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



2011 Household Bank Account Type by Demographic

Louisiana

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				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	1,816	100.0	209	11.5	1,019	56.1	51	2.8	506	27.8	32	1.7	1,528	84.1	1,070	58.9
Household Type																
Family Household	1,223	67.3	138	11.3	717	58.6	28	2.3	320	26.2	19	1.6	1,040	85.1	745	60.9
Female householder, no husband present	328	18.0	97	29.5	117	35.6	22	6.8	92	28.1	-	-	209	63.7	139	42.4
Male Householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	796	43.8	28	3.5	555	69.7	6	0.7	195	24.5	12	1.5	750	94.2	560	70.4
Nonfamily household and other	593	32.7	71	11.9	303	51.0	22	3.8	185	31.2	12	2.1	488	82.2	325	54.8
Race/Ethnicity																
Black	556	30.6	128	23.1	214	38.5	43	7.7	162	29.1	9	1.6	379	68.1	257	46.2
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,178	64.9	68	5.8	768	65.2	8	0.7	311	26.4	23	1.9	1,079	91.6	776	65.9
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	430	23.7	87	20.2	194	45.2	15	3.4	122	28.5	11	2.6	317	73.7	209	48.7
35 to 44 years	294	16.2	48	16.3	143	48.4	7	2.3	88	29.9	9	3.1	231	78.4	149	50.7
45 to 54 years	384	21.1	40	10.5	253	65.8	10	2.7	81	21.0	-	-	334	86.8	263	68.5
55 to 64 years	338	18.6	23	6.9	197	58.3	13	3.7	105	31.0	-	-	302	89.4	210	62.1
65 years or more	369	20.3	10	2.7	232	62.9	7	1.8	109	29.6	11	3.1	344	93.2	239	64.6
Education																
No high school degree	292	16.1	86	29.3	61	20.8	18	6.3	124	42.5	3	1.1	185	63.3	79	27.1
High school degree	655	36.1	72	10.9	348	53.1	20	3.1	203	31.1	12	1.8	554	84.6	368	56.2
Some college	473	26.1	45	9.5	294	62.1	6	1.4	120	25.3	8	1.8	414	87.4	300	63.5
College degree	396	21.8	7	1.7	317	80.1	5	1.4	59	14.8	8	2.0	376	94.9	322	81.5
Household Income																
Less than \$15,000	358	19.7	105	29.4	73	20.4	25	7.0	146	40.8	8	2.3	219	61.2	98	27.5
Between \$15,000 and \$30,000	398	21.9	67	16.7	172	43.1	19	4.7	134	33.6	7	1.8	308	77.4	191	47.8
Between \$30,000 and \$50,000	334	18.4	29	8.6	206	61.7	7	2.0	88	26.3	5	1.4	294	88.0	213	63.7
Between \$50,000 and \$75,000	329	18.1	4	1.3	233	71.0	-	-	87	26.5	4	1.2	321	97.5	233	71.0
At Least \$75,000	397	21.9	4	1.0	335	84.4	-	-	51	12.7	7	1.9	385	97.1	335	84.4
Homeownership																
Homeowner	1,243	68.4	66	5.3	792	63.7	21	1.7	341	27.4	23	1.9	1,136	91.4	813	65.4
Non-homeowner	573	31.6	143	24.9	227	39.7	30	5.3	165	28.7	8	1.5	392	68.4	257	44.9

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.

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](#)