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



Fully Banked Households' Use of AFS

By Demographic Characteristic

Household Characteristic	All Fully Banked Households		Ever Used An AFS		Ever Used An AFS		Memo Items									
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	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		
Household Family Type																
Family household	53,797	100.0	12,514	23.3	41,283	76.7	10,788	20.1	43,010	79.9	3,158	5.9	50,639	94.1		
Female householder, no husband present	7,544	100.0	2,122	28.1	5,422	71.9	1,708	22.6	5,836	77.4	752	10.0	6,793	90.0		
Male householder, no wife present	3,006	100.0	787	26.2	2,219	73.8	632	21.0	2,374	79.0	270	9.0	2,736	91.0		
Married couple	43,247	100.0	9,605	22.2	33,642	77.8	8,448	19.5	34,799	80.5	2,136	4.9	41,111	95.1		
Nonfamily household	28,978	100.0	6,994	24.1	21,983	75.9	6,140	21.2	22,837	78.8	1,688	5.8	27,289	94.2		
Female householder	15,868	100.0	3,610	22.8	12,258	77.2	3,204	20.2	12,664	79.8	809	5.1	15,059	94.9		
Male householder	13,110	100.0	3,385	25.8	9,725	74.2	2,937	22.4	10,173	77.6	880	6.7	12,230	93.3		
Other	55	100.0	NA	NA												
Race and Ethnicity of Householder																
Black	6,672	100.0	2,140	32.1	4,531	67.9	1,761	26.4	4,910	73.6	786	11.8	5,886	88.2		
Hispanic non-Black	6,677	100.0	1,434	21.5	5,243	78.5	1,196	17.9	5,481	82.1	407	6.1	6,271	93.9		
Asian	3,844	100.0	481	12.5	3,362	87.5	460	12.0	3,384	88.0	58	1.5	3,786	98.5		
American Indian/Alaskan	765	100.0	248	32.3	518	67.7	182	23.8	583	76.2	107	14.0	658	86.0		
Hawaiian/Pacific Islander	168	100.0	45	27.1	122	72.9	42	25.0	126	75.0	9	5.5	159	94.5		
White non-Black non-Hispanic	64,690	100.0	15,170	23.4	49,520	76.6	13,291	20.5	51,399	79.5	3,484	5.4	61,206	94.6		
Other non-Black non-Hispanic	14	100.0	NA	NA												
Spanish is Only Language Spoken																
Spanish is not only language spoken	82,018	100.0	19,369	23.6	62,649	76.4	16,797	20.5	65,220	79.5	4,837	5.9	77,181	94.1		
Spanish is only language spoken	812	100.0	162	20.0	650	80.0	147	18.1	665	81.9	18	2.2	794	97.8		
Nativity																
U.S-born	73,435	100.0	18,056	24.6	55,378	75.4	15,596	21.2	57,838	78.8	4,645	6.3	68,790	93.7		
Foreign-born citizen	5,783	100.0	851	14.7	4,932	85.3	786	13.6	4,997	86.4	115	2.0	5,668	98.0		
Foreign-born non citizen	3,612	100.0	623	17.2	2,989	82.8	562	15.6	3,050	84.4	94	2.6	3,517	97.4		
Age Group																
15 to 24 years	3,129	100.0	624	19.9	2,506	80.1	509	16.3	2,620	83.7	192	6.1	2,937	93.9		
25 to 34 years	12,286	100.0	3,086	25.1	9,200	74.9	2,597	21.1	9,689	78.9	930	7.6	11,356	92.4		
35 to 44 years	13,996	100.0	3,599	25.7	10,397	74.3	3,042	21.7	10,954	78.3	1,032	7.4	12,964	92.6		
45 to 54 years	16,553	100.0	3,999	24.2	12,554	75.8	3,432	20.7	13,121	79.3	1,106	6.7	15,448	93.3		
55 to 64 years	16,132	100.0	3,992	24.7	12,141	75.3	3,521	21.8	12,612	78.2	927	5.7	15,205	94.3		
65 years or more	20,733	100.0	4,231	20.4	16,502	79.6	3,843	18.5	16,890	81.5	668	3.2	20,065	96.8		
Education																
No high school degree	6,677	100.0	1,640	24.6	5,037	75.4	1,369	20.5	5,307	79.5	464	6.9	6,213	93.1		
High school degree	21,969	100.0	5,159	23.5	16,810	76.5	4,330	19.7	17,639	80.3	1,452	6.6	20,517	93.4		
Some college	23,388	100.0	6,202	26.5	17,186	73.5	5,213	22.3	18,175	77.7	1,877	8.0	21,511	92.0		
College degree	30,796	100.0	6,530	21.2	24,266	78.8	6,033	19.6	24,763	80.4	1,062	3.4	29,734	96.6		
Employment Status																
Employed	51,294	100.0	12,295	24.0	39,000	76.0	10,649	20.8	40,645	79.2	3,034	5.9	48,260	94.1		
Unemployed	3,218	100.0	846	26.3	2,372	73.7	680	21.1	2,538	78.9	344	10.7	2,874	89.3		
Not in labor force	28,318	100.0	6,391	22.6	21,927	77.4	5,616	19.8	22,702	80.2	1,477	5.2	26,841	94.8		
Household Income																
Employment Status	9,299	100.0	2,354	25.3	6,945	74.7	1,975	21.2	7,324	78.8	735	7.9	8,564	92.1		
Between \$15,000 and \$30,000	13,134	100.0	3,341	25.4	9,793	74.6	2,724	20.7	10,410	79.3	1,085	8.3	12,049	91.7		
Between \$30,000 and \$50,000	17,015	100.0	4,344	25.5	12,671	74.5	3,615	21.2	13,400	78.8	1,234	7.3	15,781	92.7		
Between \$50,000 and \$75,000	16,757	100.0	3,938	23.5	12,819	76.5	3,498	20.9	13,260	79.1	906	5.4	15,851	94.6		
At Least \$75,000	26,624	100.0	5,553	20.9	21,071	79.1	5,133	19.3	21,491	80.7	895	3.4	25,729	96.6		
Homeownership																
Homeowner	61,833	100.0	13,804	22.3	48,030	77.7	12,255	19.8	49,578	80.2	2,854	4.6	58,980	95.4		
Non-homeowner	20,996	100.0	5,727	27.3	15,269	72.7	4,690	22.3	16,307	77.7	2,001	9.5	18,995	90.5		
Geographic Region																
Northeast	15,675	100.0	3,557	22.7	12,118	77.3	3,260	20.8	12,414	79.2	605	3.9	15,070	96.1		
Midwest	19,379	100.0	4,424	22.8	14,955	77.2	3,773	19.5	15,605	80.5	1,142	5.9	18,236	94.1		
South	28,772	100.0	7,167	24.9	21,604	75.1	6,151	21.4	22,621	78.6	1,886	6.6	26,886	93.4		
West	19,005	100.0	4,383	23.1	14,622	76.9	3,761	19.8	15,244	80.2	1,222	6.4	17,783	93.6		
Metropolitan Status																
Metropolitan Area	69,203	100.0	15,867	22.9	53,336	77.1	13,760	19.9	55,443	80.1	3,995	5.8	65,207	94.2		
Inside principal city	21,111	100.0	4,922	23.3	16,189	76.7	4,215	20.0	16,896	80.0	1,331	6.3	19,780	93.7		
Not inside principal city	36,057	100.0	7,983	22.1	28,074	77.9	7,065	19.6	28,992	80.4	1,766	4.9	34,291	95.1		
Not identified	12,034	100.0	2,962	24.6	9,073	75.4	2,480	20.6	9,555	79.4	898	7.5	11,137	92.5		
Not in Metropolitan Area	13,096	100.0	3,528	26.9	9,568	73.1	3,068	23.4	10,028	76.6	815	6.2	12,281	93.8		
Not Identified	531	100.0	136	25.7	395	74.3	117	22.0	414	78.0	45	8.4	486	91.6		

Notes:

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

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.

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](#)