ECONOMICINCLUSION.GOV



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

2011 Distribution of Adults

By Household Banking Status and Demographic Characteristics

All Foundation						Adults in Household by Household Banking Status									
Mills Searcheding 110096	Household Characteristic	All Households		All Adults				·		<u> </u>		Banked but Underbanked Status			
Mill-brounded 190,000 100 201,227 100 17,126 100 50,782 100 193,466 100 6,031 100		Numbers	Pct of	Numbers	Pct of	Numbers	Pct of	Numbers	Pct of	Numbers	Pct of	Numbers	Pct of		
		(1000s)	Col	(1000s)	Col	(1000s)	Col	(1000s)	Col	(1000s)	Col	(1000s)	Col		
Female Inconsciolation or Instalanti girssent 78,826 85,55 18,988 784 12,486 72,6 41,98 81,1 124,712 782 3,581 77.5 72.6 Maintenomenolote, no vile girssent 5,681 47 13,117 5,6 1,627 17.7 4,774 8.0 6,006 4.3 4.10 5.1 4.10		120,408	100	234,267	100	17,126	100	50,762	100	159,448	100	6,931	100		
Person Foundament Anaband present 15,577 12,9 31,610 130 130 131 131 130 131	1				ļ										
Marinet Description of Promoter 1,0,001 4.7 13,117 5.6 1,877 10.7 4,074 8.0 0,000 4.3 4.70 5.1 5.0 5.20 5.20 5.20 7.2 5.01 5.01 5.01 5.00 5.00 1.01 5.00 5.00 1.00 5.00 1.00 5.00 1.00 5.00 1.00 5.00 1.00 5.00 1.00 5.00 1.00 5.00 1.00	1	•		•		•		•					77.2		
Mariner output	<u> </u>	•		•		,		,							
Montaminy notach-band	<u>'</u>	•		•		•		,		,			5.9		
Pennis householder	·	•		·	· ·	·									
Make humahcalater	1	· ·		•		•		•							
Description 102 0.1 209 0.1 24 0.1 89 0.1 109 0.1 7 0.0 188 188 188 198 0.1 198 0.1 7 0.0 7 188		· ·		•		•		,							
Black Blac		•		•		•									
Black					i i							•			
Hispanics numblised 13,770 11,4 30,774 13,2 5,779 33,7 9,528 18,8 14,817 33,3 750 10,0 Amarican Indian/Alaskan 1,889 12 2,686 1.1 317 1.8 520 1.6 1.441 0.0 5,98 3.4 4.82 6.1 Amarican Indian/Alaskan 1,889 12 2,686 1.1 317 1.8 520 1.6 1.441 0.0 0.0 108 11. Hispanics Friends Indian/Alaskan 1,889 1.2 2,686 1.1 317 1.8 520 1.6 1.441 0.0 0.0 1.08 1.0 With num-Black num-Hispanic 0.0598 68.0 15,759 60.2 5.339 31.2 2,767 5.45 12,119 7.6 4.034 6.0 Christ Friends Indian/Alaskan Hispanic 2.3 -	·	10,046	13.3	29,107	12.4	5,446	31.0	10,509	20.7	12,143	7.0	1,007	14.5		
Aainin 4,985 4,1 11,230 4,8 2,15 1,3 2,014 4,0 8,099 6,4 422 6,6 422 6,6 1,1 517 1,8 82,0 1,6 1,14 1,0		13 710	11 /	30.874	13.2	5 770	33.7	0.528	18.8	1// 817	03	750	10.8		
American Indian/Alaissam	· ·	· ·		·		•									
Handwallan-Placific Islandor 267 0.2 508 0.2 28 0.2 208 0.4 329 0.2 3 3				·											
Myles non-Black non-Hispanic S8,988 68,8 199,759 68,2 5,339 31,2 27,876 54,5 122,119 76,6 4,624 68,0 60 60 60 60 60 60 60				•						•			1.0		
Sylamshis Roy Name 17,040 agroups 18,040 agroups													66.7		
Spanish is not hy language Spoken 17,940 8.0 228,390 97.5 15,011 87.0 49,018 96.6 167,661 98.8 6,810 98.5 89.8 8	•			•		•		•		•		•	NA		
Spanish is not only language spoken 2.467 2.0 5.868 2.5 2.116 12.4 1.744 3.4 1.887 1.2 1.21 1.1	· ·														
Sprainfish forly language spoken 2,467 2,0 5,868 2,5 2,116 12,4 1,744 3,4 1,887 1,2 121 1,1		117,040	50.0	220,000	57.5	10,011	57.0	-75,010	50.0	107,501	55.0	0,010	50.5		
Nativity 104,143 86.5 197,688 84.4 12,439 72.6 40,719 80.2 138,714 87.0 5,785 83.4		2.467	2.0	5.868	2.5	2.116	12.4	1.744	3.4	1.887	1.2	121	1.7		
U.S. horn	1	•		·	i i	,							83.6		
Foreign-born critizen Foreign-born monitation Foreign-	1	10.,	00.0	101,000	0	.2, .00	. 2.0	.0,0	00.2	100,111	0.10	3,7.33	00.0		
Foreign-born non citizen		8.380	7.0	18.791	8.0	859	5.0	4.650	9.2	12.703	8.0	580	8.4		
Age Group 15 to 24 years 25 to 34 years 20 374	1	•		•									8.0		
15 to 24 years	1	•		·		·							3.9		
20.374 16.9 36.743 15.7 4.310 25.2 9.367 18.4 22.053 13.8 1.023 14.4 35.0 44 years 21.44 17.8 43.666 18.7 3.84 22.7 10.758 21.2 28.180 17.7 10.34 14.4 13.5 0.44 years 24.658 20.5 54.943 23.5 3.864 21.4 12.381 24.4 37.200 23.3 1.688 24.5 25.5 0.64 years 22.036 18.3 43.060 18.4 1.853 1.88 8.566 16.9 31.495 19.8 1.292 18.5 15.5 0.64 years 25.525 21.3 43.025 18.4 1.853 1.88 8.566 16.9 31.495 19.8 1.292 18.5 15.5 0.64 years 27.5 0.64 years	1 -	,,,,,		,		1,000		2,5_3		2,221					
Sin 0.44 years	1	20,374	16.9	36,743	15.7	4,310	25.2	9,357	18.4	22,053	13.8	1,023	14.8		
Sin 64 years 22,036 18,3 43,206 18,4 1,853 10,8 8,566 18,9 31,495 19,8 1,292 18,4 65 years or more 25,625 21,3 43,025 18,4 1,472 8,6 5,779 11,4 34,160 21,4 1,615 23,3 13,8 1,600 1,645 1,	1			•									14.9		
66 years or more 26,625 21.3 43,025 18.4 1.472 8.6 5,779 11.4 34,160 21.4 1,615 23.3 11.5 23.5 12.2 6,928 40.5 8,008 15.8 12,780 8.0 8.0 31.3 11.1 23.5 11.5 28.2 6,017 3.7 16,204 31.9 42,391 26.6 2,164 31.1 31.1 31.1 31.1 31.2 72,394 30.9 6,22 3.6 10,801 21.3 88,949 37.0 2,021 29.2 25.7 20.0 20.0 6,22 3.6 10,801 21.3 88,949 37.0 2,021 29.2 25.7 2,626 6,813 32,600 62.2 3.6 40,801 21.3 88,949 37.0 2,021 29.2 25.7 2,626 15.3 4,094 8.1 6,333 4.0 29.2 25.7 4.0 4.0 8.1 6,333 3.0 2.0 2.0 4.0 8.0	1		20.5		23.5	3,664	21.4	12,381	24.4		23.3		24.5		
Education 14,321 11.9 28,538 12.2 6,928 40.5 8,008 15.8 12,780 8.0 823 11.5 No high school degree 34,462 28.6 67,161 28.7 6.401 37.4 16,204 31.9 42,391 26.6 2.164 31.5 32.5	55 to 64 years	22,036	18.3	43,206	18.4	1,853	10.8	8,566	16.9	31,495	19.8	1,292	18.6		
No high school degree High school degree 34,462 28.6 67,161 28.7 6,401 37.4 16,204 31.9 42,391 26.6 2,164 31.1 Some college 34,010 28.2 66,173 28.2 3,175 18.5 15,748 31.0 43.28 28.4 1,922 27. College degree 37,615 31.2 72,394 30.9 62.2 3.6 10,801 21.3 58,949 37.0 2,021 29.1 Employment Status 72,580 60.3 146,277 62.4 6,981 40.8 32,606 64.2 102,681 64.4 4,009 57.3 Employed Unemployed 6,779 5.6 13,338 5.7 2,626 15.3 4,094 8.1 6,333 4.0 28.6 4.1 Not in labor force 41,049 34.1 74,852 31.9 7,520 43.9 14,061 27.7 50,434 31.6 2,537 38.8 Household Income 19,541 16.2 29,848 12.7 8,580 50.1 6,845 13.7 13,538 8.5 785 11.5 Less than \$15,000 Between \$15,000 and \$30,000 22,073 18.3 38,647 16.5 4,796 28.0 10,653 21.0 21,898 13.7 1,300 18.8 Between \$50,000 and \$50,000 24,787 20.6 47,555 20.3 2,534 14.8 12,545 24.7 30,987 19.4 1,490 21.4 Between \$50,000 and \$50,000 22,787 81.3 46,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.3 At Least \$75,000 32,032 26.6 72,609 31.0 284 1.7 11,111 21.9 59,256 37.2 1,599 28.1 Homeowner Homeownership 79,144 65.7 162,503 69.4 4,220 24.6 28,787 56.7 124,382 78.0 5,114 73.5 Homeowner Midwest 26,900 22.3 51,071 21.8 3,050 17.8 9,758 19.2 36,650 23.0 1,613 29.1 Metropolitan Area Hetropolitan Area Hetropolitan Area Hotologitan Area	65 years or more	25,625	21.3	43,025	18.4	1,472	8.6	5,779	11.4	34,160	21.4	1,615	23.3		
High school degree 34.682 28.6 67.161 28.7 6.401 37.4 16.204 31.9 42.391 26.6 2.164 31.2 33.000 34.010 28.2 36.0173 28.2 3.175 18.5 15.748 31.0 45.328 28.4 1.922 27. 27	Education	14,321	11.9	28,538	12.2	6,928	40.5	8,008	15.8	12,780	8.0	823	11.9		
Some college	No high school degree				l										
College degree 37,615 31.2 72,394 30.9 622 3.6 10,801 21.3 58,949 37.0 2,021 29.2 Employment Status 72,580 60.3 146,277 62.4 6.981 40.8 32,606 64.2 102,881 64.4 4,009 57.4 Employed Unemployed 6,6779 5.6 13,338 5.7 2,626 15.3 4,094 8.1 6,333 4.0 285 4. Not in labor force 41,049 34.1 74,652 31.9 7,520 43.9 14,061 27.7 50,434 31.6 2,637 384 14.0 16.00 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	High school degree	34,462	28.6	67,161	28.7	6,401	37.4	16,204	31.9	42,391	26.6	2,164	31.2		
Employment Status	Some college	34,010	28.2	66,173	28.2	3,175	18.5	15,748	31.0	45,328	28.4	1,922	27.7		
Employed Unemployed 6,779 5.6 13,338 5.7 2,626 15.3 4,094 8.1 6,333 4.0 285 4 Not in labor force 41,049 34.1 74,652 31.9 7,550 43.9 14,061 27.7 50.434 31.6 2,637 38.8 Household Income 19,541 16.2 29,848 12.7 8,580 50.1 6,945 13.7 13,538 8.5 785 11.3 Less than \$15,000 Between \$15,000 and \$30,000 22,073 18.3 38,647 16.5 4,796 28.0 10,653 21.0 21,898 13.7 1,300 18.8 Between \$50,000 and \$50,000 24,787 20.6 47,655 20.3 2,534 14.8 12,545 24.7 30,987 19.4 1,490 21.8 Between \$50,000 and \$57,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.3 At Least \$75,000 32,032 26.6 72,609 31.0 284 1.7 11,111 21.9 59,256 37.2 1,959 28.3 Homeowner Non-homeowner 41,264 34.3 71,764 30.6 12,907 75.4 21,975 43.3 35,066 22.0 1,817 26.3 Geographic Region 21,784 18.1 43,080 18.4 2,646 15.4 8,407 16.6 30,643 19.2 1,385 20.1 Northeast 26,900 22.3 51,071 21.8 3,050 17.8 9,758 19.2 36,650 23.0 1,613 23.3 West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.3 Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area 10side principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45. Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45. Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 9.91 13.3	College degree	37,615	31.2	72,394	30.9	622	3.6	10,801	21.3	58,949	37.0	2,021	29.2		
Unemployed 6,779 5.6 13,338 5.7 2,626 15.3 4,094 8.1 6,333 4.0 285 4. Not in labor force 41,049 34.1 74,652 31.9 7,520 43.9 14,061 27.7 50,434 31.6 2,637 38.1 Household Income 19,541 16.2 29,848 12.7 8,580 50.1 6,945 13.7 13,538 8.5 785 11.3 Elstween \$15,000 and \$30,000 22,073 18.3 38,647 16.5 4,796 28.0 10,653 21.0 21,898 13.7 1,300 18.1 Between \$50,000 and \$50,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.3 At Least \$75,000 31 \$30,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.3 At Least \$75,000 31 \$30,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.3 At Least \$75,000 31,000	Employment Status	72,580	60.3	146,277	62.4	6,981	40.8	32,606	64.2	102,681	64.4	4,009	57.8		
Not in labor force	Employed				l										
Household Income Less than \$15,000 Between \$15,000 and \$30,000 Between \$50,000 and \$50,000 24,787 20.6 47,555 20.3 2,534 14.8 12,545 24.7 30,987 19.4 1,490 21.9 Between \$50,000 and \$75,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,397 20.6 At Least \$75,000 At Lea	Unemployed	6,779	5.6	13,338	5.7	2,626	15.3	4,094	8.1	6,333	4.0	285	4.1		
Less than \$15,000 Between \$15,000 and \$30,000 22,073 18.3 38,647 16.5 4,796 28.0 10,653 21.0 21,898 13.7 1,300 18.1 Between \$50,000 and \$50,000 24,787 20.6 47,555 20.3 2,534 14.8 12,545 24.7 30,987 19.4 1,490 21.3 Between \$50,000 and \$75,000 21,975 18.3 45,607 19.5 933 5.4 9,507 18.7 33,770 21.2 1,395 20.3 At Least \$75,000 32,032 26.6 72,609 31.0 284 1.7 11,111 21.9 59,256 37.2 1,959 28.3 Homeownership 79,144 65.7 162,503 69.4 4,220 24.6 28,787 56.7 124,382 78.0 5,114 73.4 Homeowner 41,264 34.3 71,764 30.6 12,907 75.4 21,975 43.3 35,066 22.0 1,817 26.0 Geograp		41,049	34.1	74,652	31.9	7,520	43.9	14,061		50,434	31.6		38.0		
Between \$15,000 and \$30,000		19,541	16.2	29,848	12.7	8,580	50.1	6,945	13.7	13,538	8.5	785	11.3		
Between \$30,000 and \$50,000 Between \$50,000 and \$75,000 Be					Į										
Between \$50,000 and \$75,000				•		•							18.8		
At Least \$75,000				•									21.5		
Homeownership Homeowner Non-homeowner Non-homeowner Non-homeowner Northeast Midwest South Mest South South Mest South So				·									20.2		
Homeowner Non-homeowner Ann-homeowner Ann-ho				•	i i								28.3		
Non-homeowner 41,264 34.3 71,764 30.6 12,907 75.4 21,975 43.3 35,066 22.0 1,817 26.3 Geographic Region 21,784 18.1 43,080 18.4 2,646 15.4 8,407 16.6 30,643 19.2 1,385 20.0 Northeast 26,900 22.3 51,071 21.8 3,050 17.8 9,758 19.2 36,650 23.0 1,613 23.3 South 44,920 37.3 85,837 36.6 7,756 45.3 21,321 42.0 54,415 34.1 2,346 33.9 West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.3 Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area 1nside principal city 33,636	<u> </u>	79,144	65.7	162,503	69.4	4,220	24.6	28,787	56.7	124,382	78.0	5,114	73.8		
Geographic Region Northeast 21,784 18.1 43,080 18.4 2,646 15.4 8,407 16.6 30,643 19.2 1,385 20.0 Midwest South 26,900 22.3 51,071 21.8 3,050 17.8 9,758 19.2 36,650 23.0 1,613 23.3 South West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.5 Metropolitan Area Inside principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.5 Not indetrified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.8 Not in Metropolitan Area					Į.										
Northeast Midwest South Mest Mest Mest Mest Mortheast Metropolitan Area Inside principal city Not inside principal city Not in Metropolitan Area Metropolitan Area Not in Metropolitan Area Metropolitan Area Not in Metropolitan Area 100,311 100,31		•		·									26.2		
Midwest 26,900 22.3 51,071 21.8 3,050 17.8 9,758 19.2 36,650 23.0 1,613 23.5 South 44,920 37.3 85,837 36.6 7,756 45.3 21,321 42.0 54,415 34.1 2,346 33.9 West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.9 Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area 1nside principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.0 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.5 Not inetrified 17,127<	1	21,784	18.1	43,080	18.4	2,646	15.4	8,407	16.6	30,643	19.2	1,385	20.0		
South 44,920 37.3 85,837 36.6 7,756 45.3 21,321 42.0 54,415 34.1 2,346 33.9 West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.5 Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area 1nside principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.3 Not identified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797		22.55	22 -	= = .	21.5		4= -	2	4.5. =	00.5=5			25.5		
West 26,804 22.3 54,278 23.2 3,674 21.5 11,276 22.2 37,741 23.7 1,586 22.8 Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.1 Not indentified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.3				·									23.3		
Metropolitan Area 100,311 83.3 196,468 83.9 14,060 82.1 42,388 83.5 134,032 84.1 5,989 86.4 Metropolitan Area Inside principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.7 Not indentified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.5						•							33.9		
Metropolitan Area Justide principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.7 Not in Metropolitan Area 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.5		•				•							22.9		
Inside principal city 33,636 27.9 63,591 27.1 7,089 41.4 15,333 30.2 39,381 24.7 1,789 25.8 Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.7 Not in Metropolitan Area 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.5	1	100,311	83.3	196,468	83.9	14,060	82.1	42,388	83.5	134,032	84.1	5,989	86.4		
Not inside principal city 49,548 41.2 100,076 42.7 4,931 28.8 20,173 39.7 71,803 45.0 3,169 45.7 Not identified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.3	· · · · · · · · · · · · · · · · · · ·	22.222	07.0	00.531	2- 1	7.000	44.4	45.000	00.0	00.001	o 1 =	4 = 25	05.5		
Not identified 17,127 14.2 32,800 14.0 2,039 11.9 6,883 13.6 22,848 14.3 1,031 14.9 Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.3															
Not in Metropolitan Area 19,193 15.9 36,041 15.4 2,925 17.1 7,797 15.4 24,400 15.3 919 13.3	1					•									
		•		·									14.9		
Not Identified 903 0.8 1,758 0.8 142 0.8 576 1.1 1,017 0.6 23 0.3	Not in Metropolitan Area Not Identified	19,193			15.4 0.8	2,925 142		7,797 576		24,400 1,017			13.3 0.3		

Notes:

This table presents the number of persons residing in households of different banking status. The estimate of the number of unbanked adults is a lower bound because it is based on the assumption that all adults residing in a 'banked' household are banked. A banked household may contain one or more adults without bank accounts. The estimate of the number of underbanked adults is an upper bound because it is based on the assumption that all adults residing in an underbanked household are underbanked. However, an underbanked household may contain one or more adults that are not underbanked.

NA = Not available because the sample size was too small to make an accurate estimate.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Differences within groups may or may not be statistically significant.

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.

2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Technical Notes