

2011 Household Banking Status

By Demographic Characteristics

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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
All Households	120,408	100.0	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Household Type										
Family household	78,826	65.5	5,905	7.5	16,931	21.5	53,797	68.2	2,194	2.8
Female householder, no husband present	15,575	12.9	2,971	19.1	4,598	29.5	7,544	48.4	462	3.0
Male householder, no wife present	5,661	4.7	807	14.3	1,662	29.4	3,006	53.1	186	3.3
Married couple	57,591	47.8	2,127	3.7	10,671	18.5	43,247	75.1	1,545	2.7
Non-family household	41,479	34.4	3,960	9.5	7,239	17.5	28,978	69.9	1,303	3.1
Female householder	21,688	18.0	1,702	7.8	3,359	15.5	15,868	73.2	760	3.5
Male householder	19,791	16.4	2,258	11.4	3,880	19.6	13,110	66.2	543	2.7
Other	102	0.1	11	10.9	29	28.6	55	53.5	7	7.0
Race/Ethnicity										
Black	16,046	13.3	3,430	21.4	5,441	33.9	6,672	41.6	503	3.1
Hispanic non-Black	13,710	11.4	2,762	20.1	3,927	28.6	6,677	48.7	344	2.5
Asian	4,985	4.1	134	2.7	825	16.6	3,844	77.1	182	3.6
American Indian/Alaskan	1,389	1.2	202	14.5	372	26.8	765	55.1	50	3.6
Hawaiian/Pacific Islander	267	0.2	17	6.2	81	30.2	168	62.9	2	0.7
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	13,551	16.1	64,690	77.0	2,417	2.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish Only Language Spoken										
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	23,496	19.9	82,018	69.5	3,462	2.9
Spanish is the only language spoken	2,467	2.0	910	36.9	703	28.5	812	32.9	41	1.7
Nativity										
U.S-born	104,143	86.5	7,673	7.4	20,038	19.2	73,435	70.5	2,998	2.9
Foreign-born citizen	8,380	7.0	453	5.4	1,880	22.4	5,783	69.0	264	3.2
Foreign-born non citizen	7,885	6.5	1,750	22.2	2,282	28.9	3,612	45.8	241	3.1
Age Group										
15 to 24 years	6,299	5.2	1,094	17.4	1,955	31.0	3,129	49.7	121	1.9
25 to 34 years	20,374	16.9	2,587	12.7	4,993	24.5	12,286	60.3	509	2.5
35 to 44 years	21,414	17.8	1,994	9.3	4,918	23.0	13,996	65.4	506	2.4
45 to 54 years	24,658	20.5	2,002	8.1	5,336	21.6	16,553	67.1	766	3.1
55 to 64 years	22,036	18.3	1,202	5.5	4,064	18.4	16,132	73.2	638	2.9
65 years or more	25,625	21.3	997	3.9	2,933	11.4	20,733	80.9	963	3.8
Education										
No high school degree	14,321	11.9	3,696	25.8	3,505	24.5	6,677	46.6	443	3.1
High school degree	34,462	28.6	3,764	10.9	7,638	22.2	21,969	63.7	1,090	3.2
Some college	34,010	28.2	2,002	5.9	7,676	22.6	23,388	68.8	944	2.8
College degree	37,615	31.2	413	1.1	5,380	14.3	30,796	81.9	1,026	2.7
Employment Status										
Employed	72,580	60.3	3,818	5.3	15,515	21.4	51,294	70.7	1,953	2.7
Unemployed	6,779	5.6	1,525	22.5	1,899	28.0	3,218	47.5	137	2.0
Not in labor force	41,049	34.1	4,532	11.0	6,786	16.5	28,318	69.0	1,414	3.4
Household Income										
Less than \$15,000	19,541	16.2	5,510	28.2	4,225	21.6	9,299	47.6	507	2.6
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	5,628	25.5	13,134	59.5	730	3.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	5,787	23.3	17,015	68.6	764	3.1
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	4,142	18.9	16,757	76.3	644	2.9
At Least \$75,000	32,032	26.6	132	0.4	4,418	13.8	26,624	83.1	857	2.7
Homeownership										
Homeowner	79,144	65.7	2,238	2.8	12,590	15.9	61,833	78.1	2,483	3.1
Non-homeowner	41,264	34.3	7,637	18.5	11,610	28.1	20,996	50.9	1,021	2.5
Geographic Region										
Northeast	21,784	18.1	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Midwest	26,900	22.3	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
South	44,920	37.3	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7
West	26,804	22.3	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Metropolitan Status										
Metropolitan Area	100,311	83.3	8,029	8.0	20,066	20.0	69,203	69.0	3,014	3.0
Inside principal city	33,636	27.9	4,066	12.1	7,485	22.3	21,111	62.8	974	2.9
Not Inside principal city	49,548	41.2	2,754	5.6	9,214	18.6	36,057	72.8	1,523	3.1
Not Identified	17,127	14.2	1,209	7.1	3,367	19.7	12,034	70.3	516	3.0
Not in metropolitan area	19,193	15.9	1,764	9.2	3,857	20.1	13,096	68.2	477	2.5
Not Identified	903	0.8	83	9.2	276	30.6	531	58.8	13	1.5

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.

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.

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. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2011 Household Bank Account Type
By Banking Status

Bank Account Type	All Households		Unbanked		Has a Bank Account					
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	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
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Unbanked	9,875	8.2	9,875	100.0	-	-	-	-	-	-
Checking and savings accounts	80,924	67.2	-	-	15,113	62.5	63,839	77.1	1,972	56.3
Savings account only	2,379	2.0	-	-	1,297	5.4	1,053	1.3	29	0.8
Checking account only	25,378	21.1	-	-	7,548	31.2	17,164	20.7	666	19.0
Banked, but account type unknown	1,851	1.5	-	-	240	1.0	774	0.9	836	23.9
Memo Items:										
Has checking account	106,509	88.5	-	-	22,723	93.9	81,134	98.0	2,652	75.7
Has savings account	83,331	69.2	-	-	16,418	67.8	64,911	78.4	2,001	57.1
Unknown	1,777	1.5	-	-	216	0.9	725	0.9	836	23.9

Notes:

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.

Figures do not always reconcile to totals because of the rounding.

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. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2011 Unbanked Households' Previous Banking Status by Demographic Characteristics

All Households

Household Characteristic	All Households		All Unbanked Households		Unbanked Status					
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Previously Banked		Never-Banked		Unknown	
					Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	4,411	3.7	5,269	4.4	110,728	92.0
Household Type										
Family household	78,826	100.0	5,905	7.5	2,392	3.0	3,399	4.3	73,036	92.7
Female householder, no husband present	15,575	100.0	2,971	19.1	1,275	8.2	1,658	10.6	12,641	81.2
Male householder, no wife present	5,661	100.0	807	14.3	298	5.3	471	8.3	4,892	86.4
Married couple	57,591	100.0	2,127	3.7	819	1.4	1,269	2.2	55,502	96.4
Non-family household	41,479	100.0	3,960	9.5	2,013	4.9	1,865	4.5	37,601	90.7
Female householder	21,688	100.0	1,702	7.8	860	4.0	798	3.7	20,031	92.4
Male householder	19,791	100.0	2,258	11.4	1,153	5.8	1,068	5.4	17,571	88.8
Other	102	100.0	11	10.9	6	5.4	6	5.4	91	89.1
Race/Ethnicity										
Black	16,046	100.0	3,430	21.4	1,588	9.9	1,768	11.0	12,690	79.1
Hispanic non-Black	13,710	100.0	2,762	20.1	714	5.2	2,011	14.7	10,986	80.1
Asian	4,985	100.0	134	2.7	33	0.7	101	2.0	4,851	97.3
American Indian/Alaskan	1,389	100.0	202	14.5	83	5.9	119	8.6	1,187	85.5
Hawaiian/Pacific Islander	267	100.0	17	6.2	6	2.1	9	3.5	252	94.3
White non-Black non-Hispanic	83,988	100.0	3,330	4.0	1,988	2.4	1,261	1.5	80,739	96.1
Other non-Black non-Hispanic	23	100.0	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	117,940	100.0	8,965	7.6	4,302	3.6	4,480	3.8	109,159	92.6
Spanish is only language spoken	2,467	100.0	910	36.9	109	4.4	790	32.0	1,569	63.6
Nativity										
U.S-born	104,143	100.0	7,673	7.4	4,038	3.9	3,476	3.3	96,630	92.8
Foreign-born citizen	8,380	100.0	453	5.4	134	1.6	305	3.6	7,941	94.8
Foreign-born non citizen	7,885	100.0	1,750	22.2	239	3.0	1,489	18.9	6,157	78.1
Age Group										
15 to 24 years	6,299	100.0	1,094	17.4	473	7.5	609	9.7	5,217	82.8
25 to 34 years	20,374	100.0	2,587	12.7	1,185	5.8	1,377	6.8	17,813	87.4
35 to 44 years	21,414	100.0	1,994	9.3	832	3.9	1,129	5.3	19,453	90.8
45 to 54 years	24,658	100.0	2,002	8.1	866	3.5	1,072	4.3	22,720	92.1
55 to 64 years	22,036	100.0	1,202	5.5	584	2.6	581	2.6	20,871	94.7
65 years or more	25,625	100.0	997	3.9	471	1.8	501	2.0	24,654	96.2
Education										
No high school degree	14,321	100.0	3,696	25.8	1,346	9.4	2,278	15.9	10,698	74.7
High school degree	34,462	100.0	3,764	10.9	1,730	5.0	1,949	5.7	30,782	89.3
Some college	34,010	100.0	2,002	5.9	1,153	3.4	820	2.4	32,037	94.2
College degree	37,615	100.0	413	1.1	181	0.5	223	0.6	37,211	98.9
Employment Status										
Employed	72,580	100.0	3,818	5.3	1,628	2.2	2,121	2.9	68,831	94.8
Unemployed	6,779	100.0	1,525	22.5	822	12.1	669	9.9	5,288	78.0
Not in labor force	41,049	100.0	4,532	11.0	1,961	4.8	2,479	6.0	36,609	89.2
Household Income										
Less than \$15,000	19,541	100.0	5,510	28.2	2,504	12.8	2,926	15.0	14,111	72.2
Between \$15,000 and \$30,000	22,073	100.0	2,581	11.7	1,161	5.3	1,334	6.0	19,577	88.7
Between \$30,000 and \$50,000	24,787	100.0	1,221	4.9	481	1.9	717	2.9	23,589	95.2
Between \$50,000 and \$75,000	21,975	100.0	431	2.0	202	0.9	222	1.0	21,552	98.1
At Least \$75,000	32,032	100.0	132	0.4	62	0.2	70	0.2	31,899	99.6
Homeownership										
Homeowner	79,144	100.0	2,238	2.8	1,075	1.4	1,105	1.4	76,964	97.2
Non-homeowner	41,264	100.0	7,637	18.5	3,336	8.1	4,164	10.1	33,764	81.8
Geographic Region										
Northeast	21,784	100.0	1,537	7.1	611	2.8	895	4.1	20,279	93.1
Midwest	26,900	100.0	1,920	7.1	1,003	3.7	877	3.3	25,019	93.0
South	44,920	100.0	4,493	10.0	1,968	4.4	2,439	5.4	40,513	90.2
West	26,804	100.0	1,925	7.2	829	3.1	1,059	3.9	24,917	93.0
Metropolitan Status										
Metropolitan Area	100,311	100.0	8,029	8.0	3,492	3.5	4,373	4.4	92,446	92.2
Inside principal city	33,636	100.0	4,066	12.1	1,607	4.8	2,382	7.1	29,647	88.1
Not inside principal city	49,548	100.0	2,754	5.6	1,253	2.5	1,439	2.9	46,856	94.6
Not identified	17,127	100.0	1,209	7.1	632	3.7	552	3.2	15,943	93.1
Not in Metropolitan Area	19,193	100.0	1,764	9.2	892	4.6	840	4.4	17,462	91.0
Not identified	903	100.0	83	9.2	27	3.0	56	6.2	820	90.8

Notes:

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

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.

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?"

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.

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](#)

2011 Household Bank Account Type by Demographic Characteristics
By Demographic Characteristics

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				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
All Households	120,408	100.0	9,875	8.2	80,924	67.2	2,379	2.0	25,378	21.1	1,851	1.5	106,509	88.5	83,331	69.2
Household Type																
Family household	78,826	65.5	5,905	7.5	55,729	70.7	1,371	1.7	14,648	18.6	1,174	1.5	70,537	89.5	57,118	72.5
Female householder, no husband present	15,575	12.9	2,971	19.1	7,899	50.7	462	3.0	3,960	25.4	283	1.8	11,917	76.5	8,367	53.7
Male householder, no wife present	5,661	4.7	807	14.3	3,108	54.9	178	3.1	1,460	25.8	109	1.9	4,599	81.2	3,289	58.1
Married couple	57,591	47.8	2,127	3.7	44,722	77.7	732	1.3	9,228	16.0	782	1.4	54,020	93.8	45,462	78.9
Non-family household	41,479	34.4	3,960	9.5	25,139	60.6	1,004	2.4	10,710	25.8	667	1.6	35,895	86.5	26,152	63.0
Female householder	21,688	18.0	1,702	7.8	13,471	62.1	436	2.0	5,667	26.1	412	1.9	19,155	88.3	13,915	64.2
Male householder	19,791	16.4	2,258	11.4	11,667	59.0	568	2.9	5,043	25.5	255	1.3	16,740	84.6	12,237	61.8
Other	102	0.1	11	10.9	56	55.3	4	3.9	21	20.1	10	9.8	77	75.5	60	59.2
Race/Ethnicity																
Black	16,046	13.3	3,430	21.4	7,821	48.7	621	3.9	3,916	24.4	257	1.6	11,767	73.3	8,442	52.6
Hispanic non-Black	13,710	11.4	2,762	20.1	6,700	48.9	414	3.0	3,653	26.6	181	1.3	10,379	75.7	7,118	51.9
Asian	4,985	4.1	134	2.7	3,733	74.9	105	2.1	921	18.5	92	1.8	4,660	93.5	3,839	77.0
American Indian/Alaskan	1,389	1.2	202	14.5	795	57.2	55	4.0	304	21.9	33	2.4	1,099	79.1	851	61.3
Hawaiian/Pacific Islander	267	0.2	17	6.2	189	70.8	2	0.6	52	19.5	8	2.8	241	90.3	191	71.4
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	61,673	73.4	1,183	1.4	16,521	19.7	1,280	1.5	78,340	93.3	62,877	74.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish only language spoken																
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	80,191	68.0	2,316	2.0	24,648	20.9	1,820	1.5	105,033	89.1	82,535	70.0
Spanish is only language spoken	2,467	2.0	910	36.9	733	29.7	63	2.6	730	29.6	30	1.2	1,475	59.8	796	32.3
Nativity																
U.S-born	104,143	86.5	7,673	7.4	71,556	68.7	1,982	1.9	21,325	20.5	1,607	1.5	93,056	89.4	73,565	70.6
Foreign-born citizen	8,380	7.0	453	5.4	5,633	67.2	184	2.2	1,956	23.3	154	1.8	7,609	90.8	5,817	69.4
Foreign-born non citizen	7,885	6.5	1,750	22.2	3,735	47.4	214	2.7	2,097	26.6	89	1.1	5,843	74.1	3,949	50.1
Age Group																
15 to 24 years	6,299	5.2	1,094	17.4	3,483	55.3	131	2.1	1,487	23.6	105	1.7	4,988	79.2	3,617	57.4
25 to 34 years	20,374	16.9	2,587	12.7	13,168	64.6	360	1.8	4,016	19.7	243	1.2	17,222	84.5	13,533	66.4
35 to 44 years	21,414	17.8	1,994	9.3	14,415	67.3	418	2.0	4,308	20.1	279	1.3	18,751	87.6	14,836	69.3
45 to 54 years	24,658	20.5	2,002	8.1	16,994	68.9	474	1.9	4,850	19.7	338	1.4	21,875	88.7	17,476	70.9
55 to 64 years	22,036	18.3	1,202	5.5	15,510	70.4	459	2.1	4,526	20.5	340	1.5	20,078	91.1	15,970	72.5
65 years or more	25,625	21.3	997	3.9	17,354	67.7	538	2.1	6,191	24.2	545	2.1	23,594	92.1	17,899	69.8
Education																
No high school degree	14,321	11.9	3,696	25.8	4,992	34.9	709	5.0	4,706	32.9	218	1.5	9,719	67.9	5,710	39.9
High school degree	34,462	28.6	2,764	10.9	20,068	58.2	898	2.6	9,145	26.5	586	1.7	29,274	84.9	20,971	60.9
Some college	34,010	28.2	3,002	5.9	24,073	70.8	520	1.5	6,895	20.3	520	1.5	31,025	91.2	24,599	72.3
College degree	37,615	31.2	413	1.1	31,791	84.5	252	0.7	4,632	12.3	526	1.4	36,490	97.0	32,051	85.2
Employment Status																
Employed	72,580	60.3	3,818	5.3	53,454	73.6	1,136	1.6	13,233	18.2	940	1.3	66,798	92.0	54,606	75.2
Unemployed	6,779	5.6	1,525	22.5	3,269	48.2	196	2.9	1,676	24.7	113	1.7	4,961	73.2	3,465	51.1
Not in labor force	41,049	34.1	4,532	11.0	24,201	59.0	1,048	2.6	10,470	25.5	798	1.9	34,749	84.7	25,260	61.5
Household Income																
Less than \$15,000	19,541	16.2	5,510	28.2	6,424	32.9	863	4.4	6,415	32.8	329	1.7	12,884	65.9	7,301	37.4
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	11,700	53.0	717	3.2	6,707	30.4	369	1.7	18,433	83.5	12,418	56.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	16,861	68.0	431	1.7	5,877	23.7	397	1.6	22,781	91.9	17,297	69.8
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	17,486	79.6	213	1.0	3,521	16.0	323	1.5	21,041	95.7	17,700	80.5
At Least \$75,000	32,032	26.6	132	0.4	28,453	88.8	155	0.5	2,859	8.9	433	1.4	31,369	97.9	28,614	89.3
Homeownership																
Homeowner	79,144	65.7	2,238	2.8	60,521	76.5	1,055	1.3	14,071	17.8	1,259	1.6	74,710	94.4	61,592	77.8
Non-homeowner	41,264	34.3	7,637	18.5	20,402	49.4	1,325	3.2	11,308	27.4	592	1.4	31,799	77.1	21,738	52.7
Geographic Region																
Northeast	21,784	18.1	1,537	7.1	15,468	71.0	441	2.0	4,028	18.5	309	1.4	19,553	89.8	15,910	73.0
Midwest	26,900	22.3	1,920	7.1	18,477	68.7	653	2.4	5,440	20.2	410	1.5	23,953	89.0	19,136	71.1
South	44,920	37.3	4,493	10.0	27,478	61.2	846	1.9	11,351	25.3	751	1.7	38,905	86.6	28,337	63.1
West	26,804	22.3	1,925	7.2	19,500	72.7	439	1.6	4,559	17.0	381	1.4	24,098	89.9	19,948	74.4
Metropolitan Status																
Metropolitan Area	100,311	83.3	8,029	8.0	68,955	68.7	1,827	1.8	19,936	19.9	1,564	1.6	89,066	88.8	70,797	70.6
Inside Principal City	33,636	27.9	4,066	12.1	21,551	64.1	794	2.4	6,736	20.0	489	1.5	28,357	84.3	22,359	66.5
Not Inside Principal City	49,548	41.2	2,754	5.6	35,737	72.1	659	1.3	9,574	19.3	823	1.7	45,376	91.6	36,398	73.5
Not Identified	17,127	14.2	1,209	7.1	11,667	68.1	374	2.2	3,626	21.2	252	1.5	15,334	89.5	12,040	70.3
Not in Metropolitan Area	19,193	15.9	1,764	9.2	11,444	59.6	526	2.7	5,174	27.0	285	1.5	16,649	86.7	11,983	62.4
Not Identified	903	0.8	83	9.2	525	58.1	26	2.9	268	29.7	2	0.2	793	87.8	551	61.0

Notes:

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?"

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. Differences between groups may or may not be statistically significant.

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

2011 Household Bank Account Type by Demographic Characteristics

Underbanked Households

Household Characteristic	All Underbanked Households		Bank Account Type								Memo Items			
			Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
			Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Underbanked Households	24,199	100.0	15,113	62.5	1,297	5.4	7,548	31.2	240	1.0	22,723	93.9	16,418	67.8
Household Type														
Family household	16,931	100.0	10,935	64.6	772	4.6	5,060	29.9	164	1.0	16,043	94.8	11,715	69.2
Female householder, no husband present	4,598	100.0	2,490	54.2	292	6.4	1,752	38.1	64	1.4	4,261	92.7	2,788	60.6
Male householder, no wife present	1,662	100.0	985	59.3	126	7.6	537	32.3	13	0.8	1,524	91.7	1,111	66.9
Married couple	10,671	100.0	7,461	69.9	353	3.3	2,770	26.0	87	0.8	10,257	96.1	7,815	73.2
Nonfamily household	7,239	100.0	4,167	57.6	522	7.2	2,482	34.3	68	0.9	6,663	92.0	4,689	64.8
Female householder	3,359	100.0	1,913	57.0	190	5.7	1,216	36.2	40	1.2	3,129	93.2	2,103	62.6
Male householder	3,880	100.0	2,254	58.1	332	8.5	1,266	32.6	29	0.7	3,534	91.1	2,586	66.6
Other	29	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	5,441	100.0	3,198	58.8	410	7.5	1,756	32.3	76	1.4	4,983	91.6	3,609	66.3
Hispanic non-Black	3,927	100.0	2,174	55.4	220	5.6	1,502	38.2	31	0.8	3,688	93.9	2,398	61.1
Asian	825	100.0	634	76.8	21	2.6	168	20.3	2	0.3	802	97.2	655	79.4
American Indian/Alaskan	372	100.0	218	58.5	38	10.2	115	30.9	1	0.4	333	89.4	257	69.1
Hawaiian/Pacific Islander	81	100.0	66	82.2	1	1.6	12	15.1	1	1.1	79	97.3	68	83.7
White non-Black non-Hispanic	13,551	100.0	8,820	65.1	607	4.5	3,995	29.5	128	0.9	12,836	94.7	9,429	69.6
Other non-Black non-Hispanic	3	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken														
Spanish is not only language spoken	23,496	100.0	14,816	63.1	1,251	5.3	7,199	30.6	230	1.0	22,072	93.9	16,074	68.4
Spanish is only language spoken	703	100.0	298	42.3	47	6.6	349	49.6	10	1.4	651	92.5	344	48.9
Nativity														
U.S-born	20,038	100.0	12,606	62.9	1,117	5.6	6,116	30.5	198	1.0	18,772	93.7	13,730	68.5
Foreign-born citizen	1,880	100.0	1,299	69.1	59	3.2	496	26.4	26	1.4	1,800	95.7	1,358	72.3
Foreign-born non citizen	2,282	100.0	1,208	52.9	122	5.3	936	41.0	16	0.7	2,151	94.3	1,330	58.3
Age Group														
15 to 24 years	1,955	100.0	1,229	62.9	87	4.4	614	31.4	25	1.3	1,851	94.7	1,316	67.3
25 to 34 years	4,993	100.0	3,207	64.2	212	4.2	1,541	30.9	33	0.7	4,757	95.3	3,419	68.5
35 to 44 years	4,918	100.0	2,974	60.5	241	4.9	1,661	33.8	41	0.8	4,648	94.5	3,217	65.4
45 to 54 years	5,336	100.0	3,484	65.3	278	5.2	1,522	28.5	52	1.0	5,013	93.9	3,762	70.5
55 to 64 years	4,064	100.0	2,495	61.4	258	6.4	1,283	31.6	28	0.7	3,787	93.2	2,755	67.8
65 years or more	2,933	100.0	1,724	58.8	222	7.6	926	31.6	61	2.1	2,668	91.0	1,950	66.5
Education														
No high school degree	3,505	100.0	1,495	42.7	370	10.6	1,599	45.6	41	1.2	3,105	88.6	1,870	53.3
High school degree	7,638	100.0	4,102	53.7	532	7.0	2,924	38.3	80	1.0	7,045	92.2	4,634	60.7
Some college	7,676	100.0	5,159	67.2	296	3.9	2,152	28.0	70	0.9	7,333	95.5	5,456	71.1
College degree	5,380	100.0	4,357	81.0	100	1.9	873	16.2	50	0.9	5,240	97.4	4,458	82.9
Employment Status														
Employed	15,515	100.0	10,473	67.5	645	4.2	4,279	27.6	117	0.8	14,779	95.3	11,122	71.7
Unemployed	1,899	100.0	1,060	55.8	135	7.1	685	36.1	18	1.0	1,749	92.1	1,195	63.0
Not in labor force	6,786	100.0	3,580	52.8	517	7.6	2,584	38.1	105	1.5	6,194	91.3	4,101	60.4
Household Income														
Less than \$15,000	4,225	100.0	1,620	38.3	491	11.6	2,046	48.4	68	1.6	3,692	87.4	2,117	50.1
Between \$15,000 and \$30,000	5,628	100.0	2,856	50.8	437	7.8	2,287	40.6	47	0.8	5,155	91.6	3,293	58.5
Between \$30,000 and \$50,000	5,787	100.0	3,688	63.7	233	4.0	1,816	31.4	50	0.9	5,516	95.3	3,921	67.8
Between \$50,000 and \$75,000	4,142	100.0	3,154	76.1	96	2.3	855	20.6	37	0.9	4,015	96.9	3,250	78.5
At Least \$75,000	4,418	100.0	3,795	85.9	40	0.9	545	12.3	37	0.8	4,345	98.3	3,837	86.9
Homeownership														
Homeowner	12,590	100.0	8,803	69.9	497	3.9	3,176	25.2	114	0.9	12,001	95.3	9,305	73.9
Non-homeowner	11,610	100.0	6,311	54.4	801	6.9	4,372	37.7	126	1.1	10,722	92.4	7,113	61.3
Geographic Region														
Northeast	3,908	100.0	2,641	67.6	215	5.5	1,029	26.3	23	0.6	3,676	94.1	2,856	73.1
Midwest	4,772	100.0	2,840	59.5	371	7.8	1,500	31.4	61	1.3	4,354	91.2	3,214	67.3
South	10,429	100.0	6,045	58.0	487	4.7	3,781	36.3	116	1.1	9,863	94.6	6,532	62.6
West	5,090	100.0	3,586	70.5	226	4.4	1,238	24.3	40	0.8	4,830	94.9	3,816	75.0
Metropolitan Status														
Metropolitan Area	20,066	100.0	12,933	64.5	943	4.7	5,976	29.8	214	1.1	18,963	94.5	13,882	69.2
Inside principal city	7,485	100.0	4,688	62.6	476	6.4	2,237	29.9	83	1.1	6,944	92.8	5,169	69.1
Not inside principal city	9,214	100.0	6,110	66.3	277	3.0	2,720	29.5	107	1.2	8,850	96.0	6,388	69.3
Not identified	3,367	100.0	2,135	63.4	190	5.7	1,018	30.2	23	0.7	3,169	94.1	2,325	69.1
Not in Metropolitan Area	3,857	100.0	2,035	52.8	337	8.7	1,459	37.8	26	0.7	3,501	90.8	2,374	61.5
Not identified	276	100.0	145	52.6	17	6.3	113	41.1	-	-	259	93.7	163	58.9

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.
 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.
 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.

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

2011 Household Bank Account Type by Demographic Characteristics

Fully Banked Households

Household Characteristic	All Fully Banked Households		Bank Account Type								Memo Items			
			Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Fully Banked Households	82,830	100.0	63,839	77.1	1,053	1.3	17,164	20.7	774	0.9	81,134	98.0	64,911	78.4
Household Type														
Family household	53,797	100.0	43,483	80.8	582	1.1	9,212	17.1	521	1.0	52,795	98.1	44,075	81.9
Female householder, no husband present	7,544	100.0	5,213	69.1	162	2.1	2,081	27.6	88	1.2	7,327	97.1	5,375	71.3
Male householder, no wife present	3,006	100.0	2,028	67.5	51	1.7	867	28.9	59	2.0	2,924	97.3	2,083	69.3
Married couple	43,247	100.0	36,241	83.8	368	0.9	6,264	14.5	373	0.9	42,544	98.4	36,617	84.7
Nonfamily household	28,978	100.0	20,314	70.1	471	1.6	7,941	27.4	252	0.9	28,286	97.6	20,794	71.8
Female householder	15,868	100.0	11,189	70.5	238	1.5	4,285	27.0	157	1.0	15,489	97.6	11,434	72.1
Male householder	13,110	100.0	9,126	69.6	233	1.8	3,656	27.9	95	0.7	12,797	97.6	9,360	71.4
Other	55	100.0	42	76.9	-	-	11	19.7	2	3.4	53	96.6	42	76.9
Race/Ethnicity														
Black	6,672	100.0	4,366	65.4	203	3.0	2,024	30.3	80	1.2	6,389	95.8	4,569	68.5
Hispanic non-Black	6,677	100.0	4,355	65.2	180	2.7	2,068	31.0	75	1.1	6,436	96.4	4,535	67.9
Asian	3,844	100.0	2,998	78.0	83	2.2	728	18.9	35	0.9	3,727	97.0	3,081	80.2
American Indian/Alaskan	765	100.0	560	73.2	17	2.2	186	24.3	2	0.3	746	97.5	577	75.4
Hawaiian/Pacific Islander	168	100.0	122	72.5	-	-	40	23.7	6	3.5	161	96.2	122	72.8
White non-Black non-Hispanic	64,690	100.0	51,429	79.5	569	0.9	12,115	18.7	576	0.9	63,660	98.4	52,017	80.4
Other non-Black non-Hispanic	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken														
Spanish is not only language spoken	82,018	100.0	63,435	77.3	1,036	1.3	16,789	20.5	758	0.9	80,346	98.0	64,491	78.6
Spanish is only language spoken	812	100.0	404	49.7	16	2.0	375	46.2	16	2.0	787	97.0	420	51.8
Nativity														
U.S.-born	73,435	100.0	57,272	78.0	840	1.1	14,631	19.9	691	0.9	72,020	98.1	58,132	79.2
Foreign-born citizen	5,783	100.0	4,193	72.5	125	2.2	1,409	24.4	56	1.0	5,612	97.0	4,318	74.7
Foreign-born non citizen	3,612	100.0	2,374	65.7	87	2.4	1,123	31.1	27	0.7	3,501	97.0	2,461	68.1
Age Group														
15 to 24 years	3,129	100.0	2,203	70.4	40	1.3	847	27.1	40	1.3	3,060	97.8	2,247	71.8
25 to 34 years	12,286	100.0	9,628	78.4	148	1.2	2,373	19.3	137	1.1	12,029	97.9	9,781	79.6
35 to 44 years	13,996	100.0	11,166	79.8	177	1.3	2,555	18.3	98	0.7	13,736	98.1	11,344	81.1
45 to 54 years	16,553	100.0	13,082	79.0	190	1.1	3,158	19.1	123	0.7	16,263	98.2	13,280	80.2
55 to 64 years	16,132	100.0	12,648	78.4	189	1.2	3,121	19.3	174	1.1	15,796	97.9	12,837	79.6
65 years or more	20,733	100.0	15,112	72.9	307	1.5	5,111	24.7	202	1.0	20,249	97.7	15,422	74.4
Education														
No high school degree	6,677	100.0	3,288	49.2	330	4.9	2,983	44.7	76	1.1	6,281	94.1	3,622	54.3
High school degree	21,969	100.0	15,448	70.3	353	1.6	5,942	27.0	226	1.0	21,428	97.5	15,806	71.9
Some college	23,388	100.0	18,361	78.5	217	0.9	4,592	19.6	219	0.9	22,984	98.3	18,581	79.4
College degree	30,796	100.0	26,742	86.8	153	0.5	3,648	11.8	254	0.8	30,441	98.8	26,901	87.4
Employment Status														
Employed	51,294	100.0	41,815	81.5	480	0.9	8,577	16.7	422	0.8	50,469	98.4	42,308	82.5
Unemployed	3,218	100.0	2,146	66.7	58	1.8	952	29.6	62	1.9	3,111	96.7	2,204	68.5
Not in labor force	28,318	100.0	19,878	70.2	515	1.8	7,635	27.0	291	1.0	27,554	97.3	20,399	72.0
Household Income														
Less than \$15,000	9,299	100.0	4,624	49.7	358	3.9	4,215	45.3	102	1.1	8,858	95.3	4,990	53.7
Between \$15,000 and \$30,000	13,134	100.0	8,480	64.6	273	2.1	4,223	32.1	158	1.2	12,716	96.8	8,756	66.7
Between \$30,000 and \$50,000	17,015	100.0	12,731	74.8	196	1.2	3,926	23.1	162	1.0	16,687	98.1	12,932	76.0
Between \$50,000 and \$75,000	16,757	100.0	13,950	83.2	111	0.7	2,563	15.3	133	0.8	16,535	98.7	14,062	83.9
At Least \$75,000	26,624	100.0	24,053	90.3	114	0.4	2,238	8.4	219	0.8	26,338	98.9	24,172	90.8
Homeownership														
Homeowner	61,833	100.0	50,225	81.2	537	0.9	10,520	17.0	552	0.9	60,828	98.4	50,772	82.1
Non-homeowner	20,996	100.0	13,614	64.8	516	2.5	6,644	31.6	223	1.1	20,306	96.7	14,139	67.3
Geographic Region														
Northeast	15,675	100.0	12,410	79.2	225	1.4	2,904	18.5	136	0.9	15,354	98.0	12,635	80.6
Midwest	19,379	100.0	15,185	78.4	278	1.4	3,764	19.4	151	0.8	18,971	97.9	15,466	79.8
South	28,772	100.0	20,846	72.5	346	1.2	7,289	25.3	290	1.0	28,174	97.9	21,206	73.7
West	19,005	100.0	15,397	81.0	203	1.1	3,206	16.9	198	1.0	18,635	98.1	15,605	82.1
Metropolitan Status														
Metropolitan Area	69,203	100.0	54,274	78.4	859	1.2	13,427	19.4	643	0.9	67,808	98.0	55,142	79.7
Inside principal city	21,111	100.0	16,265	77.0	308	1.5	4,302	20.4	236	1.1	20,606	97.6	16,582	78.5
Not inside principal city	36,057	100.0	28,773	79.8	376	1.0	6,606	18.3	302	0.8	35,422	98.2	29,149	80.8
Not identified	12,034	100.0	9,236	76.7	175	1.5	2,519	20.9	105	0.9	11,780	97.9	9,411	78.2
Not in Metropolitan Area	13,096	100.0	9,197	70.2	185	1.4	3,584	27.4	129	1.0	12,804	97.8	9,393	71.7
Not identified	531	100.0	368	69.3	9	1.6	153	28.8	2	0.3	521	98.1	377	70.9

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.

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.

Figures do not always reconcile to totals because of the rounding.

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. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

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

2011 Distribution of Households

By Banking Status and Demographic Characteristics

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status	
	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	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Household Type										
Family household	78,826	65.5	5,905	59.8	16,931	70.0	53,797	64.9	2,194	62.6
Female householder, no husband present	15,575	12.9	2,971	30.1	4,598	19.0	7,544	9.1	462	13.2
Male householder, no wife present	5,661	4.7	807	8.2	1,662	6.9	3,006	3.6	186	5.3
Married couple	57,591	47.8	2,127	21.5	10,671	44.1	43,247	52.2	1,545	44.1
Nonfamily household	41,479	34.4	3,960	40.1	7,239	29.9	28,978	35.0	1,303	37.2
Female householder	21,688	18.0	1,702	17.2	3,359	13.9	15,868	19.2	760	21.7
Male householder	19,791	16.4	2,258	22.9	3,880	16.0	13,110	15.8	543	15.5
Other	102	0.1	11	0.1	29	0.1	55	0.1	7	0.2
Race/Ethnicity										
Black	16,046	13.3	3,430	34.7	5,441	22.5	6,672	8.1	503	14.4
Hispanic non-Black	13,710	11.4	2,762	28.0	3,927	16.2	6,677	8.1	344	9.8
Asian	4,985	4.1	134	1.4	825	3.4	3,844	4.6	182	5.2
American Indian/Alaskan	1,389	1.2	202	2.0	372	1.5	765	0.9	50	1.4
Hawaiian/Pacific Islander	267	0.2	17	0.2	81	0.3	168	0.2	2	0.1
White non-Black non-Hispanic	83,988	69.8	3,330	33.7	13,551	56.0	64,690	78.1	2,417	69.0
Other non-Black non-Hispanic	23	-	-	-	3	-	14	-	6	0.2
Spanish is Only Language Spoken										
Spanish is not only language spoken	117,940	98.0	8,965	90.8	23,496	97.1	82,018	99.0	3,462	98.8
Spanish is only language spoken	2,467	2.0	910	9.2	703	2.9	812	1.0	41	1.2
Nativity										
U.S-born	104,143	86.5	7,673	77.7	20,038	82.8	73,435	88.7	2,998	85.6
Foreign-born citizen	8,380	7.0	453	4.6	1,880	7.8	5,783	7.0	264	7.5
Foreign-born non citizen	7,885	6.5	1,750	17.7	2,282	9.4	3,612	4.4	241	6.9
Age Group										
15 to 24 years	6,299	5.2	1,094	11.1	1,955	8.1	3,129	3.8	121	3.4
25 to 34 years	20,374	16.9	2,587	26.2	4,993	20.6	12,286	14.8	509	14.5
35 to 44 years	21,414	17.8	1,994	20.2	4,918	20.3	13,996	16.9	506	14.5
45 to 54 years	24,658	20.5	2,002	20.3	5,336	22.1	16,553	20.0	766	21.9
55 to 64 years	22,036	18.3	1,202	12.2	4,064	16.8	16,132	19.5	638	18.2
65 years or more	25,625	21.3	997	10.1	2,933	12.1	20,733	25.0	963	27.5
Education										
No high school degree	14,321	11.9	3,696	37.4	3,505	14.5	6,677	8.1	443	12.6
High school degree	34,462	28.6	3,764	38.1	7,638	31.6	21,969	26.5	1,090	31.1
Some college	34,010	28.2	2,002	20.3	7,676	31.7	23,388	28.2	944	26.9
College degree	37,615	31.2	413	4.2	5,380	22.2	30,796	37.2	1,026	29.3
Employment Status										
Employed	72,580	60.3	3,818	38.7	15,515	64.1	51,294	61.9	1,953	55.7
Unemployed	6,779	5.6	1,525	15.4	1,899	7.8	3,218	3.9	137	3.9
Not in labor force	41,049	34.1	4,532	45.9	6,786	28.0	28,318	34.2	1,414	40.3
Household Income										
Less than \$15,000	19,541	16.2	5,510	55.8	4,225	17.5	9,299	11.2	507	14.5
Between \$15,000 and \$30,000	22,073	18.3	2,581	26.1	5,628	23.3	13,134	15.9	730	20.8
Between \$30,000 and \$50,000	24,787	20.6	1,221	12.4	5,787	23.9	17,015	20.5	764	21.8
Between \$50,000 and \$75,000	21,975	18.3	431	4.4	4,142	17.1	16,757	20.2	644	18.4
At Least \$75,000	32,032	26.6	132	1.3	4,418	18.3	26,624	32.1	857	24.5
Homeownership										
Homeowner	79,144	65.7	2,238	22.7	12,590	52.0	61,833	74.7	2,483	70.9
Non-homeowner	41,264	34.3	7,637	77.3	11,610	48.0	20,996	25.3	1,021	29.1
Geographic Region										
Northeast	21,784	18.1	1,537	15.6	3,908	16.1	15,675	18.9	664	19.0
Midwest	26,900	22.3	1,920	19.4	4,772	19.7	19,379	23.4	828	23.6
South	44,920	37.3	4,493	45.5	10,429	43.1	28,772	34.7	1,226	35.0
West	26,804	22.3	1,925	19.5	5,090	21.0	19,005	22.9	784	22.4
Metropolitan Status										
Metropolitan Area	100,311	83.3	8,029	81.3	20,066	82.9	69,203	83.5	3,014	86.0
Inside principal city	33,636	27.9	4,066	41.2	7,485	30.9	21,111	25.5	974	27.8
Not inside principal city	49,548	41.2	2,754	27.9	9,214	38.1	36,057	43.5	1,523	43.5
Not identified	17,127	14.2	1,209	12.2	3,367	13.9	12,034	14.5	516	14.7
Not in Metropolitan Area	19,193	15.9	1,764	17.9	3,857	15.9	13,096	15.8	477	13.6
Not identified	903	0.8	83	0.8	276	1.1	531	0.6	13	0.4

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.

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.

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. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2011 Reasons Households are Unbanked

By Previous Banking Status

Main Reason Household is Unbanked	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Do not have enough money	3,226	32.7	1,466	33.2	1,727	32.8	33	16.7
Do not need or want an account	2,070	21.0	688	15.6	1,372	26.0	10	5.1
Other/None of the above	1,301	13.2	654	14.8	627	11.9	19	9.8
Don't like dealing with and/or don't trust banks	736	7.5	360	8.2	374	7.1	1	0.7
Can't open an account due to ID, credit, or banking history problems	648	6.6	244	5.5	399	7.6	5	2.4
Previously had an account but the bank closed it	632	6.4	418	9.5	211	4.0	4	1.8
Bank account fees or minimum balance requirements are too high	529	5.4	315	7.1	208	4.0	6	2.9
Do not know/Refuse	425	4.3	121	2.7	186	3.5	118	60.5
Banks do not have convenient hours or locations	141	1.4	63	1.4	79	1.5	-	-
Do not know how to open or manage an account	126	1.3	48	1.1	78	1.5	-	-
Banks do not offer the needed products or services	41	0.4	32	0.7	8	0.2	-	-

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?"

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](#)

2011 Likelihood of Unbanked Households Opening an Account

	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
Likelihood of Opening Future Account	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Unbanked Households	9,875	100.0	4,411	100.0	5,269	100.0	195	100.0
Very likely	1,337	13.5	977	22.2	350	6.6	9	4.7
Somewhat likely	2,014	20.4	1,147	26.0	846	16.1	20	10.4
Not too likely	2,148	21.7	833	18.9	1,287	24.4	29	14.6
Not likely at all	3,851	39.0	1,295	29.4	2,531	48.0	25	12.9
Unknown	526	5.3	159	3.6	255	4.8	112	57.4

Notes:

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?”

Figures do not always reconcile to totals because of the rounding.

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. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)

2009 Likelihood of Unbanked Households Opening an Account

Likelihood of Opening an Account	All Unbanked Households Likely to Open An Account		Unbanked Status					
	Numbers (1000s)	Pct of Col	Previously Banked		Never-Banked		Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Unbanked Households	9,054	100.0	4,543	100.0	4,385	100.0	126	100.0
Very likely	1,388	15.3	1,167	25.7	209	4.8	12	9.2
Somewhat likely	1,745	19.3	1,045	23.0	678	15.5	22	17.5
Not too likely	1,785	19.7	836	18.4	941	21.5	8	6.7
Not likely at all	3,608	39.9	1,338	29.5	2,263	51.6	7	5.6
Unknown	528	5.8	157	3.5	294	6.7	77	61.0

Notes:

2009 estimates include previously banked households that reported being in the process of opening an account. These households were not asked about the likelihood that they would open an account in the future, but are classified as 'very likely' to open an account to facilitate comparability to 2011 estimates.

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?"

Differences within groups may or may not be statistically significant.

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](#)

2009 Household Banking Status

By Demographic Characteristics

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Households	119,001	100	9,054	7.6	21,693	18.2	84,917	71.4	3,336	2.8
Household Type										
Family household	78,743	100	5,609	7.1	14,823	18.8	56,276	71.5	2,035	2.6
Female householder, no husband present	13,975	100	2,730	19.5	3,997	28.6	6,848	49.0	399	2.9
Male householder, no wife present	5,433	100	804	14.8	1,502	27.6	2,941	54.1	186	3.4
Married couple	59,336	100	2,074	3.5	9,325	15.7	46,487	78.3	1,450	2.4
Nonfamily household	40,126	100	3,416	8.5	6,841	17.0	28,573	71.2	1,297	3.2
Female householder	21,147	100	1,391	6.6	3,121	14.8	15,945	75.4	689	3.3
Male householder	18,979	100	2,024	10.7	3,720	19.6	12,627	66.5	608	3.2
Other	131	100	30	22.6	29	22.0	68	52.1	4	3.3
Race and Ethnicity of Householder										
Black	15,541	100	3,338	21.5	4,999	32.2	6,775	43.6	429	2.8
Hispanic non-Black	13,241	100	2,543	19.2	3,269	24.7	7,035	53.1	395	3.0
Asian	4,790	100	166	3.5	357	7.5	4,037	84.3	229	4.8
American Indian/Alaskan	1,378	100	211	15.3	401	29.1	736	53.4	30	2.2
Hawaiian/Pacific Islander	259	100	23	9.0	49	18.8	180	69.3	8	2.9
White non-Black non-Hispanic	83,785	100	2,767	3.3	12,618	15.1	66,154	79.0	2,246	2.7
Other non-Black non-Hispanic	6	100	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	116,479	100	8,158	7.0	21,160	18.2	83,885	72.0	3,276	2.8
Spanish is only language spoken	2,522	100	896	35.5	533	21.1	1,032	40.9	60	2.4
Nativity										
U.S-born	103,091	100	6,877	6.7	19,110	18.5	74,357	72.1	2,747	2.7
Foreign-born citizen	7,828	100	427	5.5	1,086	13.9	5,970	76.3	345	4.4
Foreign-born non citizen	8,081	100	1,749	21.6	1,498	18.5	4,590	56.8	244	3.0
Age Group										
15 to 24 years	6,596	100	1,036	15.7	1,693	25.7	3,628	55.0	239	3.6
25 to 34 years	19,702	100	2,310	11.7	4,545	23.1	12,272	62.3	575	2.9
35 to 44 years	22,590	100	2,003	8.9	4,773	21.1	15,230	67.4	585	2.6
45 to 54 years	24,863	100	1,857	7.5	4,860	19.5	17,543	70.6	603	2.4
55 to 64 years	20,273	100	971	4.8	3,226	15.9	15,505	76.5	571	2.8
65 years or more	24,977	100	876	3.5	2,597	10.4	20,740	83.0	764	3.1
Education										
No high school degree	15,006	100	3,659	24.4	3,430	22.9	7,457	49.7	460	3.1
High school degree	34,654	100	3,341	9.6	7,304	21.1	23,025	66.4	984	2.8
Some college	33,312	100	1,618	4.9	7,201	21.6	23,507	70.6	985	3.0
College degree	36,029	100	435	1.2	3,759	10.4	30,929	85.8	907	2.5
Employment Status										
Employed	73,155	100	3,992	5.5	14,042	19.2	53,083	72.6	2,038	2.8
Unemployed	6,642	100	1,267	19.1	1,790	26.9	3,432	51.7	153	2.3
Not in labor force	39,203	100	3,795	9.7	5,861	15.0	28,402	72.4	1,146	2.9
Household Income										
Less than \$15,000	15,689	100	4,240	27.0	3,532	22.5	7,618	48.6	299	1.9
Between \$15,000 and \$30,000	17,443	100	2,259	13.0	4,222	24.2	10,616	60.9	346	2.0
Between \$30,000 and \$50,000	21,512	100	883	4.1	5,239	24.4	14,819	68.9	571	2.7
Between \$50,000 and \$75,000	18,988	100	279	1.5	3,468	18.3	14,854	78.2	387	2.0
At Least \$75,000	27,881	100	73	0.3	3,198	11.5	24,080	86.4	530	1.9
Unknown	17,488	100	1,320	7.5	2,034	11.6	12,930	73.9	1,204	6.9
Homeownership										
Homeowner	80,388	100	2,093	2.6	11,403	14.2	64,677	80.5	2,215	2.8
Non-homeowner	38,613	100	6,961	18.0	10,291	26.7	20,240	52.4	1,121	2.9
Geographic Region										
Northeast	21,689	100	1,500	6.9	3,552	16.4	15,917	73.4	720	3.3
Midwest	26,601	100	1,615	6.1	4,579	17.2	19,797	74.4	609	2.3
South	44,081	100	4,144	9.4	9,159	20.8	29,590	67.1	1,188	2.7
West	26,630	100	1,795	6.7	4,403	16.5	19,614	73.7	819	3.1
Metropolitan Status										
Metropolitan Area	99,183	100	7,364	7.4	17,619	17.8	71,322	71.9	2,877	2.9
Inside principal city	33,450	100	3,775	11.3	6,512	19.5	22,034	65.9	1,129	3.4
Not inside principal city	48,536	100	2,527	5.2	7,739	15.9	36,964	76.2	1,305	2.7
Not identified	17,196	100	1,062	6.2	3,368	19.6	12,324	71.7	443	2.6
Not in metropolitan area	18,978	100	1,631	8.6	3,876	20.4	13,035	68.7	435	2.3
Not identified	840	100	59	7.0	198	23.5	560	66.6	24	2.9

Notes:

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 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.

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](#)

2009 Unbanked Households' Previous Banking Status

By Demographic Characteristics: All Households

Household Characteristic	All Households		All Unbanked Households		Unbanked Status					
					Previously Banked		Never-Banked		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Households	119,001	100	9,054	7.6	4,543	3.8	4,385	3.7	110,073	92.5
Household Type										
Family household	78,743	100	5,609	7.1	2,744	3.5	2,782	3.5	73,217	93.0
Female householder, no husband present	13,975	100	2,730	19.5	1,385	9.9	1,299	9.3	11,291	80.8
Male householder, no wife present	5,433	100	804	14.8	366	6.7	424	7.8	4,643	85.5
Married couple	59,336	100	2,074	3.5	993	1.7	1,059	1.8	57,284	96.5
Nonfamily household	40,126	100	3,416	8.5	1,781	4.4	1,591	4.0	36,754	91.6
Female householder	21,147	100	1,391	6.6	802	3.8	567	2.7	19,779	93.5
Male householder	18,979	100	2,024	10.7	979	5.2	1,024	5.4	16,975	89.4
Other	131	100	30	22.6	18	13.7	12	8.9	102	77.4
Race/Ethnicity										
Black	15,541	100	3,338	21.5	1,746	11.2	1,520	9.8	12,275	79.0
Hispanic non-Black	13,241	100	2,543	19.2	775	5.8	1,744	13.2	10,723	81.0
Asian	4,790	100	166	3.5	53	1.1	113	2.4	4,624	96.5
American Indian/Alaskan	1,378	100	211	15.3	106	7.7	96	7.0	1,175	85.3
Hawaiian/Pacific Islander	259	100	23	9.0	16	6.2	6	2.4	237	91.4
White non-Black non-Hispanic	83,785	100	2,767	3.3	1,846	2.2	899	1.1	81,040	96.7
Other non-Black non-Hispanic	6	100	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	116,479	100	8,158	7.0	4,405	3.8	3,632	3.1	108,442	93.1
Spanish is only language spoken	2,522	100	896	35.5	138	5.5	753	29.9	1,631	64.7
Nativity										
U.S-born	103,091	100	6,877	6.7	4,010	3.9	2,772	2.7	96,309	93.4
Foreign-born citizen	7,828	100	427	5.5	168	2.1	246	3.1	7,415	94.7
Foreign-born non citizen	8,081	100	1,749	21.6	365	4.5	1,367	16.9	6,349	78.6
Age Group										
15 to 24 years	6,596	100	1,036	15.7	509	7.7	526	8.0	5,561	84.3
25 to 34 years	19,702	100	2,310	11.7	1,152	5.8	1,119	5.7	17,431	88.5
35 to 44 years	22,590	100	2,003	8.9	1,028	4.6	951	4.2	20,612	91.2
45 to 54 years	24,863	100	1,857	7.5	945	3.8	879	3.5	23,039	92.7
55 to 64 years	20,273	100	971	4.8	512	2.5	453	2.2	19,309	95.2
65 years or more	24,977	100	876	3.5	398	1.6	457	1.8	24,122	96.6
Education										
No high school degree	15,006	100	3,659	24.4	1,372	9.1	2,260	15.1	11,374	75.8
High school degree	34,654	100	3,341	9.6	1,819	5.2	1,449	4.2	31,386	90.6
Some college	33,312	100	1,618	4.9	1,136	3.4	466	1.4	31,710	95.2
College degree	36,029	100	435	1.2	216	0.6	210	0.6	35,603	98.8
Employment Status										
Employed	73,155	100	3,992	5.5	2,064	2.8	1,864	2.5	69,227	94.6
Unemployed	6,642	100	1,267	19.1	690	10.4	561	8.4	5,392	81.2
Not in labor force	39,203	100	3,795	9.7	1,789	4.6	1,960	5.0	35,454	90.4
Household Income										
Less than \$15,000	15,689	100	4,240	27.0	2,178	13.9	2,035	13.0	11,475	73.1
Between \$15,000 and \$30,000	17,443	100	2,259	13.0	1,157	6.6	1,064	6.1	15,222	87.3
Between \$30,000 and \$50,000	21,512	100	883	4.1	476	2.2	399	1.9	20,637	95.9
Between \$50,000 and \$75,000	18,988	100	279	1.5	188	1.0	91	0.5	18,709	98.5
At Least \$75,000	27,881	100	73	0.3	30	0.1	42	0.2	27,809	99.7
Unknown	17,488	100	1,320	7.5	514	2.9	753	4.3	16,221	92.8
Homeownership										
Homeowner	80,388	100	2,093	2.6	1,127	1.4	917	1.1	78,344	97.5
Non-homeowner	38,613	100	6,961	18.0	3,415	8.8	3,468	9.0	31,729	82.2
Geographic Region										
Northeast	21,689	100	1,500	6.9	721	3.3	757	3.5	20,210	93.2
Midwest	26,601	100	1,615	6.1	964	3.6	629	2.4	25,009	94.0
South	44,081	100	4,144	9.4	1,996	4.5	2,088	4.7	39,996	90.7
West	26,630	100	1,795	6.7	861	3.2	911	3.4	24,858	93.3
Metropolitan Status										
Metropolitan Area	99,183	100	7,364	7.4	3,642	3.7	3,626	3.7	91,914	92.7
Inside principal city	33,450	100	3,775	11.3	1,828	5.5	1,905	5.7	29,717	88.8
Not inside principal city	48,536	100	2,527	5.2	1,293	2.7	1,194	2.5	46,049	94.9
Not identified	17,196	100	1,062	6.2	522	3.0	526	3.1	16,148	93.9
Not in metropolitan area	18,978	100	1,631	8.6	879	4.6	726	3.8	17,373	91.5
Not identified	840	100	59	7.0	21	2.5	33	4.0	785	93.5

Notes:

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?"

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.

2009 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](#)

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	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](#)

2009 Reasons Previously Banked Households are Unbanked

Reasons Household is Unbanked	Previously Banked Households	
	Numbers (1000s)	Pct of Col
All Previously Banked Households	3,210	100.0
Do not have enough money to need account	1,093	34.0
Do not need or want account/Do not see value of account	828	25.8
Service charges are too high	392	12.2
Do not write enough checks	383	11.9
Minimum balance requirement is too high	350	10.9
Bounced too many checks/had too many overdrafts	266	8.3
Do not trust banks	228	7.1
Could not balance or manage account	219	6.8
There is no bank near home or work	167	5.2
Banks do not feel comfortable or welcoming	147	4.6
Banks have inconvenient hours	129	4.0
Banks do not offer needed services	113	3.5
Banks take too long to clear checks	66	2.0
There are language barriers at banks	14	0.4

Notes:

Previously banked households that did not close their account themselves and/or were in the process of opening an account were not asked why they closed their account and are excluded from the analysis.

Total percentage sums to more than 100 because respondents were permitted to choose multiple responses. 'None of the above' or 'Other reason' responses are not shown in the table.

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?"

Figures do not always reconcile to totals because of rounding.

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](#)

2009 Reasons Never-Banked Households are Unbanked

Reasons Household is Unbanked	Never-Banked Households	
	Numbers (1000s)	Pct of Col
All Never-Banked Households	4,385	100.0
Do not have enough money to need account	1,628	37.1
Do not need or want account/Do not see value of account	544	12.4
Service charges are too high	275	6.3
Do not write enough checks	787	18.0
Minimum balance requirement is too high	555	12.7
Bounced too many checks/had too many overdrafts	73	1.7
Do not trust banks	275	6.3
Could not balance or manage account	166	3.8
There is no bank near home or work	157	3.6
Banks do not feel comfortable or welcoming	400	9.1
Banks have inconvenient hours	162	3.7
Banks do not offer needed services	153	3.5
Banks take too long to clear checks	48	1.1
There are language barriers at banks	302	6.9
Do not have documents to open account	242	5.5
Credit problems	142	3.2
Do not know how to open account	105	2.4

Notes:

Total percentage sums to more than 100 because respondents were permitted to choose multiple responses. 'None of the above' or 'Other reason' responses are not shown in the table.

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?"

Figures do not always reconcile to totals because of rounding.

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](#)

2011 Distribution of Adults and Children

By Household Banking Status

Banking Status	All Households		Persons		Adults		Children	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households	120,408	100.0	300,448	100.0	234,267	100.0	66,182	100.0
Unbanked	9,875	8.2	26,130	8.7	17,126	7.3	9,004	13.6
Underbanked	24,199	20.1	67,378	22.4	50,762	21.7	16,616	25.1
Fully Banked	82,830	68.8	198,562	66.1	159,448	68.1	39,113	59.1
Unknown	3,504	2.9	8,379	2.8	6,931	3.0	1,449	2.2

Notes:

This table presents the number of persons residing in households of different banking status. Adults are defined as persons age 16 and above and children are household members under age 16. 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.

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.

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](#)

2011 Distribution of Persons

By Household Banking Status and Demographic Characteristics

Household Characteristic	Persons in Household by Household Banking Status											
	All Households		All Persons		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	300,448	100	26,130	100	67,378	100	198,562	100	8,379	100
Household Type												
Family household	78,826	65.5	249,190	82.9	21,260	81.4	57,572	85.4	163,569	82.4	6,789	81.0
Female householder, no husband present	15,575	12.9	48,079	16.0	10,291	39.4	14,606	21.7	21,745	11.0	1,438	17.2
Male householder, no wife present	5,661	4.7	17,598	5.9	2,656	10.2	5,549	8.2	8,857	4.5	537	6.4
Married couple	57,591	47.8	183,513	61.1	8,314	31.8	37,418	55.5	132,967	67.0	4,815	57.5
Nonfamily household	41,479	34.4	51,027	17.0	4,846	18.5	9,730	14.4	34,869	17.6	1,583	18.9
Female householder	21,688	18.0	25,370	8.4	1,993	7.6	4,305	6.4	18,193	9.2	880	10.5
Male householder	19,791	16.4	25,658	8.5	2,853	10.9	5,426	8.1	16,676	8.4	703	8.4
Other	102	0.1	231	0.1	24	0.1	75	0.1	124	0.1	7	0.1
Race/Ethnicity												
Black	16,046	13.3	39,258	13.1	8,200	31.4	14,325	21.3	15,515	7.8	1,218	14.5
Hispanic non-Black	13,710	11.4	43,911	14.6	9,265	35.5	13,524	20.1	20,149	10.1	974	11.6
Asian	4,985	4.1	14,450	4.8	278	1.1	2,560	3.8	11,071	5.6	540	6.4
American Indian/Alaskan	1,389	1.2	3,474	1.2	481	1.8	1,056	1.6	1,815	0.9	122	1.4
Hawaiian/Pacific Islander	267	0.2	798	0.3	62	0.2	303	0.4	430	0.2	4	-
White non-Black non-Hispanic	83,988	69.8	198,500	66.1	7,844	30.0	35,596	52.8	149,543	75.3	5,516	65.8
Other non-Black non-Hispanic	23	-	59	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	291,932	97.2	22,849	87.4	64,794	96.2	196,056	98.7	8,233	98.3
Spanish is only language spoken	2,467	2.0	8,516	2.8	3,281	12.6	2,584	3.8	2,506	1.3	146	1.7
Nativity												
U.S-born	104,143	86.5	250,809	83.5	18,824	72.0	53,470	79.4	171,575	86.4	6,940	82.8
Foreign-born citizen	8,380	7.0	23,880	7.9	1,250	4.8	5,960	8.8	15,963	8.0	707	8.4
Foreign-born non citizen	7,885	6.5	25,760	8.6	6,056	23.2	7,948	11.8	11,024	5.6	732	8.7
Age Group												
15 to 24 years	6,300	5.2	15,900	5.3	3,039	11.6	5,081	7.5	7,476	3.8	304	3.6
25 to 34 years	20,374	16.9	57,787	19.2	8,434	32.3	15,275	22.7	32,563	16.4	1,516	18.1
35 to 44 years	21,414	17.8	69,834	23.2	6,347	24.3	16,532	24.5	45,402	22.9	1,553	18.5
45 to 54 years	24,658	20.5	66,748	22.2	4,690	18.0	14,873	22.1	45,208	22.8	1,977	23.6
55 to 64 years	22,036	18.3	45,963	15.3	2,046	7.8	9,431	14.0	33,126	16.7	1,360	16.2
65 years or more	25,625	21.3	44,216	14.7	1,574	6.0	6,186	9.2	34,786	17.5	1,670	19.9
Education												
No high school degree	14,321	11.9	38,409	12.8	10,566	40.4	11,050	16.4	15,817	8.0	977	11.7
High school degree	34,462	28.6	84,497	28.1	9,752	37.3	21,417	31.8	50,754	25.6	2,574	30.7
Some college	34,010	28.2	84,513	28.1	4,994	19.1	21,052	31.2	56,107	28.3	2,361	28.2
College degree	37,615	31.2	93,029	31.0	818	3.1	13,860	20.6	75,884	38.2	2,468	29.4
Employment Status												
Employed	72,580	60.3	192,165	64.0	10,664	40.8	43,631	64.8	132,814	66.9	5,056	60.3
Unemployed	6,779	5.6	18,545	6.2	4,354	16.7	5,606	8.3	8,221	4.1	363	4.3
Not in labor force	41,049	34.1	89,739	29.9	11,112	42.5	18,141	26.9	57,526	29.0	2,961	35.3
Household Income												
Less than \$15,000	19,541	16.2	39,457	13.1	13,318	51.0	9,387	13.9	15,868	8.0	885	10.6
Between \$15,000 and \$30,000	22,073	18.3	49,499	16.5	7,328	28.0	14,583	21.6	26,026	13.1	1,562	18.6
Between \$30,000 and \$50,000	24,787	20.6	60,221	20.0	3,803	14.6	16,918	25.1	37,695	19.0	1,806	21.5
Between \$50,000 and \$75,000	21,975	18.3	57,601	19.2	1,298	5.0	12,474	18.5	42,164	21.2	1,665	19.9
At Least \$75,000	32,032	26.6	93,671	31.2	384	1.5	14,016	20.8	76,809	38.7	2,462	29.4
Homeownership												
Homeowner	79,144	65.7	203,080	67.6	5,816	22.3	36,968	54.9	154,252	77.7	6,044	72.1
Non-homeowner	41,264	34.3	97,368	32.4	20,314	77.7	30,410	45.1	44,309	22.3	2,335	27.9
Geographic Region												
Northeast	21,784	18.1	53,551	17.8	3,757	14.4	10,580	15.7	37,556	18.9	1,658	19.8
Midwest	26,900	22.3	65,583	21.8	4,604	17.6	12,881	19.1	46,110	23.2	1,988	23.7
South	44,920	37.3	111,140	37.0	12,035	46.1	28,678	42.6	67,617	34.1	2,810	33.5
West	26,804	22.3	70,175	23.4	5,735	21.9	15,239	22.6	47,278	23.8	1,923	22.9
Metropolitan Status												
Metropolitan Area	100,311	83.3	252,167	83.9	21,366	81.8	56,263	83.5	167,336	84.3	7,201	85.9
Inside principal city	33,636	27.9	81,517	27.1	10,602	40.6	20,324	30.2	48,457	24.4	2,134	25.5
Not inside principal city	49,548	41.2	128,429	42.7	7,557	28.9	26,611	39.5	90,443	45.5	3,818	45.6
Not identified	17,127	14.2	42,222	14.1	3,208	12.3	9,328	13.8	28,436	14.3	1,250	14.9
Not in Metropolitan Area	19,193	15.9	45,949	15.3	4,525	17.3	10,356	15.4	29,925	15.1	1,144	13.7
Not Identified	903	0.8	2,332	0.8	239	0.9	759	1.1	1,300	0.7	34	0.4

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](#)

2011 Distribution of Children

By Household Banking Status and Demographic Characteristics

Household Characteristic	Children in Household by Household Banking Status											
	All Households		All Children		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	66,182	100	9,004	100	16,616	100	39,113	100	1,449	100
Household Type												
Family household	78,826	65.5	65,502	99.0	8,824	98.0	16,383	98.6	38,856	99.3	1,439	99.3
Female householder, no husband present	15,575	12.9	16,269	24.6	4,934	54.8	4,992	30.0	5,996	15.3	347	23.9
Male householder, no wife present	5,661	4.7	4,482	6.8	829	9.2	1,475	8.9	2,052	5.2	126	8.7
Married couple	57,591	47.8	44,752	67.6	3,061	34.0	9,916	59.7	30,809	78.8	966	66.6
Nonfamily household	41,479	34.4	658	1.0	180	2.0	227	1.4	241	0.6	10	0.7
Female householder	21,688	18.0	141	0.2	58	0.6	32	0.2	46	0.1	5	0.4
Male householder	19,791	16.4	516	0.8	122	1.4	195	1.2	196	0.5	5	0.3
Other	102	0.1	22	-	-	-	6	-	16	-	-	-
Race/Ethnicity												
Black	16,046	13.3	10,151	15.3	2,752	30.6	3,816	23.0	3,372	8.6	211	14.6
Hispanic non-Black	13,710	11.4	13,037	19.7	3,486	38.7	3,996	24.0	5,332	13.6	224	15.4
Asian	4,985	4.1	3,219	4.9	63	0.7	546	3.3	2,503	6.4	108	7.5
American Indian/Alaskan	1,389	1.2	788	1.2	164	1.8	236	1.4	374	1.0	13	0.9
Hawaiian/Pacific Islander	267	0.2	230	0.3	34	0.4	94	0.6	101	0.3	1	0.1
White non-Black non-Hispanic	83,988	69.8	38,741	58.5	2,505	27.8	7,920	47.7	27,424	70.1	892	61.6
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken												
Spanish is not only language spoken	117,940	98.0	63,533	96.0	7,838	87.1	15,776	94.9	38,495	98.4	1,424	98.3
Spanish is only language spoken	2,467	2.0	2,649	4.0	1,165	12.9	840	5.1	618	1.6	25	1.7
Nativity												
U.S.-born	104,143	86.5	53,141	80.3	6,385	70.9	12,750	76.7	32,861	84.0	1,145	79.1
Foreign-born citizen	8,380	7.0	5,089	7.7	392	4.3	1,309	7.9	3,260	8.3	128	8.8
Foreign-born non citizen	7,885	6.5	7,952	12.0	2,227	24.7	2,556	15.4	2,992	7.7	176	12.1
Age Group												
15 to 24 years	6,300	5.2	3,418	5.2	1,106	12.3	1,162	7.0	1,115	2.9	36	2.5
25 to 34 years	20,374	16.9	21,044	31.8	4,124	45.8	5,918	35.6	10,511	26.9	492	34.0
35 to 44 years	21,414	17.8	25,966	39.2	2,453	27.2	5,773	34.7	17,222	44.0	518	35.8
45 to 54 years	24,658	20.5	11,805	17.8	1,026	11.4	2,492	15.0	8,008	20.5	279	19.3
55 to 64 years	22,036	18.3	2,757	4.2	193	2.1	865	5.2	1,631	4.2	69	4.7
65 years or more	25,625	21.3	1,190	1.8	102	1.1	407	2.5	626	1.6	55	3.8
Education												
No high school degree	14,321	11.9	9,871	14.9	3,638	40.4	3,042	18.3	3,037	7.8	154	10.6
High school degree	34,462	28.6	17,336	26.2	3,351	37.2	5,213	31.4	8,363	21.4	410	28.3
Some college	34,010	28.2	18,340	27.7	1,819	20.2	5,303	31.9	10,779	27.6	439	30.3
College degree	37,615	31.2	20,635	31.2	196	2.2	3,058	18.4	16,935	43.3	446	30.8
Employment Status												
Employed	72,580	60.3	45,888	69.3	3,683	40.9	11,024	66.3	30,133	77.0	1,047	72.3
Unemployed	6,779	5.6	5,206	7.9	1,728	19.2	1,512	9.1	1,889	4.8	77	5.3
Not in labor force	41,049	34.1	15,087	22.8	3,592	39.9	4,080	24.6	7,091	18.1	324	22.4
Household Income												
Less than \$15,000	19,541	16.2	9,608	14.5	4,738	52.6	2,441	14.7	2,330	6.0	100	6.9
Between \$15,000 and \$30,000	22,073	18.3	10,852	16.4	2,532	28.1	3,930	23.7	4,128	10.6	262	18.1
Between \$30,000 and \$50,000	24,787	20.6	12,666	19.1	1,269	14.1	4,373	26.3	6,708	17.2	316	21.8
Between \$50,000 and \$75,000	21,975	18.3	11,995	18.1	365	4.1	2,967	17.9	8,394	21.5	269	18.5
At Least \$75,000	32,032	26.6	21,061	31.8	100	1.1	2,905	17.5	17,553	44.9	503	34.7
Homeownership												
Homeowner	79,144	65.7	40,577	61.3	1,596	17.7	8,181	49.2	29,870	76.4	930	64.2
Non-homeowner	41,264	34.3	25,604	38.7	7,408	82.3	8,435	50.8	9,243	23.6	519	35.8
Geographic Region												
Northeast	21,784	18.1	10,471	15.8	1,111	12.3	2,173	13.1	6,914	17.7	273	18.9
Midwest	26,900	22.3	14,512	21.9	1,553	17.2	3,123	18.8	9,461	24.2	375	25.9
South	44,920	37.3	25,303	38.2	4,279	47.5	7,357	44.3	13,203	33.8	464	32.0
West	26,804	22.3	15,897	24.0	2,060	22.9	3,963	23.9	9,537	24.4	336	23.2
Metropolitan Status												
Metropolitan Area	100,311	83.3	55,700	84.2	7,307	81.2	13,876	83.5	33,305	85.1	1,213	83.7
Inside principal city	33,636	27.9	17,926	27.1	3,513	39.0	4,991	30.0	9,077	23.2	345	23.8
Not inside principal city	49,548	41.2	28,353	42.8	2,625	29.2	6,439	38.7	18,640	47.7	649	44.8
Not identified	17,127	14.2	9,421	14.2	1,168	13.0	2,446	14.7	5,588	14.3	219	15.1
Not in Metropolitan Area	19,193	15.9	9,909	15.0	1,600	17.8	2,558	15.4	5,525	14.1	225	15.5
Not Identified	903	0.8	574	0.9	97	1.1	182	1.1	283	0.7	11	0.7

Notes:

Children are persons in the household under age 16.

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.

- = 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 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](#)

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

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](#)

2011 Unbanked and Underbanked Households

By Race and Income

Household Income and Race/Ethnicity	All Households		Banking Status							
			Unbanked		Underbanked		Fully-Banked		Underbanked Status Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Households	120,408	100	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
Income Less than \$15,000										
Black	4,726	100	2,185	46.2	1,246	26.4	1,219	25.8	76	1.6
Hispanic non-Black	2,822	100	1,170	41.5	581	20.6	1,019	36.1	52	1.9
Asian	606	100	67	11.0	63	10.4	453	74.8	23	3.8
American Indian/Alaskan	373	100	152	40.7	94	25.1	120	32.1	8	2.1
Hawaiian/Pacific Islander	58	100	15	26.3	23	40.0	19	33.7	-	-
White non-Black non-Hispanic	10,956	100	1,921	17.5	2,218	20.2	6,468	59.0	348	3.2
Total	19,541	100	5,510	28.2	4,225	21.6	9,299	47.6	507	2.6
Between \$15,000 and \$30,000										
Black	3,529	100	756	21.4	1,404	39.8	1,244	35.2	126	3.6
Hispanic non-Black	3,353	100	959	28.6	1,023	30.5	1,313	39.1	58	1.7
Asian	706	100	44	6.3	116	16.4	515	72.9	31	4.4
American Indian/Alaskan	296	100	34	11.6	77	26.0	172	58.3	12	4.0
Hawaiian/Pacific Islander	25	100	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	14,157	100	786	5.5	2,995	21.2	9,880	69.8	497	3.5
Other non-Black non-Hispanic	6	100	NA	NA	NA	NA	NA	NA	NA	NA
Total	22,073	100	2,581	11.7	5,628	25.5	13,134	59.5	730	3.3
Between \$30,000 and \$50,000										
Black	3,378	100	336	9.9	1,259	37.3	1,649	48.8	134	4.0
Hispanic non-Black	3,321	100	444	13.4	1,181	35.5	1,589	47.8	108	3.3
Asian	869	100	18	2.0	214	24.6	591	68.0	47	5.4
American Indian/Alaskan	284	100	11	3.9	98	34.7	166	58.5	8	2.9
Hawaiian/Pacific Islander	43	100	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	16,886	100	413	2.4	3,014	17.8	12,993	76.9	467	2.8
Other non-Black non-Hispanic	6	100	NA	NA	NA	NA	NA	NA	NA	NA
Total	24,787	100	1,221	4.9	5,787	23.3	17,015	68.6	764	3.1
Between \$50,000 and \$75,000										
Black	2,064	100	119	5.8	746	36.1	1,134	54.9	65	3.2
Hispanic non-Black	2,162	100	142	6.6	692	32.0	1,237	57.2	91	4.2
Asian	945	100	5	0.5	140	14.8	762	80.6	39	4.1
American Indian/Alaskan	215	100	4	2.0	46	21.6	148	68.9	16	7.5
Hawaiian/Pacific Islander	61	100	-	-	6	10.1	53	86.9	2	3.0
White non-Black non-Hispanic	16,523	100	161	1.0	2,511	15.2	13,420	81.2	432	2.6
Other non-Black non-Hispanic	5	100	NA	NA	NA	NA	NA	NA	NA	NA
Total	21,975	100	431	2.0	4,142	18.9	16,757	76.3	644	2.9
At Least \$75,000										
Black	2,348	100	35	1.5	785	33.4	1,426	60.7	102	4.3
Hispanic non-Black	2,053	100	47	2.3	450	21.9	1,521	74.1	34	1.7
Asian	1,858	100	1	0.1	292	15.7	1,523	82.0	41	2.2
American Indian/Alaskan	222	100	-	-	57	25.5	159	71.7	6	2.7
Hawaiian/Pacific Islander	81	100	-	-	20	24.8	61	75.2	-	-
White non-Black non-Hispanic	25,465	100	49	0.2	2,813	11.0	21,929	86.1	674	2.6
Other non-Black non-Hispanic	5	100	NA	NA	NA	NA	NA	NA	NA	NA
Total	32,032	100	132	0.4	4,418	13.8	26,624	83.1	857	2.7

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.

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.

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.

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

2011 Unbanked Households' Previous Banking Status by Demographic Characteristics

All Unbanked Households

Household Characteristic	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100	4,411	44.7	5,269	53.4	196	2.0
Household Type								
Family household	5,905	100	2,392	40.5	3,399	57.6	114	1.9
Female householder, no husband present	2,971	100	1,275	42.9	1,658	55.8	37	1.2
Male householder, no wife present	807	100	298	36.9	471	58.4	38	4.7
Married couple	2,127	100	819	38.5	1,269	59.7	39	1.8
Nonfamily household	3,960	100	2,013	50.8	1,865	47.1	82	2.1
Female householder	1,702	100	860	50.5	798	46.9	44	2.6
Male householder	2,258	100	1,153	51.1	1,068	47.3	37	1.7
Other	11	100	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	3,430	100	1,588	46.3	1,768	51.5	75	2.2
Hispanic non-Black	2,762	100	714	25.8	2,011	72.8	37	1.4
Asian	134	100	33	24.2	101	75.3	1	0.5
American Indian/Alaskan	202	100	83	40.9	119	59.1	-	-
Hawaiian/Pacific Islander	17	100	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100	1,988	59.7	1,261	37.9	81	2.4
Spanish is Only Language Spoken								
Spanish is not only language spoken	8,965	100	4,302	48.0	4,480	50.0	184	2.0
Spanish is only language spoken	910	100	109	12.0	790	86.7	12	1.3
Nativity								
U.S-born	7,673	100	4,038	52.6	3,476	45.3	159	2.1
Foreign-born citizen	453	100	134	29.6	305	67.4	14	3.0
Foreign-born non citizen	1,750	100	239	13.6	1,489	85.1	22	1.3
Age Group								
15 to 24 years	1,094	100	473	43.2	609	55.7	12	1.1
25 to 34 years	2,587	100	1,185	45.8	1,377	53.2	25	1.0
35 to 44 years	1,994	100	832	41.7	1,129	56.6	33	1.6
45 to 54 years	2,002	100	866	43.2	1,072	53.5	64	3.2
55 to 64 years	1,202	100	584	48.6	581	48.4	37	3.1
65 years or more	997	100	471	47.2	501	50.2	25	2.5
Education								
No high school degree	3,696	100	1,346	36.4	2,278	61.6	73	2.0
High school degree	3,764	100	1,731	46.0	1,949	51.8	85	2.2
Some college	2,002	100	1,153	57.6	820	40.9	29	1.4
College degree	413	100	181	43.9	223	53.9	9	2.3
Employment Status								
Employed	3,818	100	1,628	42.6	2,121	55.6	69	1.8
Unemployed	1,525	100	822	53.9	669	43.9	34	2.2
Not in labor force	4,532	100	1,961	43.3	2,479	54.7	92	2.0
Household Income								
Less than \$15,000	5,510	100	2,504	45.4	2,926	53.1	80	1.5
Between \$15,000 and \$30,000	2,581	100	1,161	45.0	1,334	51.7	85	3.3
Between \$30,000 and \$50,000	1,221	100	481	39.4	717	58.7	23	1.9
Between \$50,000 and \$75,000	431	100	202	46.8	222	51.5	8	1.8
At Least \$75,000	132	100	62	47.1	70	52.9	-	-
Homeownership								
Homeowner	2,238	100	1,075	48.0	1,105	49.4	58	2.6
Non-homeowner	7,637	100	3,336	43.7	4,164	54.5	137	1.8
Geographic Region								
Northeast	1,537	100	611	39.7	895	58.2	32	2.1
Midwest	1,920	100	1,004	52.3	877	45.7	40	2.1

South	4,493	100	1,968	43.8	2,439	54.3	86	1.9
West	1,925	100	829	43.0	1,059	55.0	38	2.0
Metropolitan Status								
Metropolitan Area	8,029	100	3,492	43.5	4,373	54.5	163	2.0
Inside principal city	4,066	100	1,607	39.5	2,383	58.6	77	1.9
Not inside principal city	2,754	100	1,253	45.5	1,439	52.3	62	2.2
Not identified	1,209	100	632	52.3	552	45.6	25	2.1
Not in Metropolitan Area	1,764	100	892	50.6	840	47.6	32	1.8
Not Identified	83	100	27	32.4	56	67.6	-	-

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.

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?"

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](#)

2011 Timeframe in Which Previously Banked Households Became Unbanked

By Demographic Characteristics

Household Characteristic	All Previously Unbanked		Had Bank Account in Last Year					
			Within the last year		More than 1 year ago		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Previously Banked Households	4,411	100	896	20.3	3,439	78.0	76	1.7
Household Type								
Family household	2,392	100	557	23.3	1,785	74.6	50	2.1
Female householder, no husband present	1,275	100	274	21.5	982	77.0	20	1.5
Male householder, no wife present	298	100	90	30.1	197	66.3	11	3.6
Married couple	819	100	194	23.6	606	74.0	20	2.4
Nonfamily household	2,013	100	338	16.8	1,649	81.9	26	1.3
Female householder	860	100	131	15.3	712	82.7	17	2.0
Male householder	1,153	100	207	18.0	937	81.3	9	0.8
Other	6	100	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	1,588	100	349	22.0	1,193	75.2	46	2.9
Hispanic non-Black	714	100	165	23.1	538	75.3	11	1.5
Asian	33	100	NA	NA	NA	NA	NA	NA
American Indian/Alaskan	83	100	18	21.7	65	78.3	-	-
Hawaiian/Pacific Islander	6	100	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,988	100	364	18.3	1,605	80.7	19	1.0
Spanish is Only Language Spoken								
Spanish is not only language spoken	4,302	100	870	20.2	3,355	78.0	76	1.8
Spanish is only language spoken	109	100	25	23.2	84	76.8	-	-
Nativity								
U.S-born	4,038	100	812	20.1	3,154	78.1	72	1.8
Foreign-born citizen	134	100	27	20.0	107	79.6	1	0.4
Foreign-born non citizen	239	100	57	24.0	178	74.7	3	1.3
Age Group								
15 to 24 years	473	100	169	35.7	303	63.9	2	0.4
25 to 34 years	1,185	100	269	22.7	897	75.7	19	1.6
35 to 44 years	832	100	171	20.6	650	78.1	11	1.3
45 to 54 years	866	100	194	22.4	658	76.0	14	1.6
55 to 64 years	584	100	63	10.8	498	85.3	22	3.8
65 years or more	471	100	29	6.1	434	92.1	9	1.8
Education								
No high school degree	1,346	100	239	17.8	1,091	81.1	15	1.1
High school degree	1,731	100	317	18.3	1,383	79.9	31	1.8
Some college	1,153	100	287	24.9	837	72.6	28	2.5
College degree	181	100	52	28.9	128	70.5	1	0.6
Employment Status								
Employed	1,628	100	350	21.5	1,249	76.7	29	1.8
Unemployed	822	100	225	27.3	588	71.5	9	1.1
Not in labor force	1,961	100	321	16.4	1,602	81.7	38	1.9
Household Income								
Less than \$15,000	2,504	100	473	18.9	2,014	80.4	17	0.7

Between \$15,000 and \$30,000	1,161	100	264	22.7	872	75.1	26	2.2
Between \$30,000 and \$50,000	481	100	103	21.5	355	73.8	23	4.7
Between \$50,000 and \$75,000	202	100	40	20.0	153	75.7	9	4.3
At Least \$75,000	62	100	NA	NA	NA	NA	NA	NA
Homeownership								
Homeowner	1,075	100	210	19.6	838	78.0	26	2.4
Non-homeowner	3,336	100	685	20.5	2,601	78.0	50	1.5
Geographic Region								
Northeast	611	100	107	17.4	498	81.5	6	1.0
Midwest	1,004	100	207	20.7	769	76.7	27	2.7
South	1,968	100	392	19.9	1,538	78.2	37	1.9
West	829	100	190	22.9	634	76.5	6	0.7
Metropolitan Status								
Metropolitan Area	3,492	100	750	21.5	2,672	76.5	70	2.0
Inside principal city	1,607	100	331	20.6	1,234	76.8	42	2.6
Not inside principal city	1,253	100	245	19.5	990	79.0	18	1.4
Not identified	632	100	174	27.6	448	70.9	10	1.5
Not in Metropolitan Area	892	100	139	15.6	747	83.7	6	0.7
Not Identified	27	100	NA	NA	NA	NA	NA	NA

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.

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?”

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](#)

2011 Reason Household is Unbanked

By Timing of When Household Became Unbanked

Main Reason Household is Unbanked	All Previously Banked Households		Had Bank Account in Last Year Status					
			Within the last year		More than 1 year ago		Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Previously Banked Households	4,411	100	896	100.0	3,439	100.0	76	100.0
Previously had an account but the bank closed it	418	9.5	94	10.5	324	9.4	-	-
Can't open an account due to ID, credit, or banking history problems	244	5.5	37	4.1	208	6.0	-	-
Banks do not have convenient hours or locations	63	1.4	16	1.8	47	1.4	-	-
Bank account fees or minimum balance requirements are too high	315	7.1	100	11.1	207	6.0	8	10.8
Banks do not offer the needed products or services	32	0.7	8	0.9	24	0.7	-	-
Don't like dealing with and/or don't trust banks	360	8.2	55	6.1	305	8.9	-	-
Do not have enough money	1,466	33.2	258	28.8	1,202	34.9	7	9.2
Do not know how to open or manage an account	48	1.1	8	0.9	40	1.2	-	-
Do not need or want an account	688	15.6	102	11.4	586	17.0	-	-
Other/None of the above	654	14.8	195	21.8	445	12.9	13	17.7
Do not know/Refused	121	2.7	23	2.6	51	1.5	47	62.2

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.

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?"

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](#)

2011 Reason Household is Unbanked

By Education

Main Reason Household is Unbanked	All Unbanked		Education							
			No high school degree		High school degree		Some college		College degree	
	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 Unbanked Households	9,875	100	3,696	100	3,764	100	2,002	100	413	100
Previously had an account but the bank closed it	632	6.4	162	4.4	293	7.8	158	7.9	19	4.6
Can't open an account due to ID, credit, or banking history problems	648	6.6	284	7.7	257	6.8	87	4.4	19	4.6
Banks do not have convenient hours or locations	141	1.4	51	1.4	57	1.5	28	1.4	5	1.2
Bank account fees or minimum balance requirements are too high	529	5.4	141	3.8	199	5.3	171	8.6	17	4.2
Banks do not offer the needed products or services	41	0.4	3	0.1	22	0.6	12	0.6	4	0.9
Don't like dealing with and/or don't trust banks	736	7.5	280	7.6	272	7.2	154	7.7	29	7.1
Do not have enough money	3,226	32.7	1,334	36.1	1,188	31.6	595	29.7	109	26.3
Do not know how to open or manage an account	126	1.3	40	1.1	48	1.3	22	1.1	16	4.0
Do not need or want an account	2,070	21.0	801	21.7	791	21.0	386	19.3	92	22.2
Other/None of the above	1,301	13.2	471	12.7	463	12.3	306	15.3	61	14.7
Do not know/Refused	425	4.3	128	3.5	174	4.6	81	4.0	42	10.2

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?"

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](#)

2011 Reason Household is Unbanked

By Region

Main Reason Household is Unbanked	All Unbanked		Geographic Region							
			Northeast		Midwest		South		West	
	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 Unbanked Households	9,875	100	1,537	100	1,920	100	4,493	100	1,925	100
Main Reason Household is Unbanked										
Previously had an account but the bank closed it	632	6.4	94	6.1	170	8.9	258	5.7	110	5.7
Can't open an account due to ID, credit, or banking history problems	648	6.6	92	6.0	104	5.4	273	6.1	179	9.3
Banks do not have convenient hours or locations	141	1.4	8	0.5	22	1.2	84	1.9	27	1.4
Bank account fees or minimum balance requirements are too high	529	5.4	73	4.7	94	4.9	233	5.2	129	6.7
Banks do not offer the needed products or services	41	0.4	-	-	11	0.6	16	0.4	14	0.7
Don't like dealing with and/or don't trust banks	736	7.5	97	6.3	152	7.9	328	7.3	158	8.2
Do not have enough money	3,226	32.7	571	37.1	580	30.2	1,506	33.5	569	29.6
Do not know how to open or manage an account	126	1.3	9	0.6	14	0.7	73	1.6	30	1.5
Do not need or want an account	2,070	21.0	289	18.8	393	20.5	1,049	23.4	339	17.6
Other/None of the above	1,301	13.2	241	15.7	261	13.6	512	11.4	286	14.8
Do not know/Refused	425	4.3	65	4.2	118	6.1	159	3.5	83	4.3

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.

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?"

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](#)

2011 Reason Household is Unbanked

By Race/Ethnicity

Main Reason Household is Unbanked	Race/Ethnicity									
	All Unbanked		Black		Hispanic non-Black		White non-Black non-Hispanic		Other non-Black non-Hispanic	
	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 Unbanked Households	9,875	100	3,430	100	2,762	100	3,330	100	353	100
Previously had an account but the bank closed it	632	6.4	261	7.6	102	3.7	246	7.4	23	6.4
Can't open an account due to ID, credit, or banking history problems	648	6.6	165	4.8	310	11.2	159	4.8	14	4.0
Banks do not have convenient hours or locations	141	1.4	40	1.2	48	1.8	46	1.4	7	2.0
Bank account fees or minimum balance requirements are too high	529	5.4	202	5.9	134	4.8	187	5.6	6	1.7
Banks do not offer the needed products or services	41	0.4	9	0.3	12	0.4	20	0.6	-	-
Don't like dealing with and/or don't trust banks	736	7.5	205	6.0	203	7.3	304	9.1	24	6.7
Do not have enough money	3,226	32.7	1,230	35.9	902	32.7	971	29.2	123	34.9
Do not know how to open or manage an account	126	1.3	40	1.2	36	1.3	49	1.5	2	0.5
Do not need or want an account	2,070	21.0	707	20.6	610	22.1	675	20.3	79	22.3
Other/None of the above	1,301	13.2	406	11.8	306	11.1	524	15.7	65	18.5
Do not know/Refused	425	4.3	165	4.8	100	3.6	149	4.5	11	3.0

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?"

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](#)

2011 Reason Household is Unbanked By Nativity and Spanish Language Usage

Main Reason Household is Unbanked	All Unbanked		Nativity						Spanish is Only Language Spoken			
			U.S-born		Foreign-born citizen		Foreign-born non citizen		Spanish is not only language spoken		Spanish is only language spoken	
	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 Unbanked Households	9,875	100	7,673	100	453	100	1,750	100	8,965	100	910	100
Previously had an account but the bank closed it	632	6.4	549	7.2	25	5.4	59	3.3	602	6.7	30	3.3
Can't open an account due to ID, credit, or banking history problems	648	6.6	367	4.8	10	2.2	271	15.5	479	5.3	169	18.5
Banks do not have convenient hours or locations	141	1.4	109	1.4	3	0.8	28	1.6	136	1.5	5	0.6
Bank account fees or minimum balance requirements are too high	529	5.4	444	5.8	12	2.7	73	4.2	498	5.6	31	3.4
Banks do not offer the needed products or services	41	0.4	36	0.5	-	-	4	0.2	37	0.4	4	0.4
Don't like dealing with and/or don't trust banks	736	7.5	597	7.8	24	5.3	115	6.6	671	7.5	65	7.1
Do not have enough money	3,226	32.7	2,529	33.0	153	33.9	544	31.1	2,945	32.8	282	30.9
Do not know how to open or manage an account	126	1.3	83	1.1	3	0.8	39	2.2	111	1.2	15	1.7
Do not need or want an account	2,070	21.0	1,550	20.2	103	22.8	417	23.8	1,864	20.8	207	22.7
Other/None of the above	1,301	13.2	1,064	13.9	86	18.9	151	8.6	1,215	13.5	86	9.4
Do not know/Refused	425	4.3	343	4.5	33	7.3	49	2.8	407	4.5	18	1.9

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?"

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](#)

2011 Reason Household is Unbanked By Household Income

Main Reason Household is Unbanked	All Unbanked		Household Income									
			Less than \$15,000		Between \$15,000 and \$30,000		Between \$30,000 and \$50,000		Between \$50,000 and \$75,000		At Least \$75,000	
	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 Unbanked Households	9,875	100	5,510	100	2,581	100	1,221	100	431	100	132	100
Previously had an account but the bank closed it	632	6.4	387	7.0	155	6.0	65	5.3	23	5.3	2	1.8
Can't open an account due to ID, credit, or banking history problems	648	6.6	306	5.6	171	6.6	114	9.3	49	11.3	8	5.8
Banks do not have convenient hours or locations	141	1.4	57	1.0	54	2.1	21	1.7	-	-	8	6.2
Bank account fees or minimum balance requirements are too high	529	5.4	219	4.0	180	7.0	98	8.0	28	6.6	4	3.0
Banks do not offer the needed products or services	41	0.4	27	0.5	4	0.1	7	0.5	4	0.8	-	-
Don't like dealing with and/or don't trust banks	736	7.5	343	6.2	229	8.9	139	11.4	24	5.7	1	0.6
Do not have enough money	3,226	32.7	2,119	38.5	714	27.7	281	23.0	77	17.9	35	26.3
Do not know how to open or manage an account	126	1.3	63	1.1	28	1.1	21	1.7	9	2.0	5	4.1
Do not need or want an account	2,070	21.0	1,105	20.1	584	22.6	249	20.4	103	23.9	29	22.1
Other/None of the above	1,301	13.2	716	13.0	325	12.6	158	12.9	68	15.7	35	26.4
Do not know/Refused	425	4.3	169	3.1	137	5.3	68	5.6	46	10.7	5	3.8

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?"

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](#)

2011 Reason Household is Unbanked

By Employment Status

Main Reason Household is Unbanked	All Unbanked		Employment Status					
			Employed		Unemployed		Not in labor force	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Unbanked Households	9,875	100	3,818	100	1,525	100	4,532	100
Previously had an account but the bank closed it	632	6.4	234	6.1	118	7.8	280	6.2
Can't open an account due to ID, credit, or banking history problems	648	6.6	283	7.4	128	8.4	237	5.2
Banks do not have convenient hours or locations	141	1.4	71	1.9	26	1.7	44	1.0
Bank account fees or minimum balance requirements are too high	529	5.4	253	6.6	98	6.4	178	3.9
Banks do not offer the needed products or services	41	0.4	26	0.7	7	0.5	7	0.2
Don't like dealing with and/or don't trust banks	736	7.5	357	9.4	62	4.0	317	7.0
Do not have enough money	3,226	32.7	1,040	27.2	698	45.8	1,489	32.9
Do not know how to open or manage an account	126	1.3	45	1.2	8	0.5	73	1.6
Do not need or want an account	2,070	21.0	885	23.2	189	12.4	996	22.0
Other/None of the above	1,301	13.2	445	11.7	151	9.9	704	15.5
Do not know/Refused	425	4.3	180	4.7	38	2.5	207	4.6

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?"

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.

Figures do not always reconcile to totals because of the rounding.

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](#)

2011 Follow-Up Reasons Households are Unbanked

Follow Up Reasons Households are Unbanked	Unbanked Households	
	Numbers (1000s)	Pct of Col
Bank Closed Account Due to Overdrafts or Bounced Checks		
Yes	290	45.8
No	324	51.2
Do not Know/Refused	19	2.9
Total	632	100.0
Household Can't Open an Account		
Do not have the required identification to open an account	245	37.8
Bad credit history	184	28.4
Past banking history problems	176	27.2
Other reason	26	4.1
Do not Know/Refused	16	2.5
Total	648	100.0
Banks are Inconvenient		
Bank has inconvenient hours	79	55.9
Bank has inconvenient locations	56	39.4
Other reason	3	2.1
Do not Know/Refused	4	2.6
Total	141	100.0
High Fees or Balance Requirements		
Services charges are too high	215	40.6
Unexpected fees, such as overdraft charges	130	24.5
Minimum balances are too high	167	31.6
Other reason	17	3.1
Do not Know/Refused	1	0.1
Total	529	100.0
Main Service Needed Not Offered by Banks		
Banks do not offer wire transfer (remittance) services	NA	NA
It takes too long to get funds from deposited checks	NA	NA
Cannot borrow money needed from banks	NA	NA
Do not Know/Refused	NA	NA
Total	41	100.0
Household Does Not Trust Banks or Like Dealing with Banks		
There are language barriers at banks	28	3.7
Do not trust banks	437	59.4
Banks do not feel comfortable or welcoming	150	20.4
Other reason	109	14.8
Do not Know	12	1.6
Total	736	100.0

Notes:

Totals are based on households that reported the specified main reason for not having an account. Households that reported that the main reason for not having is that they "Do not have enough money", or "Do not know how to open or manage an account", or "Do not need or want an account" were not asked additional follow up reasons.

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.

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?"

Figures do not always reconcile to totals because of the rounding.

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](#)

2011 Likelihood of Unbanked Households Opening an Account

By Demographic Characteristics

Household Characteristic	All Unbanked Households		Likelihood of Opening an Account									
			Very likely		Somewhat likely		Not too likely		Not likely at all		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100	1,337	13.5	2,014	20.4	2,148	21.7	3,851	39.0	526	5.3
Household Type												
Family household	5,905	100	891	15.1	1,311	22.2	1,436	24.3	1,999	33.8	268	4.5
Married couple	2,127	100	277	13.0	407	19.1	582	27.4	769	36.1	93	4.4
Female householder, no husband present	2,971	100	495	16.7	718	24.2	691	23.3	935	31.5	132	4.4
Male householder, no wife present	807	100	120	14.8	186	23.1	163	20.2	295	36.5	43	5.3
Nonfamily household	3,960	100	446	11.3	698	17.6	711	18.0	1,847	46.6	258	6.5
Female householder	1,702	100	157	9.2	263	15.4	276	16.2	868	51.0	138	8.1
Male householder	2,258	100	288	12.8	435	19.3	435	19.3	979	43.3	120	5.3
Other	11	100	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	3,430	100	514	15.0	731	21.3	750	21.9	1,208	35.2	227	6.6
Hispanic non-Black	2,762	100	268	9.7	548	19.9	718	26.0	1,116	40.4	113	4.1
White non-Black non-Hispanic	3,330	100	518	15.6	676	20.3	589	17.7	1,371	41.2	176	5.3
Other non-Black non-Hispanic	353	100	36	10.3	59	16.6	91	25.8	156	44.3	11	3.0
Spanish is Only Language Spoken												
Spanish is not only language spoken	8,965	100	1,291	14.4	1,868	20.8	1,864	20.8	3,453	38.5	491	5.5
Spanish is only language spoken	911	100	46	5.1	146	16.1	284	31.2	399	43.8	35	3.9
Nativity												
U.S-born	7,673	100	1,147	15.0	1,605	20.9	1,566	20.4	2,954	38.5	401	5.2
Foreign-born citizen	453	100	63	13.9	70	15.3	88	19.3	185	40.9	48	10.6
Foreign-born non citizen	1,750	100	127	7.2	339	19.4	495	28.3	712	40.7	77	4.4
Age Group												
15 to 24 years	1,094	100	254	23.2	306	28.0	229	20.9	251	22.9	55	5.0
25 to 34 years	2,587	100	431	16.7	635	24.6	575	22.2	844	32.6	102	3.9
35 to 44 years	1,994	100	308	15.5	495	24.8	448	22.5	645	32.4	98	4.9
45 to 54 years	2,002	100	244	12.2	337	16.8	499	24.9	808	40.4	114	5.7
55 to 64 years	1,202	100	77	6.4	154	12.8	220	18.3	647	53.8	103	8.6
65 years or more	997	100	22	2.2	87	8.7	178	17.8	655	65.7	54	5.5
Education												
No high school degree	3,696	100	384	10.4	652	17.7	856	23.2	1,629	44.1	174	4.7
High school degree	3,764	100	542	14.4	800	21.3	799	21.2	1,397	37.1	227	6.0
Some college	2,002	100	363	18.1	485	24.2	395	19.7	665	33.2	94	4.7
College degree	413	100	47	11.4	77	18.5	98	23.6	160	38.8	32	7.6
Employment Status												
Employed	3,818	100	532	13.9	862	22.6	947	24.8	1,267	33.2	210	5.5
Unemployed	1,525	100	351	23.0	421	27.6	324	21.2	340	22.3	89	5.8
Not in labor force	4,532	100	454	10.0	730	16.1	878	19.4	2,244	49.5	227	5.0
Household Income												
Less than \$15,000	5,510	100	774	14.1	1,160	21.1	1,120	20.3	2,235	40.6	221	4.0
Between \$15,000 and \$30,000	2,581	100	330	12.8	540	20.9	595	23.0	938	36.3	178	6.9
Between \$30,000 and \$50,000	1,221	100	143	11.7	220	18.0	326	26.7	459	37.6	74	6.0
Between \$50,000 and \$75,000	431	100	65	15.2	66	15.2	84	19.5	170	39.5	45	10.5
At Least \$75,000	132	100	24	18.1	29	21.6	23	17.3	49	36.8	8	6.2
Homeownership												
Homeowner	2,238	100	260	11.6	346	15.5	463	20.7	1,001	44.7	168	7.5
Non-homeowner	7,637	100	1,076	14.1	1,668	21.8	1,685	22.1	2,850	37.3	358	4.7

Notes:

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?"

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](#)

2011 Likelihood of Unbanked Households Opening an Account
By AFS Use

AFS Use	All Unbanked Households		Likelihood of Opening an Account					
			Very or Somewhat likely		Not Too Likely or Not Likely At All		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	3,350	33.9	5,999	60.7	526	5.3
Ever Used An AFS								
Has ever used	7,338	100.0	2,856	38.9	4,318	58.8	165	2.2
Has never used	2,036	100.0	436	21.4	1,530	75.1	70	3.4
Unknown	501	100.0	59	11.7	151	30.2	291	58.1
Used at Least 1 AFS in the Last Year								
Used AFS in the last year	6,410	100.0	2,524	39.4	3,749	58.5	137	2.1
Did not use AFS last year	2,911	100.0	759	26.1	2,062	70.8	90	3.1
Unknown	554	100.0	67	12.1	188	33.9	299	54.0
Used Transaction AFS in the Last year ^a								
Used AFS in the last year	6,137	100.0	2,413	39.3	3,589	58.5	134	2.2
Did not use AFS last year	3,220	100.0	875	27.2	2,247	69.8	98	3.0
Unknown	518	100.0	62	12.0	162	31.3	294	56.7
Used Credit AFS in the Last year ^b								
Used AFS in the last year	1,660	100.0	844	50.9	797	48.0	19	1.2
Did not use AFS last year	7,473	100.0	2,407	32.2	4,877	65.3	189	2.5
Unknown	743	100.0	100	13.4	326	43.8	318	42.7

Notes:

^a AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^b AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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?"

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](#)

2011 Likelihood of Unbanked Households Opening an Account

By Prepaid and Payroll Card Use

Prepaid Card and Payroll Card Use	All Unbanked Households		Likelihood of Opening an Account					
			Very or Somewhat likely		Not Too Likely or Not Likely At All		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	3,350	33.9	5,999	60.7	526	5.3
Prepaid Card								
Has ever used	1,759	100.0	865	49.2	865	49.2	30	1.7
Has never used	7,478	100.0	2,396	32.0	4,877	65.2	205	2.7
Unknown	637	100.0	89	14.0	257	40.3	291	45.7
Payroll Card Use								
Receives wages on payroll card	547	100.0	276	50.4	255	46.6	16	2.9
Does not receive wages on payroll card	8,734	100.0	2,996	34.3	5,499	63.0	239	2.7
Unknown	595	100.0	79	13.3	245	41.2	271	45.6

Notes:

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?"

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](#)

2011 Reasons Unbanked Households Are Likely to Open a Bank Account

By Previous Banking Status

Main Reason for Opening an Account	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		Unknown	
	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col	Numbers (1000s)	Pct of Col
All Households Likely to Open an Account	3,350	100.0	2,125	100.0	1,197	100.0	29	100.0
To put money in a safe place	919	27.4	547	25.7	371	31.0	1	1.8
To write checks and pay bills	995	29.7	613	28.8	369	30.8	14	46.9
To be able to apply for a loan or mortgage	108	3.2	88	4.2	19	1.6	-	-
To save money for the future	798	23.8	481	22.6	314	26.2	4	13.0
To take advantage of direct deposit of paychecks	266	7.9	213	10.0	53	4.4	-	-
To send money to family and friends	13	0.4	6	0.3	7	0.6	-	-
Other	199	5.9	149	7.0	44	3.7	6	18.8
Unknown	53	1.6	28	1.3	19	1.6	6	19.5

Notes:

Only unbanked households that reported being 'very likely' or 'somewhat likely' to open an account in the future were asked about the reasons for opening an account.

- = 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?"

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](#)

2011 Reasons Unbanked Households Are Likely to Open a Bank Account

By Demographic Characteristics

Household Characteristic	All Households Likely to Open an Account		Main Reason for Opening an Account													
			To Put Money In a Safe Place		To Write Checks and Pay Bills		To Be Able to Apply For a Loan or Mortgage		To Save Money For the Future		To Take Advantage of Direct Deposit of Paychecks		To Send Money to Family and Friends		Other/Unknown	
			Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Households Likely to Open an Account	3,350	100.0	919	27.4	995	29.7	108	3.2	798	23.8	266	7.9	13	0.4	252	7.5
Household Type																
Family household	2,202	100.0	607	27.6	653	29.7	63	2.8	568	25.8	150	6.8	6	0.3	155	7.1
Female householder, no husband present	1,213	100.0	331	27.3	370	30.5	18	1.5	311	25.6	88	7.2	4	0.3	91	7.5
Male householder, no wife present	306	100.0	68	22.3	87	28.4	19	6.2	89	29.2	12	3.8	2	0.7	29	9.5
Married couple	683	100.0	207	30.4	196	28.7	26	3.7	168	24.5	51	7.5	-	-	35	5.1
Nonfamily household	1,143	100.0	312	27.3	342	29.9	45	4.0	226	19.7	115	10.1	7	0.6	96	8.4
Other	5	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity																
Black	1,245	100.0	349	28.0	348	27.9	41	3.3	354	28.4	65	5.2	4	0.3	85	6.8
Hispanic non-Black	816	100.0	259	31.7	201	24.7	28	3.4	239	29.3	31	3.8	4	0.5	54	6.6
White non-Black non-Hispanic	1,194	100.0	285	23.9	417	35.0	35	2.9	194	16.3	161	13.5	2	0.2	100	8.4
Other non-Black non-Hispanic	95	100.0	26	27.5	29	30.3	4	4.1	11	11.6	8	8.8	4	3.9	13	13.8
Spanish is Only Language Spoken																
Spanish is not only language spoken	3,158	100.0	852	27.0	957	30.3	95	3.0	730	23.1	264	8.4	13	0.4	248	7.8
Spanish is only language spoken	192	100.0	67	35.0	39	20.1	13	6.8	68	35.4	1	0.6	-	-	4	2.1
Nativity																
U.S.-born	2,753	100.0	703	25.5	856	31.1	92	3.4	619	22.5	250	9.1	6	0.2	227	8.3
Foreign-born citizen	132	100.0	60	45.4	33	25.3	-	-	29	22.2	7	5.3	-	-	3	1.9
Foreign-born non citizen	466	100.0	156	33.5	106	22.8	15	3.3	150	32.2	9	1.9	7	1.6	22	4.7
Age Group																
15 to 24 years	560	100.0	174	31.1	142	25.4	18	3.2	125	22.4	64	11.5	4	0.7	32	5.8
25 to 34 years	1,066	100.0	289	27.1	330	31.0	38	3.6	265	24.9	61	5.7	4	0.3	79	7.4
35 to 44 years	803	100.0	190	23.6	240	29.9	35	4.4	231	28.7	48	5.9	2	0.3	58	7.2
45 to 54 years	581	100.0	175	30.2	171	29.4	12	2.1	123	21.2	51	8.8	4	0.6	45	7.7
55 to 64 years	231	100.0	67	29.0	77	33.5	4	1.6	36	15.4	29	12.3	-	-	19	8.2
65 years or more	110	100.0	24	21.6	35	32.0	-	-	19	16.9	14	12.4	-	-	19	17.1
Education																
No high school degree	1,036	100.0	340	32.8	267	25.8	25	2.4	257	24.8	71	6.8	6	0.6	71	6.9
High school degree	1,342	100.0	309	23.0	417	31.1	40	3.0	346	25.8	113	8.4	4	0.3	114	8.5
Some college	848	100.0	246	29.0	261	30.8	38	4.5	166	19.5	76	9.0	-	-	61	7.1
College degree	124	100.0	24	19.6	50	40.1	4	3.6	30	24.2	6	4.5	4	3.0	6	5.1
Household Income																
Less than \$15,000	1,934	100.0	562	29.1	533	27.6	46	2.4	481	24.8	173	8.9	7	0.4	133	6.9
Between \$15,000 and \$30,000	870	100.0	222	25.5	263	30.2	45	5.2	193	22.2	55	6.3	6	0.7	86	9.9
Between \$30,000 and \$50,000	363	100.0	83	23.0	135	37.3	12	3.4	78	21.6	32	8.9	-	-	22	5.9
Between \$50,000 and \$75,000	131	100.0	32	24.4	45	34.4	-	-	37	28.5	6	4.3	-	-	11	8.4
At Least \$75,000	53	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

Only unbanked households that reported being 'very likely' or 'somewhat likely' to open an account in the future were asked about the reasons for opening an account.

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.

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?"

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.

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](#)