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



2011 Household Bank Account Type by Demographic

Delaware

Household Characteristic	All Households		Bank Account Type										Memo Items					
			Unbanked Households		Checking and Savings Accounts				Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
			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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	346	100.0	23	6.7	230	66.6	5	1.4	81	23.5	6	1.8	313	90.5	235	68.0		
Household Type																		
Family Household	231	66.7	16	6.8	161	69.6	3	1.2	48	20.7	4	1.7	209	90.8	163	70.8		
Female householder, no husband present	49	14.1	7	13.5	20	42.0	1	2.2	19	38.9	2	3.4	41	83.3	22	44.2		
Male Householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	170	49.1	7	3.8	134	79.0	2	1.0	26	15.4	1	0.7	160	94.4	136	80.0		
Nonfamily household and other	115	33.3	7	6.5	69	60.4	2	1.8	34	29.2	2	2.0	103	90.0	72	62.3		
Race/Ethnicity																		
Black	76	22.1	11	14.5	37	48.8	3	3.6	21	27.7	4	5.4	59	77.3	40	52.4		
Hispanic non-Black	18	5.3	4	23.5	8	42.3	-	-	6	34.3	-	-	14	76.5	8	42.3		
White non-Black non-Hispanic	238	69.0	7	2.7	178	74.6	2	0.9	50	20.8	2	0.9	228	95.8	180	75.5		
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																		
15 to 34 years	64	18.5	9	14.0	36	56.2	-	-	17	27.2	2	2.6	54	84.2	36	56.2		
35 to 44 years	59	17.2	2	3.4	44	74.0	-	-	12	19.7	1	2.3	56	93.7	44	74.6		
45 to 54 years	74	21.5	7	8.9	46	61.9	2	2.5	18	24.8	1	1.8	65	87.6	48	64.4		
55 to 64 years	66	19.1	3	4.2	49	74.7	1	1.1	13	19.4	-	-	63	94.8	50	75.8		
65 years or more	82	23.7	3	3.3	55	67.0	2	2.4	21	25.4	2	1.9	76	92.4	57	69.4		
Education																		
No high school degree	38	11.1	10	26.8	10	25.7	2	4.3	15	38.9	2	4.3	25	64.6	11	30.0		
High school degree	107	31.0	9	8.3	66	61.9	2	1.9	28	26.3	2	1.6	94	88.2	68	63.8		
Some college	86	25.0	3	4.0	62	71.3	-	-	19	21.9	2	2.2	81	93.8	62	71.9		
College degree	114	33.0	-	-	92	81.0	1	0.7	19	17.0	1	0.9	113	98.9	93	81.7		
Household Income																		
Less than \$15,000	46	13.2	12	26.1	16	36.2	1	3.1	15	32.6	1	2.1	31	68.7	18	39.3		
Between \$15,000 and \$30,000	55	16.0	6	11.4	25	46.1	1	2.3	20	37.1	2	3.0	46	83.2	27	48.4		
Between \$30,000 and \$50,000	71	20.7	3	4.9	45	62.5	-	-	22	30.5	1	1.5	67	93.7	45	63.2		
Between \$50,000 and \$75,000	75	21.6	1	1.3	58	78.0	-	-	14	18.6	1	1.6	72	96.5	59	78.5		
At Least \$75,000	99	28.6	-	-	85	86.3	1	1.3	10	10.4	1	1.5	97	97.9	87	87.7		
Homeownership																		
Homeowner	254	73.5	6	2.3	189	74.3	4	1.4	50	19.8	5	2.1	240	94.6	192	75.7		
Non-homeowner	92	26.5	17	18.8	41	45.1	1	1.3	31	33.8	1	1.0	73	79.4	43	46.5		

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.

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](#)