

# ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic

West Virginia

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	762	100.0	72	9.5	387	50.8	10	1.3	272	35.7	20	2.7	661	86.7	397	52.1
Household Type																
Family Household	505	66.3	43	8.5	277	54.9	9	1.8	160	31.8	15	3.0	439	87.0	286	56.7
Female householder, no husband present	103	13.5	13	12.9	37	36.2	3	3.0	47	45.2	3	2.7	84	81.4	41	39.2
Male Householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	362	47.5	24	6.7	224	62.0	4	1.1	98	27.2	11	3.0	323	89.2	228	63.1
Nonfamily household and other	257	33.7	29	11.4	110	42.8	1	0.5	111	43.3	5	1.9	221	86.1	111	43.3
Race/Ethnicity																
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	94.2	64	9.0	368	51.3	10	1.4	255	35.5	20	2.8	624	87.0	378	52.7
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	139	18.2	23	16.9	50	36.3	6	4.6	57	41.0	2	1.1	107	77.4	57	40.9
35 to 44 years	133	17.4	22	16.7	69	51.6	-	-	41	30.6	1	1.0	109	82.3	69	51.6
45 to 54 years	131	17.2	9	6.6	77	58.6	-	-	41	31.5	4	3.4	118	90.0	77	58.6
55 to 64 years	163	21.5	13	8.0	96	58.9	1	0.7	48	29.3	5	3.1	144	88.2	97	59.6
65 years or more	196	25.8	5	2.6	95	48.5	3	1.3	85	43.4	8	4.1	182	92.8	98	49.9
Education																
No high school degree	132	17.3	29	22.2	45	34.3	4	3.3	51	38.5	2	1.7	96	72.8	50	37.6
High school degree	307	40.3	31	10.2	143	46.7	3	1.0	124	40.2	6	1.8	267	87.0	147	47.7
Some college	187	24.5	10	5.6	99	53.3	3	1.5	69	36.8	5	2.9	168	90.1	102	54.8
College degree	136	17.9	1	1.0	99	72.6	-	-	29	21.1	7	5.3	129	95.0	99	72.6
Household Income																
Less than \$15,000	179	23.5	55	30.7	34	19.2	1	0.8	85	47.8	2	1.4	120	67.0	36	20.1
Between \$15,000 and \$30,000	162	21.2	9	5.4	70	43.4	7	4.5	72	44.3	4	2.3	142	87.7	78	48.0
Between \$30,000 and \$50,000	155	20.3	6	3.9	85	54.8	-	-	59	38.3	5	3.0	146	94.2	85	54.8
Between \$50,000 and \$75,000	149	19.5	3	1.8	114	76.5	-	-	30	19.9	3	1.8	143	96.4	114	76.5
At Least \$75,000	118	15.4	-	-	84	71.1	1	1.1	26	22.0	7	5.8	110	93.1	85	72.2
Homeownership																
Homeowner	583	76.5	27	4.6	330	56.5	5	0.9	202	34.7	19	3.3	534	91.5	335	57.5
Non-homeowner	179	23.5	46	25.6	57	32.1	5	2.7	70	39.0	1	0.7	127	71.1	62	34.8

**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](#)