

2011 Household Banking Status by Demographic Characteristics

Indiana

Household Characteristics	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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	2,560	100.0	201	7.8	489	19.1	1,817	71.0	53
Household Type										
Family Household	1,709	66.8	121	7.1	312	18.3	1,231	72.0	45	2.6
Female householder, no husband present	334	13.1	70	20.9	81	24.1	172	51.5	12	3.5
Male Householder, no wife present	134	5.2	14	10.2	36	26.8	77	57.7	7	5.3
Married couple	1,241	48.5	38	3.0	196	15.8	982	79.1	26	2.1
Nonfamily household and other	850	33.2	79	9.3	177	20.8	586	68.9	8	1.0
Race/Ethnicity										
Black	240	9.4	73	30.3	94	39.2	69	28.9	4	1.7
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,201	86.0	90	4.1	372	16.9	1,695	77.0	45	2.0
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	573	22.4	105	18.3	145	25.4	314	54.8	9	1.6
35 to 44 years	403	15.7	22	5.4	92	22.7	283	70.1	7	1.8
45 to 54 years	524	20.5	38	7.3	128	24.5	340	64.9	18	3.4
55 to 64 years	448	17.5	18	4.0	67	14.8	356	79.4	8	1.8
65 years or more	612	23.9	18	3.0	57	9.4	525	85.8	11	1.8
Education										
No high school degree	264	10.3	65	24.4	59	22.3	132	49.9	9	3.4
High school degree	1,012	39.5	84	8.3	207	20.5	698	69.0	23	2.3
Some college	724	28.3	42	5.8	145	20.1	526	72.7	10	1.4
College degree	560	21.9	10	1.8	78	13.9	461	82.3	11	2.0
Household Income										
Less than \$15,000	478	18.7	121	25.4	97	20.4	255	53.4	4	0.8
Between \$15,000 and \$30,000	481	18.8	26	5.4	143	29.7	301	62.5	12	2.5
Between \$30,000 and \$50,000	614	24.0	44	7.2	127	20.6	423	68.9	20	3.3
Between \$50,000 and \$75,000	468	18.3	9	2.0	42	8.9	414	88.4	3	0.6
At Least \$75,000	518	20.2	-	-	80	15.5	424	81.8	14	2.7
Homeownership										
Homeowner	1,820	71.1	42	2.3	267	14.7	1,467	80.6	44	2.4
Non-homeowner	739	28.9	159	21.4	222	30.0	350	47.3	9	1.2

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](#)