

Underbanked Households' Use of AFS

By Demographic Characteristic

Household Characteristic	All Underbanked Households	All Underbanked Households	Ever Used An AFS	Ever Used An AFS	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items
			Has Ever Used	Has Ever Used	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
	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 Underbanked Households	24,199	100.0	24,199	100.0	22,711	93.9	21,874	90.4	9,011	37.2	5,583	23.1
Household Family Type												
Family household	16,931	100.0	16,931	100.0	15,826	93.5	15,198	89.8	6,438	38.0	4,106	24.3
Female householder, no husband present	4,598	100.0	4,598	100.0	4,255	92.5	4,067	88.4	2,187	47.6	1,418	30.8
Male householder, no wife present	1,662	100.0	1,662	100.0	1,548	93.1	1,499	90.2	704	42.4	497	29.9
Married couple	10,671	100.0	10,671	100.0	10,023	93.9	9,632	90.3	3,547	33.2	2,191	20.5
Nonfamily household	7,239	100.0	7,239	100.0	6,856	94.7	6,647	91.8	2,567	35.5	1,476	20.4
Female householder	3,359	100.0	3,359	100.0	3,192	95.0	3,082	91.8	1,118	33.3	624	18.6
Male householder	3,880	100.0	3,880	100.0	3,664	94.4	3,565	91.9	1,449	37.3	851	21.9
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder												
Black	5,441	100.0	5,441	100.0	5,227	96.1	5,066	93.1	2,326	42.8	1,329	24.4
Hispanic non-Black	3,927	100.0	3,927	100.0	3,703	94.3	3,622	92.2	1,203	30.6	801	20.4
Asian	825	100.0	825	100.0	811	98.3	794	96.2	112	13.6	65	7.9
American Indian/Alaskan	372	100.0	372	100.0	342	92.0	320	86.0	184	49.4	116	31.2
Hawaiian/Pacific Islander	81	100.0	81	100.0	66	82.1	66	82.1	43	53.2	28	34.8
White non-Black non-Hispanic	13,551	100.0	13,551	100.0	12,559	92.7	12,003	88.6	5,141	37.9	3,245	23.9
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	23,496	100.0	23,496	100.0	22,035	93.8	21,204	90.2	8,866	37.7	5,473	23.3
Spanish is only language spoken	703	100.0	703	100.0	677	96.2	671	95.3	145	20.6	110	15.7
Nativity												
U.S-born	20,038	100.0	20,038	100.0	18,661	93.1	17,864	89.2	8,290	41.4	5,111	25.5
Foreign-born citizen	1,880	100.0	1,880	100.0	1,838	97.8	1,821	96.9	287	15.2	165	8.8
Foreign-born non citizen	2,282	100.0	2,282	100.0	2,213	97.0	2,189	96.0	435	19.1	307	13.4
Age Group												
15 to 24 years	1,955	100.0	1,955	100.0	1,845	94.3	1,798	92.0	728	37.2	559	28.6
25 to 34 years	4,993	100.0	4,993	100.0	4,653	93.2	4,443	89.0	2,171	43.5	1,412	28.3
35 to 44 years	4,918	100.0	4,918	100.0	4,546	92.4	4,342	88.3	2,184	44.4	1,378	28.0
45 to 54 years	5,336	100.0	5,336	100.0	4,984	93.4	4,804	90.0	2,029	38.0	1,145	21.5
55 to 64 years	4,064	100.0	4,064	100.0	3,884	95.6	3,730	91.8	1,246	30.7	704	17.3
65 years or more	2,933	100.0	2,933	100.0	2,800	95.5	2,756	94.0	653	22.3	385	13.1
Education												
No high school degree	3,505	100.0	3,505	100.0	3,299	94.1	3,177	90.6	1,267	36.2	885	25.2
High school degree	7,638	100.0	7,638	100.0	7,095	92.9	6,812	89.2	3,252	42.6	2,031	26.6
Some college	7,676	100.0	7,676	100.0	7,115	92.7	6,797	88.5	3,295	42.9	2,004	26.1
College degree	5,380	100.0	5,380	100.0	5,203	96.7	5,088	94.6	1,198	22.3	664	12.3
Employment Status												
Employed	15,515	100.0	15,515	100.0	14,590	94.0	14,094	90.8	5,611	36.2	3,467	22.3
Unemployed	1,899	100.0	1,899	100.0	1,732	91.2	1,619	85.3	955	50.3	664	35.0
Not in labor force	6,786	100.0	6,786	100.0	6,389	94.2	6,162	90.8	2,445	36.0	1,452	21.4
Household Income												
Employment Status	4,225	100.0	4,225	100.0	3,881	91.9	3,701	87.6	1,912	45.3	1,240	29.4
Between \$15,000 and \$30,000	5,628	100.0	5,628	100.0	5,249	93.3	5,025	89.3	2,480	44.1	1,548	27.5
Between \$30,000 and \$50,000	5,787	100.0	5,787	100.0	5,406	93.4	5,223	90.3	2,230	38.5	1,405	24.3
Between \$50,000 and \$75,000	4,142	100.0	4,142	100.0	3,920	94.6	3,778	91.2	1,435	34.7	890	21.5
At Least \$75,000	4,418	100.0	4,418	100.0	4,255	96.3	4,147	93.9	954	21.6	500	11.3
Homeownership												
Homeowner	12,590	100.0	12,590	100.0	11,872	94.3	11,485	91.2	3,853	30.6	2,275	18.1
Non-homeowner	11,610	100.0	11,610	100.0	10,839	93.4	10,389	89.5	5,158	44.4	3,308	28.5
Geographic Region												
Northeast	3,908	100.0	3,908	100.0	3,790	97.0	3,703	94.8	1,035	26.5	566	14.5
Midwest	4,772	100.0	4,772	100.0	4,404	92.3	4,217	88.4	1,913	40.1	1,153	24.2
South	10,429	100.0	10,429	100.0	9,758	93.6	9,398	90.1	4,100	39.3	2,652	25.4
West	5,090	100.0	5,090	100.0	4,760	93.5	4,556	89.5	1,963	38.6	1,212	23.8
Metropolitan Status												
Metropolitan Area	20,066	100.0	20,066	100.0	18,894	94.2	18,254	91.0	7,273	36.2	4,464	22.2
Inside principal city	7,485	100.0	7,485	100.0	7,134	95.3	6,919	92.4	2,669	35.7	1,616	21.6
Not inside principal city	9,214	100.0	9,214	100.0	8,664	94.0	8,405	91.2	3,085	33.5	1,917	20.8
Not identified	3,367	100.0	3,367	100.0	3,096	91.9	2,930	87.0	1,518	45.1	930	27.6
Not in Metropolitan Area	3,857	100.0	3,857	100.0	3,557	92.2	3,371	87.4	1,623	42.1	1,052	27.3
Not Identified	276	100.0	276	100.0	260	94.3	249	90.3	115	41.8	67	24.3

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.

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

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.

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](#)