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

2011 Household Bank Account Type by Demographic Characteristics

Detroit-Warren-Livonia, MI

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	1,762	100	188	10.7	1,231	69.9	32	1.8	280	15.9	32	1.8	1,514	85.9	1,263	71.7		
Household Type																		
Family Household	1,147	65.1	88	7.6	875	76.3	21	1.8	145	12.6	18	1.6	1,024	89.3	896	78.1		
Female householder, no husband present	222	12.6	39	17.7	141	63.7	9	4.0	22	9.7	11	4.8	163	73.5	150	67.8		
Male Householder, no wife present	94	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	831	47.1	32	3.8	680	81.8	8	0.9	108	13.0	4	0.5	788	94.8	688	82.8		
Nonfamily household and other	616	34.9	101	16.3	356	57.8	11	1.8	135	21.9	14	2.2	490	79.7	367	59.6		
Race/Ethnicity																		
Black	397	22.5	105	26.4	220	55.3	21	5.3	48	12.0	4	1.1	267	67.3	240	60.6		
Hispanic non-Black	25	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,303	73.9	70	5.4	981	75.3	7	0.6	217	16.7	27	2.1	1,201	92.2	988	75.8		
Other non-Black non-Hispanic	38	2.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																		
15 to 34 years	348	19.7	68	19.5	205	59.0	4	1.0	68	19.5	3	0.9	273	78.5	209	60.0		
35 to 44 years	274	15.6	45	16.4	162	59.0	5	1.8	58	21.2	4	1.5	220	80.2	167	60.8		
45 to 54 years	364	20.7	37	10.1	278	76.2	8	2.2	35	9.7	7	1.8	316	86.8	286	78.4		
55 to 64 years	342	19.4	24	7.1	262	76.5	3	1.0	53	15.4	-	-	314	91.9	265	77.5		
65 years or more	434	24.6	14	3.2	325	74.8	12	2.8	66	15.1	17	4.0	390	89.9	337	77.6		
Education																		
No high school degree	218	12.4	55	25.4	101	46.5	8	3.7	43	19.8	10	4.7	148	67.8	109	50.1		
High school degree	417	23.6	71	17.0	252	60.5	9	2.1	78	18.8	7	1.6	330	79.3	261	62.6		
Some college	577	32.8	46	8.0	436	75.5	11	1.9	77	13.3	7	1.3	513	88.8	447	77.5		
College degree	550	31.2	16	2.9	442	80.3	4	0.7	82	14.9	7	1.3	523	95.1	445	80.9		
Household Income																		
Less than \$15,000	306	17.4	115	37.5	120	39.2	16	5.3	52	16.9	4	1.2	171	56.0	136	44.5		
Between \$15,000 and \$30,000	338	19.2	56	16.4	199	58.7	-	-	70	20.6	15	4.4	268	79.2	199	58.7		
Between \$30,000 and \$50,000	354	20.1	4	1.3	283	80.0	8	2.3	58	16.5	-	-	342	96.5	291	82.2		
Between \$50,000 and \$75,000	297	16.9	14	4.6	209	70.2	4	1.3	64	21.7	7	2.2	277	93.0	213	71.5		
At Least \$75,000	467	26.5	-	-	421	90.2	4	0.8	36	7.7	6	1.4	457	97.8	424	90.9		
Homeownership																		
Homeowner	1,247	70.8	34	2.7	1,004	80.5	19	1.5	170	13.7	20	1.6	1,178	94.4	1,023	82.1		
Non-homeowner	515	29.2	154	30.0	227	44.1	12	2.4	109	21.2	12	2.3	337	65.3	240	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.

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](#)