

2011 Household Bank Account Type By Banking Status

Bank Account Type	All Households	All Households	Unbanked	Unbanked	Has a Bank Account	Has a Bank Account	Has a Bank Account	Has a Bank Account	Has a Bank Account	Has a Bank Account
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Underbanked	Underbanked	Fully Banked	Fully Banked	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Unbanked	9,875	8.2	9,875	100.0	-	-	-	-	-	-
Checking and savings accounts	80,924	67.2	-	-	15,113	62.5	63,839	77.1	1,972	56.3
Savings account only	2,379	2.0	-	-	1,297	5.4	1,053	1.3	29	0.8
Checking account only	25,378	21.1	-	-	7,548	31.2	17,164	20.7	666	19.0
Banked, but account type unknown	1,851	1.5	-	-	240	1.0	774	0.9	836	23.9
Memo Items:										
Has checking account	106,509	88.5	-	-	22,723	93.9	81,134	98.0	2,652	75.7
Has savings account	83,331	69.2	-	-	16,418	67.8	64,911	78.4	2,001	57.1
Unknown	1,777	1.5	-	-	216	0.9	725	0.9	836	23.9

Notes:

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

Figures do not always reconcile to totals because of the rounding.

Differences within groups may or may not be statistically significant.

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](#)