

## Banked Households That Used AFS in the Last Year

## By Year and Demographic Characteristics

Household Characteristic	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users <sup>a</sup>		All Households	Banked AFS Users <sup>a</sup>		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Household Type							
Family household	78,743	14,102	17.9	78,826	15,244	19.3	1.4
Female householder, no husband present	13,975	3,786	27.1	15,575	4,337	27.8	0.8
Male householder, no wife present	5,433	1,435	26.4	5,661	1,524	26.9	0.5
Married couple	59,336	8,882	15.0	57,591	9,383	16.3	1.3 *
Nonfamily household	40,126	6,629	16.5	41,479	6,758	16.3	-0.2
Female householder	21,147	3,051	14.4	21,688	3,152	14.5	0.1
Male householder	18,979	3,577	18.8	19,791	3,606	18.2	-0.6
Other	131	29	22.0	102	29	28.6	6.6
Race/Ethnicity							
Black	15,541	4,861	31.3	16,046	5,041	31.4	0.1
Hispanic non-Black	13,241	3,140	23.7	13,710	3,152	23.0	-0.7
Asian	4,790	335	7.0	4,985	502	10.1	3.1 *
American Indian/Alaskan	1,378	388	28.2	1,389	369	26.6	-1.6
Hawaiian/Pacific Islander	259	47	18.2	267	63	23.5	5.3
White non-Black non-Hispanic	83,785	11,987	14.3	83,988	12,901	15.4	1.1 *
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken							
Spanish is not only language spoken	116,479	20,235	17.4	117,940	21,562	18.3	0.9 *
Spanish is only language spoken	2,522	524	20.8	2,467	469	19.0	-1.8
Nativity							
U.S-born	103,091	18,246	17.7	104,143	19,201	18.4	0.7 *
Foreign-born citizen	7,829	1,055	13.5	8,380	1,240	14.8	1.3
Foreign-born non citizen	8,081	1,458	18.0	7,885	1,590	20.2	2.1
Age Group							
15 to 24 years	6,596	1,619	24.5	6,300	1,869	29.7	5.1 *
25 to 34 years	19,702	4,250	21.6	20,374	4,520	22.2	0.6
35 to 44 years	22,590	4,490	19.9	21,414	4,317	20.2	0.3
45 to 54 years	24,863	4,662	18.8	24,658	4,838	19.6	0.9
55 to 64 years	20,274	3,173	15.7	22,036	3,744	17.0	1.3 *
65 years or more	24,977	2,566	10.3	25,625	2,743	10.7	0.4
Education							
No high school degree	15,006	3,318	22.1	14,321	3,131	21.9	-0.3
High school degree	34,654	6,935	20.0	34,462	7,061	20.5	0.5
Some college	33,312	6,870	20.6	34,010	7,163	21.1	0.4
College degree	36,029	3,636	10.1	37,615	4,677	12.4	2.3 *
Employment Status							
Employed	73,155	13,362	18.3	72,580	13,854	19.1	0.8 *
Unemployed	6,642	1,688	25.4	6,779	1,794	26.5	1.0
Not in labor force	39,203	5,710	14.6	41,049	6,383	15.5	1.0 *
Household Income							
Less than \$15,000	15,689	3,464	22.1	16,699	3,706	22.2	0.1
Between \$15,000 and \$30,000	17,443	4,027	23.1	18,599	4,692	25.2	2.1 *
Between \$30,000 and \$50,000	21,512	4,968	23.1	20,984	4,687	22.3	-0.8
Between \$50,000 and \$75,000	18,988	3,314	17.5	18,773	3,309	17.6	0.2
At Least \$75,000	27,881	3,034	10.9	27,770	3,449	12.4	1.5 *
Unknown	17,488	1,952	11.2	17,583	2,188	12.4	1.3 *
Homeownership							
Homeowner	80,388	10,913	13.6	79,144	11,381	14.4	0.8 *
Non-homeowner	38,613	9,847	25.5	41,264	10,650	25.8	0.3

Geographic Region								
Northeast	21,689	3,387	15.6	21,784	3,498	16.1	0.4	
Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2	
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *	
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5	

**Notes:**

<sup>a</sup> For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

\* Indicates differences that are statistically significant at the 10% level.

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.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)