

2009 Household Banking Status by Demographic Characteristics

Wisconsin

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	2,329	100.0	98	4.2	376	16.1	1,840	79.0	16	0.7		
Household Type												
Family Household	1,494	64.2	57	3.8	233	15.6	1,196	80.0	9	0.6		
Female householder, no husband present	195	8.4	11	5.6	64	33.0	120	61.4	-	-		
Male Householder, no wife present	120	5.1	11	9.6	27	22.5	81	67.9	-	-		
Married couple	1,179	50.6	34	2.9	142	12.0	995	84.3	9	0.7		
Nonfamily household and other	835	35.8	41	4.9	143	17.1	644	77.1	7	0.9		
Race/Ethnicity												
Black	119	5.1	37	30.9	48	39.9	35	29.2	-	-		
Hispanic non-Black	131	5.6	44	33.4	21	15.9	66	50.7	-	-		
White non-Black non-Hispanic	2,019	86.7	17	0.9	301	14.9	1,685	83.5	16	0.8		
Other non-Black non-Hispanic	60	2.6	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	527	22.6	35	6.7	122	23.1	361	68.5	9	1.7		
35 to 44 years	414	17.8	16	3.8	74	18.0	321	77.5	3	0.7		
45 to 54 years	519	22.3	30	5.7	75	14.5	414	79.8	-	-		
55 to 64 years	369	15.9	11	3.1	58	15.7	298	80.7	2	0.6		
65 years or more	499	21.4	6	1.2	46	9.2	446	89.2	2	0.4		
Education												
No high school degree	219	9.4	45	20.6	33	15.0	141	64.4	-	-		
High school degree	758	32.6	38	5.0	155	20.4	561	73.9	5	0.7		
Some college	708	30.4	11	1.6	142	20.0	553	78.1	2	0.3		
College degree	644	27.7	3	0.5	47	7.2	586	90.9	9	1.4		
Household Income												
Less than \$15,000	292	12.6	47	16.1	53	18.0	193	65.9	-	-		
Between \$15,000 and \$30,000	355	15.3	30	8.4	75	21.2	244	68.8	6	1.6		
Between \$30,000 and \$50,000	429	18.4	6	1.5	98	22.8	322	75.2	3	0.6		
Between \$50,000 and \$75,000	491	21.1	6	1.1	66	13.5	415	84.6	4	0.8		
At Least \$75,000	533	22.9	-	-	55	10.2	476	89.4	2	0.3		
Unknown	229	9.8	9	3.9	29	12.6	189	82.6	2	0.9		
Homeownership												
Homeowner	1,662	71.4	25	1.5	210	12.6	1,414	85.1	13	0.8		
Non-homeowner	667	28.6	73	11.0	165	24.8	425	63.8	3	0.4		

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](#)