

2009 Household Banking Status by Demographic Characteristics

Oklahoma City, OK

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	566	100.0	54	9.6	135	23.9	349	61.7	27	4.8
Household Type										
Family Household	372	65.8	37	10.0	96	25.8	219	58.7	20	5.5
Female householder, no husband present	59	10.4	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	19	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	295	52.2	17	5.8	64	21.8	199	67.6	14	4.8
Nonfamily household and other	193	34.2	17	8.9	39	20.2	130	67.3	7	3.5
Race/Ethnicity										
Black	42	7.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	46	8.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	440	77.7	17	4.0	92	21.0	305	69.3	25	5.7
Other non-Black non-Hispanic	37	6.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	129	22.8	27	21.3	42	32.4	52	39.9	8	6.5
35 to 44 years	114	20.2	13	11.5	34	29.7	62	54.1	5	4.7
45 to 54 years	99	17.5	6	5.6	27	27.3	61	61.9	5	5.2
55 to 64 years	90	16.0	7	7.5	29	31.6	55	60.9	-	-
65 years or more	133	23.5	2	1.2	4	3.0	119	89.6	8	6.3
Education										
No high school degree	71	12.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	161	28.5	16	10.1	31	19.5	108	66.9	6	3.6
Some college	174	30.7	4	2.1	68	39.2	94	54.3	8	4.4
College degree	160	28.3	-	-	17	10.4	130	81.0	14	8.6
Household Income										
Less than \$15,000	84	14.9	32	38.5	20	23.2	32	38.4	-	-
Between \$15,000 and \$30,000	84	14.8	8	9.7	37	43.9	39	46.4	-	-
Between \$30,000 and \$50,000	110	19.5	4	3.3	31	27.7	69	62.8	7	6.2
Between \$50,000 and \$75,000	112	19.7	-	-	32	28.8	77	68.8	3	2.4
At Least \$75,000	95	16.8	-	-	13	14.2	79	83.2	3	2.6
Unknown	80	14.2	10	12.7	3	3.3	52	64.9	15	19.0
Homeownership										
Homeowner	388	68.6	14	3.6	57	14.7	290	74.7	27	7.0
Non-homeowner	178	31.4	40	22.7	78	44.1	59	33.2	-	-

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](#)