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

2011 Household Bank Account Type by Demographic Characteristics

Fully Banked Households

Household Characteristic	All Fully Banked Households	All Fully Banked Households	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Bank Account Type	Memo Items	Memo Items	Memo Items	Memo Items
	Numbers (1000s)	Pct of Row	Checking and Savings Accounts	Checking and Savings Accounts	Savings Account only	Savings Account only	Checking Account only	Checking Account only	Banked, but Account Type Unknown	Banked, but Account Type Unknown	Has Checking Account	Has Checking Account	Has Savings Account	Has Savings Account
Household Characteristic	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Fully Banked Households	82,830	100.0	63,839	77.1	1,053	1.3	17,164	20.7	774	0.9	81,134	98.0	64,911	78.4
Household Type														
Family household	53,797	100.0	43,483	80.8	582	1.1	9,212	17.1	521	1.0	52,795	98.1	44,075	81.9
Female householder, no husband present	7,544	100.0	5,213	69.1	162	2.1	2,081	27.6	88	1.2	7,327	97.1	5,375	71.3
Male householder, no wife present	3,006	100.0	2,028	67.5	51	1.7	867	28.9	59	2.0	2,924	97.3	2,083	69.3
Married couple	43,247	100.0	36,241	83.8	368	0.9	6,264	14.5	373	0.9	42,544	98.4	36,617	84.7
Nonfamily household	28,978	100.0	20,314	70.1	471	1.6	7,941	27.4	252	0.9	28,286	97.6	20,794	71.8
Female householder	15,868	100.0	11,189	70.5	238	1.5	4,285	27.0	157	1.0	15,489	97.6	11,434	72.1
Male householder	13,110	100.0	9,126	69.6	233	1.8	3,656	27.9	95	0.7	12,797	97.6	9,360	71.4
Other	55	100.0	42	76.9	-	-	11	19.7	2	3.4	53	96.6	42	76.9
Race/Ethnicity														
Black	6,672	100.0	4,366	65.4	203	3.0	2,024	30.3	80	1.2	6,389	95.8	4,569	68.5
Hispanic non-Black	6,677	100.0	4,355	65.2	180	2.7	2,068	31.0	75	1.1	6,436	96.4	4,535	67.9
Asian	3,844	100.0	2,998	78.0	83	2.2	728	18.9	35	0.9	3,727	97.0	3,081	80.2
American Indian/Alaskan	765	100.0	560	73.2	17	2.2	186	24.3	2	0.3	746	97.5	577	75.4
Hawaiian/Pacific Islander	168	100.0	122	72.5	-	-	40	23.7	6	3.5	161	96.2	122	72.8
White non-Black non-Hispanic	64,690	100.0	51,429	79.5	569	0.9	12,115	18.7	576	0.9	63,660	98.4	52,017	80.4
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken														
Spanish is not only language spoken	82,018	100.0	63,435	77.3	1,036	1.3	16,789	20.5	758	0.9	80,346	98.0	64,491	78.6
Spanish is only language spoken	812	100.0	404	49.7	16	2.0	375	46.2	16	2.0	787	97.0	420	51.8
Nativity														
U.S.-born	73,435	100.0	57,272	78.0	840	1.1	14,631	19.9	691	0.9	72,020	98.1	58,132	79.2
Foreign-born citizen	5,783	100.0	4,193	72.5	125	2.2	1,409	24.4	56	1.0	5,612	97.0	4,318	74.7
Foreign-born non citizen	3,612	100.0	2,374	65.7	87	2.4	1,123	31.1	27	0.7	3,501	97.0	2,461	68.1
Age Group														
15 to 24 years	3,129	100.0	2,203	70.4	40	1.3	847	27.1	40	1.3	3,060	97.8	2,247	71.8
25 to 34 years	12,286	100.0	9,628	78.4	148	1.2	2,373	19.3	137	1.1	12,029	97.9	9,781	79.6
35 to 44 years	13,996	100.0	11,166	79.8	177	1.3	2,555	18.3	98	0.7	13,736	98.1	11,344	81.1
45 to 54 years	16,553	100.0	13,082	79.0	190	1.1	3,158	19.1	123	0.7	16,263	98.2	13,280	80.2
55 to 64 years	16,132	100.0	12,648	78.4	189	1.2	3,121	19.3	174	1.1	15,796	97.9	12,837	79.6
65 years or more	20,733	100.0	15,112	72.9	307	1.5	5,111	24.7	202	1.0	20,249	97.7	15,422	74.4
Education														
No high school degree	6,677	100.0	3,288	49.2	330	4.9	2,983	44.7	76	1.1	6,281	94.1	3,622	54.3
High school degree	21,969	100.0	15,448	70.3	353	1.6	5,942	27.0	226	1.0	21,428	97.5	15,806	71.9
Some college	23,388	100.0	18,361	78.5	217	0.9	4,592	19.6	219	0.9	22,984	98.3	18,581	79.4
College degree	30,796	100.0	26,742	86.8	153	0.5	3,648	11.8	254	0.8	30,441	98.8	26,901	87.4
Employment Status														
Employed	51,294	100.0	41,815	81.5	480	0.9	8,577	16.7	422	0.8	50,469	98.4	42,308	82.5
Unemployed	3,218	100.0	2,146	66.7	58	1.8	952	29.6	62	1.9	3,111	96.7	2,204	68.5
Not in labor force	28,318	100.0	19,878	70.2	515	1.8	7,635	27.0	291	1.0	27,554	97.3	20,399	72.0
Household Income														
Less than \$15,000	9,299	100.0	4,624	49.7	358	3.9	4,215	45.3	102	1.1	8,858	95.3	4,990	53.7
Between \$15,000 and \$30,000	13,134	100.0	8,480	64.6	273	2.1	4,223	32.1	158	1.2	12,716	96.8	8,756	66.7
Between \$30,000 and \$50,000	17,015	100.0	12,731	74.8	196	1.2	3,926	23.1	162	1.0	16,687	98.1	12,932	76.0
Between \$50,000 and \$75,000	16,757	100.0	13,950	83.2	111	0.7	2,563	15.3	133	0.8	16,535	98.7	14,062	83.9
At Least \$75,000	26,624	100.0	24,053	90.3	114	0.4	2,238	8.4	219	0.8	26,338	98.9	24,172	90.8
Homeownership														
Homeowner	61,833	100.0	50,225	81.2	537	0.9	10,520	17.0	552	0.9	60,828	98.4	50,772	82.1
Non-homeowner	20,996	100.0	13,614	64.8	516	2.5	6,644	31.6	223	1.1	20,306	96.7	14,139	67.3
Geographic Region														
Northeast	15,675	100.0	12,410	79.2	225	1.4	2,904	18.5	136	0.9	15,354	98.0	12,635	80.6
Midwest	19,379	100.0	15,185	78.4	278	1.4	3,764	19.4	151	0.8	18,971	97.9	15,466	79.8
South	28,772	100.0	20,846	72.5	346	1.2	7,289	25.3	290	1.0	28,174	97.9	21,206	73.7
West	19,005	100.0	15,397	81.0	203	1.1	3,206	16.9	198	1.0	18,635	98.1	15,605	82.1
Metropolitan Status														
Metropolitan Area	69,203	100.0	54,274	78.4	859	1.2	13,427	19.4	643	0.9	67,808	98.0	55,142	79.7
Inside principal city	21,111	100.0	16,265	77.0	308	1.5	4,302	20.4	236	1.1	20,606	97.6	16,582	78.5
Not inside principal city	36,057	100.0	28,773	79.8	376	1.0	6,606	18.3	302	0.8	35,422	98.2	29,149	80.8
Not identified	12,034	100.0	9,236	76.7	175	1.5	2,519	20.9	105	0.9	11,780	97.9	9,411	78.2
Not in Metropolitan Area	13,096	100.0	9,197	70.2	185	1.4	3,584	27.4	129	1.0	12,804	97.8	9,393	71.7
Not identified	531	100.0	368	69.3	9	1.6	153	28.8	2	0.3	521	98.1	377	70.9

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.

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](#)