

2009 Household Banking Status by Demographic Characteristics

Alaska

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	251	100.0	10	4.1	65	25.8	168	66.9	8	3.2
Household Type										
Family Household	164	65.3	5	2.8	42	25.7	113	68.8	4	2.6
Female householder, no husband present	22	8.8	1	4.0	8	36.2	13	58.0	-	-
Male Householder, no wife present	10	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	132	52.7	1	0.9	32	24.3	95	72.1	4	2.7
Nonfamily household and other	87	34.7	6	6.6	22	25.9	55	63.2	4	4.3
Race/Ethnicity										
Black	10	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	8	3.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	190	75.9	4	1.8	42	22.2	140	73.5	5	2.5
Other non-Black non-Hispanic	43	17.1	5	11.3	15	34.5	20	47.3	3	6.8
Age										
15 to 34 years	67	26.5	3	4.9	27	40.4	35	52.9	1	1.8
35 to 44 years	46	18.3	3	6.7	12	25.3	30	66.2	1	1.8
45 to 54 years	63	24.9	2	3.0	13	21.3	45	72.7	2	2.9
55 to 64 years	43	17.2	1	3.1	7	15.3	32	74.0	3	7.7
65 years or more	33	13.0	1	2.3	6	19.1	25	75.7	1	2.9
Education										
No high school degree	17	6.9	4	23.6	5	28.2	8	45.2	1	3.1
High school degree	82	32.7	5	5.9	24	29.8	51	62.6	1	1.6
Some college	77	30.7	1	1.2	24	31.3	49	63.2	3	4.3
College degree	74	29.7	-	-	11	15.0	60	80.4	3	3.9
Household Income										
Less than \$15,000	23	9.3	5	21.9	4	15.3	13	56.5	1	6.3
Between \$15,000 and \$30,000	30	12.0	2	6.4	12	40.4	15	50.7	1	2.5
Between \$30,000 and \$50,000	45	17.7	1	2.0	14	32.1	29	65.0	-	-
Between \$50,000 and \$75,000	49	19.7	1	1.9	18	36.0	29	59.2	1	2.9
At Least \$75,000	82	32.8	-	-	12	15.1	68	82.6	2	2.2
Unknown	21	8.5	1	7.0	4	20.7	13	61.9	2	10.4
Homeownership										
Homeowner	167	66.6	3	1.6	34	20.3	125	74.5	6	3.6
Non-homeowner	84	33.4	8	9.3	31	36.7	43	51.5	2	2.5

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](#)