2011 Distribution of Adults and Children
By Household Banking Status

Banking Status	All Households	All Households	Persons	Persons	Adults	Adults	Children	Children
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households	120,408	100.0	300,448	100.0	234,267	100.0	66,182	100.0
Unbanked	9,875	8.2	26,130	8.7	17,126	7.3	9,004	13.6
Underbanked	24,199	20.1	67,378	22.4	50,762	21.7	16,616	25.1
Fully Banked	82,830	68.8	198,562	66.1	159,448	68.1	39,113	59.1
Unknown	3,504	2.9	8,379	2.8	6,931	3.0	1,449	2.2

Notes:

This table presents the number of persons residing in households of different banking status. Adults are defined as persons age 16 and above and children are household members under age 16. The estimate of the number of unbanked adults is a lower bound because it is based on the assumption that all adults residing in a 'banked' household are banked. A banked household may contain one or more adults without bank accounts. The estimate of the number of underbanked adults is an upper bound because it is based on the assumption that all adults residing in an underbanked household are underbanked. However, an underbanked household may contain one or more adults that are not underbanked.

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.

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.

2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Technical Notes