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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Banking Status by Demographic Characteristics

Columbia, SC

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	294	100.0	22	7.4	48	16.4	224	76.3	-	-	-	-
Household Type												
Family Household	207	70.3	9	4.3	37	18.1	160	77.5	-	-	-	-
Female householder, no husband present	50	17.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	14	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	143	48.6	-	-	18	12.6	125	87.4	-	-	-	-
Nonfamily household and other	87	29.7	13	14.6	11	12.1	64	73.3	-	-	-	-
Race/Ethnicity												
Black	95	32.3	16	16.9	31	33.1	47	50.0	-	-	-	-
Hispanic non-Black	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	180	61.4	2	1.3	13	7.4	165	91.3	-	-	-	-
Other non-Black non-Hispanic	6	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	66	22.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	58	19.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	47	16.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	72	24.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	50	17.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education												
No high school degree	37	12.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	83	28.4	15	18.6	12	14.6	56	66.8	-	-	-	-
Some college	70	24.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
College degree	103	35.0	-	-	16	15.9	86	84.1	-	-	-	-
Household Income												
Less than \$15,000	40	13.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	82	28.0	4	4.4	16	19.6	63	76.0	-	-	-	-
Between \$30,000 and \$50,000	67	23.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	52	17.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	52	17.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership												
Homeowner	211	71.8	6	2.9	22	10.4	183	86.7	-	-	-	-
Non-homeowner	83	28.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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](#)