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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

North Carolina

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	3,878	100.0	359	9.3	2,507	64.6	67	1.7	892	23.0	53	1.4	3,406	87.8	2,574	66.4
Household Type																
Family Household	2,600	67.0	229	8.8	1,802	69.3	36	1.4	497	19.1	36	1.4	2,307	88.7	1,838	70.7
Female householder, no husband present	529	13.6	123	23.3	233	44.1	16	3.1	149	28.1	8	1.5	385	72.9	249	47.1
Male Householder, no wife present	152	3.9	31	20.2	73	47.7	-	-	49	32.1	-	-	122	79.8	73	47.7
Married couple	1,918	49.5	75	3.9	1,496	78.0	19	1.0	299	15.6	29	1.5	1,800	93.8	1,516	79.0
Nonfamily household and other	1,279	33.0	131	10.2	705	55.1	32	2.5	395	30.9	17	1.3	1,100	86.0	736	57.6
Race/Ethnicity																
Black	886	22.8	163	18.4	477	53.8	36	4.1	193	21.8	16	1.8	674	76.1	513	57.9
Hispanic non-Black	181	4.7	65	36.0	57	31.6	4	2.1	55	30.3	-	-	112	61.9	61	33.7
White non-Black non-Hispanic	2,670	68.8	111	4.2	1,891	70.8	19	0.7	613	23.0	35	1.3	2,508	93.9	1,911	71.6
Other non-Black non-Hispanic	141	3.6	19	13.7	82	57.8	8	5.4	30	21.3	2	1.7	112	79.1	89	63.2
Age																
15 to 34 years	943	24.3	155	16.4	573	60.8	7	0.8	194	20.6	13	1.4	767	81.4	580	61.6
35 to 44 years	657	16.9	68	10.4	434	66.0	18	2.8	133	20.3	4	0.6	567	86.2	452	68.7
45 to 54 years	796	20.5	60	7.5	521	65.4	16	2.0	196	24.6	4	0.5	720	90.5	536	67.4
55 to 64 years	703	18.1	41	5.8	477	67.9	5	0.6	170	24.2	10	1.4	647	92.1	482	68.6
65 years or more	780	20.1	35	4.5	503	64.4	21	2.7	199	25.4	23	2.9	705	90.3	524	67.1
Education																
No high school degree	468	12.1	153	32.6	166	35.5	21	4.4	125	26.6	4	0.9	291	62.1	187	39.9
High school degree	1,092	28.2	149	13.6	535	49.0	32	3.0	347	31.8	29	2.7	882	80.7	567	51.9
Some college	1,115	28.7	45	4.0	790	70.9	7	0.6	265	23.8	8	0.7	1,063	95.3	797	71.5
College degree	1,203	31.0	13	1.1	1,016	84.4	7	0.6	155	12.9	13	1.0	1,171	97.3	1,023	85.0
Household Income																
Less than \$15,000	729	18.8	219	30.1	240	32.9	32	4.4	234	32.1	4	0.6	474	65.0	272	37.3
Between \$15,000 and \$30,000	801	20.7	87	10.9	408	51.0	16	2.0	269	33.6	20	2.5	677	84.6	424	53.0
Between \$30,000 and \$50,000	847	21.8	40	4.7	603	71.2	5	0.5	186	21.9	14	1.6	793	93.6	608	71.8
Between \$50,000 and \$75,000	615	15.9	6	1.0	498	81.0	11	1.8	92	14.9	8	1.3	590	96.0	509	82.8
At Least \$75,000	887	22.9	8	0.9	757	85.4	3	0.4	111	12.5	8	0.8	872	98.3	760	85.7
Homeownership																
Homeowner	2,654	68.4	106	4.0	2,008	75.7	29	1.1	466	17.6	45	1.7	2,482	93.5	2,037	76.7
Non-homeowner	1,224	31.6	254	20.7	499	40.7	38	3.1	425	34.7	8	0.7	924	75.5	537	43.9

Notes:

- = 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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)