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

2011 Household Banking Status by Demographic Characteristics Raleigh-Cary, NC

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	470	100.0	12	2.6	73	15.5	372	79.3	13	2.7		
Household Type												
Family Household	284	60.5	8	2.9	44	15.6	224	78.8	8	2.7		
Female householder, no husband present	44	9.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	231	49.2	5	2.1	24	10.4	195	84.2	8	3.3		
Nonfamily household and other	185	39.5	4	2.0	28	15.3	148	79.9	5	2.8		
Race/Ethnicity												
Black	118	25.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	299	63.7	4	1.3	46	15.3	249	83.5	-	-	-	-
Other non-Black non-Hispanic	22	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	124	26.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	105	22.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	96	20.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	71	15.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	74	15.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education												
No high school degree	33	7.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	110	23.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	137	29.1	-	-	29	21.2	108	78.8	-	-	-	-
College degree	189	40.4	-	-	19	10.1	165	87.2	5	2.8		
Household Income												
Less than \$15,000	91	19.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	72	15.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	102	21.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	70	15.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	134	28.5	-	-	11	8.1	123	91.9	-	-	-	-
Homeownership												
Homeowner	297	63.2	-	-	48	16.3	239	80.6	9	3.1		
Non-homeowner	173	36.8	12	6.9	24	14.0	133	76.9	4	2.1		

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](#)