

### 2009 Household Banking Status by Demographic Characteristics

Delaware

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	342	100.0	19	5.5	51	14.8	269	78.6	3	1.0
Household Type										
Family Household	227	66.2	11	4.9	36	16.1	176	77.9	3	1.1
Female householder, no husband present	34	9.8	4	11.2	12	34.9	18	52.8	-	-
Male Householder, no wife present	18	5.3	1	8.0	5	28.9	11	59.5	1	3.5
Married couple	175	51.0	6	3.3	19	11.1	148	84.7	2	0.9
Nonfamily household and other	116	33.8	8	6.9	14	12.4	93	80.0	1	0.7
Race/Ethnicity										
Black	68	19.9	6	8.7	19	27.7	43	62.5	1	1.2
Hispanic non-Black	17	4.9	6	34.2	4	25.9	7	40.0	-	-
White non-Black non-Hispanic	244	71.4	7	3.0	27	10.9	208	85.4	2	0.7
Other non-Black non-Hispanic	13	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	71	20.7	6	8.9	16	22.8	48	68.3	-	-
35 to 44 years	59	17.2	5	8.6	7	12.4	46	77.7	1	1.3
45 to 54 years	75	22.0	3	4.6	14	18.9	57	75.7	1	0.9
55 to 64 years	64	18.7	2	3.1	7	11.0	54	84.8	1	1.2
65 years or more	73	21.4	2	3.0	6	8.2	64	87.1	1	1.7
Education										
No high school degree	43	12.4	10	23.4	11	26.8	21	48.9	-	-
High school degree	110	32.2	7	6.3	13	11.9	88	79.8	2	2.0
Some college	88	25.6	2	1.8	19	21.6	67	76.1	-	-
College degree	102	29.8	-	-	7	7.2	94	92.0	-	-
Household Income										
Less than \$15,000	32	9.4	5	15.4	4	12.7	22	68.7	1	3.2
Between \$15,000 and \$30,000	39	11.4	5	12.1	10	25.5	24	61.4	-	-
Between \$30,000 and \$50,000	65	18.9	2	3.5	15	23.4	47	73.1	-	-
Between \$50,000 and \$75,000	59	17.2	-	-	8	13.7	50	85.0	-	-
At Least \$75,000	81	23.6	1	1.4	5	6.5	74	92.1	-	-
Unknown	67	19.5	6	8.3	8	12.5	51	76.9	2	2.4
Homeownership										
Homeowner	257	75.2	4	1.7	29	11.4	221	85.9	3	1.1
Non-homeowner	85	24.8	15	17.2	22	25.4	48	56.7	1	0.8

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](#)