

### 2011 Household Banking Status by Demographic Characteristics

#### South

Household Characteristics	All Households		Unbanked		Has a Bank Account		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	Number (1000s)	Pct of Row
All Households	44,920	100.0	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7		
Household Type												
Family Household	29,773	66.3	2,782	9.3	7,373	24.8	18,861	63.3	758	2.5		
Female householder, no husband present	6,407	14.3	1,421	22.2	2,061	32.2	2,748	42.9	177	2.8		
Male Householder, no wife present	2,042	4.5	345	16.9	653	32.0	995	48.7	49	2.4		
Married couple	21,324	47.5	1,016	4.8	4,658	21.8	15,118	70.9	532	2.5		
Nonfamily household and other	15,147	33.7	1,711	11.3	3,056	20.2	9,911	65.4	469	3.1		
Race/Ethnicity												
Black	8,909	19.8	1,867	21.0	3,105	34.8	3,714	41.7	222	2.5		
Hispanic non-Black	5,304	11.8	1,127	21.2	1,703	32.1	2,374	44.8	101	1.9		
White non-Black non-Hispanic	29,005	64.6	1,417	4.9	5,284	18.2	21,475	74.0	830	2.9		
Other non-Black non-Hispanic	1,701	3.8	81	4.8	338	19.9	1,209	71.0	73	4.3		
Age												
15 to 34 years	10,244	22.8	1,703	16.6	3,150	30.8	5,162	50.4	228	2.2		
35 to 44 years	8,013	17.8	898	11.2	2,107	26.3	4,857	60.6	151	1.9		
45 to 54 years	9,167	20.4	936	10.2	2,275	24.8	5,658	61.7	299	3.3		
55 to 64 years	7,987	17.8	504	6.3	1,684	21.1	5,586	69.9	213	2.7		
65 years or more	9,508	21.2	450	4.7	1,213	12.8	7,509	79.0	336	3.5		
Education												
No high school degree	6,170	13.7	1,710	27.7	1,692	27.4	2,611	42.3	157	2.5		
High school degree	13,087	29.1	1,740	13.3	3,316	25.3	7,651	58.5	381	2.9		
Some college	12,601	28.1	877	7.0	3,197	25.4	8,178	64.9	348	2.8		
College degree	13,061	29.1	165	1.3	2,225	17.0	10,331	79.1	340	2.6		
Household Income												
Less than \$15,000	8,066	18.0	2,603	32.3	1,840	22.8	3,453	42.8	170	2.1		
Between \$15,000 and \$30,000	8,836	19.7	1,135	12.8	2,529	28.6	4,874	55.2	298	3.4		
Between \$30,000 and \$50,000	9,496	21.1	526	5.5	2,521	26.5	6,198	65.3	251	2.6		
Between \$50,000 and \$75,000	7,812	17.4	162	2.1	1,864	23.9	5,566	71.2	220	2.8		
At Least \$75,000	10,710	23.8	66	0.6	1,675	15.6	8,681	81.1	288	2.7		
Homeownership												
Homeowner	30,485	67.9	1,309	4.3	5,758	18.9	22,519	73.9	899	2.9		
Non-homeowner	14,435	32.1	3,184	22.1	4,671	32.4	6,253	43.3	328	2.3		

#### 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](#)