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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



2011 Household Bank Account Type by Demographic

South Carolina

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,787	100.0	166	9.3	1,084	60.6	41	2.3	482	27.0	14	0.8	1,572	88.0	1,125	62.9
Household Type																
Family Household	1,237	69.2	110	8.9	785	63.4	23	1.9	311	25.1	9	0.7	1,102	89.0	808	65.3
Female householder, no husband present	314	17.6	66	21.0	125	39.7	10	3.2	111	35.2	3	0.9	238	75.8	135	43.0
Male Householder, no wife present	101	5.6	24	24.2	47	46.9	5	5.0	21	20.6	3	3.2	71	70.8	52	52.0
Married couple	823	46.0	20	2.4	613	74.5	8	1.0	180	21.8	3	0.3	792	96.3	621	75.4
Nonfamily household and other	550	30.8	56	10.2	299	54.4	18	3.3	171	31.2	5	1.0	470	85.6	317	57.7
Race/Ethnicity																
Black	504	28.2	98	19.4	228	45.2	28	5.6	150	29.8	-	-	378	75.0	256	50.8
Hispanic non-Black	56	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,199	67.1	50	4.2	828	69.1	11	0.9	296	24.7	14	1.2	1,130	94.2	839	70.0
Other non-Black non-Hispanic	29	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	402	22.5	53	13.2	224	55.8	3	0.7	122	30.3	-	-	346	86.1	227	56.5
35 to 44 years	278	15.5	26	9.5	185	66.8	2	0.9	64	22.9	-	-	249	89.6	188	67.6
45 to 54 years	361	20.2	50	13.7	203	56.3	8	2.2	98	27.1	3	0.8	304	84.1	211	58.4
55 to 64 years	366	20.5	17	4.6	237	64.8	13	3.6	90	24.6	9	2.4	330	90.3	250	68.4
65 years or more	381	21.3	20	5.3	234	61.4	15	3.9	109	28.7	3	0.7	343	90.2	249	65.3
Education																
No high school degree	258	14.4	68	26.4	71	27.7	21	7.9	89	34.6	9	3.4	164	63.6	92	35.6
High school degree	600	33.6	66	11.0	305	50.9	21	3.4	203	33.8	5	0.9	511	85.1	326	54.3
Some college	478	26.7	32	6.7	341	71.5	-	-	104	21.8	-	-	446	93.3	341	71.5
College degree	451	25.3	-	-	365	81.0	-	-	86	19.0	-	-	451	100.0	365	81.0
Household Income																
Less than \$15,000	339	19.0	104	30.6	78	23.0	26	7.6	126	37.1	6	1.8	210	61.8	104	30.6
Between \$15,000 and \$30,000	408	22.8	46	11.2	190	46.5	9	2.3	157	38.6	5	1.3	347	85.1	199	48.8
Between \$30,000 and \$50,000	406	22.7	9	2.1	303	74.7	6	1.4	88	21.8	-	-	391	96.4	309	76.1
Between \$50,000 and \$75,000	340	19.0	5	1.5	261	76.6	-	-	72	21.1	3	0.8	333	97.8	261	76.6
At Least \$75,000	295	16.5	3	0.9	253	85.7	-	-	39	13.3	-	-	292	99.1	253	85.7
Homeownership																
Homeowner	1,321	73.9	78	5.9	886	67.1	30	2.3	315	23.9	11	0.9	1,204	91.2	916	69.4
Non-homeowner	467	26.1	88	18.9	197	42.3	11	2.3	167	35.9	3	0.6	367	78.8	208	44.6

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.

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](#)