

2011 Household Banking Status by Demographic Characteristics

Mississippi

Household Characteristics	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	1,143	100.0	173	15.1	269	23.6	696	60.9	6	0.5
Household Type										
Family Household	811	70.9	103	12.7	180	22.2	523	64.5	6	0.7
Female householder, no husband present	181	15.8	57	31.5	51	28.4	72	40.1	-	-
Male Householder, no wife present	62	5.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	568	49.7	31	5.5	105	18.4	427	75.1	6	1.0
Nonfamily household and other	333	29.1	70	21.0	90	27.0	173	52.1	-	-
Race/Ethnicity										
Black	418	36.6	129	30.8	132	31.7	157	37.5	-	-
Hispanic non-Black	12	1.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	701	61.3	36	5.1	133	19.0	527	75.1	6	0.8
Other non-Black non-Hispanic	12	1.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	233	20.4	70	30.2	60	25.8	103	44.0	-	-
35 to 44 years	194	16.9	33	17.2	48	25.0	109	56.5	3	1.3
45 to 54 years	271	23.7	43	15.8	69	25.6	156	57.6	3	1.1
55 to 64 years	203	17.8	15	7.2	44	21.5	145	71.3	-	-
65 years or more	242	21.2	11	4.7	48	19.8	183	75.5	-	-
Education										
No high school degree	187	16.4	59	31.5	41	22.0	87	46.6	-	-
High school degree	322	28.2	60	18.7	87	26.9	172	53.5	3	0.9
Some college	374	32.7	46	12.3	95	25.4	231	61.7	3	0.7
College degree	260	22.7	8	2.9	46	17.9	206	79.2	-	-
Household Income										
Less than \$15,000	283	24.8	117	41.4	69	24.3	97	34.3	-	-
Between \$15,000 and \$30,000	229	20.1	35	15.4	72	31.5	122	53.1	-	-
Between \$30,000 and \$50,000	172	15.1	11	6.5	33	19.1	128	74.4	-	-
Between \$50,000 and \$75,000	218	19.0	6	2.9	48	22.3	160	73.6	3	1.2
At Least \$75,000	241	21.1	2	1.0	47	19.4	189	78.3	3	1.3
Homeownership										
Homeowner	835	73.0	69	8.3	169	20.2	591	70.8	6	0.7
Non-homeowner	308	27.0	103	33.5	101	32.6	104	33.9	-	-

Notes:

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](#)