

# ECONOMICINCLUSION.GOV

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



### Households' Use of AFS By Demographic Characteristic

Household Characteristic	All Households		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Memo Items		Memo Items		Memo Items		Memo Items	
	Households (1000s)	Row Pct	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used Transaction AFS	Ever Used Transaction AFS	Used Transaction AFS in the Last Year	Used Transaction AFS in the Last Year	Ever Used Credit AFS	Ever Used Credit AFS	Used Credit AFS in the Last Year	Used Credit AFS in the Last Year		
			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 Households	120,408	100.0	51,611	42.9	65,335	54.3	3,461	2.9	47,109	39.1	28,011	23.3	17,109	14.2	7,243	6.0		
Banking Status																		
Unbanked	9,875	100.0	7,338	74.3	2,036	20.6	501	5.1	6,968	70.6	6,137	62.1	3,138	31.8	1,660	16.8		
Underbanked	24,199	100.0	24,199	100.0	0	0	0	0	22,711	93.9	21,874	90.4	9,011	37.2	5,583	23.1		
Fully Banked	82,830	100.0	19,531	23.6	63,299	76.4	0	0	16,945	20.5	0	0	4,855	5.9	0	0		
Banked but Underbanked Status Unknown	3,504	100.0	543	15.5	0	0	2,961	84.5	485	13.8	0	0	105	3.0	0	0		
Household Family Type																		
Family household	78,826	100.0	34,509	43.8	42,255	53.6	2,062	2.6	31,399	39.8	19,211	24.4	11,742	14.9	5,282	6.7		
Female householder, no husband present	15,575	100.0	9,221	59.2	5,898	37.9	456	2.9	8,287	53.2	6,062	38.9	4,108	26.4	2,032	13.0		
Male householder, no wife present	5,661	100.0	3,109	54.9	2,346	41.4	206	3.6	2,816	49.8	2,069	36.5	1,260	22.3	674	11.9		
Married couple	57,591	100.0	22,179	38.5	34,011	59.1	1,400	2.4	20,295	35.2	11,081	19.2	6,374	11.1	2,576	4.5		
Nonfamily household	41,479	100.0	17,042	41.1	23,042	55.6	1,395	3.4	15,657	37.7	8,771	21.1	5,352	12.9	1,959	4.7		
Female householder	21,688	100.0	8,082	37.3	12,803	59.0	803	3.7	7,453	34.4	3,881	17.9	2,364	10.9	831	3.8		
Male householder	19,791	100.0	8,960	45.3	10,239	51.7	591	3.0	8,203	41.5	4,889	24.7	2,988	15.1	1,129	5.7		
Other	102	100.0	60	58.7	37	36.7	5	4.6	54	52.7	29	28.2	16	15.2	1	1.4		
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	7,166	44.7	4,251	26.5	1,870	11.7		
Hispanic non-Black	13,710	100.0	7,461	54.4	5,880	42.9	369	2.7	6,911	50.4	5,414	39.5	2,159	15.7	1,110	8.1		
Asian	4,985	100.0	1,381	27.7	3,439	69.0	165	3.3	1,346	27.0	835	16.7	173	3.5	67	1.3		
American Indian/Alaskan	1,389	100.0	793	57.1	553	39.8	44	3.2	692	49.8	459	33.0	359	25.9	161	11.6		
Hawaiian/Pacific Islander	267	100.0	138	51.9	126	47.0	3	1.1	121	45.2	79	29.4	58	21.6	33	12.3		
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	14,056	16.7	10,103	12.0	4,002	4.8		
Other non-Black non-Hispanic	23	100.0	15	66.4	1	6.5	6	27.1	15	66.4	3	12.7	7	30.0				
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	26,751	22.7	16,852	14.3	7,068	6.0		
Spanish is only language spoken	2,467	100.0	1,528	61.9	865	35.1	74	3.0	1,474	59.7	1,260	51.1	257	10.4	175	7.1		
Nativity																		
U.S.-born	104,143	100.0	44,416	42.6	56,819	54.6	2,908	2.8	40,200	38.6	22,674	21.8	15,938	15.3	6,636	6.4		
Foreign-born citizen	8,380	100.0	3,000	35.8	5,124	61.1	256	3.1	2,882	34.4	2,015	24.0	462	5.5	194	2.3		
Foreign-born non citizen	7,885	100.0	4,195	53.2	3,392	43.0	298	3.8	4,027	51.1	3,322	42.1	709	9.0	413	5.2		
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	2,514	39.9	1,223	19.4	724	11.5		
25 to 34 years	20,374	100.0	10,276	50.4	9,588	47.1	510	2.5	9,316	45.7	6,231	30.6	4,084	20.0	1,978	9.7		
35 to 44 years	21,414	100.0	10,190	47.6	10,714	50.0	511	2.4	9,147	42.7	5,732	26.8	3,994	18.7	1,802	8.4		
45 to 54 years	24,658	100.0	10,887	44.2	12,973	52.6	798	3.2	9,901	40.2	6,017	24.4	3,823	15.5	1,474	6.0		
55 to 64 years	22,036	100.0	9,015	40.9	12,398	56.3	623	2.8	8,315	37.7	4,415	20.0	2,538	11.5	822	3.7		
65 years or more	25,625	100.0	7,815	30.5	16,946	66.1	865	3.4	7,264	28.3	3,101	12.1	1,447	5.6	442	1.7		
Education																		
No high school degree	14,321	100.0	7,854	54.8	5,951	41.6	515	3.6	7,250	50.6	5,385	37.6	2,666	18.6	1,391	9.7		
High school degree	34,462	100.0	15,851	46.0	17,458	50.7	1,152	3.3	14,288	41.5	9,227	26.8	6,060	17.6	2,746	8.0		
Some college	34,010	100.0	15,655	46.0	17,508	51.5	846	2.5	14,010	41.2	8,132	23.9	6,041	17.8	2,410	7.1		
College degree	37,615	100.0	12,251	32.6	24,417	64.9	947	2.5	11,561	30.7	5,268	14.0	2,342	6.2	696	1.8		
Employment Status																		
Employed	72,580	100.0	31,124	42.9	39,618	54.6	1,839	2.5	28,391	39.1	16,732	23.1	9,936	13.7	4,126	5.7		
Unemployed	6,779	100.0	4,004	59.1	2,608	38.5	167	2.5	3,583	52.9	2,641	39.0	1,951	28.8	1,058	15.6		
Not in labor force	41,049	100.0	16,484	40.2	23,109	56.3	1,456	3.5	15,136	36.9	8,637	21.0	5,223	12.7	2,059	5.0		
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	7,073	36.2	4,461	22.8	2,158	11.0		
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	6,681	30.3	4,417	20.0	2,010	9.1		
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	5,978	24.1	3,848	15.5	1,589	6.4		
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	4,063	18.5	2,485	11.3	963	4.4		
At Least \$75,000	32,032	100.0	10,161	31.7	21,110	65.9	761	2.4	9,566	29.9	4,216	13.2	1,898	5.9	523	1.6		
Homeownership																		
Homeowner	79,144	100.0	28,318	35.8	48,548	61.3	2,278	2.9	25,924	32.8	12,735	16.1	7,382	9.3	2,585	3.3		
Non-homeowner	41,264	100.0	23,293	56.4	16,787	40.7	1,183	2.9	21,185	51.3	15,276	37.0	9,727	23.6	4,658	11.3		
Geographic Region																		
Northeast	21,784	100.0	8,653	39.7	12,494	57.4	637	2.9	8,201	37.6	4,630	21.3	2,035	9.3	741	3.4		
Midwest	26,900	100.0	10,740	39.9	15,340	57.0	820	3.0	9,623	35.8	5,384	20.0	3,727	13.9	1,461	5.4		
South	44,920	100.0	21,202	47.2	22,446	50.0	1,271	2.8	19,280	42.9	12,209	27.2	7,563	16.8	3,504	7.8		
West	26,804	100.0	11,016	41.1	15,055	56.2	734	2.7	10,006	37.3	5,787	21.6	3,785	14.1	1,536	5.7		
Metropolitan Status																		
Metropolitan Area	100,311	100.0	42,350	42.2	54,983	54.8	2,978	3.0	38,733	38.6	23,271	23.2	13,833	13.8	5,762	5.7		
Inside principal city	33,636	100.0	15,540	46.2	17,040	50.7	1,056	3.1	14,330	42.6	9,453	28.1	5,191	15.4	2,243	6.7		
Not inside principal city	49,548	100.0	19,478	39.3	28,602	57.7	1,467	3.0	17,888	36.1	10,182	20.5	5,808	11.7	2,381	4.8		
Not identified	17,127	100.0	7,332	42.8	9,341	54.5	454	2.7	6,514	38.0	3,636	21.2	2,834	16.5	1,139	6.6		
Not in Metropolitan Area	19,193	100.0	8,789	45.8	9,938	51.8	466	2.4	7,946	41.4	4,443	23.1	3,084	16.1	1,398	7.3		
Not Identified	903	100.0	473	52.3	413	45.8	17	1.9	430	47.6	297	32.9	191	21.2	83	9.1		

**Notes:**

Figures do not always reconcile to totals because of rounding.

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.

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