

2011 Household Banking Status by Demographic Characteristics

Nebraska

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	734	100.0	27	3.7	130	17.8	559	76.2	17	2.3
Household Type										
Family Household	484	66.0	21	4.4	86	17.7	366	75.6	11	2.3
Female householder, no husband present	60	8.2	10	17.0	19	30.9	31	52.1	-	-
Male Householder, no wife present	33	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	391	53.3	6	1.5	56	14.3	320	81.9	9	2.3
Nonfamily household and other	249	34.0	6	2.5	45	17.9	193	77.5	5	2.2
Race/Ethnicity										
Black	28	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	52	7.1	9	16.5	16	31.4	25	48.1	2	4.0
White non-Black non-Hispanic	630	85.9	12	1.9	98	15.6	506	80.2	14	2.3
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	194	26.5	16	8.3	45	23.1	130	66.9	3	1.7
35 to 44 years	111	15.1	4	4.1	18	16.1	86	78.0	2	1.9
45 to 54 years	144	19.6	3	2.3	38	26.2	99	68.9	4	2.5
55 to 64 years	138	18.9	2	1.6	19	13.5	113	81.5	5	3.4
65 years or more	147	20.0	1	0.7	11	7.8	131	89.6	3	2.0
Education										
No high school degree	67	9.1	10	15.0	24	35.2	31	46.8	2	3.0
High school degree	205	28.0	9	4.3	34	16.5	158	76.7	5	2.5
Some college	234	31.9	6	2.4	45	19.3	176	75.1	7	3.1
College degree	227	31.0	3	1.2	28	12.2	195	85.6	2	1.0
Household Income										
Less than \$15,000	82	11.2	16	19.0	19	23.3	45	55.4	2	2.3
Between \$15,000 and \$30,000	152	20.8	7	4.4	36	23.8	106	69.7	3	2.1
Between \$30,000 and \$50,000	174	23.7	2	1.3	32	18.5	136	78.6	3	1.6
Between \$50,000 and \$75,000	145	19.7	2	1.3	21	14.7	117	81.1	4	2.9
At Least \$75,000	181	24.7	1	0.5	22	12.0	154	85.0	5	2.5
Homeownership										
Homeowner	509	69.4	8	1.5	63	12.5	425	83.6	12	2.4
Non-homeowner	225	30.6	19	8.6	67	29.8	134	59.7	4	1.9

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](#)