

2011 Unbanked Households' Previous Banking Status by Demographic Characteristics

All Unbanked Households

Household Characteristic	All Unbanked Households	All Unbanked Households	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status	Unbanked Status
			Previously Banked	Previously Banked	Never-Banked	Never-Banked	Unknown	Unknown
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100	4,411	44.7	5,269	53.4	196	2.0
Household Type								
Family household	5,905	100	2,392	40.5	3,399	57.6	114	1.9
Female householder, no husband present	2,971	100	1,275	42.9	1,658	55.8	37	1.2
Male householder, no wife present	807	100	298	36.9	471	58.4	38	4.7
Married couple	2,127	100	819	38.5	1,269	59.7	39	1.8
Nonfamily household	3,960	100	2,013	50.8	1,865	47.1	82	2.1
Female householder	1,702	100	860	50.5	798	46.9	44	2.6
Male householder	2,258	100	1,153	51.1	1,068	47.3	37	1.7
Other	11	100	NA	NA	NA	NA	NA	NA
Race/Ethnicity								
Black	3,430	100	1,588	46.3	1,768	51.5	75	2.2
Hispanic non-Black	2,762	100	714	25.8	2,011	72.8	37	1.4
Asian	134	100	33	24.2	101	75.3	1	0.5
American Indian/Alaskan	202	100	83	40.9	119	59.1	-	-
Hawaiian/Pacific Islander	17	100	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,330	100	1,988	59.7	1,261	37.9	81	2.4
Spanish is Only Language Spoken								
Spanish is not only language spoken	8,965	100	4,302	48.0	4,480	50.0	184	2.0
Spanish is only language spoken	910	100	109	12.0	790	86.7	12	1.3
Nativity								
U.S-born	7,673	100	4,038	52.6	3,476	45.3	159	2.1
Foreign-born citizen	453	100	134	29.6	305	67.4	14	3.0
Foreign-born non citizen	1,750	100	239	13.6	1,489	85.1	22	1.3
Age Group								
15 to 24 years	1,094	100	473	43.2	609	55.7	12	1.1
25 to 34 years	2,587	100	1,185	45.8	1,377	53.2	25	1.0
35 to 44 years	1,994	100	832	41.7	1,129	56.6	33	1.6
45 to 54 years	2,002	100	866	43.2	1,072	53.5	64	3.2
55 to 64 years	1,202	100	584	48.6	581	48.4	37	3.1
65 years or more	997	100	471	47.2	501	50.2	25	2.5
Education								
No high school degree	3,696	100	1,346	36.4	2,278	61.6	73	2.0
High school degree	3,764	100	1,731	46.0	1,949	51.8	85	2.2
Some college	2,002	100	1,153	57.6	820	40.9	29	1.4
College degree	413	100	181	43.9	223	53.9	9	2.3
Employment Status								
Employed	3,818	100	1,628	42.6	2,121	55.6	69	1.8
Unemployed	1,525	100	822	53.9	669	43.9	34	2.2
Not in labor force	4,532	100	1,961	43.3	2,479	54.7	92	2.0
Household Income								
Less than \$15,000	5,510	100	2,504	45.4	2,926	53.1	80	1.5
Between \$15,000 and \$30,000	2,581	100	1,161	45.0	1,334	51.7	85	3.3
Between \$30,000 and \$50,000	1,221	100	481	39.4	717	58.7	23	1.9
Between \$50,000 and \$75,000	431	100	202	46.8	222	51.5	8	1.8
At Least \$75,000	132	100	62	47.1	70	52.9	-	-
Homeownership								
Homeowner	2,238	100	1,075	48.0	1,105	49.4	58	2.6
Non-homeowner	7,637	100	3,336	43.7	4,164	54.5	137	1.8
Geographic Region								
Northeast	1,537	100	611	39.7	895	58.2	32	2.1
Midwest	1,920	100	1,004	52.3	877	45.7	40	2.1
South	4,493	100	1,968	43.8	2,439	54.3	86	1.9
West	1,925	100	829	43.0	1,059	55.0	38	2.0
Metropolitan Status								
Metropolitan Area	8,029	100	3,492	43.5	4,373	54.5	163	2.0
Inside principal city	4,066	100	1,607	39.5	2,383	58.6	77	1.9
Not inside principal city	2,754	100	1,253	45.5	1,439	52.3	62	2.2
Not identified	1,209	100	632	52.3	552	45.6	25	2.1
Not in Metropolitan Area	1,764	100	892	50.6	840	47.6	32	1.8
Not Identified	83	100	27	32.4	56	67.6	-	-

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](#)