

2011 Household Banking Status by Demographic Characteristics

Oklahoma

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	1,503	100.0	164	10.9	349	23.2	935	62.2	54
Household Type										
Family Household	1,030	68.5	91	8.8	265	25.7	635	61.6	39	3.8
Female householder, no husband present	223	14.9	38	17.2	81	36.2	97	43.6	7	3.1
Male Householder, no wife present	60	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	746	49.6	40	5.4	173	23.2	501	67.1	32	4.3
Nonfamily household and other	473	31.5	73	15.4	84	17.8	301	63.5	15	3.3
Race/Ethnicity										
Black	147	9.8	49	33.3	43	29.1	51	35.0	4	2.6
Hispanic non-Black	88	5.8	34	38.2	29	33.1	25	28.7	-	-
White non-Black non-Hispanic	1,038	69.1	58	5.6	225	21.6	713	68.7	42	4.1
Other non-Black non-Hispanic	230	15.3	23	10.0	52	22.8	146	63.5	8	3.7
Age										
15 to 34 years	345	22.9	67	19.5	100	29.1	162	46.9	15	4.4
35 to 44 years	269	17.9	42	15.6	56	20.9	171	63.6	-	-
45 to 54 years	293	19.5	32	10.9	73	24.8	170	58.1	18	6.3
55 to 64 years	255	17.0	16	6.1	68	26.8	161	62.9	11	4.2
65 years or more	341	22.7	7	2.2	52	15.2	272	79.7	10	2.9
Education										
No high school degree	187	12.4	39	20.7	58	31.0	82	44.0	8	4.3
High school degree	446	29.7	76	17.0	109	24.3	239	53.6	23	5.1
Some college	445	29.6	38	8.6	104	23.3	291	65.3	12	2.7
College degree	425	28.3	11	2.6	79	18.5	323	76.1	12	2.8
Household Income										
Less than \$15,000	232	15.4	70	30.2	55	23.7	95	40.8	12	5.2
Between \$15,000 and \$30,000	348	23.2	48	13.7	84	24.2	199	57.0	18	5.1
Between \$30,000 and \$50,000	347	23.1	37	10.6	95	27.3	211	60.7	5	1.4
Between \$50,000 and \$75,000	243	16.2	7	2.9	41	17.0	184	75.6	11	4.5
At Least \$75,000	333	22.1	2	0.7	73	22.1	248	74.5	9	2.7
Homeownership										
Homeowner	1,053	70.1	32	3.1	233	22.1	756	71.8	32	3.0
Non-homeowner	450	29.9	132	29.3	116	25.8	179	39.9	23	5.0

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](#)