

2011 Household Bank Account Type by Demographic

Wisconsin

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				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	2,316	100.0	105	4.5	1,805	77.9	59	2.5	324	14.0	24	1.0	2,128	91.9	1,864	80.5
Household Type																
Family Household	1,507	65.1	65	4.3	1,224	81.2	39	2.6	161	10.7	19	1.3	1,385	91.9	1,262	83.7
Female householder, no husband present	246	10.6	40	16.3	163	66.4	5	2.0	35	14.3	2	0.9	198	80.8	168	68.4
Male Householder, no wife present	106	4.6	9	8.3	73	69.0	8	7.6	14	13.0	2	2.1	87	82.0	81	76.6
Married couple	1,156	49.9	16	1.4	987	85.4	26	2.2	112	9.7	14	1.2	1,100	95.1	1,013	87.7
Nonfamily household and other	809	34.9	40	5.0	581	71.8	21	2.5	163	20.1	5	0.6	743	91.9	601	74.3
Race/Ethnicity																
Black	118	5.1	34	28.8	58	49.4	-	-	26	21.8	-	-	84	71.2	58	49.4
Hispanic non-Black	106	4.6	32	30.2	39	36.8	12	11.7	23	21.4	-	-	61	58.2	51	48.4
White non-Black non-Hispanic	2,010	86.8	35	1.7	1,656	82.4	40	2.0	258	12.8	21	1.1	1,914	95.2	1,696	84.4
Other non-Black non-Hispanic	82	3.6	4	5.3	51	62.1	7	8.4	18	21.4	2	2.8	69	83.5	58	70.5
Age																
15 to 34 years	445	19.2	38	8.5	337	75.6	18	4.1	48	10.8	4	1.0	385	86.4	355	79.7
35 to 44 years	455	19.7	23	5.1	362	79.5	12	2.6	58	12.8	-	-	420	92.3	374	82.1
45 to 54 years	452	19.5	22	4.9	348	77.0	14	3.1	62	13.8	5	1.2	410	90.7	362	80.1
55 to 64 years	423	18.3	11	2.7	349	82.6	5	1.2	48	11.3	9	2.2	397	93.9	355	83.8
65 years or more	540	23.3	10	1.9	408	75.6	9	1.7	107	19.9	5	0.8	516	95.5	418	77.4
Education																
No high school degree	190	8.2	40	20.9	98	51.9	13	7.1	38	20.2	-	-	137	72.0	112	59.0
High school degree	728	31.4	33	4.5	527	72.4	31	4.3	122	16.8	15	2.0	650	89.2	559	76.7
Some college	684	29.5	28	4.1	542	79.2	9	1.3	104	15.1	2	0.3	645	94.3	551	80.5
College degree	714	30.8	5	0.7	637	89.3	5	0.7	59	8.3	7	1.0	696	97.6	642	90.0
Household Income																
Less than \$15,000	310	13.4	59	19.0	147	47.3	18	5.7	87	28.0	-	-	233	75.3	164	53.0
Between \$15,000 and \$30,000	439	18.9	35	7.9	296	67.5	20	4.5	89	20.2	-	-	385	87.6	316	71.9
Between \$30,000 and \$50,000	502	21.7	9	1.7	404	80.5	12	2.4	68	13.5	9	1.9	472	94.0	417	82.9
Between \$50,000 and \$75,000	529	22.8	3	0.6	463	87.5	7	1.4	47	8.8	9	1.8	509	96.3	470	88.8
At Least \$75,000	536	23.1	-	-	495	92.3	2	0.4	34	6.4	5	0.9	529	98.7	497	92.7
Homeownership																
Homeowner	1,559	67.3	9	0.6	1,337	85.8	24	1.5	170	10.9	19	1.2	1,508	96.7	1,361	87.3
Non-homeowner	757	32.7	97	12.8	467	61.7	35	4.6	153	20.3	5	0.6	621	82.0	502	66.3

Notes:

- = 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](#)