

2011 Timeframe in Which Previously Banked Households Became Unbanked

By Demographic Characteristics

Household Characteristic			Had Bank Account in Last Year	Had Bank Account in Last Year	Had Bank Account in Last Year	Had Bank Account in Last Year	Had Bank Account in Last Year	Had Bank Account in Last Year
	All Previously Unbanked	All Previously Unbanked	Within the last year	Within the last year	More than 1 year ago	More than 1 year ago	Unknown	Unknown
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Previously Banked Households	4,411	100	896	20.3	3,439	78.0	76	1.7
Household Type								
Family household	2,392	100	557	23.3	1,785	74.6	50	2.1
Female householder, no husband present	1,275	100	274	21.5	982	77.0	20	1.5
Male householder, no wife present	298	100	90	30.1	197	66.3	11	3.6
Married couple	819	100	194	23.6	606	74.0	20	2.4
Nonfamily household	2,013	100	338	16.8	1,649	81.9	26	1.3
Female householder	860	100	131	15.3	712	82.7	17	2.0
Male householder	1,153	100	207	18.0	937	81.3	9	0.8
Other	6	100	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	1,588	100	349	22.0	1,193	75.2	46	2.9
Hispanic non-Black	714	100	165	23.1	538	75.3	11	1.5
Asian	33	100	NA	NA	NA	NA	NA	NA
American Indian/Alaskan	83	100	18	21.7	65	78.3	-	-
Hawaiian/Pacific Islander	6	100	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,988	100	364	18.3	1,605	80.7	19	1.0
Spanish is Only Language Spoken								
Spanish is not only language spoken	4,302	100	870	20.2	3,355	78.0	76	1.8
Spanish is only language spoken	109	100	25	23.2	84	76.8	-	-
Nativity								
U.S-born	4,038	100	812	20.1	3,154	78.1	72	1.8
Foreign-born citizen	134	100	27	20.0	107	79.6	1	0.4
Foreign-born non citizen	239	100	57	24.0	178	74.7	3	1.3
Age Group								
15 to 24 years	473	100	169	35.7	303	63.9	2	0.4
25 to 34 years	1,185	100	269	22.7	897	75.7	19	1.6
35 to 44 years	832	100	171	20.6	650	78.1	11	1.3
45 to 54 years	866	100	194	22.4	658	76.0	14	1.6
55 to 64 years	584	100	63	10.8	498	85.3	22	3.8
65 years or more	471	100	29	6.1	434	92.1	9	1.8
Education								
No high school degree	1,346	100	239	17.8	1,091	81.1	15	1.1
High school degree	1,731	100	317	18.3	1,383	79.9	31	1.8
Some college	1,153	100	287	24.9	837	72.6	28	2.5
College degree	181	100	52	28.9	128	70.5	1	0.6
Employment Status								
Employed	1,628	100	350	21.5	1,249	76.7	29	1.8
Unemployed	822	100	225	27.3	588	71.5	9	1.1
Not in labor force	1,961	100	321	16.4	1,602	81.7	38	1.9
Household Income								
Less than \$15,000	2,504	100	473	18.9	2,014	80.4	17	0.7
Between \$15,000 and \$30,000	1,161	100	264	22.7	872	75.1	26	2.2
Between \$30,000 and \$50,000	481	100	103	21.5	355	73.8	23	4.7
Between \$50,000 and \$75,000	202	100	40	20.0	153	75.7	9	4.3
At Least \$75,000	62	100	NA	NA	NA	NA	NA	NA
Homeownership								
Homeowner	1,075	100	210	19.6	838	78.0	26	2.4
Non-homeowner	3,336	100	685	20.5	2,601	78.0	50	1.5
Geographic Region								
Northeast	611	100	107	17.4	498	81.5	6	1.0
Midwest	1,004	100	207	20.7	769	76.7	27	2.7
South	1,968	100	392	19.9	1,538	78.2	37	1.9
West	829	100	190	22.9	634	76.5	6	0.7
Metropolitan Status								
Metropolitan Area	3,492	100	750	21.5	2,672	76.5	70	2.0
Inside principal city	1,607	100	331	20.6	1,234	76.8	42	2.6
Not inside principal city	1,253	100	245	19.5	990	79.0	18	1.4
Not identified	632	100	174	27.6	448	70.9	10	1.5
Not in Metropolitan Area	892	100	139	15.6	747	83.7	6	0.7
Not Identified	27	100	NA	NA	NA	NA	NA	NA

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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.

Differences within groups may or may not be statistically significant.

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.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)