

### 2009 Household Banking Status by Demographic Characteristics

#### South

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
	All Households	44,081	100.0	4,144	9.4	9,159	20.8	29,590	67.1	1,188	2.7	
Household Type												
Family Household	29,360	66.6	2,625	8.9	6,260	21.3	19,694	67.1	781	2.7		
Female householder, no husband present	5,514	12.5	1,313	23.8	1,743	31.6	2,321	42.1	136	2.5		
Male Householder, no wife present	1,978	4.5	313	15.8	589	29.8	1,016	51.4	60	3.0		
Married couple	21,868	49.6	999	4.6	3,928	18.0	16,356	74.8	585	2.7		
Nonfamily household and other	14,721	33.4	1,519	10.3	2,899	19.7	9,896	67.2	407	2.8		
Race/Ethnicity												
Black	8,417	19.1	1,760	20.9	2,744	32.6	3,700	44.0	213	2.5		
Hispanic non-Black	5,085	11.5	1,057	20.8	1,387	27.3	2,507	49.3	134	2.6		
White non-Black non-Hispanic	29,074	66.0	1,218	4.2	4,786	16.5	22,280	76.6	791	2.7		
Other non-Black non-Hispanic	1,504	3.4	109	7.2	242	16.1	1,104	73.4	50	3.3		
Age												
15 to 34 years	10,010	22.7	1,514	15.1	2,826	28.2	5,387	53.8	283	2.8		
35 to 44 years	8,443	19.2	941	11.1	1,951	23.1	5,318	63.0	233	2.8		
45 to 54 years	8,988	20.4	841	9.4	1,995	22.2	5,938	66.1	214	2.4		
55 to 64 years	7,219	16.4	422	5.8	1,355	18.8	5,249	72.7	193	2.7		
65 years or more	9,421	21.4	426	4.5	1,032	11.0	7,698	81.7	265	2.8		
Education												
No high school degree	6,499	14.7	1,797	27.6	1,563	24.1	2,978	45.8	161	2.5		
High school degree	13,159	29.9	1,509	11.5	3,091	23.5	8,191	62.2	367	2.8		
Some college	12,018	27.3	714	5.9	2,989	24.9	7,963	66.3	352	2.9		
College degree	12,405	28.1	123	1.0	1,516	12.2	10,459	84.3	308	2.5		
Household Income												
Less than \$15,000	6,510	14.8	1,993	30.6	1,549	23.8	2,880	44.2	88	1.4		
Between \$15,000 and \$30,000	7,016	15.9	1,043	14.9	1,923	27.4	3,945	56.2	104	1.5		
Between \$30,000 and \$50,000	8,209	18.6	381	4.6	2,313	28.2	5,278	64.3	237	2.9		
Between \$50,000 and \$75,000	6,672	15.1	94	1.4	1,355	20.3	5,088	76.3	135	2.0		
At Least \$75,000	9,273	21.0	41	0.4	1,266	13.7	7,768	83.8	197	2.1		
Unknown	6,401	14.5	591	9.2	753	11.8	4,630	72.3	427	6.7		
Homeownership												
Homeowner	30,818	69.9	1,263	4.1	5,210	16.9	23,489	76.2	856	2.8		
Non-homeowner	13,263	30.1	2,881	21.7	3,949	29.8	6,101	46.0	332	2.5		

Notes:

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

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](#)