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

2011 Household Bank Account Type by Demographic Characteristics

Dallas-Fort Worth-Arlington, TX

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	2,433	100	239	9.8	1,625	66.8	37	1.5	510	21.0	23	0.9	2,135	87.7	1,661	68.3
Household Type																
Family Household	1,644	67.6	169	10.2	1,123	68.3	26	1.6	312	19.0	15	0.9	1,435	87.2	1,149	69.9
Female householder, no husband present	298	12.3	53	17.8	131	43.7	4	1.3	107	36.0	3	1.1	238	79.7	135	45.1
Male Householder, no wife present	120	5.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,225	50.4	81	6.6	939	76.6	18	1.5	176	14.3	12	0.9	1,115	91.0	957	78.1
Nonfamily household and other	789	32.4	70	8.9	502	63.7	10	1.3	198	25.1	8	1.0	700	88.8	512	64.9
Race/Ethnicity																
Black	378	15.5	76	20.2	222	58.7	4	1.1	76	20.0	-	-	297	78.7	226	59.7
Hispanic non-Black	489	20.1	114	23.2	229	47.0	11	2.3	131	26.7	4	0.8	360	73.7	241	49.2
White non-Black non-Hispanic	1,382	56.8	42	3.0	1,040	75.2	21	1.5	264	19.1	15	1.1	1,304	94.3	1,061	76.8
Other non-Black non-Hispanic	184	7.6	7	4.0	134	72.6	-	-	40	21.6	3	1.8	174	94.2	134	72.6
Age																
15 to 34 years	672	27.6	108	16.1	391	58.3	14	2.1	150	22.4	8	1.1	541	80.6	406	60.4
35 to 44 years	538	22.1	67	12.4	363	67.4	4	0.7	105	19.4	-	-	468	86.8	367	68.1
45 to 54 years	449	18.4	39	8.7	329	73.4	11	2.5	69	15.4	-	-	398	88.8	340	75.8
55 to 64 years	419	17.2	8	1.8	299	71.2	-	-	106	25.2	7	1.7	404	96.4	299	71.2
65 years or more	355	14.6	17	4.7	243	68.4	7	2.0	80	22.6	8	2.2	323	91.0	250	70.5
Education																
No high school degree	354	14.6	109	30.7	95	26.7	11	3.2	140	39.4	-	-	234	66.1	106	29.9
High school degree	509	20.9	71	14.0	289	56.8	7	1.4	137	27.0	4	0.8	426	83.8	296	58.2
Some college	658	27.0	50	7.6	463	70.4	8	1.2	129	19.6	8	1.1	592	90.0	471	71.7
College degree	913	37.5	9	1.0	778	85.2	10	1.1	105	11.5	11	1.2	883	96.7	788	86.4
Household Income																
Less than \$15,000	298	12.2	95	31.9	87	29.1	-	-	113	37.9	3	1.1	199	67.0	87	29.1
Between \$15,000 and \$30,000	458	18.8	94	20.5	208	45.4	11	2.4	141	30.9	4	0.9	349	76.2	219	47.8
Between \$30,000 and \$50,000	444	18.2	43	9.6	282	63.5	7	1.6	108	24.4	4	0.8	390	87.9	289	65.1
Between \$50,000 and \$75,000	466	19.2	7	1.5	370	79.2	10	2.2	76	16.2	4	0.8	445	95.4	380	81.4
At Least \$75,000	767	31.5	-	-	679	88.5	8	1.1	72	9.4	8	1.0	751	97.9	687	89.6
Homeownership																
Homeowner	1,555	63.9	60	3.8	1,195	76.9	23	1.5	268	17.3	8	0.5	1,464	94.1	1,219	78.4
Non-homeowner	878	36.1	179	20.4	429	48.9	13	1.5	242	27.5	15	1.7	671	76.4	443	50.4

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](#)