

2009 Household Banking Status by Demographic Characteristics

Dallas-Fort Worth-Arlington, TX

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	2,312	100.0	249	10.8	555	24.0	1,455	62.9	52	2.3
Household Type										
Family Household	1,527	66.0	176	11.6	336	22.0	984	64.5	30	2.0
Female householder, no husband present	280	12.1	75	26.9	87	31.2	109	39.0	8	2.9
Male Householder, no wife present	88	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,159	50.1	81	7.0	210	18.1	846	73.0	22	1.9
Nonfamily household and other	786	34.0	73	9.3	219	27.9	471	60.0	22	2.8
Race/Ethnicity										
Black	379	16.4	80	21.2	130	34.3	153	40.3	16	4.2
Hispanic non-Black	485	21.0	114	23.4	186	38.4	181	37.2	5	0.9
White non-Black non-Hispanic	1,318	57.0	47	3.6	219	16.6	1,020	77.4	32	2.4
Other non-Black non-Hispanic	130	5.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	663	28.7	125	18.8	204	30.8	314	47.4	20	3.0
35 to 44 years	491	21.2	70	14.3	111	22.7	305	62.1	5	1.0
45 to 54 years	485	21.0	32	6.7	114	23.4	336	69.2	3	0.7
55 to 64 years	376	16.3	19	5.0	93	24.6	249	66.2	16	4.2
65 years or more	297	12.8	4	1.2	33	11.2	252	84.8	8	2.8
Education										
No high school degree	261	11.3	70	26.7	107	41.0	80	30.5	5	1.8
High school degree	544	23.5	110	20.2	146	26.9	264	48.6	23	4.3
Some college	732	31.6	61	8.4	212	29.0	444	60.7	14	2.0
College degree	776	33.6	9	1.1	90	11.6	668	86.0	10	1.3
Household Income										
Less than \$15,000	289	12.5	95	33.0	78	27.0	111	38.4	5	1.6
Between \$15,000 and \$30,000	374	16.2	73	19.5	125	33.4	162	43.3	14	3.7
Between \$30,000 and \$50,000	410	17.7	35	8.5	121	29.4	242	59.1	12	3.0
Between \$50,000 and \$75,000	348	15.0	10	2.7	88	25.2	238	68.4	13	3.7
At Least \$75,000	681	29.4	-	-	110	16.2	566	83.1	5	0.7
Unknown	210	9.1	37	17.5	34	16.1	136	64.7	4	1.7
Homeownership										
Homeowner	1,385	59.9	31	2.2	253	18.3	1,059	76.4	42	3.0
Non-homeowner	927	40.1	219	23.6	302	32.5	397	42.8	10	1.1

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](#)