

Households' Use of AFS Transaction and Credit Products

By Demographic Characteristic

| Household Characteristic | All Households | | Types of AFS Ever Used | | | | | | | | | |
|--|----------------|-------|---------------------------------|---------|---------------------------|---------|----------------------|---------|--------------------|---------|--------------------|---------|
| | | | Transaction and credit products | | Transaction products only | | Credit products only | | Never used AFS | | Unknown | |
| | | | 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 | 12,607 | 10.5 | 33,778 | 28.1 | 4,439 | 3.7 | 65,335 | 54.3 | 4,248 | 3.5 |
| Banking Status | | | | | | | | | | | | |
| Unbanked | 9,875 | 100.0 | 2,768 | 28.0 | 3,963 | 40.1 | 363 | 3.7 | 2,036 | 20.6 | 746 | 7.6 |
| Underbanked | 24,199 | 100.0 | 7,524 | 31.1 | 14,940 | 61.7 | 1,458 | 6.0 | 0 | 0 | 278 | 1.1 |
| Fully Banked | 82,830 | 100.0 | 2,269 | 2.7 | 14,676 | 17.7 | 2,586 | 3.1 | 63,299 | 76.4 | 0 | 0 |
| Banked but Underbanked Status Unknown | 3,504 | 100.0 | 47 | 1.3 | 200 | 5.7 | 33 | 0.9 | 0 | 0 | 3,224 | 92.0 |
| Household Family Type | | | | | | | | | | | | |
| Family household | 78,826 | 100.0 | 8,632 | 11.0 | 22,280 | 28.3 | 3,076 | 3.9 | 42,255 | 53.6 | 2,584 | 3.3 |
| Female householder, no husband present | 15,575 | 100.0 | 3,175 | 20.4 | 4,932 | 31.7 | 922 | 5.9 | 5,898 | 37.9 | 647 | 4.2 |
| Male householder, no wife present | 5,661 | 100.0 | 967 | 17.1 | 1,799 | 31.8 | 289 | 5.1 | 2,346 | 41.4 | 260 | 4.6 |
| Married couple | 57,591 | 100.0 | 4,490 | 7.8 | 15,549 | 27.0 | 1,865 | 3.2 | 34,011 | 59.1 | 1,676 | 2.9 |
| Nonfamily household | 41,479 | 100.0 | 3,966 | 9.6 | 11,454 | 27.6 | 1,357 | 3.3 | 23,042 | 55.6 | 1,660 | 4.0 |
| Female householder | 21,688 | 100.0 | 1,735 | 8.0 | 5,603 | 25.8 | 615 | 2.8 | 12,803 | 59.0 | 933 | 4.3 |
| Male householder | 19,791 | 100.0 | 2,231 | 11.3 | 5,852 | 29.6 | 742 | 3.7 | 10,239 | 51.7 | 727 | 3.7 |
| Other | 102 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Race and Ethnicity of Householder | | | | | | | | | | | | |
| Black | 16,046 | 100.0 | 3,480 | 21.7 | 5,806 | 36.2 | 767 | 4.8 | 5,170 | 32.2 | 823 | 5.1 |
| Hispanic non-Black | 13,710 | 100.0 | 1,608 | 11.7 | 5,118 | 37.3 | 550 | 4.0 | 5,880 | 42.9 | 553 | 4.0 |
| Asian | 4,985 | 100.0 | 137 | 2.8 | 1,174 | 23.6 | 31 | 0.6 | 3,439 | 69.0 | 203 | 4.1 |
| American Indian/Alaskan | 1,389 | 100.0 | 259 | 18.6 | 419 | 30.2 | 100 | 7.2 | 553 | 39.8 | 58 | 4.2 |
| Hawaiian/Pacific Islander | 267 | 100.0 | 40 | 14.9 | 75 | 28.1 | 18 | 6.7 | 126 | 47.0 | 9 | 3.3 |
| White non-Black non-Hispanic | 83,988 | 100.0 | 7,077 | 8.4 | 21,177 | 25.2 | 2,972 | 3.5 | 50,167 | 59.7 | 2,595 | 3.1 |
| Other non-Black non-Hispanic | 23 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish is Only Language Spoken | | | | | | | | | | | | |
| Spanish is not only language spoken | 117,940 | 100.0 | 12,404 | 10.5 | 32,555 | 27.6 | 4,385 | 3.7 | 64,470 | 54.7 | 4,127 | 3.5 |
| Spanish is only language spoken | 2,467 | 100.0 | 203 | 8.2 | 1,223 | 49.6 | 54 | 2.2 | 865 | 35.1 | 121 | 4.9 |
| Nativity | | | | | | | | | | | | |
| U.S-born | 104,143 | 100.0 | 11,722 | 11.3 | 27,946 | 26.8 | 4,157 | 4.0 | 56,819 | 54.6 | 3,499 | 3.4 |
| Foreign-born citizen | 8,380 | 100.0 | 344 | 4.1 | 2,477 | 29.6 | 114 | 1.4 | 5,124 | 61.1 | 321 | 3.8 |
| Foreign-born non citizen | 7,885 | 100.0 | 542 | 6.9 | 3,355 | 42.5 | 167 | 2.1 | 3,392 | 43.0 | 429 | 5.4 |
| Age Group | | | | | | | | | | | | |
| 15 to 24 years | 6,299 | 100.0 | 962 | 15.3 | 2,161 | 34.3 | 257 | 4.1 | 2,717 | 43.1 | 203 | 3.2 |
| 25 to 34 years | 20,374 | 100.0 | 3,124 | 15.3 | 6,055 | 29.7 | 952 | 4.7 | 9,588 | 47.1 | 656 | 3.2 |
| 35 to 44 years | 21,414 | 100.0 | 2,951 | 13.8 | 6,062 | 28.3 | 1,026 | 4.8 | 10,714 | 50.0 | 662 | 3.1 |
| 45 to 54 years | 24,658 | 100.0 | 2,837 | 11.5 | 6,902 | 28.0 | 969 | 3.9 | 12,973 | 52.6 | 978 | 4.0 |
| 55 to 64 years | 22,036 | 100.0 | 1,838 | 8.3 | 6,355 | 28.8 | 689 | 3.1 | 12,398 | 56.3 | 757 | 3.4 |
| 65 years or more | 25,625 | 100.0 | 897 | 3.5 | 6,244 | 24.4 | 547 | 2.1 | 16,946 | 66.1 | 992 | 3.9 |
| Education | | | | | | | | | | | | |
| No high school degree | 14,321 | 100.0 | 2,062 | 14.4 | 4,997 | 34.9 | 597 | 4.2 | 5,951 | 41.6 | 714 | 5.0 |
| High school degree | 34,462 | 100.0 | 4,497 | 13.0 | 9,546 | 27.7 | 1,533 | 4.4 | 17,458 | 50.7 | 1,427 | 4.1 |
| Some college | 34,010 | 100.0 | 4,395 | 12.9 | 9,459 | 27.8 | 1,627 | 4.8 | 17,508 | 51.5 | 1,020 | 3.0 |
| College degree | 37,615 | 100.0 | 1,653 | 4.4 | 9,776 | 26.0 | 682 | 1.8 | 24,417 | 64.9 | 1,088 | 2.9 |
| Employment Status | | | | | | | | | | | | |
| Employed | 72,580 | 100.0 | 7,203 | 9.9 | 20,786 | 28.6 | 2,697 | 3.7 | 39,618 | 54.6 | 2,276 | 3.1 |
| Unemployed | 6,779 | 100.0 | 1,531 | 22.6 | 2,006 | 29.6 | 414 | 6.1 | 2,608 | 38.5 | 220 | 3.2 |
| Not in labor force | 41,049 | 100.0 | 3,874 | 9.4 | 10,986 | 26.8 | 1,328 | 3.2 | 23,109 | 56.3 | 1,752 | 4.3 |
| Household Income | | | | | | | | | | | | |
| Less than \$15,000 | 19,541 | 100.0 | 3,517 | 18.0 | 6,080 | 31.1 | 930 | 4.8 | 8,139 | 41.6 | 876 | 4.5 |
| Between \$15,000 and \$30,000 | 22,073 | 100.0 | 3,332 | 15.1 | 6,448 | 29.2 | 1,069 | 4.8 | 10,248 | 46.4 | 976 | 4.4 |
| Between \$30,000 and \$50,000 | 24,787 | 100.0 | 2,670 | 10.8 | 7,151 | 28.8 | 1,161 | 4.7 | 12,948 | 52.2 | 857 | 3.5 |
| Between \$50,000 and \$75,000 | 21,975 | 100.0 | 1,786 | 8.1 | 5,922 | 27.0 | 687 | 3.1 | 12,891 | 58.7 | 689 | 3.1 |
| At Least \$75,000 | 32,032 | 100.0 | 1,302 | 4.1 | 8,178 | 25.5 | 592 | 1.8 | 21,110 | 65.9 | 850 | 2.7 |
| Homeownership | | | | | | | | | | | | |
| Homeowner | 79,144 | 100.0 | 4,988 | 6.3 | 20,623 | 26.1 | 2,359 | 3.0 | 48,548 | 61.3 | 2,626 | 3.3 |
| Non-homeowner | 41,264 | 100.0 | 7,619 | 18.5 | 13,155 | 31.9 | 2,080 | 5.0 | 16,787 | 40.7 | 1,622 | 3.9 |
| Geographic Region | | | | | | | | | | | | |
| Northeast | 21,784 | 100.0 | 1,582 | 7.3 | 6,494 | 29.8 | 451 | 2.1 | 12,494 | 57.4 | 762 | 3.5 |
| Midwest | 26,900 | 100.0 | 2,609 | 9.7 | 6,865 | 25.5 | 1,109 | 4.1 | 15,340 | 57.0 | 977 | 3.6 |
| South | 44,920 | 100.0 | 5,641 | 12.6 | 13,356 | 29.7 | 1,883 | 4.2 | 22,446 | 50.0 | 1,594 | 3.5 |
| West | 26,804 | 100.0 | 2,775 | 10.4 | 7,063 | 26.4 | 996 | 3.7 | 15,055 | 56.2 | 915 | 3.4 |
| Metropolitan Status | | | | | | | | | | | | |
| Metropolitan Area | 100,311 | 100.0 | 10,217 | 10.2 | 27,856 | 27.8 | 3,561 | 3.6 | 54,983 | 54.8 | 3,694 | 3.7 |
| Inside principal city | 33,636 | 100.0 | 3,982 | 11.8 | 10,064 | 29.9 | 1,196 | 3.6 | 17,040 | 50.7 | 1,355 | 4.0 |
| Not inside principal city | 49,548 | 100.0 | 4,218 | 8.5 | 13,377 | 27.0 | 1,566 | 3.2 | 28,602 | 57.7 | 1,785 | 3.6 |
| Not identified | 17,127 | 100.0 | 2,017 | 11.8 | 4,415 | 25.8 | 800 | 4.7 | 9,341 | 54.5 | 554 | 3.2 |
| Not in Metropolitan Area | 19,193 | 100.0 | 2,242 | 11.7 | 5,643 | 29.4 | 837 | 4.4 | 9,938 | 51.8 | 533 | 2.8 |
| Not Identified | 903 | 100.0 | 149 | 16.5 | 279 | 30.9 | 40 | 4.5 | 413 | 45.8 | 22 | 2.4 |

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](#)