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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	All Households	Any AFS	Any AFS	Any AFS	Any AFS	Any AFS	Any AFS	Transaction Products	Transaction Products	Transaction Products	Transaction Products	Transaction Products	Transaction Products	Credit Products	Credit Products	Credit Products	Credit Products	Credit Products	Credit Products
			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 Nevel Used	Has Never Used	er Unknowi	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		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 Banked but Underbanked Status Unknown	82,830 3,504	100.0 100.0	19,531 543	23.6 15.5	63,299 -	76.4 -	- 2,961	84.5	16,945 485	20.5 13.8	65,885 432	79.5 12.3	2,586	73.8	4,855 105	5.9 3.0	77,975 683	94.1 19.5	- 2,716	- 77.5
Household Type																				
Family household Female householder, no husband present	78,826 15,575	100.0 100.0	34,509 9,221	43.8 59.2	42,255 5,898	53.6 37.9	2,062 456	2.6 2.9	31,399 8,287	39.8 53.2	45,583 6,859	57.8 44.0	1,845 428	2.3 2.7	11,742 4,108	14.9 26.4	64,855 10,876	82.3 69.8	2,229 591	2.8 3.8
Male householder, no wife present Married couple	5,661 57,591	100.0 100.0	3,109 22,179	54.9 38.5	2,346 34,011	41.4 59.1	206 1,400	3.6 2.4	2,816 20,295	49.8 35.2	2,668 36,056	47.1 62.6	176 1,240	3.1 2.2	1,260 6,374	22.3 11.1	4,162 49,817	73.5 86.5	239 1,400	4.2 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 Male householder	21,688 19,791	100.0 100.0	8,082 8,960	37.3 45.3	12,803 10,239	59.0 51.7	803 591	3.7 3.0	7,453 8,203	34.4 41.5	13,517 11,055	62.3 55.9	718 533	3.3 2.7		10.9 15.1	18,552 16,139	85.5 81.5	772 664	3.6 3.4
Other	102	100.0	60	58.7	37	36.7	5	4.6	54	52.7	44	42.7	5	4.6		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 Asian	13,710 4,985	100.0 100.0	7,461 1,381	54.4 27.7	5,880 3,439	42.9 69.0	369 165	2.7 3.3	6,911 1,346	50.4 27.0	6,463 3,490	47.1 70.0	337 149	2.5 3.0	2,159	15.7 3.5	11,038 4,640	80.5 93.1	513 173	3.7 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 White non-Black non-Hispanic	267 83,988	100.0 100.0	138 31,580	51.9 37.6	126 50,167	47.0 59.7	3 2,241	1.1 2.7	121 28,554	45.2 34.0	143 53,430	53.7 63.6	3 2,004	1.1 2.4	58 10,103	21.6 12.0	201 71,735	75.1 85.4	9 2,150	3.3 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 Spanish is only language spoken	117,940 2,467	100.0 100.0	50,083 1,528	42.5 61.9	64,470 865	54.7 35.1	3,388 74	2.9 3.0	45,635 1,474	38.7 59.7	69,276 922	58.7 37.4	3,030 71	2.6 2.9		14.3 10.4	97,525 2,103	82.7 85.2	3,563 108	3.0 4.4
Nativity U.S-born	104,143	100.0	44,416	42.6	56 910	54.6	2 009	2.0	40,200	20.6	61,334	59.0	2,609	2.5	15.029	15.2	95 190	81.8	2.016	2.0
Foreign-born citizen	8,380	100.0	3,000	35.8	56,819 5,124	61.1	2,908 256	2.8 3.1	2,882	38.6 34.4	5,257	58.9 62.7	241	2.5 2.9		15.3 5.5	85,189 7,657	91.4	3,016 261	2.9 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 35 to 44 years	20,374 21,414	100.0 100.0	10,276 10,190	50.4 47.6	9,588 10,714	47.1 50.0	510 511	2.5 2.4	9,316 9,147	45.7 42.7	10,585 11,802	52.0 55.1	473 465	2.3 2.2		20.0 18.7	15,705 16,821	77.1 78.6	585 599	2.9 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 65 years or more	22,036 25,625	100.0 100.0	9,015 7,815	40.9 30.5	12,398 16,946	56.3 66.1	623 865	2.8 3.4	8,315 7,264	37.7 28.3	13,168 17,604	59.8 68.7	554 757	2.5 3.0		11.5 5.6	18,865 23,351	85.6 91.1	633 828	2.9 3.2
Education																				
No high school degree High school degree	14,321 34,462	100.0 100.0	7,854 15,851	54.8 46.0	5,951 17,458	41.6 50.7	515 1,152	3.6 3.3	7,250 14,288	50.6 41.5	6,597 19,147	46.1 55.6	474 1,027	3.3 3.0		18.6 17.6	11,013 27,155	76.9 78.8	642 1,246	4.5 3.6
Some college College degree	34,010 37,615	100.0 100.0	15,655 12,251	46.0 32.6	17,508 24,417	51.5 64.9	846 947	2.5 2.5	14,010 11,561	41.2 30.7	19,265 25,189	56.6 67.0	735 865	2.2 2.3		17.8 6.2	27,072 34,388	79.6 91.4	897 885	2.6 2.4
Employment Status	37,013	100.0	12,231	32.0	24,417	04.9	947	2.5	11,301	30.7	25,169	07.0	803	2.3	2,342	0.2	34,300	91.4	863	2.4
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		13.7	60,699	83.6	1,945	2.7
Unemployed Not in labor force	6,779 41,049	100.0 100.0	4,004 16,484	59.1 40.2	2,608 23,109	38.5 56.3	167 1,456	2.5 3.5	3,583 15,136	52.9 36.9	3,044 24,652	44.9 60.1	151 1,261	2.2 3.1	1,951 5,223	28.8 12.7	4,624 34,305	68.2 83.6	204 1,521	3.0 3.7
Household Income	40.544	400.0	40.745		0.400	44.0						40.0	500				44.070	70.0		
Less than \$15,000 Between \$15,000 and \$30,000	19,541 22,073	100.0 100.0	10,745 11,016	55.0 49.9	8,139 10,248	41.6 46.4	657 808	3.4 3.7	9,801 9,931	50.2 45.0	9,141 11,423	46.8 51.8	599 719	3.1 3.3	4,461 4,417	22.8 20.0	14,273 16,789	73.0 76.1	807 867	4.1 3.9
Between \$30,000 and \$50,000 Between \$50,000 and \$75,000	24,787 21,975	100.0 100.0	11,157 8,532	45.0 38.8	12,948 12,891	52.2 58.7	683 552	2.8 2.5	9,979 7,832	40.3 35.6	14,216 13,644	57.4 62.1	592 499	2.4 2.3	3,848	15.5 11.3	20,203 18,898	81.5 86.0	737 592	3.0 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		5.9	29,466	92.0	668	2.1
Homeownership	70.444	400.0	20.240	25.0	40.540	04.0	0.070	2.0	25.004	20.0	54 000	04.7	4 000	2.5	7 000	0.0	00.505	07.0	2.407	2.0
Homeowner Non-homeowner	79,144 41,264	100.0 100.0	28,318 23,293	35.8 56.4	48,548 16,787	61.3 40.7	2,278 1,183	2.9 2.9	25,924 21,185	32.8 51.3	51,222 18,976	64.7 46.0	1,998 1,103	2.5 2.7		9.3 23.6	69,565 30,063	87.9 72.9	2,197 1,473	2.8 3.6
Geographic Region													_	_				 -	-	
Northeast Midwest	21,784 26,900	100.0 100.0	8,653 10,740		12,494 15,340	57.4 57.0	637 820	2.9 3.0	8,201 9,623	37.6 35.8	13,016 16,568	59.7 61.6	568 709	2.6 2.6	I	9.3 13.9	19,109 22,340	87.7 83.0	641 833	2.9 3.1
South West	44,920 26,804	100.0 100.0	21,202 11,016		22,446 15,055	50.0	1,271 734	2.8 2.7	19,280 10,006	42.9 37.3	24,470 16,144	54.5 60.2	1,170 654	2.6 2.4	7,563	16.8 14.1	35,974 22,206	80.1 82.8	1,382 814	
Metropolitan Status	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				,				,		•						,			
Metropolitan Area	100,311	100.0	42,350 15,540		54,983 17,040		2,978 1,056	3.0	38,733 14,330	38.6	58,893 18 345	58.7 54.5	2,685	2.7	I	13.8 15.4	83,284	83.0 81.0	3,193	
Inside principal city Not inside principal city	33,636 49,548	100.0 100.0	15,540 19,478	46.2 39.3	17,040 28,602	50.7 57.7	1,467	3.1 3.0	17,888	42.6 36.1	18,345 30,349	61.3	960 1,310	2.9 2.6	5,808	11.7	27,235 42,228	85.2	1,210 1,512	3.6 3.1
Not identified Not in metropolitan area	17,127 19,193	100.0 100.0	7,332 8,789	42.8 45.8	9,341 9,938	54.5 51.8	454 466	2.7 2.4	6,514 7,946	38.0 41.4	10,198 10,851	59.5 56.5	414 396	2.4 2.1	2,834 3,084	16.5 16.1	13,822 15,649	80.7 81.5	471 460	2.8 2.4
Not Identified	903	100.0	473		413		17	1.9	430	47.6	454	50.2	19	2.1	I	21.2	694	76.9	17	1.9

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.

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

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. 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