

Timeframe in Which Previously Banked Household Became Unbanked
By Year

Household Characteristic	All Previously Banked Households (1000s)		Last Time Household Had a Bank Account							
			Within the Last Year			Over a Year Ago			Unknown	
			Pct of Row		Estimated Difference	Pct of Row		Estimated Difference	Pct of Row	
			2009	2011		2009	2011		2009	2011
All Previously Banked Households	4,543	4,411	28.0	20.3	-7.7 *	71.1	78.0	6.9 *	0.8	1.7
Household Type										
Family household	2,744	2,392	32.5	23.3	-9.2 *	66.6	74.6	8.0 *	0.9	2.1
Female householder, no husband present	1,385	1,275	31.7	21.5	-10.2 *	67.5	77.0	9.5 *	0.8	1.5
Male householder, no wife present	366	298	29.4	30.1	0.7	69.0	66.3	-2.7	1.6	3.6
Married couple	993	819	34.7	23.6	-11.1 *	64.4	74.0	9.6 *	0.9	2.4
Nonfamily household	1,781	2,013	21.2	16.8	-4.4 *	78.1	81.9	3.8	0.7	1.3
Female householder	802	860	19.3	15.3	-4.0	79.7	82.7	3.0	1.0	2.0
Male householder	980	1,153	22.8	18.0	-4.9	76.7	81.3	4.6	0.4	0.8
Other	18	6	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	1,746	1,588	24.7	22.0	-2.7	74.0	75.2	1.2	1.3	2.9
Hispanic non-Black	775	714	37.9	23.1	-14.7 *	61.1	75.3	14.3 *	1.0	1.5
Asian	53	33	26.7	-	-26.7 *	73.3	100.0	26.7 *	-	-
American Indian/Alaskan	106	83	39.0	21.7	-17.2	61.0	78.3	17.2	-	-
Hawaiian/Pacific Islander	16	6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,847	1,988	26.6	18.3	-8.3 *	73.1	80.7	7.7 *	0.3	1.0
Other non-Black non-Hispanic	0	-	NA	NA	NA	NA	NA	NA	NA	NA
Spanish is Only Language Spoken										
Spanish is not only language spoken	4,405	4,302	27.9	20.2	-7.6 *	71.4	78.0	6.6 *	0.8	1.8
Spanish is only language spoken	138	109	33.9	23.2	-10.6	63.3	76.8	13.4	2.8	-
Nativity										
U.S-born	4,010	4,038	26.6	20.1	-6.5 *	72.6	78.1	5.5 *	0.7	1.8
Foreign-born citizen	168	134	49.3	20.0	-29.4 *	48.1	79.6	31.5 *	2.5	0.4
Foreign-born non citizen	365	239	33.9	24.0	-9.9	65.0	74.7	9.7	1.1	1.3
Age Group										
15 to 24 years	509	473	43.9	35.7	-8.2	54.1	63.9	9.8	2.0	0.4
25 to 34 years	1,152	1,185	33.8	22.7	-11.1 *	65.6	75.7	10.1 *	0.6	1.6
35 to 44 years	1,028	832	28.1	20.6	-7.5 *	71.5	78.1	6.7 *	0.4	1.3
45 to 54 years	945	866	24.3	22.4	-1.9	74.8	76.0	1.2	0.9	1.6
55 to 64 years	512	584	19.0	10.8	-8.2 *	81.0	85.3	4.3	-	3.8
65 years or more	398	471	11.4	6.1	-5.3	86.5	92.1	5.6	2.1	1.8
Education										
No high school degree	1,372	1,346	24.0	17.8	-6.2 *	75.0	81.1	6.1 *	1.0	1.1
High school degree	1,819	1,731	29.7	18.3	-11.4 *	69.0	79.9	10.9 *	1.3	1.8
Some college	1,136	1,153	30.5	24.9	-5.6	69.5	72.6	3.1	-	2.5
College degree	216	181	27.1	28.9	1.8	72.9	70.5	-2.4	-	0.6
Employment Status										
Employed	2,064	1,628	29.4	21.5	-7.9 *	70.1	76.7	6.6 *	0.5	1.8
Unemployed	690	822	36.5	27.3	-9.1 *	63.5	71.5	8.0 *	-	1.1
Not in labor force	1,789	1,961	23.3	16.4	-6.9 *	75.2	81.7	6.5 *	1.5	1.9
Household Income										
Less than \$15,000	2,178	2,291	25.4	19.0	-6.4 *	73.9	80.6	6.6 *	0.7	0.4
Between \$15,000 and \$30,000	1,157	1,018	30.8	21.9	-9.0 *	68.8	76.4	7.6 *	0.4	1.8
Between \$30,000 and \$50,000	476	383	33.8	25.0	-8.8	65.4	72.2	6.8	0.8	2.9
Between \$50,000 and \$75,000	188	124	40.9	21.1	-19.8 *	59.1	75.6	16.5	-	3.2
At Least \$75,000	30	37	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	514	558	22.0	19.1	-2.9	75.1	75.2	0.0	2.9	5.7
Homeownership										
Homeowner	1,127	1,075	26.6	19.6	-7.1 *	72.3	78.0	5.7	1.1	2.4
Non-homeowner	3,416	3,336	28.5	20.5	-8.0 *	70.7	78.0	7.2 *	0.8	1.5
Geographic Region										
Northeast	721	611	23.9	17.4	-6.5	75.4	81.5	6.1	0.6	1.0
Midwest	964	1,004	27.4	20.7	-6.8	71.2	76.7	5.4	1.3	2.7
South	1,996	1,968	28.8	19.9	-8.9	70.6	78.2	7.6	0.6	1.9
West	861	829	30.4	22.9	-7.5	68.6	76.5	7.8	0.9	0.7
Metropolitan Status										
Metropolitan Area	3,643	3,492	28.7	21.5	-7.3	70.4	76.5	6.1	0.9	2.0
Inside principal city	1,828	1,607	28.3	20.6	-7.7 *	70.5	76.8	6.3 *	1.2	2.6

Not inside principal city	1,293	1,253	31.7	19.5	-12.2 *	67.9	79.0	11.2 *	0.4	1.4
Not identified	522	632	22.9	27.6	4.7	76.2	70.9	-5.3	0.9	1.5
Not in Metropolitan Area	879	892	25.6	15.6	-10.0	73.6	83.7	10.1 *	0.7	0.7
Not Identified	21	27	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

* Indicates differences that are statistically significant at the 10% level.

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. (if applicable)

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.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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