

2011 Household Banking Status by Demographic Characteristics

Dallas-Fort Worth-Arlington, TX

Household Characteristic	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	2,433	100.0	239	9.8	670	27.5	1,488	61.1	37	1.5
Household Type										
Family Household	1,644	67.6	169	10.2	471	28.7	976	59.4	28	1.7
Female householder, no husband present	298	12.3	53	17.8	140	47.0	96	32.1	9	3.1
Male Householder, no wife present	120	5.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,225	50.4	81	6.6	279	22.7	847	69.1	19	1.5
Nonfamily household and other	789	32.4	70	8.9	198	25.1	511	64.8	9	1.2
Race/Ethnicity										
Black	378	15.5	76	20.2	175	46.3	126	33.5	-	-
Hispanic non-Black	489	20.1	114	23.2	183	37.4	180	36.9	12	2.5
White non-Black non-Hispanic	1,382	56.8	42	3.0	287	20.7	1,042	75.4	12	0.9
Other non-Black non-Hispanic	184	7.6	7	4.0	25	13.7	139	75.4	13	7.0
Age										
15 to 34 years	672	27.6	108	16.1	201	29.9	351	52.3	11	1.6
35 to 44 years	538	22.1	67	12.4	182	33.7	286	53.0	4	0.8
45 to 54 years	449	18.4	39	8.7	123	27.3	280	62.4	7	1.5
55 to 64 years	419	17.2	8	1.8	112	26.7	293	69.8	7	1.6
65 years or more	355	14.6	17	4.7	53	14.8	278	78.2	8	2.2
Education										
No high school degree	354	14.6	109	30.7	133	37.5	108	30.4	5	1.4
High school degree	509	20.9	71	14.0	181	35.7	245	48.1	11	2.1
Some college	658	27.0	50	7.6	221	33.6	377	57.3	10	1.5
College degree	913	37.5	9	1.0	135	14.7	758	83.1	11	1.3
Household Income										
Less than \$15,000	298	12.2	95	31.9	99	33.2	97	32.7	6	2.1
Between \$15,000 and \$30,000	458	18.8	94	20.5	171	37.2	183	40.0	10	2.2
Between \$30,000 and \$50,000	444	18.2	43	9.6	124	28.0	277	62.4	-	-
Between \$50,000 and \$75,000	466	19.2	7	1.5	135	29.0	312	66.8	12	2.6
At Least \$75,000	767	31.5	-	-	141	18.4	618	80.6	8	1.1
Homeownership										
Homeowner	1,555	63.9	60	3.8	344	22.1	1,128	72.6	23	1.5
Non-homeowner	878	36.1	179	20.4	326	37.1	359	40.9	14	1.6

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](#)