

Households' Use of AFS Transaction and Credit Products

By Demographic Characteristic

Household Characteristic	All Households	All Households	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used
			Transaction and credit products	Transaction and credit products	Transaction products only	Transaction products only	Credit products only	Credit products only	Never used AFS	Never used AFS	Unknown	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	12,607	10.5	33,778	28.1	4,439	3.7	65,335	54.3	4,248	3.5
Banking Status												
Unbanked	9,875	100.0	2,768	28.0	3,963	40.1	363	3.7	2,036	20.6	746	7.6
Underbanked	24,199	100.0	7,524	31.1	14,940	61.7	1,458	6.0	0	0	278	1.1
Fully Banked	82,830	100.0	2,269	2.7	14,676	17.7	2,586	3.1	63,299	76.4	0	0
Banked but Underbanked Status Unknown	3,504	100.0	47	1.3	200	5.7	33	0.9	0	0	3,224	92.0
Household Family Type												
Family household	78,826	100.0	8,632	11.0	22,280	28.3	3,076	3.9	42,255	53.6	2,584	3.3
Female householder, no husband present	15,575	100.0	3,175	20.4	4,932	31.7	922	5.9	5,898	37.9	647	4.2
Male householder, no wife present	5,661	100.0	967	17.1	1,799	31.8	289	5.1	2,346	41.4	260	4.6
Married couple	57,591	100.0	4,490	7.8	15,549	27.0	1,865	3.2	34,011	59.1	1,676	2.9
Nonfamily household	41,479	100.0	3,966	9.6	11,454	27.6	1,357	3.3	23,042	55.6	1,660	4.0
Female householder	21,688	100.0	1,735	8.0	5,603	25.8	615	2.8	12,803	59.0	933	4.3
Male householder	19,791	100.0	2,231	11.3	5,852	29.6	742	3.7	10,239	51.7	727	3.7
Other	102	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	16,046	100.0	3,480	21.7	5,806	36.2	767	4.8	5,170	32.2	823	5.1
Hispanic non-Black	13,710	100.0	1,608	11.7	5,118	37.3	550	4.0	5,880	42.9	553	4.0
Asian	4,985	100.0	137	2.8	1,174	23.6	31	0.6	3,439	69.0	203	4.1
American Indian/Alaskan	1,389	100.0	259	18.6	419	30.2	100	7.2	553	39.8	58	4.2
Hawaiian/Pacific Islander	267	100.0	40	14.9	75	28.1	18	6.7	126	47.0	9	3.3
White non-Black non-Hispanic	83,988	100.0	7,077	8.4	21,177	25.2	2,972	3.5	50,167	59.7	2,595	3.1
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	12,404	10.5	32,555	27.6	4,385	3.7	64,470	54.7	4,127	3.5
Spanish is only language spoken	2,467	100.0	203	8.2	1,223	49.6	54	2.2	865	35.1	121	4.9
Nativity												
U.S-born	104,143	100.0	11,722	11.3	27,946	26.8	4,157	4.0	56,819	54.6	3,499	3.4
Foreign-born citizen	8,380	100.0	344	4.1	2,477	29.6	114	1.4	5,124	61.1	321	3.8
Foreign-born non citizen	7,885	100.0	542	6.9	3,355	42.5	167	2.1	3,392	43.0	429	5.4
Age Group												
15 to 24 years	6,299	100.0	962	15.3	2,161	34.3	257	4.1	2,717	43.1	203	3.2
25 to 34 years	20,374	100.0	3,124	15.3	6,055	29.7	952	4.7	9,588	47.1	656	3.2
35 to 44 years	21,414	100.0	2,951	13.8	6,062	28.3	1,026	4.8	10,714	50.0	662	3.1
45 to 54 years	24,658	100.0	2,837	11.5	6,902	28.0	969	3.9	12,973	52.6	978	4.0
55 to 64 years	22,036	100.0	1,838	8.3	6,355	28.8	689	3.1	12,398	56.3	757	3.4
65 years or more	25,625	100.0	897	3.5	6,244	24.4	547	2.1	16,946	66.1	992	3.9
Education												
No high school degree	14,321	100.0	2,062	14.4	4,997	34.9	597	4.2	5,951	41.6	714	5.0
High school degree	34,462	100.0	4,497	13.0	9,546	27.7	1,533	4.4	17,458	50.7	1,427	4.1
Some college	34,010	100.0	4,395	12.9	9,459	27.8	1,627	4.8	17,508	51.5	1,020	3.0
College degree	37,615	100.0	1,653	4.4	9,776	26.0	682	1.8	24,417	64.9	1,088	2.9
Employment Status												
Employed	72,580	100.0	7,203	9.9	20,786	28.6	2,697	3.7	39,618	54.6	2,276	3.1
Unemployed	6,779	100.0	1,531	22.6	2,006	29.6	414	6.1	2,608	38.5	220	3.2
Not in labor force	41,049	100.0	3,874	9.4	10,986	26.8	1,328	3.2	23,109	56.3	1,752	4.3
Household Income												
Less than \$15,000	19,541	100.0	3,517	18.0	6,080	31.1	930	4.8	8,139	41.6	876	4.5
Between \$15,000 and \$30,000	22,073	100.0	3,332	15.1	6,448	29.2	1,069	4.8	10,248	46.4	976	4.4
Between \$30,000 and \$50,000	24,787	100.0	2,670	10.8	7,151	28.8	1,161	4.7	12,948	52.2	857	3.5
Between \$50,000 and \$75,000	21,975	100.0	1,786	8.1	5,922	27.0	687	3.1	12,891	58.7	689	3.1
At Least \$75,000	32,032	100.0	1,302	4.1	8,178	25.5	592	1.8	21,110	65.9	850	2.7
Homeownership												
Homeowner	79,144	100.0	4,988	6.3	20,623	26.1	2,359	3.0	48,548	61.3	2,626	3.3
Non-homeowner	41,264	100.0	7,619	18.5	13,155	31.9	2,080	5.0	16,787	40.7	1,622	3.9
Geographic Region												
Northeast	21,784	100.0	1,582	7.3	6,494	29.8	451	2.1	12,494	57.4	762	3.5
Midwest	26,900	100.0	2,609	9.7	6,865	25.5	1,109	4.1	15,340	57.0	977	3.6
South	44,920	100.0	5,641	12.6	13,356	29.7	1,883	4.2	22,446	50.0	1,594	3.5
West	26,804	100.0	2,775	10.4	7,063	26.4	996	3.7	15,055	56.2	915	3.4
Metropolitan Status												
Metropolitan Area	100,311	100.0	10,217	10.2	27,856	27.8	3,561	3.6	54,983	54.8	3,694	3.7
Inside principal city	33,636	100.0	3,982	11.8	10,064	29.9	1,196	3.6	17,040	50.7	1,355	4.0
Not inside principal city	49,548	100.0	4,218	8.5	13,377	27.0	1,566	3.2	28,602	57.7	1,785	3.6
Not identified	17,127	100.0	2,017	11.8	4,415	25.8	800	4.7	9,341	54.5	554	3.2
Not in Metropolitan Area	19,193	100.0	2,242	11.7	5,643	29.4	837	4.4	9,938	51.8	533	2.8
Not Identified	903	100.0	149	16.5	279	30.9	40	4.5	413	45.8	22	2.4

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.