

2011 Household Banking Status by Demographic Characteristics

Wisconsin

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	2,316	100.0	105	4.5	329	14.2	1,823	78.7	58	2.5
Household Type										
Family Household	1,507	65.1	65	4.3	201	13.3	1,203	79.8	38	2.5
Female householder, no husband present	246	10.6	40	16.3	50	20.5	147	59.9	8	3.3
Male Householder, no wife present	106	4.6	9	8.3	20	19.2	72	67.7	5	4.8
Married couple	1,156	49.9	16	1.4	130	11.3	984	85.1	25	2.2
Nonfamily household and other	809	34.9	40	5.0	128	15.9	620	76.7	20	2.5
Race/Ethnicity										
Black	118	5.1	34	28.8	35	29.5	46	39.0	3	2.7
Hispanic non-Black	106	4.6	32	30.2	23	21.4	48	45.8	3	2.6
White non-Black non-Hispanic	2,010	86.8	35	1.7	256	12.7	1,675	83.3	44	2.2
Other non-Black non-Hispanic	82	3.6	4	5.3	16	19.6	54	65.0	8	10.0
Age										
15 to 34 years	445	19.2	38	8.5	92	20.6	306	68.6	10	2.3
35 to 44 years	455	19.7	23	5.1	78	17.0	346	75.9	9	1.9
45 to 54 years	452	19.5	22	4.9	55	12.2	362	80.0	13	2.8
55 to 64 years	423	18.3	11	2.7	51	12.0	351	83.0	10	2.3
65 years or more	540	23.3	10	1.9	54	10.0	459	85.0	17	3.1
Education										
No high school degree	190	8.2	40	20.9	37	19.6	106	55.8	7	3.7
High school degree	728	31.4	33	4.5	137	18.8	529	72.7	29	4.0
Some college	684	29.5	28	4.1	79	11.5	568	83.0	10	1.4
College degree	714	30.8	5	0.7	76	10.7	620	86.9	13	1.8
Household Income										
Less than \$15,000	310	13.4	59	19.0	62	19.9	184	59.5	5	1.7
Between \$15,000 and \$30,000	439	18.9	35	7.9	80	18.2	307	69.9	18	4.0
Between \$30,000 and \$50,000	502	21.7	9	1.7	74	14.8	400	79.5	20	4.0
Between \$50,000 and \$75,000	529	22.8	3	0.6	58	11.0	455	86.0	13	2.5
At Least \$75,000	536	23.1	-	-	56	10.4	478	89.1	3	0.5
Homeownership										
Homeowner	1,559	67.3	9	0.6	163	10.5	1,344	86.2	43	2.8
Non-homeowner	757	32.7	97	12.8	166	22.0	479	63.3	15	2.0

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](#)