

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

By Demographic Characteristic

Household Characteristic	All Unbanked Households		Type of AFS Used in the Last Year		Type of AFS Used in the Last Year		Type of AFS Used in the Last Year		Type of AFS Used in the Last Year		Type of AFS Used in the Last Year		Type of AFS Used in the Last Year	
	Households (1000s)	Row Pct	Transaction Products Only		Transaction Products Only		Transaction and Credit		Transaction and Credit		Credit only		Credit only	
			Households (1000s)	Row Pct										
All Unbanked Households	9,875	100.0	4,521	45.8	1,387	14.0	271	2.7	2,911	29.5	786	8.0		
Household Family Type														
Family household	5,905	100.0	2,878	48.7	988	16.7	185	3.1	1,453	24.6	400	6.8		
Female householder, no husband	2,971	100.0	1,442	48.5	489	16.5	125	4.2	749	25.2	166	5.6		
Male householder, no wife present	807	100.0	383	47.5	166	20.6	11	1.4	182	22.6	64	7.9		
Married couple	2,127	100.0	1,053	49.5	333	15.6	49	2.3	522	24.5	170	8.0		
Nonfamily household	3,960	100.0	1,643	41.5	399	10.1	85	2.1	1,447	36.5	386	9.7		
Female householder	1,702	100.0	597	35.1	166	9.8	40	2.3	708	41.6	191	11.2		
Male householder	2,258	100.0	1,046	46.3	232	10.3	45	2.0	739	32.7	195	8.7		
Other	11	100.0	NA	NA										
Race and Ethnicity of Householder														
Black	3,430	100.0	1,591	46.4	440	12.8	101	3.0	971	28.3	327	9.5		
Hispanic non-Black	2,762	100.0	1,455	52.7	255	9.2	54	2.0	818	29.6	180	6.5		
Asian	134	100.0	38	28.2	2	1.5	-	-	85	63.3	9	7.1		
American Indian/Alaskan	202	100.0	97	48.1	39	19.6	6	2.7	53	26.1	7	3.5		
Hawaiian/Pacific Islander	17	100.0	NA	NA										
White non-Black non-Hispanic	3,330	100.0	1,338	40.2	645	19.4	110	3.3	981	29.5	256	7.7		
Spanish is Only Language Spoken														
Spanish is not only language spoken	8,965	100.0	4,011	44.7	1,330	14.8	263	2.9	2,647	29.5	714	8.0		
Spanish is only language spoken	910	100.0	510	56.0	56	6.2	8	0.9	264	29.0	72	7.9		
Nativity														
U.S-born	7,673	100.0	3,372	43.9	1,285	16.7	237	3.1	2,185	28.5	595	7.7		
Foreign-born citizen	453	100.0	161	35.6	17	3.9	12	2.6	217	47.9	46	10.1		
Foreign-born non citizen	1,750	100.0	988	56.5	85	4.8	22	1.2	510	29.1	146	8.3		
Age Group														
15 to 24 years	1,094	100.0	543	49.6	146	13.3	20	1.8	317	29.0	68	6.3		
25 to 34 years	2,587	100.0	1,263	48.8	462	17.8	104	4.0	594	23.0	164	6.4		
35 to 44 years	1,994	100.0	986	49.5	361	18.1	61	3.1	456	22.9	130	6.5		
45 to 54 years	2,002	100.0	885	44.2	276	13.8	53	2.6	607	30.3	180	9.0		
55 to 64 years	1,202	100.0	560	46.6	100	8.3	18	1.5	390	32.5	133	11.1		
65 years or more	997	100.0	283	28.4	42	4.3	15	1.5	547	54.9	110	11.0		
Education														
No high school degree	3,696	100.0	1,730	46.8	401	10.9	103	2.8	1,208	32.7	254	6.9		
High school degree	3,764	100.0	1,697	45.1	615	16.3	100	2.7	1,014	26.9	338	9.0		
Some college	2,002	100.0	971	48.5	339	16.9	68	3.4	497	24.8	127	6.3		
College degree	413	100.0	122	29.5	32	7.8	-	-	192	46.4	67	16.3		
Employment Status														
Employed	3,818	100.0	1,972	51.6	570	14.9	89	2.3	887	23.2	301	7.9		
Unemployed	1,525	100.0	677	44.4	323	21.2	69	4.5	383	25.1	73	4.8		
Not in labor force	4,532	100.0	1,871	41.3	494	10.9	113	2.5	1,642	36.2	412	9.1		
Household Income														
Less than \$15,000	5,510	100.0	2,513	45.6	741	13.5	174	3.2	1,707	31.0	375	6.8		
Employment Status	2,581	100.0	1,191	46.2	407	15.8	54	2.1	684	26.5	244	9.4		
Between \$30,000 and \$50,000	1,221	100.0	567	46.4	155	12.7	30	2.4	371	30.4	99	8.1		
Between \$50,000 and \$75,000	431	100.0	200	46.4	64	14.9	9	2.0	105	24.3	54	12.4		
At Least \$75,000	132	100.0	49	37.3	19	14.3	4	3.0	45	34.1	15	11.4		
Homeownership														
Homeowner	2,238	100.0	955	42.7	247	11.0	64	2.8	763	34.1	210	9.4		
Non-homeowner	7,637	100.0	3,566	46.7	1,140	14.9	207	2.7	2,148	28.1	576	7.5		
Geographic Region														
Northeast	1,537	100.0	751	48.9	151	9.8	24	1.5	516	33.6	95	6.2		
Midwest	1,920	100.0	869	45.2	257	13.4	51	2.7	560	29.2	183	9.5		
South	4,493	100.0	2,017	44.9	688	15.3	164	3.7	1,274	28.4	349	7.8		
West	1,925	100.0	883	45.9	290	15.1	31	1.6	560	29.1	159	8.3		
Metropolitan Status														
Metropolitan Area	8,029	100.0	3,715	46.3	1,097	13.7	198	2.5	2,336	29.1	683	8.5		
Inside principal city	4,066	100.0	1,897	46.7	531	13.1	95	2.3	1,184	29.1	358	8.8		
Not inside principal city	2,754	100.0	1,293	47.0	395	14.3	69	2.5	738	26.8	259	9.4		
Not identified	1,209	100.0	524	43.4	171	14.1	35	2.9	413	34.2	66	5.4		
Not in Metropolitan Area	1,764	100.0	769	43.6	279	15.8	67	3.8	554	31.4	95	5.4		
Not Identified	83	100.0	37	44.4	10	12.4	5	6.6	22	26.4	8	10.2		

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](#)