

2009 Household Banking Status by Demographic Characteristics

Milwaukee-Waukesha-West Allis, WI

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	653	100.0	63	9.7	82	12.5	508	77.8	-	-
Household Type										
Family Household	411	63.0	38	9.3	66	16.0	307	74.7	-	-
Female householder, no husband present	63	9.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	44	6.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	305	46.6	22	7.2	28	9.1	255	83.6	-	-
Nonfamily household and other	242	37.0	25	10.4	16	6.6	201	83.0	-	-
Race/Ethnicity										
Black	93	14.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	71	10.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	473	72.4	8	1.7	40	8.5	425	89.8	-	-
Other non-Black non-Hispanic	16	2.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	145	22.2	23	15.9	21	14.3	101	69.8	-	-
35 to 44 years	120	18.4	9	7.4	23	19.3	88	73.3	-	-
45 to 54 years	147	22.6	22	14.9	18	12.5	107	72.6	-	-
55 to 64 years	104	15.9	6	5.4	15	14.0	84	80.7	-	-
65 years or more	137	20.9	4	2.8	5	3.5	128	93.7	-	-
Education										
No high school degree	90	13.7	31	34.1	9	9.8	50	56.1	-	-
High school degree	192	29.4	23	12.0	33	17.0	137	71.1	-	-
Some college	157	24.0	7	4.2	22	13.9	128	82.0	-	-
College degree	214	32.8	3	1.5	18	8.6	193	89.9	-	-
Household Income										
Less than \$15,000	97	14.9	28	29.1	13	13.3	56	57.5	-	-
Between \$15,000 and \$30,000	102	15.6	20	19.6	12	11.7	70	68.6	-	-
Between \$30,000 and \$50,000	98	15.0	6	6.4	28	28.9	63	64.6	-	-
Between \$50,000 and \$75,000	132	20.2	2	1.7	16	12.3	113	86.0	-	-
At Least \$75,000	168	25.8	-	-	8	5.0	160	95.0	-	-
Unknown	56	8.6	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	407	62.3	12	3.0	45	11.0	350	86.1	-	-
Non-homeowner	246	37.7	51	20.9	37	15.1	158	64.1	-	-

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](#)