

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

### Timing of Unbanked Households' Use of AFS

#### By Demographic Characteristic

Household Characteristic	All Unbanked Households		Timing of AFS Use <sup>a</sup>						Memo Item					
	Households		In last 30 days <sup>b</sup>		In Last 2-12 months		Not in the Last 12		Never Used		Unknown		Used 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	Households (1000s)	Row Pct
All Unbanked Households	9,875	100.0	4,490	45.5	1,920	19.4	929	9.4	2,036	20.6	501	5.1	6,410	64.9
Household Family Type														
Family household	5,905	100.0	3,012	51.0	1,189	20.1	509	8.6	972	16.5	223	3.8	4,201	71.2
Female householder, no husband	2,971	100.0	1,480	49.8	641	21.6	285	9.6	476	16.0	90	3.0	2,120	71.4
Male householder, no wife present	807	100.0	395	48.9	186	23.0	55	6.8	127	15.7	44	5.5	580	71.9
Married couple	2,127	100.0	1,138	53.5	362	17.0	169	7.9	369	17.4	88	4.2	1,500	70.5
Nonfamily household	3,960	100.0	1,477	37.3	731	18.5	414	10.5	1,059	26.7	278	7.0	2,209	55.8
Female householder	1,702	100.0	568	33.4	271	15.9	180	10.6	545	32.0	138	8.1	839	49.3
Male householder	2,258	100.0	909	40.3	461	20.4	234	10.4	514	22.8	140	6.2	1,370	60.7
Other	11	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race and Ethnicity of Householder														
Black	3,430	100.0	1,471	42.9	730	21.3	357	10.4	639	18.6	233	6.8	2,202	64.2
Hispanic non-Black	2,762	100.0	1,431	51.8	415	15.0	184	6.7	636	23.0	95	3.5	1,846	66.8
Asian	134	100.0	25	18.7	15	11.4	9	6.4	77	56.9	9	6.6	41	30.1
American Indian/Alaskan	202	100.0	92	45.5	53	26.1	18	8.9	35	17.3	5	2.3	145	71.6
Hawaiian/Pacific Islander	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100.0	1,462	43.9	703	21.1	361	10.8	646	19.4	158	4.7	2,165	65.0
Spanish is Only Language Spoken														
Spanish is not only language spoken	8,965	100.0	3,997	44.6	1,816	20.3	877	9.8	1,820	20.3	455	5.1	5,813	64.8
Spanish is only language spoken	910	100.0	492	54.1	105	11.5	52	5.7	216	23.7	46	5.1	597	65.6
Nativity														
U.S-born	7,673	100.0	3,416	44.5	1,634	21.3	795	10.4	1,440	18.8	387	5.0	5,049	65.8
Foreign-born citizen	453	100.0	148	32.6	58	12.8	25	5.4	192	42.5	30	6.7	206	45.5
Foreign-born non citizen	1,750	100.0	926	52.9	228	13.1	109	6.2	403	23.1	83	4.8	1,155	66.0
Age Group														
15 to 24 years	1,094	100.0	492	44.9	244	22.3	110	10.1	211	19.3	37	3.4	736	67.2
25 to 34 years	2,587	100.0	1,339	51.8	552	21.3	205	7.9	388	15.0	102	3.9	1,891	73.1
35 to 44 years	1,994	100.0	1,043	52.3	411	20.6	149	7.5	317	15.9	74	3.7	1,454	72.9
45 to 54 years	2,002	100.0	871	43.5	395	19.7	200	10.0	419	20.9	117	5.8	1,266	63.2
55 to 64 years	1,202	100.0	488	40.6	215	17.9	146	12.2	257	21.4	95	7.9	703	58.5
65 years or more	997	100.0	256	25.7	104	10.4	118	11.8	444	44.5	75	7.6	360	36.1
Education														
No high school degree	3,696	100.0	1,703	46.1	610	16.5	309	8.4	914	24.7	159	4.3	2,313	62.6
High school degree	3,764	100.0	1,696	45.1	818	21.7	392	10.4	648	17.2	210	5.6	2,514	66.8
Some college	2,002	100.0	984	49.2	418	20.9	185	9.3	323	16.1	91	4.5	1,403	70.1
College degree	413	100.0	106	25.7	73	17.8	42	10.1	151	36.5	41	10.0	180	43.5
Household Income														
Less than \$15,000	5,510	100.0	2,340	42.5	1,208	21.9	543	9.9	1,193	21.7	226	4.1	3,548	64.4
Between \$15,000 and \$30,000	2,581	100.0	1,260	48.8	450	17.5	241	9.3	455	17.6	174	6.8	1,710	66.3
Between \$30,000 and \$50,000	1,221	100.0	611	50.1	174	14.2	98	8.0	277	22.7	61	5.0	785	64.3
Between \$50,000 and \$75,000	431	100.0	224	52.1	70	16.3	40	9.3	72	16.7	24	5.6	294	68.3
At Least \$75,000	132	100.0	54	40.8	18	13.7	6	4.9	39	29.2	15	11.4	72	54.5
Employment Status														
Employed	3,818	100.0	2,079	54.4	649	17.0	288	7.5	618	16.2	184	4.8	2,728	71.4
Unemployed	1,525	100.0	650	42.6	444	29.1	147	9.6	236	15.5	48	3.1	1,094	71.7
Not in labor force	4,532	100.0	1,761	38.9	827	18.3	493	10.9	1,182	26.1	268	5.9	2,588	57.1
Homeownership														
Homeowner	2,238	100.0	883	39.5	430	19.2	254	11.3	518	23.2	152	6.8	1,314	58.7
Non-homeowner	7,637	100.0	3,606	47.2	1,490	19.5	675	8.8	1,518	19.9	348	4.6	5,096	66.7
Geographic Region														
Northeast	1,537	100.0	627	40.8	324	21.1	140	9.1	376	24.5	70	4.5	951	61.9
Midwest	1,920	100.0	834	43.4	384	20.0	202	10.5	385	20.0	115	6.0	1,218	63.4
South	4,493	100.0	2,059	45.8	916	20.4	454	10.1	842	18.7	221	4.9	2,975	66.2
West	1,925	100.0	969	50.3	297	15.4	132	6.9	433	22.5	94	4.9	1,265	65.7
Metropolitan Status														
Metropolitan Area	8,029	100.0	3,685	45.9	1,533	19.1	728	9.1	1,647	20.5	436	5.4	5,218	65.0
Inside principal city	4,066	100.0	1,850	45.5	779	19.2	351	8.6	851	20.9	234	5.8	2,629	64.7
Not inside principal city	2,754	100.0	1,354	49.2	492	17.9	223	8.1	528	19.2	157	5.7	1,846	67.0
Not identified	1,209	100.0	481	39.8	262	21.7	153	12.7	269	22.2	45	3.7	743	61.4
Not in Metropolitan Area	1,764	100.0	766	43.4	373	21.1	197	11.2	370	21.0	57	3.2	1,139	64.6
Not Identified	83	100.0	39	46.9	14	17.4	3	3.9	19	22.5	8	9.3	53	64.3

#### Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

<sup>a</sup> Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

<sup>b</sup> The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days."

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](#)