

2009 Household Banking Status by Demographic Characteristics

Raleigh-Cary, NC

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	433	100.0	18	4.2	39	8.9	353	81.5	23	5.4
Household Type										
Family Household	309	71.4	14	4.6	31	10.1	247	80.0	17	5.4
Female householder, no husband present	41	9.4	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	19	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	250	57.7	5	2.2	21	8.5	215	86.0	8	3.3
Nonfamily household and other	124	28.6	4	3.2	8	6.1	106	85.2	7	5.4
Race/Ethnicity										
Black	92	21.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	2.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	313	72.2	-	-	18	5.8	276	88.2	19	6.0
Other non-Black non-Hispanic	17	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	84	19.4	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	106	24.4	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	103	23.7	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	85	19.7	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	56	12.9	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	59	13.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	81	18.7	NA	NA	NA	NA	NA	NA	NA	NA
Some college	94	21.8	NA	NA	NA	NA	NA	NA	NA	NA
College degree	199	45.8	-	-	3	1.3	196	98.7	-	-
Household Income										
Less than \$15,000	43	10.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	31	7.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	63	14.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	53	12.2	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	134	31.0	-	-	5	3.6	129	96.4	-	-
Unknown	108	24.9	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	310	71.5	5	1.8	20	6.4	270	87.0	15	4.8
Non-homeowner	123	28.5	NA	NA	NA	NA	NA	NA	NA	NA

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](#)