

### 2009 Household Banking Status by Demographic Characteristics

#### Charlotte-Gastonia-Concord, NC-SC

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	764	100.0	84	11.0	204	26.7	470	61.6	6	0.7
Household Type										
Family Household	459	60.1	50	10.9	135	29.5	271	59.2	2	0.5
Female householder, no husband present	111	14.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	28	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	320	41.9	15	4.7	92	28.6	214	66.7	-	-
Nonfamily household and other	305	39.9	34	11.1	69	22.5	199	65.3	3	1.1
Race/Ethnicity										
Black	195	25.6	37	18.8	64	32.8	91	46.5	3	1.8
Hispanic non-Black	52	6.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	490	64.2	10	2.1	121	24.8	356	72.7	2	0.5
Other non-Black non-Hispanic	26	3.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	194	25.4	46	23.4	58	29.7	87	45.0	3	1.8
35 to 44 years	173	22.6	16	9.2	52	30.3	102	59.2	2	1.3
45 to 54 years	166	21.7	13	8.1	42	25.4	110	66.4	-	-
55 to 64 years	108	14.1	9	8.3	28	26.1	71	65.7	-	-
65 years or more	124	16.2	-	-	24	19.1	100	80.9	-	-
Education										
No high school degree	114	15.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	162	21.2	13	8.0	65	40.0	82	50.6	2	1.4
Some college	215	28.2	10	4.8	57	26.3	148	68.8	-	-
College degree	272	35.7	4	1.5	51	18.6	214	78.6	3	1.3
Household Income										
Less than \$15,000	120	15.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	159	20.8	29	18.5	64	40.4	65	41.2	-	-
Between \$30,000 and \$50,000	171	22.4	4	2.3	50	29.3	113	66.4	3	2.0
Between \$50,000 and \$75,000	113	14.8	4	3.6	29	25.2	81	71.1	-	-
At Least \$75,000	172	22.5	-	-	46	26.7	124	72.0	2	1.3
Unknown	29	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	497	65.1	15	3.0	138	27.7	342	68.9	2	0.5
Non-homeowner	266	34.9	69	25.9	66	24.7	128	48.1	3	1.3

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](#)