

2009 Household Banking Status by Demographic Characteristics

West Virginia

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	757	100.0	46	6.1	159	21.0	532	70.3	20	2.6
Household Type										
Family Household	529	69.9	30	5.7	124	23.4	358	67.6	17	3.2
Female householder, no husband present	71	9.4	12	17.5	23	32.3	31	43.9	4	6.3
Male Householder, no wife present	32	4.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	426	56.4	13	3.1	92	21.5	312	73.0	10	2.4
Nonfamily household and other	227	30.1	16	7.0	35	15.3	174	76.5	3	1.2
Race/Ethnicity										
Black	23	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	7	0.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	719	95.1	43	6.0	150	20.8	507	70.5	20	2.8
Other non-Black non-Hispanic	8	1.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	134	17.7	18	13.7	35	26.0	79	59.2	2	1.1
35 to 44 years	126	16.6	10	7.7	47	37.1	68	54.0	1	1.1
45 to 54 years	157	20.8	5	3.2	37	23.6	106	67.7	9	5.5
55 to 64 years	122	16.1	8	6.7	19	15.4	92	75.3	3	2.6
65 years or more	218	28.8	5	2.3	21	9.8	186	85.5	5	2.4
Education										
No high school degree	120	15.8	18	14.9	21	17.9	78	64.8	3	2.4
High school degree	303	40.0	21	7.1	67	22.1	202	66.7	13	4.2
Some college	186	24.6	7	3.8	46	24.6	131	70.7	2	1.0
College degree	148	19.6	-	-	25	16.7	121	81.5	3	1.8
Household Income										
Less than \$15,000	117	15.5	24	20.3	20	17.3	70	59.7	3	2.7
Between \$15,000 and \$30,000	130	17.2	16	12.1	33	25.4	80	61.6	1	0.9
Between \$30,000 and \$50,000	118	15.6	2	1.3	36	30.7	77	65.3	3	2.7
Between \$50,000 and \$75,000	118	15.5	-	-	23	19.9	93	78.7	2	1.3
At Least \$75,000	112	14.8	-	-	28	25.3	81	72.2	3	2.5
Unknown	161	21.3	5	3.2	17	10.7	131	81.1	8	5.0
Homeownership										
Homeowner	604	79.8	18	2.9	122	20.3	445	73.7	19	3.1
Non-homeowner	153	20.2	28	18.6	36	23.8	87	56.8	1	0.7

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](#)