

Timing of All Households' Use of AFS

By Demographic Characteristic

Household Characteristic	All Households		Timing of AFS Use ^a						Memo Item					
			In last 30 days ^b		In Last 2-12 months		Not in the Last 12		Never Used		Unknown		Used AFS In the Last year	
	Households (1000s)	Row Pct	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	14,470	12.0	16,139	13.4	21,002	17.4	65,335	54.3	3,461	2.9	30,609	25.4
Banking Status														
Unbanked	9,875	100.0	4,490	45.5	1,920	19.4	929	9.4	2,036	20.6	501	5.1	6,410	64.9
Underbanked	24,199	100.0	9,981	41.2	14,219	58.8	0	0	0	0	0	0	24,199	100.0
Fully Banked	82,830	100.0	0	0	0	0	19,531	23.6	63,299	76.4	0	0	0	0
Banked but Underbanked Status Unknown	3,504	100.0	0	0	0	0	543	15.5	0	0	2,961	84.5	0	0
Household Family Type														
Family household	78,826	100.0	10,040	12.7	11,091	14.1	13,377	17.0	42,255	53.6	2,062	2.6	21,132	26.8
Female householder, no husband present	15,575	100.0	3,643	23.4	3,075	19.7	2,502	16.1	5,898	37.9	456	2.9	6,718	43.1
Male householder, no wife present	5,661	100.0	1,167	20.6	1,075	19.0	867	15.3	2,346	41.4	206	3.6	2,242	39.6
Married couple	57,591	100.0	5,231	9.1	6,941	12.1	10,008	17.4	34,011	59.1	1,400	2.4	12,172	21.1
Nonfamily household	41,479	100.0	4,422	10.7	5,026	12.1	7,594	18.3	23,042	55.6	1,395	3.4	9,448	22.8
Female householder	21,688	100.0	1,929	8.9	2,269	10.5	3,884	17.9	12,803	59.0	803	3.7	4,198	19.4
Male householder	19,791	100.0	2,493	12.6	2,757	13.9	3,710	18.7	10,239	51.7	591	3.0	5,250	26.5
Other	102	100.0	8	7.5	22	21.1	31	30.1	37	36.7	5	4.6	29	28.6
Race and Ethnicity of Householder														
Black	16,046	100.0	4,217	26.3	3,425	21.3	2,600	16.2	5,170	32.2	633	3.9	7,642	47.6
Hispanic non-Black	13,710	100.0	3,406	24.8	2,367	17.3	1,689	12.3	5,880	42.9	369	2.7	5,773	42.1
Asian	4,985	100.0	289	5.8	577	11.6	515	10.3	3,439	69.0	165	3.3	866	17.4
American Indian/Alaskan	1,389	100.0	276	19.9	241	17.3	276	19.9	553	39.8	44	3.2	516	37.2
Hawaiian/Pacific Islander	267	100.0	41	15.3	52	19.5	45	17.0	126	47.0	3	1.1	93	34.8
White non-Black non-Hispanic	83,988	100.0	6,242	7.4	9,474	11.3	15,864	18.9	50,167	59.7	2,241	2.7	15,716	18.7
Other non-Black non-Hispanic	23	100.0	NA	NA	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	13,566	11.5	15,743	13.3	20,774	17.6	64,470	54.7	3,388	2.9	29,309	24.9
Spanish is only language spoken	2,467	100.0	904	36.6	396	16.1	228	9.2	865	35.1	74	3.0	1,300	52.7
Nativity														
U.S.-born	104,143	100.0	11,461	11.0	13,626	13.1	19,329	18.6	56,819	54.6	2,908	2.8	25,087	24.1
Foreign-born citizen	8,380	100.0	912	10.9	1,174	14.0	915	10.9	5,124	61.1	256	3.1	2,086	24.9
Foreign-born non citizen	7,885	100.0	2,097	26.6	1,339	17.0	758	9.6	3,392	43.0	298	3.8	3,436	43.6
Age Group														
15 to 24 years	6,299	100.0	1,415	22.5	1,276	20.2	738	11.7	2,717	43.1	154	2.4	2,691	42.7
25 to 34 years	20,374	100.0	3,404	16.7	3,480	17.1	3,392	16.6	9,588	47.1	510	2.5	6,884	33.8
35 to 44 years	21,414	100.0	3,093	14.4	3,278	15.3	3,818	17.8	10,714	50.0	511	2.4	6,371	29.8
45 to 54 years	24,658	100.0	3,080	12.5	3,523	14.3	4,284	17.4	12,973	52.6	798	3.2	6,603	26.8
55 to 64 years	22,036	100.0	2,075	9.4	2,693	12.2	4,247	19.3	12,398	56.3	623	2.8	4,768	21.6
65 years or more	25,625	100.0	1,402	5.5	1,890	7.4	4,522	17.6	16,946	66.1	865	3.4	3,293	12.8
Education														
No high school degree	14,321	100.0	3,567	24.9	2,251	15.7	2,036	14.2	5,951	41.6	515	3.6	5,818	40.6
High school degree	34,462	100.0	4,950	14.4	5,202	15.1	5,699	16.5	17,458	50.7	1,152	3.3	10,152	29.5
Some college	34,010	100.0	4,114	12.1	4,965	14.6	6,576	19.3	17,508	51.5	846	2.5	9,079	26.7
College degree	37,615	100.0	1,838	4.9	3,721	9.9	6,692	17.8	24,417	64.9	947	2.5	5,559	14.8
Employment Status														
Employed	72,580	100.0	8,330	11.5	9,913	13.7	12,881	17.7	39,618	54.6	1,839	2.5	18,242	25.1
Unemployed	6,779	100.0	1,460	21.5	1,532	22.6	1,011	14.9	2,608	38.5	167	2.5	2,993	44.1
Not in labor force	41,049	100.0	4,680	11.4	4,694	11.4	7,110	17.3	23,109	56.3	1,456	3.5	9,374	22.8
Household Income														
Less than \$15,000	19,541	100.0	4,377	22.4	3,396	17.4	2,973	15.2	8,139	41.6	657	3.4	7,773	39.8
Between \$15,000 and \$30,000	22,073	100.0	3,793	17.2	3,545	16.1	3,678	16.7	10,248	46.4	808	3.7	7,338	33.2
Between \$30,000 and \$50,000	24,787	100.0	3,148	12.7	3,424	13.8	4,585	18.5	12,948	52.2	683	2.8	6,572	26.5
Between \$50,000 and \$75,000	21,975	100.0	1,771	8.1	2,666	12.1	4,095	18.6	12,891	58.7	552	2.5	4,437	20.2
At Least \$75,000	32,032	100.0	1,382	4.3	3,108	9.7	5,671	17.7	21,110	65.9	761	2.4	4,490	14.0
Homeownership														
Homeowner	79,144	100.0	5,269	6.7	8,634	10.9	14,415	18.2	48,548	61.3	2,278	2.9	13,903	17.6
Non-homeowner	41,264	100.0	9,201	22.3	7,505	18.2	6,588	16.0	16,787	40.7	1,183	2.9	16,706	40.5
Geographic Region														
Northeast	21,784	100.0	2,150	9.9	2,709	12.4	3,794	17.4	12,494	57.4	637	2.9	4,859	22.3
Midwest	26,900	100.0	2,705	10.1	3,286	12.2	4,750	17.7	15,340	57.0	820	3.0	5,991	22.3
South	44,920	100.0	6,425	14.3	6,979	15.5	7,798	17.4	22,446	50.0	1,271	2.8	13,404	29.8
West	26,804	100.0	3,190	11.9	3,165	11.8	4,660	17.4	15,055	56.2	734	2.7	6,356	23.7
Metropolitan Status														
Metropolitan Area	100,311	100.0	12,040	12.0	13,244	13.2	17,066	17.0	54,983	54.8	2,978	3.0	25,284	25.2
Inside principal city	33,636	100.0	5,278	15.7	4,836	14.4	5,426	16.1	17,040	50.7	1,056	3.1	10,114	30.1
Not inside principal city	49,548	100.0	4,899	9.9	6,160	12.4	8,419	17.0	28,602	57.7	1,467	3.0	11,060	22.3
Not identified	17,127	100.0	1,863	10.9	2,248	13.1	3,221	18.8	9,341	54.5	454	2.7	4,110	24.0
Not in Metropolitan Area	19,193	100.0	2,270	11.8	2,727	14.2	3,792	19.8	9,938	51.8	466	2.4	4,996	26.0
Not Identified	903	100.0	161	17.8	168	18.6	144	15.9	413	45.8	17	1.9	329	36.4

Notes:

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

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

^b 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."

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](#)