

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

2011 Household Bank Account Type by Demographic Characteristics

Omaha-Council Bluffs, NE-IA

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	338	100	14	4.2	257	76.2	2	0.5	59	17.6	5	1.5	317	93.8	259	76.8
Household Type																
Family Household	232	68.8	11	4.5	186	79.9	2	0.8	31	13.2	4	1.6	216	93.1	188	80.7
Female householder, no husband present	41	12.1	5	13.2	27	66.5	-	-	7	16.7	1	3.6	34	83.2	27	66.5
Male Householder, no wife present	6	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	186	54.9	5	2.7	153	82.7	2	1.0	23	12.4	2	1.2	176	95.1	155	83.7
Nonfamily household and other	105	31.2	4	3.5	72	68.1	-	-	29	27.1	1	1.2	100	95.3	72	68.1
Race/Ethnicity																
Black	16	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	14	4.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	295	87.3	7	2.3	234	79.3	1	0.3	51	17.2	3	0.9	285	96.5	235	79.6
Other non-Black non-Hispanic	13	3.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	99	29.3	8	8.0	75	75.9	1	1.0	12	12.6	3	2.5	88	88.5	76	76.9
35 to 44 years	53	15.7	2	4.6	42	79.8	-	-	8	15.7	-	-	50	95.4	42	79.8
45 to 54 years	52	15.3	3	5.1	36	68.7	-	-	12	24.1	1	2.0	48	92.9	36	68.7
55 to 64 years	67	19.9	1	1.9	55	81.8	-	-	10	14.1	1	2.2	65	96.0	55	81.8
65 years or more	67	19.8	-	-	49	73.9	1	1.3	17	24.7	-	-	66	98.7	50	75.3
Education																
No high school degree	24	7.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	80	23.6	5	6.5	51	64.0	-	-	24	29.6	-	-	75	93.5	51	64.0
Some college	110	32.5	3	2.4	90	81.7	-	-	17	15.9	-	-	107	97.6	90	81.7
College degree	124	36.8	2	1.3	105	84.1	1	0.8	15	12.0	2	1.9	119	96.0	105	84.8
Household Income																
Less than \$15,000	38	11.2	5	13.8	22	58.8	1	2.5	8	21.0	1	3.9	30	79.8	23	61.4
Between \$15,000 and \$30,000	64	18.8	4	6.1	46	72.0	-	-	13	20.0	1	1.9	58	92.0	46	72.0
Between \$30,000 and \$50,000	64	18.9	3	5.4	42	65.9	-	-	17	27.0	1	1.6	59	93.0	42	65.9
Between \$50,000 and \$75,000	73	21.6	1	1.1	54	74.7	1	1.2	15	21.2	1	1.8	70	95.9	55	75.9
At Least \$75,000	100	29.6	1	0.8	93	93.2	-	-	6	6.0	-	-	99	99.2	93	93.2
Homeownership																
Homeowner	251	74.3	7	2.6	206	81.9	2	0.7	33	13.3	4	1.5	239	95.2	207	82.6
Non-homeowner	87	25.7	8	8.8	52	59.8	-	-	26	30.0	1	1.4	78	89.8	52	59.8

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](#)