

2011 Household Banking Status by Demographic Characteristics

Tulsa, 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	430	100.0	50	11.7	82	19.1	292	67.9	5	1.3
Household Type										
Family Household	290	67.4	23	7.8	66	22.7	199	68.6	3	0.9
Female householder, no husband present	68	15.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	26	6.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	196	45.5	7	3.5	35	18.0	151	77.2	3	1.3
Nonfamily household and other	140	32.6	28	19.9	16	11.7	93	66.3	3	2.1
Race/Ethnicity										
Black	54	12.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	4.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	254	59.1	15	5.7	36	14.1	198	78.0	5	2.2
Other non-Black non-Hispanic	103	24.0	4	4.1	23	22.1	76	73.8	-	-
Age										
15 to 34 years	139	32.3	28	20.3	27	19.8	80	57.8	3	2.1
35 to 44 years	71	16.5	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	88	20.5	9	10.7	18	20.8	58	65.6	3	2.9
55 to 64 years	61	14.1	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	72	16.7	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	29	6.6	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	90	21.0	24	26.3	18	19.5	46	51.0	3	3.3
Some college	144	33.5	18	12.2	31	21.4	96	66.4	-	-
College degree	167	38.9	-	-	27	15.9	138	82.6	3	1.5
Household Income										
Less than \$15,000	51	12.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	84	19.5	13	15.1	20	23.4	52	61.5	-	-
Between \$30,000 and \$50,000	108	25.1	13	11.9	24	22.2	69	63.6	3	2.3
Between \$50,000 and \$75,000	71	16.6	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	116	26.9	-	-	27	23.3	89	76.7	-	-
Homeownership										
Homeowner	292	67.9	-	-	58	19.7	232	79.4	3	0.9
Non-homeowner	138	32.1	50	36.6	25	17.8	60	43.5	3	2.1

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](#)