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



Unbanked Households' Use of AFS By Demographic Characteristic

Household Characteristic	All Unbanked Households		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Memo Items		Memo Items		Memo Items		Memo Items	
	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
			Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used Transaction AFS	Ever Used Transaction AFS	Used Transaction AFS in the Last Year	Used Transaction AFS in the Last Year	Ever Used Credit AFS	Ever Used Credit AFS	Used Credit AFS in the Last Year	Used Credit AFS in the Last Year		
All Unbanked Households	9,875	100.0	7,338	74.3	2,036	20.6	501	5.1	6,968	70.6	6,137	62.1	3,138	31.8	1,660	16.8		
Household Family Type																		
Family household	5,905	100.0	4,710	79.8	972	16.5	223	3.8	4,454	75.4	4,013	68.0	2,091	35.4	1,176	19.9		
Female householder, no husband present	2,971	100.0	2,405	81.0	476	16.0	90	3.0	2,238	75.3	1,995	67.2	1,157	38.9	614	20.7		
Male householder, no wife present	807	100.0	636	78.8	127	15.7	44	5.5	612	75.9	569	70.6	279	34.5	177	22.0		
Married couple	2,127	100.0	1,669	78.5	369	17.4	88	4.2	1,604	75.4	1,449	68.1	655	30.8	384	18.1		
Nonfamily household	3,960	100.0	2,623	66.2	1,059	26.7	278	7.0	2,508	63.3	2,124	53.6	1,047	26.4	484	12.2		
Female householder	1,702	100.0	1,019	59.9	545	32.0	138	8.1	972	57.1	799	46.9	417	24.5	206	12.1		
Male householder	2,258	100.0	1,604	71.0	514	22.8	140	6.2	1,536	68.1	1,325	58.7	630	27.9	277	12.3		
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Race and Ethnicity of Householder																		
Black	3,430	100.0	2,559	74.6	639	18.6	233	6.8	2,390	69.7	2,100	61.2	1,129	32.9	542	15.8		
Hispanic non-Black	2,762	100.0	2,030	73.5	636	23.0	95	3.5	1,948	70.5	1,792	64.9	534	19.3	309	11.2		
Asian	134	100.0	49	36.5	77	56.9	9	6.6	49	36.5	41	30.1	3	2.3	2	1.5		
American Indian/Alaskan	202	100.0	162	80.5	35	17.3	5	2.3	157	77.8	139	68.9	66	32.8	45	22.3		
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	3,330	100.0	2,526	75.8	646	19.4	158	4.7	2,411	72.4	2,053	61.6	1,401	42.1	757	22.7		
Spanish is Only Language Spoken																		
Spanish is not only language spoken	8,965	100.0	6,690	74.6	1,820	20.3	455	5.1	6,332	70.6	5,548	61.9	3,044	34.0	1,595	17.8		
Spanish is only language spoken	910	100.0	649	71.2	216	23.7	46	5.1	637	69.9	589	64.7	94	10.4	64	7.1		
Nativity																		
U.S.-born	7,673	100.0	5,845	76.2	1,440	18.8	387	5.0	5,524	72.0	4,810	62.7	2,898	37.8	1,524	19.9		
Foreign-born citizen	453	100.0	230	50.9	192	42.5	30	6.7	218	48.3	194	42.8	60	13.3	29	6.5		
Foreign-born non citizen	1,750	100.0	1,263	72.2	403	23.1	83	4.8	1,226	70.1	1,133	64.8	180	10.3	106	6.1		
Age Group																		
15 to 24 years	1,094	100.0	846	77.3	211	19.3	37	3.4	810	74.0	716	65.4	300	27.4	166	15.1		
25 to 34 years	2,587	100.0	2,097	81.1	388	15.0	102	3.9	1,980	76.6	1,787	69.1	953	36.8	566	21.9		
35 to 44 years	1,994	100.0	1,603	80.4	317	15.9	74	3.7	1,502	75.3	1,390	69.7	754	37.8	424	21.3		
45 to 54 years	2,002	100.0	1,466	73.2	419	20.9	117	5.8	1,406	70.2	1,213	60.6	680	33.9	329	16.5		
55 to 64 years	1,202	100.0	849	70.7	257	21.4	95	7.9	809	67.4	686	57.1	346	28.8	118	9.8		
65 years or more	997	100.0	477	47.9	444	44.5	75	7.6	460	46.2	345	34.6	106	10.6	57	5.8		
Education																		
No high school degree	3,696	100.0	2,622	71.0	914	24.7	159	4.3	2,498	67.6	2,208	59.7	929	25.1	506	13.7		
High school degree	3,764	100.0	2,906	77.2	648	17.2	210	5.6	2,740	72.8	2,414	64.1	1,311	34.8	715	19.0		
Some college	2,002	100.0	1,588	79.3	323	16.1	91	4.5	1,518	75.8	1,335	66.7	822	41.1	407	20.3		
College degree	413	100.0	221	53.6	151	36.5	41	10.0	213	51.5	180	43.5	76	18.4	32	7.8		
Employment Status																		
Employed	3,818	100.0	3,016	79.0	618	16.2	184	4.8	2,897	75.9	2,639	69.1	1,219	31.9	659	17.3		
Unemployed	1,525	100.0	1,241	81.4	236	15.5	48	3.1	1,153	75.6	1,022	67.1	651	42.7	394	25.8		
Not in labor force	4,532	100.0	3,082	68.0	1,182	26.1	268	5.9	2,918	64.4	2,475	54.6	1,269	28.0	607	13.4		
Household Income																		
Less than \$15,000	5,510	100.0	4,091	74.3	1,193	21.7	226	4.1	3,873	70.3	3,372	61.2	1,802	32.7	917	16.6		
Employment Status	2,581	100.0	1,951	75.6	455	17.6	174	6.8	1,866	72.3	1,656	64.2	828	32.1	462	17.9		
Between \$30,000 and \$50,000	1,221	100.0	883	72.3	277	22.7	61	5.0	838	68.6	755	61.8	352	28.9	185	15.1		
Between \$50,000 and \$75,000	431	100.0	335	77.7	72	16.7	24	5.6	317	73.5	286	66.3	123	28.5	73	16.9		
At Least \$75,000	132	100.0	79	59.4	39	29.2	15	11.4	75	56.4	68	51.6	34	25.6	23	17.3		
Homeownership																		
Homeowner	2,238	100.0	1,568	70.0	518	23.2	152	6.8	1,478	66.0	1,250	55.9	608	27.2	310	13.9		
Non-homeowner	7,637	100.0	5,771	75.6	1,518	19.9	348	4.6	5,491	71.9	4,887	64.0	2,530	33.1	1,349	17.7		
Geographic Region																		
Northeast	1,537	100.0	1,091	71.0	376	24.5	70	4.5	1,055	68.6	927	60.3	393	25.6	175	11.4		
Midwest	1,920	100.0	1,420	74.0	385	20.0	115	6.0	1,337	69.6	1,167	60.8	644	33.5	308	16.1		
South	4,493	100.0	3,429	76.3	842	18.7	221	4.9	3,221	71.7	2,811	62.6	1,536	34.2	852	19.0		
West	1,925	100.0	1,397	72.6	433	22.5	94	4.9	1,355	70.4	1,232	64.0	565	29.4	324	16.8		
Metropolitan Status																		
Metropolitan Area	8,029	100.0	5,946	74.1	1,647	20.5	436	5.4	5,660	70.5	5,017	62.5	2,480	30.9	1,298	16.2		
Inside principal city	4,066	100.0	2,981	73.3	851	20.9	234	5.8	2,851	70.1	2,534	62.3	1,169	28.7	626	15.4		
Not inside principal city	2,754	100.0	2,069	75.1	528	19.2	157	5.7	1,971	71.6	1,777	64.5	908	33.0	464	16.8		
Not identified	1,209	100.0	896	74.1	269	22.2	45	3.7	838	69.3	706	58.4	403	33.4	208	17.2		
Not in Metropolitan Area	1,764	100.0	1,336	75.8	370	21.0	57	3.2	1,257	71.3	1,072	60.8	629	35.7	346	19.6		
Not identified	83	100.0	56	68.2	19	22.5	8	9.3	51	61.5	48	57.7	29	35.6	16	18.9		

Notes:
 Figures do not always reconcile to totals because of rounding. NA = Not available because the sample size was too small to make an accurate estimate.
 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](#)