

2011 Unbanked Households' Previous Banking Status by Demographic Characteristics

All Households

Household Characteristic	All Households		All Unbanked Households		Unbanked Status		Unbanked Status		Unbanked Status		Unbanked Status	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Previously Banked	Pct of Row	Never-Banked	Pct of Row	Unknown	Pct of Row	Unknown	Pct of Row
All Households	120,408	100.0	9,875	8.2	4,411	3.7	5,269	4.4	110,728	92.0		
Household Type												
Family household	78,826	100.0	5,905	7.5	2,392	3.0	3,399	4.3	73,036	92.7		
Female householder, no husband present	15,575	100.0	2,971	19.1	1,275	8.2	1,658	10.6	12,641	81.2		
Male householder, no wife present	5,661	100.0	807	14.3	298	5.3	471	8.3	4,892	86.4		
Married couple	57,591	100.0	2,127	3.7	819	1.4	1,269	2.2	55,502	96.4		
Non-family household	41,479	100.0	3,960	9.5	2,013	4.9	1,865	4.5	37,601	90.7		
Female householder	21,688	100.0	1,702	7.8	860	4.0	798	3.7	20,031	92.4		
Male householder	19,791	100.0	2,258	11.4	1,153	5.8	1,068	5.4	17,571	88.8		
Other	102	100.0	11	10.9	6	5.4	6	5.4	91	89.1		
Race/Ethnicity												
Black	16,046	100.0	3,430	21.4	1,588	9.9	1,768	11.0	12,690	79.1		
Hispanic non-Black	13,710	100.0	2,762	20.1	714	5.2	2,011	14.7	10,986	80.1		
Asian	4,985	100.0	134	2.7	33	0.7	101	2.0	4,851	97.3		
American Indian/Alaskan	1,389	100.0	202	14.5	83	5.9	119	8.6	1,187	85.5		
Hawaiian/Pacific Islander	267	100.0	17	6.2	6	2.1	9	3.5	252	94.3		
White non-Black non-Hispanic	83,988	100.0	3,330	4.0	1,988	2.4	1,261	1.5	80,739	96.1		
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA		
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	100.0	8,965	7.6	4,302	3.6	4,480	3.8	109,159	92.6		
Spanish is only language spoken	2,467	100.0	910	36.9	109	4.4	790	32.0	1,569	63.6		
Nativity												
U.S-born	104,143	100.0	7,673	7.4	4,038	3.9	3,476	3.3	96,630	92.8		
Foreign-born citizen	8,380	100.0	453	5.4	134	1.6	305	3.6	7,941	94.8		
Foreign-born non citizen	7,885	100.0	1,750	22.2	239	3.0	1,489	18.9	6,157	78.1		
Age Group												
15 to 24 years	6,299	100.0	1,094	17.4	473	7.5	609	9.7	5,217	82.8		
25 to 34 years	20,374	100.0	2,587	12.7	1,185	5.8	1,377	6.8	17,813	87.4		
35 to 44 years	21,414	100.0	1,994	9.3	832	3.9	1,129	5.3	19,453	90.8		
45 to 54 years	24,658	100.0	2,002	8.1	866	3.5	1,072	4.3	22,720	92.1		
55 to 64 years	22,036	100.0	1,202	5.5	584	2.6	581	2.6	20,871	94.7		
65 years or more	25,625	100.0	997	3.9	471	1.8	501	2.0	24,654	96.2		
Education												
No high school degree	14,321	100.0	3,696	25.8	1,346	9.4	2,278	15.9	10,698	74.7		
High school degree	34,462	100.0	3,764	10.9	1,730	5.0	1,949	5.7	30,782	89.3		
Some college	34,010	100.0	2,002	5.9	1,153	3.4	820	2.4	32,037	94.2		
College degree	37,615	100.0	413	1.1	181	0.5	223	0.6	37,211	98.9		
Employment Status												
Employed	72,580	100.0	3,818	5.3	1,628	2.2	2,121	2.9	68,831	94.8		
Unemployed	6,779	100.0	1,525	22.5	822	12.1	669	9.9	5,288	78.0		
Not in labor force	41,049	100.0	4,532	11.0	1,961	4.8	2,479	6.0	36,609	89.2		
Household Income												
Less than \$15,000	19,541	100.0	5,510	28.2	2,504	12.8	2,926	15.0	14,111	72.2		
Between \$15,000 and \$30,000	22,073	100.0	2,581	11.7	1,161	5.3	1,334	6.0	19,577	88.7		
Between \$30,000 and \$50,000	24,787	100.0	1,221	4.9	481	1.9	717	2.9	23,589	95.2		
Between \$50,000 and \$75,000	21,975	100.0	431	2.0	202	0.9	222	1.0	21,552	98.1		
At Least \$75,000	32,032	100.0	132	0.4	62	0.2	70	0.2	31,899	99.6		
Homeownership												
Homeowner	79,144	100.0	2,238	2.8	1,075	1.4	1,105	1.4	76,964	97.2		
Non-homeowner	41,264	100.0	7,637	18.5	3,336	8.1	4,164	10.1	33,764	81.8		
Geographic Region												
Northeast	21,784	100.0	1,537	7.1	611	2.8	895	4.1	20,279	93.1		
Midwest	26,900	100.0	1,920	7.1	1,003	3.7	877	3.3	25,019	93.0		
South	44,920	100.0	4,493	10.0	1,968	4.4	2,439	5.4	40,513	90.2		
West	26,804	100.0	1,925	7.2	829	3.1	1,059	3.9	24,917	93.0		
Metropolitan Status												
Metropolitan Area	100,311	100.0	8,029	8.0	3,492	3.5	4,373	4.4	92,446	92.2		
Inside principal city	33,636	100.0	4,066	12.1	1,607	4.8	2,382	7.1	29,647	88.1		
Not inside principal city	49,548	100.0	2,754	5.6	1,253	2.5	1,439	2.9	46,856	94.6		
Not identified	17,127	100.0	1,209	7.1	632	3.7	552	3.2	15,943	93.1		
Not in Metropolitan Area	19,193	100.0	1,764	9.2	892	4.6	840	4.4	17,462	91.0		
Not identified	903	100.0	83	9.2	27	3.0	56	6.2	820	90.8		

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

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?"

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](#)