

2009 Household Banking Status by Demographic Characteristics

Louisiana

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	1,764	100.0	149	8.5	410	23.2	1,174	66.5	31	1.8
Household Type										
Family Household	1,185	67.2	99	8.3	277	23.4	787	66.4	22	1.9
Female householder, no husband present	266	15.1	58	21.7	87	32.6	119	44.6	3	1.1
Male Householder, no wife present	102	5.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	817	46.3	17	2.1	160	19.5	621	76.0	19	2.3
Nonfamily household and other	579	32.8	50	8.7	133	22.9	387	66.8	9	1.6
Race/Ethnicity										
Black	530	30.1	91	17.2	199	37.5	234	44.1	7	1.3
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,161	65.8	40	3.5	205	17.6	891	76.8	24	2.1
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	380	21.6	45	11.8	102	26.8	234	61.4	-	-
35 to 44 years	380	21.5	50	13.2	102	26.9	216	56.9	11	3.0
45 to 54 years	322	18.2	19	5.8	87	26.9	214	66.4	3	0.9
55 to 64 years	309	17.5	17	5.3	70	22.8	220	71.0	3	0.9
65 years or more	373	21.1	19	5.1	49	13.2	291	77.9	14	3.8
Education										
No high school degree	251	14.2	64	25.4	79	31.3	105	41.8	4	1.5
High school degree	603	34.2	62	10.2	136	22.5	386	64.0	20	3.3
Some college	456	25.8	19	4.1	126	27.6	306	67.2	5	1.0
College degree	454	25.7	5	1.0	70	15.5	376	82.8	3	0.7
Household Income										
Less than \$15,000	292	16.5	82	28.0	84	28.9	119	40.8	7	2.4
Between \$15,000 and \$30,000	232	13.2	20	8.5	72	31.0	138	59.5	2	1.0
Between \$30,000 and \$50,000	315	17.9	9	3.0	105	33.2	201	63.8	-	-
Between \$50,000 and \$75,000	308	17.4	7	2.1	54	17.4	237	77.1	10	3.3
At Least \$75,000	343	19.4	4	1.1	58	16.9	275	80.2	6	1.8
Unknown	275	15.6	28	10.3	38	13.7	203	74.0	6	2.0
Homeownership										
Homeowner	1,292	73.2	52	4.1	240	18.5	969	75.0	31	2.4
Non-homeowner	472	26.8	97	20.5	171	36.1	205	43.4	-	-

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](#)