

ECONOMICINCLUSION.GOV



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

2011 Household Banking Status by Demographic Characteristics

Detroit-Warren-Livonia, MI

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	1,762	100.0	188	10.7	343	19.4	1,161	65.9	70	4.0
Household Type										
Family Household	1,147	65.1	88	7.6	237	20.7	783	68.3	39	3.4
Female householder, no husband present	222	12.6	39	17.7	66	29.9	109	49.1	7	3.3
Male Householder, no wife present	94	5.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	831	47.1	32	3.8	143	17.2	628	75.6	28	3.4
Nonfamily household and other	616	34.9	101	16.3	106	17.2	378	61.4	31	5.1
Race/Ethnicity										
Black	397	22.5	105	26.4	125	31.4	136	34.3	31	7.9
Hispanic non-Black	25	1.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,303	73.9	70	5.4	210	16.2	983	75.5	39	3.0
Other non-Black non-Hispanic	38	2.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	348	19.7	68	19.5	95	27.3	171	49.3	14	3.9
35 to 44 years	274	15.6	45	16.4	57	20.9	165	60.1	7	2.5
45 to 54 years	364	20.7	37	10.1	71	19.4	257	70.5	-	-
55 to 64 years	342	19.4	24	7.1	45	13.1	260	75.9	13	3.9
65 years or more	434	24.6	14	3.2	75	17.3	308	71.1	36	8.4
Education										
No high school degree	218	12.4	55	25.4	47	21.3	99	45.3	17	8.0
High school degree	417	23.6	71	17.0	95	22.7	234	56.1	17	4.2
Some college	577	32.8	46	8.0	108	18.8	391	67.8	31	5.4
College degree	550	31.2	16	2.9	93	17.0	437	79.4	4	0.7
Household Income										
Less than \$15,000	306	17.4	115	37.5	74	24.1	94	30.6	24	7.8
Between \$15,000 and \$30,000	338	19.2	56	16.4	90	26.6	182	53.9	11	3.1
Between \$30,000 and \$50,000	354	20.1	4	1.3	67	19.0	264	74.5	19	5.2
Between \$50,000 and \$75,000	297	16.9	14	4.6	48	16.1	236	79.4	-	-
At Least \$75,000	467	26.5	-	-	64	13.8	385	82.6	17	3.7
Homeownership										
Homeowner	1,247	70.8	34	2.7	188	15.0	986	79.0	40	3.2
Non-homeowner	515	29.2	154	30.0	155	30.1	176	34.1	30	5.9

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](#)