

ECONOMICINCLUSION.GOV

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



Timing of All Households' Use of AFS By Demographic Characteristic

| Household Characteristic | All Households | | Timing of AFS Use ^a | | Memo Item | | Memo Item | | Memo Item | | Memo Item | | | | | | | | | |
|--|--------------------|---------|--------------------------------|---------|--------------------------------|---------|--------------------------------|---------|--------------------------------|---------|---------------------------|---------|---------------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|---------------------------|---------|---------------------------|---------|
| | Households (1000s) | Row Pct | In last 30 days ^b | | In last 30 days ^b | | In Last 2-12 months | | In Last 2-12 months | | Not in the Last 12 months | | Not in the Last 12 months | | Never Used | | Never Used | | Unknown | | Unknown | | Used AFS in the Last year | | 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 | 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 | 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 not 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 | | | | | | | | | | | | | | | | | | | | | | | | |