

2009 Household Banking Status by Demographic Characteristics

Indiana

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	2,445	100.0	178	7.3	414	17.0	1,803	73.8	49	2.0		
Household Type												
Family Household	1,679	68.7	110	6.6	309	18.4	1,231	73.3	29	1.7		
Female householder, no husband present	297	12.1	61	20.7	99	33.3	133	44.8	4	1.2		
Male Householder, no wife present	132	5.4	24	18.0	42	32.1	59	44.4	7	5.5		
Married couple	1,250	51.1	25	2.0	168	13.4	1,039	83.1	18	1.4		
Nonfamily household and other	765	31.3	67	8.8	106	13.8	572	74.7	20	2.7		
Race/Ethnicity												
Black	221	9.0	73	33.3	67	30.5	76	34.6	4	1.7		
Hispanic non-Black	56	2.3	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	2,123	86.9	94	4.4	312	14.7	1,678	79.1	38	1.8		
Other non-Black non-Hispanic	44	1.8	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	480	19.6	90	18.8	80	16.7	303	63.1	7	1.4		
35 to 44 years	496	20.3	29	5.9	98	19.7	345	69.5	24	4.9		
45 to 54 years	505	20.7	31	6.1	98	19.4	369	72.9	8	1.5		
55 to 64 years	411	16.8	11	2.7	69	16.8	331	80.5	-	-		
65 years or more	552	22.6	16	2.9	69	12.6	456	82.6	11	1.9		
Education												
No high school degree	273	11.2	37	13.7	67	24.4	155	56.8	14	5.1		
High school degree	949	38.8	98	10.3	170	17.9	665	70.0	17	1.8		
Some college	708	28.9	31	4.4	152	21.5	510	72.1	14	2.0		
College degree	514	21.0	11	2.2	25	4.9	473	92.0	4	0.8		
Household Income												
Less than \$15,000	322	13.2	100	31.0	78	24.1	138	42.8	7	2.1		
Between \$15,000 and \$30,000	358	14.7	42	11.7	93	26.0	220	61.5	3	0.9		
Between \$30,000 and \$50,000	389	15.9	7	1.7	84	21.5	287	73.9	11	2.9		
Between \$50,000 and \$75,000	360	14.7	-	-	79	21.9	275	76.4	6	1.7		
At Least \$75,000	409	16.7	4	0.9	26	6.4	375	91.6	4	1.1		
Unknown	606	24.8	26	4.2	55	9.1	507	83.7	18	2.9		
Homeownership												
Homeowner	1,741	71.2	24	1.4	205	11.8	1,473	84.6	39	2.2		
Non-homeowner	704	28.8	154	21.9	210	29.8	330	46.8	11	1.5		

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 round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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](#)