

### 2011 Household Banking Status by Demographic Characteristics

#### West Virginia

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	762	100.0	72	9.5	146	19.2	505	66.3	39	5.1
Household Type										
Family Household	505	66.3	43	8.5	102	20.3	331	65.6	28	5.6
Female householder, no husband present	103	13.5	13	12.9	28	27.3	58	55.8	4	4.1
Male Householder, no wife present	40	5.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	362	47.5	24	6.7	65	17.9	252	69.6	21	5.8
Nonfamily household and other	257	33.7	29	11.4	44	17.0	174	67.5	10	4.1
Race/Ethnicity										
Black	27	3.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	718	94.2	64	9.0	129	18.0	485	67.6	39	5.4
Other non-Black non-Hispanic	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	139	18.2	23	16.9	32	23.1	76	54.7	7	5.4
35 to 44 years	133	17.4	22	16.7	29	21.8	79	59.2	3	2.2
45 to 54 years	131	17.2	9	6.6	39	29.9	76	57.7	7	5.7
55 to 64 years	163	21.5	13	8.0	25	15.4	118	72.4	7	4.2
65 years or more	196	25.8	5	2.6	21	10.6	157	79.8	14	7.1
Education										
No high school degree	132	17.3	29	22.2	23	17.2	72	54.5	8	6.2
High school degree	307	40.3	31	10.2	69	22.5	188	61.3	18	5.9
Some college	187	24.5	10	5.6	39	20.8	132	70.7	6	3.0
College degree	136	17.9	1	1.0	16	11.4	113	82.7	7	4.9
Household Income										
Less than \$15,000	179	23.5	55	30.7	39	21.9	78	43.6	7	3.8
Between \$15,000 and \$30,000	162	21.2	9	5.4	31	19.4	112	69.4	9	5.7
Between \$30,000 and \$50,000	155	20.3	6	3.9	31	20.2	109	70.1	9	5.8
Between \$50,000 and \$75,000	149	19.5	3	1.8	28	18.8	113	76.0	5	3.4
At Least \$75,000	118	15.4	-	-	16	13.8	93	79.0	9	7.2
Homeownership										
Homeowner	583	76.5	27	4.6	99	16.9	429	73.6	29	4.9
Non-homeowner	179	23.5	46	25.6	47	26.4	76	42.4	10	5.6

**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](#)