

2011 Household Banking Status by Demographic Characteristics

South 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	1,787	100.0	166	9.3	369	20.6	1,219	68.2	34	1.9
Household Type										
Family Household	1,237	69.2	110	8.9	277	22.4	829	67.0	21	1.7
Female householder, no husband present	314	17.6	66	21.0	116	36.8	130	41.5	2	0.7
Male Householder, no wife present	101	5.6	24	24.2	31	30.6	46	45.3	-	-
Married couple	823	46.0	20	2.4	131	15.9	653	79.4	19	2.3
Nonfamily household and other	550	30.8	56	10.2	91	16.6	390	70.9	13	2.3
Race/Ethnicity										
Black	504	28.2	98	19.4	177	35.2	226	44.9	2	0.4
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	50	4.2	175	14.6	945	78.8	30	2.5
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	402	22.5	53	13.2	87	21.6	262	65.1	-	-
35 to 44 years	278	15.5	26	9.5	71	25.6	175	63.0	5	1.9
45 to 54 years	361	20.2	50	13.7	90	24.8	222	61.5	-	-
55 to 64 years	366	20.5	17	4.6	66	18.0	271	74.2	12	3.2
65 years or more	381	21.3	20	5.3	55	14.5	289	75.9	17	4.4
Education										
No high school degree	258	14.4	68	26.4	61	23.6	124	47.9	5	2.1
High school degree	600	33.6	66	11.0	151	25.1	372	61.9	12	2.0
Some college	478	26.7	32	6.7	93	19.5	345	72.2	8	1.6
College degree	451	25.3	-	-	64	14.1	379	83.9	9	2.0
Household Income										
Less than \$15,000	339	19.0	104	30.6	83	24.4	153	45.0	-	-
Between \$15,000 and \$30,000	408	22.8	46	11.2	104	25.5	245	60.1	13	3.1
Between \$30,000 and \$50,000	406	22.7	9	2.1	106	26.0	282	69.6	9	2.2
Between \$50,000 and \$75,000	340	19.0	5	1.5	32	9.4	299	87.8	5	1.4
At Least \$75,000	295	16.5	3	0.9	44	15.1	240	81.5	7	2.5
Homeownership										
Homeowner	1,321	73.9	78	5.9	219	16.6	990	75.0	34	2.6
Non-homeowner	467	26.1	88	18.9	150	32.1	229	49.0	-	-

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](#)