

2011 Household Banking Status by Demographic Characteristics

Oklahoma City, OK

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	529	100.0	49	9.3	139	26.4	313	59.2	27	5.1
Household Type										
Family Household	364	68.8	26	7.1	100	27.5	216	59.4	22	6.0
Female householder, no husband present	82	15.6	16	19.0	34	41.7	29	35.6	3	3.7
Male Householder, no wife present	10	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	271	51.3	10	3.7	63	23.4	179	65.9	19	7.0
Nonfamily household and other	165	31.2	24	14.2	39	23.9	97	58.9	5	3.0
Race/Ethnicity										
Black	59	11.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	40	7.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	400	75.6	18	4.5	101	25.3	254	63.4	27	6.7
Other non-Black non-Hispanic	29	5.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	85	16.0	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	103	19.4	14	13.6	31	30.1	58	56.2	-	-
45 to 54 years	97	18.3	12	11.9	30	30.7	46	47.5	10	9.9
55 to 64 years	99	18.8	2	1.9	27	26.7	65	65.6	6	5.8
65 years or more	145	27.4	7	5.1	25	17.3	107	74.0	5	3.7
Education										
No high school degree	83	15.7	12	15.0	27	32.8	35	42.5	8	9.7
High school degree	126	23.9	22	17.0	32	25.2	62	49.0	11	8.8
Some college	176	33.2	8	4.6	43	24.7	124	70.7	-	-
College degree	144	27.2	7	5.0	37	25.7	92	63.9	8	5.4
Household Income										
Less than \$15,000	82	15.6	21	25.3	28	34.5	30	36.5	3	3.7
Between \$15,000 and \$30,000	121	23.0	16	13.4	33	27.2	64	53.0	8	6.5
Between \$30,000 and \$50,000	103	19.5	12	11.7	30	29.0	61	59.3	-	-
Between \$50,000 and \$75,000	86	16.2	-	-	16	18.5	61	71.5	9	10.0
At Least \$75,000	136	25.8	-	-	32	23.7	96	70.8	7	5.5
Homeownership										
Homeowner	370	70.0	8	2.2	94	25.4	252	68.1	16	4.3
Non-homeowner	158	30.0	41	26.0	45	28.7	61	38.4	11	6.9

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](#)