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



2011 Household Bank Account Type by Demographic Characteristics

Tulsa, OK

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	430	100	50	11.7	290	67.3	4	1.0	80	18.7	5	1.3	370	86.0	294	68.3
Household Type																
Family Household	290	67.4	23	7.8	222	76.7	-	-	43	14.7	3	0.9	265	91.4	222	76.7
Female householder, no husband present	68	15.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	26	6.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	196	45.5	7	3.5	167	85.3	-	-	19	9.9	3	1.3	187	95.2	167	85.3
Nonfamily household and other	140	32.6	28	19.9	67	48.0	4	3.0	38	27.0	3	2.1	105	75.0	71	51.0
Race/Ethnicity																
Black	54	12.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	254	59.1	15	5.7	177	69.8	-	-	57	22.3	5	2.2	234	92.1	177	69.8
Other non-Black non-Hispanic	103	24.0	4	4.1	81	78.1	-	-	18	17.8	-	-	99	95.9	81	78.1
Age																
15 to 34 years	139	32.3	28	20.3	77	55.4	-	-	31	22.2	3	2.1	108	77.6	77	55.4
35 to 44 years	71	16.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	88	20.5	9	10.7	57	64.5	-	-	19	21.9	3	2.9	76	86.4	57	64.5
55 to 64 years	61	14.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	72	16.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	29	6.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	90	21.0	24	26.3	43	48.1	-	-	20	22.4	3	3.3	64	70.5	43	48.1
Some college	144	33.5	18	12.2	95	66.0	-	-	31	21.8	-	-	127	87.8	95	66.0
College degree	167	38.9	-	-	144	86.1	-	-	21	12.4	3	1.5	165	98.5	144	86.1
Household Income																
Less than \$15,000	51	12.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	84	19.5	13	15.1	37	43.7	-	-	35	41.3	-	-	71	84.9	37	43.7
Between \$30,000 and \$50,000	108	25.1	13	11.9	73	67.1	4	3.9	16	14.7	3	2.3	88	81.8	77	71.0
Between \$50,000 and \$75,000	71	16.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	116	26.9	-	-	100	86.7	-	-	15	13.3	-	-	116	100.0	100	86.7
Homeownership																
Homeowner	292	67.9	-	-	238	81.3	4	1.4	48	16.4	3	0.9	286	97.7	242	82.8
Non-homeowner	138	32.1	50	36.6	52	37.7	-	-	33	23.6	3	2.1	85	61.3	52	37.7

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](#)