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



2011 Household Bank Account Type by Demographic

Indiana

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	2,560	100.0	201	7.8	1,686	65.9	68	2.6	584	22.8	22	0.8	2,270	88.7	1,757	68.6
Household Type																
Family Household	1,709	66.8	121	7.1	1,205	70.5	38	2.2	324	18.9	22	1.3	1,529	89.4	1,246	72.9
Female householder, no husband present	334	13.1	70	20.9	168	50.1	12	3.5	77	23.1	8	2.3	245	73.2	179	53.7
Male Householder, no wife present	134	5.2	14	10.2	84	62.7	9	6.6	27	20.4	-	-	111	83.1	93	69.4
Married couple	1,241	48.5	38	3.0	954	76.8	17	1.4	219	17.6	14	1.1	1,173	94.5	974	78.4
Nonfamily household and other	850	33.2	79	9.3	481	56.6	30	3.5	260	30.6	-	-	741	87.2	511	60.1
Race/Ethnicity																
Black	240	9.4	73	30.3	68	28.2	28	11.5	72	30.0	-	-	140	58.2	95	39.7
Hispanic non-Black	77	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,201	86.0	90	4.1	1,566	71.2	33	1.5	491	22.3	22	1.0	2,057	93.4	1,602	72.8
Other non-Black non-Hispanic	42	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	573	22.4	105	18.3	337	58.9	17	3.0	113	19.8	-	-	451	78.7	355	61.9
35 to 44 years	403	15.7	22	5.4	266	65.9	12	2.9	97	24.0	7	1.8	363	90.0	277	68.8
45 to 54 years	524	20.5	38	7.3	332	63.3	15	2.9	132	25.1	8	1.4	463	88.4	347	66.2
55 to 64 years	448	17.5	18	4.0	316	70.5	14	3.1	97	21.5	4	0.9	413	92.0	330	73.6
65 years or more	612	23.9	18	3.0	435	71.2	10	1.6	145	23.8	3	0.5	581	94.9	448	73.2
Education																
No high school degree	264	10.3	65	24.4	93	35.4	16	5.9	86	32.7	4	1.5	180	68.1	109	41.3
High school degree	1,012	39.5	84	8.3	635	62.8	23	2.2	266	26.3	4	0.4	902	89.1	658	65.0
Some college	724	28.3	42	5.8	488	67.3	29	4.1	158	21.8	7	1.0	645	89.1	517	71.4
College degree	560	21.9	10	1.8	470	84.0	-	-	73	13.1	7	1.2	543	97.0	473	84.4
Household Income																
Less than \$15,000	478	18.7	121	25.4	162	33.9	26	5.4	166	34.7	3	0.6	328	68.6	191	39.9
Between \$15,000 and \$30,000	481	18.8	26	5.4	285	59.2	27	5.5	144	29.9	-	-	429	89.1	311	64.7
Between \$30,000 and \$50,000	614	24.0	44	7.2	404	65.8	6	1.0	149	24.2	11	1.8	553	90.0	411	66.8
Between \$50,000 and \$75,000	468	18.3	9	2.0	375	80.0	4	0.9	80	17.1	-	-	455	97.1	379	80.9
At Least \$75,000	518	20.2	-	-	460	88.9	5	0.9	45	8.7	8	1.5	506	97.6	465	89.8
Homeownership																
Homeowner	1,820	71.1	42	2.3	1,396	76.7	24	1.3	337	18.5	22	1.2	1,733	95.2	1,423	78.2
Non-homeowner	739	28.9	159	21.4	290	39.3	44	5.9	247	33.4	-	-	537	72.7	334	45.2

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](#)