

Fully Banked Households' Use of AFS Transaction and Credit Products

By Demographic Characteristic

Household Characteristic	All Fully Banked Households		Types of AFS Ever Used							
			Transaction and Credit Products		Transaction Products Only		Credit products only		Never used AFS	
			Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	2,269	2.7	14,676	17.7	2,586	3.1	63,299	76.4
Household Family Type										
Family household	53,797	100.0	1,432	2.7	9,356	17.4	1,726	3.2	41,283	76.7
Female householder, no husband present	7,544	100.0	337	4.5	1,370	18.2	414	5.5	5,422	71.9
Male householder, no wife present	3,006	100.0	115	3.8	517	17.2	155	5.1	2,219	73.8
Married couple	43,247	100.0	979	2.3	7,469	17.3	1,157	2.7	33,642	77.8
Nonfamily household	28,978	100.0	834	2.9	5,306	18.3	854	2.9	21,983	75.9
Female householder	15,868	100.0	402	2.5	2,801	17.7	406	2.6	12,258	77.2
Male householder	13,110	100.0	432	3.3	2,505	19.1	448	3.4	9,725	74.2
Other	55	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder										
Black	6,672	100.0	407	6.1	1,354	20.3	379	5.7	4,531	67.9
Hispanic non-Black	6,677	100.0	169	2.5	1,027	15.4	238	3.6	5,243	78.5
Asian	3,844	100.0	36	0.9	424	11.0	21	0.6	3,362	87.5
American Indian/Alaskan	765	100.0	42	5.5	140	18.4	65	8.5	518	67.7
Hawaiian/Pacific Islander	168	100.0	6	3.4	36	21.6	3	2.1	122	72.9
White non-Black non-Hispanic	64,690	100.0	1,605	2.5	11,686	18.1	1,879	2.9	49,520	76.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	82,018	100.0	2,266	2.8	14,531	17.7	2,571	3.1	62,649	76.4
Spanish is only language spoken	812	100.0	3	0.3	145	17.8	15	1.8	650	80.0
Nativity										
U.S-born	73,435	100.0	2,185	3.0	13,411	18.3	2,460	3.3	55,378	75.4
Foreign-born citizen	5,783	100.0	50	0.9	736	12.7	65	1.1	4,932	85.3
Foreign-born non citizen	3,612	100.0	33	0.9	529	14.6	61	1.7	2,989	82.8
Age Group										
15 to 24 years	3,129	100.0	77	2.5	432	13.8	115	3.7	2,506	80.1
25 to 34 years	12,286	100.0	442	3.6	2,156	17.5	489	4.0	9,200	74.9
35 to 44 years	13,996	100.0	475	3.4	2,567	18.3	557	4.0	10,397	74.3
45 to 54 years	16,553	100.0	539	3.3	2,894	17.5	567	3.4	12,554	75.8
55 to 64 years	16,132	100.0	456	2.8	3,065	19.0	471	2.9	12,141	75.3
65 years or more	20,733	100.0	280	1.4	3,563	17.2	388	1.9	16,502	79.6
Employment Status										
Employed	51,294	100.0	1,389	2.7	9,261	18.1	1,645	3.2	39,000	76.0
Unemployed	3,218	100.0	178	5.5	502	15.6	166	5.2	2,372	73.7
Not in labor force	28,318	100.0	702	2.5	4,914	17.4	775	2.7	21,927	77.4
Education										
No high school degree	6,677	100.0	193	2.9	1,176	17.6	270	4.1	5,037	75.4
High school degree	21,969	100.0	623	2.8	3,707	16.9	829	3.8	16,810	76.5
Some college	23,388	100.0	888	3.8	4,325	18.5	989	4.2	17,186	73.5
College degree	30,796	100.0	565	1.8	5,468	17.8	497	1.6	24,266	78.8
Household Income										
Employment Status	9,299	100.0	356	3.8	1,618	17.4	379	4.1	6,945	74.7
Between \$15,000 and \$30,000	13,134	100.0	468	3.6	2,256	17.2	617	4.7	9,793	74.6
Between \$30,000 and \$50,000	17,015	100.0	505	3.0	3,111	18.3	729	4.3	12,671	74.5
Between \$50,000 and \$75,000	16,757	100.0	465	2.8	3,032	18.1	441	2.6	12,819	76.5
At Least \$75,000	26,624	100.0	474	1.8	4,658	17.5	421	1.6	21,071	79.1
Homeownership										
Homeowner	61,833	100.0	1,306	2.1	10,950	17.7	1,548	2.5	48,030	77.7
Non-homeowner	20,996	100.0	963	4.6	3,726	17.7	1,038	4.9	15,269	72.7
Geographic Region										
Northeast	15,675	100.0	308	2.0	2,952	18.8	296	1.9	12,118	77.3
Midwest	19,379	100.0	492	2.5	3,282	16.9	651	3.4	14,955	77.2
South	28,772	100.0	869	3.0	5,281	18.4	1,016	3.5	21,604	75.1
West	19,005	100.0	599	3.2	3,161	16.6	623	3.3	14,622	76.9
Metropolitan Status										
Metropolitan Area	69,203	100.0	1,888	2.7	11,871	17.2	2,107	3.0	53,336	77.1
Inside principal city	21,111	100.0	624	3.0	3,591	17.0	707	3.3	16,189	76.7
Not inside principal city	36,057	100.0	848	2.4	6,217	17.2	918	2.5	28,074	77.9
Not identified	12,034	100.0	416	3.5	2,064	17.2	482	4.0	9,073	75.4
Not in Metropolitan Area	13,096	100.0	355	2.7	2,713	20.7	460	3.5	9,568	73.1
Not Identified	531	100.0	25	4.8	92	17.3	19	3.6	395	74.3

Notes:

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

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.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)