

2009 Household Banking Status by Demographic Characteristics

Nebraska

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	710	100.0	37	5.1	106	15.0	556	78.4	11	1.5
Household Type										
Family Household	474	66.9	21	4.5	72	15.1	378	79.6	4	0.9
Female householder, no husband present	60	8.5	15	24.8	13	21.0	31	52.0	1	2.1
Male Householder, no wife present	23	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	55.1	3	0.8	48	12.2	337	86.3	3	0.7
Nonfamily household and other	235	33.1	15	6.5	35	14.7	178	75.8	7	2.9
Race/Ethnicity										
Black	31	4.4	8	26.3	13	41.4	9	29.7	1	2.6
Hispanic non-Black	42	5.9	11	26.7	6	14.8	23	55.9	1	2.6
White non-Black non-Hispanic	621	87.5	16	2.6	85	13.7	513	82.6	7	1.1
Other non-Black non-Hispanic	16	2.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	178	25.1	15	8.4	37	20.6	122	68.6	4	2.5
35 to 44 years	127	18.0	10	8.1	23	17.9	92	72.0	3	2.0
45 to 54 years	149	21.0	10	6.6	25	17.1	113	75.7	1	0.7
55 to 64 years	111	15.7	-	-	16	13.9	96	86.1	-	-
65 years or more	144	20.3	2	1.1	6	4.1	134	92.8	3	2.0
Education										
No high school degree	65	9.1	13	19.7	12	18.4	38	58.8	2	3.0
High school degree	218	30.7	18	8.4	39	17.8	160	73.4	1	0.4
Some college	231	32.5	4	1.9	40	17.5	179	77.5	7	3.1
College degree	196	27.6	1	0.5	15	7.7	179	91.3	1	0.5
Household Income										
Less than \$15,000	70	9.9	18	26.3	15	21.1	35	49.4	2	3.2
Between \$15,000 and \$30,000	122	17.2	11	9.1	27	22.1	81	66.3	3	2.5
Between \$30,000 and \$50,000	147	20.8	5	3.4	26	17.9	115	78.1	1	0.7
Between \$50,000 and \$75,000	126	17.7	-	-	20	16.1	105	83.2	1	0.7
At Least \$75,000	157	22.1	1	0.8	11	7.0	144	92.2	-	-
Unknown	88	12.3	1	0.9	7	7.7	76	87.3	4	4.2
Homeownership										
Homeowner	502	70.8	7	1.4	48	9.6	441	87.7	7	1.3
Non-homeowner	207	29.2	30	14.3	58	27.9	115	55.7	4	2.1

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](#)