

2009 Household Banking Status by Demographic Characteristics

Oklahoma

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	1,453	100.0	145	10.0	326	22.4	936	64.4	46	3.2		
Household Type												
Family Household	973	67.0	89	9.2	248	25.5	601	61.8	35	3.6		
Female householder, no husband present	145	10.0	35	24.0	54	37.1	48	32.8	9	6.1		
Male Householder, no wife present	52	3.6	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	776	53.4	38	4.9	169	21.8	543	70.0	26	3.3		
Nonfamily household and other	480	33.0	56	11.6	78	16.3	335	69.7	12	2.4		
Race/Ethnicity												
Black	100	6.9	25	24.6	40	40.6	32	32.6	2	2.2		
Hispanic non-Black	89	6.1	38	42.4	21	23.4	24	26.9	6	7.2		
White non-Black non-Hispanic	1,068	73.5	66	6.2	213	19.9	756	70.8	33	3.1		
Other non-Black non-Hispanic	196	13.5	17	8.5	52	26.5	123	62.6	5	2.4		
Age												
15 to 34 years	373	25.7	68	18.2	121	32.3	173	46.3	12	3.3		
35 to 44 years	241	16.6	38	15.8	73	30.1	125	51.8	5	2.2		
45 to 54 years	263	18.1	16	6.1	67	25.6	174	66.3	5	2.0		
55 to 64 years	218	15.0	13	5.9	48	22.3	152	69.7	5	2.2		
65 years or more	358	24.7	10	2.8	17	4.8	312	87.2	19	5.3		
Education												
No high school degree	207	14.3	62	30.1	42	20.5	97	46.9	5	2.5		
High school degree	451	31.0	52	11.6	97	21.5	288	63.8	14	3.0		
Some college	434	29.9	30	6.9	140	32.2	251	57.8	14	3.2		
College degree	361	24.8	-	-	47	13.0	300	83.2	14	3.8		
Household Income												
Less than \$15,000	210	14.4	73	34.7	37	17.6	98	46.6	3	1.2		
Between \$15,000 and \$30,000	250	17.2	34	13.6	70	27.9	144	57.5	3	1.0		
Between \$30,000 and \$50,000	289	19.9	11	3.8	85	29.4	180	62.2	13	4.6		
Between \$50,000 and \$75,000	287	19.8	5	1.6	74	25.7	206	71.7	3	0.9		
At Least \$75,000	219	15.1	-	-	36	16.4	180	82.4	3	1.2		
Unknown	198	13.6	23	11.4	25	12.5	128	64.7	22	11.4		
Homeownership												
Homeowner	1,018	70.1	45	4.4	154	15.2	782	76.9	36	3.6		
Non-homeowner	435	29.9	100	23.0	172	39.5	153	35.3	10	2.3		

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](#)