

2011 Distribution of Unbanked Households

By Household Type and Demographic Characteristics

Household Characteristic	All Unbanked Households		Household Type							
			Married Couple		Female Householder, No Husband Present		Male Householder, No Wife Present		Nonfamily Household and Other	
	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	9,875	100.0	2,127	100.0	2,971	100.0	807	100.0	3,971	100.0
Previous Banking Status										
Previously banked	4,411	44.7	819	38.5	1,275	42.9	298	36.9	2,018	50.8
Never-banked	5,269	53.4	1,269	59.7	1,658	55.8	471	58.4	1,871	47.1
Unknown	196	2.0	39	1.8	37	1.2	38	4.7	82	2.1
Likelihood of Opening a Bank Account										
Very or somewhat likely	3,350	33.9	683	32.1	1,213	40.8	306	37.9	1,149	28.9
Not too likely or not likely at all	5,999	60.7	1,351	63.5	1,626	54.7	458	56.7	2,564	64.6
Unknown	526	5.3	93	4.4	132	4.4	43	5.3	258	6.5
Race/Ethnicity										
Black	3,430	34.7	346	16.3	1,334	44.9	229	28.4	1,521	38.3
Hispanic non-Black	2,762	28.0	1,005	47.2	746	25.1	299	37.0	713	17.9
White non-Black non-Hispanic	3,330	33.7	720	33.9	803	27.0	241	29.9	1,565	39.4
Other non-Black non-Hispanic	353	3.6	56	2.6	87	2.9	38	4.7	172	4.3
Spanish is Only Language Spoken										
Spanish is not only language spoken	8,965	90.8	1,728	81.2	2,782	93.7	720	89.2	3,735	94.1
Spanish is only language spoken	911	9.2	399	18.8	189	6.3	87	10.8	236	5.9
Nativity										
U.S-born	7,673	77.7	1,205	56.6	2,502	84.2	603	74.7	3,364	84.7
Foreign-born citizen	453	4.6	161	7.6	102	3.4	20	2.5	170	4.3
Foreign-born non citizen	1,750	17.7	761	35.8	367	12.4	184	22.8	437	11.0
Age Group										
15 to 24 years	1,094	11.1	139	6.5	444	15.0	139	17.2	371	9.4
25 to 34 years	2,587	26.2	616	28.9	1,042	35.1	232	28.7	697	17.5
35 to 44 years	1,994	20.2	575	27.0	666	22.4	214	26.5	539	13.6
45 to 54 years	2,002	20.3	417	19.6	553	18.6	131	16.2	902	22.7
55 to 64 years	1,202	12.2	207	9.7	143	4.8	63	7.7	789	19.9
65 years or more	997	10.1	173	8.1	123	4.1	28	3.5	673	16.9
Education										
No high school degree	3,696	37.4	993	46.7	1,046	35.2	332	41.1	1,325	33.4
High school degree	3,764	38.1	758	35.6	1,123	37.8	322	39.9	1,562	39.3
Some college	2,002	20.3	303	14.3	736	24.8	118	14.7	844	21.3
College degree	413	4.2	73	3.4	66	2.2	35	4.3	239	6.0
Employment Status										
Employed	3,818	38.7	935	43.9	1,080	36.4	398	49.4	1,405	35.4
Unemployed	1,525	15.4	271	12.7	558	18.8	185	22.9	512	12.9
Not in labor force	4,532	45.9	922	43.3	1,333	44.9	224	27.8	2,053	51.7
Household Income										
Less than \$15,000	5,510	55.8	778	36.6	1,899	63.9	380	47.1	2,453	61.8
Between \$15,000 and \$30,000	2,581	26.1	698	32.8	695	23.4	234	29.0	955	24.0
Between \$30,000 and \$50,000	1,221	12.4	455	21.4	239	8.1	134	16.6	393	9.9
Between \$50,000 and \$75,000	431	4.4	137	6.4	116	3.9	51	6.4	126	3.2
At Least \$75,000	132	1.3	60	2.8	22	0.7	7	0.9	44	1.1
Homeownership										
Homeowner	2,238	22.7	645	30.3	497	16.7	240	29.7	857	21.6
Non-homeowner	7,637	77.3	1,482	69.7	2,474	83.3	567	70.3	3,114	78.4
Geographic Region										
Northeast	1,537	15.6	288	13.5	460	15.5	99	12.2	692	17.4
Midwest	1,920	19.4	296	13.9	573	19.3	170	21.0	883	22.2
South	4,493	45.5	1,016	47.8	1,421	47.8	345	42.8	1,711	43.1
West	1,925	19.5	528	24.8	518	17.4	194	24.0	685	17.3
Metropolitan Status										
Metropolitan Area	8,029	81.3	1,726	81.1	2,346	79.0	676	83.8	3,282	82.6
Inside principal city	4,066	41.2	803	37.8	1,250	42.1	340	42.1	1,673	42.1
Not inside principal city	2,754	27.9	676	31.8	774	26.1	248	30.7	1,055	26.6
Not identified	1,209	12.2	246	11.6	321	10.8	88	10.9	554	14.0
Not in Metropolitan Area	1,764	17.9	383	18.0	594	20.0	127	15.7	661	16.7
Not Identified	83	0.8	19	0.9	31	1.1	5	0.6	28	0.7

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?"

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](#)