

2011 Household Banking Status by Demographic Characteristics

Louisiana

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	1,816	100.0	209	11.5	495	27.2	1,066	58.7	46	2.6
Household Type										
Family Household	1,223	67.3	138	11.3	360	29.4	692	56.6	33	2.7
Female householder, no husband present	328	18.0	97	29.5	134	40.9	93	28.4	4	1.1
Male Householder, no wife present	99	5.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	796	43.8	28	3.5	195	24.4	549	68.9	24	3.1
Nonfamily household and other	593	32.7	71	11.9	135	22.7	374	63.0	14	2.3
Race/Ethnicity										
Black	556	30.6	128	23.1	188	33.8	225	40.5	15	2.6
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,178	64.9	68	5.8	273	23.2	805	68.3	32	2.7
Other non-Black non-Hispanic	26	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	430	23.7	87	20.2	135	31.3	200	46.6	8	1.9
35 to 44 years	294	16.2	48	16.3	105	35.7	125	42.4	16	5.5
45 to 54 years	384	21.1	40	10.5	99	25.7	241	62.7	4	1.1
55 to 64 years	338	18.6	23	6.9	91	26.9	224	66.2	-	-
65 years or more	369	20.3	10	2.7	65	17.7	276	74.8	18	4.8
Education										
No high school degree	292	16.1	86	29.3	86	29.3	121	41.5	-	-
High school degree	655	36.1	72	10.9	180	27.5	386	58.9	17	2.6
Some college	473	26.1	45	9.5	119	25.2	297	62.8	12	2.6
College degree	396	21.8	7	1.7	110	27.7	262	66.3	17	4.3
Household Income										
Less than \$15,000	358	19.7	105	29.4	79	22.2	168	47.0	5	1.4
Between \$15,000 and \$30,000	398	21.9	67	16.7	117	29.3	211	52.8	4	1.1
Between \$30,000 and \$50,000	334	18.4	29	8.6	86	25.7	211	63.1	9	2.7
Between \$50,000 and \$75,000	329	18.1	4	1.3	111	33.9	197	60.0	16	4.9
At Least \$75,000	397	21.9	4	1.0	101	25.6	280	70.5	12	3.0
Homeownership										
Homeowner	1,243	68.4	66	5.3	314	25.3	826	66.5	37	2.9
Non-homeowner	573	31.6	143	24.9	180	31.4	240	41.9	10	1.7

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](#)