

### 2011 Household Banking Status by Demographic Characteristics

#### North Carolina

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	3,878	100.0	359	9.3	840	21.7	2,579	66.5	100	2.6
Household Type										
Family Household	2,600	67.0	229	8.8	580	22.3	1,712	65.8	80	3.1
Female householder, no husband present	529	13.6	123	23.3	156	29.6	238	45.0	11	2.1
Male Householder, no wife present	152	3.9	31	20.2	67	43.9	50	33.1	4	2.8
Married couple	1,918	49.5	75	3.9	357	18.6	1,423	74.2	64	3.3
Nonfamily household and other	1,279	33.0	131	10.2	260	20.3	867	67.8	21	1.6
Race/Ethnicity										
Black	886	22.8	163	18.4	287	32.3	405	45.7	31	3.5
Hispanic non-Black	181	4.7	65	36.0	72	39.6	44	24.3	-	-
White non-Black non-Hispanic	2,670	68.8	111	4.2	456	17.1	2,037	76.3	66	2.5
Other non-Black non-Hispanic	141	3.6	19	13.7	26	18.6	93	65.9	2	1.7
Age										
15 to 34 years	943	24.3	155	16.4	277	29.4	489	51.9	21	2.2
35 to 44 years	657	16.9	68	10.4	148	22.4	434	66.0	7	1.1
45 to 54 years	796	20.5	60	7.5	185	23.2	524	65.9	26	3.3
55 to 64 years	703	18.1	41	5.8	136	19.3	516	73.5	10	1.4
65 years or more	780	20.1	35	4.5	95	12.1	615	78.8	35	4.5
Education										
No high school degree	468	12.1	153	32.6	119	25.5	179	38.2	17	3.7
High school degree	1,092	28.2	149	13.6	264	24.1	642	58.8	38	3.5
Some college	1,115	28.7	45	4.0	280	25.2	773	69.4	16	1.4
College degree	1,203	31.0	13	1.1	177	14.7	984	81.8	29	2.4
Household Income										
Less than \$15,000	729	18.8	219	30.1	185	25.4	314	43.0	11	1.5
Between \$15,000 and \$30,000	801	20.7	87	10.9	214	26.7	467	58.3	33	4.2
Between \$30,000 and \$50,000	847	21.8	40	4.7	181	21.4	607	71.7	19	2.3
Between \$50,000 and \$75,000	615	15.9	6	1.0	158	25.7	434	70.6	17	2.7
At Least \$75,000	887	22.9	8	0.9	102	11.5	756	85.3	20	2.3
Homeownership										
Homeowner	2,654	68.4	106	4.0	423	15.9	2,034	76.6	92	3.5
Non-homeowner	1,224	31.6	254	20.7	417	34.1	545	44.5	8	0.6

**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](#)