

Households' Use of AFS Transaction and Credit Products in the Last Year

By Demographic Characteristic

Household Characteristic	All Households		Type of AFS Used in the Last Year									
			Transaction Products						Did Not Use Any AFS			
			Only		Transaction and Credit		Credit only		in the Last Year		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 Households	120,408	100.0	22,842	19.0	4,645	3.9	2,542	2.1	85,741	71.2	4,638	3.9
Banking Status												
Unbanked	9,875	100.0	4,521	45.8	1,387	14.0	271	2.7	2,911	29.5	786	8.0
Underbanked	24,199	100.0	18,321	75.7	3,258	13.5	2,272	9.4	0	0	348	1.4
Fully Banked	82,830	100.0	0	0	0	0	0	0	82,830	100.0	0	0
Banked but Underbanked Status	3,504	100.0	0	0	0	0	0	0	0	0	3,504	100.0
Household Family Type												
Family household	78,826	100.0	15,478	19.6	3,361	4.3	1,874	2.4	55,251	70.1	2,862	3.6
Female householder, no husband	15,575	100.0	4,532	29.1	1,376	8.8	639	4.1	8,293	53.2	735	4.7
Male householder, no wife present	5,661	100.0	1,529	27.0	501	8.9	169	3.0	3,188	56.3	274	4.8
Married couple	57,591	100.0	9,417	16.4	1,485	2.6	1,066	1.9	43,769	76.0	1,854	3.2
Nonfamily household	41,479	100.0	7,336	17.7	1,282	3.1	668	1.6	30,425	73.3	1,768	4.3
Female householder	21,688	100.0	3,289	15.2	515	2.4	313	1.4	16,576	76.4	996	4.6
Male householder	19,791	100.0	4,047	20.5	768	3.9	355	1.8	13,849	70.0	773	3.9
Other	102	100.0	28	27.3	1	1.0	0	0.4	66	64.3	7	7.0
Race and Ethnicity of Householder												
Black	16,046	100.0	5,643	35.2	1,394	8.7	471	2.9	7,643	47.6	895	5.6
Hispanic non-Black	13,710	100.0	4,521	33.0	751	5.5	355	2.6	7,496	54.7	588	4.3
Asian	4,985	100.0	779	15.6	36	0.7	27	0.5	3,929	78.8	215	4.3
American Indian/Alaskan	1,389	100.0	346	24.9	103	7.4	58	4.2	818	58.9	65	4.6
Hawaiian/Pacific Islander	267	100.0	52	19.5	18	6.9	14	5.4	171	64.0	11	4.1
White non-Black non-Hispanic	83,988	100.0	11,499	13.7	2,342	2.8	1,618	1.9	65,671	78.2	2,858	3.4
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	100.0	21,756	18.4	4,511	3.8	2,502	2.1	84,665	71.8	4,507	3.8
Spanish is only language spoken	2,467	100.0	1,086	44.0	134	5.4	41	1.7	1,076	43.6	131	5.3
Nativity												
U.S.-born	104,143	100.0	18,074	17.4	4,222	4.1	2,366	2.3	75,620	72.6	3,861	3.7
Foreign-born citizen	8,380	100.0	1,852	22.1	124	1.5	67	0.8	6,000	71.6	337	4.0
Foreign-born non citizen	7,885	100.0	2,915	37.0	299	3.8	110	1.4	4,121	52.3	440	5.6
Age Group												
15 to 24 years	6,299	100.0	1,919	30.5	547	8.7	168	2.7	3,446	54.7	219	3.5
25 to 34 years	20,374	100.0	4,791	23.5	1,325	6.5	648	3.2	12,880	63.2	731	3.6
35 to 44 years	21,414	100.0	4,461	20.8	1,163	5.4	622	2.9	14,452	67.5	716	3.3
45 to 54 years	24,658	100.0	5,013	20.3	889	3.6	573	2.3	17,161	69.6	1,023	4.1
55 to 64 years	22,036	100.0	3,862	17.5	469	2.1	340	1.5	16,523	75.0	842	3.8
65 years or more	25,625	100.0	2,796	10.9	251	1.0	191	0.7	21,280	83.0	1,107	4.3
Education												
No high school degree	14,321	100.0	4,285	29.9	957	6.7	417	2.9	7,885	55.1	777	5.4
High school degree	34,462	100.0	7,208	20.9	1,820	5.3	907	2.6	22,983	66.7	1,543	4.5
Some college	34,010	100.0	6,568	19.3	1,463	4.3	934	2.7	23,885	70.2	1,159	3.4
College degree	37,615	100.0	4,781	12.7	404	1.1	283	0.8	30,988	82.4	1,159	3.1
Employment Status												
Employed	72,580	100.0	13,816	19.0	2,616	3.6	1,483	2.0	52,181	71.9	2,485	3.4
Unemployed	6,779	100.0	1,897	28.0	707	10.4	345	5.1	3,601	53.1	229	3.4
Not in labor force	41,049	100.0	7,129	17.4	1,322	3.2	714	1.7	29,959	73.0	1,924	4.7
Household Income												
Less than \$15,000	19,541	100.0	5,451	27.9	1,458	7.5	677	3.5	11,006	56.3	949	4.9
Between \$15,000 and \$30,000	22,073	100.0	5,199	23.6	1,353	6.1	643	2.9	13,818	62.6	1,060	4.8
Between \$30,000 and \$50,000	24,787	100.0	4,869	19.6	996	4.0	583	2.4	17,386	70.1	954	3.8
Between \$50,000 and \$75,000	21,975	100.0	3,410	15.5	589	2.7	371	1.7	16,862	76.7	743	3.4
At Least \$75,000	32,032	100.0	3,914	12.2	248	0.8	268	0.8	26,669	83.3	932	2.9
Homeownership												
Homeowner	79,144	100.0	11,137	14.1	1,416	1.8	1,145	1.4	62,597	79.1	2,849	3.6
Non-homeowner	41,264	100.0	11,705	28.4	3,228	7.8	1,397	3.4	23,144	56.1	1,789	4.3
Geographic Region												
Northeast	21,784	100.0	4,039	18.5	513	2.4	224	1.0	16,191	74.3	818	3.8
Midwest	26,900	100.0	4,421	16.4	855	3.2	603	2.2	19,939	74.1	1,082	4.0
South	44,920	100.0	9,684	21.6	2,309	5.1	1,163	2.6	30,046	66.9	1,718	3.8
West	26,804	100.0	4,698	17.5	968	3.6	553	2.1	19,565	73.0	1,020	3.8
Metropolitan Area												
Metropolitan Status	100,311	100.0	19,056	19.0	3,749	3.7	1,964	2.0	71,538	71.3	4,004	4.0
Inside principal city	33,636	100.0	7,653	22.8	1,582	4.7	643	1.9	22,296	66.3	1,462	4.3
Not inside principal city	49,548	100.0	8,473	17.1	1,503	3.0	874	1.8	36,795	74.3	1,903	3.8
Not identified	17,127	100.0	2,930	17.1	664	3.9	447	2.6	12,448	72.7	639	3.7
Not in Metropolitan Area	19,193	100.0	3,542	18.5	845	4.4	548	2.9	13,649	71.1	608	3.2
Not Identified	903	100.0	244	27.0	51	5.6	30	3.3	553	61.2	26	2.8

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.

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

[2011 Technical Notes](#)