

2011 Household Banking Status by Demographic Characteristics

Indianapolis, IN

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	729	100.0	62	8.5	125	17.1	537	73.7	5	0.7
Household Type										
Family Household	502	68.9	36	7.3	77	15.4	388	77.3	-	-
Female householder, no husband present	91	12.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	30	4.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	381	52.3	10	2.7	56	14.6	315	82.7	-	-
Nonfamily household and other	227	31.1	25	11.2	47	20.9	149	65.8	5	2.1
Race/Ethnicity										
Black	85	11.7	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	24	3.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	616	84.5	18	2.8	95	15.5	498	80.9	5	0.8
Other non-Black non-Hispanic	4	0.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	201	27.5	37	18.5	49	24.3	115	57.2	-	-
35 to 44 years	124	17.1	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	159	21.8	8	4.9	19	12.1	132	83.0	-	-
55 to 64 years	99	13.6	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	145	19.9	12	8.4	16	11.2	112	77.1	5	3.3
Education										
No high school degree	59	8.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	244	33.4	33	13.6	68	27.9	143	58.5	-	-
Some college	176	24.2	13	7.4	22	12.5	141	80.0	-	-
College degree	250	34.3	4	1.5	27	10.8	219	87.7	-	-
Household Income										
Less than \$15,000	93	12.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	131	18.0	-	-	49	37.5	77	58.8	5	3.7
Between \$30,000 and \$50,000	171	23.4	19	11.2	45	26.1	107	62.6	-	-
Between \$50,000 and \$75,000	143	19.6	-	-	8	5.4	135	94.6	-	-
At Least \$75,000	191	26.2	-	-	16	8.4	175	91.6	-	-
Homeownership										
Homeowner	492	67.5	9	1.7	65	13.2	413	84.1	5	1.0
Non-homeowner	237	32.5	53	22.5	60	25.2	124	52.3	-	-

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](#)