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

2011 Household Bank Account Type by Demographic Characteristics

Des Moines, IA

Household Characteristic	Bank Account Type												Memo Items			
	All Households		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	228	100	16	7.0	159	69.6	9	3.9	41	17.8	4	1.6	200	87.5	168	73.6
Household Type																
Family Household	152	66.7	8	5.4	112	73.6	5	3.5	23	15.2	4	2.4	135	88.8	117	77.1
Female householder, no husband present	22	9.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	15	6.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	114	50.1	-	-	91	79.4	4	3.4	16	14.0	4	3.2	107	93.4	95	82.8
Nonfamily household and other	76	33.3	8	10.4	47	61.7	4	4.8	18	23.1	-	-	65	84.8	51	66.5
Race/Ethnicity																
Black	4	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	205	89.6	10	4.8	149	72.7	8	3.8	37	18.0	1	0.7	186	90.7	156	76.4
Other non-Black non-Hispanic	10	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	57	25.0	4	7.0	45	79.2	-	-	6	9.9	2	3.9	51	89.2	45	79.2
35 to 44 years	46	20.0	6	12.7	30	65.7	1	2.9	7	15.6	1	3.1	37	81.3	31	68.5
45 to 54 years	51	22.6	4	7.7	32	63.1	3	5.2	12	24.0	-	-	45	87.2	35	68.3
55 to 64 years	36	15.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	38	16.8	2	6.1	24	63.8	-	-	12	30.1	-	-	36	93.9	24	63.8
Education																
No high school degree	14	5.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	81	35.4	7	8.6	46	56.4	5	6.6	21	26.6	1	1.8	67	83.0	51	63.1
Some college	70	30.8	6	9.2	48	69.0	2	3.4	11	15.4	2	3.1	59	84.4	51	72.3
College degree	64	27.9	-	-	58	90.9	-	-	6	9.1	-	-	64	100.0	58	90.9
Household Income																
Less than \$15,000	35	15.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	24	10.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	59	25.9	-	-	41	68.8	2	4.1	16	27.1	-	-	57	95.9	43	72.9
Between \$50,000 and \$75,000	47	20.7	-	-	41	86.2	1	2.8	5	11.0	-	-	46	97.2	42	89.0
At Least \$75,000	63	27.5	-	-	53	83.9	1	2.3	7	11.5	1	2.3	60	95.4	54	86.2
Homeownership																
Homeowner	145	63.7	2	1.5	109	75.0	9	6.2	24	16.3	1	1.0	133	91.4	118	81.2
Non-homeowner	83	36.3	14	16.8	50	60.1	-	-	17	20.4	2	2.7	67	80.6	50	60.1

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.

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](#)