

## Timing of Fully Banked Households' Use of AFS

## By State

Geography	All Fully Banked Households		AFS Use			
			Not in the Last 12 Months		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
Alabama	1,099	100.0	407	37.0	692	63.0
Alaska	196	100.0	48	24.5	148	75.5
Arizona	1,734	100.0	440	25.4	1,294	74.6
Arkansas	658	100.0	227	34.6	430	65.4
California	9,355	100.0	1,846	19.7	7,509	80.3
Colorado	1,510	100.0	436	28.9	1,074	71.1
Connecticut	1,056	100.0	170	16.1	886	83.9
Delaware	262	100.0	48	18.1	215	81.9
District of Columbia	180	100.0	39	21.9	140	78.1
Florida	5,309	100.0	1,216	22.9	4,093	77.1
Georgia	2,248	100.0	645	28.7	1,602	71.3
Hawaii	313	100.0	67	21.3	246	78.7
Idaho	432	100.0	114	26.3	318	73.7
Illinois	3,546	100.0	775	21.8	2,772	78.2
Indiana	1,817	100.0	407	22.4	1,411	77.6
Iowa	932	100.0	173	18.5	760	81.5
Kansas	814	100.0	199	24.5	614	75.5
Kentucky	1,225	100.0	312	25.5	913	74.5
Louisiana	1,066	100.0	295	27.7	771	72.3
Maine	413	100.0	115	27.9	297	72.1
Maryland	1,528	100.0	316	20.7	1,211	79.3
Massachusetts	2,029	100.0	351	17.3	1,678	82.7
Michigan	2,824	100.0	678	24.0	2,146	76.0
Minnesota	1,763	100.0	295	16.7	1,469	83.3
Mississippi	696	100.0	191	27.4	505	72.6
Missouri	1,681	100.0	477	28.4	1,204	71.6
Montana	303	100.0	85	28.0	218	72.0
Nebraska	559	100.0	119	21.4	440	78.6
Nevada	600	100.0	143	23.8	457	76.2
New Hampshire	439	100.0	88	20.0	351	80.0
New Jersey	2,297	100.0	648	28.2	1,649	71.8
New Mexico	494	100.0	132	26.7	362	73.3
New York	5,159	100.0	1,122	21.8	4,037	78.2
North Carolina	2,579	100.0	538	20.9	2,041	79.1
North Dakota	210	100.0	41	19.5	169	80.5
Ohio	3,172	100.0	857	27.0	2,315	73.0
Oklahoma	935	100.0	253	27.0	683	73.0
Oregon	1,195	100.0	328	27.4	867	72.6
Pennsylvania	3,771	100.0	951	25.2	2,820	74.8
Rhode Island	304	100.0	62	20.4	242	79.6
South Carolina	1,219	100.0	353	29.0	865	71.0
South Dakota	236	100.0	60	25.4	176	74.6
Tennessee	1,818	100.0	378	20.8	1,440	79.2
Texas	5,309	100.0	1,356	25.5	3,952	74.5
Utah	694	100.0	143	20.6	551	79.4
Vermont	207	100.0	49	23.6	158	76.4
Virginia	2,138	100.0	424	19.8	1,714	80.2
Washington	2,012	100.0	557	27.7	1,455	72.3
West Virginia	505	100.0	169	33.4	336	66.6
Wisconsin	1,823	100.0	343	18.8	1,480	81.2
Wyoming	167	100.0	45	27.0	122	73.0

**Notes:**

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](#)