

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

2011 Households' Use of AFS by Demographic Characteristics

By Demographic Characteristics

Household Characteristic	All Households		Any AFS		Any AFS		Any AFS		Any AFS		Any AFS		Any AFS		Transaction Products		Transaction Products		Transaction Products		Transaction Products		Transaction Products		Credit Products		Credit Products		Credit Products		Credit Products				
	Numbers (1000s)	Pct of Row	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	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	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	2,364	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																																