | 3.0 | 9,623 | 35.8 | 16,568 | 61.6 | | | | | | | | |

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 ^a | | | | | | | | |
| 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 ^a | | | | | | | | |
| 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:

^aHouseholds 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](#)

2011 Timing of AFS Use by Banked Households

By Banked Households

| Timing of AFS Use | All Banked Households | | Banking Status | | | | | |
|--|-----------------------|------------|----------------|------------|----------------|------------|-------------------------------|------------|
| | | | Underbanked | | Fully Banked | | Banked but Underbanked Status | |
| | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col |
| All | 110,532 | 100.0 | 24,199 | 100.0 | 82,830 | 100.0 | 3,504 | 100.0 |
| Any AFS Products | | | | | | | | |
| In last 30 days | 9,981 | 9.0 | 9,981 | 41.2 | - | - | - | - |
| In last 2-12 months | 14,219 | 12.9 | 14,219 | 58.8 | - | - | - | - |
| Not in the last 12 months | 20,074 | 18.2 | - | - | 19,531 | 23.6 | 543 | 15.5 |
| Never used | 63,299 | 57.3 | - | - | 63,299 | 76.4 | - | - |
| Unknown | 2,961 | 2.7 | - | - | - | - | 2,961 | 84.5 |
| Non-Bank Money Order | | | | | | | | |
| In last 30 days | 6,786 | 6.1 | 6,786 | 28.0 | - | - | - | - |
| In last 2-12 months | 10,447 | 9.5 | 10,447 | 43.2 | - | - | - | - |
| Not in the last 12 months | 16,624 | 15.0 | 2,000 | 8.3 | 14,266 | 17.2 | 359 | 10.2 |
| Never used | 74,300 | 67.2 | 4,898 | 20.2 | 68,564 | 82.8 | 838 | 23.9 |
| Unknown | 2,374 | 2.1 | 68 | 0.3 | - | - | 2,306 | 65.8 |
| Non-Bank Check Cashing | | | | | | | | |
| In last 30 days | 2,160 | 2.0 | 2,160 | 8.9 | - | - | - | - |
| In last 2-12 months | 3,356 | 3.0 | 3,356 | 13.9 | - | - | - | - |
| Not in the last 12 months | 5,831 | 5.3 | 2,095 | 8.7 | 3,579 | 4.3 | 157 | 4.5 |
| Never used | 97,135 | 87.9 | 16,493 | 68.2 | 79,251 | 95.7 | 1,392 | 39.7 |
| Unknown | 2,050 | 1.9 | 95 | 0.4 | - | - | 1,955 | 55.8 |
| Non-Bank Remittances | | | | | | | | |
| In last 30 days | 1,372 | 1.2 | 1,372 | 5.7 | - | - | - | - |
| In last 2-12 months | 2,118 | 1.9 | 2,118 | 8.8 | - | - | - | - |
| Not in the last 12 months | 2,362 | 2.1 | 880 | 3.6 | 1,439 | 1.7 | 44 | 1.2 |
| Never used | 102,345 | 92.6 | 19,718 | 81.5 | 81,391 | 98.3 | 1,236 | 35.3 |
| Unknown | 2,336 | 2.1 | 112 | 0.5 | - | - | 2,224 | 63.5 |
| Payday Lending | | | | | | | | |
| In last 30 days | 769 | 0.7 | 769 | 3.2 | - | - | - | - |
| In last 2-12 months | 1,132 | 1.0 | 1,132 | 4.7 | - | - | - | - |
| Not in the last 12 months | 2,994 | 2.7 | 1,640 | 6.8 | 1,320 | 1.6 | 34 | 1.0 |
| Never used | 103,218 | 93.4 | 20,480 | 84.6 | 81,510 | 98.4 | 1,228 | 35.1 |
| Unknown | 2,420 | 2.2 | 179 | 0.7 | - | - | 2,241 | 64.0 |
| Pawn Shops | | | | | | | | |
| In last 30 days | 644 | 0.6 | 644 | 2.7 | - | - | - | - |
| In last 2-12 months | 1,835 | 1.7 | 1,835 | 7.6 | - | - | - | - |
| Not in the last 12 months | 4,447 | 4.0 | 2,238 | 9.2 | 2,160 | 2.6 | 48 | 1.4 |
| Never used | 101,086 | 91.5 | 19,297 | 79.7 | 80,669 | 97.4 | 1,120 | 32.0 |
| Unknown | 2,521 | 2.3 | 186 | 0.8 | - | - | 2,336 | 66.7 |
| Rent-to-Own ^a | | | | | | | | |
| In the past 12 months | 1,312 | 1.2 | 1,312 | 5.4 | - | - | - | - |
| Not used in the last 12 months | 3,157 | 2.9 | 1,832 | 7.6 | 1,294 | 1.6 | 31 | 0.9 |
| Never used | 103,496 | 93.6 | 20,881 | 86.3 | 81,536 | 98.4 | 1,079 | 30.8 |
| Unknown | 2,568 | 2.3 | 175 | 0.7 | - | - | 2,394 | 68.3 |
| Refund Anticipation Loans ^a | | | | | | | | |
| In the past 12 months | 1,114 | 1.0 | 1,114 | 4.6 | - | - | - | - |
| Not used in the last 12 months | 2,491 | 2.3 | 1,438 | 5.9 | 1,041 | 1.3 | 11 | 0.3 |
| Never used | 104,251 | 94.3 | 21,441 | 88.6 | 81,788 | 98.7 | 1,022 | 29.2 |
| Unknown | 2,676 | 2.4 | 205 | 0.8 | - | - | 2,470 | 70.5 |

Notes:

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

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 Timing of AFS Use
By Households That Use AFS

| Timing of AFS Use | All Households that Use AFS | | 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 |
| Any AFS | | | | | | | | | | |
| In last 30 days | 14,470 | 28.0 | 4,490 | 61.2 | 9,981 | 41.2 | - | - | - | - |
| In last 2-12 months | 16,139 | 31.3 | 1,920 | 26.2 | 14,219 | 58.8 | - | - | - | - |
| Not in the last 12 months | 21,002 | 40.7 | 929 | 12.7 | - | - | 19,531 | 100.0 | 543 | 100.0 |
| Total | 51,611 | 100.0 | 7,338 | 100.0 | 24,199 | 100.0 | 19,531 | 100.0 | 543 | 100.0 |
| Non-Bank Money Order | | | | | | | | | | |
| In last 30 days | 9,952 | 25.1 | 3,166 | 54.5 | 6,786 | 35.3 | - | - | - | - |
| In last 2-12 months | 12,127 | 30.6 | 1,679 | 28.9 | 10,447 | 54.3 | - | - | - | - |
| Not in the last 12 months | 17,592 | 44.3 | 968 | 16.6 | 2,000 | 10.4 | 14,266 | 100.0 | 359 | 100.0 |
| Total | 39,671 | 100.0 | 5,813 | 100.0 | 19,233 | 100.0 | 14,266 | 100.0 | 359 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | | | |
| In last 30 days | 4,626 | 28.9 | 2,467 | 52.8 | 2,160 | 28.4 | - | - | NA | NA |
| In last 2-12 months | 4,646 | 29.0 | 1,290 | 27.6 | 3,356 | 44.1 | - | - | NA | NA |
| Not in the last 12 months | 6,745 | 42.1 | 913 | 19.6 | 2,095 | 27.5 | 3,579 | 100.0 | NA | NA |
| Total | 16,018 | 100.0 | 4,670 | 100.0 | 7,611 | 100.0 | 3,579 | 100.0 | 157 | 100.0 |
| Non-Bank Remittances | | | | | | | | | | |
| In last 30 days | 1,758 | 24.8 | 386 | 31.5 | 1,372 | 31.4 | - | - | NA | NA |
| In last 2-12 months | 2,640 | 37.3 | 522 | 42.6 | 2,118 | 48.5 | - | - | NA | NA |
| Not in the last 12 months | 2,678 | 37.9 | 316 | 25.8 | 880 | 20.1 | 1,439 | 100.0 | NA | NA |
| Total | 7,076 | 100.0 | 1,224 | 100.0 | 4,369 | 100.0 | 1,439 | 100.0 | 44 | 100.0 |
| Payday Lending | | | | | | | | | | |
| In last 30 days | 814 | 14.5 | 45 | 6.2 | 769 | 21.7 | - | - | NA | NA |
| In last 2-12 months | 1,249 | 22.2 | 117 | 16.1 | 1,132 | 32.0 | - | - | NA | NA |
| Not in the last 12 months | 3,559 | 63.3 | 565 | 77.7 | 1,640 | 46.3 | 1,320 | 100.0 | NA | NA |
| Total | 5,622 | 100.0 | 727 | 100.0 | 3,541 | 100.0 | 1,320 | 100.0 | 34 | 100.0 |
| Pawn Shops | | | | | | | | | | |
| In last 30 days | 911 | 10.2 | 267 | 13.1 | 644 | 13.7 | - | - | NA | NA |
| In last 2-12 months | 2,609 | 29.1 | 774 | 38.1 | 1,835 | 38.9 | - | - | NA | NA |
| Not in the last 12 months | 5,438 | 60.7 | 992 | 48.8 | 2,238 | 47.5 | 2,160 | 100.0 | NA | NA |
| Total | 8,958 | 100.0 | 2,033 | 100.0 | 4,717 | 100.0 | 2,160 | 100.0 | 48 | 100.0 |
| Rent-to-Own^a | | | | | | | | | | |
| In the past 12 months | 1,814 | 32.2 | 502 | 43.1 | 1,312 | 41.7 | - | - | NA | NA |
| Not in the last 12 months | 3,821 | 67.8 | 664 | 56.9 | 1,832 | 58.3 | 1,294 | 100.0 | NA | NA |
| Total | 5,635 | 100.0 | 1,167 | 100.0 | 3,144 | 100.0 | 1,294 | 100.0 | 31 | 100.0 |
| Refund Anticipation Loans^a | | | | | | | | | | |
| In the past 12 months | 1,449 | 32.4 | 335 | 38.7 | 1,114 | 43.7 | - | - | NA | NA |
| Not in the last 12 months | 3,020 | 67.6 | 529 | 61.3 | 1,438 | 56.3 | 1,041 | 100.0 | NA | NA |
| Total | 4,470 | 100.0 | 864 | 100.0 | 2,553 | 100.0 | 1,041 | 100.0 | 11 | 100.0 |

Notes:

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

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

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.

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

[2011 Technical Notes](#)

2011 Households' Use of Non-bank Money Orders and Other AFS in the Last Year

| Types of AFS Used | All Households that Used Non-bank Money Orders in the Last Year | | Banking Status | | | |
|---|---|------------|----------------|------------|----------------|------------|
| | | | Unbanked | | Underbanked | |
| | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col |
| Used non-bank money order and/or other AFS in the last year | 17,371 | 56.8 | 4,800 | 74.9 | 12,571 | 51.9 |
| Used only non-bank money order in the last year | 13,238 | 43.2 | 1,610 | 25.1 | 11,629 | 48.1 |
| Total Households that Used Non-bank Money Orders in the Last Year | 30,609 | 100.0 | 6,410 | 100.0 | 24,199 | 100.0 |
| If Household Used Only Non-bank Money Orders, Timing of Use | | | | | | |
| In last 30 days | 4,994 | 37.7 | 980 | 60.9 | 4,014 | 34.5 |
| In last 2-12 months | 8,244 | 62.3 | 630 | 39.1 | 7,615 | 65.5 |
| Total Households That Used Only Non-bank Money Orders in the Last Year | 13,238 | 100.0 | 1,610 | 100.0 | 11,629 | 100.0 |
| If Households Used Only Non-bank Money Orders, Number of Times Used in Last 30 Days | | | | | | |
| Used 1 time | 3,276 | 65.6 | 534 | 54.5 | 2,741 | 68.3 |
| Used 2 times | 893 | 17.9 | 152 | 15.5 | 741 | 18.5 |
| Used 3 times | 285 | 5.7 | 110 | 11.2 | 175 | 4.4 |
| Used 4 times | 187 | 3.7 | 51 | 5.2 | 136 | 3.4 |
| Used 5 times | 214 | 4.3 | 89 | 9.1 | 125 | 3.1 |
| Unknown | 139 | 2.8 | 44 | 4.5 | 95 | 2.4 |
| Total Households That Used Only Non-bank Money Orders in the Last 30 Days | 4,994 | 100.0 | 980 | 100.0 | 4,014 | 100.0 |

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.

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

[2011 Technical Notes](#)

2011 Underbanked Households That Only Use Money Orders

By Demographic Characteristics

| Household Characteristics | All Underbanked Households | | Types of AFS Used | | | |
|--|----------------------------|------------|--|------------|--|------------|
| | | | Used Money Order And/Or Other AFS in the Last Year | | Used Only Money Order in the Last Year | |
| | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col |
| All Underbanked Households | 24,199 | 100.0 | 12,571 | 100.0 | 11,629 | 100.0 |
| Household Type | | | | | | |
| Family household | 16,931 | 70.0 | 9,207 | 73.2 | 7,724 | 66.4 |
| Female householder, no husband present | 4,598 | 19.0 | 2,577 | 20.5 | 2,021 | 17.4 |
| Male householder, no wife present | 1,662 | 6.9 | 975 | 7.8 | 687 | 5.9 |
| Married couple | 10,671 | 44.1 | 5,655 | 45.0 | 5,016 | 43.1 |
| Nonfamily household | 7,239 | 29.9 | 3,355 | 26.7 | 3,885 | 33.4 |
| Female householder | 3,359 | 13.9 | 1,432 | 11.4 | 1,927 | 16.6 |
| Male householder | 3,880 | 16.0 | 1,922 | 15.3 | 1,958 | 16.8 |
| Other | 29 | 0.1 | 9 | 0.1 | 20 | 0.2 |
| Race/Ethnicity | | | | | | |
| Black | 5,441 | 22.5 | 2,837 | 22.6 | 2,603 | 22.4 |
| Hispanic non-Black | 3,927 | 16.2 | 2,569 | 20.4 | 1,358 | 11.7 |
| Asian | 825 | 3.4 | 554 | 4.4 | 271 | 2.3 |
| American Indian/Alaskan | 372 | 1.5 | 176 | 1.4 | 196 | 1.7 |
| Hawaiian/Pacific Islander | 81 | 0.3 | 60 | 0.5 | 21 | 0.2 |
| White non-Black non-Hispanic | 13,551 | 56.0 | 6,372 | 50.7 | 7,179 | 61.7 |
| Other non-Black non-Hispanic | 3 | - | 3 | - | - | - |
| Spanish is Only Language Spoken | | | | | | |
| Spanish is not only language spoken | 23,496 | 97.1 | 12,035 | 95.7 | 11,461 | 98.6 |
| Spanish is only language spoken | 703 | 2.9 | 536 | 4.3 | 168 | 1.4 |
| Nativity | | | | | | |
| U.S-born | 20,038 | 82.8 | 9,602 | 76.4 | 10,435 | 89.7 |
| Foreign-born citizen | 1,880 | 7.8 | 1,292 | 10.3 | 588 | 5.1 |
| Foreign-born non citizen | 2,282 | 9.4 | 1,677 | 13.3 | 605 | 5.2 |
| Age Group | | | | | | |
| 15 to 24 years | 1,955 | 8.1 | 1,071 | 8.5 | 884 | 7.6 |
| 25 to 34 years | 4,993 | 20.6 | 2,847 | 22.6 | 2,146 | 18.5 |
| 35 to 44 years | 4,918 | 20.3 | 2,899 | 23.1 | 2,018 | 17.4 |
| 45 to 54 years | 5,336 | 22.1 | 2,801 | 22.3 | 2,536 | 21.8 |
| 55 to 64 years | 4,064 | 16.8 | 1,811 | 14.4 | 2,253 | 19.4 |
| 65 years or more | 2,933 | 12.1 | 1,141 | 9.1 | 1,792 | 15.4 |
| Education | | | | | | |
| No high school degree | 3,505 | 14.5 | 2,130 | 16.9 | 1,376 | 11.8 |
| High school degree | 7,638 | 31.6 | 4,086 | 32.5 | 3,552 | 30.5 |
| Some college | 7,676 | 31.7 | 3,960 | 31.5 | 3,716 | 32.0 |
| College degree | 5,380 | 22.2 | 2,395 | 19.1 | 2,985 | 25.7 |
| Employment Status | | | | | | |
| Employed | 15,515 | 64.1 | 8,248 | 65.6 | 7,267 | 62.5 |
| Unemployed | 1,899 | 7.8 | 1,107 | 8.8 | 792 | 6.8 |
| Not in labor force | 6,786 | 28.0 | 3,216 | 25.6 | 3,570 | 30.7 |
| Household Income | | | | | | |
| Less than \$15,000 | 4,225 | 17.5 | 2,215 | 17.6 | 2,010 | 17.3 |
| Between \$15,000 and \$30,000 | 5,628 | 23.3 | 3,096 | 24.6 | 2,532 | 21.8 |
| Between \$30,000 and \$50,000 | 5,787 | 23.9 | 3,200 | 25.5 | 2,587 | 22.2 |

| | | | | | | |
|-------------------------------|--------|------|--------|------|-------|------|
| Between \$50,000 and \$75,000 | 4,142 | 17.1 | 2,146 | 17.1 | 1,997 | 17.2 |
| At Least \$75,000 | 4,418 | 18.3 | 1,914 | 15.2 | 2,503 | 21.5 |
| Homeownership | | | | | | |
| Homeowner | 12,590 | 52.0 | 5,984 | 47.6 | 6,606 | 56.8 |
| Non-homeowner | 11,610 | 48.0 | 6,587 | 52.4 | 5,023 | 43.2 |
| Geographic Region | | | | | | |
| Northeast | 3,908 | 16.1 | 1,844 | 14.7 | 2,064 | 17.8 |
| Midwest | 4,772 | 19.7 | 2,496 | 19.9 | 2,277 | 19.6 |
| South | 10,429 | 43.1 | 5,350 | 42.6 | 5,079 | 43.7 |
| West | 5,090 | 21.0 | 2,882 | 22.9 | 2,208 | 19.0 |
| Metropolitan Status | | | | | | |
| Metropolitan Area | 20,066 | 82.9 | 10,451 | 83.1 | 9,615 | 82.7 |
| Inside principal city | 7,485 | 30.9 | 4,072 | 32.4 | 3,413 | 29.3 |
| Not inside principal city | 9,214 | 38.1 | 4,575 | 36.4 | 4,639 | 39.9 |
| Not identified | 3,367 | 13.9 | 1,804 | 14.4 | 1,563 | 13.4 |
| Not in Metropolitan Area | 3,857 | 15.9 | 1,990 | 15.8 | 1,867 | 16.1 |
| Not Identified | 276 | 1.1 | 130 | 1.0 | 146 | 1.3 |

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.

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.

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.

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

[2011 Technical Notes](#)

2011 Households' Use of Prepaid and Payroll Cards

By Bank Account Type

| Prepaid and Payroll Card Use | Bank Account Type | | | | | | | | | | | | Memo Items | | | |
|--|-------------------|------------|----------------|------------|-------------------------------|------------|----------------------|------------|-----------------------|------------|----------------------------------|------------|----------------------|------------|---------------------|------------|
| | All Households | | Unbanked | | 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) | Pct of Col | Number (1000s) | Pct of Col |
| All Households | 120,408 | 100.0 | 9,875 | 100.0 | 80,924 | 100.0 | 2,379 | 100.0 | 25,378 | 100.0 | 1,851 | 100.0 | 106,509 | 100.0 | 83,331 | 100.0 |
| Prepaid Cards | | | | | | | | | | | | | | | | |
| Has ever used | 12,119 | 10.1 | 1,759 | 17.8 | 7,752 | 9.6 | 392 | 16.5 | 2,139 | 8.4 | 77 | 4.1 | 9,909 | 9.3 | 8,146 | 9.8 |
| Has never used | 104,746 | 87.0 | 7,478 | 75.7 | 71,594 | 88.5 | 1,947 | 81.8 | 22,705 | 89.5 | 1,021 | 55.2 | 94,470 | 88.7 | 73,567 | 88.3 |
| Unknown | 3,542 | 2.9 | 637 | 6.5 | 1,577 | 1.9 | 40 | 1.7 | 534 | 2.1 | 753 | 40.7 | 2,130 | 2.0 | 1,617 | 1.9 |
| Payroll Cards | | | | | | | | | | | | | | | | |
| Receives wages on payroll card | 3,891 | 3.2 | 547 | 5.5 | 2,295 | 2.8 | 121 | 5.1 | 895 | 3.5 | 34 | 1.8 | 3,192 | 3.0 | 2,416 | 2.9 |
| Does not receive wages on payroll card | 113,293 | 94.1 | 8,734 | 88.4 | 77,257 | 95.5 | 2,235 | 93.9 | 23,993 | 94.5 | 1,075 | 58.1 | 101,440 | 95.2 | 79,520 | 95.4 |
| Unknown | 3,223 | 2.7 | 595 | 6.0 | 1,371 | 1.7 | 24 | 1.0 | 491 | 1.9 | 742 | 40.1 | 1,876 | 1.8 | 1,395 | 1.7 |

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?"

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

[2011 Technical Notes](#)

2011 Households' Use of Prepaid and Payroll Cards By AFS Use

| Prepaid and Payroll Card Use | All Households | | Timing of AFS Use | | | | | | | | | | Memo Items | | | |
|--|----------------|------------|------------------------------|------------|---------------------|------------|---------------------------|------------|----------------|------------|----------------|------------|---------------------------|------------|----------------------|------------|
| | | | In last 30 days ^a | | In last 2-12 months | | Not in the last 12 months | | Never used | | Unknown | | Has Ever Used Transaction | | Has Ever Used Credit | |
| | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 120,408 | 100.0 | 14,470 | 12.0 | 16,139 | 13.4 | 21,002 | 17.4 | 65,335 | 54.3 | 3,461 | 2.9 | 47,109 | 39.1 | 17,109 | 14.2 |
| Prepaid Cards | | | | | | | | | | | | | | | | |
| Has ever used | 12,119 | 100.0 | 3,133 | 25.9 | 2,594 | 21.4 | 2,344 | 19.3 | 3,971 | 32.8 | 77 | 0.6 | 7,461 | 61.6 | 3,880 | 32.0 |
| Has never used | 104,746 | 100.0 | 11,129 | 10.6 | 13,376 | 12.8 | 18,383 | 17.5 | 61,095 | 58.3 | 764 | 0.7 | 39,050 | 37.3 | 13,099 | 12.5 |
| Unknown | 3,542 | 100.0 | 208 | 5.9 | 169 | 4.8 | 276 | 7.8 | 269 | 7.6 | 2,621 | 74.0 | 599 | 16.9 | 130 | 3.7 |
| Payroll Cards | | | | | | | | | | | | | | | | |
| Receives wages on payroll card | 3,891 | 100.0 | 921 | 23.7 | 795 | 20.4 | 534 | 13.7 | 1,618 | 41.6 | 23 | 0.6 | 2,029 | 52.2 | 1,164 | 29.9 |
| Does not receive wages on payroll card | 113,293 | 100.0 | 13,372 | 11.8 | 15,161 | 13.4 | 20,252 | 17.9 | 63,628 | 56.2 | 881 | 0.8 | 44,534 | 39.3 | 15,863 | 14.0 |
| Unknown | 3,223 | 100.0 | 178 | 5.5 | 183 | 5.7 | 215 | 6.7 | 89 | 2.8 | 2,558 | 79.4 | 546 | 17.0 | 83 | 2.6 |

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.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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](#)

ECONOMICINCLUSION.GOV

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



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

| | All 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) | Pct of Col | Number (1000s) | Pct of Col |
| Type of AFS Used in the Last Year | | | | | | | | | | | | | | | | |
| Transaction products only | 22,842 | 19.0 | 4,521 | 45.8 | 11,867 | 14.7 | 970 | 40.7 | 5,319 | 21.0 | 165 | 8.9 | 17,236 | 16.2 | 12,842 | 15.4 |
| Transaction and credit | 4,645 | 3.9 | 1,387 | 14.0 | 1,790 | 2.2 | 203 | 8.5 | 1,252 | 4.9 | 13 | 0.7 | 3,047 | 2.9 | 1,995 | 2.4 |
| Credit only | 2,542 | 2.1 | 271 | 2.7 | 1,284 | 1.6 | 113 | 4.8 | 847 | 3.3 | 28 | 1.5 | 2,137 | 2.0 | 1,398 | 1.7 |
| Did not use any AFS in the last year | 85,741 | 71.2 | 2,911 | 29.5 | 63,839 | 78.9 | 1,053 | 44.2 | 17,164 | 67.6 | 774 | 41.8 | 81,134 | 76.2 | 64,911 | 77.9 |
| Unknown | 4,638 | 3.9 | 786 | 8.0 | 2,143 | 2.6 | 41 | 1.7 | 797 | 3.1 | 871 | 47.0 | 2,954 | 2.8 | 2,184 | 2.6 |
| Total | 120,408 | 100.0 | 9,875 | 100.0 | 80,924 | 100.0 | 2,379 | 100.0 | 25,378 | 100.0 | 1,851 | 100.0 | 106,509 | 100.0 | 83,331 | 100.0 |
| Income Less Than \$15,000 | | | | | | | | | | | | | | | | |
| Transaction products only | 4,935 | 29.6 | 2,268 | 45.8 | 988 | 19.3 | 344 | 42.1 | 1,297 | 23.0 | 37 | 20.0 | 2,306 | 21.4 | 1,336 | 22.5 |
| Transaction and credit | 1,368 | 8.2 | 698 | 14.1 | 278 | 5.4 | 75 | 9.2 | 314 | 5.6 | 3 | 1.6 | 592 | 5.5 | 355 | 6.0 |
| Credit only | 614 | 3.7 | 153 | 3.1 | 166 | 3.2 | 49 | 6.0 | 237 | 4.2 | 9 | 4.6 | 409 | 3.8 | 215 | 3.6 |
| Did not use any AFS in the last year | 9,140 | 54.7 | 1,539 | 31.1 | 3,566 | 69.8 | 335 | 41.0 | 3,647 | 64.7 | 54 | 29.0 | 7,222 | 67.0 | 3,901 | 65.8 |
| Unknown | 642 | 3.8 | 291 | 5.9 | 111 | 2.2 | 15 | 1.8 | 142 | 2.5 | 83 | 44.6 | 253 | 2.3 | 126 | 2.1 |
| Total | 16,699 | 100.0 | 4,950 | 100.0 | 5,110 | 100.0 | 817 | 100.0 | 5,637 | 100.0 | 186 | 100.0 | 10,783 | 100.0 | 5,933 | 100.0 |
| Between \$15,000 and \$30,000 | | | | | | | | | | | | | | | | |
| Transaction products only | | | | | | | | | | | | | | | | |
| Transaction and credit | 1,241 | 6.7 | 373 | 17.6 | 428 | 4.4 | 73 | 11.8 | 365 | 6.1 | 2 | 1.0 | 794 | 5.1 | 501 | 4.9 |
| Credit only | 593 | 3.2 | 42 | 2.0 | 293 | 3.0 | 22 | 3.5 | 233 | 3.9 | 4 | 1.6 | 526 | 3.4 | 315 | 3.1 |
| Did not use any AFS in the last year | 11,479 | 61.7 | 538 | 25.4 | 6,910 | 71.4 | 222 | 35.7 | 3,707 | 62.2 | 102 | 45.1 | 10,626 | 67.9 | 7,134 | 69.3 |
| Unknown | 683 | 3.7 | 158 | 7.4 | 263 | 2.7 | 14 | 2.2 | 153 | 2.6 | 96 | 42.2 | 418 | 2.7 | 277 | 2.7 |
| Total | 18,599 | 100.0 | 2,117 | 100.0 | 9,675 | 100.0 | 622 | 100.0 | 5,957 | 100.0 | 227 | 100.0 | 15,653 | 100.0 | 10,299 | 100.0 |
| Between \$30,000 and \$50,000 | | | | | | | | | | | | | | | | |
| Transaction products only | | | | | | | | | | | | | | | | |
| Transaction and credit | 942 | 4.5 | 151 | 16.0 | 435 | 3.0 | 32 | 8.3 | 320 | 6.4 | 4 | 1.7 | 759 | 3.9 | 467 | 3.1 |
| Credit only | 553 | 2.6 | 26 | 2.8 | 310 | 2.1 | 28 | 7.3 | 186 | 3.7 | 4 | 1.6 | 496 | 2.5 | 338 | 2.3 |
| Did not use any AFS in the last year | 14,562 | 69.4 | 263 | 27.8 | 10,779 | 74.6 | 168 | 43.9 | 3,260 | 65.3 | 92 | 41.3 | 14,055 | 72.2 | 10,948 | 73.8 |
| Unknown | 603 | 2.9 | 46 | 4.8 | 328 | 2.3 | 2 | 0.6 | 125 | 2.5 | 103 | 46.2 | 453 | 2.3 | 330 | 2.2 |
| Total | 20,984 | 100.0 | 945 | 100.0 | 14,445 | 100.0 | 382 | 100.0 | 4,989 | 100.0 | 223 | 100.0 | 19,462 | 100.0 | 14,829 | 100.0 |
| Between \$50,000 and \$75,000 | | | | | | | | | | | | | | | | |
| Transaction products only | | | | | | | | | | | | | | | | |
| Transaction and credit | 536 | 2.9 | 51 | 19.9 | 368 | 2.4 | 8 | 4.5 | 106 | 3.6 | 4 | 1.9 | 474 | 2.6 | 376 | 2.4 |
| Credit only | 328 | 1.7 | 4 | 1.7 | 241 | 1.6 | 8 | 4.5 | 71 | 2.4 | 4 | 2.2 | 312 | 1.7 | 249 | 1.6 |
| Did not use any AFS in the last year | 14,423 | 76.8 | 53 | 20.7 | 12,074 | 79.4 | 86 | 49.6 | 2,146 | 72.8 | 65 | 33.5 | 14,221 | 78.3 | 12,161 | 79.1 |
| Unknown | 465 | 2.5 | 21 | 8.3 | 269 | 1.8 | 6 | 3.3 | 73 | 2.5 | 97 | 50.0 | 346 | 1.9 | 274 | 1.8 |
| Total | 18,773 | 100.0 | 256 | 100.0 | 15,201 | 100.0 | 174 | 100.0 | 2,949 | 100.0 | 194 | 100.0 | 18,162 | 100.0 | 15,375 | 100.0 |
| At Least \$75,000 | | | | | | | | | | | | | | | | |
| Transaction products only | | | | | | | | | | | | | | | | |
| Transaction and credit | 226 | 0.8 | 14 | 22.8 | 160 | 0.6 | 4 | 3.4 | 47 | 2.1 | . | . | 208 | 0.8 | 165 | 0.7 |
| Credit only | 233 | 0.8 | 4 | 6.5 | 173 | 0.7 | . | . | 56 | 2.5 | . | . | 229 | 0.8 | 173 | 0.7 |
| Did not use any AFS in the last year | 23,256 | 83.7 | 23 | 37.6 | 21,194 | 84.6 | 95 | 74.3 | 1,800 | 79.5 | 144 | 53.6 | 23,035 | 84.2 | 21,293 | 84.6 |
| Unknown | 561 | 2.0 | 2 | 2.7 | 431 | 1.7 | . | . | 31 | 1.4 | 97 | 35.9 | 468 | 1.7 | 431 | 1.7 |
| Total | 27,770 | 100.0 | 60 | 100.0 | 25,048 | 100.0 | 127 | 100.0 | 2,264 | 100.0 | 270 | 100.0 | 27,363 | 100.0 | 25,182 | 100.0 |

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. 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](#)

2011 Underbanked Households' Use of Specific AFS

By Bank Account Type

| 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 |
| All Underbanked Households | 24,199 | 100.0 | 15,113 | 100.0 | 1,297 | 100.0 | 7,548 | 100.0 | 240 | 100.0 | 22,723 | 100.0 | 16,418 | 100.0 |
| Any AFS | | | | | | | | | | | | | | |
| In last 30 days | 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 |
| Non-Bank Money Order | | | | | | | | | | | | | | |
| In last 30 days | 6,786 | 28.0 | 3,699 | 24.5 | 755 | 58.2 | 2,274 | 30.1 | 57 | 23.9 | 6,006 | 26.4 | 4,456 | 27.1 |
| In last 2-12 months | 10,447 | 43.2 | 7,029 | 46.5 | 311 | 23.9 | 2,998 | 39.7 | 110 | 45.8 | 10,044 | 44.2 | 7,345 | 44.7 |
| Not in the last 12 months | 2,000 | 8.3 | 1,289 | 8.5 | 86 | 6.6 | 598 | 7.9 | 28 | 11.5 | 1,890 | 8.3 | 1,374 | 8.4 |
| Never used | 4,898 | 20.2 | 3,057 | 20.2 | 141 | 10.9 | 1,655 | 21.9 | 45 | 18.9 | 4,719 | 20.8 | 3,198 | 19.5 |
| Unknown | 68 | 0.3 | 40 | 0.3 | 5 | 0.3 | 24 | 0.3 | - | - | 63 | 0.3 | 44 | 0.3 |
| Non-Bank Check Cashing | | | | | | | | | | | | | | |
| In last 30 days | 2,160 | 8.9 | 1,327 | 8.8 | 138 | 10.6 | 669 | 8.9 | 26 | 10.7 | 1,998 | 8.8 | 1,465 | 8.9 |
| In last 2-12 months | 3,356 | 13.9 | 2,004 | 13.3 | 140 | 10.8 | 1,189 | 15.8 | 23 | 9.6 | 3,198 | 14.1 | 2,146 | 13.1 |
| Not in the last 12 months | 2,095 | 8.7 | 1,266 | 8.4 | 123 | 9.5 | 699 | 9.3 | 8 | 3.3 | 1,967 | 8.7 | 1,389 | 8.5 |
| Never used | 16,493 | 68.2 | 10,476 | 69.3 | 897 | 69.1 | 4,954 | 65.6 | 166 | 69.3 | 15,482 | 68.1 | 11,378 | 69.3 |
| Unknown | 95 | 0.4 | 41 | 0.3 | - | - | 37 | 0.5 | 17 | 7.1 | 78 | 0.3 | 41 | 0.3 |
| Non-Bank Remittances | | | | | | | | | | | | | | |
| In last 30 days | 1,372 | 5.7 | 838 | 5.5 | 71 | 5.5 | 448 | 5.9 | 14 | 5.9 | 1,286 | 5.7 | 909 | 5.5 |
| In last 2-12 months | 2,118 | 8.8 | 1,550 | 10.3 | 33 | 2.6 | 504 | 6.7 | 30 | 12.5 | 2,062 | 9.1 | 1,583 | 9.6 |
| Not in the last 12 months | 880 | 3.6 | 548 | 3.6 | 52 | 4.0 | 267 | 3.5 | 13 | 5.3 | 823 | 3.6 | 600 | 3.7 |
| Never used | 19,718 | 81.5 | 12,120 | 80.2 | 1,139 | 87.8 | 6,291 | 83.3 | 169 | 70.3 | 18,456 | 81.2 | 13,266 | 80.8 |
| Unknown | 112 | 0.5 | 57 | 0.4 | 2 | 0.1 | 38 | 0.5 | 15 | 6.1 | 96 | 0.4 | 59 | 0.4 |
| Payday Lending | | | | | | | | | | | | | | |
| In last 30 days | 769 | 3.2 | 463 | 3.1 | 17 | 1.3 | 285 | 3.8 | 4 | 1.5 | 748 | 3.3 | 480 | 2.9 |
| In last 2-12 months | 1,132 | 4.7 | 729 | 4.8 | 25 | 1.9 | 372 | 4.9 | 6 | 2.6 | 1,101 | 4.8 | 754 | 4.6 |
| Not in the last 12 months | 1,640 | 6.8 | 991 | 6.6 | 89 | 6.9 | 546 | 7.2 | 13 | 5.5 | 1,547 | 6.8 | 1,081 | 6.6 |
| Never used | 20,480 | 84.6 | 12,850 | 85.0 | 1,164 | 89.7 | 6,273 | 83.1 | 193 | 80.3 | 19,175 | 84.4 | 14,022 | 85.4 |
| Unknown | 179 | 0.7 | 80 | 0.5 | 2 | 0.1 | 72 | 1.0 | 24 | 10.2 | 152 | 0.7 | 82 | 0.5 |
| Pawn Shops | | | | | | | | | | | | | | |
| In last 30 days | 644 | 2.7 | 357 | 2.4 | 30 | 2.3 | 256 | 3.4 | 2 | 0.8 | 612 | 2.7 | 386 | 2.4 |
| In last 2-12 months | 1,835 | 7.6 | 943 | 6.2 | 137 | 10.6 | 736 | 9.7 | 19 | 8.0 | 1,685 | 7.4 | 1,082 | 6.6 |
| Not in the last 12 months | 2,238 | 9.2 | 1,198 | 7.9 | 155 | 11.9 | 868 | 11.5 | 17 | 7.2 | 2,073 | 9.1 | 1,353 | 8.2 |
| Never used | 19,297 | 79.7 | 12,513 | 82.8 | 968 | 74.6 | 5,636 | 74.7 | 180 | 74.9 | 18,197 | 80.1 | 13,487 | 82.1 |
| Unknown | 186 | 0.8 | 103 | 0.7 | 7 | 0.5 | 53 | 0.7 | 22 | 9.1 | 157 | 0.7 | 111 | 0.7 |
| Rent-to-Own ^a | | | | | | | | | | | | | | |
| In the past 12 months | 1,312 | 5.4 | 712 | 4.7 | 119 | 9.2 | 466 | 6.2 | 14 | 5.7 | 1,179 | 5.2 | 832 | 5.1 |
| Not used in the last 12 months | 1,832 | 7.6 | 1,004 | 6.6 | 142 | 10.9 | 674 | 8.9 | 12 | 5.1 | 1,689 | 7.4 | 1,148 | 7.0 |
| Never used | 20,881 | 86.3 | 13,310 | 88.1 | 1,030 | 79.4 | 6,345 | 84.1 | 196 | 81.8 | 19,705 | 86.7 | 14,345 | 87.4 |
| Unknown | 175 | 0.7 | 87 | 0.6 | 7 | 0.5 | 63 | 0.8 | 18 | 7.4 | 150 | 0.7 | 94 | 0.6 |
| Refund Anticipation Loans ^a | | | | | | | | | | | | | | |
| In the past 12 months | 1,114 | 4.6 | 598 | 4.0 | 66 | 5.1 | 444 | 5.9 | 7 | 3.0 | 1,046 | 4.6 | 666 | 4.1 |
| Not used in the last 12 months | 1,438 | 5.9 | 799 | 5.3 | 131 | 10.1 | 497 | 6.6 | 12 | 5.1 | 1,295 | 5.7 | 929 | 5.7 |
| Never used | 21,441 | 88.6 | 13,611 | 90.1 | 1,100 | 84.8 | 6,541 | 86.7 | 190 | 78.9 | 20,209 | 88.9 | 14,716 | 89.6 |
| Unknown | 205 | 0.8 | 106 | 0.7 | 1 | 0.1 | 67 | 0.9 | 31 | 13.0 | 173 | 0.8 | 107 | 0.7 |
| Memo Items | | | | | | | | | | | | | | |
| Has ever used transaction products | 22,711 | 93.9 | 14,276 | 94.5 | 1,237 | 95.4 | 6,982 | 92.5 | 216 | 89.9 | 21,317 | 93.8 | 15,521 | 94.5 |
| Has ever used credit products | 9,011 | 37.2 | 5,047 | 33.4 | 578 | 44.5 | 3,319 | 44.0 | 68 | 28.4 | 8,388 | 36.9 | 5,626 | 34.3 |

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

^aHouseholds 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.

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](#)

2011 Households That Used AFS in the Last 30 Days

By Demographic Characteristics

| Household Characteristics | All Households | | Timing of AFS Use | | | | | | | | | |
|--|-----------------|------------|------------------------------|------------|---------------------|------------|---------------------------|------------|-----------------|------------|-----------------|------------|
| | | | In last 30 days ^a | | In last 2-12 months | | Not in the last 12 months | | Never used | | Unknown | |
| | 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 | Numbers (1000s) | Pct of Col |
| All Households | 120,408 | 100.0 | 14,470 | 100.0 | 16,139 | 100.0 | 21,002 | 100.0 | 65,335 | 100.0 | 3,461 | 100.0 |
| Banking Status | | | | | | | | | | | | |
| Unbanked | 9,875 | 8.2 | 4,490 | 31.0 | 1,920 | 11.9 | 929 | 4.4 | 2,036 | 3.1 | 501 | 14.5 |
| Underbanked | 24,199 | 20.1 | 9,981 | 69.0 | 14,219 | 88.1 | - | - | - | - | - | - |
| Fully banked | 82,830 | 68.8 | - | - | - | - | 19,531 | 93.0 | 63,299 | 96.9 | - | - |
| Banked but underbanked status unknown | 3,504 | 2.9 | - | - | - | - | 543 | 2.6 | - | - | 2,961 | 85.5 |
| Bank Account Type | | | | | | | | | | | | |
| Unbanked households | 9,875 | 8.2 | 4,490 | 31.0 | 1,920 | 11.9 | 929 | 4.4 | 2,036 | 3.1 | 501 | 14.5 |
| Checking and savings accounts | 80,924 | 67.2 | 5,720 | 39.5 | 9,394 | 58.2 | 14,944 | 71.2 | 49,272 | 75.4 | 1,594 | 46.0 |
| Savings account only | 2,379 | 2.0 | 862 | 6.0 | 435 | 2.7 | 281 | 1.3 | 782 | 1.2 | 19 | 0.6 |
| Checking account only | 25,378 | 21.1 | 3,303 | 22.8 | 4,245 | 26.3 | 4,680 | 22.3 | 12,610 | 19.3 | 541 | 15.6 |
| Banked, but account type unknown | 1,851 | 1.5 | 96 | 0.7 | 144 | 0.9 | 169 | 0.8 | 634 | 1.0 | 807 | 23.3 |
| Household Type | | | | | | | | | | | | |
| Family household | 78,826 | 65.5 | 10,040 | 69.4 | 11,091 | 68.7 | 13,377 | 63.7 | 42,255 | 64.7 | 2,062 | 59.6 |
| Female householder, no husband present | 15,575 | 12.9 | 3,643 | 25.2 | 3,075 | 19.1 | 2,502 | 11.9 | 5,898 | 9.0 | 456 | 13.2 |
| Male householder, no wife present | 5,661 | 4.7 | 1,167 | 8.1 | 1,075 | 6.7 | 867 | 4.1 | 2,346 | 3.6 | 206 | 5.9 |
| Married couple | 57,591 | 47.8 | 5,231 | 36.1 | 6,941 | 43.0 | 10,008 | 47.7 | 34,011 | 52.1 | 1,400 | 40.5 |
| Nonfamily household | 41,479 | 34.4 | 4,422 | 30.6 | 5,026 | 31.1 | 7,594 | 36.2 | 23,042 | 35.3 | 1,395 | 40.3 |
| Female householder | 21,688 | 18.0 | 1,929 | 13.3 | 2,269 | 14.1 | 3,884 | 18.5 | 12,803 | 19.6 | 803 | 23.2 |
| Male householder | 19,791 | 16.4 | 2,493 | 17.2 | 2,757 | 17.1 | 3,710 | 17.7 | 10,239 | 15.7 | 591 | 17.1 |
| Other | 102 | 0.1 | 8 | 0.1 | 22 | 0.1 | 31 | 0.1 | 37 | 0.1 | 5 | 0.1 |
| Race and Ethnicity of Householder | | | | | | | | | | | | |
| Black | 16,046 | 13.3 | 4,217 | 29.1 | 3,425 | 21.2 | 2,600 | 12.4 | 5,170 | 7.9 | 633 | 18.3 |
| Hispanic non-Black | 13,710 | 11.4 | 3,406 | 23.5 | 2,367 | 14.7 | 1,689 | 8.0 | 5,880 | 9.0 | 369 | 10.7 |
| Asian | 4,985 | 4.1 | 289 | 2.0 | 577 | 3.6 | 515 | 2.5 | 3,439 | 5.3 | 165 | 4.8 |
| American Indian/Alaskan | 1,389 | 1.2 | 276 | 1.9 | 241 | 1.5 | 276 | 1.3 | 553 | 0.8 | 44 | 1.3 |
| Hawaiian/Pacific Islander | 267 | 0.2 | 41 | 0.3 | 52 | 0.3 | 45 | 0.2 | 126 | 0.2 | 3 | 0.1 |
| White non-Black non-Hispanic | 83,988 | 69.8 | 6,242 | 43.1 | 9,474 | 58.7 | 15,864 | 75.5 | 50,167 | 76.8 | 2,241 | 64.7 |
| Other non-Black non-Hispanic | 23 | - | - | - | 3 | - | 12 | 0.1 | 1 | - | 6 | 0.2 |
| Spanish is Only Language Spoken | | | | | | | | | | | | |
| Spanish is not only language spoken | 117,940 | 98.0 | 13,566 | 93.8 | 15,743 | 97.5 | 20,774 | 98.9 | 64,470 | 98.7 | 3,388 | 97.9 |
| Spanish is only language spoken | 2,467 | 2.0 | 904 | 6.2 | 396 | 2.5 | 228 | 1.1 | 865 | 1.3 | 74 | 2.1 |
| Nativity | | | | | | | | | | | | |
| U.S-born | 104,143 | 86.5 | 11,461 | 79.2 | 13,626 | 84.4 | 19,329 | 92.0 | 56,819 | 87.0 | 2,908 | 84.0 |
| Foreign-born citizen | 8,380 | 7.0 | 912 | 6.3 | 1,174 | 7.3 | 915 | 4.4 | 5,124 | 7.8 | 256 | 7.4 |
| Foreign-born non citizen | 7,885 | 6.5 | 2,097 | 14.5 | 1,339 | 8.3 | 758 | 3.6 | 3,392 | 5.2 | 298 | 8.6 |
| Age Group | | | | | | | | | | | | |
| 15 to 24 years | 6,299 | 5.2 | 1,415 | 9.8 | 1,276 | 7.9 | 738 | 3.5 | 2,717 | 4.2 | 154 | 4.4 |
| 25 to 34 years | 20,374 | 16.9 | 3,404 | 23.5 | 3,480 | 21.6 | 3,392 | 16.2 | 9,588 | 14.7 | 510 | 14.7 |
| 35 to 44 years | 21,414 | 17.8 | 3,093 | 21.4 | 3,278 | 20.3 | 3,818 | 18.2 | 10,714 | 16.4 | 511 | 14.8 |
| 45 to 54 years | 24,658 | 20.5 | 3,080 | 21.3 | 3,523 | 21.8 | 4,284 | 20.4 | 12,973 | 19.9 | 798 | 23.1 |
| 55 to 64 years | 22,036 | 18.3 | 2,075 | 14.3 | 2,693 | 16.7 | 4,247 | 20.2 | 12,398 | 19.0 | 623 | 18.0 |
| 65 years or more | 25,625 | 21.3 | 1,402 | 9.7 | 1,890 | 11.7 | 4,522 | 21.5 | 16,946 | 25.9 | 865 | 25.0 |
| Education | | | | | | | | | | | | |
| No high school degree | 14,321 | 11.9 | 3,567 | 24.7 | 2,251 | 13.9 | 2,036 | 9.7 | 5,951 | 9.1 | 515 | 14.9 |
| High school degree | 34,462 | 28.6 | 4,950 | 34.2 | 5,202 | 32.2 | 5,699 | 27.1 | 17,458 | 26.7 | 1,152 | 33.3 |
| Some college | 34,010 | 28.2 | 4,114 | 28.4 | 4,965 | 30.8 | 6,576 | 31.3 | 17,508 | 26.8 | 846 | 24.5 |
| College degree | 37,615 | 31.2 | 1,838 | 12.7 | 3,721 | 23.1 | 6,692 | 31.9 | 24,417 | 37.4 | 947 | 27.4 |
| Employment Status | | | | | | | | | | | | |
| Employed | 72,580 | 60.3 | 8,330 | 57.6 | 9,913 | 61.4 | 12,881 | 61.3 | 39,618 | 60.6 | 1,839 | 53.1 |
| Unemployed | 6,779 | 5.6 | 1,460 | 10.1 | 1,532 | 9.5 | 1,011 | 4.8 | 2,608 | 4.0 | 167 | 4.8 |
| Not in labor force | 41,049 | 34.1 | 4,680 | 32.3 | 4,694 | 29.1 | 7,110 | 33.9 | 23,109 | 35.4 | 1,456 | 42.1 |
| Household Income | | | | | | | | | | | | |
| Less than \$15,000 | 19,541 | 16.2 | 4,377 | 30.2 | 3,396 | 21.0 | 2,973 | 14.2 | 8,139 | 12.5 | 657 | 19.0 |
| Between \$15,000 and \$30,000 | 22,073 | 18.3 | 3,793 | 26.2 | 3,545 | 22.0 | 3,678 | 17.5 | 10,248 | 15.7 | 808 | 23.4 |
| Between \$30,000 and \$50,000 | 24,787 | 20.6 | 3,148 | 21.8 | 3,424 | 21.2 | 4,585 | 21.8 | 12,948 | 19.8 | 683 | 19.7 |
| Between \$50,000 and \$75,000 | 21,975 | 18.3 | 1,771 | 12.2 | 2,666 | 16.5 | 4,095 | 19.5 | 12,891 | 19.7 | 552 | 16.0 |
| At Least \$75,000 | 32,032 | 26.6 | 1,382 | 9.6 | 3,108 | 19.3 | 5,671 | 27.0 | 21,110 | 32.3 | 761 | 22.0 |
| Homeownership | | | | | | | | | | | | |
| Homeowner | 79,144 | 65.7 | 5,269 | 36.4 | 8,634 | 53.5 | 14,415 | 68.6 | 48,548 | 74.3 | 2,278 | 65.8 |
| Non-homeowner | 41,264 | 34.3 | 9,201 | 63.6 | 7,505 | 46.5 | 6,588 | 31.4 | 16,787 | 25.7 | 1,183 | 34.2 |
| Geographic Region | | | | | | | | | | | | |
| Northeast | 21,784 | 18.1 | 2,150 | 14.9 | 2,709 | 16.8 | 3,794 | 18.1 | 12,494 | 19.1 | 637 | 18.4 |
| Midwest | 26,900 | 22.3 | 2,705 | 18.7 | 3,286 | 20.4 | 4,750 | 22.6 | 15,340 | 23.5 | 820 | 23.7 |
| South | 44,920 | 37.3 | 6,425 | 44.4 | 6,979 | 43.2 | 7,798 | 37.1 | 22,446 | 34.4 | 1,271 | 36.7 |
| West | 26,804 | 22.3 | 3,190 | 22.0 | 3,165 | 19.6 | 4,660 | 22.2 | 15,055 | 23.0 | 734 | 21.2 |

| | | | | | | | | | | | | |
|---------------------------|---------|------|--------|------|--------|------|--------|------|--------|------|-------|------|
| Metropolitan Status | | | | | | | | | | | | |
| Metropolitan Area | 100,311 | 83.3 | 12,040 | 83.2 | 13,244 | 82.1 | 17,066 | 81.3 | 54,983 | 84.2 | 2,978 | 86.0 |
| Inside principal city | 33,636 | 27.9 | 5,278 | 36.5 | 4,836 | 30.0 | 5,426 | 25.8 | 17,040 | 26.1 | 1,056 | 30.5 |
| Not inside principal city | 49,548 | 41.2 | 4,899 | 33.9 | 6,160 | 38.2 | 8,419 | 40.1 | 28,602 | 43.8 | 1,467 | 42.4 |
| Not identified | 17,127 | 14.2 | 1,863 | 12.9 | 2,248 | 13.9 | 3,221 | 15.3 | 9,341 | 14.3 | 454 | 13.1 |
| Not in Metropolitan Area | 19,193 | 15.9 | 2,270 | 15.7 | 2,727 | 16.9 | 3,792 | 18.1 | 9,938 | 15.2 | 466 | 13.5 |
| Not Identified | 903 | 0.8 | 161 | 1.1 | 168 | 1.0 | 144 | 0.7 | 413 | 0.6 | 17 | 0.5 |

Notes:

^aThe 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.

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.

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](#)

2011 Underbanked Households That Used AFS in the Last 30 Days

By Demographic Characteristics

| | All Underbanked Households | | Timing of AFS Use | | | |
|--|----------------------------|------------|------------------------------|------------|---------------------|------------|
| | | | In last 30 days ^a | | In last 2-12 months | |
| | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col |
| All Underbanked Households | 24,199 | 100.0 | 9,981 | 100.0 | 14,219 | 100.0 |
| Household Type | | | | | | |
| Family household | 16,931 | 70.0 | 7,028 | 70.4 | 9,903 | 69.6 |
| Female householder, no husband present | 4,598 | 19.0 | 2,163 | 21.7 | 2,435 | 17.1 |
| Male householder, no wife present | 1,662 | 6.9 | 772 | 7.7 | 890 | 6.3 |
| Married couple | 10,671 | 44.1 | 4,093 | 41.0 | 6,579 | 46.3 |
| Nonfamily household | 7,239 | 29.9 | 2,945 | 29.5 | 4,294 | 30.2 |
| Female householder | 3,359 | 13.9 | 1,361 | 13.6 | 1,998 | 14.1 |
| Male householder | 3,880 | 16.0 | 1,584 | 15.9 | 2,297 | 16.2 |
| Other | 29 | 0.1 | 8 | 0.1 | 22 | 0.2 |
| Race and Ethnicity of Householder | | | | | | |
| Black | 5,441 | 22.5 | 2,746 | 27.5 | 2,695 | 19.0 |
| Hispanic non-Black | 3,927 | 16.2 | 1,974 | 19.8 | 1,952 | 13.7 |
| Asian | 825 | 3.4 | 264 | 2.6 | 562 | 4.0 |
| American Indian/Alaskan | 372 | 1.5 | 184 | 1.8 | 188 | 1.3 |
| Hawaiian/Pacific Islander | 81 | 0.3 | 33 | 0.3 | 48 | 0.3 |
| White non-Black non-Hispanic | 13,551 | 56.0 | 4,780 | 47.9 | 8,771 | 61.7 |
| Other non-Black non-Hispanic | 3 | - | - | - | 3 | - |
| Spanish is Only Language Spoken | | | | | | |
| Spanish is not only language spoken | 23,496 | 97.1 | 9,569 | 95.9 | 13,927 | 97.9 |
| Spanish is only language spoken | 703 | 2.9 | 412 | 4.1 | 292 | 2.1 |
| Nativity | | | | | | |
| U.S-born | 20,038 | 82.8 | 8,045 | 80.6 | 11,992 | 84.3 |
| Foreign-born citizen | 1,880 | 7.8 | 764 | 7.7 | 1,116 | 7.8 |
| Foreign-born non citizen | 2,282 | 9.4 | 1,171 | 11.7 | 1,111 | 7.8 |
| Age Group | | | | | | |
| 15 to 24 years | 1,955 | 8.1 | 924 | 9.3 | 1,032 | 7.3 |
| 25 to 34 years | 4,993 | 20.6 | 2,064 | 20.7 | 2,928 | 20.6 |
| 35 to 44 years | 4,918 | 20.3 | 2,051 | 20.5 | 2,867 | 20.2 |
| 45 to 54 years | 5,336 | 22.1 | 2,209 | 22.1 | 3,128 | 22.0 |
| 55 to 64 years | 4,064 | 16.8 | 1,587 | 15.9 | 2,477 | 17.4 |
| 65 years or more | 2,933 | 12.1 | 1,146 | 11.5 | 1,787 | 12.6 |
| Education | | | | | | |
| No high school degree | 3,505 | 14.5 | 1,864 | 18.7 | 1,641 | 11.5 |
| High school degree | 7,638 | 31.6 | 3,254 | 32.6 | 4,384 | 30.8 |
| Some college | 7,676 | 31.7 | 3,130 | 31.4 | 4,546 | 32.0 |
| College degree | 5,380 | 22.2 | 1,732 | 17.4 | 3,648 | 25.7 |
| Employment Status | | | | | | |
| Employed | 15,515 | 64.1 | 6,251 | 62.6 | 9,264 | 65.2 |
| Unemployed | 1,899 | 7.8 | 811 | 8.1 | 1,088 | 7.7 |
| Not in labor force | 6,786 | 28.0 | 2,919 | 29.2 | 3,867 | 27.2 |

| | | | | | | |
|-------------------------------|--------|------|-------|------|--------|------|
| Household Income | | | | | | |
| Less than \$15,000 | 4,225 | 17.5 | 2,036 | 20.4 | 2,188 | 15.4 |
| Between \$15,000 and \$30,000 | 5,628 | 23.3 | 2,533 | 25.4 | 3,095 | 21.8 |
| Between \$30,000 and \$50,000 | 5,787 | 23.9 | 2,536 | 25.4 | 3,250 | 22.9 |
| Between \$50,000 and \$75,000 | 4,142 | 17.1 | 1,547 | 15.5 | 2,596 | 18.3 |
| At Least \$75,000 | 4,418 | 18.3 | 1,328 | 13.3 | 3,089 | 21.7 |
| Homeownership | | | | | | |
| Homeowner | 12,590 | 52.0 | 4,386 | 43.9 | 8,204 | 57.7 |
| Non-homeowner | 11,610 | 48.0 | 5,595 | 56.1 | 6,015 | 42.3 |
| Geographic Region | | | | | | |
| Northeast | 3,908 | 16.1 | 1,523 | 15.3 | 2,385 | 16.8 |
| Midwest | 4,772 | 19.7 | 1,870 | 18.7 | 2,902 | 20.4 |
| South | 10,429 | 43.1 | 4,366 | 43.7 | 6,063 | 42.6 |
| West | 5,090 | 21.0 | 2,221 | 22.3 | 2,869 | 20.2 |
| Metropolitan Status | | | | | | |
| Metropolitan Area | 20,066 | 82.9 | 8,355 | 83.7 | 11,711 | 82.4 |
| Inside principal city | 7,485 | 30.9 | 3,428 | 34.3 | 4,057 | 28.5 |
| Not inside principal city | 9,214 | 38.1 | 3,546 | 35.5 | 5,668 | 39.9 |
| Not identified | 3,367 | 13.9 | 1,382 | 13.8 | 1,985 | 14.0 |
| Not in Metropolitan Area | 3,857 | 15.9 | 1,503 | 15.1 | 2,354 | 16.6 |
| Not Identified | 276 | 1.1 | 122 | 1.2 | 154 | 1.1 |

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.

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.

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.

Differences within groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2011 Households That Used AFS in the Last 30 Days

By Multiple AFS Use

| | All Households | | Timing of AFS Use | | | | | | | | | |
|---|-----------------|------------|------------------------------|------------|---------------------|------------|---------------------------|------------|-----------------|------------|-----------------|------------|
| | | | In last 30 days ^a | | In last 2-12 months | | Not in the last 12 months | | Never used | | Unknown | |
| | 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 | Numbers (1000s) | Pct of Col |
| All Households | 120,408 | 100.0 | 14,470 | 100.0 | 16,139 | 100.0 | 21,002 | 100.0 | 65,335 | 100.0 | 3,461 | 100.0 |
| Number of Specific AFS Products Used in the Last Year | | | | | | | | | | | | |
| Used 0 AFS | 85,741 | 71.2 | - | - | - | - | 20,406 | 97.2 | 65,335 | 100.0 | - | - |
| Used 1 AFS | 19,796 | 16.4 | 7,184 | 49.6 | 12,612 | 78.1 | - | - | - | - | - | - |
| Used 2 or more AFS | 7,173 | 6.0 | 4,540 | 31.4 | 2,633 | 16.3 | - | - | - | - | - | - |
| Used 3 or more AFS | 2,840 | 2.4 | 2,343 | 16.2 | 497 | 3.1 | - | - | - | - | - | - |
| Unknown | 4,858 | 4.0 | 404 | 2.8 | 396 | 2.5 | 596 | 2.8 | - | - | 3,461 | 100.0 |

Notes:

^aThe 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.

Differences within groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2011 Households That Used AFS in the Last 30 Days

By Number of Times Used

| Number of Times AFS Used | All Households That Used AFS in The last 30 Days | | Banking Status | | | |
|--|--|------------|-----------------|------------|-----------------|------------|
| | Numbers (1000s) | Pct of Col | Unbanked | | Underbanked | |
| | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col | Numbers (1000s) | Pct of Col |
| All Households that Used AFS in the Last 30 Days | 14,470 | 100.0 | 4,490 | 100.0 | 9,981 | 100.0 |
| Used 0 times | 966 | 6.7 | 98 | 2.2 | 868 | 8.7 |
| Used 1 time | 6,367 | 44.0 | 1,327 | 29.6 | 5,040 | 50.5 |
| Used 2 times | 3,101 | 21.4 | 1,032 | 23.0 | 2,069 | 20.7 |
| Used 3 or more times | 3,575 | 24.7 | 1,816 | 40.5 | 1,758 | 17.6 |
| Unknown | 462 | 3.2 | 216 | 4.8 | 246 | 2.5 |

Notes:

Figures are based on the number of times households use non-bank money orders, non-bank check cashing, and/or non-bank remittances in the last 30 days. Households were not asked whether they used rent-to-own or RALs 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.

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](#)

2011 Households That Used Multiple AFS in the Last Year

By Demographic Characteristics

| Household Characteristic | All Households | | Number of Specific AFS Products Used in the Last Year | | | | | | | |
|--|-----------------|------------|---|------------|-----------------|------------|--------------------|------------|-----------------|------------|
| | | | Used 0 AFS | | 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 | Numbers (1000s) | Pct of Col |
| All Households | 120,408 | 100.0 | 85,741 | 100.0 | 19,796 | 100.0 | 10,013 | 100.0 | 4,858 | 100.0 |
| Banking Status | | | | | | | | | | |
| Unbanked | 9,875 | 8.2 | 2,911 | 3.4 | 2,610 | 13.2 | 3,505 | 35.0 | 849 | 17.5 |
| Underbanked | 24,199 | 20.1 | - | - | 17,186 | 86.8 | 6,508 | 65.0 | 505 | 10.4 |
| Fully banked | 82,830 | 68.8 | 82,830 | 96.6 | - | - | - | - | - | - |
| Banked but underbanked status unknown | 3,504 | 2.9 | - | - | - | - | - | - | 3,504 | 72.1 |
| Bank Account Type | | | | | | | | | | |
| Unbanked Households | 9,875 | 8.2 | 2,911 | 3.4 | 2,610 | 13.2 | 3,505 | 35.0 | 849 | 17.5 |
| Checking and savings accounts | 80,924 | 67.2 | 63,839 | 74.5 | 11,051 | 55.8 | 3,798 | 37.9 | 2,236 | 46.0 |
| Savings account only | 2,379 | 2.0 | 1,053 | 1.2 | 878 | 4.4 | 408 | 4.1 | 41 | 0.8 |
| Checking account only | 25,378 | 21.1 | 17,164 | 20.0 | 5,099 | 25.8 | 2,262 | 22.6 | 854 | 17.6 |
| Banked, but account type unknown | 1,851 | 1.5 | 774 | 0.9 | 157 | 0.8 | 41 | 0.4 | 878 | 18.1 |
| Household Type | | | | | | | | | | |
| Family household | 78,826 | 65.5 | 55,251 | 64.4 | 13,381 | 67.6 | 7,152 | 71.4 | 3,043 | 62.6 |
| Female householder, no husband present | 15,575 | 12.9 | 8,293 | 9.7 | 3,794 | 19.2 | 2,682 | 26.8 | 805 | 16.6 |
| Male householder, no wife present | 5,661 | 4.7 | 3,188 | 3.7 | 1,226 | 6.2 | 940 | 9.4 | 307 | 6.3 |
| Married couple | 57,591 | 47.8 | 43,769 | 51.0 | 8,361 | 42.2 | 3,530 | 35.3 | 1,931 | 39.7 |
| Nonfamily household | 41,479 | 34.4 | 30,425 | 35.5 | 6,387 | 32.3 | 2,860 | 28.6 | 1,808 | 37.2 |
| Female householder | 21,688 | 18.0 | 16,576 | 19.3 | 3,001 | 15.2 | 1,090 | 10.9 | 1,021 | 21.0 |
| Male householder | 19,791 | 16.4 | 13,849 | 16.2 | 3,386 | 17.1 | 1,770 | 17.7 | 787 | 16.2 |
| Other | 102 | 0.1 | 66 | 0.1 | 28 | 0.1 | 1 | - | 7 | 0.1 |
| Race and Ethnicity of Householder | | | | | | | | | | |
| Black | 16,046 | 13.3 | 7,643 | 8.9 | 4,451 | 22.5 | 2,973 | 29.7 | 980 | 20.2 |
| Hispanic non-Black | 13,710 | 11.4 | 7,496 | 8.7 | 3,141 | 15.9 | 2,435 | 24.3 | 638 | 13.1 |
| Asian | 4,985 | 4.1 | 3,929 | 4.6 | 645 | 3.3 | 189 | 1.9 | 223 | 4.6 |
| American Indian/Alaskan | 1,389 | 1.2 | 818 | 1.0 | 328 | 1.7 | 178 | 1.8 | 65 | 1.3 |
| Hawaiian/Pacific Islander | 267 | 0.2 | 171 | 0.2 | 54 | 0.3 | 31 | 0.3 | 11 | 0.2 |
| White non-Black non-Hispanic | 83,988 | 69.8 | 65,671 | 76.6 | 11,177 | 56.5 | 4,205 | 42.0 | 2,935 | 60.4 |
| Other non-Black non-Hispanic | 23 | - | 14 | - | - | - | 3 | - | 6 | 0.1 |
| Spanish is Only Language Spoken | | | | | | | | | | |
| Spanish is not only language spoken | 117,940 | 98.0 | 84,665 | 98.7 | 19,166 | 96.8 | 9,394 | 93.8 | 4,715 | 97.1 |
| Spanish is only language spoken | 2,467 | 2.0 | 1,076 | 1.3 | 629 | 3.2 | 619 | 6.2 | 143 | 2.9 |
| Nativity | | | | | | | | | | |
| U.S-born | 104,143 | 86.5 | 75,620 | 88.2 | 16,619 | 84.0 | 7,872 | 78.6 | 4,032 | 83.0 |
| Foreign-born citizen | 8,380 | 7.0 | 6,000 | 7.0 | 1,400 | 7.1 | 619 | 6.2 | 361 | 7.4 |
| Foreign-born non citizen | 7,885 | 6.5 | 4,121 | 4.8 | 1,776 | 9.0 | 1,522 | 15.2 | 465 | 9.6 |
| Age Group | | | | | | | | | | |
| 15 to 24 years | 6,299 | 5.2 | 3,446 | 4.0 | 1,543 | 7.8 | 1,074 | 10.7 | 236 | 4.9 |
| 25 to 34 years | 20,374 | 16.9 | 12,880 | 15.0 | 3,908 | 19.7 | 2,819 | 28.2 | 768 | 15.8 |
| 35 to 44 years | 21,414 | 17.8 | 14,452 | 16.9 | 3,933 | 19.9 | 2,288 | 22.8 | 741 | 15.3 |
| 45 to 54 years | 24,658 | 20.5 | 17,161 | 20.0 | 4,317 | 21.8 | 2,089 | 20.9 | 1,091 | 22.5 |
| 55 to 64 years | 22,036 | 18.3 | 16,523 | 19.3 | 3,468 | 17.5 | 1,176 | 11.7 | 870 | 17.9 |
| 65 years or more | 25,625 | 21.3 | 21,280 | 24.8 | 2,627 | 13.3 | 567 | 5.7 | 1,151 | 23.7 |
| Education | | | | | | | | | | |
| No high school degree | 14,321 | 11.9 | 7,885 | 9.2 | 3,170 | 16.0 | 2,439 | 24.4 | 827 | 17.0 |
| High school degree | 34,462 | 28.6 | 22,983 | 26.8 | 6,289 | 31.8 | 3,581 | 35.8 | 1,608 | 33.1 |
| Some college | 34,010 | 28.2 | 23,885 | 27.9 | 5,949 | 30.1 | 2,936 | 29.3 | 1,239 | 25.5 |
| College degree | 37,615 | 31.2 | 30,988 | 36.1 | 4,387 | 22.2 | 1,057 | 10.6 | 1,184 | 24.4 |
| Employment Status | | | | | | | | | | |
| Employed | 72,580 | 60.3 | 52,181 | 60.9 | 11,984 | 60.5 | 5,846 | 58.4 | 2,569 | 52.9 |
| Unemployed | 6,779 | 5.6 | 3,601 | 4.2 | 1,675 | 8.5 | 1,253 | 12.5 | 250 | 5.1 |
| Not in labor force | 41,049 | 34.1 | 29,959 | 34.9 | 6,137 | 31.0 | 2,914 | 29.1 | 2,039 | 42.0 |
| Household Income | | | | | | | | | | |
| Less than \$15,000 | 19,541 | 16.2 | 11,006 | 12.8 | 4,439 | 22.4 | 3,087 | 30.8 | 1,009 | 20.8 |
| Between \$15,000 and \$30,000 | 22,073 | 18.3 | 13,818 | 16.1 | 4,371 | 22.1 | 2,765 | 27.6 | 1,120 | 23.0 |
| Between \$30,000 and \$50,000 | 24,787 | 20.6 | 17,386 | 20.3 | 4,187 | 21.2 | 2,211 | 22.1 | 1,003 | 20.7 |
| Between \$50,000 and \$75,000 | 21,975 | 18.3 | 16,862 | 19.7 | 3,178 | 16.1 | 1,168 | 11.7 | 767 | 15.8 |
| At Least \$75,000 | 32,032 | 26.6 | 26,669 | 31.1 | 3,621 | 18.3 | 783 | 7.8 | 958 | 19.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 79,144 | 65.7 | 62,597 | 73.0 | 10,341 | 52.2 | 3,254 | 32.5 | 2,952 | 60.8 |
| Non-homeowner | 41,264 | 34.3 | 23,144 | 27.0 | 9,454 | 47.8 | 6,759 | 67.5 | 1,906 | 39.2 |

| | | | | | | | | | | |
|---------------------------|---------|------|--------|------|--------|------|-------|------|-------|------|
| Geographic Region | | | | | | | | | | |
| Northeast | 21,784 | 18.1 | 16,191 | 18.9 | 3,308 | 16.7 | 1,406 | 14.0 | 880 | 18.1 |
| Midwest | 26,900 | 22.3 | 19,939 | 23.3 | 3,982 | 20.1 | 1,863 | 18.6 | 1,116 | 23.0 |
| South | 44,920 | 37.3 | 30,046 | 35.0 | 8,435 | 42.6 | 4,650 | 46.4 | 1,789 | 36.8 |
| West | 26,804 | 22.3 | 19,565 | 22.8 | 4,072 | 20.6 | 2,095 | 20.9 | 1,072 | 22.1 |
| Metropolitan Status | | | | | | | | | | |
| Metropolitan Area | 100,311 | 83.3 | 71,538 | 83.4 | 16,269 | 82.2 | 8,310 | 83.0 | 4,193 | 86.3 |
| Inside principal city | 33,636 | 27.9 | 22,296 | 26.0 | 6,039 | 30.5 | 3,742 | 37.4 | 1,559 | 32.1 |
| Not inside principal city | 49,548 | 41.2 | 36,795 | 42.9 | 7,492 | 37.8 | 3,300 | 33.0 | 1,961 | 40.4 |
| Not identified | 17,127 | 14.2 | 12,448 | 14.5 | 2,739 | 13.8 | 1,268 | 12.7 | 673 | 13.8 |
| Not in Metropolitan Area | 19,193 | 15.9 | 13,649 | 15.9 | 3,299 | 16.7 | 1,605 | 16.0 | 639 | 13.2 |
| Not Identified | 903 | 0.8 | 553 | 0.6 | 227 | 1.1 | 98 | 1.0 | 26 | 0.5 |

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.

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.

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.

Differences within groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

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.

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

[2011 Technical Notes](#)

2011 Households That Used Multiple AFS in the Last Year

By Prepaid and Payroll Card Use

| | All Households | | Number of Specific AFS Products Used in the Last Year | | | | | | | |
|--|-----------------|------------|---|------------|-----------------|------------|--------------------|------------|-----------------|------------|
| | | | Used 0 AFS | | Used 1 AFS | | Used 2 or More AFS | | Unknown | |
| Prepaid and Payroll Card Use | 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 |
| All Households | 120,408 | 100.0 | 85,741 | 100.0 | 19,796 | 100.0 | 10,013 | 100.0 | 4,858 | 100.0 |
| Prepaid Cards | | | | | | | | | | |
| Has ever used | 12,119 | 10.1 | 6,276 | 7.3 | 3,086 | 15.6 | 2,548 | 25.4 | 208 | 4.3 |
| Has never used | 104,746 | 87.0 | 79,114 | 92.3 | 16,645 | 84.1 | 7,447 | 74.4 | 1,540 | 31.7 |
| Unknown | 3,542 | 2.9 | 351 | 0.4 | 64 | 0.3 | 18 | 0.2 | 3,110 | 64.0 |
| Payroll Cards | | | | | | | | | | |
| Receives wages on payroll card | 3,891 | 3.2 | 2,147 | 2.5 | 933 | 4.7 | 761 | 7.6 | 50 | 1.0 |
| Does not receive wages on payroll card | 113,293 | 94.1 | 83,478 | 97.4 | 18,822 | 95.1 | 9,238 | 92.3 | 1,756 | 36.1 |
| Unknown | 3,223 | 2.7 | 116 | 0.1 | 41 | 0.2 | 15 | 0.1 | 3,052 | 62.8 |

Notes:

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[2011 Technical Notes](#)

2011 Households' Use of Specific AFS

By Bank Account Type

| Timing of AFS Use | All Households | | Bank Account Type | | | | | | | | | | Memo Items | | | | | |
|--|----------------|------------|---------------------|------------|----------------|------------|-------------------------------|------------|----------------|------------|-----------------------|------------|----------------------------------|------------|----------------------|------------|---------------------|------------|
| | | | Unbanked Households | | | | Checking and Savings Accounts | | | | 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) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col |
| All Households | 120,408 | 100.0 | 9,875 | 100.0 | 80,924 | 100.0 | 2,379 | 100.0 | 25,378 | 100.0 | 1,851 | 100.0 | 106,509 | 100.0 | 83,331 | 100.0 | | |
| Any AFS | | | | | | | | | | | | | | | | | | |
| In last 30 days | 14,470 | 12.0 | 4,490 | 45.5 | 5,720 | 7.1 | 862 | 36.2 | 3,303 | 13.0 | 96 | 5.2 | 9,057 | 8.5 | 6,583 | 7.9 | | |
| In last 2-12 months | 16,139 | 13.4 | 1,920 | 19.4 | 9,394 | 11.6 | 435 | 18.3 | 4,245 | 16.7 | 144 | 7.8 | 13,666 | 12.8 | 9,835 | 11.8 | | |
| Not in the last 12 months | 21,002 | 17.4 | 929 | 9.4 | 14,944 | 18.5 | 281 | 11.8 | 4,680 | 18.4 | 169 | 9.1 | 19,643 | 18.4 | 15,232 | 18.3 | | |
| Never used | 65,335 | 54.3 | 2,036 | 20.6 | 49,272 | 60.9 | 782 | 32.9 | 12,610 | 49.7 | 634 | 34.3 | 61,995 | 58.2 | 50,068 | 60.1 | | |
| Unknown | 3,461 | 2.9 | 501 | 5.1 | 1,594 | 2.0 | 19 | 0.8 | 541 | 2.1 | 807 | 43.6 | 2,148 | 2.0 | 1,613 | 1.9 | | |
| Non-Bank Money Order | | | | | | | | | | | | | | | | | | |
| In last 30 days | 9,952 | 8.3 | 3,166 | 32.1 | 3,699 | 4.6 | 755 | 31.7 | 2,274 | 9.0 | 57 | 3.1 | 6,006 | 5.6 | 4,456 | 5.3 | | |
| In last 2-12 months | 12,127 | 10.1 | 1,679 | 17.0 | 7,029 | 8.7 | 311 | 13.1 | 2,998 | 11.8 | 110 | 5.9 | 10,044 | 9.4 | 7,345 | 8.8 | | |
| Not in the last 12 months | 17,592 | 14.6 | 968 | 9.8 | 12,423 | 15.4 | 263 | 11.0 | 3,783 | 14.9 | 156 | 8.4 | 16,224 | 15.2 | 12,692 | 15.2 | | |
| Never used | 77,817 | 64.6 | 3,516 | 35.6 | 56,513 | 69.8 | 1,039 | 43.7 | 15,928 | 62.8 | 820 | 44.3 | 72,566 | 68.1 | 57,566 | 69.1 | | |
| Unknown | 2,920 | 2.4 | 546 | 5.5 | 1,260 | 1.6 | 11 | 0.5 | 395 | 1.6 | 708 | 38.2 | 1,668 | 1.6 | 1,272 | 1.5 | | |
| Non-Bank Check Cashing | | | | | | | | | | | | | | | | | | |
| In last 30 days | 4,626 | 3.8 | 2,467 | 25.0 | 1,327 | 1.6 | 138 | 5.8 | 669 | 2.6 | 26 | 1.4 | 1,998 | 1.9 | 1,465 | 1.8 | | |
| In last 2-12 months | 4,646 | 3.9 | 1,290 | 13.1 | 2,004 | 2.5 | 140 | 5.9 | 1,189 | 4.7 | 23 | 1.2 | 3,198 | 3.0 | 2,146 | 2.6 | | |
| Not in the last 12 months | 6,745 | 5.6 | 913 | 9.2 | 3,891 | 4.8 | 190 | 8.0 | 1,715 | 6.8 | 35 | 1.9 | 5,614 | 5.3 | 4,081 | 4.9 | | |
| Never used | 101,889 | 84.6 | 4,754 | 48.1 | 72,701 | 89.8 | 1,905 | 80.1 | 21,472 | 84.6 | 1,056 | 57.1 | 94,352 | 88.6 | 74,632 | 89.6 | | |
| Unknown | 2,501 | 2.1 | 451 | 4.6 | 1,000 | 1.2 | 7 | 0.3 | 332 | 1.3 | 710 | 38.4 | 1,346 | 1.3 | 1,007 | 1.2 | | |
| Non-Bank Remittances | | | | | | | | | | | | | | | | | | |
| In last 30 days | 1,758 | 1.5 | 386 | 3.9 | 838 | 1.0 | 71 | 3.0 | 448 | 1.8 | 14 | 0.8 | 1,286 | 1.2 | 909 | 1.1 | | |
| In last 2-12 months | 2,640 | 2.2 | 522 | 5.3 | 1,550 | 1.9 | 33 | 1.4 | 504 | 2.0 | 30 | 1.6 | 2,062 | 1.9 | 1,583 | 1.9 | | |
| Not in the last 12 months | 2,678 | 2.2 | 316 | 3.2 | 1,708 | 2.1 | 68 | 2.9 | 557 | 2.2 | 30 | 1.6 | 2,276 | 2.1 | 1,776 | 2.1 | | |
| Never used | 110,431 | 91.7 | 8,086 | 81.9 | 75,620 | 93.4 | 2,189 | 92.0 | 23,475 | 92.5 | 1,061 | 57.3 | 99,269 | 93.2 | 77,837 | 93.4 | | |
| Unknown | 2,901 | 2.4 | 565 | 5.7 | 1,208 | 1.5 | 17 | 0.7 | 394 | 1.6 | 716 | 38.7 | 1,615 | 1.5 | 1,225 | 1.5 | | |
| Payday Lending | | | | | | | | | | | | | | | | | | |
| In last 30 days | 814 | 0.7 | 45 | 0.5 | 463 | 0.6 | 17 | 0.7 | 285 | 1.1 | 4 | 0.2 | 748 | 0.7 | 480 | 0.6 | | |
| In last 2-12 months | 1,249 | 1.0 | 117 | 1.2 | 729 | 0.9 | 25 | 1.1 | 372 | 1.5 | 6 | 0.3 | 1,101 | 1.0 | 754 | 0.9 | | |
| Not in the last 12 months | 3,559 | 3.0 | 565 | 5.7 | 1,974 | 2.4 | 123 | 5.2 | 881 | 3.5 | 17 | 0.9 | 2,864 | 2.7 | 2,097 | 2.5 | | |
| Never used | 111,772 | 92.8 | 8,554 | 86.6 | 76,590 | 94.6 | 2,190 | 92.1 | 23,338 | 92.0 | 1,099 | 59.4 | 100,111 | 94.0 | 78,808 | 94.6 | | |
| Unknown | 3,014 | 2.5 | 594 | 6.0 | 1,168 | 1.4 | 24 | 1.0 | 502 | 2.0 | 725 | 39.2 | 1,684 | 1.6 | 1,192 | 1.4 | | |
| Pawn Shops | | | | | | | | | | | | | | | | | | |
| In last 30 days | 911 | 0.8 | 267 | 2.7 | 357 | 0.4 | 30 | 1.3 | 256 | 1.0 | 2 | 0.1 | 612 | 0.6 | 386 | 0.5 | | |
| In last 2-12 months | 2,609 | 2.2 | 774 | 7.8 | 943 | 1.2 | 137 | 5.8 | 736 | 2.9 | 19 | 1.0 | 1,685 | 1.6 | 1,082 | 1.3 | | |
| Not in the last 12 months | 5,438 | 4.5 | 992 | 10.0 | 2,652 | 3.3 | 203 | 8.5 | 1,551 | 6.1 | 41 | 2.2 | 4,212 | 4.0 | 2,854 | 3.4 | | |
| Never used | 108,283 | 89.9 | 7,197 | 72.9 | 75,682 | 93.5 | 1,982 | 83.3 | 22,362 | 88.1 | 1,060 | 57.3 | 98,220 | 92.2 | 77,690 | 93.2 | | |
| Unknown | 3,166 | 2.6 | 645 | 6.5 | 1,291 | 1.6 | 28 | 1.2 | 474 | 1.9 | 728 | 39.3 | 1,779 | 1.7 | 1,319 | 1.6 | | |
| Rent-to-Own ^a | | | | | | | | | | | | | | | | | | |
| In the past 12 months | 1,814 | 1.5 | 502 | 5.1 | 712 | 0.9 | 119 | 5.0 | 466 | 1.8 | 14 | 0.7 | 1,179 | 1.1 | 832 | 1.0 | | |
| Not used in the last 12 months | 3,821 | 3.2 | 664 | 6.7 | 1,862 | 2.3 | 177 | 7.4 | 1,090 | 4.3 | 27 | 1.5 | 2,966 | 2.8 | 2,046 | 2.5 | | |
| Never used | 111,551 | 92.6 | 8,055 | 81.6 | 77,045 | 95.2 | 2,056 | 86.4 | 23,323 | 91.9 | 1,072 | 57.9 | 100,547 | 94.4 | 79,122 | 94.9 | | |
| Unknown | 3,222 | 2.7 | 653 | 6.6 | 1,304 | 1.6 | 27 | 1.1 | 499 | 2.0 | 738 | 39.9 | 1,816 | 1.7 | 1,331 | 1.6 | | |
| Refund Anticipation Loans ^a | | | | | | | | | | | | | | | | | | |
| In the past 12 months | 1,449 | 1.2 | 335 | 3.4 | 598 | 0.7 | 66 | 2.8 | 444 | 1.7 | 7 | 0.4 | 1,046 | 1.0 | 666 | 0.8 | | |
| Not used in the last 12 months | 3,020 | 2.5 | 529 | 5.4 | 1,515 | 1.9 | 156 | 6.6 | 796 | 3.1 | 24 | 1.3 | 2,311 | 2.2 | 1,675 | 2.0 | | |
| Never used | 112,614 | 93.5 | 8,363 | 84.7 | 77,438 | 95.7 | 2,134 | 89.7 | 23,626 | 93.1 | 1,053 | 56.9 | 101,252 | 95.1 | 79,594 | 95.5 | | |
| Unknown | 3,324 | 2.8 | 648 | 6.6 | 1,373 | 1.7 | 24 | 1.0 | 513 | 2.0 | 767 | 41.4 | 1,899 | 1.8 | 1,396 | 1.7 | | |
| Memo Items | | | | | | | | | | | | | | | | | | |
| Has ever used transaction products | 47,109 | 39.1 | 6,968 | 70.6 | 27,433 | 33.9 | 1,464 | 61.5 | 10,881 | 42.9 | 363 | 19.6 | 38,391 | 36.0 | 28,911 | 34.7 | | |
| Has ever used credit products | 17,109 | 14.2 | 3,138 | 31.8 | 8,418 | 10.4 | 689 | 28.9 | 4,757 | 18.7 | 107 | 5.8 | 13,201 | 12.4 | 9,113 | 10.9 | | |

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

^aHouseholds were not asked whether they used these AFS products in the last 30 days.

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2011 Households That Used Money Orders in the Last 30 Days

Number of Times Used and Where Purchased

| | Non-bank Money Orders in the Last 30 Days | | Banking Status | | | |
|--|---|------------|----------------|------------|----------------|------------|
| | | | Unbanked | | Underbanked | |
| | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col |
| Number of Times Non-Bank Money Orders Used in the Last 30 Days | | | | | | |
| Used 1 time | 5,872 | 59.0 | 1,527 | 48.2 | 4,345 | 64.0 |
| Used 2 times | 2,061 | 20.7 | 677 | 21.4 | 1,384 | 20.4 |
| Used 3 times | 766 | 7.7 | 384 | 12.1 | 382 | 5.6 |
| Used 4 times | 490 | 4.9 | 199 | 6.3 | 291 | 4.3 |
| Used 5 times | 440 | 4.4 | 228 | 7.2 | 212 | 3.1 |
| Unknown | 324 | 3.3 | 151 | 4.8 | 173 | 2.5 |
| Total Households That Used Money Orders in the Last 30 Days | 9,952 | 100.0 | 3,166 | 100.0 | 6,786 | 100.0 |
| Where Non-Bank Money Orders Were Purchased in the Last 30 Days | | | | | | |
| Purchased at post office | 2,799 | 28.1 | 722 | 22.8 | 2,077 | 30.6 |
| Did not purchase at post office | 7,110 | 71.4 | 2,424 | 76.5 | 4,687 | 69.1 |
| Unknown | 43 | 0.4 | 20 | 0.6 | 23 | 0.3 |
| Total Households That Used Money Orders in the Last 30 Days | 9,952 | 100.0 | 3,166 | 100.0 | 6,786 | 100.0 |

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.

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