

2009 Household Banking Status by Demographic Characteristics

Indianapolis, IN

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	705	100.0	71	10.1	89	12.6	514	72.9	30	4.3
Household Type										
Family Household	525	74.5	50	9.6	75	14.2	380	72.4	20	3.8
Female householder, no husband present	118	16.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	59	8.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	348	49.3	4	1.1	39	11.1	296	85.1	9	2.6
Nonfamily household and other	180	25.5	21	11.7	14	8.0	134	74.6	10	5.7
Race/Ethnicity										
Black	95	13.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	17	2.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	564	80.1	27	4.8	55	9.7	463	82.0	19	3.5
Other non-Black non-Hispanic	28	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	145	20.6	38	26.1	16	11.3	88	60.6	3	2.1
35 to 44 years	157	22.3	13	8.3	31	19.9	96	61.2	17	10.6
45 to 54 years	170	24.1	12	7.1	28	16.2	127	74.7	3	2.0
55 to 64 years	118	16.8	4	3.4	3	2.7	111	94.0	-	-
65 years or more	115	16.3	4	3.8	11	9.3	92	80.4	8	6.5
Education										
No high school degree	83	11.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	217	30.8	47	21.6	34	15.5	130	59.8	7	3.1
Some college	208	29.5	14	6.8	29	13.8	155	74.7	10	4.7
College degree	197	28.0	4	2.0	8	4.1	185	93.9	-	-
Household Income										
Less than \$15,000	96	13.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	113	16.0	16	14.6	32	28.3	64	57.1	-	-
Between \$30,000 and \$50,000	78	11.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	116	16.5	-	-	20	16.9	90	77.7	6	5.3
At Least \$75,000	164	23.3	-	-	9	5.7	155	94.3	-	-
Unknown	138	19.5	4	3.1	3	2.1	120	87.3	10	7.4
Homeownership										
Homeowner	491	69.6	4	0.9	36	7.3	426	86.9	24	4.9
Non-homeowner	214	30.4	67	31.2	53	24.7	88	41.0	7	3.1

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](#)