

### 2011 Household Bank Account Type by Demographic Characteristics

Indianapolis, IN

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	729	100	62	8.5	478	65.6	8	1.1	181	24.8	-	-	659	90.4	486	66.7
Household Type																
Family Household	502	68.9	36	7.3	353	70.3	4	0.8	109	21.7	-	-	461	92.0	357	71.1
Female householder, no husband present	91	12.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	30	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	381	52.3	10	2.7	294	77.2	4	1.0	73	19.1	-	-	367	96.3	298	78.2
Nonfamily household and other	227	31.1	25	11.2	125	55.2	4	1.8	72	31.8	-	-	197	87.0	129	57.0
Race/Ethnicity																
Black	85	11.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	24	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	616	84.5	18	2.8	444	72.1	4	0.6	151	24.5	-	-	594	96.5	448	72.7
Other non-Black non-Hispanic	4	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	201	27.5	37	18.5	109	54.3	-	-	55	27.2	-	-	164	81.5	109	54.3
35 to 44 years	124	17.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	159	21.8	8	4.9	118	74.3	4	2.4	29	18.4	-	-	147	92.7	122	76.7
55 to 64 years	99	13.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	145	19.9	12	8.4	99	68.0	-	-	34	23.6	-	-	133	91.6	99	68.0
Education																
No high school degree	59	8.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	244	33.4	33	13.6	139	57.2	-	-	71	29.2	-	-	211	86.4	139	57.2
Some college	176	24.2	13	7.4	110	62.5	4	2.3	49	27.8	-	-	159	90.3	114	64.7
College degree	250	34.3	4	1.5	216	86.6	-	-	30	11.9	-	-	246	98.5	216	86.6
Household Income																
Less than \$15,000	93	12.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	131	18.0	-	-	88	67.5	-	-	42	32.5	-	-	131	100.0	88	67.5
Between \$30,000 and \$50,000	171	23.4	19	11.2	86	50.3	-	-	66	38.5	-	-	151	88.8	86	50.3
Between \$50,000 and \$75,000	143	19.6	-	-	118	82.9	-	-	25	17.1	-	-	143	100.0	118	82.9
At Least \$75,000	191	26.2	-	-	173	90.5	-	-	18	9.5	-	-	191	100.0	173	90.5
Homeownership																
Homeowner	492	67.5	9	1.7	387	78.8	-	-	96	19.5	-	-	483	98.3	387	78.8
Non-homeowner	237	32.5	53	22.5	91	38.3	8	3.3	85	35.9	-	-	176	74.2	99	41.6

**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](#)