

### 2009 Household Banking Status by Demographic Characteristics

#### North Carolina

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	3,747	100.0	302	8.1	762	20.3	2,581	68.9	103	2.7	
Household Type												
Family Household	2,487	66.4	199	8.0	559	22.5	1,662	66.8	66	2.6		
Female householder, no husband present	495	13.2	119	24.1	183	37.0	188	38.0	5	1.0		
Male Householder, no wife present	143	3.8	27	18.6	16	11.0	93	65.1	8	5.3		
Married couple	1,849	49.3	54	2.9	361	19.5	1,381	74.7	53	2.9		
Nonfamily household and other	1,261	33.6	103	8.2	202	16.0	919	72.9	37	2.9		
Race/Ethnicity												
Black	776	20.7	149	19.2	241	31.1	366	47.2	19	2.5		
Hispanic non-Black	136	3.6	61	45.0	34	25.0	41	29.9	-	-		
White non-Black non-Hispanic	2,663	71.1	69	2.6	449	16.9	2,061	77.4	84	3.1		
Other non-Black non-Hispanic	173	4.6	23	13.1	38	21.8	113	65.1	-	-		
Age												
15 to 34 years	880	23.5	144	16.3	241	27.4	470	53.5	25	2.8		
35 to 44 years	712	19.0	42	6.0	174	24.5	474	66.6	21	2.9		
45 to 54 years	751	20.0	72	9.6	182	24.3	480	64.0	15	2.1		
55 to 64 years	628	16.8	30	4.8	95	15.1	498	79.3	5	0.8		
65 years or more	777	20.7	13	1.7	69	8.9	658	84.7	37	4.7		
Education												
No high school degree	584	15.6	158	27.1	119	20.4	286	49.0	21	3.5		
High school degree	1,058	28.2	93	8.8	250	23.7	676	63.9	38	3.6		
Some college	977	26.1	47	4.8	263	26.9	633	64.8	34	3.5		
College degree	1,128	30.1	4	0.4	129	11.5	985	87.3	10	0.9		
Household Income												
Less than \$15,000	546	14.6	129	23.6	147	27.0	270	49.5	-	-		
Between \$15,000 and \$30,000	634	16.9	102	16.0	182	28.8	337	53.2	13	2.1		
Between \$30,000 and \$50,000	783	20.9	28	3.6	172	21.9	558	71.3	25	3.1		
Between \$50,000 and \$75,000	518	13.8	12	2.2	113	21.9	387	74.6	7	1.3		
At Least \$75,000	666	17.8	-	-	107	16.1	555	83.4	3	0.5		
Unknown	600	16.0	32	5.3	40	6.6	473	78.9	55	9.1		
Homeownership												
Homeowner	2,559	68.3	64	2.5	415	16.2	2,003	78.2	78	3.1		
Non-homeowner	1,188	31.7	239	20.1	347	29.2	578	48.7	24	2.0		

Notes:

- = 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](#)