

2009 Household Banking Status by Demographic Characteristics

Omaha-Council Bluffs, NE-IA

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	345	100.0	20	5.9	43	12.6	278	80.4	4	1.1
Household Type										
Family Household	232	67.0	11	5.0	34	14.8	184	79.4	2	0.8
Female householder, no husband present	30	8.7	8	28.1	7	23.3	15	48.7	-	-
Male Householder, no wife present	13	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	54.6	-	-	21	11.3	165	87.7	2	1.0
Nonfamily household and other	114	33.0	9	7.9	9	8.0	94	82.6	2	1.5
Race/Ethnicity										
Black	24	6.9	7	30.8	7	30.0	9	35.8	1	3.4
Hispanic non-Black	18	5.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	300	86.9	9	2.8	32	10.8	257	85.7	2	0.7
Other non-Black non-Hispanic	4	1.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	85	24.7	9	10.0	14	16.1	63	73.9	-	-
35 to 44 years	76	21.9	5	6.7	12	15.4	56	74.2	3	3.7
45 to 54 years	73	21.2	6	8.3	11	14.8	56	76.9	-	-
55 to 64 years	47	13.5	-	-	5	11.0	41	89.0	-	-
65 years or more	65	18.8	1	1.2	2	3.3	61	94.1	1	1.4
Education										
No high school degree	28	8.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	104	30.2	11	10.1	19	17.8	73	70.2	2	1.9
Some college	103	29.9	3	3.4	18	17.6	81	78.2	1	0.8
College degree	110	31.9	1	0.9	3	2.5	107	96.6	-	-
Household Income										
Less than \$15,000	27	7.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	44	12.8	6	13.3	7	14.8	31	69.9	1	2.0
Between \$30,000 and \$50,000	59	17.2	3	5.1	14	24.4	42	70.6	-	-
Between \$50,000 and \$75,000	71	20.5	-	-	11	15.8	58	81.5	2	2.8
At Least \$75,000	106	30.8	1	1.2	4	3.9	101	94.9	-	-
Unknown	37	10.8	2	5.5	3	6.8	32	85.5	1	2.2
Homeownership										
Homeowner	250	72.4	2	0.8	18	7.3	226	90.4	4	1.5
Non-homeowner	95	27.6	18	19.3	25	26.4	52	54.2	-	-

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](#)