

2009 Household Banking Status by Demographic Characteristics

New Orleans-Metairie-Kenner, LA

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	493	100.0	26	5.2	90	18.3	372	75.4	6	1.1
Household Type										
Family Household	303	61.4	19	6.2	54	18.0	224	74.0	6	1.8
Female householder, no husband present	85	17.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	41	8.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	176	35.7	7	3.8	14	8.1	150	85.0	6	3.2
Nonfamily household and other	190	38.6	7	3.6	36	18.9	147	77.5	-	-
Race/Ethnicity										
Black	141	28.5	7	4.7	44	31.5	90	63.8	-	-
Hispanic non-Black	24	4.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	307	62.2	10	3.3	42	13.8	249	81.1	6	1.8
Other non-Black non-Hispanic	22	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	103	21.0	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	122	24.8	6	5.0	25	20.1	92	74.9	-	-
45 to 54 years	84	17.0	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	92	18.7	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	91	18.5	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	64	12.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	139	28.2	14	10.3	16	11.8	103	73.9	6	4.0
Some college	119	24.2	-	-	40	33.4	79	66.6	-	-
College degree	171	34.7	5	2.8	19	11.1	148	86.2	-	-
Household Income										
Less than \$15,000	55	11.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	68	13.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	117	23.7	3	2.5	19	16.1	95	81.4	-	-
Between \$50,000 and \$75,000	94	19.1	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	83	16.7	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	77	15.5	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	335	67.9	7	2.1	53	15.7	269	80.5	6	1.7
Non-homeowner	158	32.1	19	11.9	38	23.7	102	64.4	-	-

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](#)