

2011 Households That Used AFS in the Last 30 Days

By Demographic Characteristics

Household Characteristics	All Households	All Households	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use	Timing of AFS Use
			In last 30 days ^a	In last 30 days ^a	In last 2-12 months	In last 2-12 months	Not in the last 12 months	Not in the last 12 months	Never used	Never used	Unknown	Unknown
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households	120,408	100.0	14,470	100.0	16,139	100.0	21,002	100.0	65,335	100.0	3,461	100.0
Banking Status												
Unbanked	9,875	8.2	4,490	31.0	1,920	11.9	929	4.4	2,036	3.1	501	14.5
Underbanked	24,199	20.1	9,981	69.0	14,219	88.1	-	-	-	-	-	-
Fully banked	82,830	68.8	-	-	-	-	19,531	93.0	63,299	96.9	-	-
Banked but underbanked status unknown	3,504	2.9	-	-	-	-	543	2.6	-	-	2,961	85.5
Bank Account Type												
Unbanked households	9,875	8.2	4,490	31.0	1,920	11.9	929	4.4	2,036	3.1	501	14.5
Checking and savings accounts	80,924	67.2	5,720	39.5	9,394	58.2	14,944	71.2	49,272	75.4	1,594	46.0
Savings account only	2,379	2.0	862	6.0	435	2.7	281	1.3	782	1.2	19	0.6
Checking account only	25,378	21.1	3,303	22.8	4,245	26.3	4,680	22.3	12,610	19.3	541	15.6
Banked, but account type unknown	1,851	1.5	96	0.7	144	0.9	169	0.8	634	1.0	807	23.3
Household Type												
Family household	78,826	65.5	10,040	69.4	11,091	68.7	13,377	63.7	42,255	64.7	2,062	59.6
Female householder, no husband present	15,575	12.9	3,643	25.2	3,075	19.1	2,502	11.9	5,898	9.0	456	13.2
Male householder, no wife present	5,661	4.7	1,167	8.1	1,075	6.7	867	4.1	2,346	3.6	206	5.9
Married couple	57,591	47.8	5,231	36.1	6,941	43.0	10,008	47.7	34,011	52.1	1,400	40.5
Nonfamily household	41,479	34.4	4,422	30.6	5,026	31.1	7,594	36.2	23,042	35.3	1,395	40.3
Female householder	21,688	18.0	1,929	13.3	2,269	14.1	3,884	18.5	12,803	19.6	803	23.2
Male householder	19,791	16.4	2,493	17.2	2,757	17.1	3,710	17.7	10,239	15.7	591	17.1
Other	102	0.1	8	0.1	22	0.1	31	0.1	37	0.1	5	0.1
Race and Ethnicity of Householder												
Black	16,046	13.3	4,217	29.1	3,425	21.2	2,600	12.4	5,170	7.9	633	18.3
Hispanic non-Black	13,710	11.4	3,406	23.5	2,367	14.7	1,689	8.0	5,880	9.0	369	10.7
Asian	4,985	4.1	289	2.0	577	3.6	515	2.5	3,439	5.3	165	4.8
American Indian/Alaskan	1,389	1.2	276	1.9	241	1.5	276	1.3	553	0.8	44	1.3
Hawaiian/Pacific Islander	267	0.2	41	0.3	52	0.3	45	0.2	126	0.2	3	0.1
White non-Black non-Hispanic	83,988	69.8	6,242	43.1	9,474	58.7	15,864	75.5	50,167	76.8	2,241	64.7
Other non-Black non-Hispanic	23	-	-	-	3	-	12	0.1	1	-	6	0.2
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	13,566	93.8	15,743	97.5	20,774	98.9	64,470	98.7	3,388	97.9
Spanish is only language spoken	2,467	2.0	904	6.2	396	2.5	228	1.1	865	1.3	74	2.1
Nativity												
U.S.-born	104,143	86.5	11,461	79.2	13,626	84.4	19,329	92.0	56,819	87.0	2,908	84.0
Foreign-born citizen	8,380	7.0	912	6.3	1,174	7.3	915	4.4	5,124	7.8	256	7.4
Foreign-born non citizen	7,885	6.5	2,097	14.5	1,339	8.3	758	3.6	3,392	5.2	298	8.6
Age Group												
15 to 24 years	6,299	5.2	1,415	9.8	1,276	7.9	738	3.5	2,717	4.2	154	4.4
25 to 34 years	20,374	16.9	3,404	23.5	3,480	21.6	3,392	16.2	9,588	14.7	510	14.7
35 to 44 years	21,414	17.8	3,093	21.4	3,278	20.3	3,818	18.2	10,714	16.4	511	14.8
45 to 54 years	24,658	20.5	3,080	21.3	3,523	21.8	4,284	20.4	12,973	19.9	798	23.1
55 to 64 years	22,036	18.3	2,075	14.3	2,693	16.7	4,247	20.2	12,398	19.0	623	18.0
65 years or more	25,625	21.3	1,402	9.7	1,890	11.7	4,522	21.5	16,946	25.9	865	25.0
Education												
No high school degree	14,321	11.9	3,567	24.7	2,251	13.9	2,036	9.7	5,951	9.1	515	14.9
High school degree	34,462	28.6	4,950	34.2	5,202	32.2	5,699	27.1	17,458	26.7	1,152	33.3
Some college	34,010	28.2	4,114	28.4	4,965	30.8	6,576	31.3	17,508	26.8	846	24.5
College degree	37,615	31.2	1,838	12.7	3,721	23.1	6,692	31.9	24,417	37.4	947	27.4
Employment Status												
Employed	72,580	60.3	8,330	57.6	9,913	61.4	12,881	61.3	39,618	60.6	1,839	53.1
Unemployed	6,779	5.6	1,460	10.1	1,532	9.5	1,011	4.8	2,608	4.0	167	4.8
Not in labor force	41,049	34.1	4,680	32.3	4,694	29.1	7,110	33.9	23,109	35.4	1,456	42.1
Household Income												
Less than \$15,000	19,541	16.2	4,377	30.2	3,396	21.0	2,973	14.2	8,139	12.5	657	19.0
Between \$15,000 and \$30,000	22,073	18.3	3,793	26.2	3,545	22.0	3,678	17.5	10,248	15.7	808	23.4
Between \$30,000 and \$50,000	24,787	20.6	3,148	21.8	3,424	21.2	4,585	21.8	12,948	19.8	683	19.7
Between \$50,000 and \$75,000	21,975	18.3	1,771	12.2	2,666	16.5	4,095	19.5	12,891	19.7	552	16.0
At Least \$75,000	32,032	26.6	1,382	9.6	3,108	19.3	5,671	27.0	21,110	32.3	761	22.0
Homeownership												
Homeowner	79,144	65.7	5,269	36.4	8,634	53.5	14,415	68.6	48,548	74.3	2,278	65.8
Non-homeowner	41,264	34.3	9,201	63.6	7,505	46.5	6,588	31.4	16,787	25.7	1,183	34.2
Geographic Region												
Northeast	21,784	18.1	2,150	14.9	2,709	16.8	3,794	18.1	12,494	19.1	637	18.4
Midwest	26,900	22.3	2,705	18.7	3,286	20.4	4,750	22.6	15,340	23.5	820	23.7
South	44,920	37.3	6,425	44.4	6,979	43.2	7,798	37.1	22,446	34.4	1,271	36.7
West	26,804	22.3	3,190	22.0	3,165	19.6	4,660	22.2	15,055	23.0	734	21.2
Metropolitan Status												
Metropolitan Area	100,311	83.3	12,040	83.2	13,244	82.1	17,066	81.3	54,983	84.2	2,978	86.0
Inside principal city	33,636	27.9	5,278	36.5	4,836	30.0	5,426	25.8	17,040	26.1	1,056	30.5
Not inside principal city	49,548	41.2	4,899	33.9	6,160	38.2	8,419	40.1	28,602	43.8	1,467	42.4
Not identified	17,127	14.2	1,863	12.9	2,248	13.9	3,221	15.3	9,341	14.3	454	13.1
Not in Metropolitan Area	19,193	15.9	2,270	15.7	2,727	16.9	3,792	18.1	9,938	15.2	466	13.5
Not Identified	903	0.8	161	1.1	168	1.0	144	0.7	413	0.6	17	0.5

Notes:

^a The 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.

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

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Differences within groups may or may not be statistically significant.

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](#)