

# ECONOMICINCLUSION.GOV

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



### 2011 Household Bank Account Type by Demographic

#### Mississippi

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	1,143	100.0	173	15.1	546	47.8	46	4.0	367	32.1	11	0.9	917	80.2	593	51.8
Household Type																
Family Household	811	70.9	103	12.7	426	52.6	25	3.1	246	30.4	11	1.3	675	83.3	451	55.6
Female householder, no husband present	181	15.8	57	31.5	47	25.8	16	8.6	62	34.1	-	-	108	59.9	62	34.4
Male Householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	568	49.7	31	5.5	364	64.1	4	0.7	158	27.7	11	1.9	525	92.4	369	64.9
Nonfamily household and other	333	29.1	70	21.0	120	36.2	21	6.5	121	36.4	-	-	241	72.6	142	42.6
Race/Ethnicity																
Black	418	36.6	129	30.8	114	27.3	37	8.9	138	33.0	-	-	252	60.3	151	36.2
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	701	61.3	36	5.1	423	60.3	7	1.0	225	32.1	11	1.5	651	92.8	430	61.3
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	233	20.4	70	30.2	79	34.1	18	7.5	66	28.2	-	-	145	62.3	97	41.6
35 to 44 years	194	16.9	33	17.2	110	56.9	10	5.4	37	19.2	3	1.3	147	76.1	121	62.3
45 to 54 years	271	23.7	43	15.8	134	49.4	2	0.8	89	32.9	3	1.1	223	82.4	136	50.2
55 to 64 years	203	17.8	15	7.2	105	51.8	5	2.4	73	36.1	5	2.6	181	89.3	110	54.1
65 years or more	242	21.2	11	4.7	118	48.6	11	4.7	102	42.0	-	-	219	90.6	129	53.3
Education																
No high school degree	187	16.4	59	31.5	40	21.6	12	6.4	73	38.9	3	1.6	116	62.1	52	28.0
High school degree	322	28.2	60	18.7	133	41.2	16	5.1	110	34.1	3	0.9	243	75.3	149	46.3
Some college	374	32.7	46	12.3	185	49.3	13	3.4	128	34.3	3	0.7	313	83.7	197	52.7
College degree	260	22.7	8	2.9	189	72.7	5	1.9	56	21.6	2	0.9	245	94.3	194	74.6
Household Income																
Less than \$15,000	283	24.8	117	41.4	56	19.8	16	5.7	93	33.0	-	-	150	52.9	72	25.6
Between \$15,000 and \$30,000	229	20.1	35	15.4	67	29.1	25	10.9	99	43.2	3	1.3	169	73.7	92	40.1
Between \$30,000 and \$50,000	172	15.1	11	6.5	85	49.4	-	-	76	44.1	-	-	161	93.5	85	49.4
Between \$50,000 and \$75,000	218	19.0	6	2.9	135	62.0	3	1.3	71	32.6	3	1.2	206	94.5	138	63.3
At Least \$75,000	241	21.1	2	1.0	204	84.5	2	0.9	28	11.5	5	2.2	231	96.0	206	85.4
Homeownership																
Homeowner	835	73.0	69	8.3	473	56.6	20	2.4	262	31.4	11	1.3	738	88.4	493	59.0
Non-homeowner	308	27.0	103	33.5	74	24.0	26	8.5	105	34.0	-	-	179	57.9	100	32.5

**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.

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](#)