

### 2009 Household Banking Status by Demographic Characteristics

Tulsa, 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	366	100.0	46	12.4	59	16.1	259	70.8	3	0.7
Household Type										
Family Household	236	64.7	22	9.4	45	19.1	166	70.4	3	1.1
Female householder, no husband present	39	10.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	19	5.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	178	48.8	4	2.4	22	12.4	152	85.2	-	-
Nonfamily household and other	129	35.3	23	18.0	14	10.6	92	71.4	-	-
Race/Ethnicity										
Black	37	10.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	22	5.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	238	65.1	18	7.6	33	13.9	184	77.3	3	1.1
Other non-Black non-Hispanic	69	19.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	134	36.6	25	18.8	29	22.0	79	59.1	-	-
35 to 44 years	47	12.9	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	64	17.4	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	50	13.8	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	71	19.4	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	46	12.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	91	25.0	16	17.4	13	14.4	62	68.2	-	-
Some college	107	29.2	15	13.8	23	21.7	69	64.5	-	-
College degree	122	33.3	-	-	20	16.4	102	83.6	-	-
Household Income										
Less than \$15,000	59	16.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	58	16.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	66	18.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	92	25.1	2	1.9	19	21.1	71	77.0	-	-
At Least \$75,000	63	17.2	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	27	7.5	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	246	67.4	8	3.2	23	9.5	213	86.3	3	1.1
Non-homeowner	119	32.6	38	31.6	35	29.7	46	38.7	-	-

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](#)