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

2011 Household Bank Account Type by Demographic Characteristics

Charlotte-Gastonia-Concord, NC-SC

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	742	100	66	8.9	441	59.4	19	2.5	209	28.2	8	1.0	650	87.6	459	61.9
Household Type																
Family Household	495	66.6	60	12.1	304	61.4	12	2.3	112	22.6	8	1.6	415	84.0	315	63.7
Female householder, no husband present	88	11.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	32	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	375	50.5	29	7.7	255	67.9	12	3.1	76	20.3	4	1.0	331	88.2	266	71.0
Nonfamily household and other	248	33.4	6	2.4	137	55.4	7	2.9	97	39.3	-	-	235	94.7	144	58.3
Race/Ethnicity																
Black	192	25.9	33	17.3	96	49.7	8	4.1	52	27.0	4	1.9	147	76.7	103	53.8
Hispanic non-Black	65	8.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	471	63.5	18	3.8	299	63.4	7	1.5	144	30.5	4	0.9	443	93.9	306	64.9
Other non-Black non-Hispanic	13	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	179	24.1	26	14.3	108	60.3	-	-	41	23.1	4	2.3	149	83.4	108	60.3
35 to 44 years	154	20.7	14	9.0	90	58.2	8	4.9	39	25.5	4	2.4	129	83.7	97	63.1
45 to 54 years	162	21.9	16	10.0	102	62.9	7	4.1	37	23.1	-	-	140	86.0	109	67.0
55 to 64 years	116	15.7	3	2.9	65	56.2	5	3.9	43	37.1	-	-	109	93.2	70	60.1
65 years or more	131	17.6	7	5.4	76	58.0	-	-	48	36.6	-	-	124	94.6	76	58.0
Education																
No high school degree	80	10.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	162	21.9	17	10.5	58	36.0	15	9.2	68	41.8	4	2.5	126	77.8	73	45.1
Some college	206	27.7	11	5.4	117	56.9	-	-	77	37.6	-	-	195	94.6	117	56.9
College degree	294	39.6	7	2.5	247	84.1	-	-	36	12.2	4	1.3	283	96.3	247	84.1
Household Income																
Less than \$15,000	117	15.7	40	34.7	28	23.8	3	2.8	41	35.1	4	3.5	69	59.0	31	26.7
Between \$15,000 and \$30,000	118	16.0	7	6.1	66	55.9	4	3.2	41	34.7	-	-	107	90.6	70	59.1
Between \$30,000 and \$50,000	176	23.7	15	8.3	99	56.3	5	2.6	58	32.9	-	-	157	89.1	104	58.8
Between \$50,000 and \$75,000	136	18.4	-	-	100	73.7	7	5.2	29	21.2	-	-	129	94.8	107	78.8
At Least \$75,000	195	26.2	4	1.8	147	75.6	-	-	40	20.6	4	1.9	187	96.3	147	75.6
Homeownership																
Homeowner	458	61.8	13	2.8	322	70.2	5	1.0	116	25.2	4	0.8	437	95.4	326	71.2
Non-homeowner	284	38.2	53	18.7	119	42.0	14	5.0	93	32.9	4	1.4	213	74.9	133	46.9

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.

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.

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](#)