

## 2011 Unbanked Households' Use of AFS

## By Race

AFS Use	All Unbanked Households		Race/Ethnicity								
			Black		Hispanic Non-Black		White Non-Black Non-Hispanic		Other Non-Black Non-Hispanic		
	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	
Used Any AFS											
In last 30 days <sup>a</sup>	4,490	45.5	1,472	42.9	1,432	51.8	1,462	43.9	125	35.4	
In last 2-12 months	1,920	19.4	730	21.3	415	15.0	703	21.1	73	20.5	
Not in the last 12 months	929	9.4	357	10.4	184	6.7	361	10.8	26	7.5	
Never used	2,036	20.6	639	18.6	636	23.0	646	19.4	115	32.5	
Unknown	501	5.1	233	6.8	95	3.5	158	4.7	15	4.1	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Used Transaction AFS in the Last year <sup>b</sup>											
Used AFS in the last year	6,137	62.1	2,100	61.2	1,792	64.9	2,053	61.6	192	54.3	
Did not use AFS last year	3,220	32.6	1,087	31.7	872	31.6	1,115	33.5	147	41.5	
Unknown	518	5.2	244	7.1	98	3.5	162	4.9	15	4.1	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Used Credit AFS in the Last year <sup>c</sup>											
Used AFS in the last year	1,660	16.8	542	15.8	309	11.2	757	22.7	52	14.7	
Did not use AFS last year	7,473	75.7	2,579	75.2	2,277	82.5	2,339	70.2	278	78.7	
Unknown	743	7.5	310	9.0	176	6.4	234	7.0	24	6.7	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Number of Specific AFS Products Used in the Last Year											
Used 0 AFS	2,911	29.5	971	28.3	818	29.6	981	29.5	141	39.9	
Used 1 AFS	2,610	26.4	981	28.6	654	23.7	892	26.8	83	23.5	
Used 2 or more AFS	3,505	35.5	1,117	32.6	1,091	39.5	1,191	35.8	106	29.9	
Unknown	849	8.6	362	10.5	198	7.2	266	8.0	24	6.7	
Total	9,875	100.0	3,430	100.0	2,762	100.0	3,330	100.0	353	100.0	
Number of Times Household Used AFS in the Last 30 Days <sup>a</sup>											
Used 0 times	98	2.2	39	2.6	22	1.6	29	2.0	8	6.4	
Used 1 time	1,327	29.6	458	31.1	389	27.2	446	30.5	35	27.8	
Used 2 times	1,032	23.0	353	24.0	319	22.3	335	22.9	25	19.7	
Used 3 or more times	1,817	40.5	556	37.8	612	42.7	597	40.8	52	41.5	
Unknown	216	4.8	67	4.5	89	6.2	55	3.7	6	4.6	
Total Households That Used AFS In the Last 30 Days	4,490	100.0	1,472	100.0	1,432	100.0	1,462	100.0	125	100.0	

**Notes:**

<sup>a</sup> 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.

<sup>b</sup> AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

<sup>c</sup> AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

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](#)