

### 2011 Household Banking Status by Demographic Characteristics

#### Omaha-Council Bluffs, NE-IA

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	338	100.0	14	4.2	51	15.1	265	78.4	8	2.2
Household Type										
Family Household	232	68.8	11	4.5	33	14.0	182	78.2	8	3.3
Female householder, no husband present	41	12.1	5	13.2	13	31.3	21	51.9	1	3.6
Male Householder, no wife present	6	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	186	54.9	5	2.7	17	9.0	158	85.0	6	3.3
Nonfamily household and other	105	31.2	4	3.5	19	17.6	83	78.9	-	-
Race/Ethnicity										
Black	16	4.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	14	4.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	295	87.3	7	2.3	46	15.5	236	80.1	6	2.1
Other non-Black non-Hispanic	13	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	99	29.3	8	8.0	17	17.4	74	74.7	-	-
35 to 44 years	53	15.7	2	4.6	9	17.9	40	75.7	1	1.8
45 to 54 years	52	15.3	3	5.1	13	25.7	36	69.2	-	-
55 to 64 years	67	19.9	1	1.9	9	13.3	53	79.1	4	5.7
65 years or more	67	19.8	-	-	2	3.3	62	92.6	3	4.1
Education										
No high school degree	24	7.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	80	23.6	5	6.5	12	14.6	63	79.0	-	-
Some college	110	32.5	3	2.4	22	19.9	79	72.2	6	5.6
College degree	124	36.8	2	1.3	13	10.1	110	88.6	-	-
Household Income										
Less than \$15,000	38	11.2	5	13.8	9	23.1	22	59.2	1	3.9
Between \$15,000 and \$30,000	64	18.8	4	6.1	12	18.2	45	71.3	3	4.4
Between \$30,000 and \$50,000	64	18.9	3	5.4	12	18.6	48	76.0	-	-
Between \$50,000 and \$75,000	73	21.6	1	1.1	11	14.5	60	82.8	1	1.6
At Least \$75,000	100	29.6	1	0.8	8	8.4	88	88.6	2	2.2
Homeownership										
Homeowner	251	74.3	7	2.6	27	10.6	210	83.8	8	3.0
Non-homeowner	87	25.7	8	8.8	24	28.2	55	63.0	-	-

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](#)