Timing of Fully Banked Households' Use of AFS
By Demographic Characteristic

Household Characteristic	All Fully Banked Households	All Fully Banked Households	Timing of AFS Use Not in the Last 12 months	Timing of AFS Use Not in the Last 12 months	Timing of AFS Use Never Used	Timing of AFS Use Never Used
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	19,531	23.6	63,299	76.4
Household Family Type						
Family household	53,797	100.0	12,514	23.3	41,283	76.7
Female householder, no husband	7,544	100.0	2,122	28.1	5,422	71.9
Male householder, no wife present	3,006	100.0	787	26.2	2,219	73.8
Married couple	43,247	100.0	9,605	22.2	33,642	77.8
Nonfamily household	28,978	100.0	6,994	24.1	21,983	75.9
Female householder	15,868	100.0	3,610	22.8	12,258	77.2
Male householder	13,110	100.0	3,385	25.8	9,725	74.2
Other	55	100.0	NA	NA	NA	NA
Race and Ethnicity of Householder						
Black	6,672	100.0	2,140	32.1	4,531	67.9
Hispanic non-Black	6,677	100.0	1,434	21.5	5,243	78.5
Asian	3,844	100.0	481	12.5	3,362	87.5
American Indian/Alaskan	765	100.0	248	32.3	518	67.7
Hawaiian/Pacific Islander	168	100.0	45	27.1	122	72.9
White non-Black non-Hispanic	64,690	100.0	15,170	23.4	49,520	76.6
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA
Spanish is Only Language Spoken						
Spanish is not only language spoken	82,018	100.0	19,369	23.6	62,649	76.4
Spanish is only language spoken	812	100.0	162	20.0	650	80.0
Nativity						
U.S-born	73,435	100.0	18,056	24.6	55,378	75.4
Foreign-born citizen	5,783	100.0	851	14.7	4,932	85.3
Foreign-born non citizen	3,612	100.0	623	17.2	2,989	82.8
Age Group						
15 to 24 years	3,129	100.0	624	19.9	2,506	80.1
25 to 34 years	12,286	100.0	3,086	25.1	9,200	74.9
35 to 44 years	13,996	100.0	3,599	25.7	10,397	74.3
45 to 54 years	16,553	100.0	3,999	24.2	12,554	75.8
55 to 64 years	16,132	100.0	3,992	24.7	12,141	75.3
65 years or more	20,733	100.0	4,231	20.4	16,502	79.6
Education						
No high school degree	6,677	100.0	1,640	24.6	5,037	75.4
High school degree	21,969	100.0	5,159	23.5	16,810	76.5
Some college	23,388	100.0	6,202	26.5	17,186	73.5
College degree	30,796	100.0	6,530	21.2	24,266	78.8
Employment Status						
Employed	51,294	100.0	12,295	24.0	39,000	76.0
Unemployed	3,218	100.0	846	26.3	2,372	73.7
Not in labor force	28,318	100.0	6,391	22.6	21,927	77.4
Household Income						
Employment Status	9,299	100.0	2,354	25.3	6,945	74.7
Between $15,000 and $30,000	13,134	100.0	3,341	25.4	9,793	74.6
Between $30,000 and $50,000	17,015	100.0	4,344	25.5	12,671	74.5
Between $50,000 and $75,000	16,757	100.0	3,938	23.5	12,819	76.5
At Least $75,000	26,624	100.0	5,553	20.9	21,071	79.1
Homeownership						
Homeowner	61,833	100.0	13,804	22.3	48,030	77.7
Non-homeowner	20,996	100.0	5,727	27.3	15,269	72.7
Geographic Region						
Northeast	15,675	100.0	3,557	22.7	12,118	77.3
Midwest	19,379	100.0	4,424	22.8	14,955	77.2
South	28,772	100.0	7,167	24.9	21,604	75.1
West	19,005	100.0	4,383	23.1	14,622	76.9
Metropolitan Status						
Metropolitan Area	69,203	100.0	15,867	22.9	53,336	77.1
Inside principal city	21,111	100.0	4,922	23.3	16,189	76.7
Not inside principal city	36,057	100.0	7,983	22.1	28,074	77.9
Not identified	12,034	100.0	2,962	24.6	9,073	75.4
Not in Metropolitan Area	13,096	100.0	3,528	26.9	9,568	73.1
Not Identified	531	100.0	136	25.7	395	74.3

Notes:

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

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

2011 FDIC National Survey of Unbanked and Underbanked Households
2011 Technical Notes