

### 2011 Household Banking Status by Demographic Characteristics

Delaware

Household Characteristics	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	346	100.0	23	6.7	54	15.5	262	75.9	7	1.9
Household Type										
Family Household	231	66.7	16	6.8	39	16.9	170	73.9	6	2.4
Female householder, no husband present	49	14.1	7	13.5	15	31.6	24	49.7	3	5.2
Male Householder, no wife present	12	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	170	49.1	7	3.8	23	13.3	138	81.4	2	1.4
Nonfamily household and other	115	33.3	7	6.5	15	12.7	92	79.8	1	0.9
Race/Ethnicity										
Black	76	22.1	11	14.5	22	29.0	39	51.0	4	5.4
Hispanic non-Black	18	5.3	4	23.5	6	30.6	8	46.0	-	-
White non-Black non-Hispanic	238	69.0	7	2.7	24	10.0	206	86.2	3	1.1
Other non-Black non-Hispanic	13	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	64	18.5	9	14.0	12	19.3	41	64.1	2	2.6
35 to 44 years	59	17.2	2	3.4	13	21.4	44	73.5	1	1.6
45 to 54 years	74	21.5	7	8.9	14	18.8	52	69.9	2	2.3
55 to 64 years	66	19.1	3	4.2	10	15.7	52	79.4	1	0.8
65 years or more	82	23.7	3	3.3	4	5.2	73	89.3	2	2.2
Education										
No high school degree	38	11.1	10	26.8	6	16.2	20	52.5	2	4.5
High school degree	107	31.0	9	8.3	17	16.0	79	73.8	2	1.9
Some college	86	25.0	3	4.0	17	19.6	64	74.3	2	2.1
College degree	114	33.0	-	-	13	11.8	99	86.8	1	1.0
Household Income										
Less than \$15,000	46	13.2	12	26.1	5	11.7	27	60.2	1	1.9
Between \$15,000 and \$30,000	55	16.0	6	11.4	11	20.1	36	65.4	2	3.1
Between \$30,000 and \$50,000	71	20.7	3	4.9	17	23.1	50	70.1	1	1.8
Between \$50,000 and \$75,000	75	21.6	1	1.3	8	10.5	65	86.7	1	1.6
At Least \$75,000	99	28.6	-	-	13	13.1	84	84.9	2	1.6
Homeownership										
Homeowner	254	73.5	6	2.3	34	13.4	208	82.1	6	2.2
Non-homeowner	92	26.5	17	18.8	20	21.5	54	58.6	1	1.1

**Notes:**

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](#)