

2009 Household Banking Status by Demographic Characteristics

South Carolina

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		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
All Households	1,791	100.0	184	10.3	434	24.3	1,124	62.7	49	2.7
Household Type										
Family Household	1,243	69.4	121	9.7	310	25.0	777	62.5	35	2.8
Female householder, no husband present	245	13.7	73	29.9	73	29.9	92	37.7	6	2.4
Male Householder, no wife present	72	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	926	51.7	37	4.0	216	23.3	649	70.0	25	2.7
Nonfamily household and other	548	30.6	63	11.6	124	22.6	346	63.2	14	2.6
Race/Ethnicity										
Black	490	27.4	114	23.2	176	35.8	187	38.2	13	2.7
Hispanic non-Black	32	1.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,238	69.1	61	5.0	240	19.4	904	73.0	33	2.7
Other non-Black non-Hispanic	31	1.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	436	24.3	63	14.5	126	28.8	233	53.5	14	3.2
35 to 44 years	293	16.4	43	14.8	70	23.8	172	58.8	7	2.5
45 to 54 years	309	17.2	27	8.9	85	27.5	186	60.3	10	3.3
55 to 64 years	340	19.0	26	7.6	85	25.2	213	62.7	15	4.5
65 years or more	414	23.1	24	5.9	69	16.6	319	77.0	2	0.5
Education										
No high school degree	305	17.0	74	24.3	116	38.2	111	36.2	4	1.3
High school degree	559	31.2	66	11.8	163	29.2	314	56.2	15	2.7
Some college	459	25.6	41	9.0	97	21.0	302	65.8	19	4.2
College degree	468	26.1	3	0.6	58	12.4	397	84.8	10	2.2
Household Income										
Less than \$15,000	254	14.2	93	36.7	63	24.9	95	37.6	2	0.8
Between \$15,000 and \$30,000	381	21.3	37	9.7	114	29.9	228	59.8	3	0.7
Between \$30,000 and \$50,000	415	23.2	17	4.0	115	27.6	266	64.1	17	4.2
Between \$50,000 and \$75,000	287	16.1	5	1.9	72	25.2	195	67.9	15	5.1
At Least \$75,000	297	16.6	3	1.1	43	14.5	243	81.9	8	2.5
Unknown	157	8.7	29	18.4	27	17.4	96	61.1	5	3.1
Homeownership										
Homeowner	1,313	73.3	84	6.4	287	21.9	907	69.1	35	2.7
Non-homeowner	478	26.7	100	21.0	147	30.8	216	45.3	14	2.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

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](#)