

2011 Distribution of Adults

By Household Banking Status and Demographic Characteristics

Household Characteristic	Adults in Household by Household Banking Status											
	All Households		All Adults		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households	120,408	100	234,267	100	17,126	100	50,762	100	159,448	100	6,931	100
Household Type												
Family household	78,826	65.5	183,688	78.4	12,436	72.6	41,189	81.1	124,712	78.2	5,351	77.2
Female householder, no husband present	15,575	12.9	31,810	13.6	5,357	31.3	9,614	18.9	15,749	9.9	1,091	15.7
Male householder, no wife present	5,661	4.7	13,117	5.6	1,827	10.7	4,074	8.0	6,806	4.3	410	5.9
Married couple	57,591	47.8	138,761	59.2	5,252	30.7	27,501	54.2	102,158	64.1	3,850	55.5
Nonfamily household	41,479	34.4	50,370	21.5	4,666	27.2	9,504	18.7	34,627	21.7	1,573	22.7
Female householder	21,688	18.0	25,228	10.8	1,935	11.3	4,272	8.4	18,147	11.4	874	12.6
Male householder	19,791	16.4	25,141	10.7	2,731	15.9	5,231	10.3	16,480	10.3	699	10.1
Other	102	0.1	209	0.1	24	0.1	69	0.1	109	0.1	7	0.1
Race/Ethnicity	16,046	13.3	29,107	12.4	5,448	31.8	10,509	20.7	12,143	7.6	1,007	14.5
Black												
Hispanic non-Black	13,710	11.4	30,874	13.2	5,779	33.7	9,528	18.8	14,817	9.3	750	10.8
Asian	4,985	4.1	11,230	4.8	215	1.3	2,014	4.0	8,569	5.4	432	6.2
American Indian/Alaskan	1,389	1.2	2,685	1.1	317	1.8	820	1.6	1,441	0.9	108	1.6
Hawaiian/Pacific Islander	267	0.2	568	0.2	28	0.2	208	0.4	329	0.2	3	-
White non-Black non-Hispanic	83,988	69.8	159,759	68.2	5,339	31.2	27,676	54.5	122,119	76.6	4,624	66.7
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken	117,940	98.0	228,399	97.5	15,011	87.6	49,018	96.6	157,561	98.8	6,810	98.3
Spanish is not only language spoken												
Spanish is only language spoken	2,467	2.0	5,868	2.5	2,116	12.4	1,744	3.4	1,887	1.2	121	1.7
Nativity	104,143	86.5	197,668	84.4	12,439	72.6	40,719	80.2	138,714	87.0	5,795	83.6
U.S-born												
Foreign-born citizen	8,380	7.0	18,791	8.0	859	5.0	4,650	9.2	12,703	8.0	580	8.4
Foreign-born non citizen	7,885	6.5	17,808	7.6	3,828	22.4	5,392	10.6	8,032	5.0	556	8.0
Age Group	6,300	5.2	12,482	5.3	1,933	11.3	3,920	7.7	6,361	4.0	268	3.9
15 to 24 years												
25 to 34 years	20,374	16.9	36,743	15.7	4,310	25.2	9,357	18.4	22,053	13.8	1,023	14.8
35 to 44 years	21,414	17.8	43,868	18.7	3,894	22.7	10,759	21.2	28,180	17.7	1,034	14.9
45 to 54 years	24,658	20.5	54,943	23.5	3,664	21.4	12,381	24.4	37,200	23.3	1,698	24.5
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
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
Education	14,321	11.9	28,538	12.2	6,928	40.5	8,008	15.8	12,780	8.0	823	11.9
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	31.2
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
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	102,681	64.4	4,009	57.8
Employed												
Unemployed	6,779	5.6	13,338	5.7	2,626	15.3	4,094	8.1	6,333	4.0	285	4.1
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	38.0
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 \$30,000 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	21.5
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	20.2
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	73.8
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	26.2
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												
Midwest	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	22.9
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												
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 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 Identified	903	0.8	1,758	0.8	142	0.8	576	1.1	1,017	0.6	23	0.3

Notes:

Adults are defined as persons age 16 and above.

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](#)