

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

Timing of Underbanked Households' Use of AFS

By Demographic Characteristic

Household Characteristic	All Underbanked Households	All Underbanked Households	Timing of AFS Use ^a	Memo Item	Memo Item			
			In last 30 days ^b	In last 30 days ^b	In Last 2-12 months	In Last 2-12 months	Used AFS In the Last Year	Used AFS In the Last Year
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Underbanked Households	24,199	100.0	9,981	41.2	14,219	58.8	24,199	100.0
Household Family Type								
Family household	16,931	100.0	7,028	41.5	9,903	58.5	16,931	100.0
Female householder, no husband present	4,598	100.0	2,163	47.1	2,435	52.9	4,598	100.0
Male householder, no wife present	1,662	100.0	772	46.5	890	53.5	1,662	100.0
Married couple	10,671	100.0	4,093	38.4	6,579	61.6	10,671	100.0
Nonfamily household	7,239	100.0	2,945	40.7	4,294	59.3	7,239	100.0
Female householder	3,359	100.0	1,361	40.5	1,998	59.5	3,359	100.0
Male householder	3,880	100.0	1,584	40.8	2,297	59.2	3,880	100.0
Other	29	100.0	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder								
Black	5,441	100.0	2,746	50.5	2,695	49.5	5,441	100.0
Hispanic non-Black	3,927	100.0	1,974	50.3	1,952	49.7	3,927	100.0
Asian	825	100.0	264	31.9	562	68.1	825	100.0
American Indian/Alaskan	372	100.0	184	49.5	188	50.5	372	100.0
Hawaiian/Pacific Islander	81	100.0	33	41.0	48	59.0	81	100.0
White non-Black non-Hispanic	13,551	100.0	4,780	35.3	8,771	64.7	13,551	100.0
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken								
Spanish is not only language spoken	23,496	100.0	9,569	40.7	13,927	59.3	23,496	100.0
Spanish is only language spoken	703	100.0	412	58.5	292	41.5	703	100.0
Nativity								
U.S.-born	20,038	100.0	8,045	40.2	11,992	59.8	20,038	100.0
Foreign-born citizen	1,880	100.0	764	40.6	1,116	59.4	1,880	100.0
Foreign-born non citizen	2,282	100.0	1,171	51.3	1,111	48.7	2,282	100.0
Age Group								
15 to 24 years	1,955	100.0	924	47.2	1,032	52.8	1,955	100.0
25 to 34 years	4,993	100.0	2,064	41.3	2,928	58.7	4,993	100.0
35 to 44 years	4,918	100.0	2,051	41.7	2,867	58.3	4,918	100.0
45 to 54 years	5,336	100.0	2,209	41.4	3,128	58.6	5,336	100.0
55 to 64 years	4,064	100.0	1,587	39.0	2,477	61.0	4,064	100.0
65 years or more	2,933	100.0	1,146	39.1	1,787	60.9	2,933	100.0
Education								
No high school degree	3,505	100.0	1,864	53.2	1,641	46.8	3,505	100.0
High school degree	7,638	100.0	3,254	42.6	4,384	57.4	7,638	100.0
Some college	7,676	100.0	3,130	40.8	4,546	59.2	7,676	100.0
College degree	5,380	100.0	1,732	32.2	3,648	67.8	5,380	100.0
Employment Status								
Employed	15,515	100.0	6,251	40.3	9,264	59.7	15,515	100.0
Unemployed	1,899	100.0	811	42.7	1,088	57.3	1,899	100.0
Not in labor force	6,786	100.0	2,919	43.0	3,867	57.0	6,786	100.0
Household Income								
Employment Status	4,225	100.0	2,036	48.2	2,188	51.8	4,225	100.0
Between \$15,000 and \$30,000	5,628	100.0	2,533	45.0	3,095	55.0	5,628	100.0
Between \$30,000 and \$50,000	5,787	100.0	2,536	43.8	3,250	56.2	5,787	100.0
Between \$50,000 and \$75,000	4,142	100.0	1,547	37.3	2,596	62.7	4,142	100.0
At Least \$75,000	4,418	100.0	1,328	30.1	3,089	69.9	4,418	100.0
Homeownership								
Homeowner	12,590	100.0	4,386	34.8	8,204	65.2	12,590	100.0
Non-homeowner	11,610	100.0	5,595	48.2	6,015	51.8	11,610	100.0
Geographic Region								
Northeast	3,908	100.0	1,523	39.0	2,385	61.0	3,908	100.0
Midwest	4,772	100.0	1,870	39.2	2,902	60.8	4,772	100.0
South	10,429	100.0	4,366	41.9	6,063	58.1	10,429	100.0
West	5,090	100.0	2,221	43.6	2,869	56.4	5,090	100.0
Metropolitan Status								
Metropolitan Area	20,066	100.0	8,355	41.6	11,711	58.4	20,066	100.0
Inside principal city	7,485	100.0	3,428	45.8	4,057	54.2	7,485	100.0
Not inside principal city	9,214	100.0	3,546	38.5	5,668	61.5	9,214	100.0
Not identified	3,367	100.0	1,382	41.0	1,985	59.0	3,367	100.0
Not in Metropolitan Area	3,857	100.0	1,503	39.0	2,354	61.0	3,857	100.0
Not Identified	276	100.0	122	44.2	154	55.8	276	100.0

Notes:

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

^aHouseholds are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^bThe 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.

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](#)