

### Unbanked Households' Use of AFS Transaction and Credit Products

#### By Demographic Characteristic

Household Characteristic	All Unbanked Households	All Unbanked Households	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used
			Transaction and credit products	Transaction and credit products	Transaction products only	Transaction products only	Credit products only	Credit products only	Never used AFS	Never used AFS	Unknown	Unknown
	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 Unbanked Households	9,875	100.0	2,768	28.0	3,963	40.1	363	3.7	2,036	20.6	746	7.6
Household Family Type												
Family household	5,905	100.0	1,835	31.1	2,481	42.0	252	4.3	972	16.5	364	6.2
Female householder, no husband present	2,971	100.0	990	33.3	1,189	40.0	167	5.6	476	16.0	149	5.0
Male householder, no wife present	807	100.0	255	31.6	337	41.8	23	2.9	127	15.7	64	7.9
Married couple	2,127	100.0	590	27.7	955	44.9	62	2.9	369	17.4	151	7.1
Nonfamily household	3,960	100.0	933	23.6	1,477	37.3	110	2.8	1,059	26.7	382	9.6
Female householder	1,702	100.0	370	21.7	555	32.6	46	2.7	545	32.0	186	10.9
Male householder	2,258	100.0	563	24.9	921	40.8	64	2.8	514	22.8	195	8.7
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	3,430	100.0	960	28.0	1,349	39.3	167	4.9	639	18.6	315	9.2
Hispanic non-Black	2,762	100.0	452	16.4	1,416	51.3	82	3.0	636	23.0	176	6.4
Asian	134	100.0	3	2.3	45	33.7	-	-	77	56.9	9	7.1
American Indian/Alaskan	202	100.0	61	30.0	95	47.1	5	2.7	35	17.3	6	2.9
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,287	38.6	1,057	31.7	108	3.2	646	19.4	232	7.0
Spanish is Only Language Spoken												
Spanish is not only language spoken	8,965	100.0	2,686	30.0	3,434	38.3	350	3.9	1,820	20.3	674	7.5
Spanish is only language spoken	910	100.0	82	9.0	529	58.1	12	1.3	216	23.7	71	7.8
Nativity												
U.S-born	7,673	100.0	2,577	33.6	2,788	36.3	313	4.1	1,440	18.8	554	7.2
Foreign-born citizen	453	100.0	49	10.7	155	34.1	12	2.6	192	42.5	46	10.1
Foreign-born non citizen	1,750	100.0	143	8.2	1,020	58.3	37	2.1	403	23.1	146	8.3
Age Group												
15 to 24 years	1,094	100.0	264	24.1	519	47.4	36	3.3	211	19.3	64	5.8
25 to 34 years	2,587	100.0	837	32.3	1,093	42.3	116	4.5	388	15.0	153	5.9
35 to 44 years	1,994	100.0	653	32.8	808	40.5	98	4.9	317	15.9	118	5.9
45 to 54 years	2,002	100.0	619	30.9	727	36.3	57	2.8	419	20.9	179	9.0
55 to 64 years	1,202	100.0	306	25.5	468	38.9	38	3.2	257	21.4	133	11.1
65 years or more	997	100.0	89	8.9	348	34.9	17	1.7	444	44.5	99	9.9
Education												
No high school degree	3,696	100.0	805	21.8	1,614	43.7	122	3.3	914	24.7	241	6.5
High school degree	3,764	100.0	1,145	30.4	1,487	39.5	163	4.3	648	17.2	321	8.5
Some college	2,002	100.0	751	37.5	742	37.1	70	3.5	323	16.1	116	5.8
College degree	413	100.0	67	16.3	120	29.0	8	1.9	151	36.5	67	16.3
Employment Status												
Employed	3,818	100.0	1,100	28.8	1,698	44.5	119	3.1	618	16.2	283	7.4
Unemployed	1,525	100.0	563	36.9	572	37.5	85	5.6	236	15.5	68	4.5
Not in labor force	4,532	100.0	1,105	24.4	1,692	37.3	158	3.5	1,182	26.1	394	8.7
Household Income												
Less than \$15,000	5,510	100.0	1,583	28.7	2,167	39.3	212	3.8	1,193	21.7	355	6.4
Employment Status	2,581	100.0	743	28.8	1,064	41.2	84	3.3	455	17.6	234	9.1
Between \$30,000 and \$50,000	1,221	100.0	308	25.2	497	40.7	45	3.7	277	22.7	95	7.8
Between \$50,000 and \$75,000	431	100.0	105	24.4	190	44.1	18	4.1	72	16.7	46	10.7
At Least \$75,000	132	100.0	30	22.6	45	33.8	4	3.0	39	29.2	15	11.4
Homeownership												
Homeowner	2,238	100.0	518	23.1	911	40.7	89	4.0	518	23.2	202	9.0
Non-homeowner	7,637	100.0	2,250	29.5	3,052	40.0	273	3.6	1,518	19.9	544	7.1
Geographic Region												
Northeast	1,537	100.0	357	23.2	673	43.8	37	2.4	376	24.5	94	6.1
Midwest	1,920	100.0	561	29.2	727	37.9	79	4.1	385	20.0	169	8.8
South	4,493	100.0	1,328	29.6	1,782	39.7	208	4.6	842	18.7	333	7.4
West	1,925	100.0	523	27.2	780	40.5	39	2.0	433	22.5	150	7.8
Metropolitan Status												
Metropolitan Area	8,029	100.0	2,194	27.3	3,257	40.6	279	3.5	1,647	20.5	652	8.1
Inside principal city	4,066	100.0	1,039	25.5	1,700	41.8	130	3.2	851	20.9	347	8.5
Not inside principal city	2,754	100.0	810	29.4	1,079	39.2	93	3.4	528	19.2	244	8.9
Not identified	1,209	100.0	345	28.6	478	39.5	56	4.6	269	22.2	61	5.1
Not in Metropolitan Area	1,764	100.0	551	31.2	680	38.5	78	4.4	370	21.0	85	4.8
Not Identified	83	100.0	24	28.9	26	31.7	6	6.7	19	22.5	8	10.2

#### Notes:

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

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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 terms, definitions, and methodological notes. Differences between groups may or may not be statistically significant.