

### 2011 Household Banking Status by Demographic Characteristics

#### Midwest

Household Characteristics	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank 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
All Households	21,784	100.0	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Household Type										
Family Household	13,963	64.1	846	6.1	2,735	19.6	9,957	71.3	425	3.0
Female householder, no husband present	2,716	12.5	460	16.9	773	28.5	1,374	50.6	110	4.0
Male Householder, no wife present	913	4.2	98	10.8	287	31.4	497	54.5	30	3.3
Married couple	10,334	47.4	288	2.8	1,675	16.2	8,087	78.3	285	2.8
Nonfamily household and other	7,821	35.9	692	8.8	1,173	15.0	5,717	73.1	239	3.1
Race/Ethnicity										
Black	2,741	12.6	502	18.3	948	34.6	1,198	43.7	92	3.4
Hispanic non-Black	1,808	8.3	476	26.3	494	27.3	786	43.5	52	2.9
White non-Black non-Hispanic	16,079	73.8	502	3.1	2,242	13.9	12,871	80.0	464	2.9
Other non-Black non-Hispanic	1,157	5.3	57	5.0	223	19.3	819	70.9	57	4.9
Age										
15 to 34 years	4,212	19.3	450	10.7	955	22.7	2,685	63.8	121	2.9
35 to 44 years	3,807	17.5	316	8.3	741	19.5	2,650	69.6	99	2.6
45 to 54 years	4,677	21.5	319	6.8	962	20.6	3,265	69.8	131	2.8
55 to 64 years	4,063	18.7	225	5.5	767	18.9	2,953	72.7	118	2.9
65 years or more	5,025	23.1	227	4.5	482	9.6	4,121	82.0	194	3.9
Education										
No high school degree	2,393	11.0	579	24.2	493	20.6	1,208	50.5	113	4.7
High school degree	6,822	31.3	619	9.1	1,344	19.7	4,644	68.1	215	3.2
Some college	4,972	22.8	267	5.4	1,022	20.5	3,579	72.0	105	2.1
College degree	7,596	34.9	72	0.9	1,049	13.8	6,244	82.2	231	3.0
Household Income										
Less than \$15,000	3,260	15.0	821	25.2	697	21.4	1,649	50.6	93	2.8
Between \$15,000 and \$30,000	3,455	15.9	426	12.3	736	21.3	2,186	63.3	108	3.1
Between \$30,000 and \$50,000	4,259	19.6	193	4.5	848	19.9	3,061	71.9	157	3.7
Between \$50,000 and \$75,000	3,874	17.8	67	1.7	655	16.9	3,043	78.5	109	2.8
At Least \$75,000	6,936	31.8	31	0.4	972	14.0	5,735	82.7	197	2.8
Homeownership										
Homeowner	13,719	63.0	207	1.5	1,915	14.0	11,168	81.4	429	3.1
Non-homeowner	8,065	37.0	1,331	16.5	1,993	24.7	4,507	55.9	235	2.9

#### Notes:

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.

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](#)