

### 2009 Household Banking Status by Demographic Characteristics

*Detroit-Warren-Livonia, MI*

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	1,737	100.0	169	9.7	315	18.1	1,205	69.4	48	2.7
Household Type										
Family Household	1,221	70.3	108	8.9	219	17.9	862	70.6	32	2.6
Female householder, no husband present	250	14.4	85	34.1	33	13.3	116	46.3	16	6.2
Male Householder, no wife present	82	4.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	889	51.2	11	1.2	151	17.0	710	79.9	16	1.8
Nonfamily household and other	516	29.7	60	11.7	96	18.6	344	66.6	16	3.1
Race/Ethnicity										
Black	395	22.8	119	30.0	141	35.7	119	30.0	17	4.2
Hispanic non-Black	14	0.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,246	71.8	45	3.6	167	13.4	1,006	80.8	28	2.2
Other non-Black non-Hispanic	81	4.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	249	14.3	54	21.5	47	19.1	145	58.1	3	1.3
35 to 44 years	385	22.2	43	11.2	81	21.0	244	63.5	17	4.4
45 to 54 years	393	22.6	28	7.1	85	21.6	272	69.4	7	1.9
55 to 64 years	333	19.2	26	7.7	52	15.5	248	74.6	8	2.3
65 years or more	377	21.7	19	5.0	50	13.3	296	78.4	12	3.3
Education										
No high school degree	191	11.0	54	28.2	31	16.5	94	49.2	12	6.0
High school degree	543	31.3	70	12.9	134	24.7	322	59.3	17	3.1
Some college	495	28.5	37	7.5	95	19.3	358	72.3	4	0.8
College degree	508	29.2	8	1.5	54	10.6	431	84.9	15	3.0
Household Income										
Less than \$15,000	208	12.0	77	36.9	42	20.2	77	37.2	12	5.8
Between \$15,000 and \$30,000	244	14.0	44	18.0	50	20.4	150	61.6	-	-
Between \$30,000 and \$50,000	263	15.2	5	1.7	61	23.0	198	75.2	-	-
Between \$50,000 and \$75,000	221	12.7	4	1.7	33	14.9	185	83.4	-	-
At Least \$75,000	389	22.4	-	-	59	15.3	327	83.9	3	0.9
Unknown	411	23.7	40	9.7	70	17.1	269	65.4	32	7.8
Homeownership										
Homeowner	1,246	71.7	34	2.7	198	15.9	983	78.9	31	2.5
Non-homeowner	491	28.3	135	27.5	117	23.9	222	45.3	16	3.3

**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](#)