

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

2011 Household Bank Account Type by Demographic Characteristics

Milwaukee-Waukesha-West Allis, WI

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	627	100	68	10.8	447	71.3	3	0.6	100	15.9	9	1.5	546	87.1	450	71.8
Household Type																
Family Household	414	66.0	41	9.9	316	76.5	3	0.8	44	10.5	9	2.2	360	87.0	320	77.3
Female householder, no husband present	92	14.6	27	29.0	48	52.9	-	-	17	18.1	-	-	65	71.0	48	52.9
Male Householder, no wife present	37	5.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	285	45.5	12	4.1	239	83.9	-	-	25	8.8	9	3.2	264	92.7	239	83.9
Nonfamily household and other	213	34.0	27	12.6	130	61.1	-	-	56	26.3	-	-	186	87.4	130	61.1
Race/Ethnicity																
Black	86	13.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	48	7.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	471	75.2	15	3.1	383	81.4	-	-	64	13.6	9	1.9	447	95.0	383	81.4
Other non-Black non-Hispanic	21	3.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	126	20.0	24	19.2	87	68.9	3	2.8	9	7.5	2	1.7	96	76.4	90	71.6
35 to 44 years	123	19.7	13	10.6	89	71.9	-	-	22	17.5	-	-	110	89.4	89	71.9
45 to 54 years	123	19.7	14	11.4	81	65.5	-	-	26	21.0	3	2.1	107	86.4	81	65.5
55 to 64 years	119	19.0	9	7.6	98	82.5	-	-	10	8.1	2	1.8	108	90.6	98	82.5
65 years or more	135	21.6	8	5.7	92	68.2	-	-	33	24.5	2	1.7	125	92.7	92	68.2
Education																
No high school degree	61	9.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	183	29.3	26	14.1	113	61.8	-	-	39	21.4	5	2.7	153	83.2	113	61.8
Some college	150	24.0	15	10.0	105	69.7	-	-	28	18.9	2	1.4	133	88.6	105	69.7
College degree	232	37.0	5	2.2	204	87.9	-	-	21	9.0	2	0.9	225	96.9	204	87.9
Household Income																
Less than \$15,000	95	15.1	37	39.2	25	26.8	3	3.7	29	30.3	-	-	54	57.1	29	30.5
Between \$15,000 and \$30,000	117	18.6	25	21.8	59	50.4	-	-	32	27.8	-	-	91	78.2	59	50.4
Between \$30,000 and \$50,000	120	19.2	2	1.9	91	76.0	-	-	22	18.0	5	4.1	113	94.0	91	76.0
Between \$50,000 and \$75,000	117	18.6	3	2.6	105	90.2	-	-	6	5.3	2	1.8	112	95.5	105	90.2
At Least \$75,000	178	28.5	-	-	166	92.9	-	-	11	5.9	2	1.2	176	98.8	166	92.9
Homeownership																
Homeowner	390	62.3	4	1.0	337	86.4	3	0.9	39	10.0	6	1.7	377	96.5	341	87.3
Non-homeowner	236	37.7	64	27.1	109	46.2	-	-	60	25.6	3	1.1	170	71.7	109	46.2

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](#)