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



### 2011 Household Banking Status by Demographic Characteristics

Charlotte-Gastonia-Concord, NC-SC

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	742	100.0	66	8.9	206	27.8	458	61.7	12	1.7
Household Type										
Family Household	495	66.6	60	12.1	138	27.9	291	58.8	6	1.2
Female householder, no husband present	88	11.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	32	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	375	50.5	29	7.7	98	26.0	245	65.3	4	1.0
Nonfamily household and other	248	33.4	6	2.4	68	27.4	167	67.6	6	2.6
Race/Ethnicity										
Black	192	25.9	33	17.3	77	39.9	75	38.9	8	3.9
Hispanic non-Black	65	8.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	471	63.5	18	3.8	92	19.6	359	76.1	3	0.6
Other non-Black non-Hispanic	13	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	179	24.1	26	14.3	61	34.4	92	51.3	-	-
35 to 44 years	154	20.7	14	9.0	40	26.0	96	62.6	4	2.4
45 to 54 years	162	21.9	16	10.0	45	27.4	102	62.6	-	-
55 to 64 years	116	15.7	3	2.9	47	40.0	64	55.3	2	1.8
65 years or more	131	17.6	7	5.4	13	10.3	104	79.4	6	4.9
Education										
No high school degree	80	10.8	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	162	21.9	17	10.5	52	32.2	86	53.3	6	3.9
Some college	206	27.7	11	5.4	70	34.2	122	59.3	2	1.0
College degree	294	39.6	7	2.5	58	19.6	225	76.6	4	1.3
Household Income										
Less than \$15,000	117	15.7	40	34.7	46	39.1	27	22.9	4	3.3
Between \$15,000 and \$30,000	118	16.0	7	6.1	47	39.8	61	51.8	3	2.2
Between \$30,000 and \$50,000	176	23.7	15	8.3	57	32.2	103	58.3	2	1.2
Between \$50,000 and \$75,000	136	18.4	-	-	26	18.7	111	81.3	-	-
At Least \$75,000	195	26.2	4	1.8	31	16.0	156	80.3	4	1.9
Homeownership										
Homeowner	458	61.8	13	2.8	77	16.9	356	77.6	12	2.7
Non-homeowner	284	38.2	53	18.7	129	45.4	102	35.9	-	-

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.

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](#)