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

2011 Household Bank Account Type by Demographic Characteristics

Raleigh-Cary, NC

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	470	100	12	2.6	336	71.6	7	1.5	105	22.4	9	1.9	445	94.8	343	73.1
Household Type																
Family Household	284	60.5	8	2.9	231	81.2	3	1.2	38	13.4	4	1.3	272	95.9	234	82.4
Female householder, no husband present	44	9.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	231	49.2	5	2.1	186	80.3	3	1.5	34	14.5	4	1.6	223	96.4	189	81.7
Nonfamily household and other	185	39.5	4	2.0	105	56.8	4	2.0	67	36.3	5	2.8	173	93.1	109	58.8
Race/Ethnicity																
Black	118	25.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	30	6.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	299	63.7	4	1.3	236	78.8	-	-	60	19.9	-	-	295	98.7	236	78.8
Other non-Black non-Hispanic	22	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	124	26.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	105	22.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	96	20.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	71	15.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	74	15.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	33	7.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	110	23.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	137	29.1	-	-	96	70.1	-	-	37	27.1	4	2.8	137	100.0	96	70.1
College degree	189	40.4	-	-	155	81.7	7	3.8	22	11.7	5	2.8	177	93.4	162	85.5
Household Income																
Less than \$15,000	91	19.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	72	15.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	102	21.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	70	15.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	134	28.5	-	-	117	87.9	3	2.5	13	9.6	-	-	130	97.5	121	90.4
Homeownership																
Homeowner	297	63.2	-	-	254	85.5	3	1.1	30	10.3	9	3.1	288	97.1	257	86.7
Non-homeowner	173	36.8	12	6.9	82	47.5	4	2.2	75	43.3	-	-	157	90.9	86	49.7

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](#)