

### Unbanked Rates

#### By Year and Demographic Characteristics

Household Characteristic	Year						Estimated Difference
	2009			2011			
	All Households	Unbanked		All Households	Unbanked		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	9,054	7.6	120,408	9,875	8.2	0.59 *
Household Type							
Family household	78,743	5,609	7.1	78,826	5,905	7.5	0.37
Female householder, no husband present	13,975	2,730	19.5	15,575	2,971	19.1	-0.46
Male householder, no wife present	5,433	804	14.8	5,661	807	14.3	-0.55
Married couple	59,336	2,074	3.5	57,591	2,127	3.7	0.20
Nonfamily household	40,126	3,416	8.5	41,479	3,960	9.5	1.03 *
Female householder	21,147	1,391	6.6	21,688	1,702	7.8	1.27 *
Male householder	18,979	2,024	10.7	19,791	2,258	11.4	0.74
Other	131	30	22.6	102	11	10.9	-11.72
Race/Ethnicity							
Black	15,541	3,338	21.5	16,046	3,430	21.4	-0.10
Hispanic non-Black	13,241	2,543	19.2	13,710	2,762	20.1	0.94
Asian	4,790	166	3.5	4,985	135	2.7	-0.77
American Indian/Alaskan	1,378	211	15.3	1,389	202	14.5	-0.75
Hawaiian/Pacific Islander	259	23	9.0	267	17	6.2	-2.72
White non-Black non-Hispanic	83,785	2,767	3.3	83,988	3,330	4.0	0.66 *
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken							
Spanish is not only language spoken	116,479	8,158	7.0	117,940	8,965	7.6	0.60 *
Spanish is only language spoken	2,522	896	35.5	2,467	911	36.9	1.37
Nativity							
U.S-born	103,091	6,878	6.7	104,143	7,673	7.4	0.70 *
Foreign-born citizen	7,829	428	5.5	8,380	453	5.4	-0.06
Foreign-born non citizen	8,081	1,749	21.6	7,885	1,750	22.2	0.55
Age Group							
15 to 24 years	6,596	1,036	15.7	6,300	1,094	17.4	1.66
25 to 34 years	19,702	2,310	11.7	20,374	2,587	12.7	0.97
35 to 44 years	22,590	2,003	8.9	21,414	1,994	9.3	0.45
45 to 54 years	24,863	1,857	7.5	24,658	2,002	8.1	0.65
55 to 64 years	20,274	971	4.8	22,036	1,202	5.5	0.66
65 years or more	24,977	876	3.5	25,625	997	3.9	0.38
Education							
No high school degree	15,006	3,659	24.4	14,321	3,696	25.8	1.42
High school degree	34,654	3,342	9.6	34,462	3,764	10.9	1.28 *
Some college	33,312	1,618	4.9	34,010	2,002	5.9	1.03 *
College degree	36,029	435	1.2	37,615	413	1.1	-0.11
Employment Status							
Employed	73,155	3,992	5.5	72,580	3,818	5.3	-0.20
Unemployed	6,642	1,267	19.1	6,779	1,525	22.5	3.42 *
Not in labor force	39,203	3,795	9.7	41,049	4,532	11.0	1.36 *
Household Income							
Less than \$15,000	15,689	4,240	27.0	16,699	4,950	29.6	2.61 *
Between \$15,000 and \$30,000	17,443	2,259	13.0	18,599	2,117	11.4	-1.57 *
Between \$30,000 and \$50,000	21,512	883	4.1	20,984	945	4.5	0.40
Between \$50,000 and \$75,000	18,988	279	1.5	18,773	256	1.4	-0.11
At Least \$75,000	27,881	73	0.3	27,770	60	0.2	-0.05
Unknown	17,488	1,320	7.5	17,583	1,548	8.8	1.25 *
Homeownership							
Homeowner	80,388	2,093	2.6	79,144	2,238	2.8	0.22
Non-homeowner	38,613	6,961	18.0	41,264	7,637	18.5	0.48
Geographic Region							

Northeast	21,689	1,500	6.9	21,784	1,537	7.1	0.14
Midwest	26,601	1,615	6.1	26,900	1,920	7.1	1.07
South	44,081	4,144	9.4	44,920	4,493	10.0	0.60
West	26,630	1,795	6.7	26,804	1,925	7.2	0.44

**Notes:**

\* Indicates differences that are statistically significant at the 10% level.

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.

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](#)

### Banked Households That Used AFS in the Last Year

#### By Year and Demographic Characteristics

Household Characteristic	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users <sup>a</sup>		All Households	Banked AFS Users <sup>a</sup>		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Household Type							
Family household	78,743	14,102	17.9	78,826	15,244	19.3	1.4
Female householder, no husband present	13,975	3,786	27.1	15,575	4,337	27.8	0.8
Male householder, no wife present	5,433	1,435	26.4	5,661	1,524	26.9	0.5
Married couple	59,336	8,882	15.0	57,591	9,383	16.3	1.3 *
Nonfamily household	40,126	6,629	16.5	41,479	6,758	16.3	-0.2
Female householder	21,147	3,051	14.4	21,688	3,152	14.5	0.1
Male householder	18,979	3,577	18.8	19,791	3,606	18.2	-0.6
Other	131	29	22.0	102	29	28.6	6.6
Race/Ethnicity							
Black	15,541	4,861	31.3	16,046	5,041	31.4	0.1
Hispanic non-Black	13,241	3,140	23.7	13,710	3,152	23.0	-0.7
Asian	4,790	335	7.0	4,985	502	10.1	3.1 *
American Indian/Alaskan	1,378	388	28.2	1,389	369	26.6	-1.6
Hawaiian/Pacific Islander	259	47	18.2	267	63	23.5	5.3
White non-Black non-Hispanic	83,785	11,987	14.3	83,988	12,901	15.4	1.1 *
Other non-Black non-Hispanic	6	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken							
Spanish is not only language spoken	116,479	20,235	17.4	117,940	21,562	18.3	0.9 *
Spanish is only language spoken	2,522	524	20.8	2,467	469	19.0	-1.8
Nativity							
U.S-born	103,091	18,246	17.7	104,143	19,201	18.4	0.7 *
Foreign-born citizen	7,829	1,055	13.5	8,380	1,240	14.8	1.3
Foreign-born non citizen	8,081	1,458	18.0	7,885	1,590	20.2	2.1
Age Group							
15 to 24 years	6,596	1,619	24.5	6,300	1,869	29.7	5.1 *
25 to 34 years	19,702	4,250	21.6	20,374	4,520	22.2	0.6
35 to 44 years	22,590	4,490	19.9	21,414	4,317	20.2	0.3
45 to 54 years	24,863	4,662	18.8	24,658	4,838	19.6	0.9
55 to 64 years	20,274	3,173	15.7	22,036	3,744	17.0	1.3 *
65 years or more	24,977	2,566	10.3	25,625	2,743	10.7	0.4
Education							
No high school degree	15,006	3,318	22.1	14,321	3,131	21.9	-0.3
High school degree	34,654	6,935	20.0	34,462	7,061	20.5	0.5
Some college	33,312	6,870	20.6	34,010	7,163	21.1	0.4
College degree	36,029	3,636	10.1	37,615	4,677	12.4	2.3 *
Employment Status							
Employed	73,155	13,362	18.3	72,580	13,854	19.1	0.8 *
Unemployed	6,642	1,688	25.4	6,779	1,794	26.5	1.0
Not in labor force	39,203	5,710	14.6	41,049	6,383	15.5	1.0 *
Household Income							
Less than \$15,000	15,689	3,464	22.1	16,699	3,706	22.2	0.1
Between \$15,000 and \$30,000	17,443	4,027	23.1	18,599	4,692	25.2	2.1 *
Between \$30,000 and \$50,000	21,512	4,968	23.1	20,984	4,687	22.3	-0.8
Between \$50,000 and \$75,000	18,988	3,314	17.5	18,773	3,309	17.6	0.2
At Least \$75,000	27,881	3,034	10.9	27,770	3,449	12.4	1.5 *
Unknown	17,488	1,952	11.2	17,583	2,188	12.4	1.3 *
Homeownership							
Homeowner	80,388	10,913	13.6	79,144	11,381	14.4	0.8 *
Non-homeowner	38,613	9,847	25.5	41,264	10,650	25.8	0.3
Geographic Region							
Northwest	24,000	3,000	12.5	24,000	3,000	12.5	0.0

Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5

**Notes:**

<sup>a</sup> For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

\* Indicates differences that are statistically significant at the 10% level.

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

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Figures do not always reconcile to totals because of rounding.

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

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## Banked Households That Used AFS in the Last Year

## By State

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users <sup>a</sup>	Pct of Row	All Households	Banked AFS Users <sup>a</sup>	Pct of Row	
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9
Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2
Illinois	4,915	734	14.9	4,956	753	15.2	0.3
Indiana	2,445	400	16.4	2,560	467	18.2	1.9
Iowa	1,231	196	15.9	1,244	199	16.0	0.1
Kansas	1,149	197	17.1	1,136	210	18.5	1.4
Michigan	3,971	646	16.3	3,969	664	16.7	0.5
Minnesota	2,135	231	10.8	2,163	252	11.7	0.8
Missouri	2,487	460	18.5	2,490	500	20.1	1.6
Nebraska	710	100	14.1	734	122	16.6	2.5
North Dakota	277	51	18.6	283	50	17.6	-1.0
Ohio	4,621	939	20.3	4,719	875	18.5	-1.8
South Dakota	332	52	15.7	329	68	20.6	4.9 *
Wisconsin	2,329	360	15.4	2,316	303	13.1	-2.3
Northeast	21,689	3,387	15.6	21,784	3,498	16.1	0.4
Connecticut	1,383	188	13.6	1,365	174	12.7	-0.9
Maine	551	97	17.6	546	97	17.8	0.3
Massachusetts	2,655	292	11.0	2,614	321	12.3	1.3
New Hampshire	527	61	11.5	526	58	11.1	-0.4
New Jersey	3,143	348	11.1	3,202	517	16.2	5.1 *
New York	7,778	1,468	18.9	7,677	1,328	17.3	-1.6
Pennsylvania	4,972	853	17.2	5,161	890	17.2	0.1
Rhode Island	424	49	11.6	423	67	15.9	4.4 *
Vermont	257	30	11.9	269	45	16.6	4.8 *
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *
Alabama	1,916	379	19.8	1,889	533	28.2	8.4 *
Arkansas	1,140	232	20.4	1,142	310	27.2	6.8 *
Delaware	342	50	14.6	346	50	14.4	-0.2
District of Columbia	302	73	24.1	281	56	19.9	-4.2 *
Florida	7,607	1,261	16.6	7,801	1,465	18.8	2.2
Georgia	3,763	718	19.1	3,834	947	24.7	5.6 *
Kentucky	1,756	402	22.9	1,819	379	20.9	-2.0
Louisiana	1,764	391	22.1	1,816	478	26.3	4.2
Maryland	2,167	421	19.4	2,170	417	19.2	-0.2
Mississippi	1,126	290	25.7	1,143	264	23.1	-2.7
North Carolina	3,747	710	18.9	3,878	790	20.4	1.4
Oklahoma	1,453	310	21.3	1,503	325	21.6	0.3
South Carolina	1,791	421	23.5	1,787	349	19.5	-4.0
Tennessee	2,530	417	16.5	2,605	449	17.2	0.7
Texas	8,912	2,090	23.5	9,136	2,260	24.7	1.3

Virginia	3,008	463	15.4	3,008	455	15.1	-0.2
West Virginia	757	151	19.9	762	143	18.8	-1.2
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5
Alaska	251	61	24.2	276	52	18.7	-5.4 *
Arizona	2,634	433	16.4	2,622	485	18.5	2.1
California	13,194	1,963	14.9	13,191	1,924	14.6	-0.3
Colorado	2,006	308	15.4	1,974	289	14.7	-0.7
Hawaii	443	61	13.7	443	76	17.1	3.4
Idaho	569	107	18.9	589	103	17.4	-1.4
Montana	423	81	19.2	426	90	21.3	2.1
Nevada	991	203	20.5	1,035	293	28.3	7.8 *
New Mexico	779	167	21.5	816	184	22.5	1.1
Oregon	1,560	228	14.6	1,522	192	12.6	-2.1
Utah	904	131	14.4	926	172	18.6	4.2
Washington	2,651	446	16.8	2,748	490	17.8	1.0
Wyoming	224	38	16.8	236	49	20.6	3.8

**Notes:**

<sup>a</sup> For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

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

## Banked Households That Used AFS in the Last Year

## By Year and MSA

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users <sup>a</sup>		All Households	Banked AFS Users <sup>a</sup>		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Albuquerque, NM	369	77	20.9	419	91	21.6	0.7
Allentown-Bethlehem-Easton, PA-NJ	339	55	16.2	389	81	20.7	4.5
Atlanta-Sandy Springs-Marietta, GA^	2,122	403	19.0	2,108	486	23.1	4.1 *
Austin-Round Rock, TX	675	147	21.8	605	113	18.6	-3.2
Baltimore-Towson, MD	1,039	213	20.5	1,021	196	19.2	-1.4
Bangor, ME	64	15	23.8	63	17	27.1	3.3
Birmingham-Hoover, AL	521	87	16.7	423	137	32.3	15.7 *
Boise City-Nampa, ID^	211	37	17.5	227	36	15.7	-1.7
Boston-Cambridge-Quincy, MA-NH	1,794	205	11.4	1,843	243	13.2	1.7
Bridgeport-Stamford-Norwalk, CT	346	38	10.8	337	30	8.9	-1.9
Buffalo-Niagara Falls, NY	477	81	16.9	462	46	10.0	-7.0 *
Burlington-South Burlington, VT	74	9	11.7	85	11	13.3	1.6
Charlotte-Gastonia-Concord, NC-SC^	764	194	25.3	742	193	26.0	0.7
Chicago-Naperville-Joliet, IN-IN-WI^	3,355	447	13.3	3,429	454	13.2	-0.1
Cincinnati-Middletown, OH-KY-IN^	812	171	21.1	823	127	15.5	-5.6 *
Cleveland-Elyria-Mentor, OH	862	123	14.3	909	160	17.6	3.3
Colorado Springs, CO	238	30	12.4	222	25	11.2	-1.1
Columbia, SC	329	81	24.5	294	45	15.3	-9.2 *
Columbus, OH^	731	173	23.7	718	174	24.2	0.5
Dallas-Fort Worth-Arlington, TX^	2,312	545	23.6	2,433	618	25.4	1.8
Denver-Aurora, CO	1,021	133	13.0	974	159	16.3	3.2 *
Des Moines, IA	208	38	18.4	228	44	19.3	0.9
Detroit-Warren-Livonia, MI	1,737	309	17.8	1,762	334	18.9	1.2
Fargo, ND-MN^	64	14	22.4	80	14	17.8	-4.6
Hartford-West Hartford-East Hartford, CT	450	60	13.4	437	55	12.7	-0.8
Honolulu, HI	321	38	11.9	315	52	16.4	4.6 *
Houston-Baytown-Sugar Land, TX	2,023	406	20.0	2,215	542	24.5	4.4 *
Indianapolis, IN	705	86	12.2	729	121	16.6	4.5
Jacksonville, FL	612	142	23.2	600	146	24.3	1.2
Kansas City, MO-KS^	811	149	18.3	849	169	19.9	1.6
Las Vegas-Paradise, NM	752	150	20.0	727	224	30.8	10.9 *
Little Rock-North Little Rock, AR^	318	70	22.1	330	84	25.5	3.5
Los Angeles-Long Beach-Santa Ana, CA	4,468	648	14.5	4,353	602	13.8	-0.7 *
Louisville, KY-IN^	450	77	17.1	571	120	21.0	3.9
Madison, WI	268	25	9.2	254	27	10.6	1.3
Memphis, TN-MS-AR^	561	100	17.8	567	88	15.6	-2.2
Miami-Fort Lauderdale-Miami Beach, FL	2,226	296	13.3	2,285	399	17.5	4.1 *
Milwaukee-Waukesha-West Allis, WI	653	75	11.5	627	67	10.7	-0.8
Minneapolis-St Paul-Bloomington, MN-WI^	1,300	115	8.9	1,350	126	9.3	0.5
Nashville-Davidson-Murfreesboro, TN^	645	93	14.4	603	76	12.5	-1.8
New Haven, CT	237	38	16.0	224	33	14.9	-1.2
New Orleans-Metairie-Kenner, LA	493	79	15.9	507	112	22.1	6.2
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,244	1,044	14.4	7,191	1,175	16.3	1.9 *
Oklahoma City, OK	566	133	23.4	529	132	24.9	1.5
Omaha-Council Bluffs, NE-IA	346	39	11.3	338	45	13.3	1.9
Orlando, FL	857	153	17.9	791	181	22.8	5.0
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	409	18.3	2,359	358	15.2	-3.2
Phoenix-Mesa-Scottsdale, AZ	1,741	267	15.3	1,710	288	16.9	1.5
Pittsburgh, PA	984	115	11.7	1,004	183	18.2	6.4 *
Portland-South Portland, ME	149	20	13.4	146	18	12.4	-1.1
Portland-Vancouver-Beaverton, OR-WA^	824	98	11.9	858	103	12.0	0.2
Providence-Fall River-Warwick, MA-RI	532	69	13.0	524	75	14.3	1.3
Raleigh-Cary, NC	433	31	7.1	470	68	14.5	7.3
Richmond, VA^	499	53	10.5	522	92	17.6	7.1 *
Riverside-San Bernardino, CA	1,303	215	16.5	1,384	269	19.5	3.0
Rochester, NY	434	91	20.8	461	111	24.1	3.3
Sacramento-Arden-Arcade Roseville, CA	783	174	22.3	827	159	19.3	-3.0

Salt Lake City, UT^	360	55	15.1	422	79	18.7	3.6
San Antonio, TX	772	196	25.3	791	194	24.5	-0.9
San Diego-Carlsbad-San Marcos, CA	1,071	133	12.4	1,090	159	14.6	2.2
San Francisco-Oakland-Fremont, CA	1,589	159	10.0	1,853	169	9.1	-0.9
San Jose-Sunnyvale-Santa Clara, CA	787	64	8.2	694	58	8.4	0.2
Seattle-Tacoma-Bellevue, WA	1,412	239	16.9	1,464	234	16.0	-0.9
Sioux Falls, SD	94	13	13.4	102	20	19.3	5.9 *
St. Louis, MO-IL^	1,167	249	21.3	1,140	222	19.5	-1.8
Tampa-St. Petersburg-Clearwater, FL	1,190	224	18.8	1,298	278	21.4	2.5
Tulsa, OK^	366	56	15.4	430	74	17.3	1.9
Virginia Beach-Norfolk-Newport News, VA-NC^	610	123	20.2	626	181	29.0	8.8 *
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,139	319	14.9	2,148	324	15.1	0.2
Wichita, KS	222	57	25.9	229	70	30.6	4.7

**Notes:**

<sup>a</sup> For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

\* Indicates differences that are statistically significant at the 10% level.

<sup>^</sup> For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D of the full report, FDIC Technical Notes.

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### Unbanked Households' Previous Banking Status by Year and Demographic Characteristics

#### All Unbanked Households

Household Characteristic	Unbanked Status									
	All Households (1000s)		Previously Banked			Never Banked			Previous Banking Status Unknown	
			Pct of Row		Estimated Difference	Pct of Row		Estimated Difference	Pct of Row	
	2009	2011	2009	2011		2009	2011		2009	2011
All Households	9,054	9,875	50.2	44.7	-5.51 *	48.4	53.4	4.93 *	1.4	2.0
Household Type										
Family household	5,609	5,905	48.9	40.5	-8.40 *	49.6	57.6	7.95 *	1.5	1.9
Female householder, no husband present	2,730	2,971	50.7	42.9	-7.80 *	47.6	55.8	8.24 *	1.7	1.2
Male householder, no wife present	804	807	45.5	36.9	-8.59 *	52.7	58.4	5.65	1.8	4.7
Married couple	2,074	2,127	47.9	38.5	-9.35 *	51.1	59.7	8.61 *	1.1	1.8
Nonfamily household	3,416	3,960	52.2	50.8	-1.32	46.6	47.1	0.52	1.3	2.1
Female householder	1,391	1,702	57.6	50.5	-7.09 *	40.7	46.9	6.14 *	1.7	2.6
Male householder	2,024	2,258	48.4	51.1	2.67	50.6	47.3	-3.32	1.0	1.7
Other	30	11	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	3,338	3,430	52.3	46.3	-6.02 *	45.5	51.5	6.00 *	2.2	2.2
Hispanic non-Black	2,543	2,762	30.5	25.8	-4.61 *	68.6	72.8	4.20	0.9	1.4
Asian	166	135	31.8	24.2	-7.58	68.2	75.3	7.07	-	0.5
American Indian/Alaskan	211	202	50.5	40.9	-9.60	45.8	59.1	13.24	3.6	-
Hawaiian/Pacific Islander	23	17	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,767	3,330	66.7	59.7	-7.03 *	32.5	37.9	5.37 *	0.8	2.4
Other non-Black non-Hispanic	6	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	8,158	8,965	54.0	48.0	-6.01 *	44.5	50.0	5.45 *	1.5	2.0
Spanish is only language spoken	896	911	15.4	12.0	-3.41	84.1	86.7	2.68	0.6	1.3
Nativity										
U.S-born	6,878	7,673	58.3	52.6	-5.68 *	40.3	45.3	4.99 *	1.4	2.1
Foreign-born citizen	428	453	39.3	29.6	-9.66	57.5	67.4	9.90	3.3	3.0
Foreign-born non citizen	1,749	1,750	20.9	13.6	-7.23 *	78.2	85.1	6.90 *	1.0	1.3
Age Group										
15 to 24 years	1,036	1,094	49.1	43.2	-5.83	50.8	55.7	4.94	0.2	1.1
25 to 34 years	2,310	2,587	49.8	45.8	-4.05	48.5	53.2	4.79	1.7	1.0
35 to 44 years	2,003	1,994	51.3	41.7	-9.59 *	47.5	56.6	9.15 *	1.2	1.6
45 to 54 years	1,857	2,002	50.9	43.2	-7.64 *	47.3	53.5	6.21 *	1.8	3.2
55 to 64 years	971	1,202	52.7	48.6	-4.13	46.6	48.4	1.73	0.6	3.1
65 years or more	876	997	45.4	47.2	1.86	52.2	50.2	-1.91	2.5	2.5
Education										
No high school degree	3,659	3,696	37.5	36.4	-1.08	61.8	61.6	-0.15	0.7	2.0
High school degree	3,342	3,764	54.4	46.0	-8.47 *	43.4	51.8	8.42 *	2.2	2.2
Some college	1,618	2,002	70.2	57.6	-12.57 *	28.8	40.9	12.17 *	1.0	1.4
College degree	435	413	49.7	43.9	-5.85	48.2	53.9	5.65	2.1	2.3
Employment Status										
Employed	3,992	3,818	51.7	42.6	-9.07 *	46.7	55.6	8.86 *	1.6	1.8
Unemployed	1,267	1,525	54.4	53.9	-0.51	44.3	43.9	-0.40	1.3	2.2
Not in labor force	3,795	4,532	47.2	43.3	-3.89 *	51.7	54.7	3.05	1.2	2.0
Household Income										
Less than \$15,000	4,240	4,950	51.4	46.3	-5.08 *	48.0	52.6	4.59 *	0.6	1.1
Between \$15,000 and \$30,000	2,259	2,117	51.2	48.1	-3.16	47.1	49.7	2.64	1.7	2.2
Between \$30,000 and \$50,000	883	945	53.9	40.6	-13.30 *	45.3	58.8	13.59 *	0.9	0.6
Between \$50,000 and \$75,000	279	256	67.5	48.4	-19.08 *	32.5	50.2	17.66 *	-	1.4
At Least \$75,000	73	60	41.2	NA	NA	57.2	NA	NA	1.6	NA
Unknown	1,320	1,548	38.9	36.0	-2.88	57.1	58.5	1.43	4.0	5.5
Homeownership										
Homeowner	2,093	2,238	53.9	48.0	-5.85 *	43.8	49.4	5.57 *	2.3	2.6
Non-homeowner	6,961	7,637	49.1	43.7	-5.39 *	49.8	54.5	4.70 *	1.1	1.8
Geographic Region										
Northeast	1,500	1,537	48.1	39.7	-8.36	50.5	58.2	7.72	1.5	2.1
Midwest	1,615	1,920	59.7	52.3	-7.41	38.9	45.7	6.74	1.4	2.1
South	4,144	4,493	48.2	43.8	-4.38	50.4	54.3	3.89	1.4	1.9
West	1,795	1,925	48.0	43.0	-4.95	50.7	55.0	4.26	1.3	2.0

Notes:

\* Indicates differences that are statistically significant at the 10% level.

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. (if applicable)

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.

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Metropolitan Area	3,643	3,492	28.7	21.5	-7.3	70.4	76.5	6.1	0.9	2.0
Inside principal city	1,828	1,607	28.3	20.6	-7.7 *	70.5	76.8	6.3 *	1.2	2.6
Not inside principal city	1,293	1,253	31.7	19.5	-12.2 *	67.9	79.0	11.2 *	0.4	1.4
Not identified	522	632	22.9	27.6	4.7	76.2	70.9	-5.3	0.9	1.5
Not in Metropolitan Area	879	892	25.6	15.6	-10.0	73.6	83.7	10.1 *	0.7	0.7
Not Identified	21	27	NA	NA	NA	NA	NA	NA	NA	NA

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## Likelihood of Unbanked Households Opening an Account

### *By Year*

Likelihood of Opening an Account	2009		2011		Estimated Difference
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
<b>All Unbanked</b>					
Very Likely	1,388	15.3	1,337	13.5	-1.79 *
Somewhat Likely	1,745	19.3	2,014	20.4	1.12
Not too Likely	1,785	19.7	2,148	21.7	2.03
Not Likely At All	3,608	39.9	3,851	39.0	-0.86
Unknown	528	5.8	526	5.3	-0.51
<b>Total</b>	<b>9,054</b>	<b>100.0</b>	<b>9,875</b>	<b>100.0</b>	
<b>Previously banked</b>					
Very Likely	1,167	25.7	977	22.2	-3.52 *
Somewhat Likely	1,045	23.0	1,147	26.0	3.00 *
Not too Likely	836	18.4	833	18.9	0.48
Not Likely At All	1,339	29.5	1,295	29.4	-0.11
Unknown	157	3.5	159	3.6	0.14
<b>Total</b>	<b>4,543</b>	<b>100.0</b>	<b>4,411</b>	<b>100.0</b>	
<b>Never-Banked</b>					
Very Likely	209	4.8	350	6.6	1.87 *
Somewhat Likely	678	15.5	846	16.1	0.61
Not too Likely	941	21.5	1,287	24.4	2.96 *
Not Likely At All	2,263	51.6	2,531	48.0	-3.57 *
Unknown	294	6.7	255	4.8	-1.87 *
<b>Total</b>	<b>4,385</b>	<b>100.0</b>	<b>5,269</b>	<b>100.0</b>	

**Notes:**

\* Indicates differences that are statistically significant at the 10% level.

The 2009 estimates include 519 previously banked households that were in the process of opening a bank account and were not asked the question about likelihood of opening an account. These households were included in the 2009 estimates in the 'very likely' category to allow for a more accurate comparison with 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?"

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