

2009 Distribution of Households

By Banking Status

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households	119,001	100.0	9,054	100.0	21,693	100.0	84,917	100.0	3,336	100.0
Household Type										
Family household	78,743	66.2	5,609	61.9	14,823	68.3	56,276	66.3	2,035	61.0
Female householder, no husband present	13,975	11.7	2,730	30.2	3,997	18.4	6,848	8.1	399	12.0
Male householder, no wife present	5,433	4.6	804	8.9	1,502	6.9	2,941	3.5	186	5.6
Married couple	59,336	49.9	2,074	22.9	9,325	43.0	46,487	54.7	1,450	43.5
Nonfamily household	40,126	33.7	3,416	37.7	6,841	31.5	28,573	33.6	1,297	38.9
Female householder	21,147	17.8	1,391	15.4	3,121	14.4	15,945	18.8	689	20.7
Male householder	18,979	15.9	2,024	22.4	3,720	17.1	12,627	14.9	608	18.2
Other	131	0.1	30	0.3	29	0.1	68	0.1	4	0.1
Race/Ethnicity										
Black	15,541	13.1	3,338	36.9	4,999	23.0	6,775	8.0	429	12.9
Hispanic non-Black	13,241	11.1	2,543	28.1	3,269	15.1	7,035	8.3	395	11.8
Asian	4,790	4.0	166	1.8	357	1.6	4,037	4.8	229	6.9
American Indian/Alaskan	1,378	1.2	211	2.3	401	1.8	736	0.9	30	0.9
Hawaiian/Pacific Islander	259	0.2	23	0.3	49	0.2	180	0.2	8	0.2
White non-Black non-Hispanic	83,785	70.4	2,767	30.6	12,618	58.2	66,154	77.9	2,246	67.3
Other non-Black non-Hispanic	6	-	6	0.1	-	-	-	-	-	-
Spanish is Only Language Spoken										
Spanish is not only language spoken	116,479	97.9	8,158	90.1	21,160	97.5	83,885	98.8	3,276	98.2
Spanish is only language spoken	2,522	2.1	896	9.9	533	2.5	1,032	1.2	60	1.8
Nativity										
U.S-born	103,091	86.6	6,877	76.0	19,110	88.1	74,357	87.6	2,747	82.3
Foreign-born citizen	7,828	6.6	427	4.7	1,086	5.0	5,970	7.0	345	10.3
Foreign-born non citizen	8,081	6.8	1,749	19.3	1,498	6.9	4,590	5.4	244	7.3
Age Group										
15 to 24 years	6,596	5.5	1,036	11.4	1,693	7.8	3,628	4.3	239	7.2
25 to 34 years	19,702	16.6	2,310	25.5	4,545	20.9	12,272	14.5	575	17.2
35 to 44 years	22,590	19.0	2,003	22.1	4,773	22.0	15,230	17.9	585	17.5
45 to 54 years	24,863	20.9	1,857	20.5	4,860	22.4	17,543	20.7	603	18.1
55 to 64 years	20,273	17.0	971	10.7	3,226	14.9	15,505	18.3	571	17.1
65 years or more	24,977	21.0	876	9.7	2,597	12.0	20,740	24.4	764	22.9
Education										
No high school degree	15,006	12.6	3,659	40.4	3,430	15.8	7,457	8.8	460	13.8
High school degree	34,654	29.1	3,341	36.9	7,304	33.7	23,025	27.1	984	29.5
Some college	33,312	28.0	1,618	17.9	7,201	33.2	23,507	27.7	985	29.5
College degree	36,029	30.3	435	4.8	3,759	17.3	30,929	36.4	907	27.2
Employment Status										
Employed	73,155	61.5	3,992	44.1	14,042	64.7	53,083	62.5	2,038	61.1
Unemployed	6,642	5.6	1,267	14.0	1,790	8.3	3,432	4.0	153	4.6
Not in labor force	39,203	32.9	3,795	41.9	5,861	27.0	28,402	33.4	1,146	34.3
Household Income										
Less than \$15,000	15,689	13.2	4,240	46.8	3,532	16.3	7,618	9.0	299	8.9
Between \$15,000 and \$30,000	17,443	14.7	2,259	24.9	4,222	19.5	10,616	12.5	346	10.4
Between \$30,000 and \$50,000	21,512	18.1	883	9.7	5,239	24.2	14,819	17.5	571	17.1
Between \$50,000 and \$75,000	18,988	16.0	279	3.1	3,468	16.0	14,854	17.5	387	11.6
At Least \$75,000	27,881	23.4	73	0.8	3,198	14.7	24,080	28.4	530	15.9
Unknown	17,488	14.7	1,320	14.6	2,034	9.4	12,930	15.2	1,204	36.1
Homeownership										
Homeowner	80,388	67.6	2,093	23.1	11,403	52.6	64,677	76.2	2,215	66.4
Non-homeowner	38,613	32.4	6,961	76.9	10,291	47.4	20,240	23.8	1,121	33.6
Geographic Region										
Northeast	21,689	18.2	1,500	16.6	3,552	16.4	15,917	18.7	720	21.6
Midwest	26,601	22.4	1,615	17.8	4,579	21.1	19,797	23.3	609	18.3
South	44,081	37.0	4,144	45.8	9,159	42.2	29,590	34.8	1,188	35.6
West	26,630	22.4	1,795	19.8	4,403	20.3	19,614	23.1	819	24.6
Metropolitan Status										
Metropolitan Area	99,183	83.3	7,364	81.3	17,619	81.2	71,322	84.0	2,877	86.2
Inside principal city	33,450	28.1	3,775	41.7	6,512	30.0	22,034	25.9	1,129	33.8
Not inside principal city	48,536	40.8	2,527	27.9	7,739	35.7	36,964	43.5	1,305	39.1
Not identified	17,196	14.5	1,062	11.7	3,368	15.5	12,324	14.5	443	13.3

Not in Metropolitan Area	18,978	15.9	1,631	18.0	3,876	17.9	13,035	15.4	435	13.0
Not identified	840	0.7	59	0.6	198	0.9	560	0.7	24	0.7

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.

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 that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

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.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)