

2009 Household Banking Status by Demographic Characteristics

Columbia, 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	328	100.0	20	6.1	84	25.6	210	63.8	15	4.5
Household Type										
Family Household	214	65.2	15	7.1	52	24.3	142	66.1	5	2.5
Female householder, no husband present	50	15.2	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	152	46.3	5	3.2	30	19.8	112	73.5	5	3.5
Nonfamily household and other	114	34.8	5	4.2	32	27.9	68	59.5	10	8.4
Race/Ethnicity										
Black	134	40.9	15	11.0	55	40.9	58	43.3	6	4.8
Hispanic non-Black	8	2.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	177	53.8	5	3.0	23	13.1	140	79.1	8	4.7
Other non-Black non-Hispanic	9	2.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	98	29.7	8	7.9	30	30.6	53	54.3	7	7.2
35 to 44 years	53	16.2	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	50	15.2	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	63	19.1	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	65	19.7	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	40	12.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	110	33.5	9	7.8	38	34.9	60	54.9	3	2.4
Some college	86	26.1	4	5.2	19	21.7	57	67.0	5	6.1
College degree	93	28.4	-	-	7	7.5	79	85.0	7	7.5
Household Income										
Less than \$15,000	23	6.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	101	30.8	11	10.6	38	37.7	50	49.2	3	2.5
Between \$30,000 and \$50,000	112	34.0	-	-	23	20.9	82	73.3	6	5.8
Between \$50,000 and \$75,000	42	12.8	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	46	14.1	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	5	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	206	62.8	10	5.0	38	18.6	152	73.8	5	2.6
Non-homeowner	122	37.2	10	8.0	46	37.3	57	46.9	10	7.8

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](#)