## Appendix H - Detailed State Tables

Table H-1 2011 Household Banking Status by State

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 120,408 | 100.0 | 9,875 | 8.2 | 24,199 | 20.1 | 82,830 | 68.8 | 3,504 | 2.9 |
| Midwest | 26,900 | 100.0 | 1,920 | 7.1 | 4,772 | 17.7 | 19,379 | 72.0 | 828 | 3.1 |
| Illinois | 4,956 | 100.0 | 374 | 7.6 | 879 | 17.7 | 3,546 | 71.6 | 156 | 3.2 |
| Indiana | 2,560 | 100.0 | 201 | 7.8 | 489 | 19.1 | 1,817 | 71.0 | 53 | 2.1 |
| Iowa | 1,244 | 100.0 | 54 | 4.4 | 215 | 17.2 | 932 | 74.9 | 43 | 3.5 |
| Kansas | 1,136 | 100.0 | 81 | 7.1 | 223 | 19.7 | 814 | 71.6 | 18 | 1.6 |
| Michigan | 3,969 | 100.0 | 307 | 7.7 | 685 | 17.3 | 2,824 | 71.2 | 153 | 3.9 |
| Minnesota | 2,163 | 100.0 | 90 | 4.1 | 272 | 12.6 | 1,763 | 81.5 | 38 | 1.8 |
| Missouri | 2,490 | 100.0 | 237 | 9.5 | 514 | 20.6 | 1,681 | 67.5 | 59 | 2.4 |
| Nebraska | 734 | 100.0 | 27 | 3.7 | 130 | 17.8 | 559 | 76.2 | 17 | 2.3 |
| North Dakota | 283 | 100.0 | 15 | 5.3 | 51 | 18.0 | 210 | 74.4 | 6 | 2.3 |
| Ohio | 4,719 | 100.0 | 414 | 8.8 | 912 | 19.3 | 3,172 | 67.2 | 220 | 4.7 |
| South Dakota | 329 | 100.0 | 15 | 4.4 | 72 | 22.0 | 236 | 71.6 | 6 | 1.9 |
| Wisconsin | 2,316 | 100.0 | 105 | 4.5 | 329 | 14.2 | 1,823 | 78.7 | 58 | 2.5 |
| Northeast | 21,784 | 100.0 | 1,537 | 7.1 | 3,908 | 17.9 | 15,675 | 72.0 | 664 | 3.0 |
| Connecticut | 1,365 | 100.0 | 73 | 5.3 | 208 | 15.2 | 1,056 | 77.3 | 28 | 2.1 |
| Maine | 546 | 100.0 | 20 | 3.7 | 104 | 19.0 | 413 | 75.6 | 9 | 1.7 |
| Massachusetts | 2,614 | 100.0 | 128 | 4.9 | 369 | 14.1 | 2,029 | 77.6 | 88 | 3.4 |
| New Hampshire | 526 | 100.0 | 10 | 1.9 | 66 | 12.5 | 439 | 83.5 | 11 | 2.1 |
| New Jersey | 3,202 | 100.0 | 212 | 6.6 | 621 | 19.4 | 2,297 | 71.7 | 73 | 2.3 |
| New York | 7,677 | 100.0 | 740 | 9.6 | 1,487 | 19.4 | 5,159 | 67.2 | 291 | 3.8 |
| Pennsylvania | 5,161 | 100.0 | 315 | 6.1 | 931 | 18.0 | 3,771 | 73.1 | 143 | 2.8 |
| Rhode Island | 423 | 100.0 | 30 | 7.0 | 75 | 17.8 | 304 | 71.8 | 14 | 3.4 |
| Vermont | 269 | 100.0 | 9 | 3.4 | 47 | 17.4 | 207 | 77.1 | 6 | 2.1 |
| South | 44,920 | 100.0 | 4,493 | 10.0 | 10,429 | 23.2 | 28,772 | 64.1 | 1,226 | 2.7 |
| Alabama | 1,889 | 100.0 | 193 | 10.2 | 544 | 28.8 | 1,099 | 58.2 | 53 | 2.8 |
| Arkansas | 1,142 | 100.0 | 141 | 12.3 | 321 | 28.1 | 658 | 57.6 | 22 | 1.9 |
| Delaware | 346 | 100.0 | 23 | 6.7 | 54 | 15.5 | 262 | 75.9 | 7 | 1.9 |
| District of Columbia | 281 | 100.0 | 31 | 10.9 | 63 | 22.3 | 180 | 63.9 | 8 | 2.9 |
| Florida | 7,801 | 100.0 | 570 | 7.3 | 1,645 | 21.1 | 5,309 | 68.1 | 277 | 3.5 |
| Georgia | 3,834 | 100.0 | 442 | 11.5 | 1,026 | 26.8 | 2,248 | 58.6 | 118 | 3.1 |
| Kentucky | 1,819 | 100.0 | 179 | 9.9 | 391 | 21.5 | 1,225 | 67.3 | 24 | 1.3 |
| Louisiana | 1,816 | 100.0 | 209 | 11.5 | 495 | 27.2 | 1,066 | 58.7 | 46 | 2.6 |
| Maryland | 2,170 | 100.0 | 123 | 5.6 | 461 | 21.2 | 1,528 | 70.4 | 59 | 2.7 |
| Mississippi | 1,143 | 100.0 | 173 | 15.1 | 269 | 23.6 | 696 | 60.9 | 6 | 0.5 |
| North Carolina | 3,878 | 100.0 | 359 | 9.3 | 840 | 21.7 | 2,579 | 66.5 | 100 | 2.6 |
| Oklahoma | 1,503 | 100.0 | 164 | 10.9 | 349 | 23.2 | 935 | 62.2 | 54 | 3.6 |
| South Carolina | 1,787 | 100.0 | 166 | 9.3 | 369 | 20.6 | 1,219 | 68.2 | 34 | 1.9 |
| Tennessee | 2,605 | 100.0 | 283 | 10.9 | 473 | 18.1 | 1,818 | 69.8 | 31 | 1.2 |
| Texas | 9,136 | 100.0 | 1,167 | 12.8 | 2,481 | 27.2 | 5,309 | 58.1 | 180 | 2.0 |
| Virginia | 3,008 | 100.0 | 199 | 6.6 | 503 | 16.7 | 2,138 | 71.1 | 168 | 5.6 |
| West Virginia | 762 | 100.0 | 72 | 9.5 | 146 | 19.2 | 505 | 66.3 | 39 | 5.1 |
| West | 26,804 | 100.0 | 1,925 | 7.2 | 5,090 | 19.0 | 19,005 | 70.9 | 784 | 2.9 |
| Alaska | 276 | 100.0 | 14 | 5.2 | 56 | 20.2 | 196 | 71.0 | 10 | 3.6 |
| Arizona | 2,622 | 100.0 | 304 | 11.6 | 537 | 20.5 | 1,734 | 66.1 | 46 | 1.8 |
| California | 13,191 | 100.0 | 1,030 | 7.8 | 2,374 | 18.0 | 9,355 | 70.9 | 432 | 3.3 |
| Colorado | 1,974 | 100.0 | 107 | 5.4 | 317 | 16.1 | 1,510 | 76.5 | 40 | 2.0 |
| Hawaii | 443 | 100.0 | 17 | 3.8 | 89 | 20.0 | 313 | 70.7 | 24 | 5.5 |
| Idaho | 589 | 100.0 | 33 | 5.7 | 112 | 19.0 | 432 | 73.3 | 12 | 2.0 |
| Montana | 426 | 100.0 | 21 | 4.8 | 93 | 22.0 | 303 | 71.2 | 9 | 2.0 |
| Nevada | 1,035 | 100.0 | 77 | 7.5 | 323 | 31.2 | 600 | 58.0 | 35 | 3.3 |
| New Mexico | 816 | 100.0 | 94 | 11.5 | 193 | 23.6 | 494 | 60.6 | 35 | 4.3 |
| Oregon | 1,522 | 100.0 | 65 | 4.3 | 219 | 14.4 | 1,195 | 78.5 | 44 | 2.9 |
| Utah | 926 | 100.0 | 26 | 2.8 | 195 | 21.0 | 694 | 74.9 | 12 | 1.2 |
| Washington | 2,748 | 100.0 | 123 | 4.5 | 533 | 19.4 | 2,012 | 73.2 | 80 | 2.9 |
| Wyoming | 236 | 100.0 | 14 | 5.8 | 50 | 21.1 | 167 | 70.6 | 6 | 2.6 |

Notes:
Figures do not always reconcile to totals because of rounding.

Table H-2 2009 Household Banking Status by State

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 119,001 | 100.0 | 9,054 | 7.6 | 21,693 | 18.2 | 84,917 | 71.4 | 3,336 | 2.8 |
| Midwest | 26,601 | 100.0 | 1,615 | 6.1 | 4,579 | 17.2 | 19,797 | 74.4 | 609 | 2.3 |
| Illinois | 4,915 | 100.0 | 301 | 6.1 | 780 | 15.9 | 3,737 | 76.0 | 97 | 2.0 |
| Indiana | 2,445 | 100.0 | 178 | 7.3 | 414 | 17.0 | 1,803 | 73.8 | 49 | 2.0 |
| lowa | 1,231 | 100.0 | 58 | 4.7 | 208 | 16.9 | 950 | 77.2 | 14 | 1.2 |
| Kansas | 1,149 | 100.0 | 74 | 6.4 | 201 | 17.5 | 848 | 73.9 | 25 | 2.2 |
| Michigan | 3,971 | 100.0 | 264 | 6.6 | 670 | 16.9 | 2,893 | 72.8 | 145 | 3.7 |
| Minnesota | 2,135 | 100.0 | 55 | 2.6 | 238 | 11.2 | 1,811 | 84.8 | 30 | 1.4 |
| Missouri | 2,487 | 100.0 | 203 | 8.2 | 485 | 19.5 | 1,738 | 69.9 | 61 | 2.5 |
| Nebraska | 710 | 100.0 | 37 | 5.1 | 106 | 15.0 | 556 | 78.4 | 11 | 1.5 |
| North Dakota | 277 | 100.0 | 13 | 4.6 | 53 | 19.2 | 205 | 74.2 | 5 | 2.0 |
| Ohio | 4,621 | 100.0 | 319 | 6.9 | 994 | 21.5 | 3,160 | 68.4 | 148 | 3.2 |
| South Dakota | 332 | 100.0 | 16 | 4.7 | 54 | 16.4 | 255 | 76.9 | 7 | 2.0 |
| Wisconsin | 2,329 | 100.0 | 98 | 4.2 | 376 | 16.1 | 1,840 | 79.0 | 16 | 0.7 |
| Northeast | 21,689 | 100.0 | 1,500 | 6.9 | 3,552 | 16.4 | 15,917 | 73.4 | 720 | 3.3 |
| Connecticut | 1,383 | 100.0 | 74 | 5.3 | 197 | 14.2 | 1,084 | 78.4 | 28 | 2.1 |
| Maine | 551 | 100.0 | 14 | 2.6 | 100 | 18.1 | 425 | 77.1 | 12 | 2.2 |
| Massachusetts | 2,655 | 100.0 | 106 | 4.0 | 309 | 11.6 | 2,179 | 82.1 | 61 | 2.3 |
| New Hampshire | 527 | 100.0 | 11 | 2.2 | 64 | 12.2 | 443 | 84.1 | 8 | 1.6 |
| New Jersey | 3,143 | 100.0 | 231 | 7.3 | 380 | 12.1 | 2,419 | 77.0 | 113 | 3.6 |
| New York | 7,778 | 100.0 | 768 | 9.9 | 1,525 | 19.6 | 5,110 | 65.7 | 375 | 4.8 |
| Pennsylvania | 4,972 | 100.0 | 259 | 5.2 | 894 | 18.0 | 3,712 | 74.7 | 108 | 2.2 |
| Rhode Island | 424 | 100.0 | 27 | 6.3 | 52 | 12.4 | 335 | 79.0 | 10 | 2.3 |
| Vermont | 257 | 100.0 | 11 | 4.2 | 31 | 12.2 | 210 | 81.8 | 5 | 1.8 |
| South | 44,081 | 100.0 | 4,144 | 9.4 | 9,159 | 20.8 | 29,590 | 67.1 | 1,188 | 2.7 |
| Alabama | 1,916 | 100.0 | 228 | 11.9 | 392 | 20.5 | 1,210 | 63.2 | 86 | 4.5 |
| Arkansas | 1,140 | 100.0 | 116 | 10.2 | 256 | 22.5 | 742 | 65.1 | 26 | 2.2 |
| Delaware | 342 | 100.0 | 19 | 5.5 | 51 | 14.8 | 269 | 78.6 | 3 | 1.0 |
| District of Columbia | 302 | 100.0 | 37 | 12.2 | 73 | 24.1 | 183 | 60.5 | 10 | 3.2 |
| Florida | 7,607 | 100.0 | 527 | 6.9 | 1,298 | 17.1 | 5,514 | 72.5 | 267 | 3.5 |
| Georgia | 3,763 | 100.0 | 449 | 11.9 | 742 | 19.7 | 2,480 | 65.9 | 91 | 2.4 |
| Kentucky | 1,756 | 100.0 | 211 | 12.0 | 418 | 23.8 | 1,108 | 63.1 | 19 | 1.1 |
| Louisiana | 1,764 | 100.0 | 149 | 8.5 | 410 | 23.2 | 1,174 | 66.5 | 31 | 1.8 |
| Maryland | 2,167 | 100.0 | 119 | 5.5 | 437 | 20.2 | 1,549 | 71.5 | 62 | 2.9 |
| Mississippi | 1,126 | 100.0 | 183 | 16.2 | 290 | 25.7 | 628 | 55.8 | 25 | 2.2 |
| North Carolina | 3,747 | 100.0 | 302 | 8.1 | 762 | 20.3 | 2,581 | 68.9 | 103 | 2.7 |
| Oklahoma | 1,453 | 100.0 | 145 | 10.0 | 326 | 22.4 | 936 | 64.4 | 46 | 3.2 |
| South Carolina | 1,791 | 100.0 | 184 | 10.3 | 434 | 24.3 | 1,124 | 62.7 | 49 | 2.7 |
| Tennessee | 2,530 | 100.0 | 246 | 9.7 | 450 | 17.8 | 1,772 | 70.0 | 62 | 2.5 |
| Texas | 8,912 | 100.0 | 1,040 | 11.7 | 2,186 | 24.5 | 5,496 | 61.7 | 191 | 2.1 |
| Virginia | 3,008 | 100.0 | 143 | 4.8 | 475 | 15.8 | 2,292 | 76.2 | 98 | 3.3 |
| West Virginia | 757 | 100.0 | 46 | 6.1 | 159 | 21.0 | 532 | 70.3 | 20 | 2.6 |
| West | 26,630 | 100.0 | 1,795 | 6.7 | 4,403 | 16.5 | 19,614 | 73.7 | 819 | 3.1 |
| Alaska | 251 | 100.0 | 10 | 4.1 | 65 | 25.8 | 168 | 66.9 | 8 | 3.2 |
| Arizona | 2,634 | 100.0 | 201 | 7.6 | 448 | 17.0 | 1,952 | 74.1 | 32 | 1.2 |
| California | 13,194 | 100.0 | 1,005 | 7.6 | 2,054 | 15.6 | 9,646 | 73.1 | 490 | 3.7 |
| Colorado | 2,006 | 100.0 | 139 | 6.9 | 312 | 15.5 | 1,500 | 74.8 | 55 | 2.7 |
| Hawaii | 443 | 100.0 | 12 | 2.8 | 64 | 14.4 | 348 | 78.5 | 19 | 4.3 |
| Idaho | 569 | 100.0 | 38 | 6.6 | 114 | 20.0 | 400 | 70.4 | 17 | 3.0 |
| Montana | 423 | 100.0 | 17 | 3.9 | 86 | 20.2 | 308 | 72.7 | 13 | 3.2 |
| Nevada | 991 | 100.0 | 66 | 6.6 | 208 | 21.0 | 696 | 70.3 | 21 | 2.1 |
| New Mexico | 779 | 100.0 | 92 | 11.8 | 170 | 21.8 | 490 | 62.9 | 27 | 3.5 |
| Oregon | 1,560 | 100.0 | 91 | 5.9 | 240 | 15.4 | 1,160 | 74.3 | 68 | 4.4 |
| Utah | 904 | 100.0 | 15 | 1.7 | 139 | 15.3 | 724 | 80.2 | 25 | 2.8 |
| Washington | 2,651 | 100.0 | 101 | 3.8 | 463 | 17.4 | 2,052 | 77.4 | 36 | 1.4 |
| Wyoming | 224 | 100.0 | 8 | 3.5 | 41 | 18.2 | 170 | 75.8 | 6 | 2.6 |

Notes:
Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion. Figures do not always reconcile to totals because of rounding

Table H-3 Unbanked Status by Region and State and Year

| Geography | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Unbanked Households |  | All Households | Unbanked Households |  |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Number (1000s) | Pct. of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Number (1000s) | Pct. of Row |  |
| All US Households | 119,003 | 9,054 | 7.6 | 120,408 | 9,875 | 8.2 | 0.6 * |
| Midwest | 26,601 | 1,615 | 6.1 | 26,900 | 1,920 | 7.1 | 1.1 * |
| Illinois | 4,915 | 301 | 6.1 | 4,956 | 374 | 7.6 | 1.4 |
| Indiana | 2,445 | 178 | 7.3 | 2,560 | 201 | 7.8 | 0.6 |
| lowa | 1,231 | 58 | 4.7 | 1,244 | 54 | 4.4 | -0.4 |
| Kansas | 1,149 | 74 | 6.4 | 1,136 | 81 | 7.1 | 0.7 |
| Michigan | 3,971 | 264 | 6.6 | 3,969 | 307 | 7.7 | 1.1 |
| Minnesota | 2,135 | 55 | 2.6 | 2,163 | 90 | 4.1 | 1.6 * |
| Missouri | 2,487 | 203 | 8.2 | 2,490 | 237 | 9.5 | 1.3 |
| Nebraska | 710 | 37 | 5.1 | 734 | 27 | 3.7 | -1.4 |
| North Dakota | 277 | 13 | 4.6 | 283 | 15 | 5.3 | 0.7 |
| Ohio | 4,621 | 319 | 6.9 | 4,719 | 414 | 8.8 | 1.9 |
| South Dakota | 332 | 16 | 4.7 | 329 | 15 | 4.4 | -0.3 |
| Wisconsin | 2,329 | 98 | 4.2 | 2,316 | 105 | 4.5 | 0.3 |
| Northeast | 21,689 | 1,500 | 6.9 | 21,784 | 1,537 | 7.1 | 0.1 |
| Connecticut | 1,383 | 74 | 5.3 | 1,365 | 73 | 5.3 | 0.0 |
| Maine | 551 | 14 | 2.6 | 546 | 20 | 3.7 | 1.1 |
| Massachusetts | 2,655 | 106 | 4.0 | 2,614 | 128 | 4.9 | 0.9 |
| New Hampshire | 527 | 11 | 2.2 | 526 | 10 | 1.9 | -0.3 |
| New Jersey | 3,143 | 231 | 7.3 | 3,202 | 212 | 6.6 | -0.7 |
| New York | 7,778 | 768 | 9.9 | 7,677 | 740 | 9.6 | -0.2 |
| Pennsylvania | 4,972 | 259 | 5.2 | 5,161 | 315 | 6.1 | 0.9 |
| Rhode Island | 424 | 27 | 6.3 | 423 | 30 | 7.0 | 0.7 |
| Vermont | 257 | 11 | 4.2 | 269 | 9 | 3.4 | -0.8 |
| South | 44,083 | 4,144 | 9.4 | 44,920 | 4,493 | 10.0 | 0.6 |
| Alabama | 1,916 | 228 | 11.9 | 1,889 | 193 | 10.2 | -1.7 |
| Arkansas | 1,140 | 116 | 10.2 | 1,142 | 141 | 12.3 | 2.1 |
| Delaware | 342 | 19 | 5.5 | 346 | 23 | 6.7 | 1.1 |
| District of Columbia | 302 | 37 | 12.2 | 281 | 31 | 10.9 | -1.4 |
| Florida | 7,607 | 527 | 6.9 | 7,801 | 570 | 7.3 | 0.4 |
| Georgia | 3,763 | 449 | 11.9 | 3,834 | 442 | 11.5 | -0.4 |
| Kentucky | 1,756 | 211 | 12.0 | 1,819 | 179 | 9.9 | -2.1 |
| Louisiana | 1,764 | 149 | 8.5 | 1,816 | 209 | 11.5 | 3.0 |
| Maryland | 2,169 | 119 | 5.5 | 2,170 | 123 | 5.6 | 0.2 |
| Misssissippi | 1,126 | 183 | 16.2 | 1,143 | 173 | 15.1 | -1.1 |
| North Carolina | 3,747 | 302 | 8.1 | 3,878 | 359 | 9.3 | 1.2 |
| Oklahoma | 1,453 | 145 | 10.0 | 1,503 | 164 | 10.9 | 0.9 |
| South Carolina | 1,791 | 184 | 10.3 | 1,787 | 166 | 9.3 | -1.0 |
| Tennessee | 2,530 | 246 | 9.7 | 2,605 | 283 | 10.9 | 1.1 |
| Texas | 8,912 | 1,040 | 11.7 | 9,136 | 1,167 | 12.8 | 1.1 |
| Virginia | 3,008 | 143 | 4.8 | 3,008 | 199 | 6.6 | 1.9 |
| West Virginia | 757 | 46 | 6.1 | 762 | 72 | 9.5 | 3.4 * |
| West | 26,630 | 1,795 | 6.7 | 26,804 | 1,925 | 7.2 | 0.4 |
| Alaska | 251 | 10 | 4.1 | 276 | 14 | 5.2 | 1.0 |
| Arizona | 2,634 | 201 | 7.6 | 2,622 | 304 | 11.6 | 4.0 |
| California | 13,194 | 1,005 | 7.6 | 13,191 | 1,030 | 7.8 | 0.2 |
| Colorado | 2,006 | 139 | 6.9 | 1,974 | 107 | 5.4 | -1.5 |
| Hawaii | 443 | 12 | 2.8 | 443 | 17 | 3.8 | 1.0 |
| Idaho | 569 | 38 | 6.6 | 589 | 33 | 5.7 | -0.9 |
| Montana | 423 | 17 | 3.9 | 426 | 21 | 4.8 | 0.9 |
| Nevada | 991 | 66 | 6.6 | 1,035 | 77 | 7.5 | 0.8 |
| New Mexico | 779 | 92 | 11.8 | 816 | 94 | 11.5 | -0.3 |
| Oregon | 1,560 | 91 | 5.9 | 1,522 | 65 | 4.3 | -1.6 |
| Utah | 904 | 15 | 1.7 | 926 | 26 | 2.8 | 1.1 |
| Washington | 2,651 | 101 | 3.8 | 2,748 | 123 | 4.5 | 0.7 |
| Wyoming | 224 | 8 | 3.5 | 236 | 14 | 5.8 | 2.3 * |

Notes:
Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion. Figures do not always reconcile to totals because of rounding.

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

Table H-4 Banked Households That Used AFS in the Last Year by State

| Geography | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Banked AFS Users ${ }^{\text {a }}$ |  | All Households | Banked AFS Users ${ }^{\text {a }}$ |  |  |
|  | $\begin{gathered} \text { Numbers } \\ (1000 \mathrm{~s}) \end{gathered}$ | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row |  |
| All US Households | 119,001 | 20,759 | 17.4 | 120,408 | 22,031 | 18.3 | 0.9 * |
| Midwest | 26,601 | 4,367 | 16.4 | 26,900 | 4,464 | 16.6 | 0.2 |
| Illinois | 4,915 | 734 | 14.9 | 4,956 | 753 | 15.2 | 0.3 |
| Indiana | 2,445 | 400 | 16.4 | 2,560 | 467 | 18.2 | 1.9 |
| lowa | 1,231 | 196 | 15.9 | 1,244 | 199 | 16.0 | 0.1 |
| Kansas | 1,149 | 197 | 17.1 | 1,136 | 210 | 18.5 | 1.4 |
| Michigan | 3,971 | 646 | 16.3 | 3,969 | 664 | 16.7 | 0.5 |
| Minnesota | 2,135 | 231 | 10.8 | 2,163 | 252 | 11.7 | 0.8 |
| Missouri | 2,487 | 460 | 18.5 | 2,490 | 500 | 20.1 | 1.6 |
| Nebraska | 710 | 100 | 14.1 | 734 | 122 | 16.6 | 2.5 |
| North Dakota | 277 | 51 | 18.6 | 283 | 50 | 17.6 | -1.0 |
| Ohio | 4,621 | 939 | 20.3 | 4,719 | 875 | 18.5 | -1.8 |
| South Dakota | 332 | 52 | 15.7 | 329 | 68 | 20.6 | 4.9 * |
| Wisconsin | 2,329 | 360 | 15.4 | 2,316 | 303 | 13.1 | -2.3 |
| Northeast | 21,689 | 3,387 | 15.6 | 21,784 | 3,498 | 16.1 | 0.4 |
| Connecticut | 1,383 | 188 | 13.6 | 1,365 | 174 | 12.7 | -0.9 |
| Maine | 551 | 97 | 17.6 | 546 | 97 | 17.8 | 0.3 |
| Massachusetts | 2,655 | 292 | 11.0 | 2,614 | 321 | 12.3 | 1.3 |
| New Hampshire | 527 | 61 | 11.5 | 526 | 58 | 11.1 | -0.4 |
| New Jersey | 3,143 | 348 | 11.1 | 3,202 | 517 | 16.2 | 5.1 * |
| New York | 7,778 | 1,468 | 18.9 | 7,677 | 1,328 | 17.3 | -1.6 |
| Pennsylvania | 4,972 | 853 | 17.2 | 5,161 | 890 | 17.2 | 0.1 |
| Rhode Island | 424 | 49 | 11.6 | 423 | 67 | 15.9 | 4.4 * |
| Vermont | 257 | 30 | 11.9 | 269 | 45 | 16.6 | 4.8 * |
| South | 44,081 | 8,778 | 19.9 | 44,920 | 9,670 | 21.5 | 1.6 * |
| Alabama | 1,916 | 379 | 19.8 | 1,889 | 533 | 28.2 | 8.4 * |
| Arkansas | 1,140 | 232 | 20.4 | 1,142 | 310 | 27.2 | 6.8 * |
| Delaware | 342 | 50 | 14.6 | 346 | 50 | 14.4 | -0.2 |
| District of Columbia | 302 | 73 | 24.1 | 281 | 56 | 19.9 | -4.2 * |
| Florida | 7,607 | 1,261 | 16.6 | 7,801 | 1,465 | 18.8 | 2.2 |
| Georgia | 3,763 | 718 | 19.1 | 3,834 | 947 | 24.7 | 5.6 * |
| Kentucky | 1,756 | 402 | 22.9 | 1,819 | 379 | 20.9 | -2.0 |
| Louisiana | 1,764 | 391 | 22.1 | 1,816 | 478 | 26.3 | 4.2 |
| Maryland | 2,167 | 421 | 19.4 | 2,170 | 417 | 19.2 | -0.2 |
| Mississippi | 1,126 | 290 | 25.7 | 1,143 | 264 | 23.1 | -2.7 |
| North Carolina | 3,747 | 710 | 18.9 | 3,878 | 790 | 20.4 | 1.4 |
| Oklahoma | 1,453 | 310 | 21.3 | 1,503 | 325 | 21.6 | 0.3 |
| South Carolina | 1,791 | 421 | 23.5 | 1,787 | 349 | 19.5 | -4.0 |
| Tennessee | 2,530 | 417 | 16.5 | 2,605 | 449 | 17.2 | 0.7 |
| Texas | 8,912 | 2,090 | 23.5 | 9,136 | 2,260 | 24.7 | 1.3 |
| Virginia | 3,008 | 463 | 15.4 | 3,008 | 455 | 15.1 | -0.2 |
| West Virginia | 757 | 151 | 19.9 | 762 | 143 | 18.8 | -1.2 |
| West | 26,630 | 4,228 | 15.9 | 26,804 | 4,399 | 16.4 | 0.5 |
| Alaska | 251 | 61 | 24.2 | 276 | 52 | 18.7 | -5.4 * |
| Arizona | 2,634 | 433 | 16.4 | 2,622 | 485 | 18.5 | 2.1 |
| California | 13,194 | 1,963 | 14.9 | 13,191 | 1,924 | 14.6 | -0.3 |
| Colorado | 2,006 | 308 | 15.4 | 1,974 | 289 | 14.7 | -0.7 |
| Hawaii | 443 | 61 | 13.7 | 443 | 76 | 17.1 | 3.4 |
| Idaho | 569 | 107 | 18.9 | 589 | 103 | 17.4 | -1.4 |
| Montana | 423 | 81 | 19.2 | 426 | 90 | 21.3 | 2.1 |
| Nevada | 991 | 203 | 20.5 | 1,035 | 293 | 28.3 | 7.8 * |
| New Mexico | 779 | 167 | 21.5 | 816 | 184 | 22.5 | 1.1 |
| Oregon | 1,560 | 228 | 14.6 | 1,522 | 192 | 12.6 | -2.1 |
| Utah | 904 | 131 | 14.4 | 926 | 172 | 18.6 | 4.2 |
| Washington | 2,651 | 446 | 16.8 | 2,748 | 490 | 17.8 | 1.0 |
| Wyoming | 224 | 38 | 16.8 | 236 | 49 | 20.6 | 3.8 |

Notes:
${ }^{a}$ For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

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

Figures do not always reconcile to totals because of rounding.
2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

Table H-5 2011 Household Bank Account Type by State

| Geography | 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 Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 120,408 | 100.0 | 9,875 | 8.2 | 80,924 | 67.2 | 2,379 | 2.0 | 25,378 | 21.1 | 1,851 | 1.5 | 106,509 | 88.5 | 83,331 | 69.2 |
| Midwest | 26,900 | 100.0 | 1,920 | 7.1 | 18,477 | 68.7 | 653 | 2.4 | 5,440 | 20.2 | 410 | 1.5 | 23,953 | 89.0 | 19,136 | 71.1 |
| Illinois | 4,956 | 100.0 | 374 | 7.6 | 3,261 | 65.8 | 3,261 | 65.8 | 112 | 2.3 | 1,113 | 22.4 | 96 | 1.9 | 4,382 | 88.4 |
| Indiana | 2,560 | 100.0 | 201 | 7.8 | 1,686 | 65.9 | 1,686 | 65.9 | 68 | 2.6 | 584 | 22.8 | 22 | 0.8 | 2,270 | 88.7 |
| lowa | 1,244 | 100.0 | 54 | 4.4 | 884 | 71.1 | 884 | 71.1 | 45 | 3.6 | 241 | 19.4 | 19 | 1.6 | 1,125 | 90.4 |
| Kansas | 1,136 | 100.0 | 81 | 7.1 | 748 | 65.8 | 748 | 65.8 | 21 | 1.9 | 275 | 24.2 | 11 | 1.0 | 1,023 | 90.1 |
| Michigan | 3,969 | 100.0 | 307 | 7.7 | 2,853 | 71.9 | 2,853 | 71.9 | 119 | 3.0 | 611 | 15.4 | 79 | 2.0 | 3,475 | 87.6 |
| Minnesota | 2,163 | 100.0 | 90 | 4.1 | 1,596 | 73.8 | 1,596 | 73.8 | 48 | 2.2 | 406 | 18.7 | 25 | 1.1 | 2,007 | 92.8 |
| Missouri | 2,490 | 100.0 | 237 | 9.5 | 1,587 | 63.7 | 1,587 | 63.7 | 24 | 1.0 | 629 | 25.3 | 13 | 0.5 | 2,216 | 89.0 |
| Nebraska | 734 | 100.0 | 27 | 3.7 | 530 | 72.2 | 530 | 72.2 | 8 | 1.1 | 160 | 21.8 | 9 | 1.2 | 690 | 94.1 |
| North Dakota | 283 | 100.0 | 15 | 5.3 | 203 | 71.9 | 203 | 71.9 | 10 | 3.5 | 52 | 18.3 | 3 | 1.0 | 255 | 90.2 |
| Ohio | 4,719 | 100.0 | 414 | 8.8 | 3,084 | 65.4 | 3,084 | 65.4 | 129 | 2.7 | 987 | 20.9 | 105 | 2.2 | 4,079 | 86.4 |
| South Dakota | 329 | 100.0 | 15 | 4.4 | 242 | 73.4 | 242 | 73.4 | 10 | 3.0 | 59 | 17.9 | 4 | 1.3 | 302 | 91.8 |
| Wisconsin | 2,316 | 100.0 | 105 | 4.5 | 1,805 | 77.9 | 1,805 | 77.9 | 59 | 2.5 | 324 | 14.0 | 24 | 1.0 | 2,128 | 91.9 |
| Northeast | 21,784 | 100.0 | 1,537 | 7.1 | 15,468 | 71.0 | 441 | 2.0 | 4,028 | 18.5 | 309 | 1.4 | 19,553 | 89.8 | 15,910 | 73.0 |
| Connecticut | 1,365 | 100.0 | 73 | 5.3 | 1,028 | 75.3 | 1,028 | 75.3 | 25 | 1.8 | 226 | 16.6 | 13 | 0.9 | 1,257 | 92.1 |
| Maine | 546 | 100.0 | 20 | 3.7 | 413 | 75.6 | 413 | 75.6 | 20 | 3.6 | 88 | 16.1 | 5 | 0.9 | 501 | 91.8 |
| Massachusetts | 2,614 | 100.0 | 128 | 4.9 | 1,987 | 76.0 | 1,987 | 76.0 | 78 | 3.0 | 400 | 15.3 | 21 | 0.8 | 2,394 | 91.6 |
| New Hampshire | 526 | 100.0 | 10 | 1.9 | 405 | 77.0 | 405 | 77.0 | 11 | 2.0 | 97 | 18.5 | 3 | 0.5 | 503 | 95.7 |
| New Jersey | 3,202 | 100.0 | 212 | 6.6 | 2,331 | 72.8 | 2,331 | 72.8 | 57 | 1.8 | 596 | 18.6 | 8 | 0.2 | 2,930 | 91.5 |
| New York | 7,677 | 100.0 | 740 | 9.6 | 5,370 | 70.0 | 5,370 | 70.0 | 137 | 1.8 | 1,280 | 16.7 | 150 | 1.9 | 6,682 | 87.0 |
| Pennsylvania | 5,161 | 100.0 | 315 | 6.1 | 3,440 | 66.6 | 3,440 | 66.6 | 100 | 1.9 | 1,211 | 23.5 | 95 | 1.8 | 4,659 | 90.3 |
| Rhode Island | 423 | 100.0 | 30 | 7.0 | 294 | 69.5 | 294 | 69.5 | 11 | 2.6 | 79 | 18.6 | 10 | 2.3 | 373 | 88.1 |
| Vermont | 269 | 100.0 | 9 | 3.4 | 201 | 74.7 | 201 | 74.7 | 4 | 1.4 | 51 | 19.1 | 4 | 1.4 | 252 | 93.8 |
| South | 44,920 | 100.0 | 4,493 | 10.0 | 27,478 | 61.2 | 846 | 1.9 | 11,351 | 25.3 | 751 | 1.7 | 38,905 | 86.6 | 28,337 | 63.1 |
| Alabama | 1,889 | 100.0 | 193 | 10.2 | 1,111 | 58.8 | 1,111 | 58.8 | 71 | 3.8 | 491 | 26.0 | 23 | 1.2 | 1,602 | 84.8 |
| Arkansas | 1,142 | 100.0 | 141 | 12.3 | 495 | 43.3 | 495 | 43.3 | 28 | 2.5 | 463 | 40.5 | 16 | 1.4 | 959 | 84.0 |
| Delaware | 346 | 100.0 | 23 | 6.7 | 230 | 66.6 | 230 | 66.6 | 5 | 1.4 | 81 | 23.5 | 6 | 1.8 | 313 | 90.5 |
| District of Columbia | 281 | 100.0 | 31 | 10.9 | 190 | 67.6 | 190 | 67.6 | 7 | 2.4 | 49 | 17.4 | 5 | 1.7 | 239 | 85.0 |
| Florida | 7,801 | 100.0 | 570 | 7.3 | 5,059 | 64.9 | 5,059 | 64.9 | 107 | 1.4 | 1,892 | 24.2 | 173 | 2.2 | 6,968 | 89.3 |
| Georgia | 3,834 | 100.0 | 442 | 11.5 | 2,264 | 59.0 | 2,264 | 59.0 | 73 | 1.9 | 957 | 25.0 | 98 | 2.6 | 3,221 | 84.0 |
| Kentucky | 1,819 | 100.0 | 179 | 9.9 | 1,057 | 58.1 | 1,057 | 58.1 | 13 | 0.7 | 543 | 29.8 | 28 | 1.5 | 1,604 | 88.2 |
| Louisiana | 1,816 | 100.0 | 209 | 11.5 | 1,019 | 56.1 | 1,019 | 56.1 | 51 | 2.8 | 506 | 27.8 | 32 | 1.7 | 1,528 | 84.1 |
| Maryland | 2,170 | 100.0 | 123 | 5.6 | 1,613 | 74.3 | 1,613 | 74.3 | 15 | 0.7 | 388 | 17.9 | 31 | 1.4 | 2,003 | 92.3 |
| Mississippi | 1,143 | 100.0 | 173 | 15.1 | 546 | 47.8 | 546 | 47.8 | 46 | 4.0 | 367 | 32.1 | 11 | 0.9 | 917 | 80.2 |
| North Carolina | 3,878 | 100.0 | 359 | 9.3 | 2,507 | 64.6 | 2,507 | 64.6 | 67 | 1.7 | 892 | 23.0 | 53 | 1.4 | 3,406 | 87.8 |
| Oklahoma | 1,503 | 100.0 | 164 | 10.9 | 872 | 58.0 | 872 | 58.0 | 30 | 2.0 | 401 | 26.7 | 36 | 2.4 | 1,273 | 84.7 |
| South Carolina | 1,787 | 100.0 | 166 | 9.3 | 1,084 | 60.6 | 1,084 | 60.6 | 41 | 2.3 | 482 | 27.0 | 14 | 0.8 | 1,572 | 88.0 |
| Tennessee | 2,605 | 100.0 | 283 | 10.9 | 1,518 | 58.3 | 1,518 | 58.3 | 26 | 1.0 | 750 | 28.8 | 28 | 1.1 | 2,273 | 87.3 |
| Texas | 9,136 | 100.0 | 1,167 | 12.8 | 5,526 | 60.5 | 5,526 | 60.5 | 203 | 2.2 | 2,126 | 23.3 | 114 | 1.2 | 7,659 | 83.8 |
| Virginia | 3,008 | 100.0 | 199 | 6.6 | 2,001 | 66.5 | 2,001 | 66.5 | 54 | 1.8 | 692 | 23.0 | 62 | 2.1 | 2,709 | 90.0 |
| West Virginia | 762 | 100.0 | 72 | 9.5 | 387 | 50.8 | 387 | 50.8 | 10 | 1.3 | 272 | 35.7 | 20 | 2.7 | 661 | 86.7 |
| West | 26,804 | 100.0 | 1,925 | 7.2 | 19,500 | 72.7 | 439 | 1.6 | 4,559 | 17.0 | 381 | 1.4 | 24,098 | 89.9 | 19,948 | 74.4 |
| Alaska | 276 | 100.0 | 14 | 5.2 | 221 | 80.0 | 221 | 80.0 | 11 | 3.8 | 26 | 9.3 | 5 | 1.7 | 247 | 89.5 |
| Arizona | 2,622 | 100.0 | 304 | 11.6 | 1,825 | 69.6 | 1,825 | 69.6 | 45 | 1.7 | 430 | 16.4 | 17 | 0.6 | 2,256 | 86.0 |
| California | 13,191 | 100.0 | 1,030 | 7.8 | 9,297 | 70.5 | 9,297 | 70.5 | 204 | 1.5 | 2,473 | 18.8 | 187 | 1.4 | 11,797 | 89.4 |
| Colorado | 1,974 | 100.0 | 107 | 5.4 | 1,468 | 74.4 | 1,468 | 74.4 | 20 | 1.0 | 325 | 16.5 | 53 | 2.7 | 1,800 | 91.2 |
| Hawaii | 443 | 100.0 | 17 | 3.8 | 339 | 76.7 | 339 | 76.7 | 8 | 1.7 | 60 | 13.5 | 19 | 4.4 | 400 | 90.3 |
| Idaho | 589 | 100.0 | 33 | 5.7 | 444 | 75.3 | 444 | 75.3 | 5 | 0.8 | 99 | 16.7 | 9 | 1.5 | 542 | 92.0 |
| Montana | 426 | 100.0 | 21 | 4.8 | 288 | 67.8 | 288 | 67.8 | 18 | 4.2 | 93 | 21.9 | 5 | 1.2 | 382 | 89.7 |
| Nevada | 1,035 | 100.0 | 77 | 7.5 | 695 | 67.2 | 695 | 67.2 | 14 | 1.3 | 233 | 22.5 | 16 | 1.5 | 931 | 90.0 |
| New Mexico | 816 | 100.0 | 94 | 11.5 | 510 | 62.5 | 510 | 62.5 | 41 | 5.0 | 154 | 18.9 | 17 | 2.1 | 665 | 81.6 |
| Oregon | 1,522 | 100.0 | 65 | 4.3 | 1,195 | 78.5 | 1,195 | 78.5 | 22 | 1.5 | 230 | 15.1 | 11 | 0.7 | 1,424 | 93.6 |
| Utah | 926 | 100.0 | 26 | 2.8 | 767 | 82.8 | 767 | 82.8 | 8 | 0.8 | 116 | 12.6 | 9 | 1.0 | 883 | 95.4 |
| Washington | 2,748 | 100.0 | 123 | 4.5 | 2,283 | 83.1 | 2,283 | 83.1 | 37 | 1.4 | 275 | 10.0 | 30 | 1.1 | 2,558 | 93.1 |
| Wyoming | 236 | 100.0 | 14 | 5.8 | 168 | 71.1 | 168 | 71.1 | 7 | 2.9 | 45 | 18.9 | 3 | 1.3 | 212 | 90.0 |

Notes:
Figures do not always reconcile to totals because of rounding.

Table H-6 2011 Household Banking Status by Demographic Characteristics: Alabama

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 1,889 | 100.0 | 193 | 10.2 | 544 | 28.8 | 1,099 | 58.2 | 53 | 2.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,268 | 67.1 | 110 | 8.7 | 384 | 30.3 | 747 | 58.9 | 26 | 2.1 |
| Female householder, no husband present | 281 | 14.9 | 78 | 27.6 | 100 | 35.6 | 93 | 33.2 | 10 | 3.5 |
| Male householder, no wife present | 69 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 919 | 48.6 | 26 | 2.8 | 252 | 27.4 | 629 | 68.4 | 12 | 1.3 |
| Nonfamily household and other | 621 | 32.9 | 83 | 13.3 | 160 | 25.7 | 352 | 56.7 | 27 | 4.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 473 | 25.0 | 119 | 25.2 | 210 | 44.4 | 139 | 29.5 | 4 | 0.9 |
| Hispanic non-Black | 31 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,375 | 72.8 | 67 | 4.9 | 311 | 22.6 | 949 | 69.0 | 48 | 3.5 |
| Other non-Black non-Hispanic | 10 | 0.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 368 | 19.5 | 64 | 17.3 | 131 | 35.7 | 165 | 44.9 | 8 | 2.0 |
| 35 to 44 years | 352 | 18.6 | 58 | 16.5 | 130 | 37.0 | 160 | 45.4 | 4 | 1.1 |
| 45 to 54 years | 370 | 19.6 | 39 | 10.4 | 108 | 29.1 | 206 | 55.8 | 17 | 4.6 |
| 55 to 64 years | 400 | 21.2 | 15 | 3.7 | 100 | 25.0 | 278 | 69.6 | 7 | 1.8 |
| 65 years or more | 399 | 21.1 | 17 | 4.4 | 75 | 18.8 | 289 | 72.5 | 17 | 4.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 251 | 13.3 | 66 | 26.1 | 81 | 32.2 | 102 | 40.5 | 3 | 1.3 |
| High school degree | 600 | 31.8 | 76 | 12.6 | 171 | 28.4 | 344 | 57.3 | 10 | 1.7 |
| Some college | 544 | 28.8 | 47 | 8.6 | 160 | 29.4 | 314 | 57.7 | 23 | 4.3 |
| College degree | 493 | 26.1 | 4 | 0.9 | 133 | 27.0 | 340 | 68.9 | 16 | 3.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 411 | 21.8 | 137 | 33.2 | 109 | 26.6 | 162 | 39.4 | 3 | 0.8 |
| Between \$15,000 and \$30,000 | 376 | 19.9 | 39 | 10.5 | 120 | 31.9 | 198 | 52.7 | 18 | 4.9 |
| Between \$30,000 and \$50,000 | 385 | 20.4 | 4 | 1.0 | 141 | 36.7 | 222 | 57.5 | 19 | 4.8 |
| Between \$50,000 and \$75,000 | 298 | 15.8 | 9 | 3.1 | 87 | 29.3 | 201 | 67.6 | . | - |
| At Least \$75,000 | 418 | 22.1 | 4 | 0.9 | 86 | 20.6 | 316 | 75.6 | 12 | 3.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,344 | 71.2 | 72 | 5.4 | 338 | 25.1 | 900 | 67.0 | 34 | 2.5 |
| Non-homeowner | 545 | 28.8 | 120 | 22.1 | 207 | 38.0 | 199 | 36.5 | 19 | 3.4 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-7 2011 Household Bank Account Type by Demographic Characteristics: Alabama

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Ptt of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Ptt of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,889 | 100.0 | 193 | 10.2 | 1,111 | 58.8 | 71 | 3.8 | 491 | 26.0 | 23 | 1.2 | 1,602 | 84.8 | 1,182 | 62.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,268 | 67.1 | 110 | 8.7 | 803 | 63.3 | 33 | 2.6 | 314 | 24.8 | 8 | 0.6 | 1,117 | 88.1 | 836 | 65.9 |
| Female householder, no husband present | 281 | 14.9 | 78 | 27.6 | 123 | 43.8 | 8 | 2.7 | 72 | 25.8 | - | - | 195 | 69.6 | 131 | 46.6 |
| Male householder, no wife present | 69 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 919 | 48.6 | 26 | 2.8 | 647 | 70.4 | 20 | 2.2 | 218 | 23.8 | 8 | 0.9 | 865 | 94.2 | 667 | 72.6 |
| Nonfamily household and other | 621 | 32.9 | 83 | 13.3 | 308 | 49.7 | 38 | 6.1 | 176 | 28.4 | 15 | 2.5 | 485 | 78.1 | 346 | 55.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 473 | 25.0 | 119 | 25.2 | 214 | 45.2 | 30 | 6.4 | 110 | 23.2 | - | - | 323 | 68.4 | 244 | 51.6 |
| Hispanic non-Black | 31 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,375 | 72.8 | 67 | 4.9 | 880 | 64.0 | 41 | 3.0 | 364 | 26.5 | 23 | 1.7 | 1,244 | 90.5 | 920 | 66.9 |
| Other non-Black non-Hispanic | 10 | 0.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 368 | 19.5 | 64 | 17.3 | 196 | 53.2 | 9 | 2.5 | 99 | 27.0 | - | - | 295 | 80.2 | 205 | 55.7 |
| 35 to 44 years | 352 | 18.6 | 58 | 16.5 | 188 | 53.5 | 9 | 2.7 | 96 | 27.4 | - | - | 284 | 80.8 | 197 | 56.1 |
| 45 to 54 years | 370 | 19.6 | 39 | 10.4 | 232 | 62.8 | 8 | 2.2 | 79 | 21.3 | 12 | 3.3 | 311 | 84.1 | 240 | 65.0 |
| 55 to 64 years | 400 | 21.2 | 15 | 3.7 | 274 | 68.4 | 15 | 3.8 | 89 | 22.2 | 8 | 1.9 | 362 | 90.6 | 289 | 72.2 |
| 65 years or more | 399 | 21.1 | 17 | 4.4 | 222 | 55.5 | 29 | 7.2 | 128 | 31.9 | 4 | 0.9 | 349 | 87.5 | 251 | 62.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 251 | 13.3 | 66 | 26.1 | 54 | 21.6 | 32 | 12.8 | 99 | 39.5 | - | - | 154 | 61.1 | 87 | 34.4 |
| High school degree | 600 | 31.8 | 76 | 12.6 | 343 | 57.1 | 14 | 2.4 | 164 | 27.3 | 4 | 0.6 | 507 | 84.4 | 357 | 59.5 |
| Some college | 544 | 28.8 | 47 | 8.6 | 325 | 59.8 | 16 | 2.9 | 136 | 25.0 | 20 | 3.6 | 461 | 84.9 | 341 | 62.7 |
| College degree | 493 | 26.1 | 4 | 0.9 | 389 | 78.8 | 9 | 1.8 | 91 | 18.5 | - | - | 480 | 97.4 | 397 | 80.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 411 | 21.8 | 137 | 33.2 | 120 | 29.3 | 31 | 7.4 | 120 | 29.2 | 4 | 0.9 | 240 | 58.4 | 151 | 36.7 |
| Between $\$ 15,000$ and $\$ 30,000$ | 376 | 19.9 | 39 | 10.5 | 170 | 45.3 | 28 | 7.5 | 135 | 35.8 | 4 | 1.0 | 305 | 81.1 | 198 | 52.7 |
| $\begin{aligned} & \text { Between \$30,000 and } \\ & \$ 50,000 \end{aligned}$ | 385 | 20.4 | 4 | 1.0 | 261 | 67.8 | 7 | 1.8 | 98 | 25.4 | 16 | 4.1 | 359 | 93.2 | 268 | 69.5 |
| Between \$50,000 and | 298 | 15.8 | 9 | 3.1 | 221 | 74.1 | - | - | 68 | 22.8 | - | - | 288 | 96.9 | 221 | 74.1 |
| At Least \$75,000 | 418 | 22.1 | 4 | 0.9 | 339 | 81.0 | 5 | 1.3 | 70 | 16.8 | - | - | 409 | 97.8 | 344 | 82.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,344 | 71.2 | 72 | 5.4 | 897 | 66.7 | 30 | 2.2 | 330 | 24.5 | 15 | 1.1 | 1,227 | 91.3 | 927 | 68.9 |
| Non-homeowner | 545 | 28.8 | 120 | 22.1 | 214 | 39.4 | 41 | 7.6 | 161 | 29.5 | 8 | 1.5 | 375 | 68.9 | 256 | 46.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-8 2011 Household Banking Status by Demographic Characteristics: Alaska

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 276 | 100.0 | 14 | 5.2 | 56 | 20.2 | 196 | 71.0 | 10 | 3.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 174 | 62.8 | 5 | 3.1 | 36 | 20.7 | 126 | 72.6 | 6 | 3.7 |
| Female householder, no husband present | 28 | 10.2 | 2 | 7.3 | 10 | 34.3 | 16 | 56.4 | 1 | 2.0 |
| Male householder, no wife present | 17 | 6.0 | 1 | 7.8 | 3 | 19.6 | 11 | 65.8 | 1 | 6.7 |
| Married couple | 129 | 46.6 | 2 | 1.5 | 23 | 17.8 | 99 | 77.0 | 5 | 3.7 |
| Nonfamily household and other | 103 | 37.2 | 9 | 8.7 | 20 | 19.4 | 70 | 68.5 | 4 | 3.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 15 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 9 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 207 | 74.8 | 7 | 3.6 | 34 | 16.6 | 156 | 75.7 | 9 | 4.2 |
| Other non-Black non-Hispanic | 46 | 16.6 | 3 | 7.5 | 13 | 28.2 | 28 | 61.4 | 1 | 2.9 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 73 | 26.4 | 5 | 6.9 | 20 | 26.9 | 47 | 64.0 | 2 | 2.2 |
| 35 to 44 years | 49 | 17.8 | 2 | 4.3 | 11 | 22.9 | 35 | 70.3 | 1 | 2.6 |
| 45 to 54 years | 58 | 20.9 | 4 | 6.2 | 12 | 20.0 | 39 | 68.3 | 3 | 5.5 |
| 55 to 64 years | 55 | 20.0 | 2 | 4.5 | 8 | 15.3 | 43 | 77.6 | 1 | 2.6 |
| 65 years or more | 41 | 14.9 | 1 | 2.6 | 5 | 11.8 | 33 | 79.5 | 3 | 6.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 9.4 | 4 | 16.0 | 3 | 12.4 | 18 | 67.8 | 1 | 3.9 |
| High school degree | 77 | 27.8 | 6 | 7.2 | 19 | 25.1 | 47 | 61.6 | 5 | 6.1 |
| Some college | 100 | 36.3 | 5 | 4.6 | 23 | 23.2 | 70 | 69.8 | 2 | 2.4 |
| College degree | 73 | 26.5 | - | - | 10 | 13.6 | 61 | 83.8 | 2 | 2.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 40 | 14.3 | 8 | 21.1 | 11 | 27.1 | 19 | 48.6 | 1 | 3.2 |
| Between \$15,000 and \$30,000 | 42 | 15.1 | 3 | 7.9 | 8 | 19.0 | 29 | 70.4 | 1 | 2.6 |
| Between \$30,000 and \$50,000 | 52 | 18.9 | 3 | 5.0 | 13 | 24.7 | 36 | 68.9 | 1 | 1.4 |
| Between \$50,000 and \$75,000 | 52 | 18.9 | - | - | 12 | 23.6 | 37 | 71.7 | 2 | 4.7 |
| At Least \$75,000 | 91 | 32.8 | - | - | 12 | 13.2 | 74 | 81.9 | 4 | 4.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 179 | 64.7 | 3 | 1.6 | 27 | 15.2 | 141 | 78.7 | 8 | 4.5 |
| Non-homeowner | 97 | 35.3 | 11 | 11.6 | 29 | 29.3 | 56 | 57.0 | 2 | 2.0 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-9 2011 Household Bank Account Type by Demographic Characteristics: Alaska

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 276 | 100.0 | 14 | 5.2 | 221 | 80.0 | 11 | 3.8 | 26 | 9.3 | 5 | 1.7 | 247 | 89.5 | 232 | 83.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 174 | 62.8 | 5 | 3.1 | 149 | 85.6 | 5 | 3.1 | 12 | 7.2 | 2 | 1.1 | 161 | 92.8 | 154 | 88.7 |
| Female householder, no husband present | 28 | 10.2 | 2 | 7.3 | 21 | 74.5 | 3 | 10.0 | 2 | 8.1 | . | - | 23 | 82.7 | 24 | 84.5 |
| Male householder, no wife present | 17 | 6.0 | 1 | 7.8 | 12 | 71.0 | 1 | 5.2 | 2 | 13.6 | - | - | 14 | 84.6 | 13 | 76.3 |
| Married couple | 129 | 46.6 | 2 | 1.5 | 116 | 89.9 | 2 | 1.3 | 8 | 6.1 | 1 | 1.1 | 124 | 96.0 | 118 | 91.2 |
| Nonfamily household and other | 103 | 37.2 | 9 | 8.7 | 72 | 70.5 | 5 | 5.0 | 13 | 13.0 | 3 | 2.8 | 86 | 84.0 | 78 | 75.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 15 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 9 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 207 | 74.8 | 7 | 3.6 | 177 | 85.6 | 3 | 1.6 | 15 | 7.2 | 4 | 2.0 | 192 | 93.0 | 180 | 87.2 |
| Other non-Black non-Hispanic | 46 | 16.6 | 3 | 7.5 | 30 | 64.5 | 6 | 12.0 | 7 | 16.0 | - | - | 37 | 80.5 | 35 | 76.6 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 73 | 26.4 | 5 | 6.9 | 57 | 77.8 | 5 | 6.9 | 5 | 7.2 | 1 | 1.2 | 62 | 85.1 | 62 | 84.8 |
| 35 to 44 years | 49 | 17.8 | 2 | 4.3 | 41 | 82.2 | 1 | 1.9 | 4 | 8.4 | 2 | 3.2 | 45 | 91.6 | 41 | 84.1 |
| 45 to 54 years | 58 | 20.9 | 4 | 6.2 | 47 | 81.0 | 1 | 1.7 | 5 | 8.5 | 1 | 2.5 | 52 | 89.6 | 48 | 82.8 |
| 55 to 64 years | 55 | 20.0 | 2 | 4.5 | 44 | 79.3 | 2 | 3.1 | 7 | 12.3 | - | - | 51 | 91.7 | 45 | 82.5 |
| 65 years or more | 41 | 14.9 | 1 | 2.6 | 33 | 80.5 | 2 | 4.5 | 5 | 11.3 | - | - | 38 | 91.8 | 35 | 85.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 9.4 | 4 | 16.0 | 18 | 71.1 | 2 | 6.2 | 1 | 5.2 | - | - | 20 | 76.3 | 20 | 77.4 |
| High school degree | 77 | 27.8 | 6 | 7.2 | 55 | 71.7 | 5 | 6.1 | 10 | 13.6 | 1 | 1.5 | 66 | 85.3 | 60 | 77.7 |
| Some college | 100 | 36.3 | 5 | 4.6 | 79 | 78.8 | 4 | 3.9 | 11 | 10.8 | 2 | 1.9 | 90 | 90.1 | 83 | 82.8 |
| College degree | 73 | 26.5 | - | - | 68 | 93.3 | - | - | 3 | 4.4 | 1 | 1.8 | 72 | 97.7 | 69 | 93.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Between \$15,000 and \$30,000 | 42 | 15.1 | 3 | 7.9 | 26 | 62.7 | 2 | 14.3 5.0 | 9 | 22.1 | 1 | 2.3 | 36 | 64.6 85.9 | 28 | 67.7 |
| Between \$30,000 and \$50,000 | 52 | 18.9 | 3 | 5.0 | 44 | 84.5 | 1 | 2.9 | 3 | 5.3 | 1 | 2.3 | 47 | 89.8 | 46 | 87.4 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 52 | 18.9 | - | - | 47 | 89.2 | 1 | 2.5 | 3 | 5.6 | 1 | 2.7 | 49 | 94.8 | 48 | 91.7 |
| At Least \$75,000 | 91 | 32.8 | - | - | 85 | 94.2 | - | - | 4 | 4.6 | 1 | 1.2 | 89 | 98.8 | 85 | 94.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 179 | 64.7 | 3 | 1.6 | 155 | 86.8 | 4 | 2.4 | 13 | 7.4 | 3 | 1.8 | 169 | 94.2 | 160 | 89.1 |
| Non-homeowner | 97 | 35.3 | 11 | 11.6 | 66 | 67.5 | 6 | 6.5 | 12 | 12.8 | 2 | 1.6 | 79 | 80.8 | 72 | 74.0 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-10 2011 Household Banking Status by Demographic Characteristics: Arizona

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 2,622 | 100.0 | 304 | 11.6 | 537 | 20.5 | 1,734 | 66.1 | 46 | 1.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,700 | 64.8 | 153 | 9.0 | 388 | 22.8 | 1,121 | 65.9 | 38 | 2.2 |
| Female householder, no husband present | 286 | 10.9 | 65 | 22.7 | 76 | 26.6 | 137 | 47.9 | 8 | 2.9 |
| Male householder, no wife present | 122 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,292 | 49.3 | 71 | 5.5 | 291 | 22.5 | 901 | 69.7 | 30 | 2.3 |
| Nonfamily household and other | 922 | 35.2 | 150 | 16.3 | 150 | 16.3 | 613 | 66.6 | 8 | 0.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 116 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 666 | 25.4 | 146 | 21.9 | 193 | 29.0 | 318 | 47.7 | 9 | 1.4 |
| White non-Black non-Hispanic | 1,703 | 65.0 | 93 | 5.5 | 279 | 16.4 | 1,298 | 76.2 | 32 | 1.9 |
| Other non-Black non-Hispanic | 136 | 5.2 | 34 | 25.3 | 27 | 20.2 | 74 | 54.6 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 630 | 24.0 | 150 | 23.9 | 134 | 21.2 | 337 | 53.5 | 9 | 1.4 |
| 35 to 44 years | 464 | 17.7 | 47 | 10.0 | 137 | 29.4 | 273 | 58.8 | 8 | 1.7 |
| 45 to 54 years | 500 | 19.1 | 44 | 8.9 | 129 | 25.7 | 322 | 64.5 | 4 | 0.9 |
| 55 to 64 years | 584 | 22.3 | 31 | 5.3 | 112 | 19.3 | 434 | 74.4 | 6 | 1.1 |
| 65 years or more | 444 | 17.0 | 32 | 7.2 | 26 | 5.9 | 368 | 82.8 | 19 | 4.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 359 | 13.7 | 156 | 43.4 | 66 | 18.3 | 134 | 37.2 | 4 | 1.0 |
| High school degree | 568 | 21.7 | 104 | 18.3 | 122 | 21.5 | 330 | 58.1 | 12 | 2.2 |
| Some college | 845 | 32.3 | 23 | 2.7 | 176 | 20.9 | 633 | 74.8 | 13 | 1.6 |
| College degree | 849 | 32.4 | 21 | 2.5 | 173 | 20.4 | 638 | 75.1 | 17 | 2.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 499 | 19.0 | 171 | 34.2 | 84 | 16.9 | 237 | 47.4 | 8 | 1.6 |
| Between \$15,000 and \$30,000 | 489 | 18.7 | 93 | 19.0 | 92 | 18.8 | 300 | 61.3 | 4 | 0.9 |
| Between \$30,000 and \$50,000 | 492 | 18.8 | 32 | 6.6 | 141 | 28.7 | 309 | 62.8 | 10 | 1.9 |
| Between \$50,000 and \$75,000 | 435 | 16.6 | 8 | 1.8 | 91 | 20.8 | 327 | 75.1 | 10 | 2.3 |
| At Least \$75,000 | 706 | 26.9 | - | - | 129 | 18.3 | 563 | 79.7 | 14 | 2.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,713 | 65.3 | 81 | 4.7 | 318 | 18.6 | 1,285 | 75.0 | 29 | 1.7 |
| Non-homeowner | 909 | 34.7 | 223 | 24.5 | 220 | 24.2 | 449 | 49.4 | 18 | 1.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-11 2011 Household Bank Account Type by Demographic Characteristics: Arizona

| 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 | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,622 | 100.0 | 304 | 11.6 | 1,825 | 69.6 | 45 | 1.7 | 430 | 16.4 | 17 | 0.6 | 2,256 | 86.0 | 1,871 | 71.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,700 | 64.8 | 153 | 9.0 | 1,277 | 75.1 | 29 | 1.7 | 228 | 13.4 | 13 | 0.8 | 1,504 | 88.5 | 1,306 | 76.8 |
| Female householder, no husband present | 286 | 10.9 | 65 | 22.7 | 145 | 50.8 | 12 | 4.3 | 64 | 22.3 | - | - | 209 | 73.1 | 157 | 55.0 |
| Male householder, no wife present | 122 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,292 | 49.3 | 71 | 5.5 | 1,044 | 80.8 | 13 | 1.0 | 152 | 11.7 | 13 | 1.0 | 1,195 | 92.5 | 1,057 | 81.8 |
| Nonfamily household and other | 922 | 35.2 | 150 | 16.3 | 549 | 59.5 | 16 | 1.7 | 203 | 22.0 | 4 | 0.4 | 751 | 81.5 | 564 | 61.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 116 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 666 | 25.4 | 146 | 21.9 | 362 | 54.4 | 30 | 4.6 | 127 | 19.1 | - | - | 489 | 73.5 | 393 | 59.0 |
| White non-Black non-Hispanic | 1,703 | 65.0 | 93 | 5.5 | 1,331 | 78.1 | 15 | 0.9 | 248 | 14.5 | 17 | 1.0 | 1,578 | 92.7 | 1,346 | 79.0 |
| Other non-Black non-Hispanic | 136 | 5.2 | 34 | 25.3 | 82 | 60.3 | - | - | 20 | 14.4 | - | - | 102 | 74.7 | 82 | 60.3 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 630 | 24.0 | 150 | 23.9 | 404 | 64.2 | 9 | 1.5 | 66 | 10.5 | - | - | 470 | 74.6 | 414 | 65.7 |
| 35 to 44 years | 464 | 17.7 | 47 | 10.0 | 346 | 74.6 | 13 | 2.8 | 50 | 10.8 | 8 | 1.7 | 397 | 85.4 | 359 | 77.4 |
| 45 to 54 years | 500 | 19.1 | 44 | 8.9 | 348 | 69.6 | 15 | 3.1 | 92 | 18.5 | - | - | 440 | 88.1 | 363 | 72.7 |
| 55 to 64 years | 584 | 22.3 | 31 | 5.3 | 404 | 69.2 | 4 | 0.7 | 136 | 23.4 | 9 | 1.5 | 540 | 92.5 | 408 | 69.9 |
| 65 years or more | 444 | 17.0 | 32 | 7.2 | 323 | 72.8 | 4 | 0.8 | 85 | 19.2 | - | - | 409 | 92.0 | 327 | 73.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 359 | 13.7 | 156 | 43.4 | 106 | 29.4 | 11 | 3.1 | 86 | 24.1 | - | - | 192 | 53.5 | 117 | 32.5 |
| High school degree | 568 | 21.7 | 104 | 18.3 | 333 | 58.7 | 30 | 5.2 | 102 | 17.9 | - | - | 435 | 76.5 | 363 | 63.9 |
| Some college | 845 | 32.3 | 23 | 2.7 | 648 | 76.6 | - | - | 171 | 20.2 | 4 | 0.5 | 819 | 96.8 | 648 | 76.6 |
| College degree | 849 | 32.4 | 21 | 2.5 | 739 | 87.0 | 5 | 0.6 | 72 | 8.4 | 13 | 1.5 | 810 | 95.4 | 743 | 87.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 499 | 19.0 | 171 | 34.2 | 124 | 24.9 | 16 | 3.1 | 189 | 37.8 | - | - | 313 | 62.7 | 140 | 28.1 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 489 | 18.7 | 93 | 19.0 | 282 | 57.6 | 17 | 3.5 | 93 | 19.0 | 4 | 0.8 | 375 | 76.7 | 299 | 61.1 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 492 | 18.8 | 32 | 6.6 | 390 | 79.4 | 12 | 2.5 | 56 | 11.5 | - | - | 447 | 90.9 | 403 | 81.9 |
| Between \$50,000 and | 435 | 16.6 | 8 | 1.8 | 382 | 87.8 | - | - | 41 | 9.4 | 5 | 1.1 | 423 | 97.1 | 382 | 87.8 |
| At Least \$75,000 | 706 | 26.9 | - | - | 647 | 91.6 | - | - | 51 | 7.3 | 8 | 1.1 | 698 | 98.9 | 647 | 91.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,713 | 65.3 | 81 | 4.7 | 1,346 | 78.6 | 17 | 1.0 | 252 | 14.7 | 17 | 1.0 | 1,598 | 93.3 | 1,363 | 79.6 |
| Non-homeowner | 909 | 34.7 | 223 | 24.5 | 479 | 52.8 | 28 | 3.1 | 178 | 19.6 | - | - | 658 | 72.4 | 508 | 55.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-12 2011 Household Banking Status by Demographic Characteristics: Arkansas

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,142 | 100.0 | 141 | 12.3 | 321 | 28.1 | 658 | 57.6 | 22 | 1.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 727 | 63.7 | 64 | 8.8 | 223 | 30.7 | 430 | 59.2 | 10 | 1.3 |
| Female householder, no husband present | 142 | 12.4 | 29 | 20.2 | 54 | 37.9 | 57 | 40.4 | 2 | 1.5 |
| Male householder, no wife present | 54 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 531 | 46.5 | 29 | 5.5 | 149 | 28.0 | 346 | 65.2 | 7 | 1.4 |
| Nonfamily household and other | 415 | 36.3 | 77 | 18.5 | 98 | 23.7 | 228 | 54.8 | 13 | 3.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 198 | 17.3 | 57 | 28.6 | 86 | 43.4 | 51 | 25.7 | 4 | 2.3 |
| Hispanic non-Black | 35 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 882 | 77.2 | 77 | 8.7 | 210 | 23.8 | 577 | 65.4 | 18 | 2.0 |
| Other non-Black non-Hispanic | 27 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 306 | 26.8 | 58 | 19.1 | 125 | 40.8 | 123 | 40.1 | - | - |
| 35 to 44 years | 166 | 14.5 | 16 | 9.5 | 50 | 29.9 | 99 | 59.7 | 2 | 0.9 |
| 45 to 54 years | 188 | 16.5 | 32 | 17.1 | 45 | 23.8 | 109 | 58.0 | 2 | 1.0 |
| 55 to 64 years | 184 | 16.1 | 16 | 8.8 | 38 | 20.6 | 118 | 64.0 | 12 | 6.6 |
| 65 years or more | 298 | 26.1 | 18 | 6.2 | 64 | 21.4 | 209 | 70.2 | 7 | 2.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 200 | 17.5 | 47 | 23.8 | 57 | 28.6 | 93 | 46.5 | 2 | 1.1 |
| High school degree | 396 | 34.7 | 56 | 14.2 | 116 | 29.3 | 219 | 55.4 | 4 | 1.1 |
| Some college | 321 | 28.1 | 37 | 11.6 | 86 | 27.0 | 188 | 58.6 | 9 | 2.9 |
| College degree | 226 | 19.8 | - | - | 62 | 27.4 | 158 | 69.8 | 6 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 259 | 22.7 | 89 | 34.3 | 62 | 23.9 | 101 | 39.1 | 7 | 2.8 |
| Between \$15,000 and \$30,000 | 264 | 23.1 | 24 | 9.0 | 104 | 39.2 | 134 | 50.8 | 2 | 0.9 |
| Between \$30,000 and \$50,000 | 280 | 24.5 | 19 | 6.9 | 80 | 28.4 | 177 | 63.2 | 4 | 1.5 |
| Between \$50,000 and \$75,000 | 167 | 14.7 | 6 | 3.3 | 37 | 22.4 | 119 | 71.2 | 5 | 3.0 |
| At Least \$75,000 | 171 | 15.0 | 3 | 1.9 | 39 | 22.6 | 126 | 73.4 | 3 | 2.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 728 | 63.7 | 42 | 5.8 | 156 | 21.5 | 509 | 70.0 | 20 | 2.8 |
| Non-homeowner | 414 | 36.3 | 99 | 23.9 | 165 | 39.8 | 148 | 35.8 | 2 | 0.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-13 2011 Household Bank Account Type by Demographic Characteristics: Arkansas

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,142 | 100.0 | 141 | 12.3 | 495 | 43.3 | 28 | 2.5 | 463 | 40.5 | 16 | 1.4 | 959 | 84.0 | 523 | 45.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 727 | 63.7 | 64 | 8.8 | 347 | 47.7 | 15 | 2.1 | 289 | 39.8 | 11 | 1.6 | 636 | 87.5 | 362 | 49.8 |
| Female householder, no husband present | 142 | 12.4 | 29 | 20.2 | 53 | 37.3 | 5 | 3.4 | 49 | 34.8 | 6 | 4.3 | 102 | 72.0 | 58 | 40.7 |
| Male householder, no wife present | 54 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 531 | 46.5 | 29 | 5.5 | 273 | 51.3 | 11 | 2.0 | 215 | 40.6 | 3 | 0.7 | 488 | 91.9 | 283 | 53.3 |
| Nonfamily household and other | 415 | 36.3 | 77 | 18.5 | 148 | 35.7 | 13 | 3.0 | 173 | 41.8 | 4 | 1.0 | 323 | 77.9 | 161 | 38.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 198 | 17.3 | 57 | 28.6 | 56 | 28.3 | 16 | 8.2 | 67 | 33.9 | 2 | 0.9 | 123 | 62.2 | 72 | 36.5 |
| Hispanic non-Black | 35 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 882 | 77.2 | 77 | 8.7 | 422 | 47.9 | 9 | 1.0 | 360 | 40.8 | 14 | 1.6 | 784 | 88.9 | 431 | 48.9 |
| Other non-Black non-Hispanic | 27 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 306 | 26.8 | 58 | 19.1 | 119 | 38.9 | 8 | 2.7 | 117 | 38.2 | 4 | 1.2 | 236 | 77.1 | 127 | 41.5 |
| 35 to 44 years | 166 | 14.5 | 16 | 9.5 | 69 | 41.4 | 5 | 3.3 | 72 | 43.3 | 4 | 2.5 | 140 | 84.8 | 74 | 44.7 |
| 45 to 54 years | 188 | 16.5 | 32 | 17.1 | 77 | 41.0 | 6 | 3.0 | 71 | 37.8 | 2 | 1.0 | 148 | 78.9 | 83 | 44.0 |
| 55 to 64 years | 184 | 16.1 | 16 | 8.8 | 92 | 50.3 | - | - | 73 | 39.8 | 2 | 1.0 | 167 | 91.2 | 92 | 50.3 |
| 65 years or more | 298 | 26.1 | 18 | 6.2 | 137 | 46.1 | 9 | 3.0 | 129 | 43.4 | 4 | 1.4 | 267 | 89.5 | 146 | 49.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 200 | 17.5 | 47 | 23.8 | 49 | 24.4 | 19 | 9.6 | 83 | 41.4 | 2 | 0.9 | 131 | 65.7 | 68 | 33.9 |
| High school degree | 396 | 34.7 | 56 | 14.2 | 128 | 32.4 | - | - | 206 | 51.9 | 6 | 1.5 | 334 | 84.3 | 128 | 32.4 |
| Some college | 321 | 28.1 | 37 | 11.6 | 173 | 53.8 | 5 | 1.7 | 101 | 31.5 | 5 | 1.4 | 274 | 85.3 | 178 | 55.5 |
| College degree | 226 | 19.8 | - | - | 146 | 64.5 | 4 | 1.6 | 73 | 32.4 | 3 | 1.5 | 221 | 97.7 | 149 | 66.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 259 | 22.7 | 89 | 34.3 | 46 | 17.7 | 12 | 4.6 | 109 | 42.0 | 4 | 1.4 | 155 | 59.8 | 58 | 22.3 |
| Between $\$ 15,000$ and $\$ 30,000$ | 264 | 23.1 | 24 | 9.0 | 83 | 31.5 | 10 | 3.8 | 147 | 55.7 | - | - | 230 | 87.2 | 93 | 35.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 280 | 24.5 | 19 | 6.9 | 143 | 50.9 | 5 | 1.6 | 108 | 38.4 | 6 | 2.2 | 252 | 90.0 | 147 | 52.6 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 167 | 14.7 | 6 | 3.3 | 90 | 53.5 | - | - | 68 | 40.4 | 5 | 2.7 | 157 | 93.9 | 90 | 53.5 |
| At Least \$75,000 | 171 | 15.0 | 3 | 1.9 | 133 | 77.9 | 2 | 0.9 | 31 | 18.3 | 2 | 0.9 | 165 | 96.2 | 135 | 78.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 728 | 63.7 | 42 | 5.8 | 375 | 51.5 | 17 | 2.3 | 285 | 39.2 | 8 | 1.1 | 660 | 90.7 | 392 | 53.9 |
| Non-homeowner | 414 | 36.3 | 99 | 23.9 | 120 | 28.9 | 11 | 2.7 | 177 | 42.8 | 7 | 1.8 | 299 | 72.1 | 131 | 31.6 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-14 2011 Household Banking Status by Demographic Characteristics: California

| Household Characteristic | 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 | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row |
| All US Households | 13,191 | 100.0 | 1,030 | 7.8 | 2,374 | 18.0 | 9,355 | 70.9 | 432 | 3.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 8,815 | 66.8 | 732 | 8.3 | 1,755 | 19.9 | 6,073 | 68.9 | 254 | 2.9 |
| Female householder, no husband present | 1,792 | 13.6 | 297 | 16.6 | 461 | 25.7 | 1,004 | 56.0 | 30 | 1.7 |
| Male householder, no wife present | 891 | 6.8 | 114 | 12.8 | 239 | 26.8 | 507 | 56.9 | 31 | 3.5 |
| Married couple | 6,132 | 46.5 | 322 | 5.2 | 1,055 | 17.2 | 4,561 | 74.4 | 193 | 3.2 |
| Nonfamily household and other | 4,377 | 33.2 | 298 | 6.8 | 619 | 14.1 | 3,282 | 75.0 | 178 | 4.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,009 | 7.6 | 184 | 18.2 | 338 | 33.5 | 453 | 44.9 | 34 | 3.3 |
| Hispanic non-Black | 3,579 | 27.1 | 596 | 16.7 | 867 | 24.2 | 1,996 | 55.8 | 120 | 3.3 |
| White non-Black non-Hispanic | 6,774 | 51.4 | 218 | 3.2 | 897 | 13.2 | 5,434 | 80.2 | 225 | 3.3 |
| Other non-Black non-Hispanic | 1,830 | 13.9 | 33 | 1.8 | 272 | 14.9 | 1,472 | 80.4 | 54 | 2.9 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 3,050 | 23.1 | 403 | 13.2 | 629 | 20.6 | 1,957 | 64.2 | 61 | 2.0 |
| 35 to 44 years | 2,458 | 18.6 | 253 | 10.3 | 533 | 21.7 | 1,613 | 65.6 | 60 | 2.4 |
| 45 to 54 years | 2,760 | 20.9 | 183 | 6.6 | 541 | 19.6 | 1,936 | 70.1 | 100 | 3.6 |
| 55 to 64 years | 2,343 | 17.8 | 123 | 5.2 | 375 | 16.0 | 1,765 | 75.3 | 79 | 3.4 |
| 65 years or more | 2,580 | 19.6 | 68 | 2.6 | 296 | 11.5 | 2,084 | 80.8 | 132 | 5.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 1,943 | 14.7 | 517 | 26.6 | 427 | 22.0 | 952 | 49.0 | 47 | 2.4 |
| High school degree | 2,775 | 21.0 | 288 | 10.4 | 632 | 22.8 | 1,753 | 63.2 | 102 | 3.7 |
| Some college | 3,823 | 29.0 | 179 | 4.7 | 771 | 20.2 | 2,742 | 71.7 | 131 | 3.4 |
| College degree | 4,650 | 35.3 | 46 | 1.0 | 544 | 11.7 | 3,908 | 84.0 | 152 | 3.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,706 | 12.9 | 429 | 25.2 | 285 | 16.7 | 939 | 55.1 | 52 | 3.0 |
| Between \$15,000 and \$30,000 | 2,358 | 17.9 | 330 | 14.0 | 556 | 23.6 | 1,399 | 59.3 | 72 | 3.1 |
| Between \$30,000 and \$50,000 | 2,484 | 18.8 | 172 | 6.9 | 613 | 24.7 | 1,615 | 65.0 | 83 | 3.3 |
| Between \$50,000 and \$75,000 | 2,503 | 19.0 | 87 | 3.5 | 461 | 18.4 | 1,860 | 74.3 | 95 | 3.8 |
| At Least \$75,000 | 4,141 | 31.4 | 12 | 0.3 | 458 | 11.1 | 3,542 | 85.5 | 130 | 3.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 7,257 | 55.0 | 139 | 1.9 | 969 | 13.3 | 5,858 | 80.7 | 293 | 4.0 |
| Non-homeowner | 5,934 | 45.0 | 892 | 15.0 | 1,406 | 23.7 | 3,497 | 58.9 | 139 | 2.4 |

Notes.
Figures do not always reconcile to totals because of rounding.

Table H-15 2011 Household Bank Account Type by Demographic Characteristics: California

| 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 |  |
|  | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 13,191 | 100.0 | 1,030 | 7.8 | 9,297 | 70.5 | 204 | 1.5 | 2,473 | 18.8 | 187 | 1.4 | 11,797 | 89.4 | 9,505 | 72.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 8,815 | 66.8 | 732 | 8.3 | 6,221 | 70.6 | 141 | 1.6 | 1,585 | 18.0 | 135 | 1.5 | 7,829 | 88.8 | 6,367 | 72.2 |
| Female householder, no husband present | 1,792 | 13.6 | 297 | 16.6 | 1,002 | 55.9 | 33 | 1.8 | 426 | 23.8 | 34 | 1.9 | 1,439 | 80.3 | 1,039 | 58.0 |
| Male householder, no wife present | 891 | 6.8 | 114 | 12.8 | 510 | 57.2 | 27 | 3.0 | 224 | 25.1 | 17 | 1.9 | 737 | 82.7 | 537 | 60.2 |
| Married couple | 6,132 | 46.5 | 322 | 5.2 | 4,709 | 76.8 | 82 | 1.3 | 935 | 15.3 | 84 | 1.4 | 5,652 | 92.2 | 4,790 | 78.1 |
| Nonfamily household and other | 4,377 | 33.2 | 298 | 6.8 | 3,076 | 70.3 | 62 | 1.4 | 888 | 20.3 | 52 | 1.2 | 3,968 | 90.7 | 3,138 | 71.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,009 | 7.6 | 184 | 18.2 | 532 | 52.7 | 29 | 2.9 | 246 | 24.3 | 18 | 1.8 | 777 | 77.1 | 561 | 55.6 |
| Hispanic non-Black | 3,579 | 27.1 | 596 | 16.7 | 2,020 | 56.4 | 84 | 2.3 | 835 | 23.3 | 44 | 1.2 | 2,862 | 80.0 | 2,108 | 58.9 |
| White non-Black non-Hispanic | 6,774 | 51.4 | 218 | 3.2 | 5,345 | 78.9 | 59 | 0.9 | 1,050 | 15.5 | 102 | 1.5 | 6,415 | 94.7 | 5,404 | 79.8 |
| Other non-Black non-Hispanic | 1,830 | 13.9 | 33 | 1.8 | 1,400 | 76.5 | 32 | 1.7 | 342 | 18.7 | 23 | 1.3 | 1,742 | 95.2 | 1,432 | 78.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 3,050 | 23.1 | 403 | 13.2 | 2,085 | 68.3 | 17 | 0.6 | 510 | 16.7 | 34 | 1.1 | 2,603 | 85.3 | 2,102 | 68.9 |
| 35 to 44 years | 2,458 | 18.6 | 253 | 10.3 | 1,695 | 69.0 | 41 | 1.7 | 450 | 18.3 | 19 | 0.8 | 2,150 | 87.4 | 1,736 | 70.6 |
| 45 to 54 years | 2,760 | 20.9 | 183 | 6.6 | 1,949 | 70.6 | 60 | 2.2 | 524 | 19.0 | 43 | 1.6 | 2,476 | 89.7 | 2,009 | 72.8 |
| 55 to 64 years | 2,343 | 17.8 | 123 | 5.2 | 1,680 | 71.7 | 30 | 1.3 | 469 | 20.0 | 42 | 1.8 | 2,156 | 92.0 | 1,709 | 73.0 |
| 65 years or more | 2,580 | 19.6 | 68 | 2.6 | 1,888 | 73.2 | 56 | 2.2 | 520 | 20.2 | 49 | 1.9 | 2,412 | 93.5 | 1,948 | 75.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 1,943 | 14.7 | 517 | 26.6 | 727 | 37.4 | 72 | 3.7 | 606 | 31.2 | 22 | 1.1 | 1,339 | 68.9 | 802 | 41.3 |
| High school degree | 2,775 | 21.0 | 288 | 10.4 | 1,710 | 61.6 | 82 | 2.9 | 645 | 23.2 | 50 | 1.8 | 2,363 | 85.1 | 1,792 | 64.6 |
| Some college | 3,823 | 29.0 | 179 | 4.7 | 2,883 | 75.4 | 40 | 1.0 | 668 | 17.5 | 53 | 1.4 | 3,551 | 92.9 | 2,923 | 76.5 |
| College degree | 4,650 | 35.3 | 46 | 1.0 | 3,977 | 85.5 | 11 | 0.2 | 555 | 11.9 | 61 | 1.3 | 4,544 | 97.7 | 3,987 | 85.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,706 | 12.9 | 429 | 25.2 | 664 | 38.9 | 70 | 4.1 | 512 | 30.0 | 31 | 1.8 | 1,180 | 69.2 | 738 | 43.2 |
| Between $\$ 15,000$ and $\$ 30,000$ | 2,358 | 17.9 | 330 | 14.0 | 1,260 | 53.4 | 60 | 2.5 | 670 | 28.4 | 39 | 1.6 | 1,937 | 82.2 | 1,319 | 56.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 2,484 | 18.8 | 172 | 6.9 | 1,664 | 67.0 | 43 | 1.7 | 559 | 22.5 | 45 | 1.8 | 2,226 | 89.6 | 1,707 | 68.7 |
| Between \$50,000 and | 2,503 | 19.0 | 87 | 3.5 | 1,981 | 79.1 | 21 | 0.8 | 392 | 15.7 | 23 | 0.9 | 2,377 | 95.0 | 2,002 | 80.0 |
| At Least \$75,000 | 4,141 | 31.4 | 12 | 0.3 | 3,728 | 90.0 | 11 | 0.3 | 340 | 8.2 | 50 | 1.2 | 4,077 | 98.4 | 3,739 | 90.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 7,257 | 55.0 | 139 | 1.9 | 5,987 | 82.5 | 43 | 0.6 | 973 | 13.4 | 117 | 1.6 | 6,971 | 96.1 | 6,034 | 83.1 |
| Non-homeowner | 5,934 | 45.0 | 892 | 15.0 | 3,310 | 55.8 | 161 | 2.7 | 1,501 | 25.3 | 70 | 1.2 | 4,825 | 81.3 | 3,471 | 58.5 |

Figures do not always reconcile to totals because of rounding.

Table H-16 2011 Household Banking Status by Demographic Characteristics: Colorado

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{gathered}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,974 | 100.0 | 107 | 5.4 | 317 | 16.1 | 1,510 | 76.5 | 40 | 2.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,292 | 65.4 | 71 | 5.5 | 209 | 16.2 | 993 | 76.9 | 19 | 1.5 |
| Female householder, no husband present | 197 | 10.0 | 33 | 16.6 | 54 | 27.4 | 106 | 53.6 | 5 | 2.5 |
| Male householder, no wife present | 75 | 3.8 | 12 | 15.7 | 14 | 18.5 | 47 | 62.9 | 2 | 2.9 |
| Married couple | 1,020 | 51.7 | 27 | 2.6 | 141 | 13.9 | 840 | 82.4 | 12 | 1.1 |
| Nonfamily household and other | 682 | 34.6 | 36 | 5.3 | 108 | 15.8 | 517 | 75.8 | 21 | 3.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 79 | 4.0 | 7 | 8.5 | 22 | 28.3 | 47 | 59.3 | 3 | 4.0 |
| Hispanic non-Black | 271 | 13.7 | 50 | 18.4 | 70 | 25.7 | 148 | 54.7 | 4 | 1.3 |
| White non-Black non-Hispanic | 1,574 | 79.7 | 49 | 3.1 | 209 | 13.3 | 1,282 | 81.5 | 33 | 2.1 |
| Other non-Black non-Hispanic | 50 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 492 | 24.9 | 54 | 10.9 | 113 | 22.9 | 322 | 65.3 | 5 | 0.9 |
| 35 to 44 years | 383 | 19.4 | 29 | 7.6 | 68 | 17.7 | 275 | 71.7 | 11 | 3.0 |
| 45 to 54 years | 355 | 18.0 | 13 | 3.6 | 49 | 13.8 | 288 | 81.1 | 5 | 1.5 |
| 55 to 64 years | 363 | 18.4 | 5 | 1.5 | 49 | 13.6 | 291 | 80.4 | 17 | 4.6 |
| 65 years or more | 380 | 19.3 | 6 | 1.6 | 38 | 10.1 | 334 | 87.8 | 2 | 0.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 141 | 7.2 | 43 | 30.3 | 31 | 22.0 | 66 | 46.6 | 2 | 1.2 |
| High school degree | 394 | 20.0 | 31 | 8.0 | 65 | 16.6 | 289 | 73.4 | 8 | 2.1 |
| Some college | 596 | 30.2 | 31 | 5.3 | 127 | 21.4 | 429 | 72.0 | 8 | 1.3 |
| College degree | 843 | 42.7 | 1 | 0.2 | 94 | 11.1 | 726 | 86.1 | 22 | 2.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 233 | 11.8 | 48 | 20.5 | 33 | 14.3 | 152 | 65.2 | - | - |
| Between \$15,000 and \$30,000 | 267 | 13.5 | 35 | 13.2 | 60 | 22.3 | 166 | 62.0 | 7 | 2.4 |
| Between \$30,000 and \$50,000 | 435 | 22.0 | 22 | 5.0 | 90 | 20.7 | 313 | 72.1 | 10 | 2.2 |
| Between \$50,000 and \$75,000 | 372 | 18.8 | 2 | 0.5 | 63 | 16.9 | 295 | 79.2 | 12 | 3.3 |
| At Least \$75,000 | 667 | 33.8 | - | - | 72 | 10.7 | 584 | 87.6 | 11 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,331 | 67.4 | 25 | 1.9 | 158 | 11.9 | 1,114 | 83.7 | 34 | 2.5 |
| Non-homeowner | 643 | 32.6 | 81 | 12.7 | 159 | 24.7 | 396 | 61.7 | 6 | 1.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-17 2011 Household Bank Account Type by Demographic Characteristics: Colorado

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 1,974 | 100.0 | 107 | 5.4 | 1,468 | 74.4 | 20 | 1.0 | 325 | 16.5 | 53 | 2.7 | 1,800 | 91.2 | 1,488 | 75.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,292 | 65.4 | 71 | 5.5 | 998 | 77.3 | 2 | 0.2 | 186 | 14.4 | 34 | 2.6 | 1,189 | 92.0 | 1,000 | 77.4 |
| Female householder, no husband present | 197 | 10.0 | 33 | 16.6 | 109 | 55.3 | 2 | 1.0 | 38 | 19.3 | 15 | 7.8 | 149 | 75.8 | 111 | 56.4 |
| Male householder, no wife present | 75 | 3.8 | 12 | 15.7 | 40 | 53.2 | - | - | 16 | 22.0 | 7 | 9.1 | 58 | 78.1 | 40 | 53.2 |
| Married couple | 1,020 | 51.7 | 27 | 2.6 | 850 | 83.3 | - | - | 132 | 12.9 | 12 | 1.2 | 981 | 96.2 | 850 | 83.3 |
| Nonfamily household and other | 682 | 34.6 | 36 | 5.3 | 470 | 68.9 | 18 | 2.7 | 139 | 20.4 | 19 | 2.8 | 611 | 89.5 | 488 | 71.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 79 | 4.0 | 7 | 8.5 | 49 | 62.9 | 2 | 2.5 | 14 | 17.3 | 7 | 8.8 | 63 | 80.2 | 51 | 65.4 |
| Hispanic non-Black | 271 | 13.7 | 50 | 18.4 | 138 | 50.9 | 5 | 1.8 | 69 | 25.3 | 10 | 3.7 | 209 | 77.0 | 143 | 52.7 |
| White non-Black non-Hispanic | 1,574 | 79.7 | 49 | 3.1 | 1,245 | 79.1 | 14 | 0.9 | 234 | 14.9 | 32 | 2.0 | 1,484 | 94.3 | 1,259 | 80.0 |
| Other non-Black non-Hispanic | 50 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 492 | 24.9 | 54 | 10.9 | 352 | 71.4 | 5 | 1.0 | 74 | 15.0 | 8 | 1.7 | 426 | 86.4 | 357 | 72.5 |
| 35 to 44 years | 383 | 19.4 | 29 | 7.6 | 292 | 76.3 | - | - | 52 | 13.6 | 9 | 2.4 | 347 | 90.5 | 292 | 76.3 |
| 45 to 54 years | 355 | 18.0 | 13 | 3.6 | 268 | 75.6 | - | - | 66 | 18.6 | 8 | 2.2 | 335 | 94.2 | 268 | 75.6 |
| 55 to 64 years | 363 | 18.4 | 5 | 1.5 | 283 | 78.0 | 9 | 2.4 | 53 | 14.5 | 13 | 3.6 | 340 | 93.7 | 292 | 80.5 |
| 65 years or more | 380 | 19.3 | 6 | 1.6 | 272 | 71.6 | 7 | 1.7 | 81 | 21.2 | 15 | 3.9 | 353 | 92.8 | 279 | 73.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 141 | 7.2 | 43 | 30.3 | 55 | 38.6 | 2 | 1.7 | 40 | 28.5 | 1 | 1.0 | 95 | 67.0 | 57 | 40.3 |
| High school degree | 394 | 20.0 | 31 | 8.0 | 251 | 63.7 | 11 | 2.8 | 84 | 21.4 | 16 | 4.1 | 340 | 86.3 | 262 | 66.5 |
| Some college | 596 | 30.2 | 31 | 5.3 | 422 | 70.9 | 7 | 1.2 | 116 | 19.5 | 19 | 3.2 | 540 | 90.7 | 429 | 72.0 |
| College degree | 843 | 42.7 | 1 | 0.2 | 740 | 87.8 | - | - | 85 | 10.0 | 17 | 2.0 | 825 | 97.9 | 740 | 87.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 233 | 11.8 | 48 | 20.5 | 107 | 46.0 | 11 | 4.9 | 58 | 25.0 | 8 | 3.6 | 166 | 71.0 | 119 | 50.9 |
| Between \$15,000 and $\$ 30,000$ | 267 | 13.5 | 35 | 13.2 | 155 | 58.1 | 2 | 0.9 | 65 | 24.1 | 10 | 3.7 | 222 | 82.9 | 158 | 59.0 |
| Between \$30,000 and $\$ 50,000$ | 435 | 22.0 | 22 | 5.0 | 300 | 69.0 | 4 | 1.0 | 97 | 22.4 | 11 | 2.5 | 400 | 92.0 | 305 | 70.1 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 372 | 18.8 | 2 | 0.5 | 313 | 84.1 | 2 | 0.6 | 49 | 13.3 | 6 | 1.5 | 362 | 97.4 | 315 | 84.7 |
| At Least \$75,000 | 667 | 33.8 | - | - | 592 | 88.9 | - | - | 56 | 8.4 | 18 | 2.8 | 650 | 97.6 | 592 | 88.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,331 | 67.4 | 25 | 1.9 | 1,080 | 81.2 | 7 | 0.5 | 184 | 13.8 | 35 | 2.6 | 1,266 | 95.1 | 1,087 | 81.7 |
| Non-homeowner | 643 | 32.6 | 81 | 12.7 | 388 | 60.3 | 14 | 2.2 | 142 | 22.0 | 18 | 2.9 | 534 | 83.0 | 401 | 62.4 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-18 2011 Household Banking Status by Demographic Characteristics: Connecticut

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 1,365 | 100.0 | 73 | 5.3 | 208 | 15.2 | 1,056 | 77.3 | 28 | 2.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 895 | 65.6 | 32 | 3.6 | 150 | 16.7 | 698 | 78.0 | 15 | 1.6 |
| Female householder, no husband present | 152 | 11.2 | 18 | 11.5 | 44 | 28.6 | 91 | 60.0 | - | - |
| Male householder, no wife present | 48 | 3.5 | 5 | 10.4 | 6 | 12.4 | 35 | 71.7 | 3 | 5.5 |
| Married couple | 694 | 50.9 | 10 | 1.4 | 100 | 14.4 | 572 | 82.5 | 12 | 1.7 |
| Nonfamily household and other | 470 | 34.4 | 41 | 8.6 | 58 | 12.4 | 357 | 76.0 | 14 | 2.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 130 | 9.5 | 22 | 16.6 | 56 | 43.4 | 47 | 36.2 | 5 | 3.9 |
| Hispanic non-Black | 112 | 8.2 | 26 | 23.0 | 30 | 27.1 | 53 | 47.4 | 3 | 2.5 |
| White non-Black non-Hispanic | 1,072 | 78.6 | 24 | 2.3 | 116 | 10.8 | 912 | 85.0 | 21 | 1.9 |
| Other non-Black non-Hispanic | 51 | 3.7 | 1 | 2.7 | 5 | 10.8 | 44 | 86.5 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 222 | 16.3 | 29 | 12.9 | 39 | 17.6 | 152 | 68.2 | 3 | 1.2 |
| 35 to 44 years | 266 | 19.5 | 18 | 6.9 | 41 | 15.4 | 197 | 74.1 | 10 | 3.6 |
| 45 to 54 years | 319 | 23.4 | 8 | 2.5 | 56 | 17.5 | 248 | 77.7 | 8 | 2.4 |
| 55 to 64 years | 258 | 18.9 | 8 | 3.0 | 41 | 15.8 | 203 | 78.9 | 6 | 2.3 |
| 65 years or more | 300 | 22.0 | 10 | 3.3 | 31 | 10.5 | 256 | 85.3 | 3 | 0.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 131 | 9.6 | 29 | 22.5 | 31 | 23.4 | 71 | 54.1 | - | - |
| High school degree | 403 | 29.5 | 28 | 7.1 | 78 | 19.4 | 283 | 70.4 | 13 | 3.1 |
| Some college | 309 | 22.6 | 11 | 3.5 | 53 | 17.2 | 239 | 77.4 | 6 | 1.8 |
| College degree | 523 | 38.3 | 4 | 0.8 | 46 | 8.8 | 463 | 88.5 | 10 | 1.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 164 | 12.0 | 36 | 21.9 | 33 | 20.2 | 92 | 56.2 | 3 | 1.8 |
| Between \$15,000 and \$30,000 | 190 | 13.9 | 21 | 11.2 | 40 | 21.2 | 122 | 64.2 | 6 | 3.4 |
| Between \$30,000 and \$50,000 | 200 | 14.7 | 10 | 4.8 | 34 | 16.8 | 152 | 75.9 | 5 | 2.5 |
| Between \$50,000 and \$75,000 | 247 | 18.1 | 2 | 0.7 | 38 | 15.5 | 204 | 82.7 | 3 | 1.1 |
| At Least \$75,000 | 564 | 41.3 | 4 | 0.8 | 63 | 11.1 | 485 | 86.1 | 11 | 2.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 976 | 71.5 | 4 | 0.4 | 115 | 11.8 | 837 | 85.8 | 20 | 2.1 |
| Non-homeowner | 389 | 28.5 | 69 | 17.8 | 93 | 23.9 | 218 | 56.2 | 8 | 2.1 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-19 2011 Household Bank Account Type by Demographic Characteristics: Connecticut

| 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 | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,365 | 100.0 | 73 | 5.3 | 1,028 | 75.3 | 25 | 1.8 | 226 | 16.6 | 13 | 0.9 | 1,257 | 92.1 | 1,053 | 77.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 895 | 65.6 | 32 | 3.6 | 721 | 80.6 | 12 | 1.3 | 122 | 13.7 | 7 | 0.8 | 846 | 94.6 | 733 | 81.9 |
| Female householder, no husband present | 152 | 11.2 | 18 | 11.5 | 103 | 67.9 | 6 | 3.9 | 24 | 15.9 | 1 | 0.9 | 128 | 83.7 | 109 | 71.7 |
| Male householder, no wife present | 48 | 3.5 | 5 | 10.4 | 27 | 55.6 | - | - | 15 | 31.1 | 1 | 2.9 | 42 | 86.7 | 27 | 55.6 |
| Married couple | 694 | 50.9 | 10 | 1.4 | 591 | 85.1 | 6 | 0.8 | 83 | 12.0 | 5 | 0.7 | 677 | 97.5 | 597 | 86.0 |
| Nonfamily household and other | 470 | 34.4 | 41 | 8.6 | 307 | 65.2 | 13 | 2.8 | 104 | 22.1 | 6 | 1.2 | 411 | 87.4 | 320 | 68.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 130 | 9.5 | 22 | 16.6 | 74 | 57.3 | 1 | 1.1 | 31 | 23.7 | 2 | 1.3 | 105 | 81.0 | 76 | 58.4 |
| Hispanic non-Black | 112 | 8.2 | 26 | 23.0 | 48 | 42.5 | 5 | 4.8 | 33 | 29.6 | - | - | 81 | 72.2 | 53 | 47.4 |
| White non-Black non-Hispanic | 1,072 | 78.6 | 24 | 2.3 | 865 | 80.6 | 15 | 1.4 | 157 | 14.7 | 11 | 1.1 | 1,025 | 95.6 | 880 | 82.0 |
| Other non-Black non-Hispanic | 51 | 3.7 | 1 | 2.7 | 41 | 80.6 | 3 | 6.6 | 5 | 10.1 | - | - | 46 | 90.7 | 44 | 87.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 222 | 16.3 | 29 | 12.9 | 144 | 64.8 | 3 | 1.4 | 45 | 20.0 | 2 | 0.8 | 189 | 84.9 | 147 | 66.3 |
| 35 to 44 years | 266 | 19.5 | 18 | 6.9 | 205 | 77.3 | 4 | 1.6 | 36 | 13.5 | 2 | 0.6 | 243 | 91.5 | 210 | 78.9 |
| 45 to 54 years | 319 | 23.4 | 8 | 2.5 | 263 | 82.5 | 7 | 2.3 | 36 | 11.4 | 4 | 1.3 | 301 | 94.3 | 270 | 84.8 |
| 55 to 64 years | 258 | 18.9 | 8 | 3.0 | 196 | 76.2 | 4 | 1.7 | 47 | 18.1 | 2 | 1.0 | 243 | 94.3 | 201 | 77.9 |
| 65 years or more | 300 | 22.0 | 10 | 3.3 | 219 | 72.9 | 6 | 1.9 | 63 | 20.9 | 3 | 1.0 | 281 | 93.8 | 224 | 74.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 131 | 9.6 | 29 | 22.5 | 57 | 43.8 | 7 | 5.4 | 36 | 27.3 | 1 | 1.0 | 93 | 71.1 | 64 | 49.1 |
| High school degree | 403 | 29.5 | 28 | 7.1 | 274 | 68.0 | 10 | 2.5 | 86 | 21.3 | 4 | 1.1 | 361 | 89.7 | 284 | 70.6 |
| Some college | 309 | 22.6 | 11 | 3.5 | 238 | 77.2 | 3 | 1.0 | 53 | 17.3 | 3 | 1.0 | 292 | 94.5 | 241 | 78.1 |
| College degree | 523 | 38.3 | 4 | 0.8 | 458 | 87.7 | 5 | 0.9 | 51 | 9.8 | 4 | 0.8 | 511 | 97.8 | 463 | 88.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 164 | 12.0 | 36 | 21.9 | 64 | 39.2 | 5 | 2.7 | 58 | 35.2 | 2 | 1.0 | 122 | 74.4 | 69 | 41.9 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 190 | 13.9 | 21 | 11.2 | 109 | 57.5 | 7 | 3.5 | 51 | 27.0 | 1 | 0.7 | 161 | 84.6 | 116 | 61.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 200 | 14.7 | 10 | 4.8 | 145 | 72.2 | 1 | 0.7 | 44 | 21.8 | 1 | 0.6 | 188 | 93.9 | 146 | 72.8 |
| Between \$50,000 and | 247 | 18.1 | 2 | 0.7 | 196 | 79.3 | 6 | 2.5 | 40 | 16.2 | 3 | 1.3 | 237 | 96.1 | 202 | 81.8 |
| At Least \$75,000 | 564 | 41.3 | 4 | 0.8 | 514 | 91.2 | 6 | 1.1 | 34 | 6.0 | 5 | 1.0 | 549 | 97.4 | 520 | 92.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 976 | 71.5 | 4 | 0.4 | 837 | 85.8 | 9 | 0.9 | 115 | 11.8 | 11 | 1.2 | 956 | 97.9 | 846 | 86.6 |
| Non-homeowner | 389 | 28.5 | 69 | 17.8 | 190 | 49.0 | 16 | 4.2 | 111 | 28.5 | 2 | 0.4 | 301 | 77.5 | 207 | 53.2 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-20 2011 Household Banking Status by Demographic Characteristics: Delaware

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 346 | 100.0 | 23 | 6.7 | 54 | 15.5 | 262 | 75.9 | 7 | 1.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 231 | 66.7 | 16 | 6.8 | 39 | 16.9 | 170 | 73.9 | 6 | 2.4 |
| Female householder, no husband present | 49 | 14.1 | 7 | 13.5 | 15 | 31.6 | 24 | 49.7 | 3 | 5.2 |
| Male householder, no wife present | 12 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 170 | 49.1 | 7 | 3.8 | 23 | 13.3 | 138 | 81.4 | 2 | 1.4 |
| Nonfamily household and other | 115 | 33.3 | 7 | 6.5 | 15 | 12.7 | 92 | 79.8 | 1 | 0.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 76 | 22.1 | 11 | 14.5 | 22 | 29.0 | 39 | 51.0 | 4 | 5.4 |
| Hispanic non-Black | 18 | 5.3 | 4 | 23.5 | 6 | 30.6 | 8 | 46.0 | - | . |
| White non-Black non-Hispanic | 238 | 69.0 | 7 | 2.7 | 24 | 10.0 | 206 | 86.2 | 3 | 1.1 |
| Other non-Black non-Hispanic | 13 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 64 | 18.5 | 9 | 14.0 | 12 | 19.3 | 41 | 64.1 | 2 | 2.6 |
| 35 to 44 years | 59 | 17.2 | 2 | 3.4 | 13 | 21.4 | 44 | 73.5 | 1 | 1.6 |
| 45 to 54 years | 74 | 21.5 | 7 | 8.9 | 14 | 18.8 | 52 | 69.9 | 2 | 2.3 |
| 55 to 64 years | 66 | 19.1 | 3 | 4.2 | 10 | 15.7 | 52 | 79.4 | 1 | 0.8 |
| 65 years or more | 82 | 23.7 | 3 | 3.3 | 4 | 5.2 | 73 | 89.3 | 2 | 2.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 38 | 11.1 | 10 | 26.8 | 6 | 16.2 | 20 | 52.5 | 2 | 4.5 |
| High school degree | 107 | 31.0 | 9 | 8.3 | 17 | 16.0 | 79 | 73.8 | 2 | 1.9 |
| Some college | 86 | 25.0 | 3 | 4.0 | 17 | 19.6 | 64 | 74.3 | 2 | 2.1 |
| College degree | 114 | 33.0 | - | - | 13 | 11.8 | 99 | 86.8 | 1 | 1.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 46 | 13.2 | 12 | 26.1 | 5 | 11.7 | 27 | 60.2 | 1 | 1.9 |
| Between \$15,000 and \$30,000 | 55 | 16.0 | 6 | 11.4 | 11 | 20.1 | 36 | 65.4 | 2 | 3.1 |
| Between \$30,000 and \$50,000 | 71 | 20.7 | 3 | 4.9 | 17 | 23.1 | 50 | 70.1 | 1 | 1.8 |
| Between \$50,000 and \$75,000 | 75 | 21.6 | 1 | 1.3 | 8 | 10.5 | 65 | 86.7 | 1 | 1.6 |
| At Least \$75,000 | 99 | 28.6 | - | - | 13 | 13.1 | 84 | 84.9 | 2 | 1.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 254 | 73.5 | 6 | 2.3 | 34 | 13.4 | 208 | 82.1 | 6 | 2.2 |
| Non-homeowner | 92 | 26.5 | 17 | 18.8 | 20 | 21.5 | 54 | 58.6 | 1 | 1.1 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-21 2011 Household Bank Account Type by Demographic Characteristics: Delaware

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 346 | 100.0 | 23 | 6.7 | 230 | 66.6 | 5 | 1.4 | 81 | 23.5 | 6 | 1.8 | 313 | 90.5 | 235 | 68.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 231 | 66.7 | 16 | 6.8 | 161 | 69.6 | 3 | 1.2 | 48 | 20.7 | 4 | 1.7 | 209 | 90.8 | 163 | 70.8 |
| Female householder, no husband present | 49 | 14.1 | 7 | 13.5 | 20 | 42.0 | 1 | 2.2 | 19 | 38.9 | 2 | 3.4 | 41 | 83.3 | 22 | 44.2 |
| Male householder, no wife present | 12 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 170 | 49.1 | 7 | 3.8 | 134 | 79.0 | 2 | 1.0 | 26 | 15.4 | 1 | 0.7 | 160 | 94.4 | 136 | 80.0 |
| Nonfamily household and other | 115 | 33.3 | 7 | 6.5 | 69 | 60.4 | 2 | 1.8 | 34 | 29.2 | 2 | 2.0 | 103 | 90.0 | 72 | 62.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 76 | 22.1 | 11 | 14.5 | 37 | 48.8 | 3 | 3.6 | 21 | 27.7 | 4 | 5.4 | 59 | 77.3 | 40 | 52.4 |
| Hispanic non-Black | 18 | 5.3 | 4 | 23.5 | 8 | 42.3 | - | - | 6 | 34.3 | - | - | 14 | 76.5 | 8 | 42.3 |
| White non-Black non-Hispanic | 238 | 69.0 | 7 | 2.7 | 178 | 74.6 | 2 | 0.9 | 50 | 20.8 | 2 | 0.9 | 228 | 95.8 | 180 | 75.5 |
| Other non-Black non-Hispanic | 13 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 64 | 18.5 | 9 | 14.0 | 36 | 56.2 | - | - | 17 | 27.2 | 2 | 2.6 | 54 | 84.2 | 36 | 56.2 |
| 35 to 44 years | 59 | 17.2 | 2 | 3.4 | 44 | 74.0 | - | - | 12 | 19.7 | 1 | 2.3 | 56 | 93.7 | 44 | 74.6 |
| 45 to 54 years | 74 | 21.5 | 7 | 8.9 | 46 | 61.9 | 2 | 2.5 | 18 | 24.8 | 1 | 1.8 | 65 | 87.6 | 48 | 64.4 |
| 55 to 64 years | 66 | 19.1 | 3 | 4.2 | 49 | 74.7 | 1 | 1.1 | 13 | 19.4 | - | - | 63 | 94.8 | 50 | 75.8 |
| 65 years or more | 82 | 23.7 | 3 | 3.3 | 55 | 67.0 | 2 | 2.4 | 21 | 25.4 | 2 | 1.9 | 76 | 92.4 | 57 | 69.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 38 | 11.1 | 10 | 26.8 | 10 | 25.7 | 2 | 4.3 | 15 | 38.9 | 2 | 4.3 | 25 | 64.6 | 11 | 30.0 |
| High school degree | 107 | 31.0 | 9 | 8.3 | 66 | 61.9 | 2 | 1.9 | 28 | 26.3 | 2 | 1.6 | 94 | 88.2 | 68 | 63.8 |
| Some college | 86 | 25.0 | 3 | 4.0 | 62 | 71.3 | - | - | 19 | 21.9 | 2 | 2.2 | 81 | 93.8 | 62 | 71.9 |
| College degree | 114 | 33.0 | - | - | 92 | 81.0 | 1 | 0.7 | 19 | 17.0 | 1 | 0.9 | 113 | 98.9 | 93 | 81.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 46 | 13.2 | 12 | 26.1 | 16 | 36.2 | 1 | 3.1 | 15 | 32.6 | 1 | 2.1 | 31 | 68.7 | 18 | 39.3 |
| Between $\$ 15,000$ and $\$ 30,000$ | 55 | 16.0 | 6 | 11.4 | 25 | 46.1 | 1 | 2.3 | 20 | 37.1 | 2 | 3.0 | 46 | 83.2 | 27 | 48.4 |
| Between $\$ 30,000$ and $\$ 50,000$ | 71 | 20.7 | 3 | 4.9 | 45 | 62.5 | - | - | 22 | 30.5 | 1 | 1.5 | 67 | 93.7 | 45 | 63.2 |
| Between \$50,000 and $\$ 75,000$ | 75 | 21.6 | 1 | 1.3 | 58 | 78.0 | - | - | 14 | 18.6 | 1 | 1.6 | 72 | 96.5 | 59 | 78.5 |
| At Least \$75,000 | 99 | 28.6 | - | - | 85 | 86.3 | 1 | 1.3 | 10 | 10.4 | 1 | 1.5 | 97 | 97.9 | 87 | 87.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 254 | 73.5 | 6 | 2.3 | 189 | 74.3 | 4 | 1.4 | 50 | 19.8 | 5 | 2.1 | 240 | 94.6 | 192 | 75.7 |
| Non-homeowner | 92 | 26.5 | 17 | 18.8 | 41 | 45.1 | 1 | 1.3 | 31 | 33.8 | 1 | 1.0 | 73 | 79.4 | 43 | 46.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-22 2011 Household Banking Status by Demographic Characteristics: District of Columbia

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 281 | 100.0 | 31 | 10.9 | 63 | 22.3 | 180 | 63.9 | 8 | 2.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 116 | 41.4 | 16 | 13.9 | 31 | 26.4 | 65 | 55.6 | 5 | 4.2 |
| Female householder, no husband present | 45 | 16.1 | 13 | 27.9 | 13 | 29.4 | 17 | 37.1 | 3 | 5.6 |
| Male householder, no wife present | 9 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 62 | 22.1 | 2 | 3.2 | 13 | 21.1 | 45 | 72.0 | 2 | 3.8 |
| Nonfamily household and other | 165 | 58.6 | 14 | 8.8 | 32 | 19.4 | 115 | 69.8 | 3 | 2.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 139 | 49.5 | 26 | 18.7 | 43 | 30.6 | 66 | 47.3 | 5 | 3.4 |
| Hispanic non-Black | 21 | 7.4 | 4 | 20.7 | 7 | 33.1 | 9 | 42.5 | 1 | 3.7 |
| White non-Black non-Hispanic | 110 | 39.0 | - | - | 12 | 10.7 | 96 | 87.2 | 2 | 1.8 |
| Other non-Black non-Hispanic | 12 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 93 | 33.1 | 9 | 10.2 | 18 | 19.3 | 65 | 69.4 | 1 | 1.1 |
| 35 to 44 years | 44 | 15.7 | 5 | 11.1 | 10 | 22.1 | 29 | 64.5 | 1 | 2.4 |
| 45 to 54 years | 49 | 17.3 | 8 | 17.2 | 12 | 24.7 | 26 | 53.7 | 2 | 4.4 |
| 55 to 64 years | 40 | 14.3 | 4 | 10.1 | 12 | 29.0 | 24 | 60.1 | - | - |
| 65 years or more | 55 | 19.5 | 4 | 6.8 | 11 | 20.5 | 36 | 65.9 | 4 | 6.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 35 | 12.3 | 14 | 39.9 | 11 | 31.3 | 10 | 27.8 | - | - |
| High school degree | 49 | 17.3 | 9 | 19.0 | 17 | 34.7 | 21 | 43.2 | 2 | 3.1 |
| Some college | 39 | 13.9 | 5 | 13.2 | 10 | 26.2 | 22 | 57.1 | 1 | 3.5 |
| College degree | 159 | 56.5 | 2 | 1.5 | 25 | 15.6 | 127 | 79.8 | 5 | 3.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 48 | 17.3 | 17 | 35.0 | 13 | 27.4 | 17 | 34.8 | 1 | 2.8 |
| Between \$15,000 and \$30,000 | 37 | 13.1 | 8 | 22.1 | 11 | 30.4 | 16 | 42.6 | 2 | 4.9 |
| Between \$30,000 and \$50,000 | 42 | 15.1 | 4 | 9.3 | 12 | 27.5 | 26 | 60.7 | 1 | 2.5 |
| Between \$50,000 and \$75,000 | 48 | 17.0 | 1 | 2.5 | 10 | 21.5 | 36 | 74.5 | 1 | 1.6 |
| At Least \$75,000 | 106 | 37.6 | - | - | 16 | 15.4 | 86 | 81.2 | 3 | 3.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 120 | 42.7 | 5 | 4.3 | 21 | 17.6 | 90 | 75.2 | 4 | 2.9 |
| Non-homeowner | 161 | 57.3 | 25 | 15.8 | 42 | 25.8 | 89 | 55.5 | 5 | 2.9 |

Notes
Figures do not always reconcile to totals because of rounding.
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.

Table H-23 2011 Household Bank Account Type by Demographic Characteristics: District of Columbia

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 281 | 100.0 | 31 | 10.9 | 190 | 67.6 | 7 | 2.4 | 49 | 17.4 | 5 | 1.7 | 239 | 85.0 | 197 | 70.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 116 | 41.4 | 16 | 13.9 | 79 | 67.6 | 3 | 2.2 | 16 | 13.9 | 3 | 2.5 | 95 | 81.5 | 81 | 69.7 |
| Female householder, no husband present | 45 | 16.1 | 13 | 27.9 | 23 | 51.1 | 2 | 3.3 | 7 | 15.2 | 1 | 2.5 | 30 | 66.3 | 25 | 54.4 |
| Male householder, no wife present | 9 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 62 | 22.1 | 2 | 3.2 | 49 | 79.3 | 1 | 1.0 | 8 | 13.6 | 2 | 2.9 | 58 | 92.9 | 50 | 80.3 |
| Nonfamily household and other | 165 | 58.6 | 14 | 8.8 | 111 | 67.6 | 4 | 2.6 | 33 | 19.9 | 2 | 1.2 | 144 | 87.5 | 116 | 70.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 139 | 49.5 | 26 | 18.7 | 77 | 55.2 | 5 | 3.6 | 28 | 20.5 | 3 | 2.0 | 105 | 75.7 | 82 | 59.3 |
| Hispanic non-Black | 21 | 7.4 | 4 | 20.7 | 10 | 49.7 | 2 | 8.1 | 4 | 19.8 | - | - | 15 | 69.5 | 12 | 57.8 |
| White non-Black non-Hispanic | 110 | 39.0 | - | - | 95 | 86.2 | - | - | 13 | 12.2 | 1 | 1.3 | 108 | 98.4 | 95 | 86.2 |
| Other non-Black non-Hispanic | 12 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 93 | 33.1 | 9 | 10.2 | 68 | 72.8 | 1 | 1.0 | 13 | 13.9 | 2 | 2.1 | 81 | 86.6 | 69 | 74.4 |
| 35 to 44 years | 44 | 15.7 | 5 | 11.1 | 32 | 72.9 | - | - | 7 | 16.0 | - | - | 39 | 88.9 | 32 | 72.9 |
| 45 to 54 years | 49 | 17.3 | 8 | 17.2 | 32 | 66.6 | 1 | 2.8 | 6 | 12.4 | - | - | 38 | 79.0 | 34 | 69.4 |
| 55 to 64 years | 40 | 14.3 | 4 | 10.1 | 25 | 62.5 | 1 | 3.1 | 9 | 23.4 | - | - | 35 | 86.0 | 26 | 65.6 |
| 65 years or more | 55 | 19.5 | 4 | 6.8 | 32 | 59.1 | 3 | 5.8 | 13 | 24.5 | 2 | 3.7 | 46 | 83.6 | 36 | 64.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 35 | 12.3 | 14 | 39.9 | 7 | 21.6 | 2 | 6.5 | 10 | 29.4 | 1 | 2.5 | 18 | 51.1 | 10 | 28.2 |
| High school degree | 49 | 17.3 | 9 | 19.0 | 24 | 49.1 | 4 | 7.2 | 11 | 22.8 | 1 | 1.9 | 35 | 71.9 | 28 | 57.5 |
| Some college | 39 | 13.9 | 5 | 13.2 | 25 | 65.1 | - | - | 8 | 19.3 | 1 | 1.6 | 33 | 84.4 | 26 | 65.9 |
| College degree | 159 | 56.5 | 2 | 1.5 | 133 | 83.9 | 1 | 0.4 | 20 | 12.6 | 2 | 1.6 | 153 | 96.5 | 134 | 84.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 48 | 17.3 | 17 | 35.0 | 12 | 25.6 | 4 | 8.5 | 15 | 30.2 | - | - | 27 | 55.8 | 17 | 34.0 |
| Between \$15,000 and \$30,000 | 37 | 13.1 | 8 | 22.1 | 20 | 55.1 | 1 | 2.5 | 7 | 19.4 | - | - | 27 | 74.5 | 21 | 57.6 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 42 | 15.1 | 4 | 9.3 | 29 | 67.4 | 1 | 2.5 | 8 | 18.5 | 1 | 2.4 | 36 | 85.8 | 30 | 69.9 |
| Between \$50,000 and | 48 | 17.0 | 1 | 2.5 | 36 | 75.8 | - | - | 9 | 18.0 | 1 | 2.9 | 45 | 93.8 | 37 | 77.8 |
| At Least \$75,000 | 106 | 37.6 | - | - | 93 | 87.6 | - | - | 11 | 10.1 | 2 | 1.7 | 103 | 97.7 | 93 | 87.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 120 | 42.7 | 5 | 4.3 | 99 | 82.4 | 1 | 1.2 | 12 | 10.4 | 2 | 1.8 | 111 | 92.8 | 100 | 83.5 |
| Non-homeowner | 161 | 57.3 | 25 | 15.8 | 91 | 56.5 | 5 | 3.3 | 36 | 22.6 | 3 | 1.7 | 127 | 79.2 | 97 | 60.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-24 2011 Household Banking Status by Demographic Characteristics: Florida

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 7,801 | 100.0 | 570 | 7.3 | 1,645 | 21.1 | 5,309 | 68.1 | 277 | 3.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,726 | 60.6 | 317 | 6.7 | 1,076 | 22.8 | 3,189 | 67.5 | 144 | 3.0 |
| Female householder, no husband present | 952 | 12.2 | 133 | 14.0 | 339 | 35.6 | 447 | 46.9 | 33 | 3.4 |
| Male householder, no wife present | 389 | 5.0 | 63 | 16.1 | 94 | 24.1 | 217 | 55.8 | 15 | 4.0 |
| Married couple | 3,385 | 43.4 | 121 | 3.6 | 643 | 19.0 | 2,526 | 74.6 | 96 | 2.8 |
| Nonfamily household and other | 3,075 | 39.4 | 253 | 8.2 | 569 | 18.5 | 2,119 | 68.9 | 133 | 4.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,165 | 14.9 | 238 | 20.5 | 429 | 36.8 | 464 | 39.8 | 33 | 2.9 |
| Hispanic non-Black | 1,366 | 17.5 | 151 | 11.0 | 357 | 26.1 | 837 | 61.2 | 22 | 1.6 |
| White non-Black non-Hispanic | 5,073 | 65.0 | 173 | 3.4 | 820 | 16.2 | 3,866 | 76.2 | 214 | 4.2 |
| Other non-Black non-Hispanic | 197 | 2.5 | 8 | 4.0 | 39 | 19.8 | 142 | 72.3 | 8 | 4.0 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,408 | 18.0 | 150 | 10.6 | 471 | 33.4 | 725 | 51.5 | 62 | 4.4 |
| 35 to 44 years | 1,382 | 17.7 | 165 | 11.9 | 324 | 23.4 | 871 | 63.0 | 23 | 1.6 |
| 45 to 54 years | 1,565 | 20.1 | 134 | 8.6 | 393 | 25.1 | 976 | 62.4 | 62 | 3.9 |
| 55 to 64 years | 1,368 | 17.5 | 80 | 5.9 | 228 | 16.6 | 1,005 | 73.5 | 54 | 4.0 |
| 65 years or more | 2,078 | 26.6 | 41 | 2.0 | 230 | 11.1 | 1,731 | 83.3 | 76 | 3.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 782 | 10.0 | 162 | 20.8 | 212 | 27.2 | 370 | 47.4 | 37 | 4.7 |
| High school degree | 2,371 | 30.4 | 255 | 10.8 | 562 | 23.7 | 1,484 | 62.6 | 70 | 2.9 |
| Some college | 2,403 | 30.8 | 111 | 4.6 | 460 | 19.1 | 1,730 | 72.0 | 102 | 4.3 |
| College degree | 2,245 | 28.8 | 42 | 1.9 | 411 | 18.3 | 1,725 | 76.8 | 68 | 3.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,347 | 17.3 | 323 | 24.0 | 302 | 22.4 | 667 | 49.5 | 55 | 4.1 |
| Between \$15,000 and \$30,000 | 1,575 | 20.2 | 118 | 7.5 | 440 | 27.9 | 963 | 61.2 | 54 | 3.5 |
| Between \$30,000 and \$50,000 | 1,881 | 24.1 | 101 | 5.3 | 383 | 20.3 | 1,327 | 70.5 | 71 | 3.8 |
| Between \$50,000 and \$75,000 | 1,219 | 15.6 | 18 | 1.5 | 231 | 19.0 | 933 | 76.5 | 37 | 3.0 |
| At Least \$75,000 | 1,779 | 22.8 | 11 | 0.6 | 290 | 16.3 | 1,419 | 79.8 | 60 | 3.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 5,362 | 68.7 | 192 | 3.6 | 842 | 15.7 | 4,126 | 77.0 | 201 | 3.7 |
| Non-homeowner | 2,439 | 31.3 | 378 | 15.5 | 803 | 32.9 | 1,183 | 48.5 | 76 | 3.1 |

Figures do not always reconcile to totals because of rounding

Table H-25 2011 Household Bank Account Type by Demographic Characteristics: Florida

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 7,801 | 100.0 | 570 | 7.3 | 5,059 | 64.9 | 107 | 1.4 | 1,892 | 24.2 | 173 | 2.2 | 6,968 | 89.3 | 5,175 | 66.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,726 | 60.6 | 317 | 6.7 | 3,206 | 67.8 | 56 | 1.2 | 1,066 | 22.6 | 81 | 1.7 | 4,290 | 90.8 | 3,267 | 69.1 |
| Female householder, no husband present | 952 | 12.2 | 133 | 14.0 | 488 | 51.3 | 25 | 2.6 | 292 | 30.6 | 14 | 1.5 | 784 | 82.4 | 513 | 53.9 |
| Male householder, no wife present | 389 | 5.0 | 63 | 16.1 | 206 | 53.1 | 5 | 1.3 | 115 | 29.5 | - | - | 321 | 82.6 | 211 | 54.3 |
| Married couple | 3,385 | 43.4 | 121 | 3.6 | 2,512 | 74.2 | 27 | 0.8 | 659 | 19.5 | 67 | 2.0 | 3,184 | 94.1 | 2,543 | 75.1 |
| Nonfamily household and other | 3,075 | 39.4 | 253 | 8.2 | 1,853 | 60.3 | 50 | 1.6 | 826 | 26.9 | 92 | 3.0 | 2,679 | 87.1 | 1,907 | 62.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,165 | 14.9 | 238 | 20.5 | 560 | 48.1 | 30 | 2.6 | 312 | 26.8 | 23 | 2.0 | 873 | 74.9 | 591 | 50.7 |
| Hispanic non-Black | 1,366 | 17.5 | 151 | 11.0 | 656 | 48.0 | 14 | 1.0 | 513 | 37.6 | 32 | 2.4 | 1,182 | 86.5 | 670 | 49.0 |
| White non-Black non-Hispanic | 5,073 | 65.0 | 173 | 3.4 | 3,693 | 72.8 | 63 | 1.2 | 1,030 | 20.3 | 114 | 2.2 | 4,728 | 93.2 | 3,764 | 74.2 |
| Other non-Black non-Hispanic | 197 | 2.5 | 8 | 4.0 | 150 | 76.2 | - | - | 36 | 18.1 | 4 | 1.8 | 186 | 94.2 | 150 | 76.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,408 | 18.0 | 150 | 10.6 | 848 | 60.3 | 30 | 2.1 | 371 | 26.4 | 8 | 0.6 | 1,220 | 86.6 | 883 | 62.7 |
| 35 to 44 years | 1,382 | 17.7 | 165 | 11.9 | 869 | 62.9 | 27 | 1.9 | 286 | 20.7 | 36 | 2.6 | 1,160 | 83.9 | 896 | 64.8 |
| 45 to 54 years | 1,565 | 20.1 | 134 | 8.6 | 1,053 | 67.3 | 18 | 1.2 | 337 | 21.5 | 23 | 1.5 | 1,390 | 88.8 | 1,076 | 68.7 |
| 55 to 64 years | 1,368 | 17.5 | 80 | 5.9 | 911 | 66.6 | - | - | 354 | 25.9 | 22 | 1.6 | 1,270 | 92.8 | 911 | 66.6 |
| 65 years or more | 2,078 | 26.6 | 41 | 2.0 | 1,377 | 66.3 | 32 | 1.6 | 543 | 26.1 | 84 | 4.0 | 1,929 | 92.8 | 1,410 | 67.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 782 | 10.0 | 162 | 20.8 | 266 | 34.0 | 29 | 3.7 | 311 | 39.8 | 13 | 1.7 | 577 | 73.8 | 295 | 37.7 |
| High school degree | 2,371 | 30.4 | 255 | 10.8 | 1,283 | 54.1 | 34 | 1.4 | 750 | 31.6 | 50 | 2.1 | 2,041 | 86.1 | 1,316 | 55.5 |
| Some college | 2,403 | 30.8 | 111 | 4.6 | 1,713 | 71.3 | 31 | 1.3 | 481 | 20.0 | 68 | 2.8 | 2,199 | 91.5 | 1,748 | 72.7 |
| College degree | 2,245 | 28.8 | 42 | 1.9 | 1,798 | 80.1 | 13 | 0.6 | 349 | 15.6 | 42 | 1.9 | 2,152 | 95.9 | 1,816 | 80.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,347 | 17.3 | 323 | 24.0 | 458 | 34.0 | 40 | 3.0 | 489 | 36.3 | 37 | 2.7 | 955 | 70.9 | 498 | 37.0 |
| Between \$15,000 and \$30,000 | 1,575 | 20.2 | 118 | 7.5 | 845 | 53.7 | 18 | 1.1 | 550 | 34.9 | 44 | 2.8 | 1,396 | 88.6 | 863 | 54.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 1,881 | 24.1 | 101 | 5.3 | 1,228 | 65.3 | 37 | 2.0 | 478 | 25.4 | 39 | 2.0 | 1,706 | 90.7 | 1,269 | 67.4 |
| Between \$50,000 and $\$ 75,000$ | 1,219 | 15.6 | 18 | 1.5 | 979 | 80.3 | 8 | 0.7 | 191 | 15.7 | 23 | 1.9 | 1,170 | 96.0 | 987 | 81.0 |
| At Least \$75,000 | 1,779 | 22.8 | 11 | 0.6 | 1,549 | 87.1 | 4 | 0.2 | 183 | 10.3 | 31 | 1.7 | 1,742 | 97.9 | 1,558 | 87.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 5,362 | 68.7 | 192 | 3.6 | 3,836 | 71.5 | 51 | 1.0 | 1,141 | 21.3 | 141 | 2.6 | 4,990 | 93.1 | 3,891 | 72.6 |
| Non-homeowner | 2,439 | 31.3 | 378 | 15.5 | 1,223 | 50.1 | 56 | 2.3 | 751 | 30.8 | 31 | 1.3 | 1,978 | 81.1 | 1,283 | 52.6 |

Figures do not always reconcile to totals because of rounding.

- = 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

Table H-26 2011 Household Banking Status by Demographic Characteristics: Georgia

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 3,834 | 100.0 | 442 | 11.5 | 1,026 | 26.8 | 2,248 | 58.6 | 118 | 3.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,597 | 67.7 | 258 | 10.0 | 706 | 27.2 | 1,555 | 59.9 | 78 | 3.0 |
| Female householder, no husband present | 619 | 16.2 | 144 | 23.2 | 206 | 33.3 | 249 | 40.2 | 20 | 3.2 |
| Male householder, no wife present | 161 | 4.2 | 36 | 22.4 | 49 | 30.5 | 68 | 42.0 | 8 | 5.0 |
| Married couple | 1,816 | 47.4 | 78 | 4.3 | 450 | 24.8 | 1,238 | 68.1 | 50 | 2.7 |
| Nonfamily household and other | 1,237 | 32.3 | 184 | 14.9 | 320 | 25.9 | 693 | 56.0 | 40 | 3.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,262 | 32.9 | 284 | 22.5 | 470 | 37.3 | 477 | 37.8 | 31 | 2.5 |
| Hispanic non-Black | 178 | 4.6 | 50 | 28.2 | 52 | 29.3 | 72 | 40.5 | 4 | 2.1 |
| White non-Black non-Hispanic | 2,220 | 57.9 | 105 | 4.7 | 457 | 20.6 | 1,575 | 70.9 | 83 | 3.7 |
| Other non-Black non-Hispanic | 173 | 4.5 | 3 | 1.8 | 47 | 27.0 | 123 | 71.2 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 919 | 24.0 | 178 | 19.3 | 309 | 33.6 | 416 | 45.3 | 16 | 1.7 |
| 35 to 44 years | 775 | 20.2 | 85 | 10.9 | 233 | 30.1 | 445 | 57.4 | 13 | 1.6 |
| 45 to 54 years | 809 | 21.1 | 48 | 6.0 | 222 | 27.5 | 518 | 64.0 | 21 | 2.5 |
| 55 to 64 years | 661 | 17.3 | 50 | 7.5 | 172 | 26.0 | 395 | 59.8 | 44 | 6.7 |
| 65 years or more | 669 | 17.4 | 82 | 12.2 | 90 | 13.4 | 473 | 70.7 | 24 | 3.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 516 | 13.5 | 159 | 30.8 | 136 | 26.3 | 217 | 42.0 | 5 | 0.9 |
| High school degree | 1,210 | 31.6 | 175 | 14.5 | 385 | 31.8 | 608 | 50.3 | 42 | 3.5 |
| Some college | 974 | 25.4 | 98 | 10.0 | 325 | 33.4 | 515 | 52.9 | 35 | 3.6 |
| College degree | 1,135 | 29.6 | 11 | 0.9 | 181 | 16.0 | 907 | 80.0 | 36 | 3.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 811 | 21.2 | 300 | 37.0 | 192 | 23.7 | 302 | 37.2 | 17 | 2.1 |
| Between \$15,000 and \$30,000 | 697 | 18.2 | 93 | 13.3 | 268 | 38.4 | 305 | 43.7 | 32 | 4.6 |
| Between \$30,000 and \$50,000 | 692 | 18.1 | 25 | 3.6 | 207 | 29.9 | 435 | 62.9 | 25 | 3.6 |
| Between \$50,000 and \$75,000 | 711 | 18.6 | 14 | 2.0 | 212 | 29.8 | 463 | 65.1 | 22 | 3.1 |
| At Least \$75,000 | 922 | 24.0 | 10 | 1.1 | 148 | 16.0 | 743 | 80.6 | 21 | 2.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,517 | 65.7 | 98 | 3.9 | 560 | 22.2 | 1,771 | 70.4 | 88 | 3.5 |
| Non-homeowner | 1,317 | 34.3 | 344 | 26.1 | 467 | 35.5 | 476 | 36.2 | 30 | 2.3 |

Notes.
Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-27 2011 Household Bank Account Type by Demographic Characteristics: Georgia

| 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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Ptt of Row |
| All US Households | 3,834 | 100.0 | 442 | 11.5 | 2,264 | 59.0 | 73 | 1.9 | 957 | 25.0 | 98 | 2.6 | 3,221 | 84.0 | 2,337 | 60.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,597 | 67.7 | 258 | 10.0 | 1,610 | 62.0 | 45 | 1.7 | 611 | 23.5 | 72 | 2.8 | 2,221 | 85.5 | 1,655 | 63.7 |
| Female householder, no husband present | 619 | 16.2 | 144 | 23.2 | 276 | 44.5 | 4 | 0.6 | 179 | 28.9 | 17 | 2.7 | 455 | 73.4 | 279 | 45.1 |
| Male householder, no wife present | 161 | 4.2 | 36 | 22.4 | 94 | 58.0 | - | - | 24 | 14.9 | 8 | 4.7 | 118 | 72.9 | 94 | 58.0 |
| Married couple | 1,816 | 47.4 | 78 | 4.3 | 1,240 | 68.3 | 41 | 2.3 | 408 | 22.5 | 48 | 2.6 | 1,649 | 90.8 | 1,282 | 70.6 |
| Nonfamily household and other | 1,237 | 32.3 | 184 | 14.9 | 654 | 52.9 | 28 | 2.2 | 346 | 27.9 | 26 | 2.1 | 1,000 | 80.8 | 682 | 55.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,262 | 32.9 | 284 | 22.5 | 605 | 48.0 | 21 | 1.7 | 334 | 26.5 | 18 | 1.4 | 939 | 74.4 | 627 | 49.7 |
| Hispanic non-Black | 178 | 4.6 | 50 | 28.2 | 44 | 24.5 | 9 | 4.9 | 60 | 33.6 | 16 | 8.8 | 104 | 58.1 | 52 | 29.4 |
| White non-Black non-Hispanic | 2,220 | 57.9 | 105 | 4.7 | 1,498 | 67.5 | 39 | 1.7 | 518 | 23.3 | 61 | 2.7 | 2,016 | 90.8 | 1,537 | 69.2 |
| Other non-Black non-Hispanic | 173 | 4.5 | 3 | 1.8 | 117 | 67.4 | 4 | 2.4 | 45 | 26.2 | 4 | 2.2 | 162 | 93.6 | 121 | 69.8 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 919 | 24.0 | 178 | 19.3 | 492 | 53.5 | 4 | 0.4 | 229 | 24.9 | 17 | 1.9 | 721 | 78.4 | 496 | 53.9 |
| 35 to 44 years | 775 | 20.2 | 85 | 10.9 | 471 | 60.8 | 8 | 1.1 | 194 | 25.1 | 17 | 2.1 | 666 | 85.9 | 480 | 61.9 |
| 45 to 54 years | 809 | 21.1 | 48 | 6.0 | 525 | 64.9 | 17 | 2.1 | 196 | 24.2 | 22 | 2.7 | 721 | 89.2 | 543 | 67.1 |
| 55 to 64 years | 661 | 17.3 | 50 | 7.5 | 413 | 62.5 | 16 | 2.4 | 161 | 24.3 | 21 | 3.2 | 574 | 86.8 | 430 | 65.0 |
| 65 years or more | 669 | 17.4 | 82 | 12.2 | 362 | 54.1 | 27 | 4.1 | 177 | 26.5 | 21 | 3.2 | 539 | 80.5 | 389 | 58.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 516 | 13.5 | 159 | 30.8 | 125 | 24.2 | 28 | 5.5 | 194 | 37.7 | 10 | 1.9 | 319 | 61.9 | 153 | 29.7 |
| High school degree | 1,210 | 31.6 | 175 | 14.5 | 587 | 48.5 | 24 | 2.0 | 400 | 33.0 | 24 | 2.0 | 987 | 81.6 | 611 | 50.5 |
| Some college | 974 | 25.4 | 98 | 10.0 | 628 | 64.5 | 9 | 0.9 | 203 | 20.9 | 35 | 3.6 | 832 | 85.4 | 638 | 65.5 |
| College degree | 1,135 | 29.6 | 11 | 0.9 | 923 | 81.4 | 11 | 1.0 | 160 | 14.1 | 30 | 2.6 | 1,083 | 95.4 | 935 | 82.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 811 | 21.2 | 300 | 37.0 | 179 | 22.1 | 20 | 2.5 | 295 | 36.4 | 16 | 2.0 | 475 | 58.5 | 199 | 24.6 |
| Between $\$ 15,000$ and $\$ 30,000$ | 697 | 18.2 | 93 | 13.3 | 355 | 50.9 | 30 | 4.3 | 206 | 29.6 | 13 | 1.9 | 561 | 80.5 | 385 | 55.2 |
| Between $\$ 30,000$ and $\$ 50,000$ | 692 | 18.1 | 25 | 3.6 | 444 | 64.1 | 7 | 1.1 | 183 | 26.4 | 33 | 4.8 | 627 | 90.5 | 451 | 65.2 |
| Between $\$ 50,000$ and $\$ 75,000$ | 711 | 18.6 | 14 | 2.0 | 529 | 74.4 | 11 | 1.6 | 144 | 20.2 | 13 | 1.8 | 673 | 94.6 | 541 | 76.0 |
| At Least \$75,000 | 922 | 24.0 | 10 | 1.1 | 756 | 82.1 | 4 | 0.4 | 129 | 14.0 | 22 | 2.4 | 885 | 96.1 | 761 | 82.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,517 | 65.7 | 98 | 3.9 | 1,744 | 69.3 | 40 | 1.6 | 564 | 22.4 | 71 | 2.8 | 2,307 | 91.7 | 1,784 | 70.9 |
| Non-homeowner | 1,317 | 34.3 | 344 | 26.1 | 520 | 39.5 | 33 | 2.5 | 393 | 29.9 | 27 | 2.0 | 913 | 69.4 | 553 | 42.0 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-28 2011 Household Banking Status by Demographic Characteristics: Hawaii

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 443 | 100.0 | 17 | 3.8 | 89 | 20.0 | 313 | 70.7 | 24 | 5.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 308 | 69.5 | 9 | 3.0 | 61 | 19.8 | 223 | 72.4 | 15 | 4.8 |
| Female householder, no husband present | 53 | 12.1 | 1 | 1.4 | 10 | 19.0 | 41 | 76.7 | 2 | 2.9 |
| Male householder, no wife present | 21 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 234 | 52.8 | 7 | 3.0 | 48 | 20.6 | 166 | 71.0 | 13 | 5.4 |
| Nonfamily household and other | 135 | 30.5 | 7 | 5.5 | 28 | 20.6 | 91 | 67.1 | 9 | 6.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 17 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 30 | 6.7 | 5 | 18.2 | 9 | 30.0 | 15 | 51.8 | - | - |
| White non-Black non-Hispanic | 112 | 25.2 | 3 | 2.3 | 18 | 16.0 | 83 | 74.7 | 8 | 6.9 |
| Other non-Black non-Hispanic | 285 | 64.4 | 9 | 3.1 | 48 | 16.8 | 212 | 74.4 | 16 | 5.8 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 85 | 19.2 | 7 | 7.9 | 28 | 32.3 | 46 | 54.5 | 4 | 5.3 |
| 35 to 44 years | 77 | 17.5 | 1 | 1.8 | 22 | 28.1 | 53 | 69.2 | 1 | 0.9 |
| 45 to 54 years | 79 | 17.9 | 2 | 2.8 | 12 | 15.3 | 61 | 77.1 | 4 | 4.7 |
| 55 to 64 years | 98 | 22.2 | 3 | 3.0 | 20 | 19.9 | 73 | 73.9 | 3 | 3.1 |
| 65 years or more | 103 | 23.2 | 3 | 3.3 | 8 | 7.5 | 79 | 77.4 | 12 | 11.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 33 | 7.4 | 4 | 13.8 | 14 | 41.9 | 12 | 36.7 | 2 | 7.6 |
| High school degree | 126 | 28.4 | 10 | 7.6 | 25 | 20.0 | 83 | 65.9 | 8 | 6.6 |
| Some college | 134 | 30.2 | 1 | 1.0 | 33 | 24.7 | 92 | 68.6 | 8 | 5.6 |
| College degree | 151 | 34.0 | 1 | 0.9 | 17 | 11.2 | 127 | 84.1 | 6 | 3.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 57 | 12.8 | 9 | 15.8 | 15 | 26.6 | 28 | 49.0 | 5 | 8.5 |
| Between \$15,000 and \$30,000 | 61 | 13.9 | 4 | 5.7 | 14 | 22.1 | 39 | 63.3 | 5 | 8.8 |
| Between \$30,000 and \$50,000 | 83 | 18.8 | 3 | 3.1 | 13 | 15.9 | 62 | 74.1 | 6 | 6.9 |
| Between \$50,000 and \$75,000 | 105 | 23.7 | 2 | 1.5 | 23 | 22.2 | 75 | 71.9 | 5 | 4.4 |
| At Least \$75,000 | 137 | 30.9 | - | - | 24 | 17.2 | 110 | 80.2 | 4 | 2.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 245 | 55.4 | 1 | 0.6 | 23 | 9.5 | 205 | 83.6 | 16 | 6.4 |
| Non-homeowner | 198 | 44.6 | 15 | 7.8 | 65 | 33.1 | 108 | 54.8 | 8 | 4.3 |

Notes.
Figures do not always reconcile to totals because of rounding.
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.

Table H-29 2011 Household Bank Account Type by Demographic Characteristics: Hawaii

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 443 | 100.0 | 17 | 3.8 | 339 | 76.7 | 8 | 1.7 | 60 | 13.5 | 19 | 4.4 | 400 | 90.3 | 348 | 78.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 308 | 69.5 | 9 | 3.0 | 241 | 78.3 | 4 | 1.2 | 37 | 12.0 | 17 | 5.4 | 279 | 90.6 | 245 | 79.6 |
| Female householder, no husband present | 53 | 12.1 |  | 1.4 | 40 | 75.5 | 2 | 3.4 | 9 | 16.8 | 2 | 2.9 | 49 | 92.3 | 42 | 78.9 |
| Male householder, no wife present | 21 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 234 | 52.8 | 7 | 3.0 | 185 | 79.1 | 2 | 0.9 | 27 | 11.4 | 13 | 5.7 | 212 | 90.8 | 187 | 79.9 |
| Nonfamily household and other | 135 | 30.5 | 7 | 5.5 | 98 | 72.8 | 4 | 2.8 | 23 | 16.8 | 3 | 2.1 | 121 | 89.7 | 103 | 76.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 17 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 30 | 6.7 | 5 | 18.2 | 16 | 55.4 | 2 | 6.0 | 6 | 20.3 | - | - | 22 | 75.7 | 18 | 61.4 |
| White non-Black non-Hispanic | 112 | 25.2 | 3 | 2.3 | 90 | 80.2 | - | - | 17 | 15.6 | 2 | 1.8 | 107 | 95.8 | 90 | 80.2 |
| Other non-Black non-Hispanic | 285 | 64.4 | 9 | 3.1 | 224 | 78.6 | 6 | 2.0 | 36 | 12.7 | 10 | 3.6 | 261 | 91.6 | 231 | 80.9 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 85 | 19.2 | 7 | 7.9 | 56 | 66.2 | 1 | 0.8 | 12 | 13.8 | 10 | 11.2 | 68 | 80.1 | 57 | 67.1 |
| 35 to 44 years | 77 | 17.5 | 1 | 1.8 | 67 | 86.5 | 1 | 1.8 | 6 | 7.8 | 2 | 2.2 | 74 | 95.4 | 69 | 89.4 |
| 45 to 54 years | 79 | 17.9 | 2 | 2.8 | 61 | 77.3 | 2 | 2.7 | 12 | 15.5 | 1 | 1.6 | 74 | 92.8 | 63 | 80.0 |
| 55 to 64 years | 98 | 22.2 | 3 | 3.0 | 79 | 80.0 | 1 | 0.6 | 14 | 14.7 | 2 | 1.7 | 93 | 94.7 | 79 | 80.6 |
| 65 years or more | 103 | 23.2 | 3 | 3.3 | 76 | 74.1 | 3 | 2.7 | 15 | 14.8 | 5 | 5.0 | 91 | 88.9 | 79 | 76.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 33 | 7.4 | 4 | 13.8 | 10 | 31.7 | 2 | 5.6 | 8 | 24.1 | 8 | 24.8 | 18 | 55.8 | 12 | 37.3 |
| High school degree | 126 | 28.4 | 10 | 7.6 | 82 | 65.2 | 5 | 4.0 | 25 | 20.0 | 4 | 3.3 | 107 | 85.2 | 88 | 69.8 |
| Some college | 134 | 30.2 | 1 | 1.0 | 111 | 82.9 | 1 | 0.5 | 17 | 12.5 | 4 | 3.0 | 129 | 96.0 | 112 | 83.5 |
| College degree | 151 | 34.0 | 1 | 0.9 | 136 | 90.4 | - | - | 10 | 6.6 | 3 | 2.1 | 146 | 97.0 | 136 | 90.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 57 | 12.8 | 9 | 15.8 | 30 | 52.9 | 3 | 5.2 | 12 | 21.9 | 2 | 4.2 | 42 | 74.8 | 34 | 59.5 |
| Between $\$ 15,000$ and \$30,000 | 61 | 13.9 | 4 | 5.7 | 35 | 57.2 | 2 | 2.7 | 19 | 30.7 | 2 | 3.6 | 55 | 89.3 | 37 | 59.9 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 83 | 18.8 | 3 | 3.1 | 65 | 77.7 | 2 | 2.7 | 12 | 14.2 | 2 | 2.2 | 77 | 91.9 | 67 | 80.4 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 105 | 23.7 | 2 | 1.5 | 90 | 85.8 | 1 | 0.7 | 10 | 9.2 | 3 | 2.8 | 100 | 95.0 | 91 | 86.5 |
| At Least \$75,000 | 137 | 30.9 | - | - | 120 | 87.6 | - | - | 7 | 5.1 | 10 | 7.3 | 127 | 92.7 | 120 | 87.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 245 | 55.4 | 1 | 0.6 | 209 | 85.4 | 3 | 1.2 | 24 | 9.7 | 8 | 3.1 | 233 | 95.1 | 212 | 86.6 |
| Non-homeowner | 198 | 44.6 | 15 | 7.8 | 130 | 65.8 | 5 | 2.3 | 36 | 18.2 | 12 | 5.9 | 167 | 84.4 | 135 | 68.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-30 2011 Household Banking Status by Demographic Characteristics: Idaho

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 589 | 100.0 | 33 | 5.7 | 112 | 19.0 | 432 | 73.3 | 12 | 2.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 416 | 70.5 | 22 | 5.2 | 84 | 20.1 | 301 | 72.4 | 9 | 2.3 |
| Female householder, no husband present | 57 | 9.6 | 8 | 14.4 | 16 | 28.6 | 30 | 52.9 | 2 | 4.2 |
| Male householder, no wife present | 19 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 340 | 57.7 | 12 | 3.4 | 58 | 17.1 | 265 | 77.8 | 6 | 1.7 |
| Nonfamily household and other | 174 | 29.5 | 12 | 6.9 | 28 | 16.3 | 131 | 75.5 | 2 | 1.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 0.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 57 | 9.6 | 10 | 17.6 | 12 | 20.3 | 34 | 59.6 | 1 | 2.5 |
| White non-Black non-Hispanic | 513 | 87.1 | 20 | 3.8 | 97 | 18.9 | 386 | 75.2 | 10 | 2.0 |
| Other non-Black non-Hispanic | 17 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 152 | 25.8 | 9 | 5.9 | 43 | 28.3 | 95 | 62.3 | 5 | 3.5 |
| 35 to 44 years | 105 | 17.8 | 13 | 12.8 | 24 | 22.5 | 68 | 64.7 | - | - |
| 45 to 54 years | 117 | 19.9 | 7 | 6.3 | 23 | 19.7 | 85 | 72.0 | 2 | 2.0 |
| 55 to 64 years | 103 | 17.5 | 1 | 1.2 | 16 | 15.1 | 84 | 81.6 | 2 | 2.1 |
| 65 years or more | 111 | 18.9 | 2 | 2.2 | 6 | 5.8 | 101 | 90.2 | 2 | 1.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 10.6 | 13 | 20.7 | 14 | 22.8 | 33 | 52.1 | 3 | 4.4 |
| High school degree | 180 | 30.5 | 13 | 7.0 | 42 | 23.6 | 124 | 68.7 | 1 | 0.8 |
| Some college | 204 | 34.7 | 5 | 2.2 | 42 | 20.4 | 153 | 75.1 | 5 | 2.3 |
| College degree | 143 | 24.2 | 3 | 2.4 | 14 | 9.5 | 123 | 86.0 | 3 | 2.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 95 | 16.1 | 23 | 24.5 | 25 | 26.1 | 45 | 46.9 | 2 | 2.5 |
| Between \$15,000 and \$30,000 | 139 | 23.5 | 9 | 6.6 | 35 | 25.6 | 93 | 66.9 | 1 | 1.0 |
| Between \$30,000 and \$50,000 | 114 | 19.3 | - | - | 20 | 17.5 | 91 | 80.2 | 3 | 2.3 |
| Between \$50,000 and \$75,000 | 124 | 21.1 | 1 | 0.9 | 13 | 10.8 | 110 | 88.4 | - | - |
| At Least \$75,000 | 118 | 20.0 | - | - | 18 | 15.6 | 94 | 79.7 | 6 | 4.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 411 | 69.7 | 9 | 2.1 | 53 | 12.9 | 341 | 83.0 | 8 | 2.0 |
| Non-homeowner | 179 | 30.3 | 25 | 14.0 | 59 | 32.9 | 91 | 51.0 | 4 | 2.1 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-31 2011 Household Bank Account Type by Demographic Characteristics: Idaho

| 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 | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 589 | 100.0 | 33 | 5.7 | 444 | 75.3 | 5 | 0.8 | 99 | 16.7 | 9 | 1.5 | 542 | 92.0 | 448 | 76.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 416 | 70.5 | 22 | 5.2 | 327 | 78.7 | 3 | 0.6 | 59 | 14.2 | 5 | 1.3 | 386 | 92.9 | 330 | 79.3 |
| Female householder, no husband present | 57 | 9.6 |  | 14.4 | 34 | 60.7 | . | - | 13 | 22.7 | 1 | 2.1 | 47 | 83.5 | 34 | 60.7 |
| Male householder, no wife present | 19 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 340 | 57.7 | 12 | 3.4 | 279 | 81.9 | 3 | 0.7 | 43 | 12.7 | 4 | 1.2 | 322 | 94.6 | 281 | 82.7 |
| Nonfamily household and other | 174 | 29.5 | 12 | 6.9 | 117 | 67.0 | 2 | 1.2 | 40 | 22.8 | 4 | 2.1 | 156 | 89.8 | 119 | 68.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 0.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 57 | 9.6 | 10 | 17.6 | 26 | 45.8 | 1 | 2.5 | 19 | 34.2 | - | - | 45 | 80.0 | 27 | 48.2 |
| White non-Black non-Hispanic | 513 | 87.1 | 20 | 3.8 | 406 | 79.1 | 2 | 0.5 | 77 | 15.0 | 8 | 1.5 | 484 | 94.2 | 409 | 79.6 |
| Other non-Black non-Hispanic | 17 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 152 | 25.8 | 9 | 5.9 | 115 | 75.7 | - | - | 26 | 16.9 | 2 | 1.6 | 141 | 92.5 | 115 | 75.7 |
| 35 to 44 years | 105 | 17.8 | 13 | 12.8 | 74 | 70.6 | 1 | 1.1 | 16 | 15.5 | - | - | 90 | 86.1 | 75 | 71.7 |
| 45 to 54 years | 117 | 19.9 | 7 | 6.3 | 87 | 74.2 | 3 | 2.9 | 17 | 14.5 | 2 | 2.0 | 104 | 88.8 | 91 | 77.2 |
| 55 to 64 years | 103 | 17.5 | 1 | 1.2 | 79 | 76.4 | - | - | 20 | 19.1 | 3 | 3.2 | 99 | 95.6 | 79 | 76.4 |
| 65 years or more | 111 | 18.9 | 2 | 2.2 | 88 | 79.2 | - | - | 20 | 17.7 | 1 | 0.9 | 108 | 97.0 | 88 | 79.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 10.6 | 13 | 20.7 | 29 | 45.9 | 1 | 2.2 | 19 | 31.2 | - | - | 48 | 77.1 | 30 | 48.1 |
| High school degree | 180 | 30.5 | 13 | 7.0 | 130 | 72.1 | 1 | 0.4 | 33 | 18.6 | 3 | 1.9 | 163 | 90.7 | 131 | 72.6 |
| Some college | 204 | 34.7 | 5 | 2.2 | 161 | 78.7 | 2 | 1.2 | 32 | 15.5 | 5 | 2.4 | 192 | 94.2 | 163 | 79.9 |
| College degree | 143 | 24.2 | 3 | 2.4 | 125 | 87.2 | - | - | 14 | 9.7 | 1 | 0.7 | 138 | 97.0 | 125 | 87.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 95 | 16.1 | 23 | 24.5 | 48 | 50.7 | 2 | 2.2 | 20 | 21.4 | 1 | 1.3 | 68 | 72.0 | 50 | 52.8 |
| Between $\$ 15,000$ and \$30,000 | 139 | 23.5 | 9 | 6.6 | 91 | 65.3 | 1 | 0.8 | 37 | 26.5 | 1 | 0.8 | 127 | 91.8 | 92 | 66.1 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 114 | 19.3 | - | ${ }^{-}$ | 88 | 77.3 | - | - | 25 | 21.8 | 1 | 0.9 | 113 | 99.1 | 88 | 77.3 |
| Between $\$ 50,000$ and \$75,000 | 124 | 21.1 | 1 | 0.9 | 108 | 87.2 | 1 | 1.1 | 11 | 8.9 | 2 | 1.9 | 119 | 96.1 | 110 | 88.4 |
| At Least \$75,000 | 118 | 20.0 | - | - | 109 | 92.3 | - | - | 6 | 4.8 | 3 | 2.9 | 114 | 97.1 | 109 | 92.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 411 | 69.7 | 9 | 2.1 | 334 | 81.4 | 1 | 0.3 | 62 | 15.2 | 4 | 1.0 | 397 | 96.6 | 336 | 81.8 |
| Non-homeowner | 179 | 30.3 | 25 | 14.0 | 109 | 61.2 | 3 | 1.8 | 36 | 20.3 | 5 | 2.7 | 146 | 81.5 | 113 | 63.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-32 2011 Household Banking Status by Demographic Characteristics: Illinois

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 4,956 | 100.0 | 374 | 7.6 | 879 | 17.7 | 3,546 | 71.6 | 156 | 3.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 3,208 | 64.7 | 219 | 6.8 | 607 | 18.9 | 2,295 | 71.5 | 87 | 2.7 |
| Female householder, no husband present | 630 | 12.7 | 118 | 18.7 | 149 | 23.7 | 350 | 55.5 | 13 | 2.1 |
| Male householder, no wife present | 212 | 4.3 | 45 | 21.3 | 66 | 31.2 | 91 | 42.9 | 10 | 4.6 |
| Married couple | 2,366 | 47.7 | 56 | 2.4 | 391 | 16.5 | 1,854 | 78.4 | 64 | 2.7 |
| Nonfamily household and other | 1,749 | 35.3 | 155 | 8.9 | 272 | 15.6 | 1,252 | 71.6 | 69 | 4.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 726 | 14.6 | 176 | 24.2 | 195 | 26.9 | 308 | 42.5 | 47 | 6.5 |
| Hispanic non-Black | 517 | 10.4 | 97 | 18.7 | 158 | 30.6 | 251 | 48.6 | 11 | 2.2 |
| White non-Black non-Hispanic | 3,495 | 70.5 | 97 | 2.8 | 502 | 14.4 | 2,798 | 80.1 | 98 | 2.8 |
| Other non-Black non-Hispanic | 219 | 4.4 | 5 | 2.4 | 24 | 11.1 | 190 | 86.5 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,077 | 21.7 | 132 | 12.3 | 258 | 23.9 | 671 | 62.4 | 16 | 1.4 |
| 35 to 44 years | 919 | 18.5 | 59 | 6.4 | 188 | 20.5 | 641 | 69.8 | 30 | 3.3 |
| 45 to 54 years | 1,046 | 21.1 | 90 | 8.6 | 177 | 16.9 | 732 | 70.0 | 47 | 4.5 |
| 55 to 64 years | 958 | 19.3 | 67 | 7.0 | 152 | 15.9 | 710 | 74.1 | 28 | 3.0 |
| 65 years or more | 957 | 19.3 | 26 | 2.7 | 104 | 10.8 | 792 | 82.8 | 35 | 3.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 459 | 9.3 | 78 | 16.9 | 135 | 29.3 | 236 | 51.5 | 11 | 2.3 |
| High school degree | 1,529 | 30.8 | 183 | 11.9 | 278 | 18.2 | 1,007 | 65.9 | 61 | 4.0 |
| Some college | 1,298 | 26.2 | 93 | 7.2 | 253 | 19.5 | 913 | 70.4 | 39 | 3.0 |
| College degree | 1,671 | 33.7 | 22 | 1.3 | 214 | 12.8 | 1,390 | 83.2 | 46 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 727 | 14.7 | 183 | 25.2 | 143 | 19.7 | 382 | 52.6 | 19 | 2.6 |
| Between \$15,000 and \$30,000 | 883 | 17.8 | 105 | 11.9 | 210 | 23.7 | 520 | 58.9 | 48 | 5.4 |
| Between \$30,000 and \$50,000 | 890 | 18.0 | 56 | 6.3 | 199 | 22.4 | 617 | 69.3 | 18 | 2.0 |
| Between \$50,000 and \$75,000 | 946 | 19.1 | 26 | 2.8 | 160 | 16.9 | 726 | 76.8 | 33 | 3.5 |
| At Least \$75,000 | 1,510 | 30.5 | 4 | 0.2 | 167 | 11.1 | 1,300 | 86.1 | 39 | 2.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,479 | 70.2 | 72 | 2.1 | 510 | 14.7 | 2,771 | 79.6 | 126 | 3.6 |
| Non-homeowner | 1,477 | 29.8 | 302 | 20.5 | 369 | 25.0 | 775 | 52.5 | 30 | 2.0 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-33 2011 Household Bank Account Type by Demographic Characteristics: Illinois

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 4,956 | 100.0 | 374 | 7.6 | 3,261 | 65.8 | 112 | 2.3 | 1,113 | 22.4 | 96 | 1.9 | 4,382 | 88.4 | 3,373 | 68.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 3,208 | 64.7 | 219 | 6.8 | 2,207 | 68.8 | 58 | 1.8 | 678 | 21.1 | 46 | 1.4 | 2,888 | 90.0 | 2,265 | 70.6 |
| Female householder, no husband present | 630 | 12.7 | 118 | 18.7 | 287 | 45.5 | 21 | 3.3 | 190 | 30.2 | 14 | 2.2 | 481 | 76.3 | 308 | 48.9 |
| Male householder, no wife present | 212 | 4.3 | 45 | 21.3 | 85 | 39.9 | 12 | 5.6 | 70 | 33.2 | - | - | 155 | 73.1 | 97 | 45.6 |
| Married couple | 2,366 | 47.7 | 56 | 2.4 | 1,835 | 77.6 | 25 | 1.1 | 417 | 17.6 | 32 | 1.4 | 2,252 | 95.2 | 1,860 | 78.6 |
| Nonfamily household and other | 1,749 | 35.3 | 155 | 8.9 | 1,054 | 60.3 | 54 | 3.1 | 435 | 24.9 | 50 | 2.9 | 1,494 | 85.4 | 1,108 | 63.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 726 | 14.6 | 176 | 24.2 | 271 | 37.4 | 14 | 1.9 | 224 | 30.8 | 41 | 5.7 | 500 | 68.8 | 285 | 39.3 |
| Hispanic non-Black | 517 | 10.4 | 97 | 18.7 | 233 | 45.1 | 19 | 3.7 | 161 | 31.1 | 8 | 1.5 | 394 | 76.2 | 252 | 48.7 |
| White non-Black non-Hispanic | 3,495 | 70.5 | 97 | 2.8 | 2,580 | 73.8 | 76 | 2.2 | 699 | 20.0 | 43 | 1.2 | 3,282 | 93.9 | 2,656 | 76.0 |
| Other non-Black non-Hispanic | 219 | 4.4 | 5 | 2.4 | 177 | 80.6 | 3 | 1.5 | 29 | 13.4 | 5 | 2.1 | 206 | 94.0 | 180 | 82.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,077 | 21.7 | 132 | 12.3 | 633 | 58.8 | 33 | 3.0 | 275 | 25.5 | 3 | 0.3 | 912 | 84.7 | 666 | 61.9 |
| 35 to 44 years | 919 | 18.5 | 59 | 6.4 | 607 | 66.1 | 21 | 2.3 | 222 | 24.2 | 9 | 1.0 | 834 | 90.8 | 629 | 68.4 |
| 45 to 54 years | 1,046 | 21.1 | 90 | 8.6 | 754 | 72.0 | 18 | 1.8 | 157 | 15.0 | 27 | 2.6 | 910 | 87.0 | 772 | 73.8 |
| 55 to 64 years | 958 | 19.3 | 67 | 7.0 | 617 | 64.4 | 21 | 2.2 | 223 | 23.3 | 29 | 3.0 | 840 | 87.7 | 639 | 66.7 |
| 65 years or more | 957 | 19.3 | 26 | 2.7 | 649 | 67.9 | 18 | 1.9 | 235 | 24.6 | 28 | 2.9 | 885 | 92.5 | 668 | 69.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 459 | 9.3 | 78 | 16.9 | 190 | 41.3 | 25 | 5.4 | 153 | 33.4 | 14 | 3.0 | 343 | 74.7 | 214 | 46.7 |
| High school degree | 1,529 | 30.8 | 183 | 11.9 | 827 | 54.1 | 61 | 4.0 | 418 | 27.4 | 40 | 2.6 | 1,249 | 81.7 | 888 | 58.1 |
| Some college | 1,298 | 26.2 | 93 | 7.2 | 837 | 64.5 | 15 | 1.2 | 335 | 25.8 | 18 | 1.4 | 1,172 | 90.3 | 852 | 65.6 |
| College degree | 1,671 | 33.7 | 22 | 1.3 | 1,408 | 84.2 | 11 | 0.7 | 206 | 12.3 | 25 | 1.5 | 1,618 | 96.9 | 1,419 | 84.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 727 | 14.7 | 183 | 25.2 | 249 | 34.2 | 40 | 5.5 | 239 | 32.9 | 16 | 2.1 | 496 | 68.3 | 289 | 39.8 |
| Between $\$ 15,000$ and \$30,000 | 883 | 17.8 | 105 | 11.9 | 368 | 41.7 | 40 | 4.5 | 353 | 39.9 | 17 | 1.9 | 721 | 81.7 | 408 | 46.2 |
| Between \$30,000 and $\$ 50,000$ | 890 | 18.0 | 56 | 6.3 | 543 | 61.0 | 21 | 2.4 | 250 | 28.1 | 21 | 2.3 | 793 | 89.1 | 564 | 63.3 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 946 | 19.1 | 26 | 2.8 | 721 | 76.3 | 8 | 0.8 | 159 | 16.8 | 31 | 3.3 | 880 | 93.0 | 729 | 77.1 |
| At Least \$75,000 | 1,510 | 30.5 | 4 | 0.2 | 1,379 | 91.4 | 3 | 0.2 | 112 | 7.4 | 12 | 0.8 | 1,491 | 98.8 | 1,383 | 91.6 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,479 | 70.2 | 72 | 2.1 | 2,634 | 75.7 | 46 | 1.3 | 660 | 19.0 | 68 | 2.0 | 3,294 | 94.7 | 2,679 | 77.0 |
| Non-homeowner | 1,477 | 29.8 | 302 | 20.5 | 627 | 42.5 | 67 | 4.5 | 453 | 30.7 | 28 | 1.9 | 1,088 | 73.7 | 694 | 47.0 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-34 2011 Household Banking Status by Demographic Characteristics: Indiana

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 2,560 | 100.0 | 201 | 7.8 | 489 | 19.1 | 1,817 | 71.0 | 53 | 2.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,709 | 66.8 | 121 | 7.1 | 312 | 18.3 | 1,231 | 72.0 | 45 | 2.6 |
| Female householder, no husband present | 334 | 13.1 | 70 | 20.9 | 81 | 24.1 | 172 | 51.5 | 12 | 3.5 |
| Male householder, no wife present | 134 | 5.2 | 14 | 10.2 | 36 | 26.8 | 77 | 57.7 | 7 | 5.3 |
| Married couple | 1,241 | 48.5 | 38 | 3.0 | 196 | 15.8 | 982 | 79.1 | 26 | 2.1 |
| Nonfamily household and other | 850 | 33.2 | 79 | 9.3 | 177 | 20.8 | 586 | 68.9 | 8 | 1.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 240 | 9.4 | 73 | 30.3 | 94 | 39.2 | 69 | 28.9 | 4 | 1.7 |
| Hispanic non-Black | 77 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,201 | 86.0 | 90 | 4.1 | 372 | 16.9 | 1,695 | 77.0 | 45 | 2.0 |
| Other non-Black non-Hispanic | 42 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 573 | 22.4 | 105 | 18.3 | 145 | 25.4 | 314 | 54.8 | 9 | 1.6 |
| 35 to 44 years | 403 | 15.7 | 22 | 5.4 | 92 | 22.7 | 283 | 70.1 | 7 | 1.8 |
| 45 to 54 years | 524 | 20.5 | 38 | 7.3 | 128 | 24.5 | 340 | 64.9 | 18 | 3.4 |
| 55 to 64 years | 448 | 17.5 | 18 | 4.0 | 67 | 14.8 | 356 | 79.4 | 8 | 1.8 |
| 65 years or more | 612 | 23.9 | 18 | 3.0 | 57 | 9.4 | 525 | 85.8 | 11 | 1.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 264 | 10.3 | 65 | 24.4 | 59 | 22.3 | 132 | 49.9 | 9 | 3.4 |
| High school degree | 1,012 | 39.5 | 84 | 8.3 | 207 | 20.5 | 698 | 69.0 | 23 | 2.3 |
| Some college | 724 | 28.3 | 42 | 5.8 | 145 | 20.1 | 526 | 72.7 | 10 | 1.4 |
| College degree | 560 | 21.9 | 10 | 1.8 | 78 | 13.9 | 461 | 82.3 | 11 | 2.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 478 | 18.7 | 121 | 25.4 | 97 | 20.4 | 255 | 53.4 | 4 | 0.8 |
| Between \$15,000 and \$30,000 | 481 | 18.8 | 26 | 5.4 | 143 | 29.7 | 301 | 62.5 | 12 | 2.5 |
| Between \$30,000 and \$50,000 | 614 | 24.0 | 44 | 7.2 | 127 | 20.6 | 423 | 68.9 | 20 | 3.3 |
| Between \$50,000 and \$75,000 | 468 | 18.3 | 9 | 2.0 | 42 | 8.9 | 414 | 88.4 | 3 | 0.6 |
| At Least \$75,000 | 518 | 20.2 | - | - | 80 | 15.5 | 424 | 81.8 | 14 | 2.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,820 | 71.1 | 42 | 2.3 | 267 | 14.7 | 1,467 | 80.6 | 44 | 2.4 |
| Non-homeowner | 739 | 28.9 | 159 | 21.4 | 222 | 30.0 | 350 | 47.3 | 9 | 1.2 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-35 2011 Household Bank Account Type by Demographic Characteristics: Indiana

| 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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,560 | 100.0 | 201 | 7.8 | 1,686 | 65.9 | 68 | 2.6 | 584 | 22.8 | 22 | 0.8 | 2,270 | 88.7 | 1,757 | 68.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,709 | 66.8 | 121 | 7.1 | 1,205 | 70.5 | 38 | 2.2 | 324 | 18.9 | 22 | 1.3 | 1,529 | 89.4 | 1,246 | 72.9 |
| Female householder, no husband present | 334 | 13.1 | 70 | 20.9 | 168 | 50.1 | 12 | 3.5 | 77 | 23.1 | 8 | 2.3 | 245 | 73.2 | 179 | 53.7 |
| Male householder, no wife present | 134 | 5.2 | 14 | 10.2 | 84 | 62.7 | 9 | 6.6 | 27 | 20.4 | - | - | 111 | 83.1 | 93 | 69.4 |
| Married couple | 1,241 | 48.5 | 38 | 3.0 | 954 | 76.8 | 17 | 1.4 | 219 | 17.6 | 14 | 1.1 | 1,173 | 94.5 | 974 | 78.4 |
| Nonfamily household and other | 850 | 33.2 | 79 | 9.3 | 481 | 56.6 | 30 | 3.5 | 260 | 30.6 | - | - | 741 | 87.2 | 511 | 60.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 240 | 9.4 | 73 | 30.3 | 68 | 28.2 | 28 | 11.5 | 72 | 30.0 | - | - | 140 | 58.2 | 95 | 39.7 |
| Hispanic non-Black | 77 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,201 | 86.0 | 90 | 4.1 | 1,566 | 71.2 | 33 | 1.5 | 491 | 22.3 | 22 | 1.0 | 2,057 | 93.4 | 1,602 | 72.8 |
| Other non-Black non-Hispanic | 42 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 573 | 22.4 | 105 | 18.3 | 337 | 58.9 | 17 | 3.0 | 113 | 19.8 | - | - | 451 | 78.7 | 355 | 61.9 |
| 35 to 44 years | 403 | 15.7 | 22 | 5.4 | 266 | 65.9 | 12 | 2.9 | 97 | 24.0 | 7 | 1.8 | 363 | 90.0 | 277 | 68.8 |
| 45 to 54 years | 524 | 20.5 | 38 | 7.3 | 332 | 63.3 | 15 | 2.9 | 132 | 25.1 | 8 | 1.4 | 463 | 88.4 | 347 | 66.2 |
| 55 to 64 years | 448 | 17.5 | 18 | 4.0 | 316 | 70.5 | 14 | 3.1 | 97 | 21.5 | 4 | 0.9 | 413 | 92.0 | 330 | 73.6 |
| 65 years or more | 612 | 23.9 | 18 | 3.0 | 435 | 71.2 | 10 | 1.6 | 145 | 23.8 | 3 | 0.5 | 581 | 94.9 | 448 | 73.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 264 | 10.3 | 65 | 24.4 | 93 | 35.4 | 16 | 5.9 | 86 | 32.7 | 4 | 1.5 | 180 | 68.1 | 109 | 41.3 |
| High school degree | 1,012 | 39.5 | 84 | 8.3 | 635 | 62.8 | 23 | 2.2 | 266 | 26.3 | 4 | 0.4 | 902 | 89.1 | 658 | 65.0 |
| Some college | 724 | 28.3 | 42 | 5.8 | 488 | 67.3 | 29 | 4.1 | 158 | 21.8 | 7 | 1.0 | 645 | 89.1 | 517 | 71.4 |
| College degree | 560 | 21.9 | 10 | 1.8 | 470 | 84.0 | - | - | 73 | 13.1 | 7 | 1.2 | 543 | 97.0 | 473 | 84.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 478 | 18.7 | 121 | 25.4 | 162 | 33.9 | 26 | 5.4 | 166 | 34.7 | 3 | 0.6 | 328 | 68.6 | 191 | 39.9 |
| Between $\$ 15,000$ and $\$ 30,000$ | 481 | 18.8 | 26 | 5.4 | 285 | 59.2 | 27 | 5.5 | 144 | 29.9 | - | - | 429 | 89.1 | 311 | 64.7 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 614 | 24.0 | 44 | 7.2 | 404 | 65.8 | 6 | 1.0 | 149 | 24.2 | 11 | 1.8 | 553 | 90.0 | 411 | 66.8 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 468 | 18.3 | 9 | 2.0 | 375 | 80.0 | 4 | 0.9 | 80 | 17.1 | - | - | 455 | 97.1 | 379 | 80.9 |
| At Least \$75,000 | 518 | 20.2 | - | - | 460 | 88.9 | 5 | 0.9 | 45 | 8.7 | 8 | 1.5 | 506 | 97.6 | 465 | 89.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,820 | 71.1 | 42 | 2.3 | 1,396 | 76.7 | 24 | 1.3 | 337 | 18.5 | 22 | 1.2 | 1,733 | 95.2 | 1,423 | 78.2 |
| Non-homeowner | 739 | 28.9 | 159 | 21.4 | 290 | 39.3 | 44 | 5.9 | 247 | 33.4 | - | - | 537 | 72.7 | 334 | 45.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-36 2011 Household Banking Status by Demographic Characteristics: Iowa

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,244 | 100.0 | 54 | 4.4 | 215 | 17.2 | 932 | 74.9 | 43 | 3.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 806 | 64.8 | 28 | 3.5 | 143 | 17.7 | 595 | 73.9 | 39 | 4.9 |
| Female householder, no husband present | 124 | 10.0 | 13 | 10.7 | 41 | 32.9 | 62 | 50.0 | 8 | 6.4 |
| Male householder, no wife present | 53 | 4.3 | 9 | 17.8 | 11 | 20.4 | 29 | 53.6 | 4 | 8.1 |
| Married couple | 628 | 50.5 | 6 | 0.9 | 91 | 14.5 | 505 | 80.4 | 27 | 4.3 |
| Nonfamily household and other | 438 | 35.2 | 26 | 5.9 | 72 | 16.4 | 337 | 76.8 | 4 | 0.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 43 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 48 | 3.9 | 11 | 23.1 | 11 | 22.4 | 25 | 51.5 | 1 | 3.0 |
| White non-Black non-Hispanic | 1,126 | 90.5 | 32 | 2.9 | 179 | 15.9 | 875 | 77.7 | 40 | 3.6 |
| Other non-Black non-Hispanic | 26 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 300 | 24.1 | 22 | 7.3 | 71 | 23.7 | 202 | 67.5 | 5 | 1.5 |
| 35 to 44 years | 192 | 15.5 | 14 | 7.2 | 44 | 23.0 | 123 | 64.0 | 11 | 5.8 |
| 45 to 54 years | 228 | 18.3 | 13 | 5.5 | 51 | 22.2 | 155 | 68.2 | 9 | 4.1 |
| 55 to 64 years | 246 | 19.8 | 2 | 1.0 | 34 | 13.6 | 202 | 82.3 | 8 | 3.1 |
| 65 years or more | 278 | 22.3 | 4 | 1.3 | 15 | 5.4 | 249 | 89.6 | 10 | 3.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 102 | 8.2 | 16 | 16.0 | 20 | 19.7 | 64 | 63.0 | 1 | 1.4 |
| High school degree | 403 | 32.4 | 25 | 6.1 | 74 | 18.4 | 298 | 73.8 | 7 | 1.6 |
| Some college | 406 | 32.6 | 12 | 2.9 | 80 | 19.7 | 290 | 71.4 | 24 | 5.9 |
| College degree | 332 | 26.7 | 2 | 0.5 | 40 | 12.0 | 280 | 84.2 | 11 | 3.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 197 | 15.9 | 30 | 15.3 | 44 | 22.5 | 116 | 59.0 | 6 | 3.3 |
| Between \$15,000 and \$30,000 | 214 | 17.2 | 20 | 9.3 | 37 | 17.5 | 152 | 70.8 | 5 | 2.4 |
| Between \$30,000 and \$50,000 | 282 | 22.7 | 4 | 1.5 | 61 | 21.8 | 208 | 73.7 | 8 | 3.0 |
| Between \$50,000 and \$75,000 | 260 | 20.9 | . | - | 35 | 13.4 | 218 | 83.9 | 7 | 2.7 |
| At Least \$75,000 | 291 | 23.4 | - | - | 37 | 12.6 | 238 | 82.0 | 16 | 5.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 869 | 69.8 | 14 | 1.6 | 110 | 12.6 | 708 | 81.5 | 37 | 4.3 |
| Non-homeowner | 375 | 30.2 | 40 | 10.8 | 105 | 27.9 | 224 | 59.8 | 6 | 1.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-37 2011 Household Bank Account Type by Demographic Characteristics: Iowa

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row |
| All Households | 1,244 | 100.0 | 54 | 4.4 | 884 | 71.1 | 45 | 3.6 | 241 | 19.4 | 19 | 1.6 | 1,125 | 90.4 | 929 | 74.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 806 | 64.8 | 28 | 3.5 | 627 | 77.8 | 27 | 3.4 | 111 | 13.8 | 12 | 1.4 | 738 | 91.6 | 654 | 81.2 |
| Female householder, no husband present | 124 | 10.0 | 13 | 10.7 | 72 | 57.8 | 13 | 10.2 | 22 | 18.1 | 4 | 3.2 | 94 | 75.8 | 84 | 68.0 |
| Male householder, no wife present | 53 | 4.3 | 9 | 17.8 | 33 | 61.4 | - | - | 10 | 17.8 | 2 | 3.0 | 42 | 79.2 | 33 | 61.4 |
| Married couple | 628 | 50.5 | 6 | 0.9 | 522 | 83.1 | 15 | 2.4 | 79 | 12.7 | 6 | 1.0 | 602 | 95.8 | 537 | 85.5 |
| Nonfamily household and other | 438 | 35.2 | 26 | 5.9 | 257 | 58.7 | 18 | 4.1 | 130 | 29.6 | 8 | 1.8 | 387 | 88.2 | 275 | 62.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 43 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 48 | 3.9 | 11 | 23.1 | 20 | 40.7 | 4 | 8.8 | 12 | 24.4 | 1 | 3.0 | 31 | 65.1 | 24 | 49.5 |
| White non-Black non-Hispanic | 1,126 | 90.5 | 32 | 2.9 | 827 | 73.4 | 37 | 3.3 | 214 | 19.0 | 16 | 1.4 | 1,041 | 92.4 | 864 | 76.7 |
| Other non-Black non-Hispanic | 26 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 300 | 24.1 | 22 | 7.3 | 206 | 68.8 | 16 | 5.2 | 51 | 17.0 | 5 | 1.7 | 257 | 85.8 | 222 | 74.0 |
| 35 to 44 years | 192 | 15.5 | 14 | 7.2 | 134 | 69.5 | 10 | 5.0 | 34 | 17.6 | 1 | 0.7 | 168 | 87.1 | 143 | 74.5 |
| 45 to 54 years | 228 | 18.3 | 13 | 5.5 | 163 | 71.5 | 8 | 3.5 | 44 | 19.5 | . | - | 207 | 91.0 | 171 | 75.0 |
| 55 to 64 years | 246 | 19.8 | 2 | 1.0 | 188 | 76.3 | 10 | 4.1 | 41 | 16.5 | 5 | 2.1 | 228 | 92.8 | 198 | 80.4 |
| 65 years or more | 278 | 22.3 | 4 | 1.3 | 193 | 69.5 | 2 | 0.8 | 71 | 25.7 | 8 | 2.7 | 265 | 95.2 | 195 | 70.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 102 | 8.2 | 16 | 16.0 | 51 | 49.8 | 7 | 6.4 | 25 | 24.1 | 4 | 3.8 | 76 | 73.9 | 58 | 56.2 |
| High school degree | 403 | 32.4 | 25 | 6.1 | 260 | 64.4 | 19 | 4.6 | 97 | 24.1 | 3 | 0.7 | 357 | 88.6 | 279 | 69.1 |
| Some college | 406 | 32.6 | 12 | 2.9 | 292 | 72.0 | 17 | 4.3 | 77 | 19.0 | 8 | 1.9 | 369 | 90.9 | 309 | 76.3 |
| College degree | 332 | 26.7 | 2 | 0.5 | 281 | 84.5 | 3 | 0.8 | 42 | 12.6 | 5 | 1.6 | 323 | 97.2 | 284 | 85.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 197 | 15.9 | 30 | 15.3 | 89 | 45.1 | 11 | 5.4 | 63 | 31.8 | 5 | 2.5 | 152 | 76.9 | 100 | 50.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 214 | 17.2 | 20 | 9.3 | 121 | 56.6 | 15 | 6.9 | 54 | 25.4 | 4 | 1.8 | 176 | 82.0 | 136 | 63.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 282 | 22.7 | 4 | 1.5 | 196 | 69.7 | 12 | 4.3 | 64 | 22.7 | 5 | 1.9 | 260 | 92.3 | 208 | 73.9 |
| Between $\$ 50,000$ and \$75,000 | 260 | 20.9 | - | - | 219 | 84.3 | 3 | 1.0 | 35 | 13.7 | 3 | 1.0 | 254 | 98.0 | 222 | 85.3 |
| At Least \$75,000 | 291 | 23.4 | - | - | 258 | 88.9 | 5 | 1.8 | 24 | 8.4 | 3 | 0.9 | 283 | 97.3 | 264 | 90.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 869 | 69.8 | 14 | 1.6 | 675 | 77.6 | 23 | 2.6 | 142 | 16.3 | 16 | 1.8 | 816 | 93.9 | 697 | 80.3 |
| Non-homeowner | 375 | 30.2 | 40 | 10.8 | 209 | 55.8 | 22 | 6.0 | 99 | 26.5 | 3 | 0.9 | 309 | 82.3 | 232 | 61.8 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-38 2011 Household Banking Status by Demographic Characteristics: Kansas

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 1,136 | 100.0 | 81 | 7.1 | 223 | 19.7 | 814 | 71.6 | 18 | 1.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 720 | 63.4 | 40 | 5.6 | 155 | 21.6 | 513 | 71.3 | 11 | 1.5 |
| Female householder, no husband present | 134 | 11.8 | 18 | 13.1 | 40 | 29.5 | 74 | 55.2 | 3 | 2.2 |
| Male householder, no wife present | 58 | 5.1 | 6 | 10.6 | 24 | 41.5 | 28 | 47.9 | - | . |
| Married couple | 528 | 46.5 | 16 | 3.1 | 92 | 17.4 | 412 | 78.0 | 8 | 1.5 |
| Nonfamily household and other | 416 | 36.6 | 41 | 9.8 | 68 | 16.3 | 300 | 72.2 | 7 | 1.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 78 | 6.8 | 22 | 28.3 | 26 | 33.4 | 30 | 38.3 | - | - |
| Hispanic non-Black | 82 | 7.3 | 32 | 39.0 | 16 | 18.9 | 31 | 38.1 | 3 | 4.0 |
| White non-Black non-Hispanic | 920 | 81.0 | 25 | 2.7 | 164 | 17.8 | 717 | 77.9 | 15 | 1.6 |
| Other non-Black non-Hispanic | 56 | 4.9 | 2 | 3.2 | 18 | 32.6 | 36 | 64.3 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 289 | 25.4 | 23 | 8.1 | 88 | 30.6 | 172 | 59.7 | 5 | 1.7 |
| 35 to 44 years | 176 | 15.5 | 24 | 13.6 | 38 | 21.7 | 111 | 63.2 | 3 | 1.4 |
| 45 to 54 years | 213 | 18.7 | 19 | 9.1 | 43 | 20.3 | 149 | 69.9 | 2 | 0.7 |
| 55 to 64 years | 192 | 16.9 | 11 | 5.9 | 31 | 16.2 | 148 | 77.0 | 2 | 0.8 |
| 65 years or more | 266 | 23.5 | 3 | 1.1 | 23 | 8.5 | 234 | 87.7 | 7 | 2.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 97 | 8.5 | 28 | 29.3 | 24 | 24.4 | 44 | 44.9 | 1 | 1.4 |
| High school degree | 327 | 28.8 | 29 | 9.0 | 70 | 21.4 | 224 | 68.7 | 3 | 1.0 |
| Some college | 360 | 31.7 | 21 | 5.9 | 86 | 23.9 | 246 | 68.4 | 6 | 1.7 |
| College degree | 352 | 31.0 | 2 | 0.4 | 44 | 12.4 | 300 | 85.0 | 7 | 2.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 201 | 17.7 | 48 | 23.7 | 48 | 23.7 | 104 | 52.0 | 1 | 0.6 |
| Between \$ 15,000 and \$30,000 | 238 | 21.0 | 20 | 8.5 | 56 | 23.7 | 156 | 65.4 | 6 | 2.3 |
| Between \$30,000 and \$50,000 | 242 | 21.3 | 9 | 3.9 | 52 | 21.4 | 174 | 72.1 | 6 | 2.6 |
| Between \$50,000 and \$75,000 | 194 | 17.0 | 3 | 1.8 | 23 | 12.0 | 164 | 84.4 | 3 | 1.8 |
| At Least \$75,000 | 262 | 23.0 | - | - | 44 | 16.9 | 216 | 82.5 | 2 | 0.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 742 | 65.3 | 28 | 3.8 | 103 | 13.8 | 597 | 80.5 | 14 | 1.9 |
| Non-homeowner | 394 | 34.7 | 53 | 13.4 | 121 | 30.7 | 216 | 54.9 | 4 | 1.0 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-39 2011 Household Bank Account Type by Demographic Characteristics: Kansas

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,136 | 100.0 | 81 | 7.1 | 748 | 65.8 | 21 | 1.9 | 275 | 24.2 | 11 | 1.0 | 1,023 | 90.1 | 770 | 67.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 720 | 63.4 | 40 | 5.6 | 512 | 71.2 | 15 | 2.0 | 143 | 19.9 | 10 | 1.3 | 656 | 91.1 | 528 | 73.4 |
| Female householder, no husband present | 134 | 11.8 | 18 | 13.1 | 71 | 53.1 | 6 | 4.5 | 36 | 26.9 | 3 | 2.4 | 107 | 80.0 | 77 | 57.6 |
| Male householder, no wife present | 58 | 5.1 | 6 | 10.6 | 38 | 66.5 | 1 | 2.3 | 12 | 20.7 | - | - | 50 | 87.1 | 40 | 68.7 |
| Married couple | 528 | 46.5 | 16 | 3.1 | 403 | 76.3 | 7 | 1.4 | 95 | 18.1 | 6 | 1.2 | 498 | 94.3 | 411 | 77.9 |
| Nonfamily household and other | 416 | 36.6 | 41 | 9.8 | 236 | 56.6 | 7 | 1.6 | 132 | 31.7 | 2 | 0.4 | 367 | 88.3 | 242 | 58.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 78 | 6.8 | 22 | 28.3 | 37 | 47.4 | 3 | 4.2 | 16 | 20.2 | - | - | 52 | 67.5 | 40 | 51.5 |
| Hispanic non-Black | 82 | 7.3 | 32 | 39.0 | 34 | 41.6 | 4 | 4.8 | 10 | 12.7 | 2 | 1.8 | 45 | 54.4 | 38 | 46.4 |
| White non-Black non-Hispanic | 920 | 81.0 | 25 | 2.7 | 643 | 69.9 | 12 | 1.3 | 232 | 25.2 | 8 | 0.9 | 875 | 95.1 | 655 | 71.2 |
| Other non-Black non-Hispanic | 56 | 4.9 | 2 | 3.2 | 34 | 60.3 | 2 | 2.7 | 17 | 31.1 | 1 | 2.7 | 51 | 91.5 | 37 | 65.7 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 289 | 25.4 | 23 | 8.1 | 195 | 67.5 | 2 | 0.6 | 67 | 23.3 | 2 | 0.6 | 262 | 90.8 | 197 | 68.1 |
| 35 to 44 years | 176 | 15.5 | 24 | 13.6 | 108 | 61.5 | 5 | 2.9 | 37 | 21.1 | 1 | 0.9 | 145 | 82.6 | 113 | 64.4 |
| 45 to 54 years | 213 | 18.7 | 19 | 9.1 | 124 | 58.1 | 6 | 2.9 | 60 | 28.4 | 3 | 1.6 | 184 | 86.5 | 130 | 61.0 |
| 55 to 64 years | 192 | 16.9 | 11 | 5.9 | 137 | 71.5 | 1 | 0.8 | 40 | 21.0 | 1 | 0.8 | 178 | 92.5 | 140 | 73.1 |
| 65 years or more | 266 | 23.5 | 3 | 1.1 | 184 | 69.0 | 7 | 2.5 | 70 | 26.3 | 3 | 1.2 | 254 | 95.3 | 190 | 71.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 97 | 8.5 | 28 | 29.3 | 33 | 34.1 | 5 | 5.6 | 29 | 29.6 | 1 | 1.4 | 62 | 63.6 | 38 | 39.6 |
| High school degree | 327 | 28.8 | 29 | 9.0 | 193 | 58.9 | 2 | 0.5 | 102 | 31.1 | 2 | 0.5 | 294 | 90.0 | 194 | 59.4 |
| Some college | 360 | 31.7 | 21 | 5.9 | 229 | 63.5 | 13 | 3.5 | 96 | 26.5 | 2 | 0.4 | 324 | 90.1 | 241 | 67.1 |
| College degree | 352 | 31.0 | 2 | 0.4 | 294 | 83.3 | 1 | 0.4 | 49 | 14.0 | 6 | 1.8 | 343 | 97.4 | 296 | 84.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 201 | 17.7 | 48 | 23.7 | 78 | 38.7 | 6 | 3.2 | 66 | 32.9 | 3 | 1.6 | 144 | 71.6 | 84 | 41.9 |
| Between $\$ 15,000$ and $\$ 30,000$ | 238 | 21.0 | 20 | 8.5 | 134 | 56.1 | 7 | 2.9 | 76 | 31.8 | 1 | 0.6 | 209 | 88.0 | 141 | 59.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 242 | 21.3 | 9 | 3.9 | 168 | 69.3 | - | - | 61 | 25.3 | 4 | 1.5 | 229 | 94.6 | 168 | 69.3 |
| Between $\$ 50,000$ and \$75,000 | 194 | 17.0 | 3 | 1.8 | 145 | 75.0 | 8 | 4.0 | 37 | 19.3 | - | - | 183 | 94.2 | 153 | 79.0 |
| At Least \$75,000 | 262 | 23.0 | - | - | 224 | 85.5 | - | - | 35 | 13.4 | 3 | 1.1 | 259 | 98.9 | 225 | 86.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 742 | 65.3 | 28 | 3.8 | 548 | 73.9 | 12 | 1.6 | 146 | 19.6 | 8 | 1.1 | 694 | 93.5 | 562 | 75.7 |
| Non-homeowner | 394 | 34.7 | 53 | 13.4 | 200 | 50.7 | 9 | 2.3 | 130 | 32.9 | 3 | 0.8 | 329 | 83.5 | 209 | 52.9 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-40 2011 Household Banking Status by Demographic Characteristics: Kentucky

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row |
| All US Households | 1,819 | 100.0 | 179 | 9.9 | 391 | 21.5 | 1,225 | 67.3 | 24 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,186 | 65.2 | 116 | 9.8 | 283 | 23.8 | 773 | 65.2 | 14 | 1.2 |
| Female householder, no husband present | 262 | 14.4 | 73 | 27.9 | 45 | 17.2 | 137 | 52.3 | 7 | 2.6 |
| Male householder, no wife present | 80 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 844 | 46.4 | 33 | 4.0 | 218 | 25.8 | 585 | 69.4 | 7 | 0.9 |
| Nonfamily household and other | 634 | 34.8 | 63 | 10.0 | 108 | 17.1 | 452 | 71.4 | 10 | 1.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 135 | 7.4 | 29 | 21.1 | 50 | 37.1 | 52 | 38.4 | 5 | 3.4 |
| Hispanic non-Black | 45 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,603 | 88.1 | 132 | 8.3 | 323 | 20.2 | 1,128 | 70.4 | 19 | 1.2 |
| Other non-Black non-Hispanic | 36 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 423 | 23.2 | 81 | 19.1 | 125 | 29.6 | 217 | 51.4 | - | - |
| 35 to 44 years | 302 | 16.6 | 29 | 9.6 | 82 | 27.2 | 191 | 63.2 | - | - |
| 45 to 54 years | 376 | 20.7 | 35 | 9.4 | 79 | 21.1 | 254 | 67.6 | 7 | 2.0 |
| 55 to 64 years | 329 | 18.1 | 23 | 7.1 | 67 | 20.4 | 233 | 71.0 | 5 | 1.4 |
| 65 years or more | 389 | 21.4 | 11 | 2.8 | 37 | 9.6 | 329 | 84.6 | 12 | 3.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 278 | 15.3 | 64 | 23.0 | 57 | 20.5 | 152 | 54.8 | 5 | 1.6 |
| High school degree | 578 | 31.8 | 76 | 13.1 | 126 | 21.9 | 364 | 62.9 | 12 | 2.1 |
| Some college | 543 | 29.8 | 33 | 6.0 | 138 | 25.4 | 365 | 67.3 | 7 | 1.3 |
| College degree | 420 | 23.1 | 7 | 1.6 | 69 | 16.5 | 344 | 81.8 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 409 | 22.5 | 116 | 28.4 | 59 | 14.4 | 231 | 56.6 | 2 | 0.6 |
| Between \$15,000 and \$30,000 | 435 | 23.9 | 41 | 9.4 | 125 | 28.8 | 256 | 58.9 | 13 | 2.9 |
| Between \$30,000 and \$50,000 | 379 | 20.8 | 18 | 4.7 | 110 | 29.1 | 249 | 65.6 | 2 | 0.6 |
| Between \$50,000 and \$75,000 | 269 | 14.8 | 2 | 0.9 | 52 | 19.4 | 212 | 78.9 | 2 | 0.8 |
| At Least \$75,000 | 327 | 18.0 | 2 | 0.6 | 44 | 13.5 | 277 | 84.5 | 5 | 1.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,241 | 68.2 | 67 | 5.4 | 183 | 14.8 | 972 | 78.3 | 19 | 1.5 |
| Non-homeowner | 579 | 31.8 | 112 | 19.4 | 208 | 35.9 | 253 | 43.8 | 5 | 0.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-41 2011 Household Bank Account Type by Demographic Characteristics: Kentucky

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 1,819 | 100.0 | 179 | 9.9 | 1,057 | 58.1 | 13 | 0.7 | 543 | 29.8 | 28 | 1.5 | 1,604 | 88.2 | 1,069 | 58.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,186 | 65.2 | 116 | 9.8 | 752 | 63.4 | 4 | 0.3 | 295 | 24.9 | 19 | 1.6 | 1,051 | 88.7 | 756 | 63.8 |
| Female householder, no husband present | 262 | 14.4 | 73 | 27.9 | 106 | 40.4 | - | - | 81 | 30.7 | 2 | 0.9 | 187 | 71.1 | 106 | 40.4 |
| Male householder, no wife present | 80 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 844 | 46.4 | 33 | 4.0 | 605 | 71.7 | 4 | 0.5 | 185 | 21.9 | 16 | 1.9 | 795 | 94.2 | 609 | 72.2 |
| Nonfamily household and other | 634 | 34.8 | 63 | 10.0 | 305 | 48.1 | 9 | 1.4 | 248 | 39.1 | 9 | 1.5 | 553 | 87.2 | 313 | 49.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 135 | 7.4 | 29 | 21.1 | 57 | 42.4 | - | - | 45 | 33.0 | 5 | 3.5 | 102 | 75.4 | 57 | 42.4 |
| Hispanic non-Black | 45 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,603 | 88.1 | 132 | 8.3 | 973 | 60.7 | 13 | 0.8 | 461 | 28.8 | 23 | 1.4 | 1,439 | 89.8 | 986 | 61.5 |
| Other non-Black non-Hispanic | 36 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 423 | 23.2 | 81 | 19.1 | 237 | 56.0 | 2 | 0.5 | 103 | 24.4 | - | - | 340 | 80.5 | 239 | 56.5 |
| 35 to 44 years | 302 | 16.6 | 29 | 9.6 | 163 | 53.9 | 3 | 0.9 | 105 | 34.8 | 2 | 0.7 | 271 | 89.4 | 166 | 54.9 |
| 45 to 54 years | 376 | 20.7 | 35 | 9.4 | 210 | 55.9 | 2 | 0.6 | 114 | 30.4 | 14 | 3.8 | 324 | 86.3 | 212 | 56.5 |
| 55 to 64 years | 329 | 18.1 | 23 | 7.1 | 205 | 62.4 | 4 | 1.2 | 94 | 28.5 | 3 | 0.8 | 299 | 90.9 | 209 | 63.6 |
| 65 years or more | 389 | 21.4 | 11 | 2.8 | 241 | 62.0 | 2 | 0.5 | 126 | 32.4 | 9 | 2.3 | 370 | 95.0 | 243 | 62.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 278 | 15.3 | 64 | 23.0 | 82 | 29.6 | 10 | 3.6 | 114 | 41.1 | 8 | 2.7 | 196 | 70.7 | 92 | 33.1 |
| High school degree | 578 | 31.8 | 76 | 13.1 | 280 | 48.5 | - | - | 206 | 35.6 | 16 | 2.8 | 489 | 84.5 | 280 | 48.5 |
| Some college | 543 | 29.8 | 33 | 6.0 | 349 | 64.4 | 3 | 0.5 | 156 | 28.7 | 2 | 0.4 | 505 | 93.1 | 352 | 64.9 |
| College degree | 420 | 23.1 | 7 | 1.6 | 345 | 82.0 | - | - | 67 | 15.9 | 2 | 0.5 | 413 | 98.4 | 345 | 82.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 409 | 22.5 | 116 | 28.4 | 115 | 28.2 | 9 | 2.2 | 158 | 38.5 | 11 | 2.7 | 275 | 67.2 | 124 | 30.3 |
| Between $\$ 15,000$ and $\$ 30,000$ | 435 | 23.9 | 41 | 9.4 | 221 | 50.8 | 2 | 0.5 | 166 | 38.2 | 5 | 1.2 | 387 | 88.9 | 223 | 51.2 |
| Between \$30,000 and $\$ 50,000$ | 379 | 20.8 | 18 | 4.7 | 224 | 59.0 | 2 | 0.5 | 131 | 34.6 | 5 | 1.2 | 355 | 93.6 | 226 | 59.5 |
| $\begin{aligned} & \text { Between \$50,000 and } \\ & \$ 75,000 \end{aligned}$ | 269 | 14.8 | 2 | 0.9 | 209 | 77.5 | - | - | 51 | 19.0 | 7 | 2.6 | 262 | 97.4 | 209 | 77.5 |
| At Least \$75,000 | 327 | 18.0 | 2 | 0.6 | 288 | 88.1 | - | - | 37 | 11.3 | - | - | 325 | 99.4 | 288 | 88.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,241 | 68.2 | 67 | 5.4 | 836 | 67.4 | 6 | 0.5 | 311 | 25.1 | 20 | 1.6 | 1,152 | 92.9 | 842 | 67.9 |
| Non-homeowner | 579 | 31.8 | 112 | 19.4 | 220 | 38.1 | 7 | 1.2 | 231 | 40.0 | 8 | 1.3 | 452 | 78.1 | 227 | 39.3 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-42 2011 Household Banking Status by Demographic Characteristics: Louisiana

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|l} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 1,816 | 100.0 | 209 | 11.5 | 495 | 27.2 | 1,066 | 58.7 | 46 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,223 | 67.3 | 138 | 11.3 | 360 | 29.4 | 692 | 56.6 | 33 | 2.7 |
| Female householder, no husband present | 328 | 18.0 | 97 | 29.5 | 134 | 40.9 | 93 | 28.4 | 4 | 1.1 |
| Male householder, no wife present | 99 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 796 | 43.8 | 28 | 3.5 | 195 | 24.4 | 549 | 68.9 | 24 | 3.1 |
| Nonfamily household and other | 593 | 32.7 | 71 | 11.9 | 135 | 22.7 | 374 | 63.0 | 14 | 2.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 556 | 30.6 | 128 | 23.1 | 188 | 33.8 | 225 | 40.5 | 15 | 2.6 |
| Hispanic non-Black | 56 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,178 | 64.9 | 68 | 5.8 | 273 | 23.2 | 805 | 68.3 | 32 | 2.7 |
| Other non-Black non-Hispanic | 26 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 430 | 23.7 | 87 | 20.2 | 135 | 31.3 | 200 | 46.6 | 8 | 1.9 |
| 35 to 44 years | 294 | 16.2 | 48 | 16.3 | 105 | 35.7 | 125 | 42.4 | 16 | 5.5 |
| 45 to 54 years | 384 | 21.1 | 40 | 10.5 | 99 | 25.7 | 241 | 62.7 | 4 | 1.1 |
| 55 to 64 years | 338 | 18.6 | 23 | 6.9 | 91 | 26.9 | 224 | 66.2 | - | - |
| 65 years or more | 369 | 20.3 | 10 | 2.7 | 65 | 17.7 | 276 | 74.8 | 18 | 4.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 292 | 16.1 | 86 | 29.3 | 86 | 29.3 | 121 | 41.5 | - | - |
| High school degree | 655 | 36.1 | 72 | 10.9 | 180 | 27.5 | 386 | 58.9 | 17 | 2.6 |
| Some college | 473 | 26.1 | 45 | 9.5 | 119 | 25.2 | 297 | 62.8 | 12 | 2.6 |
| College degree | 396 | 21.8 | 7 | 1.7 | 110 | 27.7 | 262 | 66.3 | 17 | 4.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 358 | 19.7 | 105 | 29.4 | 79 | 22.2 | 168 | 47.0 | 5 | 1.4 |
| Between \$15,000 and \$30,000 | 398 | 21.9 | 67 | 16.7 | 117 | 29.3 | 211 | 52.8 | 4 | 1.1 |
| Between \$30,000 and \$50,000 | 334 | 18.4 | 29 | 8.6 | 86 | 25.7 | 211 | 63.1 | 9 | 2.7 |
| Between \$50,000 and \$75,000 | 329 | 18.1 | 4 | 1.3 | 111 | 33.9 | 197 | 60.0 | 16 | 4.9 |
| At Least \$75,000 | 397 | 21.9 | 4 | 1.0 | 101 | 25.6 | 280 | 70.5 | 12 | 3.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,243 | 68.4 | 66 | 5.3 | 314 | 25.3 | 826 | 66.5 | 37 | 2.9 |
| Non-homeowner | 573 | 31.6 | 143 | 24.9 | 180 | 31.4 | 240 | 41.9 | 10 | 1.7 |

Notes.
Figures do not always reconcile to totals because of rounding.
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.

Table H-43 2011 Household Bank Account Type by Demographic Characteristics: Louisiana

| 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 <br> (1000s) | Pct of Col | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,816 | 100.0 | 209 | 11.5 | 1,019 | 56.1 | 51 | 2.8 | 506 | 27.8 | 32 | 1.7 | 1,528 | 84.1 | 1,070 | 58.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,223 | 67.3 | 138 | 11.3 | 717 | 58.6 | 28 | 2.3 | 320 | 26.2 | 19 | 1.6 | 1,040 | 85.1 | 745 | 60.9 |
| Female householder, no husband present | 328 | 18.0 | 97 | 29.5 | 117 | 35.6 | 22 | 6.8 | 92 | 28.1 | - | - | 209 | 63.7 | 139 | 42.4 |
| Male householder, no wife present | 99 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 796 | 43.8 | 28 | 3.5 | 555 | 69.7 | 6 | 0.7 | 195 | 24.5 | 12 | 1.5 | 750 | 94.2 | 560 | 70.4 |
| Nonfamily household and other | 593 | 32.7 | 71 | 11.9 | 303 | 51.0 | 22 | 3.8 | 185 | 31.2 | 12 | 2.1 | 488 | 82.2 | 325 | 54.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 556 | 30.6 | 128 | 23.1 | 214 | 38.5 | 43 | 7.7 | 162 | 29.1 | 9 | 1.6 | 379 | 68.1 | 257 | 46.2 |
| 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 | 1,178 | 64.9 | 68 | 5.8 | 768 | 65.2 | 8 | 0.7 | 311 | 26.4 | 23 | 1.9 | 1,079 | 91.6 | 776 | 65.9 |
| Other non-Black non-Hispanic | 26 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 430 | 23.7 | 87 | 20.2 | 194 | 45.2 | 15 | 3.4 | 122 | 28.5 | 11 | 2.6 | 317 | 73.7 | 209 | 48.7 |
| 35 to 44 years | 294 | 16.2 | 48 | 16.3 | 143 | 48.4 | 7 | 2.3 | 88 | 29.9 | 9 | 3.1 | 231 | 78.4 | 149 | 50.7 |
| 45 to 54 years | 384 | 21.1 | 40 | 10.5 | 253 | 65.8 | 10 | 2.7 | 81 | 21.0 | - | - | 334 | 86.8 | 263 | 68.5 |
| 55 to 64 years | 338 | 18.6 | 23 | 6.9 | 197 | 58.3 | 13 | 3.7 | 105 | 31.0 | - | - | 302 | 89.4 | 210 | 62.1 |
| 65 years or more | 369 | 20.3 | 10 | 2.7 | 232 | 62.9 | 7 | 1.8 | 109 | 29.6 | 11 | 3.1 | 344 | 93.2 | 239 | 64.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 292 | 16.1 | 86 | 29.3 | 61 | 20.8 | 18 | 6.3 | 124 | 42.5 | 3 | 1.1 | 185 | 63.3 | 79 | 27.1 |
| High school degree | 655 | 36.1 | 72 | 10.9 | 348 | 53.1 | 20 | 3.1 | 203 | 31.1 | 12 | 1.8 | 554 | 84.6 | 368 | 56.2 |
| Some college | 473 | 26.1 | 45 | 9.5 | 294 | 62.1 | 6 | 1.4 | 120 | 25.3 | 8 | 1.8 | 414 | 87.4 | 300 | 63.5 |
| College degree | 396 | 21.8 | 7 | 1.7 | 317 | 80.1 | 5 | 1.4 | 59 | 14.8 | 8 | 2.0 | 376 | 94.9 | 322 | 81.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 358 | 19.7 | 105 | 29.4 | 73 | 20.4 | 25 | 7.0 | 146 | 40.8 | 8 | 2.3 | 219 | 61.2 | 98 | 27.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 398 | 21.9 | 67 | 16.7 | 172 | 43.1 | 19 | 4.7 | 134 | 33.6 | 7 | 1.8 | 308 | 77.4 | 191 | 47.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 334 | 18.4 | 29 | 8.6 | 206 | 61.7 | 7 | 2.0 | 88 | 26.3 | 5 | 1.4 | 294 | 88.0 | 213 | 63.7 |
| Between \$50,000 and | 329 | 18.1 | 4 | 1.3 | 233 | 71.0 | - | - | 87 | 26.5 | 4 | 1.2 | 321 | 97.5 | 233 | 71.0 |
| At Least \$75,000 | 397 | 21.9 | 4 | 1.0 | 335 | 84.4 | - | - | 51 | 12.7 | 7 | 1.9 | 385 | 97.1 | 335 | 84.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,243 | 68.4 | 66 | 5.3 | 792 | 63.7 | 21 | 1.7 | 341 | 27.4 | 23 | 1.9 | 1,136 | 91.4 | 813 | 65.4 |
| Non-homeowner | 573 | 31.6 | 143 | 24.9 | 227 | 39.7 | 30 | 5.3 | 165 | 28.7 | 8 | 1.5 | 392 | 68.4 | 257 | 44.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-44 2011 Household Banking Status by Demographic Characteristics: Maine

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 546 | 100.0 | 20 | 3.7 | 104 | 19.0 | 413 | 75.6 | 9 | 1.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 366 | 67.1 | 11 | 3.1 | 71 | 19.3 | 278 | 75.9 | 6 | 1.7 |
| Female householder, no husband present | 57 | 10.4 | 6 | 9.7 | 19 | 33.2 | 31 | 55.0 | 1 | 2.1 |
| Male householder, no wife present | 25 | 4.5 | 1 | 5.5 | 8 | 33.3 | 15 | 61.2 | - | - |
| Married couple | 285 | 52.2 | 5 | 1.6 | 44 | 15.3 | 232 | 81.4 | 5 | 1.7 |
| Nonfamily household and other | 180 | 32.9 | 9 | 5.0 | 33 | 18.5 | 134 | 74.8 | 3 | 1.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 8 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 521 | 95.3 | 18 | 3.4 | 97 | 18.7 | 397 | 76.2 | 9 | 1.7 |
| Other non-Black non-Hispanic | 13 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 100 | 18.3 | 7 | 7.1 | 28 | 27.8 | 63 | 62.8 | 2 | 2.3 |
| 35 to 44 years | 83 | 15.1 | 3 | 3.5 | 20 | 24.7 | 59 | 71.1 | 1 | 0.8 |
| 45 to 54 years | 123 | 22.5 | 4 | 3.2 | 32 | 25.9 | 86 | 70.0 | 1 | 1.0 |
| 55 to 64 years | 111 | 20.4 | 2 | 1.6 | 14 | 12.4 | 94 | 84.4 | 2 | 1.6 |
| 65 years or more | 130 | 23.7 | 5 | 3.8 | 10 | 7.9 | 111 | 86.0 | 3 | 2.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 46 | 8.4 | 4 | 8.1 | 9 | 19.2 | 32 | 70.1 | 1 | 2.6 |
| High school degree | 195 | 35.6 | 9 | 4.6 | 45 | 22.9 | 137 | 70.5 | 4 | 1.9 |
| Some college | 155 | 28.4 | 7 | 4.6 | 35 | 22.9 | 111 | 71.3 | 2 | 1.2 |
| College degree | 151 | 27.6 | 1 | 0.4 | 15 | 10.0 | 133 | 88.1 | 2 | 1.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 17.0 | 12 | 13.0 | 24 | 25.5 | 56 | 60.9 | 1 | 0.6 |
| Between \$15,000 and \$30,000 | 115 | 21.0 | 5 | 4.5 | 23 | 19.8 | 84 | 73.6 | 2 | 2.0 |
| Between \$30,000 and \$50,000 | 129 | 23.5 | 2 | 1.3 | 34 | 26.6 | 90 | 70.2 | 2 | 1.9 |
| Between \$50,000 and \$75,000 | 99 | 18.1 | - | - | 14 | 13.8 | 83 | 83.9 | 2 | 1.9 |
| At Least \$75,000 | 111 | 20.4 | 1 | 1.0 | 10 | 8.8 | 99 | 88.6 | 2 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 402 | 73.6 | 7 | 1.7 | 57 | 14.1 | 333 | 82.8 | 6 | 1.4 |
| Non-homeowner | 144 | 26.4 | 14 | 9.5 | 47 | 32.8 | 80 | 55.3 | 3 | 2.4 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-45 2011 Household Bank Account Type by Demographic Characteristics: Maine

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 546 | 100.0 | 20 | 3.7 | 413 | 75.6 | 20 | 3.6 | 88 | 16.1 | 5 | 0.9 | 501 | 91.8 | 433 | 79.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 366 | 67.1 | 11 | 3.1 | 298 | 81.3 | 8 | 2.1 | 48 | 13.1 | 1 | 0.3 | 346 | 94.4 | 306 | 83.4 |
| Female householder, no husband present | 57 | 10.4 | 6 | 9.7 | 37 | 66.1 | 2 | 3.2 |  | 21.0 | - | - | 49 | 87.1 | 39 | 69.3 |
| Male householder, no wife present | 25 | 4.5 | 1 | 5.5 | 16 | 65.7 | - | - | 7 | 28.8 | - | - | 23 | 94.5 | 16 | 65.7 |
| Married couple | 285 | 52.2 | 5 | 1.6 | 244 | 85.7 | 6 | 2.1 | 29 | 10.2 | 1 | 0.4 | 273 | 95.9 | 250 | 87.8 |
| Nonfamily household and other | 180 | 32.9 | 9 | 5.0 | 115 | 64.0 | 12 | 6.7 | 40 | 22.1 | 4 | 2.1 | 155 | 86.5 | 127 | 70.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 8 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 521 | 95.3 | 18 | 3.4 | 401 | 77.1 | 19 | 3.7 | 78 | 14.9 | 5 | 1.0 | 480 | 92.1 | 420 | 80.8 |
| Other non-Black non-Hispanic | 13 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 100 | 18.3 | 7 | 7.1 | 69 | 69.4 | 2 | 1.6 | 20 | 20.2 | 2 | 1.8 | 89 | 89.6 | 71 | 71.0 |
| 35 to 44 years | 83 | 15.1 | 3 | 3.5 | 67 | 80.6 | 4 | 4.4 | 9 | 10.8 | 1 | 0.7 | 76 | 92.1 | 70 | 85.0 |
| 45 to 54 years | 123 | 22.5 | 4 | 3.2 | 91 | 74.0 | 7 | 5.5 | 21 | 16.8 | 1 | 0.5 | 112 | 90.8 | 98 | 79.5 |
| 55 to 64 years | 111 | 20.4 | 2 | 1.6 | 89 | 80.3 | 5 | 4.1 | 15 | 13.5 | 1 | 0.5 | 104 | 93.7 | 94 | 84.4 |
| 65 years or more | 130 | 23.7 | 5 | 3.8 | 97 | 74.8 | 3 | 2.5 | 23 | 18.0 | 1 | 1.0 | 120 | 92.7 | 100 | 77.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 46 | 8.4 | 4 | 8.1 | 21 | 46.4 | 6 | 12.7 | 15 | 32.7 | - | - | 36 | 79.2 | 27 | 59.1 |
| High school degree | 195 | 35.6 | 9 | 4.6 | 137 | 70.5 | 10 | 5.3 | 35 | 18.0 | 3 | 1.6 | 173 | 88.8 | 147 | 75.8 |
| Some college | 155 | 28.4 | 7 | 4.6 | 123 | 79.0 | 2 | 1.1 | 22 | 14.1 | 2 | 1.2 | 144 | 93.1 | 124 | 80.1 |
| College degree | 151 | 27.6 | 1 | 0.4 | 132 | 87.6 | 2 | 1.3 | 16 | 10.7 | - | - | 148 | 98.3 | 134 | 88.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 17.0 | 12 | 13.0 | 38 | 41.4 | 15 | 16.0 | 27 | 28.8 | 1 | 0.7 | 65 | 70.2 | 53 | 57.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 115 | 21.0 | 5 | 4.5 | 85 | 74.5 | 2 | 1.9 | 20 | 17.6 | 2 | 1.6 | 105 | 92.0 | 87 | 76.4 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 129 | 23.5 | 2 | 1.3 | 103 | 79.9 | 1 | 0.8 | 23 | 17.6 | 1 | 0.5 | 125 | 97.5 | 104 | 80.6 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 99 | 18.1 | - | - | 90 | 90.6 | - | - | 8 | 7.7 | 1 | 1.3 | 98 | 98.9 | 90 | 90.6 |
| At Least \$75,000 | 111 | 20.4 | 1 | 1.0 | 97 | 86.9 | 2 | 1.7 | 11 | 9.8 | 1 | 0.6 | 108 | 96.7 | 99 | 88.6 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 402 | 73.6 | 7 | 1.7 | 333 | 82.9 | 8 | 2.0 | 52 | 13.0 | 2 | 0.5 | 385 | 95.8 | 341 | 84.8 |
| Non-homeowner | 144 | 26.4 | 14 | 9.5 | 80 | 55.4 | 12 | 8.2 | 36 | 24.7 | 3 | 2.1 | 116 | 80.6 | 92 | 63.7 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-46 2011 Household Banking Status by Demographic Characteristics: Maryland

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,170 | 100.0 | 123 | 5.6 | 461 | 21.2 | 1,528 | 70.4 | 59 | 2.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,395 | 64.3 | 65 | 4.6 | 341 | 24.4 | 949 | 68.0 | 40 | 2.9 |
| Female householder, no husband present | 276 | 12.7 | 27 | 9.8 | 88 | 32.0 | 153 | 55.5 | 8 | 2.8 |
| Male householder, no wife present | 104 | 4.8 | 3 | 3.0 | 43 | 41.0 | 56 | 53.7 | 2 | 2.3 |
| Married couple | 1,015 | 46.7 | 35 | 3.4 | 210 | 20.7 | 740 | 72.9 | 30 | 3.0 |
| Nonfamily household and other | 776 | 35.7 | 58 | 7.5 | 120 | 15.5 | 579 | 74.6 | 19 | 2.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 672 | 30.9 | 75 | 11.1 | 224 | 33.3 | 356 | 53.0 | 17 | 2.5 |
| Hispanic non-Black | 103 | 4.8 | 19 | 18.6 | 34 | 32.7 | 46 | 44.5 | 4 | 4.2 |
| White non-Black non-Hispanic | 1,268 | 58.4 | 29 | 2.3 | 181 | 14.3 | 1,023 | 80.7 | 35 | 2.7 |
| Other non-Black non-Hispanic | 128 | 5.9 | - | - | 22 | 17.0 | 103 | 80.5 | 3 | 2.5 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 454 | 20.9 | 36 | 7.9 | 124 | 27.3 | 286 | 62.9 | 9 | 2.0 |
| 35 to 44 years | 391 | 18.0 | 19 | 4.7 | 110 | 28.0 | 256 | 65.5 | 7 | 1.7 |
| 45 to 54 years | 487 | 22.4 | 38 | 7.8 | 112 | 23.0 | 331 | 68.0 | 6 | 1.2 |
| 55 to 64 years | 390 | 18.0 | 13 | 3.4 | 74 | 18.9 | 286 | 73.5 | 16 | 4.1 |
| 65 years or more | 448 | 20.6 | 17 | 3.8 | 41 | 9.2 | 368 | 82.2 | 21 | 4.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 201 | 9.3 | 48 | 23.7 | 53 | 26.2 | 98 | 49.1 | 2 | 1.0 |
| High school degree | 513 | 23.7 | 50 | 9.7 | 90 | 17.6 | 348 | 67.7 | 26 | 5.0 |
| Some college | 536 | 24.7 | 21 | 3.9 | 127 | 23.7 | 374 | 69.7 | 15 | 2.8 |
| College degree | 920 | 42.4 | 5 | 0.5 | 191 | 20.8 | 708 | 77.0 | 16 | 1.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 237 | 10.9 | 63 | 26.4 | 45 | 19.0 | 124 | 52.2 | 6 | 2.4 |
| Between \$15,000 and \$30,000 | 274 | 12.6 | 35 | 12.9 | 58 | 21.0 | 169 | 61.6 | 12 | 4.5 |
| Between \$30,000 and \$50,000 | 379 | 17.5 | 18 | 4.8 | 99 | 26.1 | 246 | 64.9 | 16 | 4.1 |
| Between \$50,000 and \$75,000 | 419 | 19.3 | 6 | 1.5 | 111 | 26.5 | 292 | 69.7 | 9 | 2.2 |
| At Least \$75,000 | 861 | 39.7 | - | - | 148 | 17.2 | 697 | 80.9 | 16 | 1.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,478 | 68.1 | 30 | 2.0 | 250 | 16.9 | 1,156 | 78.2 | 42 | 2.8 |
| Non-homeowner | 692 | 31.9 | 93 | 13.4 | 210 | 30.4 | 372 | 53.7 | 18 | 2.6 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-47 2011 Household Bank Account Type by Demographic Characteristics: Maryland

| 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 |  |
|  | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row |
| All US Households | 2,170 | 100.0 | 123 | 5.6 | 1,613 | 74.3 | 15 | 0.7 | 388 | 17.9 | 31 | 1.4 | 2,003 | 92.3 | 1,628 | 75.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,395 | 64.3 | 65 | 4.6 | 1,067 | 76.5 | 11 | 0.8 | 230 | 16.5 | 22 | 1.6 | 1,297 | 93.0 | 1,078 | 77.3 |
| Female householder, no husband present | 276 | 12.7 |  | 9.8 | 182 | 65.9 | 5 | 1.9 | 58 | 21.0 | 4 | 1.4 | 240 | 86.9 | 187 | 67.8 |
| Male householder, no wife present | 104 | 4.8 | 3 | 3.0 | 68 | 65.3 | 6 | 5.7 | 27 | 26.0 | - | - | 95 | 91.3 | 74 | 71.0 |
| Married couple | 1,015 | 46.7 | 35 | 3.4 | 817 | 80.6 | - | - | 145 | 14.3 | 18 | 1.8 | 962 | 94.8 | 817 | 80.6 |
| Nonfamily household and other | 776 | 35.7 | 58 | 7.5 | 545 | 70.3 | 4 | 0.5 | 159 | 20.5 | 10 | 1.2 | 706 | 91.0 | 549 | 70.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 672 | 30.9 | 75 | 11.1 | 452 | 67.3 | 9 | 1.3 | 130 | 19.4 | 6 | 1.0 | 582 | 86.7 | 460 | 68.5 |
| Hispanic non-Black | 103 | 4.8 | 19 | 18.6 | 45 | 43.5 | - | - | 37 | 36.0 | 2 | 1.9 | 82 | 79.5 | 45 | 43.5 |
| White non-Black non-Hispanic | 1,268 | 58.4 | 29 | 2.3 | 1,015 | 80.0 | 7 | 0.5 | 197 | 15.5 | 21 | 1.7 | 1,213 | 95.7 | 1,021 | 80.5 |
| Other non-Black non-Hispanic | 128 | 5.9 | - | - | 101 | 79.5 | - | - | 24 | 19.0 | 2 | 1.4 | 126 | 98.6 | 101 | 79.5 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 454 | 20.9 | 36 | 7.9 | 325 | 71.6 | 9 | 1.9 | 78 | 17.1 | 7 | 1.5 | 405 | 89.1 | 334 | 73.5 |
| 35 to 44 years | 391 | 18.0 | 19 | 4.7 | 298 | 76.1 | - | - | 71 | 18.2 | 4 | 1.0 | 369 | 94.3 | 298 | 76.1 |
| 45 to 54 years | 487 | 22.4 | 38 | 7.8 | 371 | 76.1 | - | - | 77 | 15.7 | 2 | 0.4 | 447 | 91.8 | 371 | 76.1 |
| 55 to 64 years | 390 | 18.0 | 13 | 3.4 | 305 | 78.3 | 3 | 0.6 | 62 | 16.0 | 6 | 1.6 | 367 | 94.3 | 308 | 78.9 |
| 65 years or more | 448 | 20.6 | 17 | 3.8 | 314 | 70.1 | 4 | 0.9 | 100 | 22.4 | 12 | 2.8 | 414 | 92.6 | 318 | 71.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 201 | 9.3 | 48 | 23.7 | 72 | 35.8 | 2 | 1.1 | 75 | 37.5 | 4 | 1.9 | 147 | 73.3 | 74 | 36.9 |
| High school degree | 513 | 23.7 | 50 | 9.7 | 324 | 63.0 | 7 | 1.5 | 121 | 23.5 | 12 | 2.3 | 444 | 86.6 | 331 | 64.5 |
| Some college | 536 | 24.7 | 21 | 3.9 | 395 | 73.7 | 4 | 0.7 | 109 | 20.3 | 8 | 1.4 | 506 | 94.3 | 399 | 74.4 |
| College degree | 920 | 42.4 | 5 | 0.5 | 822 | 89.4 | 2 | 0.2 | 84 | 9.1 | 8 | 0.9 | 906 | 98.5 | 824 | 89.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 237 | 10.9 | 63 | 26.4 | 85 | 35.7 | 5 | 2.1 | 83 | 34.9 | 2 | 0.8 | 169 | 71.4 | 90 | 37.9 |
| Between \$15,000 and \$30,000 | 274 | 12.6 | 35 | 12.9 | 152 | 55.5 | 6 | 2.2 | 72 | 26.4 | 8 | 3.0 | 224 | 81.9 | 158 | 57.7 |
| Between \$30,000 and $\$ 50,000$ | 379 | 17.5 | 18 | 4.8 | 262 | 69.1 | 3 | 0.7 | 85 | 22.4 | 12 | 3.0 | 347 | 91.5 | 265 | 69.7 |
| Between \$50,000 and \$75,000 | 419 | 19.3 | 6 | 1.5 | 338 | 80.6 | 2 | 0.4 | 68 | 16.2 | 5 | 1.3 | 406 | 96.8 | 339 | 81.0 |
| At Least \$75,000 | 861 | 39.7 | - | - | 776 | 90.2 | - | - | 80 | 9.3 | 4 | 0.5 | 857 | 99.5 | 776 | 90.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,478 | 68.1 | 30 | 2.0 | 1,215 | 82.2 | 2 | 0.1 | 213 | 14.4 | 18 | 1.2 | 1,428 | 96.7 | 1,217 | 82.3 |
| Non-homeowner | 692 | 31.9 | 93 | 13.4 | 398 | 57.4 | 14 | 2.0 | 175 | 25.3 | 13 | 1.9 | 575 | 83.0 | 411 | 59.4 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-48 2011 Household Banking Status by Demographic Characteristics: Massachusetts

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 2,614 | 100.0 | 128 | 4.9 | 369 | 14.1 | 2,029 | 77.6 | 88 | 3.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,631 | 62.4 | 71 | 4.4 | 230 | 14.1 | 1,256 | 77.0 | 74 | 4.5 |
| Female householder, no husband present | 312 | 11.9 | 37 | 12.0 | 69 | 22.1 | 199 | 63.9 | 6 | 2.0 |
| Male householder, no wife present | 88 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,231 | 47.1 | 23 | 1.9 | 143 | 11.6 | 1,002 | 81.4 | 63 | 5.1 |
| Nonfamily household and other | 984 | 37.6 | 57 | 5.8 | 139 | 14.1 | 773 | 78.6 | 14 | 1.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 162 | 6.2 | 23 | 14.1 | 57 | 34.8 | 66 | 40.9 | 17 | 10.2 |
| Hispanic non-Black | 168 | 6.4 | 40 | 24.0 | 45 | 26.9 | 75 | 44.4 | 8 | 4.7 |
| White non-Black non-Hispanic | 2,143 | 82.0 | 51 | 2.4 | 254 | 11.8 | 1,781 | 83.1 | 57 | 2.7 |
| Other non-Black non-Hispanic | 141 | 5.4 | 14 | 9.9 | 14 | 9.6 | 107 | 75.9 | 6 | 4.5 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 521 | 19.9 | 44 | 8.5 | 78 | 15.0 | 380 | 72.8 | 19 | 3.7 |
| 35 to 44 years | 485 | 18.5 | 18 | 3.7 | 60 | 12.5 | 394 | 81.2 | 13 | 2.6 |
| 45 to 54 years | 540 | 20.6 | 32 | 5.9 | 79 | 14.7 | 420 | 77.8 | 9 | 1.7 |
| 55 to 64 years | 444 | 17.0 | 12 | 2.7 | 105 | 23.7 | 302 | 68.1 | 25 | 5.6 |
| 65 years or more | 625 | 23.9 | 23 | 3.7 | 46 | 7.4 | 534 | 85.4 | 22 | 3.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 237 | 9.1 | 55 | 23.0 | 52 | 21.8 | 108 | 45.5 | 23 | 9.7 |
| High school degree | 616 | 23.6 | 37 | 6.1 | 100 | 16.2 | 457 | 74.1 | 23 | 3.7 |
| Some college | 627 | 24.0 | 26 | 4.2 | 95 | 15.1 | 488 | 77.9 | 18 | 2.8 |
| College degree | 1,134 | 43.4 | 10 | 0.9 | 122 | 10.8 | 976 | 86.1 | 25 | 2.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 373 | 14.3 | 78 | 20.9 | 76 | 20.4 | 211 | 56.5 | 8 | 2.2 |
| Between \$15,000 and \$30,000 | 421 | 16.1 | 42 | 10.0 | 77 | 18.2 | 284 | 67.4 | 19 | 4.5 |
| Between \$30,000 and \$50,000 | 497 | 19.0 | - | - | 95 | 19.1 | 387 | 77.8 | 15 | 3.1 |
| Between \$50,000 and \$75,000 | 464 | 17.8 | 8 | 1.8 | 62 | 13.5 | 385 | 82.9 | 9 | 1.9 |
| At Least \$75,000 | 859 | 32.8 | - | - | 59 | 6.8 | 763 | 88.8 | 37 | 4.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,616 | 61.8 | 13 | 0.8 | 156 | 9.6 | 1,380 | 85.4 | 67 | 4.2 |
| Non-homeowner | 998 | 38.2 | 115 | 11.5 | 213 | 21.3 | 649 | 65.0 | 21 | 2.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-49 2011 Household Bank Account Type by Demographic Characteristics: Massachusetts

| 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 | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 2,614 | 100.0 | 128 | 4.9 | 1,987 | 76.0 | 78 | 3.0 | 400 | 15.3 | 21 | 0.8 | 2,394 | 91.6 | 2,065 | 79.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,631 | 62.4 | 71 | 4.4 | 1,312 | 80.5 | 30 | 1.8 | 200 | 12.3 | 18 | 1.1 | 1,520 | 93.2 | 1,342 | 82.3 |
| Female householder, no husband present | 312 | 11.9 | 37 | 12.0 | 211 | 67.6 | 6 | 2.1 | 57 | 18.4 | - | . | 268 | 85.9 | 217 | 69.7 |
| Male householder, no wife present | 88 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,231 | 47.1 | 23 | 1.9 | 1,066 | 86.6 | 16 | 1.3 | 122 | 9.9 | 4 | 0.3 | 1,192 | 96.8 | 1,082 | 87.9 |
| Nonfamily household and other | 984 | 37.6 | 57 | 5.8 | 674 | 68.6 | 48 | 4.9 | 200 | 20.3 | 4 | 0.4 | 874 | 88.9 | 723 | 73.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 162 | 6.2 | 23 | 14.1 | 106 | 65.6 | 7 | 4.5 | 26 | 15.9 | - | - | 132 | 81.4 | 114 | 70.0 |
| Hispanic non-Black | 168 | 6.4 | 40 | 24.0 | 78 | 46.2 | 8 | 4.5 | 37 | 22.3 | 5 | 3.0 | 115 | 68.5 | 85 | 50.7 |
| White non-Black non-Hispanic | 2,143 | 82.0 | 51 | 2.4 | 1,711 | 79.8 | 55 | 2.6 | 310 | 14.4 | 16 | 0.8 | 2,028 | 94.6 | 1,766 | 82.4 |
| Other non-Black non-Hispanic | 141 | 5.4 | 14 | 9.9 | 91 | 65.0 | 8 | 5.8 | 27 | 19.3 | - | - | 118 | 84.2 | 100 | 70.8 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 521 | 19.9 | 44 | 8.5 | 359 | 68.9 | 7 | 1.3 | 101 | 19.3 | 10 | 1.9 | 460 | 88.3 | 366 | 70.3 |
| 35 to 44 years | 485 | 18.5 | 18 | 3.7 | 394 | 81.4 | 7 | 1.5 | 61 | 12.6 | 4 | 0.8 | 459 | 94.8 | 402 | 82.9 |
| 45 to 54 years | 540 | 20.6 | 32 | 5.9 | 423 | 78.3 | 19 | 3.6 | 66 | 12.3 | - | - | 489 | 90.6 | 442 | 81.9 |
| 55 to 64 years | 444 | 17.0 | 12 | 2.7 | 334 | 75.3 | 34 | 7.7 | 64 | 14.3 | - | - | 398 | 89.7 | 368 | 83.0 |
| 65 years or more | 625 | 23.9 | 23 | 3.7 | 476 | 76.1 | 10 | 1.6 | 108 | 17.4 | 8 | 1.2 | 588 | 94.1 | 486 | 77.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 237 | 9.1 | 55 | 23.0 | 82 | 34.8 | 10 | 4.1 | 81 | 34.4 | 9 | 3.7 | 164 | 69.1 | 92 | 38.9 |
| High school degree | 616 | 23.6 | 37 | 6.1 | 434 | 70.4 | 35 | 5.7 | 110 | 17.8 | - | - | 544 | 88.2 | 469 | 76.1 |
| Some college | 627 | 24.0 | 26 | 4.2 | 468 | 74.6 | 7 | 1.1 | 122 | 19.5 | 4 | 0.6 | 593 | 94.7 | 475 | 75.7 |
| College degree | 1,134 | 43.4 | 10 | 0.9 | 1,003 | 88.4 | 26 | 2.3 | 86 | 7.6 | 9 | 0.8 | 1,093 | 96.4 | 1,029 | 90.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 373 | 14.3 | 78 | 20.9 | 141 | 37.7 | 42 | 11.3 | 112 | 30.1 | - | - | 253 | 67.8 | 183 | 49.0 |
| Between \$15,000 and $\$ 30,000$ | 421 | 16.1 | 42 | 10.0 | 294 | 69.9 | 3 | 0.8 | 81 | 19.3 | - | - | 376 | 89.3 | 298 | 70.7 |
| $\begin{aligned} & \text { Between \$30,000 and } \\ & \$ 50,000 \end{aligned}$ | 497 | 19.0 | - | - | 386 | 77.7 | 10 | 2.1 | 101 | 20.2 | - | - | 487 | 97.9 | 396 | 79.8 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 464 | 17.8 | 8 | 1.8 | 373 | 80.5 | 10 | 2.2 | 68 | 14.7 | 4 | 0.9 | 446 | 96.0 | 384 | 82.7 |
| At Least \$75,000 | 859 | 32.8 | - | - | 792 | 92.2 | 12 | 1.4 | 37 | 4.4 | 17 | 2.0 | 833 | 97.0 | 804 | 93.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,616 | 61.8 | 13 | 0.8 | 1,408 | 87.1 | 32 | 2.0 | 146 | 9.0 | 17 | 1.0 | 1,562 | 96.6 | 1,441 | 89.1 |
| Non-homeowner | 998 | 38.2 | 115 | 11.5 | 578 | 57.9 | 46 | 4.6 | 254 | 25.5 | 5 | 0.5 | 833 | 83.4 | 624 | 62.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-50 2011 Household Banking Status by Demographic Characteristics: Michigan

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 3,969 | 100.0 | 307 | 7.7 | 685 | 17.3 | 2,824 | 71.2 | 153 | 3.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,679 | 67.5 | 138 | 5.2 | 519 | 19.4 | 1,933 | 72.2 | 89 | 3.3 |
| Female householder, no husband present | 514 | 13.0 | 66 | 12.9 | 150 | 29.2 | 283 | 55.0 | 15 | 2.8 |
| Male householder, no wife present | 178 | 4.5 | 25 | 14.3 | 43 | 24.3 | 106 | 59.5 | 3 | 2.0 |
| Married couple | 1,987 | 50.1 | 46 | 2.3 | 325 | 16.4 | 1,545 | 77.7 | 71 | 3.6 |
| Nonfamily household and other | 1,290 | 32.5 | 169 | 13.1 | 166 | 12.9 | 891 | 69.1 | 64 | 5.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 601 | 15.1 | 150 | 25.0 | 185 | 30.7 | 224 | 37.3 | 42 | 7.0 |
| Hispanic non-Black | 85 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,203 | 80.7 | 134 | 4.2 | 477 | 14.9 | 2,481 | 77.5 | 111 | 3.5 |
| Other non-Black non-Hispanic | 80 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 810 | 20.4 | 109 | 13.5 | 189 | 23.4 | 478 | 59.0 | 34 | 4.1 |
| 35 to 44 years | 652 | 16.4 | 82 | 12.6 | 138 | 21.2 | 418 | 64.1 | 14 | 2.2 |
| 45 to 54 years | 806 | 20.3 | 57 | 7.1 | 129 | 16.0 | 595 | 73.8 | 25 | 3.1 |
| 55 to 64 years | 750 | 18.9 | 37 | 5.0 | 103 | 13.7 | 583 | 77.8 | 27 | 3.5 |
| 65 years or more | 951 | 24.0 | 21 | 2.2 | 126 | 13.2 | 750 | 78.9 | 54 | 5.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 380 | 9.6 | 71 | 18.6 | 93 | 24.4 | 195 | 51.4 | 21 | 5.6 |
| High school degree | 1,210 | 30.5 | 134 | 11.1 | 207 | 17.1 | 812 | 67.2 | 56 | 4.6 |
| Some college | 1,246 | 31.4 | 86 | 6.9 | 239 | 19.2 | 875 | 70.2 | 47 | 3.8 |
| College degree | 1,132 | 28.5 | 16 | 1.4 | 146 | 12.9 | 942 | 83.1 | 29 | 2.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 672 | 16.9 | 193 | 28.7 | 158 | 23.5 | 290 | 43.2 | 31 | 4.6 |
| Between \$15,000 and \$30,000 | 773 | 19.5 | 83 | 10.8 | 179 | 23.1 | 473 | 61.2 | 38 | 4.9 |
| Between \$30,000 and \$50,000 | 836 | 21.1 | 9 | 1.0 | 147 | 17.6 | 645 | 77.1 | 36 | 4.4 |
| Between \$50,000 and \$75,000 | 709 | 17.9 | 17 | 2.4 | 85 | 12.0 | 596 | 84.1 | 10 | 1.5 |
| At Least \$75,000 | 978 | 24.6 | 5 | 0.5 | 116 | 11.9 | 820 | 83.8 | 37 | 3.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,945 | 74.2 | 65 | 2.2 | 426 | 14.5 | 2,353 | 79.9 | 101 | 3.4 |
| Non-homeowner | 1,024 | 25.8 | 242 | 23.6 | 259 | 25.3 | 471 | 46.0 | 52 | 5.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table H-51 2011 Household Bank Account Type by Demographic Characteristics: Michigan

| 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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 3,969 | 100.0 | 307 | 7.7 | 2,853 | 71.9 | 119 | 3.0 | 611 | 15.4 | 79 | 2.0 | 3,475 | 87.6 | 2,971 | 74.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,679 | 67.5 | 138 | 5.2 | 2,090 | 78.0 | 93 | 3.5 | 307 | 11.5 | 51 | 1.9 | 2,409 | 89.9 | 2,183 | 81.5 |
| Female householder, no husband present | 514 | 13.0 | 66 | 12.9 | 309 | 60.0 | 35 | 6.9 | 89 | 17.2 | 15 | 2.9 | 402 | 78.1 | 344 | 66.9 |
| Male householder, no wife present | 178 | 4.5 | 25 | 14.3 | 99 | 55.5 | 12 | 6.6 | 35 | 19.7 | 7 | 3.9 | 137 | 77.1 | 110 | 62.1 |
| Married couple | 1,987 | 50.1 | 46 | 2.3 | 1,683 | 84.7 | 45 | 2.3 | 184 | 9.2 | 29 | 1.4 | 1,870 | 94.1 | 1,729 | 87.0 |
| Nonfamily household and other | 1,290 | 32.5 | 169 | 13.1 | 762 | 59.1 | 26 | 2.0 | 304 | 23.6 | 28 | 2.2 | 1,067 | 82.7 | 788 | 61.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 601 | 15.1 | 150 | 25.0 | 312 | 51.9 | 45 | 7.4 | 75 | 12.5 | 19 | 3.1 | 392 | 65.2 | 357 | 59.3 |
| Hispanic non-Black | 85 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,203 | 80.7 | 134 | 4.2 | 2,444 | 76.3 | 59 | 1.8 | 507 | 15.8 | 60 | 1.9 | 2,958 | 92.3 | 2,502 | 78.1 |
| Other non-Black non-Hispanic | 80 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 810 | 20.4 | 109 | 13.5 | 529 | 65.4 | 29 | 3.6 | 134 | 16.5 | 8 | 0.9 | 668 | 82.5 | 559 | 69.0 |
| 35 to 44 years | 652 | 16.4 | 82 | 12.6 | 423 | 64.8 | 28 | 4.3 | 111 | 17.0 | 8 | 1.2 | 534 | 81.9 | 451 | 69.2 |
| 45 to 54 years | 806 | 20.3 | 57 | 7.1 | 593 | 73.6 | 31 | 3.8 | 104 | 12.9 | 21 | 2.6 | 701 | 86.9 | 624 | 77.4 |
| 55 to 64 years | 750 | 18.9 | 37 | 5.0 | 600 | 80.0 | 14 | 1.9 | 91 | 12.1 | 7 | 1.0 | 694 | 92.6 | 614 | 81.9 |
| 65 years or more | 951 | 24.0 | 21 | 2.2 | 707 | 74.4 | 16 | 1.6 | 172 | 18.0 | 35 | 3.7 | 879 | 92.4 | 723 | 76.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 380 | 9.6 | 71 | 18.6 | 167 | 43.9 | 22 | 5.7 | 103 | 27.0 | 18 | 4.8 | 273 | 71.8 | 189 | 49.7 |
| High school degree | 1,210 | 30.5 | 134 | 11.1 | 807 | 66.8 | 45 | 3.7 | 193 | 15.9 | 30 | 2.5 | 1,004 | 83.0 | 852 | 70.5 |
| Some college | 1,246 | 31.4 | 86 | 6.9 | 935 | 75.0 | 34 | 2.7 | 180 | 14.4 | 12 | 0.9 | 1,119 | 89.8 | 969 | 77.7 |
| College degree | 1,132 | 28.5 | 16 | 1.4 | 943 | 83.3 | 18 | 1.6 | 136 | 12.0 | 19 | 1.7 | 1,080 | 95.3 | 961 | 84.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 672 | 16.9 | 193 | 28.7 | 242 | 36.0 | 51 | 7.5 | 176 | 26.2 | 11 | 1.6 | 417 | 62.1 | 292 | 43.5 |
| Between \$15,000 and $\$ 30,000$ | 773 | 19.5 | 83 | 10.8 | 492 | 63.6 | 27 | 3.5 | 146 | 18.8 | 26 | 3.3 | 638 | 82.4 | 519 | 67.1 |
| Between \$30,000 and $\$ 50,000$ | 836 | 21.1 | 9 | 1.0 | 678 | 81.1 | 11 | 1.3 | 131 | 15.6 | 8 | 0.9 | 817 | 97.6 | 689 | 82.4 |
| Between \$50,000 and $\$ 75,000$ | 709 | 17.9 | 17 | 2.4 | 565 | 79.7 | 16 | 2.2 | 97 | 13.7 | 13 | 1.9 | 666 | 93.9 | 581 | 81.9 |
| At Least \$75,000 | 978 | 24.6 | 5 | 0.5 | 876 | 89.6 | 14 | 1.4 | 62 | 6.3 | 21 | 2.2 | 938 | 95.9 | 890 | 91.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,945 | 74.2 | 65 | 2.2 | 2,369 | 80.4 | 71 | 2.4 | 384 | 13.0 | 56 | 1.9 | 2,760 | 93.7 | 2,440 | 82.9 |
| Non-homeowner | 1,024 | 25.8 | 242 | 23.6 | 484 | 47.2 | 47 | 4.6 | 227 | 22.2 | 23 | 2.3 | 715 | 69.9 | 531 | 51.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table H-52 2011 Household Banking Status by Demographic Characteristics: Minnesota

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \\ \hline \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 2,163 | 100.0 | 90 | 4.1 | 272 | 12.6 | 1,763 | 81.5 | 38 | 1.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,335 | 61.7 | 44 | 3.3 | 154 | 11.5 | 1,121 | 84.0 | 15 | 1.1 |
| Female householder, no husband present | 188 | 8.7 | 26 | 13.8 | 43 | 22.7 | 120 | 63.5 | - | - |
| Male householder, no wife present | 76 | 3.5 | 2 | 2.0 | 10 | 13.7 | 62 | 81.5 | 2 | 2.7 |
| Married couple | 1,071 | 49.5 | 17 | 1.6 | 101 | 9.4 | 940 | 87.8 | 13 | 1.2 |
| Nonfamily household and other | 828 | 38.3 | 45 | 5.5 | 118 | 14.2 | 642 | 77.5 | 23 | 2.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 98 | 4.5 | 35 | 36.0 | 21 | 21.7 | 39 | 39.5 | 3 | 2.7 |
| Hispanic non-Black | 57 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,926 | 89.0 | 45 | 2.3 | 215 | 11.2 | 1,632 | 84.7 | 34 | 1.8 |
| Other non-Black non-Hispanic | 82 | 3.8 | 1 | 1.7 | 17 | 20.9 | 61 | 75.2 | 2 | 2.2 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 505 | 23.3 | 32 | 6.4 | 82 | 16.3 | 386 | 76.5 | 4 | 0.8 |
| 35 to 44 years | 361 | 16.7 | 9 | 2.5 | 44 | 12.2 | 302 | 83.9 | 5 | 1.5 |
| 45 to 54 years | 451 | 20.9 | 28 | 6.2 | 68 | 15.0 | 350 | 77.7 | 5 | 1.2 |
| 55 to 64 years | 393 | 18.1 | 15 | 3.9 | 38 | 9.8 | 331 | 84.4 | 7 | 1.9 |
| 65 years or more | 454 | 21.0 | 5 | 1.1 | 40 | 8.8 | 393 | 86.6 | 16 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 140 | 6.5 | 25 | 17.5 | 25 | 17.6 | 88 | 62.4 | 3 | 2.5 |
| High school degree | 549 | 25.4 | 42 | 7.7 | 76 | 13.9 | 421 | 76.6 | 10 | 1.9 |
| Some college | 691 | 31.9 | 16 | 2.3 | 107 | 15.5 | 551 | 79.8 | 16 | 2.4 |
| College degree | 783 | 36.2 | 7 | 0.9 | 64 | 8.2 | 704 | 89.9 | 8 | 1.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 329 | 15.2 | 73 | 22.3 | 56 | 16.9 | 192 | 58.5 | 8 | 2.3 |
| Between \$15,000 and \$30,000 | 346 | 16.0 | 7 | 2.1 | 67 | 19.2 | 260 | 75.2 | 12 | 3.6 |
| Between \$30,000 and \$50,000 | 434 | 20.0 | 7 | 1.7 | 45 | 10.5 | 374 | 86.3 | 7 | 1.6 |
| Between \$50,000 and \$75,000 | 432 | 20.0 | - | - | 45 | 10.4 | 383 | 88.8 | 4 | 0.8 |
| At Least \$75,000 | 623 | 28.8 | 2 | 0.3 | 60 | 9.6 | 553 | 88.9 | 8 | 1.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,553 | 71.8 | 9 | 0.6 | 150 | 9.7 | 1,366 | 87.9 | 28 | 1.8 |
| Non-homeowner | 610 | 28.2 | 81 | 13.2 | 122 | 20.0 | 397 | 65.1 | 10 | 1.7 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-53 2011 Household Bank Account Type by Demographic Characteristics: Minnesota

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,163 | 100.0 | 90 | 4.1 | 1,596 | 73.8 | 48 | 2.2 | 406 | 18.7 | 25 | 1.1 | 2,007 | 92.8 | 1,645 | 76.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,335 | 61.7 | 44 | 3.3 | 1,082 | 81.1 | 22 | 1.6 | 167 | 12.5 | 20 | 1.5 | 1,256 | 94.0 | 1,106 | 82.8 |
| Female householder, no husband present | 188 | 8.7 | 26 | 13.8 | 115 | 61.1 | 7 | 3.7 | 36 | 19.1 | 4 | 2.2 | 153 | 81.5 | 124 | 65.8 |
| Male householder, no wife present | 76 | 3.5 | 2 | 2.0 | 55 | 73.3 | - | - | 17 | 22.0 | 2 | 2.7 | 72 | 95.3 | 55 | 73.3 |
| Married couple | 1,071 | 49.5 | 17 | 1.6 | 912 | 85.1 | 15 | 1.4 | 115 | 10.7 | 13 | 1.2 | 1,030 | 96.2 | 926 | 86.5 |
| Nonfamily household and other | 828 | 38.3 | 45 | 5.5 | 513 | 62.0 | 26 | 3.2 | 238 | 28.8 | 5 | 0.6 | 752 | 90.7 | 539 | 65.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 98 | 4.5 | 35 | 36.0 | 35 | 35.8 | 8 | 8.2 | 19 | 19.9 | - | - | 55 | 55.7 | 43 | 44.1 |
| Hispanic non-Black | 57 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,926 | 89.0 | 45 | 2.3 | 1,477 | 76.7 | 38 | 2.0 | 342 | 17.7 | 25 | 1.3 | 1,825 | 94.7 | 1,517 | 78.7 |
| Other non-Black non-Hispanic | 82 | 3.8 | 1 | 1.7 | 50 | 60.8 | 2 | 2.7 | 28 | 34.9 | - | - | 78 | 95.6 | 52 | 63.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 505 | 23.3 | 32 | 6.4 | 351 | 69.5 | 13 | 2.7 | 104 | 20.6 | 4 | 0.9 | 457 | 90.5 | 364 | 72.2 |
| 35 to 44 years | 361 | 16.7 | 9 | 2.5 | 280 | 77.7 | 8 | 2.3 | 56 | 15.5 | 8 | 2.1 | 336 | 93.1 | 290 | 80.5 |
| 45 to 54 years | 451 | 20.9 | 28 | 6.2 | 341 | 75.6 | 11 | 2.5 | 67 | 14.9 | 4 | 0.8 | 412 | 91.3 | 352 | 78.1 |
| 55 to 64 years | 393 | 18.1 | 15 | 3.9 | 297 | 75.6 | 10 | 2.5 | 65 | 16.5 | 6 | 1.4 | 362 | 92.1 | 307 | 78.2 |
| 65 years or more | 454 | 21.0 | 5 | 1.1 | 326 | 71.9 | 5 | 1.1 | 114 | 25.1 | 3 | 0.8 | 441 | 97.0 | 331 | 73.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 140 | 6.5 | 25 | 17.5 | 67 | 47.9 | 7 | 5.0 | 40 | 28.2 | 2 | 1.5 | 107 | 76.0 | 74 | 52.9 |
| High school degree | 549 | 25.4 | 42 | 7.7 | 342 | 62.3 | 18 | 3.3 | 144 | 26.2 | 3 | 0.6 | 486 | 88.4 | 360 | 65.6 |
| Some college | 691 | 31.9 | 16 | 2.3 | 509 | 73.6 | 17 | 2.5 | 139 | 20.2 | 10 | 1.4 | 652 | 94.4 | 528 | 76.4 |
| College degree | 783 | 36.2 | 7 | 0.9 | 678 | 86.5 | 6 | 0.7 | 83 | 10.6 | 10 | 1.2 | 763 | 97.4 | 683 | 87.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 329 | 15.2 | 73 | 22.3 | 125 | 38.0 | 11 | 3.4 | 116 | 35.2 | 3 | 1.0 | 241 | 73.2 | 138 | 42.0 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 346 | 16.0 | 7 | 2.1 | 212 | 61.4 | 17 | 5.0 | 109 | 31.6 | - | - | 322 | 93.0 | 230 | 66.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 434 | 20.0 | 7 | 1.7 | 329 | 75.8 | 7 | 1.7 | 86 | 19.9 | 4 | 0.9 | 417 | 96.2 | 336 | 77.5 |
| Between \$50,000 and | 432 | 20.0 | - | - | 370 | 85.7 | 4 | 0.9 | 51 | 11.7 | 7 | 1.7 | 422 | 97.8 | 374 | 86.6 |
| At Least \$75,000 | 623 | 28.8 | 2 | 0.3 | 559 | 89.8 | 8 | 1.3 | 44 | 7.0 | 10 | 1.6 | 605 | 97.2 | 567 | 91.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,553 | 71.8 | 9 | 0.6 | 1,260 | 81.1 | 22 | 1.4 | 242 | 15.5 | 21 | 1.3 | 1,508 | 97.1 | 1,282 | 82.5 |
| Non-homeowner | 610 | 28.2 | 81 | 13.2 | 335 | 55.0 | 26 | 4.3 | 164 | 26.9 | 4 | 0.6 | 499 | 81.9 | 363 | 59.6 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-54 2011 Household Banking Status by Demographic Characteristics: Mississippi

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 1,143 | 100.0 | 173 | 15.1 | 269 | 23.6 | 696 | 60.9 | 6 | 0.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 811 | 70.9 | 103 | 12.7 | 180 | 22.2 | 523 | 64.5 | 6 | 0.7 |
| Female householder, no husband present | 181 | 15.8 | 57 | 31.5 | 51 | 28.4 | 72 | 40.1 | - | - |
| Male householder, no wife present | 62 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 568 | 49.7 | 31 | 5.5 | 105 | 18.4 | 427 | 75.1 | 6 | 1.0 |
| Nonfamily household and other | 333 | 29.1 | 70 | 21.0 | 90 | 27.0 | 173 | 52.1 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 418 | 36.6 | 129 | 30.8 | 132 | 31.7 | 157 | 37.5 | - | - |
| Hispanic non-Black | 12 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 701 | 61.3 | 36 | 5.1 | 133 | 19.0 | 527 | 75.1 | 6 | 0.8 |
| Other non-Black non-Hispanic | 12 | 1.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 233 | 20.4 | 70 | 30.2 | 60 | 25.8 | 103 | 44.0 | - | - |
| 35 to 44 years | 194 | 16.9 | 33 | 17.2 | 48 | 25.0 | 109 | 56.5 | 3 | 1.3 |
| 45 to 54 years | 271 | 23.7 | 43 | 15.8 | 69 | 25.6 | 156 | 57.6 | 3 | 1.1 |
| 55 to 64 years | 203 | 17.8 | 15 | 7.2 | 44 | 21.5 | 145 | 71.3 | - | . |
| 65 years or more | 242 | 21.2 | 11 | 4.7 | 48 | 19.8 | 183 | 75.5 | - | - |
| Education ${ }_{\text {E }}$ |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 187 | 16.4 | 59 | 31.5 | 41 | 22.0 | 87 | 46.6 | - | - |
| High school degree | 322 | 28.2 | 60 | 18.7 | 87 | 26.9 | 172 | 53.5 | 3 | 0.9 |
| Some college | 374 | 32.7 | 46 | 12.3 | 95 | 25.4 | 231 | 61.7 | 3 | 0.7 |
| College degree | 260 | 22.7 | 8 | 2.9 | 46 | 17.9 | 206 | 79.2 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 283 | 24.8 | 117 | 41.4 | 69 | 24.3 | 97 | 34.3 | - | - |
| Between \$15,000 and \$30,000 | 229 | 20.1 | 35 | 15.4 | 72 | 31.5 | 122 | 53.1 | - | - |
| Between \$30,000 and \$50,000 | 172 | 15.1 | 11 | 6.5 | 33 | 19.1 | 128 | 74.4 | - | - |
| Between \$50,000 and \$75,000 | 218 | 19.0 | 6 | 2.9 | 48 | 22.3 | 160 | 73.6 | 3 | 1.2 |
| At Least \$75,000 | 241 | 21.1 | 2 | 1.0 | 47 | 19.4 | 189 | 78.3 | 3 | 1.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 835 | 73.0 | 69 | 8.3 | 169 | 20.2 | 591 | 70.8 | 6 | 0.7 |
| Non-homeowner | 308 | 27.0 | 103 | 33.5 | 101 | 32.6 | 104 | 33.9 | - | - |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-55 2011 Household Bank Account Type by Demographic Characteristics: Mississippi

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,143 | 100.0 | 173 | 15.1 | 546 | 47.8 | 46 | 4.0 | 367 | 32.1 | 11 | 0.9 | 917 | 80.2 | 593 | 51.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 811 | 70.9 | 103 | 12.7 | 426 | 52.6 | 25 | 3.1 | 246 | 30.4 | 11 | 1.3 | 675 | 83.3 | 451 | 55.6 |
| Female householder, no husband present | 181 | 15.8 | 57 | 31.5 | 47 | 25.8 | 16 | 8.6 | 62 | 34.1 | - | - | 108 | 59.9 | 62 | 34.4 |
| Male householder, no wife present | 62 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 568 | 49.7 | 31 | 5.5 | 364 | 64.1 | 4 | 0.7 | 158 | 27.7 | 11 | 1.9 | 525 | 92.4 | 369 | 64.9 |
| Nonfamily household and other | 333 | 29.1 | 70 | 21.0 | 120 | 36.2 | 21 | 6.5 | 121 | 36.4 | . | - | 241 | 72.6 | 142 | 42.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 418 | 36.6 | 129 | 30.8 | 114 | 27.3 | 37 | 8.9 | 138 | 33.0 | - | - | 252 | 60.3 | 151 | 36.2 |
| Hispanic non-Black | 12 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 701 | 61.3 | 36 | 5.1 | 423 | 60.3 | 7 | 1.0 | 225 | 32.1 | 11 | 1.5 | 651 | 92.8 | 430 | 61.3 |
| Other non-Black non-Hispanic | 12 | 1.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 233 | 20.4 | 70 | 30.2 | 79 | 34.1 | 18 | 7.5 | 66 | 28.2 | - | - | 145 | 62.3 | 97 | 41.6 |
| 35 to 44 years | 194 | 16.9 | 33 | 17.2 | 110 | 56.9 | 10 | 5.4 | 37 | 19.2 | 3 | 1.3 | 147 | 76.1 | 121 | 62.3 |
| 45 to 54 years | 271 | 23.7 | 43 | 15.8 | 134 | 49.4 | 2 | 0.8 | 89 | 32.9 | 3 | 1.1 | 223 | 82.4 | 136 | 50.2 |
| 55 to 64 years | 203 | 17.8 | 15 | 7.2 | 105 | 51.8 | 5 | 2.4 | 73 | 36.1 | 5 | 2.6 | 181 | 89.3 | 110 | 54.1 |
| 65 years or more | 242 | 21.2 | 11 | 4.7 | 118 | 48.6 | 11 | 4.7 | 102 | 42.0 | - | - | 219 | 90.6 | 129 | 53.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 187 | 16.4 | 59 | 31.5 | 40 | 21.6 | 12 | 6.4 | 73 | 38.9 | 3 | 1.6 | 116 | 62.1 | 52 | 28.0 |
| High school degree | 322 | 28.2 | 60 | 18.7 | 133 | 41.2 | 16 | 5.1 | 110 | 34.1 | 3 | 0.9 | 243 | 75.3 | 149 | 46.3 |
| Some college | 374 | 32.7 | 46 | 12.3 | 185 | 49.3 | 13 | 3.4 | 128 | 34.3 | 3 | 0.7 | 313 | 83.7 | 197 | 52.7 |
| College degree | 260 | 22.7 | 8 | 2.9 | 189 | 72.7 | 5 | 1.9 | 56 | 21.6 | 2 | 0.9 | 245 | 94.3 | 194 | 74.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 283 | 24.8 | 117 | 41.4 | 56 | 19.8 | 16 | 5.7 | 93 | 33.0 | - | - | 150 | 52.9 | 72 | 25.6 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 229 | 20.1 | 35 | 15.4 | 67 | 29.1 | 25 | 10.9 | 99 | 43.2 | 3 | 1.3 | 169 | 73.7 | 92 | 40.1 |
| Between $\$ 30,000$ and $\$ 50,000$ | 172 | 15.1 | 11 | 6.5 | 85 | 49.4 | - | - | 76 | 44.1 | - | - | 161 | 93.5 | 85 | 49.4 |
| Between \$50,000 and | 218 | 19.0 | 6 | 2.9 | 135 | 62.0 | 3 | 1.3 | 71 | 32.6 | 3 | 1.2 | 206 | 94.5 | 138 | 63.3 |
| At Least \$75,000 | 241 | 21.1 | 2 | 1.0 | 204 | 84.5 | 2 | 0.9 | 28 | 11.5 | 5 | 2.2 | 231 | 96.0 | 206 | 85.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 835 | 73.0 | 69 | 8.3 | 473 | 56.6 | 20 | 2.4 | 262 | 31.4 | 11 | 1.3 | 738 | 88.4 | 493 | 59.0 |
| Non-homeowner | 308 | 27.0 | 103 | 33.5 | 74 | 24.0 | 26 | 8.5 | 105 | 34.0 | - | - | 179 | 57.9 | 100 | 32.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-56 2011 Household Banking Status by Demographic Characteristics: Missouri

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 2,490 | 100.0 | 237 | 9.5 | 514 | 20.6 | 1,681 | 67.5 | 59 | 2.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,671 | 67.1 | 128 | 7.6 | 361 | 21.6 | 1,142 | 68.4 | 40 | 2.4 |
| Female householder, no husband present | 337 | 13.5 | 80 | 23.7 | 107 | 31.7 | 132 | 39.2 | 18 | 5.5 |
| Male householder, no wife present | 98 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,236 | 49.6 | 23 | 1.9 | 227 | 18.4 | 964 | 78.0 | 22 | 1.7 |
| Nonfamily household and other | 820 | 32.9 | 110 | 13.4 | 153 | 18.6 | 539 | 65.7 | 19 | 2.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 313 | 12.6 | 102 | 32.5 | 94 | 30.0 | 108 | 34.6 | 9 | 2.9 |
| Hispanic non-Black | 73 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,030 | 81.5 | 110 | 5.4 | 383 | 18.9 | 1,494 | 73.6 | 43 | 2.1 |
| Other non-Black non-Hispanic | 75 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 557 | 22.4 | 91 | 16.4 | 180 | 32.3 | 279 | 50.0 | 7 | 1.3 |
| 35 to 44 years | 441 | 17.7 | 42 | 9.6 | 85 | 19.3 | 294 | 66.7 | 19 | 4.4 |
| 45 to 54 years | 525 | 21.1 | 54 | 10.4 | 96 | 18.3 | 359 | 68.5 | 15 | 2.9 |
| 55 to 64 years | 447 | 17.9 | 34 | 7.5 | 85 | 19.1 | 318 | 71.1 | 10 | 2.3 |
| 65 years or more | 520 | 20.9 | 15 | 3.0 | 68 | 13.1 | 431 | 82.7 | 7 | 1.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 288 | 11.6 | 78 | 27.1 | 68 | 23.7 | 138 | 47.9 | 4 | 1.3 |
| High school degree | 719 | 28.9 | 77 | 10.7 | 162 | 22.5 | 463 | 64.3 | 18 | 2.5 |
| Some college | 765 | 30.7 | 79 | 10.3 | 176 | 23.0 | 488 | 63.8 | 22 | 2.9 |
| College degree | 718 | 28.8 | 4 | 0.5 | 108 | 15.0 | 592 | 82.4 | 15 | 2.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 429 | 17.2 | 150 | 35.0 | 98 | 22.8 | 173 | 40.4 | 8 | 1.9 |
| Between \$15,000 and \$30,000 | 525 | 21.1 | 57 | 10.9 | 157 | 30.0 | 298 | 56.7 | 13 | 2.4 |
| Between \$30,000 and \$50,000 | 545 | 21.9 | 26 | 4.8 | 116 | 21.2 | 389 | 71.3 | 14 | 2.6 |
| Between \$50,000 and \$75,000 | 398 | 16.0 | 4 | 0.9 | 83 | 21.0 | 296 | 74.5 | 14 | 3.6 |
| At Least \$75,000 | 593 | 23.8 | - | - | 59 | 10.0 | 524 | 88.4 | 9 | 1.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,751 | 70.3 | 43 | 2.5 | 302 | 17.3 | 1,370 | 78.2 | 35 | 2.0 |
| Non-homeowner | 739 | 29.7 | 194 | 26.2 | 211 | 28.6 | 311 | 42.0 | 23 | 3.1 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-57 2011 Household Bank Account Type by Demographic Characteristics: Missouri

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | 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 US Households | 2,490 | 100.0 | 237 | 9.5 | 1,587 | 63.7 | 24 | 1.0 | 629 | 25.3 | 13 | 0.5 | 2,216 | 89.0 | 1,611 | 64.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,671 | 67.1 | 128 | 7.6 | 1,157 | 69.2 | 10 | 0.6 | 364 | 21.8 | 13 | 0.8 | 1,520 | 91.0 | 1,166 | 69.8 |
| Female householder, no husband present | 337 | 13.5 | 80 | 23.7 | 164 | 48.6 | 2 | 0.7 | 87 | 25.9 | 4 | 1.1 | 251 | 74.5 | 166 | 49.3 |
| Male householder, no wife present | 98 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,236 | 49.6 | 23 | 1.9 | 953 | 77.1 | 7 | 0.6 | 243 | 19.7 | 10 | 0.8 | 1,196 | 96.8 | 960 | 77.7 |
| Nonfamily household and other | 820 | 32.9 | 110 | 13.4 | 430 | 52.5 | 14 | 1.7 | 266 | 32.4 | - | - | 696 | 84.9 | 444 | 54.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 313 | 12.6 | 102 | 32.5 | 140 | 44.7 | 4 | 1.3 | 67 | 21.5 | - | - | 207 | 66.2 | 144 | 46.0 |
| Hispanic non-Black | 73 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,030 | 81.5 | 110 | 5.4 | 1,382 | 68.1 | 18 | 0.9 | 510 | 25.1 | 10 | 0.5 | 1,892 | 93.2 | 1,400 | 69.0 |
| Other non-Black non-Hispanic | 75 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 557 | 22.4 | 91 | 16.4 | 342 | 61.3 | - | - | 124 | 22.2 | - | - | 466 | 83.6 | 342 | 61.3 |
| 35 to 44 years | 441 | 17.7 | 42 | 9.6 | 296 | 67.1 | 2 | 0.6 | 97 | 22.1 | 3 | 0.7 | 393 | 89.2 | 298 | 67.6 |
| 45 to 54 years | 525 | 21.1 | 54 | 10.4 | 364 | 69.4 | 10 | 1.9 | 96 | 18.3 | - | - | 460 | 87.7 | 374 | 71.4 |
| 55 to 64 years | 447 | 17.9 | 34 | 7.5 | 265 | 59.4 | 4 | 0.8 | 134 | 30.0 | 10 | 2.3 | 399 | 89.4 | 269 | 60.2 |
| 65 years or more | 520 | 20.9 | 15 | 3.0 | 319 | 61.3 | 8 | 1.5 | 178 | 34.2 | - | - | 497 | 95.6 | 327 | 62.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 288 | 11.6 | 78 | 27.1 | 99 | 34.5 | - | - | 110 | 38.3 | - | - | 210 | 72.9 | 99 | 34.5 |
| High school degree | 719 | 28.9 | 77 | 10.7 | 387 | 53.8 | 10 | 1.4 | 245 | 34.0 | - | - | 632 | 87.9 | 397 | 55.3 |
| Some college | 765 | 30.7 | 79 | 10.3 | 470 | 61.4 | 14 | 1.8 | 193 | 25.2 | 10 | 1.3 | 663 | 86.6 | 483 | 63.2 |
| College degree | 718 | 28.8 | 4 | 0.5 | 630 | 87.8 | - | - | 81 | 11.3 | 3 | 0.4 | 712 | 99.1 | 630 | 87.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 429 | 17.2 | 150 | 35.0 | 127 | 29.5 | 7 | 1.7 | 145 | 33.8 | - | - | 272 | 63.3 | 134 | 31.2 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 525 | 21.1 | 57 | 10.9 | 254 | 48.3 | 13 | 2.5 | 198 | 37.7 | 4 | 0.7 | 452 | 86.0 | 267 | 50.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 545 | 21.9 | 26 | 4.8 | 354 | 65.0 | 4 | 0.7 | 158 | 28.9 | 3 | 0.6 | 512 | 93.9 | 358 | 65.7 |
| Between \$50,000 and $\$ 75,000$ | 398 | 16.0 | 4 | 0.9 | 323 | 81.4 | - | - | 67 | 16.9 | 3 | 0.8 | 391 | 98.3 | 323 | 81.4 |
| At Least \$75,000 | 593 | 23.8 | - | - | 528 | 89.1 | - | - | 62 | 10.4 | 3 | 0.5 | 590 | 99.5 | 528 | 89.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,751 | 70.3 | 43 | 2.5 | 1,296 | 74.0 | 11 | 0.6 | 387 | 22.1 | 13 | 0.8 | 1,684 | 96.2 | 1,307 | 74.7 |
| Non-homeowner | 739 | 29.7 | 194 | 26.2 | 290 | 39.3 | 13 | 1.8 | 242 | 32.7 | - | - | 532 | 72.0 | 303 | 41.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-58 2011 Household Banking Status by Demographic Characteristics: Montana

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 426 | 100.0 | 21 | 4.8 | 93 | 22.0 | 303 | 71.2 | 9 | 2.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 256 | 60.2 | 15 | 5.9 | 58 | 22.6 | 177 | 69.2 | 6 | 2.3 |
| Female householder, no husband present | 46 | 10.8 | 11 | 23.4 | 15 | 32.3 | 20 | 44.2 | - | - |
| Male householder, no wife present | 21 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 189 | 44.5 | 4 | 1.9 | 35 | 18.7 | 144 | 76.3 | 6 | 3.1 |
| Nonfamily household and other | 169 | 39.8 | 5 | 3.2 | 35 | 20.9 | 126 | 74.2 | 3 | 1.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 7 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 12 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 372 | 87.4 | 9 | 2.4 | 78 | 21.0 | 277 | 74.6 | 8 | 2.0 |
| Other non-Black non-Hispanic | 35 | 8.3 | 10 | 27.5 | 9 | 24.4 | 16 | 44.9 | 1 | 3.3 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 104 | 24.4 | 9 | 8.9 | 30 | 28.8 | 64 | 61.2 | 1 | 1.1 |
| 35 to 44 years | 58 | 13.6 | 3 | 4.4 | 11 | 18.8 | 43 | 75.1 | 1 | 1.6 |
| 45 to 54 years | 63 | 14.7 | 5 | 8.0 | 22 | 34.7 | 36 | 57.3 | - | - |
| 55 to 64 years | 98 | 23.1 | 1 | 0.7 | 22 | 21.9 | 73 | 74.0 | 3 | 3.5 |
| 65 years or more | 103 | 24.2 | 3 | 3.0 | 9 | 9.1 | 87 | 84.9 | 3 | 3.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 130 | 30.6 | 10 | 7.5 | 35 | 26.8 | 84 | 64.1 | 2 | 1.5 |
| Some college | 140 | 32.8 | 6 | 4.4 | 35 | 24.9 | 95 | 68.2 | 3 | 2.4 |
| College degree | 129 | 30.4 | - | - | 17 | 13.1 | 110 | 85.1 | 2 | 1.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 89 | 21.0 | 14 | 15.6 | 22 | 24.8 | 52 | 58.3 | 1 | 1.2 |
| Between \$15,000 and \$30,000 | 98 | 23.0 | 5 | 5.0 | 24 | 24.3 | 66 | 67.8 | 3 | 3.0 |
| Between \$30,000 and \$50,000 | 102 | 24.1 | 1 | 0.8 | 23 | 22.2 | 77 | 75.5 | 2 | 1.6 |
| Between \$50,000 and \$75,000 | 85 | 19.9 | 1 | 1.1 | 14 | 17.1 | 67 | 79.3 | 2 | 2.5 |
| At Least \$75,000 | 51 | 12.1 | - | - | 10 | 20.0 | 40 | 78.0 | 1 | 2.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 287 | 67.4 | 4 | 1.3 | 51 | 17.6 | 227 | 79.0 | 6 | 2.1 |
| Non-homeowner | 139 | 32.6 | 17 | 12.2 | 43 | 30.9 | 76 | 55.0 | 3 | 1.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-59 2011 Household Bank Account Type by Demographic Characteristics: Montana

| 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) | Ptt of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Ptt of Row |
| All US Households | 426 | 100.0 | 21 | 4.8 | 288 | 67.8 | 18 | 4.2 | 93 | 21.9 | 5 | 1.2 | 382 | 89.7 | 308 | 72.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 256 | 60.2 | 15 | 5.9 | 180 | 70.4 | 9 | 3.6 | 48 | 18.9 | 3 | 1.3 | 229 | 89.3 | 191 | 74.4 |
| Female householder, no husband present | 46 | 10.8 | 11 | 23.4 | 22 | 47.4 | 4 | 7.9 | 10 | 21.3 | - | - | 31 | 68.7 | 25 | 55.2 |
| Male householder, no wife present | 21 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 189 | 44.5 | 4 | 1.9 | 145 | 76.5 | 4 | 2.3 | 35 | 18.2 | 2 | 1.1 | 179 | 94.7 | 149 | 78.8 |
| Nonfamily household and other | 169 | 39.8 | 5 | 3.2 | 108 | 63.8 | 9 | 5.3 | 45 | 26.4 | 2 | 1.2 | 153 | 90.3 | 117 | 69.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 7 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 12 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 372 | 87.4 | 9 | 2.4 | 270 | 72.5 | 11 | 3.0 | 78 | 21.0 | 4 | 1.1 | 348 | 93.5 | 282 | 75.8 |
| Other non-Black non-Hispanic | 35 | 8.3 | 10 | 27.5 | 10 | 27.3 | 3 | 7.8 | 12 | 34.1 | 1 | 3.3 | 22 | 61.5 | 12 | 35.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 104 | 24.4 | 9 | 8.9 | 68 | 65.4 | 7 | 6.8 | 18 | 17.7 | 1 | 1.1 | 86 | 83.1 | 75 | 72.2 |
| 35 to 44 years | 58 | 13.6 | 3 | 4.4 | 39 | 68.4 | 1 | 1.7 | 14 | 23.8 | 1 | 1.6 | 53 | 92.2 | 40 | 70.1 |
| 45 to 54 years | 63 | 14.7 | 5 | 8.0 | 39 | 62.6 | 1 | 1.7 | 16 | 25.9 | 1 | 1.8 | 55 | 88.5 | 41 | 66.1 |
| 55 to 64 years | 98 | 23.1 | 1 | 0.7 | 73 | 73.8 | 5 | 4.9 | 18 | 18.5 | 2 | 2.1 | 91 | 92.3 | 78 | 78.7 |
| 65 years or more | 103 | 24.2 | 3 | 3.0 | 69 | 67.3 | 4 | 3.9 | 27 | 25.8 | - | - | 96 | 93.1 | 73 | 71.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 130 | 30.6 | 10 | 7.5 | 71 | 54.8 | 12 | 9.6 | 34 | 26.3 | 2 | 1.8 | 106 | 81.1 | 85 | 65.2 |
| Some college | 140 | 32.8 | 6 | 4.4 | 95 | 68.3 | 4 | 2.7 | 32 | 23.2 | 2 | 1.5 | 128 | 91.4 | 99 | 71.0 |
| College degree | 129 | 30.4 | - | - | 111 | 85.8 | - | - | 18 | 13.5 | 1 | 0.7 | 128 | 99.3 | 111 | 85.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 89 | 21.0 | 14 | 15.6 | 37 | 41.2 | 8 | 8.4 | 30 | 33.5 | 1 | 1.2 | 67 | 74.7 | 44 | 49.6 |
| Between \$15,000 and \$30,000 | 98 | 23.0 | 5 | 5.0 | 62 | 63.2 | 8 | 8.0 | 21 | 21.7 | 2 | 2.2 | 83 | 84.9 | 70 | 71.1 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 102 | 24.1 | 1 | 0.8 | 76 | 73.9 | 3 | 2.7 | 21 | 20.6 | 2 | 2.0 | 97 | 94.5 | 80 | 77.7 |
| Between \$50,000 and $\$ 75,000$ | 85 | 19.9 | 1 | 1.1 | 71 | 83.5 | - | - | 13 | 15.4 | - | - | 84 | 98.9 | 71 | 83.5 |
| At Least \$75,000 | 51 | 12.1 | - | - | 43 | 84.6 | - | - | 8 | 15.4 | - | - | 51 | 100.0 | 43 | 84.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 287 | 67.4 | 4 | 1.3 | 218 | 76.0 | 10 | 3.5 | 52 | 18.1 | 3 | 1.2 | 270 | 94.0 | 229 | 79.9 |
| Non-homeowner | 139 | 32.6 | 17 | 12.2 | 70 | 50.9 | 8 | 5.7 | 41 | 29.8 | 2 | 1.4 | 112 | 80.7 | 78 | 56.6 |

Figures do not always reconcile to totals because of rounding
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.

Table H-60 2011 Household Banking Status by Demographic Characteristics: Nebraska

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 734 | 100.0 | 27 | 3.7 | 130 | 17.8 | 559 | 76.2 | 17 | 2.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 484 | 66.0 | 21 | 4.4 | 86 | 17.7 | 366 | 75.6 | 11 | 2.3 |
| Female householder, no husband present | 60 | 8.2 | 10 | 17.0 | 19 | 30.9 | 31 | 52.1 | - | - |
| Male householder, no wife present | 33 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 391 | 53.3 | 6 | 1.5 | 56 | 14.3 | 320 | 81.9 | 9 | 2.3 |
| Nonfamily household and other | 249 | 34.0 | 6 | 2.5 | 45 | 17.9 | 193 | 77.5 | 5 | 2.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 28 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 52 | 7.1 | 9 | 16.5 | 16 | 31.4 | 25 | 48.1 | 2 | 4.0 |
| White non-Black non-Hispanic | 630 | 85.9 | 12 | 1.9 | 98 | 15.6 | 506 | 80.2 | 14 | 2.3 |
| Other non-Black non-Hispanic | 23 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 194 | 26.5 | 16 | 8.3 | 45 | 23.1 | 130 | 66.9 | 3 | 1.7 |
| 35 to 44 years | 111 | 15.1 | 4 | 4.1 | 18 | 16.1 | 86 | 78.0 | 2 | 1.9 |
| 45 to 54 years | 144 | 19.6 | 3 | 2.3 | 38 | 26.2 | 99 | 68.9 | 4 | 2.5 |
| 55 to 64 years | 138 | 18.9 | 2 | 1.6 | 19 | 13.5 | 113 | 81.5 | 5 | 3.4 |
| 65 years or more | 147 | 20.0 | 1 | 0.7 | 11 | 7.8 | 131 | 89.6 | 3 | 2.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 67 | 9.1 | 10 | 15.0 | 24 | 35.2 | 31 | 46.8 | 2 | 3.0 |
| High school degree | 205 | 28.0 | 9 | 4.3 | 34 | 16.5 | 158 | 76.7 | 5 | 2.5 |
| Some college | 234 | 31.9 | 6 | 2.4 | 45 | 19.3 | 176 | 75.1 | 7 | 3.1 |
| College degree | 227 | 31.0 | 3 | 1.2 | 28 | 12.2 | 195 | 85.6 | 2 | 1.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 82 | 11.2 | 16 | 19.0 | 19 | 23.3 | 45 | 55.4 | 2 | 2.3 |
| Between \$15,000 and \$30,000 | 152 | 20.8 | 7 | 4.4 | 36 | 23.8 | 106 | 69.7 | 3 | 2.1 |
| Between \$30,000 and \$50,000 | 174 | 23.7 | 2 | 1.3 | 32 | 18.5 | 136 | 78.6 | 3 | 1.6 |
| Between \$50,000 and \$75,000 | 145 | 19.7 | 2 | 1.3 | 21 | 14.7 | 117 | 81.1 | 4 | 2.9 |
| At Least \$75,000 | 181 | 24.7 | 1 | 0.5 | 22 | 12.0 | 154 | 85.0 | 5 | 2.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 509 | 69.4 | 8 | 1.5 | 63 | 12.5 | 425 | 83.6 | 12 | 2.4 |
| Non-homeowner | 225 | 30.6 | 19 | 8.6 | 67 | 29.8 | 134 | 59.7 | 4 | 1.9 |

Notes.
Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-61 2011 Household Bank Account Type by Demographic Characteristics: Nebraska

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 734 | 100.0 | 27 | 3.7 | 530 | 72.2 | 8 | 1.1 | 160 | 21.8 | 9 | 1.2 | 690 | 94.1 | 538 | 73.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 484 | 66.0 | 21 | 4.4 | 370 | 76.3 | 7 | 1.4 | 81 | 16.8 | 5 | 1.1 | 452 | 93.4 | 376 | 77.7 |
| Female householder, no husband present | 60 | 8.2 | 10 | 17.0 | 36 | 59.5 | - | - | 13 | 21.5 | 1 | 2.0 | 50 | 83.0 | 36 | 59.5 |
| Male householder, no wife present | 33 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 391 | 53.3 | 6 | 1.5 | 314 | 80.3 | 5 | 1.4 | 61 | 15.7 | 4 | 1.0 | 376 | 96.0 | 320 | 81.7 |
| Nonfamily household and other | 249 | 34.0 | 6 | 2.5 | 160 | 64.1 | 2 | 0.7 | 78 | 31.4 | 3 | 1.4 | 238 | 95.5 | 161 | 64.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 28 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 52 | 7.1 | 9 | 16.5 | 28 | 53.2 | 2 | 3.8 | 13 | 24.8 | 1 | 1.6 | 41 | 78.0 | 30 | 57.0 |
| White non-Black non-Hispanic | 630 | 85.9 | 12 | 1.9 | 470 | 74.7 | 6 | 0.9 | 135 | 21.5 | 7 | 1.1 | 607 | 96.3 | 476 | 75.6 |
| Other non-Black non-Hispanic | 23 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 194 | 26.5 | 16 | 8.3 | 138 | 70.8 | 3 | 1.3 | 35 | 18.2 | 3 | 1.3 | 173 | 89.1 | 140 | 72.1 |
| 35 to 44 years | 111 | 15.1 | 4 | 4.1 | 85 | 76.5 | 1 | 1.2 | 20 | 18.3 | - | - | 105 | 94.8 | 86 | 77.6 |
| 45 to 54 years | 144 | 19.6 | 3 | 2.3 | 100 | 69.6 | 1 | 0.8 | 35 | 24.3 | 4 | 3.0 | 136 | 94.7 | 101 | 70.3 |
| 55 to 64 years | 138 | 18.9 | 2 | 1.6 | 105 | 75.5 | 3 | 1.9 | 28 | 20.4 | 1 | 0.6 | 133 | 95.9 | 107 | 77.4 |
| 65 years or more | 147 | 20.0 | 1 | 0.7 | 103 | 70.2 | 1 | 0.6 | 41 | 27.8 | 1 | 0.7 | 144 | 98.0 | 104 | 70.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 67 | 9.1 | 10 | 15.0 | 33 | 49.2 | 3 | 4.4 | 19 | 28.2 | 2 | 3.1 | 52 | 77.5 | 36 | 53.7 |
| High school degree | 205 | 28.0 | 9 | 4.3 | 126 | 61.6 | 4 | 1.9 | 63 | 30.7 | 3 | 1.6 | 191 | 92.8 | 130 | 63.4 |
| Some college | 234 | 31.9 | 6 | 2.4 | 188 | 80.2 | - | - | 40 | 17.0 | 1 | 0.4 | 227 | 97.1 | 188 | 80.2 |
| College degree | 227 | 31.0 | 3 | 1.2 | 183 | 80.3 | 2 | 0.7 | 38 | 16.8 | 2 | 1.0 | 221 | 97.1 | 184 | 81.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 82 | 11.2 | 16 | 19.0 | 38 | 46.7 | 1 | 1.2 | 27 | 33.1 | - | - | 65 | 79.8 | 39 | 47.9 |
| Between \$15,000 and $\$ 30,000$ | 152 | 20.8 | 7 | 4.4 | 98 | 64.5 | 2 | 1.4 | 43 | 28.1 | 2 | 1.6 | 142 | 93.4 | 100 | 65.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 174 | 23.7 | 2 | 1.3 | 116 | 67.1 | 5 | 2.6 | 49 | 28.4 | 1 | 0.6 | 166 | 95.5 | 121 | 69.7 |
| Between \$50,000 and | 145 | 19.7 | 2 | 1.3 | 115 | 79.6 | 1 | 0.6 | 23 | 15.6 | 4 | 2.9 | 138 | 95.2 | 116 | 80.2 |
| At Least \$75,000 | 181 | 24.7 | 1 | 0.5 | 161 | 89.1 | - | - | 18 | 9.9 | 1 | 0.6 | 179 | 99.0 | 161 | 89.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 509 | 69.4 | 8 | 1.5 | 399 | 78.4 | 6 | 1.2 | 89 | 17.4 | 7 | 1.5 | 489 | 96.1 | 405 | 79.6 |
| Non-homeowner | 225 | 30.6 | 19 | 8.6 | 130 | 58.1 | 3 | 1.1 | 71 | 31.6 | 1 | 0.5 | 201 | 89.7 | 133 | 59.2 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-62 2011 Household Banking Status by Demographic Characteristics: Nevada

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 1,035 | 100.0 | 77 | 7.5 | 323 | 31.2 | 600 | 58.0 | 35 | 3.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 622 | 60.1 | 45 | 7.2 | 198 | 31.8 | 360 | 57.8 | 20 | 3.2 |
| Female householder, no husband present | 107 | 10.3 | 14 | 13.3 | 37 | 34.4 | 56 | 52.3 | - | - |
| Male householder, no wife present | 67 | 6.4 | 8 | 12.7 | 27 | 39.9 | 25 | 38.1 | 6 | 9.3 |
| Married couple | 449 | 43.3 | 22 | 4.9 | 135 | 30.0 | 278 | 62.0 | 14 | 3.1 |
| Nonfamily household and other | 413 | 39.9 | 33 | 7.9 | 125 | 30.3 | 241 | 58.3 | 15 | 3.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 108 | 10.4 | 18 | 17.0 | 46 | 42.4 | 39 | 36.0 | 5 | 4.6 |
| Hispanic non-Black | 165 | 15.9 | 22 | 13.5 | 63 | 38.1 | 73 | 44.1 | 7 | 4.3 |
| White non-Black non-Hispanic | 666 | 64.3 | 32 | 4.9 | 173 | 26.0 | 439 | 65.9 | 21 | 3.2 |
| Other non-Black non-Hispanic | 97 | 9.3 | 4 | 4.3 | 42 | 42.9 | 50 | 51.6 | 1 | 1.2 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 240 | 23.2 | 21 | 8.8 | 86 | 35.9 | 120 | 49.9 | 13 | 5.4 |
| 35 to 44 years | 216 | 20.9 | 16 | 7.3 | 87 | 40.5 | 109 | 50.5 | 4 | 1.8 |
| 45 to 54 years | 183 | 17.6 | 19 | 10.4 | 64 | 35.2 | 95 | 52.1 | 4 | 2.4 |
| 55 to 64 years | 173 | 16.7 | 14 | 8.1 | 41 | 23.8 | 111 | 64.6 | 6 | 3.5 |
| 65 years or more | 223 | 21.6 | 7 | 3.3 | 44 | 19.7 | 165 | 73.7 | 7 | 3.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 114 | 11.0 | 23 | 20.2 | 45 | 39.3 | 42 | 37.1 | 4 | 3.5 |
| High school degree | 310 | 29.9 | 33 | 10.7 | 97 | 31.2 | 167 | 53.8 | 14 | 4.4 |
| Some college | 325 | 31.4 | 16 | 5.1 | 99 | 30.4 | 198 | 60.8 | 12 | 3.7 |
| College degree | 286 | 27.6 | 5 | 1.7 | 83 | 29.0 | 193 | 67.6 | 5 | 1.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 160 | 15.5 | 33 | 20.5 | 51 | 32.2 | 63 | 39.1 | 13 | 8.2 |
| Between \$15,000 and \$30,000 | 213 | 20.5 | 21 | 9.8 | 76 | 35.9 | 114 | 53.7 | 1 | 0.6 |
| Between \$30,000 and \$50,000 | 224 | 21.7 | 13 | 5.7 | 85 | 38.0 | 120 | 53.5 | 6 | 2.8 |
| Between \$50,000 and \$75,000 | 173 | 16.7 | 8 | 4.4 | 38 | 22.0 | 119 | 69.0 | 8 | 4.6 |
| At Least \$75,000 | 265 | 25.6 | 3 | 1.2 | 72 | 27.1 | 184 | 69.5 | 6 | 2.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 597 | 57.7 | 14 | 2.4 | 149 | 24.9 | 417 | 69.8 | 17 | 2.9 |
| Non-homeowner | 438 | 42.3 | 63 | 14.3 | 175 | 39.9 | 183 | 41.9 | 17 | 4.0 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-63 2011 Household Bank Account Type by Demographic Characteristics: Nevada

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,035 | 100.0 | 77 | 7.5 | 695 | 67.2 | 14 | 1.3 | 233 | 22.5 | 16 | 1.5 | 931 | 90.0 | 709 | 68.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 622 | 60.1 | 45 | 7.2 | 445 | 71.5 | 8 | 1.2 | 118 | 18.9 | 7 | 1.2 | 564 | 90.7 | 453 | 72.7 |
| Female householder, no husband present | 107 | 10.3 | 14 | 13.3 | 65 | 61.3 | 2 | 1.5 | 24 | 22.4 | 2 | 1.5 | 91 | 85.3 | 67 | 62.8 |
| Male householder, no wife present | 67 | 6.4 | 8 | 12.7 | 40 | 60.7 | 1 | 1.8 | 17 | 24.9 | - | - | 57 | 85.6 | 42 | 62.4 |
| Married couple | 449 | 43.3 | 22 | 4.9 | 339 | 75.6 | 5 | 1.1 | 77 | 17.2 | 6 | 1.3 | 416 | 92.7 | 344 | 76.6 |
| Nonfamily household and other | 413 | 39.9 | 33 | 7.9 | 250 | 60.6 | 6 | 1.5 | 115 | 27.9 | 8 | 2.0 | 367 | 88.9 | 257 | 62.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 108 | 10.4 | 18 | 17.0 | 66 | 61.5 | 2 | 2.0 | 21 | 19.6 | - | - | 87 | 81.0 | 68 | 63.4 |
| Hispanic non-Black | 165 | 15.9 | 22 | 13.5 | 103 | 62.7 | 3 | 2.1 | 36 | 21.7 | - | - | 139 | 84.4 | 107 | 64.8 |
| White non-Black non-Hispanic | 666 | 64.3 | 32 | 4.9 | 465 | 69.9 | 7 | 1.0 | 145 | 21.8 | 16 | 2.4 | 614 | 92.2 | 472 | 70.9 |
| Other non-Black non-Hispanic | 97 | 9.3 | 4 | 4.3 | 60 | 62.3 | 2 | 1.6 | 31 | 31.7 | - | - | 91 | 94.1 | 62 | 63.9 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 240 | 23.2 | 21 | 8.8 | 165 | 68.5 | 2 | 0.7 | 49 | 20.3 | 4 | 1.8 | 215 | 89.3 | 166 | 69.1 |
| 35 to 44 years | 216 | 20.9 | 16 | 7.3 | 140 | 64.8 | 3 | 1.4 | 53 | 24.6 | 4 | 1.9 | 195 | 90.2 | 143 | 66.2 |
| 45 to 54 years | 183 | 17.6 | 19 | 10.4 | 134 | 73.6 | - | - | 29 | 16.0 | - | - | 164 | 89.6 | 134 | 73.6 |
| 55 to 64 years | 173 | 16.7 | 14 | 8.1 | 109 | 63.3 | 4 | 2.6 | 41 | 23.5 | 4 | 2.5 | 150 | 86.8 | 114 | 65.9 |
| 65 years or more | 223 | 21.6 | 7 | 3.3 | 147 | 65.8 | 5 | 2.1 | 61 | 27.3 | 3 | 1.4 | 208 | 93.2 | 152 | 67.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 114 | 11.0 | 23 | 20.2 | 52 | 45.6 | 7 | 6.1 | 32 | 28.1 | - | - | 84 | 73.7 | 59 | 51.7 |
| High school degree | 310 | 29.9 | 33 | 10.7 | 183 | 59.0 | 3 | 0.9 | 85 | 27.6 | 6 | 1.9 | 271 | 87.5 | 185 | 59.8 |
| Some college | 325 | 31.4 | 16 | 5.1 | 229 | 70.3 | 3 | 0.8 | 72 | 22.1 | 6 | 1.8 | 300 | 92.4 | 231 | 71.1 |
| College degree | 286 | 27.6 | 5 | 1.7 | 232 | 81.2 | 1 | 0.5 | 44 | 15.3 | 4 | 1.4 | 276 | 96.4 | 234 | 81.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 160 | 15.5 | 33 | 20.5 | 70 | 43.6 | 4 | 2.8 | 47 | 29.3 | 6 | 3.8 | 118 | 74.0 | 74 | 46.4 |
| Between \$15,000 and $\$ 30,000$ | 213 | 20.5 | 21 | 9.8 | 115 | 54.0 | 3 | 1.6 | 74 | 34.6 | - | - | 188 | 88.6 | 118 | 55.6 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 224 | 21.7 | 13 | 5.7 | 160 | 71.3 | 4 | 2.0 | 46 | 20.5 | 1 | 0.6 | 207 | 92.4 | 164 | 73.3 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 173 | 16.7 | 8 | 4.4 | 120 | 69.1 | - | - | 40 | 23.0 | 6 | 3.5 | 159 | 92.1 | 120 | 69.1 |
| At Least \$75,000 | 265 | 25.6 | 3 | 1.2 | 231 | 87.2 | 1 | 0.5 | 27 | 10.1 | 2 | 0.9 | 258 | 97.3 | 233 | 87.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 597 | 57.7 | 14 | 2.4 | 445 | 74.5 | 6 | 0.9 | 122 | 20.5 | 10 | 1.6 | 567 | 95.0 | 450 | 75.4 |
| Non-homeowner | 438 | 42.3 | 63 | 14.3 | 250 | 57.2 | 8 | 1.9 | 111 | 25.2 | 6 | 1.4 | 364 | 83.1 | 259 | 59.1 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-64 2011 Household Banking Status by Demographic Characteristics: New Hampshire

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 526 | 100.0 | 10 | 1.9 | 66 | 12.5 | 439 | 83.5 | 11 | 2.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 364 | 69.2 | 6 | 1.5 | 48 | 13.3 | 305 | 83.7 | 6 | 1.5 |
| Female householder, no husband present | 46 | 8.8 | 3 | 5.7 | 13 | 27.3 | 30 | 65.8 | 1 | 1.2 |
| Male householder, no wife present | 20 | 3.9 | - | - | 4 | 18.5 | 16 | 78.9 | 1 | 2.5 |
| Married couple | 297 | 56.5 | 3 | 1.0 | 32 | 10.7 | 258 | 86.8 | 4 | 1.5 |
| Nonfamily household and other | 162 | 30.8 | 4 | 2.7 | 17 | 10.8 | 134 | 82.9 | 6 | 3.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 10 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 11 | 2.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 488 | 92.9 | 8 | 1.6 | 57 | 11.6 | 414 | 84.8 | 10 | 2.0 |
| Other non-Black non-Hispanic | 16 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 88 | 16.8 | 3 | 3.3 | 12 | 13.7 | 72 | 81.7 | 1 | 1.3 |
| 35 to 44 years | 94 | 17.9 | 3 | 2.9 | 10 | 10.8 | 81 | 86.4 | - | - |
| 45 to 54 years | 130 | 24.6 | 2 | 1.3 | 18 | 14.0 | 109 | 83.8 | 1 | 0.9 |
| 55 to 64 years | 105 | 20.0 | 2 | 1.6 | 16 | 15.7 | 82 | 78.2 | 5 | 4.6 |
| 65 years or more | 109 | 20.7 | 1 | 0.9 | 9 | 8.2 | 95 | 87.1 | 4 | 3.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 34 | 6.4 | 3 | 7.6 | 5 | 15.1 | 25 | 73.0 | 1 | 4.3 |
| High school degree | 135 | 25.7 | 5 | 3.6 | 25 | 18.4 | 103 | 76.3 | 2 | 1.7 |
| Some college | 151 | 28.8 | 1 | 1.0 | 19 | 12.3 | 127 | 83.9 | 4 | 2.8 |
| College degree | 206 | 39.1 | 1 | 0.5 | 17 | 8.3 | 184 | 89.6 | 3 | 1.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 40 | 7.7 | 4 | 10.2 | 11 | 26.1 | 25 | 61.3 | 1 | 2.4 |
| Between \$15,000 and \$30,000 | 76 | 14.5 | 2 | 2.8 | 10 | 13.0 | 61 | 80.5 | 3 | 3.7 |
| Between \$30,000 and \$50,000 | 105 | 19.9 | 3 | 2.5 | 17 | 16.1 | 83 | 79.4 | 2 | 2.0 |
| Between \$50,000 and \$75,000 | 112 | 21.3 | 1 | 0.5 | 10 | 9.3 | 100 | 89.2 | 1 | 1.0 |
| At Least \$75,000 | 193 | 36.7 | 1 | 0.3 | 18 | 9.4 | 170 | 88.1 | 4 | 2.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 389 | 74.0 | 3 | 0.7 | 39 | 10.1 | 340 | 87.4 | 7 | 1.9 |
| Non-homeowner | 137 | 26.0 | 7 | 5.4 | 26 | 19.3 | 99 | 72.4 | 4 | 3.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-65 2011 Household Bank Account Type by Demographic Characteristics: New Hampshire

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 526 | 100.0 | 10 | 1.9 | 405 | 77.0 | 11 | 2.0 | 97 | 18.5 | 3 | 0.5 | 503 | 95.7 | 416 | 79.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 364 | 69.2 | 6 | 1.5 | 300 | 82.6 | 4 | 1.2 | 52 | 14.3 | 2 | 0.4 | 353 | 97.0 | 305 | 83.7 |
| Female householder, no husband present | 46 | 8.8 | 3 | 5.7 | 29 | 61.7 | 2 | 4.5 | 13 | 27.1 | 1 | 1.2 | 42 | 89.9 | 31 | 66.1 |
| Male householder, no wife present | 20 | 3.9 | - | - | 14 | 67.9 | 1 | 5.2 | 6 | 26.9 | - | - | 19 | 94.8 | 15 | 73.1 |
| Married couple | 297 | 56.5 | 3 | 1.0 | 258 | 86.8 | 1 | 0.4 | 34 | 11.5 | 1 | 0.3 | 292 | 98.3 | 259 | 87.2 |
| Nonfamily household and other | 162 | 30.8 | 4 | 2.7 | 105 | 64.6 | 7 | 4.0 | 45 | 27.9 | 1 | 0.7 | 150 | 92.8 | 111 | 68.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 10 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 11 | 2.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 488 | 92.9 | 8 | 1.6 | 380 | 77.9 | 10 | 2.1 | 88 | 18.1 | 2 | 0.4 | 469 | 96.1 | 390 | 80.0 |
| Other non-Black non-Hispanic | 16 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 88 | 16.8 | 3 | 3.3 | 66 | 74.8 | 1 | 1.1 | 17 | 19.8 | 1 | 1.1 | 84 | 95.1 | 67 | 75.8 |
| 35 to 44 years | 94 | 17.9 | 3 | 2.9 | 67 | 71.4 | 1 | 1.1 | 23 | 24.6 | - | - | 91 | 96.0 | 68 | 72.5 |
| 45 to 54 years | 130 | 24.6 | 2 | 1.3 | 108 | 83.7 | 3 | 2.6 | 16 | 12.4 | - | - | 124 | 96.1 | 112 | 86.3 |
| 55 to 64 years | 105 | 20.0 | 2 | 1.6 | 82 | 77.8 | 2 | 1.5 | 19 | 18.4 | 1 | 0.7 | 101 | 96.2 | 83 | 79.3 |
| 65 years or more | 109 | 20.7 | 1 | 0.9 | 82 | 75.2 | 4 | 3.5 | 21 | 19.5 | 1 | 1.0 | 103 | 95.1 | 85 | 78.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 34 | 6.4 | 3 | 7.6 | 16 | 48.5 | 3 | 8.1 | 12 | 35.8 | - | - | 28 | 84.3 | 19 | 56.6 |
| High school degree | 135 | 25.7 | 5 | 3.6 | 90 | 66.3 | 5 | 4.0 | 35 | 25.6 | 1 | 0.5 | 124 | 91.9 | 95 | 70.3 |
| Some college | 151 | 28.8 | 1 | 1.0 | 120 | 79.1 | 2 | 1.0 | 29 | 18.9 | - | - | 148 | 98.0 | 121 | 80.1 |
| College degree | 206 | 39.1 | 1 | 0.5 | 179 | 87.3 | 1 | 0.5 | 22 | 10.7 | 2 | 1.0 | 202 | 98.5 | 181 | 87.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 40 | 7.7 | 4 | 10.2 | 18 | 43.6 | 3 | 6.6 | 16 | 39.6 | - | - | 34 | 83.2 | 20 | 50.2 |
| $\begin{aligned} & \text { Between \$15,000 and } \\ & \$ 30,000 \end{aligned}$ | 76 | 14.5 | 2 | 2.8 | 41 | 54.4 | 5 | 7.1 | 26 | 34.7 | 1 | 0.9 | 68 | 89.2 | 47 | 61.5 |
| Between $\$ 30,000$ and $\$ 50,000$ | 105 | 19.9 | 3 | 2.5 | 78 | 74.8 | 2 | 2.0 | 20 | 19.2 | 2 | 1.5 | 99 | 95.0 | 80 | 76.8 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 112 | 21.3 | 1 | 0.5 | 95 | 84.6 | - | - | 17 | 14.9 | - | - | 111 | 99.5 | 95 | 84.6 |
| At Least \$75,000 | 193 | 36.7 | 1 | 0.3 | 173 | 89.8 | 1 | 0.3 | 18 | 9.3 | 1 | 0.3 | 191 | 99.1 | 174 | 90.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 389 | 74.0 | 3 | 0.7 | 325 | 83.6 | 4 | 0.9 | 56 | 14.4 | 2 | 0.4 | 382 | 98.1 | 329 | 84.5 |
| Non-homeowner | 137 | 26.0 | 7 | 5.4 | 80 | 58.4 | 7 | 5.2 | 41 | 30.1 | 1 | 0.9 | 122 | 88.9 | 87 | 63.6 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-66 2011 Household Banking Status by Demographic Characteristics: New Jersey

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 3,202 | 100.0 | 212 | 6.6 | 621 | 19.4 | 2,297 | 71.7 | 73 | 2.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,159 | 67.4 | 113 | 5.2 | 478 | 22.1 | 1,515 | 70.2 | 54 | 2.5 |
| Female householder, no husband present | 336 | 10.5 | 56 | 16.7 | 84 | 25.0 | 188 | 55.9 | 8 | 2.4 |
| Male householder, no wife present | 139 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,685 | 52.6 | 35 | 2.1 | 339 | 20.1 | 1,269 | 75.3 | 41 | 2.4 |
| Nonfamily household and other | 1,043 | 32.6 | 99 | 9.5 | 143 | 13.7 | 782 | 75.0 | 20 | 1.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 468 | 14.6 | 57 | 12.2 | 191 | 40.8 | 206 | 44.0 | 14 | 3.0 |
| Hispanic non-Black | 361 | 11.3 | 106 | 29.3 | 111 | 30.6 | 145 | 40.1 | - | - |
| White non-Black non-Hispanic | 2,138 | 66.8 | 49 | 2.3 | 263 | 12.3 | 1,768 | 82.7 | 59 | 2.8 |
| Other non-Black non-Hispanic | 235 | 7.3 | - | - | 57 | 24.1 | 178 | 75.9 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 541 | 16.9 | 60 | 11.0 | 149 | 27.5 | 328 | 60.6 | 5 | 0.9 |
| 35 to 44 years | 597 | 18.6 | 55 | 9.2 | 133 | 22.2 | 405 | 67.9 | 4 | 0.7 |
| 45 to 54 years | 706 | 22.0 | 49 | 6.9 | 178 | 25.3 | 460 | 65.1 | 19 | 2.7 |
| 55 to 64 years | 617 | 19.3 | 30 | 4.9 | 91 | 14.7 | 479 | 77.7 | 16 | 2.6 |
| 65 years or more | 742 | 23.2 | 18 | 2.4 | 70 | 9.5 | 625 | 84.2 | 29 | 3.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 311 | 9.7 | 71 | 23.0 | 84 | 27.0 | 155 | 50.0 | - | - |
| High school degree | 929 | 29.0 | 95 | 10.3 | 184 | 19.8 | 628 | 67.6 | 21 | 2.3 |
| Some college | 710 | 22.2 | 41 | 5.7 | 134 | 18.9 | 518 | 73.0 | 17 | 2.4 |
| College degree | 1,252 | 39.1 | 4 | 0.3 | 219 | 17.5 | 995 | 79.4 | 35 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 313 | 9.8 | 77 | 24.7 | 81 | 25.9 | 151 | 48.1 | 4 | 1.3 |
| Between \$15,000 and \$30,000 | 410 | 12.8 | 66 | 16.1 | 83 | 20.2 | 249 | 60.7 | 13 | 3.1 |
| Between \$30,000 and \$50,000 | 515 | 16.1 | 40 | 7.7 | 88 | 17.2 | 378 | 73.3 | 9 | 1.8 |
| Between \$50,000 and \$75,000 | 643 | 20.1 | 19 | 2.9 | 133 | 20.8 | 468 | 72.7 | 23 | 3.6 |
| At Least \$75,000 | 1,321 | 41.3 | 10 | 0.8 | 235 | 17.8 | 1,052 | 79.6 | 24 | 1.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,227 | 69.5 | 25 | 1.1 | 348 | 15.6 | 1,794 | 80.5 | 60 | 2.7 |
| Non-homeowner | 975 | 30.5 | 186 | 19.1 | 273 | 27.9 | 503 | 51.6 | 13 | 1.4 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-67 2011 Household Bank Account Type by Demographic Characteristics: New Jersey

| 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 <br> (1000s) | Ptt of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 3,202 | 100.0 | 212 | 6.6 | 2,331 | 72.8 | 57 | 1.8 | 596 | 18.6 | 8 | 0.2 | 2,930 | 91.5 | 2,387 | 74.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,159 | 67.4 | 113 | 5.2 | 1,686 | 78.1 | 32 | 1.5 | 325 | 15.0 | 3 | 0.2 | 2,014 | 93.3 | 1,718 | 79.6 |
| Female householder, no husband present | 336 | 10.5 | 56 | 16.7 | 202 | 60.2 | 10 | 3.0 | 68 | 20.2 | - | - | 270 | 80.4 | 212 | 63.2 |
| Male householder, no wife present | 139 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,685 | 52.6 | 35 | 2.1 | 1,424 | 84.5 | 22 | 1.3 | 204 | 12.1 | - | - | 1,627 | 96.6 | 1,446 | 85.8 |
| Nonfamily household and other | 1,043 | 32.6 | 99 | 9.5 | 644 | 61.8 | 24 | 2.3 | 271 | 26.0 | 5 | 0.4 | 915 | 87.8 | 669 | 64.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 468 | 14.6 | 57 | 12.2 | 240 | 51.3 | 19 | 4.0 | 147 | 31.5 | 5 | 1.0 | 388 | 82.8 | 259 | 55.3 |
| Hispanic non-Black | 361 | 11.3 | 106 | 29.3 | 166 | 46.0 | 6 | 1.6 | 83 | 23.0 | - | - | 250 | 69.1 | 172 | 47.7 |
| White non-Black non-Hispanic | 2,138 | 66.8 | 49 | 2.3 | 1,729 | 80.9 | 24 | 1.1 | 332 | 15.5 | 3 | 0.2 | 2,065 | 96.6 | 1,754 | 82.0 |
| Other non-Black non-Hispanic | 235 | 7.3 | - | - | 195 | 82.9 | 7 | 3.2 | 33 | 13.9 | - | - | 227 | 96.8 | 202 | 86.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 541 | 16.9 | 60 | 11.0 | 332 | 61.4 | 11 | 2.0 | 138 | 25.5 | - | - | 470 | 86.9 | 343 | 63.4 |
| 35 to 44 years | 597 | 18.6 | 55 | 9.2 | 415 | 69.4 | 10 | 1.7 | 117 | 19.7 | - | - | 532 | 89.1 | 425 | 71.1 |
| 45 to 54 years | 706 | 22.0 | 49 | 6.9 | 558 | 79.1 | 10 | 1.4 | 89 | 12.6 | - | - | 647 | 91.7 | 568 | 80.5 |
| 55 to 64 years | 617 | 19.3 | 30 | 4.9 | 469 | 76.0 | 18 | 2.9 | 100 | 16.2 | - | - | 569 | 92.2 | 487 | 78.9 |
| 65 years or more | 742 | 23.2 | 18 | 2.4 | 557 | 75.0 | 8 | 1.0 | 152 | 20.4 | 8 | 1.1 | 712 | 95.9 | 565 | 76.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 311 | 9.7 | 71 | 23.0 | 100 | 32.3 | 20 | 6.4 | 119 | 38.2 | - | - | 219 | 70.6 | 120 | 38.8 |
| High school degree | 929 | 29.0 | 95 | 10.3 | 629 | 67.7 | 8 | 0.9 | 193 | 20.8 | 3 | 0.4 | 826 | 88.9 | 637 | 68.6 |
| Some college | 710 | 22.2 | 41 | 5.7 | 516 | 72.6 | 13 | 1.9 | 136 | 19.1 | 5 | 0.6 | 652 | 91.8 | 529 | 74.5 |
| College degree | 1,252 | 39.1 | 4 | 0.3 | 1,085 | 86.6 | 15 | 1.2 | 148 | 11.8 | - | - | 1,233 | 98.5 | 1,100 | 87.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 313 | 9.8 | 77 | 24.7 | 93 | 29.7 | 7 | 2.2 | 136 | 43.5 | - | - | 229 | 73.2 | 100 | 31.9 |
| Between $\$ 15,000$ and $\$ 30,000$ | 410 | 12.8 | 66 | 16.1 | 228 | 55.7 | 15 | 3.6 | 97 | 23.8 | 3 | 0.8 | 329 | 80.3 | 243 | 59.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 515 | 16.1 | 40 | 7.7 | 319 | 61.9 | 25 | 4.8 | 127 | 24.6 | 5 | 0.9 | 446 | 86.6 | 344 | 66.8 |
| Between \$50,000 and $\$ 75,000$ | 643 | 20.1 | 19 | 2.9 | 496 | 77.2 | 10 | 1.6 | 118 | 18.4 | - | - | 614 | 95.5 | 506 | 78.7 |
| At Least \$75,000 | 1,321 | 41.3 | 10 | 0.8 | 1,194 | 90.4 | - | - | 117 | 8.9 | - | - | 1,311 | 99.2 | 1,194 | 90.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,227 | 69.5 | 25 | 1.1 | 1,886 | 84.7 | 35 | 1.6 | 273 | 12.3 | 8 | 0.4 | 2,162 | 97.1 | 1,921 | 86.2 |
| Non-homeowner | 975 | 30.5 | 186 | 19.1 | 445 | 45.6 | 21 | 2.2 | 323 | 33.1 | - | - | 768 | 78.7 | 466 | 47.8 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-68 2011 Household Banking Status by Demographic Characteristics: New Mexico

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 816 | 100.0 | 94 | 11.5 | 193 | 23.6 | 494 | 60.6 | 35 | 4.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 515 | 63.1 | 53 | 10.2 | 128 | 24.8 | 313 | 60.9 | 21 | 4.1 |
| Female householder, no husband present | 121 | 14.8 | 21 | 17.3 | 44 | 36.3 | 53 | 44.3 | 3 | 2.1 |
| Male householder, no wife present | 57 | 7.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 337 | 41.3 | 15 | 4.5 | 68 | 20.3 | 238 | 70.6 | 15 | 4.6 |
| Nonfamily household and other | 301 | 36.9 | 41 | 13.7 | 65 | 21.6 | 181 | 60.0 | 14 | 4.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 269 | 33.0 | 34 | 12.8 | 79 | 29.5 | 146 | 54.3 | 9 | 3.4 |
| White non-Black non-Hispanic | 425 | 52.1 | 12 | 2.8 | 77 | 18.2 | 310 | 72.8 | 26 | 6.2 |
| Other non-Black non-Hispanic | 91 | 11.1 | 31 | 33.7 | 30 | 32.8 | 30 | 33.4 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 190 | 23.3 | 44 | 22.9 | 48 | 25.2 | 87 | 45.5 | 12 | 6.5 |
| 35 to 44 years | 144 | 17.7 | 9 | 6.6 | 39 | 27.3 | 86 | 60.0 | 9 | 6.2 |
| 45 to 54 years | 127 | 15.6 | 11 | 8.7 | 39 | 30.6 | 77 | 60.8 | - | - |
| 55 to 64 years | 169 | 20.7 | 20 | 11.8 | 37 | 21.9 | 105 | 62.1 | 7 | 4.2 |
| 65 years or more | 186 | 22.8 | 10 | 5.3 | 30 | 16.0 | 139 | 75.0 | 7 | 3.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 11.6 | 38 | 39.6 | 16 | 17.0 | 38 | 40.1 | 3 | 3.3 |
| High school degree | 202 | 24.8 | 27 | 13.3 | 46 | 22.9 | 123 | 60.8 | 6 | 3.1 |
| Some college | 270 | 33.1 | 29 | 10.9 | 91 | 33.7 | 142 | 52.7 | 7 | 2.7 |
| College degree | 249 | 30.5 | - | - | 39 | 15.8 | 191 | 76.7 | 19 | 7.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 181 | 22.2 | 60 | 33.2 | 42 | 23.1 | 67 | 36.8 | 13 | 6.9 |
| Between \$15,000 and \$30,000 | 180 | 22.1 | 21 | 11.9 | 54 | 29.7 | 100 | 55.4 | 5 | 3.0 |
| Between \$30,000 and \$50,000 | 156 | 19.1 | 7 | 4.6 | 37 | 24.0 | 100 | 64.4 | 11 | 7.0 |
| Between \$50,000 and \$75,000 | 124 | 15.2 | 5 | 4.0 | 25 | 20.3 | 90 | 72.8 | 4 | 2.9 |
| At Least \$75,000 | 174 | 21.4 | - | - | 35 | 19.9 | 137 | 78.4 | 3 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 550 | 67.4 | 27 | 5.0 | 110 | 20.1 | 386 | 70.3 | 26 | 4.7 |
| Non-homeowner | 266 | 32.6 | 66 | 24.9 | 82 | 31.0 | 108 | 40.5 | 9 | 3.6 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-69 2011 Household Bank Account Type by Demographic Characteristics: New Mexico

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 816 | 100.0 | 94 | 11.5 | 510 | 62.5 | 41 | 5.0 | 154 | 18.9 | 17 | 2.1 | 665 | 81.6 | 553 | 67.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 515 | 63.1 | 53 | 10.2 | 342 | 66.4 | 28 | 5.5 | 81 | 15.7 | 11 | 2.2 | 424 | 82.4 | 372 | 72.3 |
| Female householder, no husband present | 121 | 14.8 | 21 | 17.3 | 57 | 47.2 | 11 | 8.9 | 26 | 21.8 | 6 | 4.8 | 83 | 68.9 | 68 | 56.1 |
| Male householder, no wife present | 57 | 7.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 337 | 41.3 | 15 | 4.5 | 250 | 74.3 | 18 | 5.2 | 51 | 15.0 | 3 | 0.9 | 302 | 89.7 | 268 | 79.5 |
| Nonfamily household and other | 301 | 36.9 | 41 | 13.7 | 168 | 55.9 | 13 | 4.2 | 73 | 24.3 | 6 | 2.0 | 241 | 80.2 | 181 | 60.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 269 | 33.0 | 34 | 12.8 | 157 | 58.4 | 14 | 5.1 | 64 | 23.6 | - | - | 221 | 82.1 | 171 | 63.6 |
| White non-Black non-Hispanic | 425 | 52.1 | 12 | 2.8 | 315 | 74.2 | 19 | 4.6 | 67 | 15.8 | 11 | 2.7 | 384 | 90.3 | 337 | 79.3 |
| Other non-Black non-Hispanic | 91 | 11.1 | 31 | 33.7 | 35 | 38.7 | 2 | 1.8 | 23 | 25.7 | - | - | 58 | 64.5 | 37 | 40.5 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 190 | 23.3 | 44 | 22.9 | 84 | 44.4 | 17 | 8.8 | 37 | 19.5 | 9 | 4.5 | 122 | 63.9 | 101 | 53.2 |
| 35 to 44 years | 144 | 17.7 | 9 | 6.6 | 100 | 69.3 | 3 | 2.0 | 30 | 20.8 | 2 | 1.2 | 130 | 90.2 | 103 | 71.4 |
| 45 to 54 years | 127 | 15.6 | 11 | 8.7 | 82 | 64.7 | 6 | 4.3 | 26 | 20.5 | 2 | 1.8 | 108 | 85.2 | 90 | 70.8 |
| 55 to 64 years | 169 | 20.7 | 20 | 11.8 | 118 | 70.1 | 6 | 3.6 | 24 | 14.5 | - | - | 143 | 84.6 | 124 | 73.7 |
| 65 years or more | 186 | 22.8 | 10 | 5.3 | 125 | 67.3 | 10 | 5.3 | 36 | 19.7 | 5 | 2.5 | 163 | 87.8 | 135 | 72.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 11.6 | 38 | 39.6 | 31 | 32.9 | 8 | 8.5 | 18 | 19.1 | - | - | 49 | 52.0 | 39 | 41.4 |
| High school degree | 202 | 24.8 | 27 | 13.3 | 107 | 52.7 | 15 | 7.4 | 50 | 24.6 | 4 | 1.9 | 156 | 77.4 | 124 | 61.3 |
| Some college | 270 | 33.1 | 29 | 10.9 | 151 | 56.1 | 15 | 5.7 | 68 | 25.2 | 6 | 2.2 | 219 | 81.3 | 167 | 61.8 |
| College degree | 249 | 30.5 | - | - | 221 | 88.7 | 3 | 1.0 | 18 | 7.3 | 7 | 3.0 | 240 | 96.6 | 223 | 89.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 181 | 22.2 | 60 | 33.2 | 60 | 33.0 | 16 | 9.0 | 42 | 23.1 | 3 | 1.8 | 102 | 56.1 | 76 | 42.0 |
| Between \$15,000 and \$30,000 | 180 | 22.1 | 21 | 11.9 | 100 | 55.5 | 14 | 8.0 | 36 | 20.1 | 8 | 4.5 | 136 | 75.6 | 117 | 64.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 156 | 19.1 | 7 | 4.6 | 100 | 64.4 | 4 | 2.6 | 40 | 25.6 | 4 | 2.8 | 140 | 90.0 | 104 | 67.0 |
| Between \$50,000 and \$75,000 | 124 | 15.2 | 5 | 4.0 | 92 | 74.4 | 2 | 1.4 | 25 | 20.3 | - | - | 117 | 94.7 | 94 | 75.8 |
| At Least \$75,000 | 174 | 21.4 | - | - | 157 | 90.2 | 5 | 2.6 | 11 | 6.3 | 1 | 0.8 | 170 | 97.4 | 162 | 92.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 550 | 67.4 | 27 | 5.0 | 391 | 71.1 | 19 | 3.5 | 103 | 18.7 | 10 | 1.7 | 495 | 90.1 | 412 | 75.0 |
| Non-homeowner | 266 | 32.6 | 66 | 24.9 | 119 | 44.7 | 22 | 8.3 | 51 | 19.3 | 8 | 2.8 | 170 | 64.0 | 141 | 53.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-70 2011 Household Banking Status by Demographic Characteristics: New York

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \\ \hline \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 7,677 | 100.0 | 740 | 9.6 | 1,487 | 19.4 | 5,159 | 67.2 | 291 | 3.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,766 | 62.1 | 431 | 9.1 | 1,038 | 21.8 | 3,130 | 65.7 | 167 | 3.5 |
| Female householder, no husband present | 1,087 | 14.2 | 244 | 22.4 | 320 | 29.4 | 470 | 43.2 | 54 | 4.9 |
| Male householder, no wife present | 353 | 4.6 | 43 | 12.2 | 137 | 38.7 | 166 | 47.0 | 7 | 2.1 |
| Married couple | 3,326 | 43.3 | 145 | 4.3 | 582 | 17.5 | 2,494 | 75.0 | 106 | 3.2 |
| Nonfamily household and other | 2,911 | 37.9 | 309 | 10.6 | 449 | 15.4 | 2,029 | 69.7 | 124 | 4.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,360 | 17.7 | 313 | 23.0 | 469 | 34.5 | 547 | 40.2 | 31 | 2.3 |
| Hispanic non-Black | 920 | 12.0 | 242 | 26.3 | 252 | 27.4 | 397 | 43.2 | 29 | 3.1 |
| White non-Black non-Hispanic | 4,841 | 63.1 | 157 | 3.2 | 652 | 13.5 | 3,849 | 79.5 | 183 | 3.8 |
| Other non-Black non-Hispanic | 557 | 7.2 | 28 | 5.0 | 114 | 20.6 | 366 | 65.8 | 48 | 8.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,532 | 20.0 | 178 | 11.6 | 319 | 20.8 | 974 | 63.6 | 61 | 4.0 |
| 35 to 44 years | 1,447 | 18.9 | 166 | 11.5 | 314 | 21.7 | 920 | 63.6 | 47 | 3.2 |
| 45 to 54 years | 1,579 | 20.6 | 172 | 10.9 | 335 | 21.2 | 1,021 | 64.6 | 51 | 3.2 |
| 55 to 64 years | 1,463 | 19.1 | 118 | 8.1 | 325 | 22.2 | 971 | 66.4 | 49 | 3.3 |
| 65 years or more | 1,655 | 21.6 | 106 | 6.4 | 195 | 11.8 | 1,272 | 76.9 | 83 | 5.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 979 | 12.8 | 295 | 30.1 | 200 | 20.4 | 419 | 42.8 | 66 | 6.7 |
| High school degree | 2,296 | 29.9 | 282 | 12.3 | 452 | 19.7 | 1,473 | 64.2 | 88 | 3.8 |
| Some college | 1,716 | 22.4 | 115 | 6.7 | 401 | 23.4 | 1,173 | 68.4 | 26 | 1.5 |
| College degree | 2,686 | 35.0 | 48 | 1.8 | 434 | 16.2 | 2,093 | 77.9 | 110 | 4.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,242 | 16.2 | 405 | 32.6 | 222 | 17.9 | 569 | 45.8 | 46 | 3.7 |
| Between \$ 15,000 and \$30,000 | 1,281 | 16.7 | 187 | 14.6 | 259 | 20.2 | 789 | 61.6 | 46 | 3.6 |
| Between \$30,000 and \$50,000 | 1,513 | 19.7 | 109 | 7.2 | 358 | 23.7 | 972 | 64.3 | 74 | 4.9 |
| Between \$50,000 and \$75,000 | 1,226 | 16.0 | 28 | 2.3 | 217 | 17.7 | 947 | 77.2 | 34 | 2.8 |
| At Least \$75,000 | 2,414 | 31.4 | 11 | 0.5 | 431 | 17.9 | 1,881 | 77.9 | 90 | 3.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 4,106 | 53.5 | 65 | 1.6 | 674 | 16.4 | 3,223 | 78.5 | 144 | 3.5 |
| Non-homeowner | 3,570 | 46.5 | 675 | 18.9 | 813 | 22.8 | 1,935 | 54.2 | 147 | 4.1 |

Figures do not always reconcile to totals because of rounding.

Table H-71 2011 Household Bank Account Type by Demographic Characteristics: New York

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 7,677 | 100.0 | 740 | 9.6 | 5,370 | 70.0 | 137 | 1.8 | 1,280 | 16.7 | 150 | 1.9 | 6,682 | 87.0 | 5,507 | 71.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,766 | 62.1 | 431 | 9.1 | 3,521 | 73.9 | 59 | 1.2 | 682 | 14.3 | 73 | 1.5 | 4,217 | 88.5 | 3,580 | 75.1 |
| Female householder, no husband present | 1,087 | 14.2 | 244 | 22.4 | 579 | 53.3 | 21 | 1.9 | 234 | 21.5 | 9 | 0.8 | 814 | 74.8 | 600 | 55.2 |
| Male householder, no wife present | 353 | 4.6 | 43 | 12.2 | 237 | 67.0 | 18 | 5.1 | 52 | 14.7 | 4 | 1.0 | 292 | 82.7 | 255 | 72.1 |
| Married couple | 3,326 | 43.3 | 145 | 4.3 | 2,705 | 81.3 | 20 | 0.6 | 396 | 11.9 | 60 | 1.8 | 3,112 | 93.6 | 2,725 | 81.9 |
| Nonfamily household and other | 2,911 | 37.9 | 309 | 10.6 | 1,849 | 63.5 | 78 | 2.7 | 598 | 20.5 | 77 | 2.6 | 2,465 | 84.7 | 1,927 | 66.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,360 | 17.7 | 313 | 23.0 | 689 | 50.7 | 42 | 3.1 | 312 | 22.9 | 4 | 0.3 | 1,001 | 73.6 | 731 | 53.8 |
| Hispanic non-Black | 920 | 12.0 | 242 | 26.3 | 467 | 50.8 | 23 | 2.5 | 166 | 18.0 | 22 | 2.4 | 637 | 69.2 | 490 | 53.3 |
| White non-Black non-Hispanic | 4,841 | 63.1 | 157 | 3.2 | 3,813 | 78.8 | 45 | 0.9 | 739 | 15.3 | 86 | 1.8 | 4,575 | 94.5 | 3,858 | 79.7 |
| Other non-Black non-Hispanic | 557 | 7.2 | 28 | 5.0 | 400 | 71.9 | 27 | 4.9 | 64 | 11.5 | 38 | 6.8 | 469 | 84.4 | 427 | 76.8 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,532 | 20.0 | 178 | 11.6 | 1,028 | 67.1 | 17 | 1.1 | 256 | 16.7 | 52 | 3.4 | 1,306 | 85.3 | 1,045 | 68.3 |
| 35 to 44 years | 1,447 | 18.9 | 166 | 11.5 | 995 | 68.7 | 32 | 2.2 | 247 | 17.0 | 8 | 0.6 | 1,242 | 85.8 | 1,027 | 70.9 |
| 45 to 54 years | 1,579 | 20.6 | 172 | 10.9 | 1,112 | 70.4 | 16 | 1.0 | 261 | 16.6 | 18 | 1.1 | 1,373 | 87.0 | 1,128 | 71.4 |
| 55 to 64 years | 1,463 | 19.1 | 118 | 8.1 | 1,075 | 73.5 | 21 | 1.4 | 239 | 16.3 | 10 | 0.7 | 1,314 | 89.8 | 1,096 | 74.9 |
| 65 years or more | 1,655 | 21.6 | 106 | 6.4 | 1,160 | 70.1 | 51 | 3.1 | 277 | 16.7 | 62 | 3.7 | 1,447 | 87.4 | 1,211 | 73.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 979 | 12.8 | 295 | 30.1 | 367 | 37.5 | 59 | 6.1 | 234 | 23.9 | 24 | 2.5 | 606 | 61.9 | 426 | 43.6 |
| High school degree | 2,296 | 29.9 | 282 | 12.3 | 1,472 | 64.1 | 42 | 1.8 | 458 | 19.9 | 42 | 1.8 | 1,934 | 84.2 | 1,514 | 65.9 |
| Some college | 1,716 | 22.4 | 115 | 6.7 | 1,242 | 72.4 | 28 | 1.6 | 308 | 18.0 | 23 | 1.3 | 1,555 | 90.6 | 1,270 | 74.0 |
| College degree | 2,686 | 35.0 | 48 | 1.8 | 2,289 | 85.2 | 8 | 0.3 | 280 | 10.4 | 61 | 2.3 | 2,588 | 96.3 | 2,297 | 85.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,242 | 16.2 | 405 | 32.6 | 423 | 34.1 | 37 | 3.0 | 347 | 27.9 | 30 | 2.4 | 774 | 62.3 | 460 | 37.0 |
| Between \$15,000 and $\$ 30,000$ | 1,281 | 16.7 | 187 | 14.6 | 751 | 58.6 | 52 | 4.1 | 264 | 20.6 | 27 | 2.1 | 1,020 | 79.6 | 803 | 62.7 |
| Between \$30,000 and $\$ 50,000$ | 1,513 | 19.7 | 109 | 7.2 | 1,059 | 70.0 | 25 | 1.7 | 305 | 20.2 | 15 | 1.0 | 1,370 | 90.6 | 1,085 | 71.7 |
| Between \$50,000 and $\$ 75,000$ | 1,226 | 16.0 | 28 | 2.3 | 959 | 78.2 | 15 | 1.2 | 196 | 16.0 | 27 | 2.2 | 1,159 | 94.5 | 974 | 79.4 |
| At Least \$75,000 | 2,414 | 31.4 | 11 | 0.5 | 2,178 | 90.2 | 7 | 0.3 | 168 | 6.9 | 50 | 2.1 | 2,359 | 97.7 | 2,185 | 90.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 4,106 | 53.5 | 65 | 1.6 | 3,444 | 83.9 | 36 | 0.9 | 481 | 11.7 | 80 | 1.9 | 3,940 | 96.0 | 3,480 | 84.8 |
| Non-homeowner | 3,570 | 46.5 | 675 | 18.9 | 1,926 | 53.9 | 101 | 2.8 | 799 | 22.4 | 70 | 2.0 | 2,742 | 76.8 | 2,027 | 56.8 |

Figures do not always reconcile to totals because of rounding.

Table H-72 2011 Household Banking Status by Demographic Characteristics: North Carolina

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 s) \end{aligned}$ | Pct of Row |
| All US Households | 3,878 | 100.0 | 359 | 9.3 | 840 | 21.7 | 2,579 | 66.5 | 100 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,600 | 67.0 | 229 | 8.8 | 580 | 22.3 | 1,712 | 65.8 | 80 | 3.1 |
| Female householder, no husband present | 529 | 13.6 | 123 | 23.3 | 156 | 29.6 | 238 | 45.0 | 11 | 2.1 |
| Male householder, no wife present | 152 | 3.9 | 31 | 20.2 | 67 | 43.9 | 50 | 33.1 | 4 | 2.8 |
| Married couple | 1,918 | 49.5 | 75 | 3.9 | 357 | 18.6 | 1,423 | 74.2 | 64 | 3.3 |
| Nonfamily household and other | 1,279 | 33.0 | 131 | 10.2 | 260 | 20.3 | 867 | 67.8 | 21 | 1.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 886 | 22.8 | 163 | 18.4 | 287 | 32.3 | 405 | 45.7 | 31 | 3.5 |
| Hispanic non-Black | 181 | 4.7 | 65 | 36.0 | 72 | 39.6 | 44 | 24.3 | - | . |
| White non-Black non-Hispanic | 2,670 | 68.8 | 111 | 4.2 | 456 | 17.1 | 2,037 | 76.3 | 66 | 2.5 |
| Other non-Black non-Hispanic | 141 | 3.6 | 19 | 13.7 | 26 | 18.6 | 93 | 65.9 | 2 | 1.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 943 | 24.3 | 155 | 16.4 | 277 | 29.4 | 489 | 51.9 | 21 | 2.2 |
| 35 to 44 years | 657 | 16.9 | 68 | 10.4 | 148 | 22.4 | 434 | 66.0 | 7 | 1.1 |
| 45 to 54 years | 796 | 20.5 | 60 | 7.5 | 185 | 23.2 | 524 | 65.9 | 26 | 3.3 |
| 55 to 64 years | 703 | 18.1 | 41 | 5.8 | 136 | 19.3 | 516 | 73.5 | 10 | 1.4 |
| 65 years or more | 780 | 20.1 | 35 | 4.5 | 95 | 12.1 | 615 | 78.8 | 35 | 4.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 468 | 12.1 | 153 | 32.6 | 119 | 25.5 | 179 | 38.2 | 17 | 3.7 |
| High school degree | 1,092 | 28.2 | 149 | 13.6 | 264 | 24.1 | 642 | 58.8 | 38 | 3.5 |
| Some college | 1,115 | 28.7 | 45 | 4.0 | 280 | 25.2 | 773 | 69.4 | 16 | 1.4 |
| College degree | 1,203 | 31.0 | 13 | 1.1 | 177 | 14.7 | 984 | 81.8 | 29 | 2.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 729 | 18.8 | 219 | 30.1 | 185 | 25.4 | 314 | 43.0 | 11 | 1.5 |
| Between \$15,000 and \$30,000 | 801 | 20.7 | 87 | 10.9 | 214 | 26.7 | 467 | 58.3 | 33 | 4.2 |
| Between \$30,000 and \$50,000 | 847 | 21.8 | 40 | 4.7 | 181 | 21.4 | 607 | 71.7 | 19 | 2.3 |
| Between \$50,000 and \$75,000 | 615 | 15.9 | 6 | 1.0 | 158 | 25.7 | 434 | 70.6 | 17 | 2.7 |
| At Least \$75,000 | 887 | 22.9 | 8 | 0.9 | 102 | 11.5 | 756 | 85.3 | 20 | 2.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,654 | 68.4 | 106 | 4.0 | 423 | 15.9 | 2,034 | 76.6 | 92 | 3.5 |
| Non-homeowner | 1,224 | 31.6 | 254 | 20.7 | 417 | 34.1 | 545 | 44.5 | 8 | 0.6 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-73 2011 Household Bank Account Type by Demographic Characteristics: North 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 <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pt of Row | Number (1000s) | Pct of Row |
| All US Households | 3,878 | 100.0 | 359 | 9.3 | 2,507 | 64.6 | 67 | 1.7 | 892 | 23.0 | 53 | 1.4 | 3,406 | 87.8 | 2,574 | 66.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,600 | 67.0 | 229 | 8.8 | 1,802 | 69.3 | 36 | 1.4 | 497 | 19.1 | 36 | 1.4 | 2,307 | 88.7 | 1,838 | 70.7 |
| Female householder, no husband present | 529 | 13.6 | 123 | 23.3 | 233 | 44.1 | 16 | 3.1 | 149 | 28.1 | 8 | 1.5 | 385 | 72.9 | 249 | 47.1 |
| Male householder, no wife present | 152 | 3.9 | 31 | 20.2 | 73 | 47.7 | - | - | 49 | 32.1 | - | - | 122 | 79.8 | 73 | 47.7 |
| Married couple | 1,918 | 49.5 | 75 | 3.9 | 1,496 | 78.0 | 19 | 1.0 | 299 | 15.6 | 29 | 1.5 | 1,800 | 93.8 | 1,516 | 79.0 |
| Nonfamily household and other | 1,279 | 33.0 | 131 | 10.2 | 705 | 55.1 | 32 | 2.5 | 395 | 30.9 | 17 | 1.3 | 1,100 | 86.0 | 736 | 57.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 886 | 22.8 | 163 | 18.4 | 477 | 53.8 | 36 | 4.1 | 193 | 21.8 | 16 | 1.8 | 674 | 76.1 | 513 | 57.9 |
| Hispanic non-Black | 181 | 4.7 | 65 | 36.0 | 57 | 31.6 | 4 | 2.1 | 55 | 30.3 | - | - | 112 | 61.9 | 61 | 33.7 |
| White non-Black non-Hispanic | 2,670 | 68.8 | 111 | 4.2 | 1,891 | 70.8 | 19 | 0.7 | 613 | 23.0 | 35 | 1.3 | 2,508 | 93.9 | 1,911 | 71.6 |
| Other non-Black non-Hispanic | 141 | 3.6 | 19 | 13.7 | 82 | 57.8 | 8 | 5.4 | 30 | 21.3 | 2 | 1.7 | 112 | 79.1 | 89 | 63.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 943 | 24.3 | 155 | 16.4 | 573 | 60.8 | 7 | 0.8 | 194 | 20.6 | 13 | 1.4 | 767 | 81.4 | 580 | 61.6 |
| 35 to 44 years | 657 | 16.9 | 68 | 10.4 | 434 | 66.0 | 18 | 2.8 | 133 | 20.3 | 4 | 0.6 | 567 | 86.2 | 452 | 68.7 |
| 45 to 54 years | 796 | 20.5 | 60 | 7.5 | 521 | 65.4 | 16 | 2.0 | 196 | 24.6 | 4 | 0.5 | 720 | 90.5 | 536 | 67.4 |
| 55 to 64 years | 703 | 18.1 | 41 | 5.8 | 477 | 67.9 | 5 | 0.6 | 170 | 24.2 | 10 | 1.4 | 647 | 92.1 | 482 | 68.6 |
| 65 years or more | 780 | 20.1 | 35 | 4.5 | 503 | 64.4 | 21 | 2.7 | 199 | 25.4 | 23 | 2.9 | 705 | 90.3 | 524 | 67.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 468 | 12.1 | 153 | 32.6 | 166 | 35.5 | 21 | 4.4 | 125 | 26.6 | 4 | 0.9 | 291 | 62.1 | 187 | 39.9 |
| High school degree | 1,092 | 28.2 | 149 | 13.6 | 535 | 49.0 | 32 | 3.0 | 347 | 31.8 | 29 | 2.7 | 882 | 80.7 | 567 | 51.9 |
| Some college | 1,115 | 28.7 | 45 | 4.0 | 790 | 70.9 | 7 | 0.6 | 265 | 23.8 | 8 | 0.7 | 1,063 | 95.3 | 797 | 71.5 |
| College degree Household Income | 1,203 | 31.0 | 13 | 1.1 | 1,016 | 84.4 | 7 | 0.6 | 155 | 12.9 | 13 | 1.0 | 1,171 | 97.3 | 1,023 | 85.0 |
| Less than \$15,000 | 729 | 18.8 | 219 | 30.1 | 240 | 32.9 | 32 | 4.4 | 234 | 32.1 | 4 | 0.6 | 474 | 65.0 | 272 | 37.3 |
| Between $\$ 15,000$ and $\$ 30,000$ | 801 | 20.7 | 87 | 10.9 | 408 | 51.0 | 16 | 2.0 | 269 | 33.6 | 20 | 2.5 | 677 | 84.6 | 424 | 53.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 847 | 21.8 | 40 | 4.7 | 603 | 71.2 | 5 | 0.5 | 186 | 21.9 | 14 | 1.6 | 793 | 93.6 | 608 | 71.8 |
| Between \$50,000 and $\$ 75,000$ | 615 | 15.9 | 6 | 1.0 | 498 | 81.0 | 11 | 1.8 | 92 | 14.9 | 8 | 1.3 | 590 | 96.0 | 509 | 82.8 |
| At Least \$75,000 | 887 | 22.9 | 8 | 0.9 | 757 | 85.4 | 3 | 0.4 | 111 | 12.5 | 8 | 0.8 | 872 | 98.3 | 760 | 85.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,654 | 68.4 | 106 | 4.0 | 2,008 | 75.7 | 29 | 1.1 | 466 | 17.6 | 45 | 1.7 | 2,482 | 93.5 | 2,037 | 76.7 |
| Non-homeowner | 1,224 | 31.6 | 254 | 20.7 | 499 | 40.7 | 38 | 3.1 | 425 | 34.7 | 8 | 0.7 | 924 | 75.5 | 537 | 43.9 |

Figures do not always reconcile to totals because of rounding
$-=$ 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.

Table H-74 2011 Household Banking Status by Demographic Characteristics: North Dakota

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 283 | 100.0 | 15 | 5.3 | 51 | 18.0 | 210 | 74.4 | 6 | 2.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 176 | 62.4 | 7 | 4.0 | 31 | 17.8 | 136 | 77.0 | 2 | 1.2 |
| Female householder, no husband present | 23 | 8.0 | 4 | 19.9 | 6 | 27.3 | 11 | 50.8 | - | - |
| Male householder, no wife present | 12 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 142 | 50.1 | - | - | 23 | 16.1 | 117 | 82.5 | 2 | 1.1 |
| Nonfamily household and other | 107 | 37.6 | 8 | 7.6 | 20 | 18.3 | 75 | 70.0 | 4 | 4.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 2 | 0.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 250 | 88.5 | 8 | 3.0 | 41 | 16.3 | 196 | 78.2 | 6 | 2.4 |
| Other non-Black non-Hispanic | 26 | 9.2 | 6 | 21.8 | 9 | 33.6 | 11 | 43.2 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 75 | 26.4 | 7 | 9.3 | 14 | 18.5 | 53 | 71.3 | 1 | 0.9 |
| 35 to 44 years | 47 | 16.8 | 2 | 3.5 | 12 | 24.7 | 34 | 70.8 | - | - |
| 45 to 54 years | 52 | 18.5 | 3 | 5.1 | 10 | 18.9 | 38 | 72.1 | 2 | 3.9 |
| 55 to 64 years | 49 | 17.2 | 2 | 3.8 | 7 | 15.1 | 39 | 79.3 | 1 | 1.8 |
| 65 years or more | 60 | 21.1 | 2 | 3.3 | 8 | 13.7 | 47 | 79.1 | 2 | 3.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 28 | 9.8 | 5 | 18.5 | 4 | 16.0 | 17 | 59.9 | 2 | 5.5 |
| High school degree | 82 | 29.2 | 5 | 6.0 | 18 | 22.1 | 59 | 71.0 | 1 | 0.9 |
| Some college | 85 | 30.0 | 4 | 4.6 | 18 | 21.6 | 61 | 71.5 | 2 | 2.3 |
| College degree | 88 | 31.1 | 1 | 1.2 | 10 | 11.4 | 75 | 84.8 | 2 | 2.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 45 | 15.9 | 10 | 21.3 | 10 | 21.1 | 24 | 54.1 | 2 | 3.4 |
| Between \$15,000 and \$30,000 | 54 | 19.2 | 2 | 4.5 | 12 | 22.6 | 39 | 71.4 | 1 | 1.5 |
| Between \$30,000 and \$50,000 | 60 | 21.2 | 2 | 3.9 | 10 | 17.3 | 44 | 74.1 | 3 | 4.7 |
| Between \$50,000 and \$75,000 | 53 | 18.8 | 1 | 1.3 | 10 | 18.0 | 42 | 79.1 | 1 | 1.7 |
| At Least \$75,000 | 70 | 24.9 | - | - | 9 | 13.2 | 61 | 86.3 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 197 | 69.5 | 5 | 2.4 | 33 | 17.0 | 154 | 78.1 | 5 | 2.5 |
| Non-homeowner | 86 | 30.5 | 10 | 12.0 | 18 | 20.4 | 57 | 65.9 | 2 | 1.8 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table H-75 2011 Household Bank Account Type by Demographic Characteristics: North Dakota

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Ptt of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row |
| All US Households | 283 | 100.0 | 15 | 5.3 | 203 | 71.9 | 10 | 3.5 | 52 | 18.3 | 3 | 1.0 | 255 | 90.2 | 213 | 75.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 176 | 62.4 | 7 | 4.0 | 140 | 79.4 | 4 | 2.3 | 22 | 12.7 | 3 | 1.6 | 163 | 92.1 | 144 | 81.8 |
| Female householder, no husband present | 23 | 8.0 | 4 | 19.9 | 10 | 42.8 | 3 | 11.7 | 5 | 23.5 | - | - | 15 | 66.3 | 12 | 54.5 |
| Male householder, no wife present | 12 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 142 | 50.1 | - | - | 121 | 85.5 | 1 | 1.1 | 17 | 11.6 | 2 | 1.6 | 138 | 97.2 | 123 | 86.6 |
| Nonfamily household and other | 107 | 37.6 | 8 | 7.6 | 63 | 59.4 | 6 | 5.4 | 29 | 27.5 | - | - | 93 | 87.0 | 69 | 64.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 2 | 0.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 250 | 88.5 | 8 | 3.0 | 190 | 75.9 | 5 | 2.1 | 45 | 17.9 | 3 | 1.1 | 235 | 93.8 | 195 | 78.0 |
| Other non-Black non-Hispanic | 26 | 9.2 | 6 | 21.8 | 11 | 43.1 | 4 | 15.1 | 5 | 20.0 | - | - | 17 | 63.1 | 15 | 58.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 75 | 26.4 | 7 | 9.3 | 50 | 66.6 | 2 | 2.5 | 15 | 20.2 | 1 | 1.4 | 65 | 86.8 | 52 | 69.2 |
| 35 to 44 years | 47 | 16.8 | 2 | 3.5 | 36 | 75.8 | 2 | 4.7 | 8 | 15.9 | - | - | 43 | 91.8 | 38 | 80.6 |
| 45 to 54 years | 52 | 18.5 | 3 | 5.1 | 41 | 77.7 | 2 | 3.1 | 7 | 13.2 | - | - | 48 | 90.9 | 42 | 80.8 |
| 55 to 64 years | 49 | 17.2 | 2 | 3.8 | 38 | 77.3 | 1 | 2.9 | 7 | 14.9 | 1 | 1.1 | 45 | 92.3 | 39 | 80.2 |
| 65 years or more | 60 | 21.1 | 2 | 3.3 | 39 | 65.9 | 3 | 4.7 | 15 | 25.0 | 1 | 1.2 | 54 | 90.9 | 42 | 70.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 28 | 9.8 | 5 | 18.5 | 10 | 35.6 | 2 | 8.7 | 9 | 33.3 | 1 | 3.9 | 19 | 68.9 | 12 | 44.4 |
| High school degree | 82 | 29.2 | 5 | 6.0 | 55 | 66.8 | 3 | 3.2 | 19 | 23.1 | 1 | 0.8 | 74 | 89.9 | 58 | 70.0 |
| Some college | 85 | 30.0 | 4 | 4.6 | 59 | 70.1 | 3 | 3.4 | 18 | 21.2 | 1 | 0.6 | 77 | 91.3 | 62 | 73.5 |
| College degree | 88 | 31.1 | 1 | 1.2 | 79 | 90.0 | 2 | 2.2 | 5 | 6.1 | - | - | 84 | 96.1 | 81 | 92.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 45 | 15.9 | 10 | 21.3 | 17 | 38.0 | 4 | 7.8 | 15 | 32.9 | - | - | 32 | 70.9 | 21 | 45.8 |
| Between $\$ 15,000$ and \$30,000 | 54 | 19.2 | 2 | 4.5 | 35 | 64.6 | 4 | 6.8 | 12 | 22.4 | 1 | 1.6 | 47 | 87.0 | 39 | 71.5 |
| Between $\$ 30,000$ and $\$ 50,000$ | 60 | 21.2 | 2 | 3.9 | 42 | 69.9 | 2 | 3.5 | 13 | 21.8 | 1 | 0.9 | 55 | 91.7 | 44 | 73.5 |
| Between \$50,000 and | 53 | 18.8 | 1 | 1.3 | 44 | 83.1 | - | - | 7 | 13.1 | 1 | 2.5 | 51 | 96.2 | 44 | 83.1 |
| At Least \$75,000 | 70 | 24.9 | - | - | 65 | 92.5 | 1 | 0.8 | 5 | 6.7 | - | - | 70 | 99.2 | 66 | 93.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 197 | 69.5 | 5 | 2.4 | 155 | 78.9 | 6 | 2.9 | 29 | 14.9 | 2 | 0.9 | 185 | 93.8 | 161 | 81.8 |
| Non-homeowner | 86 | 30.5 | 10 | 12.0 | 48 | 55.9 | 4 | 4.9 | 22 | 26.0 | 1 | 1.2 | 71 | 81.9 | 52 | 60.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-76 2011 Household Banking Status by Demographic Characteristics: Ohio

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 s) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 4,719 | 100.0 | 414 | 8.8 | 912 | 19.3 | 3,172 | 67.2 | 220 | 4.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,985 | 63.3 | 217 | 7.3 | 607 | 20.3 | 2,019 | 67.7 | 141 | 4.7 |
| Female householder, no husband present | 567 | 12.0 | 122 | 21.6 | 167 | 29.5 | 249 | 43.9 | 28 | 5.0 |
| Male householder, no wife present | 178 | 3.8 | 27 | 14.9 | 59 | 33.2 | 89 | 49.9 | 3 | 1.9 |
| Married couple | 2,240 | 47.5 | 68 | 3.0 | 381 | 17.0 | 1,681 | 75.1 | 109 | 4.9 |
| Nonfamily household and other | 1,734 | 36.7 | 197 | 11.4 | 305 | 17.6 | 1,153 | 66.5 | 79 | 4.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 602 | 12.8 | 184 | 30.5 | 180 | 29.8 | 207 | 34.3 | 32 | 5.4 |
| Hispanic non-Black | 92 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,936 | 83.4 | 215 | 5.5 | 694 | 17.6 | 2,849 | 72.4 | 178 | 4.5 |
| Other non-Black non-Hispanic | 88 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 958 | 20.3 | 163 | 17.0 | 202 | 21.0 | 550 | 57.4 | 43 | 4.5 |
| 35 to 44 years | 889 | 18.8 | 87 | 9.8 | 214 | 24.1 | 554 | 62.3 | 34 | 3.8 |
| 45 to 54 years | 1,021 | 21.6 | 76 | 7.4 | 186 | 18.2 | 706 | 69.1 | 53 | 5.2 |
| 55 to 64 years | 884 | 18.7 | 40 | 4.5 | 170 | 19.2 | 629 | 71.2 | 45 | 5.1 |
| 65 years or more | 967 | 20.5 | 48 | 5.0 | 140 | 14.5 | 734 | 75.9 | 45 | 4.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 492 | 10.4 | 100 | 20.3 | 97 | 19.8 | 276 | 56.2 | 18 | 3.7 |
| High school degree | 1,664 | 35.3 | 199 | 11.9 | 327 | 19.6 | 1,049 | 63.0 | 90 | 5.4 |
| Some college | 1,352 | 28.6 | 103 | 7.6 | 347 | 25.7 | 833 | 61.6 | 68 | 5.1 |
| College degree | 1,211 | 25.7 | 13 | 1.0 | 140 | 11.6 | 1,014 | 83.7 | 44 | 3.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 872 | 18.5 | 287 | 32.9 | 190 | 21.8 | 367 | 42.0 | 28 | 3.3 |
| Between \$15,000 and \$30,000 | 886 | 18.8 | 71 | 8.0 | 228 | 25.7 | 549 | 62.0 | 38 | 4.3 |
| Between \$30,000 and \$50,000 | 1,009 | 21.4 | 39 | 3.9 | 234 | 23.2 | 682 | 67.6 | 54 | 5.4 |
| Between \$50,000 and \$75,000 | 950 | 20.1 | 14 | 1.4 | 127 | 13.4 | 750 | 78.9 | 60 | 6.3 |
| At Least \$75,000 | 1,002 | 21.2 | 3 | 0.3 | 133 | 13.3 | 825 | 82.4 | 40 | 4.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,230 | 68.5 | 75 | 2.3 | 482 | 14.9 | 2,497 | 77.3 | 176 | 5.4 |
| Non-homeowner | 1,488 | 31.5 | 339 | 22.8 | 429 | 28.9 | 676 | 45.4 | 44 | 3.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table H-77 2011 Household Bank Account Type by Demographic Characteristics: Ohio

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 4,719 | 100.0 | 414 | 8.8 | 3,084 | 65.4 | 129 | 2.7 | 987 | 20.9 | 105 | 2.2 | 4,079 | 86.4 | 3,213 | 68.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,985 | 63.3 | 217 | 7.3 | 2,110 | 70.7 | 54 | 1.8 | 533 | 17.9 | 71 | 2.4 | 2,651 | 88.8 | 2,164 | 72.5 |
| Female householder, no husband present | 567 | 12.0 | 122 | 21.6 | 257 | 45.3 | 22 | 3.8 | 147 | 25.9 | 19 | 3.4 | 408 | 71.9 | 278 | 49.1 |
| Male householder, no wife present | 178 | 3.8 | 27 | 14.9 | 76 | 42.3 | 3 | 1.8 | 70 | 39.0 | 3 | 1.9 | 145 | 81.3 | 79 | 44.2 |
| Married couple | 2,240 | 47.5 | 68 | 3.0 | 1,778 | 79.4 | 29 | 1.3 | 317 | 14.2 | 48 | 2.1 | 2,098 | 93.7 | 1,807 | 80.7 |
| Nonfamily household and other | 1,734 | 36.7 | 197 | 11.4 | 975 | 56.2 | 75 | 4.3 | 453 | 26.2 | 34 | 2.0 | 1,428 | 82.4 | 1,049 | 60.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 602 | 12.8 | 184 | 30.5 | 220 | 36.6 | 47 | 7.9 | 146 | 24.3 | 5 | 0.8 | 367 | 60.9 | 268 | 44.5 |
| Hispanic non-Black | 92 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,936 | 83.4 | 215 | 5.5 | 2,733 | 69.4 | 81 | 2.1 | 813 | 20.6 | 94 | 2.4 | 3,553 | 90.3 | 2,814 | 71.5 |
| Other non-Black non-Hispanic | 88 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 958 | 20.3 | 163 | 17.0 | 594 | 62.0 | 22 | 2.3 | 159 | 16.6 | 20 | 2.1 | 753 | 78.6 | 616 | 64.3 |
| 35 to 44 years | 889 | 18.8 | 87 | 9.8 | 563 | 63.3 | 13 | 1.5 | 200 | 22.5 | 26 | 3.0 | 762 | 85.8 | 576 | 64.8 |
| 45 to 54 years | 1,021 | 21.6 | 76 | 7.4 | 678 | 66.4 | 37 | 3.6 | 208 | 20.4 | 22 | 2.2 | 891 | 87.2 | 715 | 70.0 |
| 55 to 64 years | 884 | 18.7 | 40 | 4.5 | 618 | 70.0 | 33 | 3.7 | 175 | 19.8 | 17 | 2.0 | 794 | 89.8 | 651 | 73.7 |
| 65 years or more | 967 | 20.5 | 48 | 5.0 | 631 | 65.2 | 25 | 2.6 | 245 | 25.3 | 18 | 1.9 | 879 | 90.9 | 655 | 67.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 492 | 10.4 | 100 | 20.3 | 169 | 34.4 | 30 | 6.0 | 182 | 37.0 | 11 | 2.2 | 351 | 71.5 | 199 | 40.4 |
| High school degree | 1,664 | 35.3 | 199 | 11.9 | 962 | 57.8 | 63 | 3.8 | 398 | 23.9 | 41 | 2.5 | 1,361 | 81.8 | 1,026 | 61.6 |
| Some college | 1,352 | 28.6 | 103 | 7.6 | 932 | 68.9 | 29 | 2.1 | 264 | 19.6 | 24 | 1.8 | 1,201 | 88.8 | 961 | 71.1 |
| College degree | 1,211 | 25.7 | 13 | 1.0 | 1,021 | 84.3 | 7 | 0.6 | 142 | 11.7 | 29 | 2.4 | 1,166 | 96.3 | 1,028 | 84.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 872 | 18.5 | 287 | 32.9 | 233 | 26.8 | 54 | 6.2 | 287 | 33.0 | 10 | 1.2 | 521 | 59.7 | 287 | 32.9 |
| Between $\$ 15,000$ and \$30,000 | 886 | 18.8 | 71 | 8.0 | 479 | 54.0 | 49 | 5.6 | 260 | 29.3 | 27 | 3.1 | 738 | 83.3 | 528 | 59.6 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 1,009 | 21.4 | 39 | 3.9 | 692 | 68.6 | 14 | 1.4 | 248 | 24.6 | 15 | 1.5 | 944 | 93.6 | 707 | 70.0 |
| Between $\$ 50,000$ and \$75,000 | 950 | 20.1 | 14 | 1.4 | 793 | 83.5 | 4 | 0.4 | 118 | 12.4 | 22 | 2.3 | 911 | 95.8 | 797 | 83.9 |
| At Least \$75,000 | 1,002 | 21.2 | 3 | 0.3 | 887 | 88.5 | 7 | 0.7 | 75 | 7.4 | 30 | 3.0 | 965 | 96.3 | 894 | 89.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,230 | 68.5 | 75 | 2.3 | 2,476 | 76.6 | 54 | 1.7 | 553 | 17.1 | 72 | 2.2 | 3,032 | 93.9 | 2,530 | 78.3 |
| Non-homeowner | 1,488 | 31.5 | 339 | 22.8 | 608 | 40.9 | 74 | 5.0 | 434 | 29.2 | 33 | 2.2 | 1,047 | 70.3 | 683 | 45.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table H-78 2011 Household Banking Status by Demographic Characteristics: Oklahoma

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 1,503 | 100.0 | 164 | 10.9 | 349 | 23.2 | 935 | 62.2 | 54 | 3.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,030 | 68.5 | 91 | 8.8 | 265 | 25.7 | 635 | 61.6 | 39 | 3.8 |
| Female householder, no husband present | 223 | 14.9 | 38 | 17.2 | 81 | 36.2 | 97 | 43.6 | 7 | 3.1 |
| Male householder, no wife present | 60 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 746 | 49.6 | 40 | 5.4 | 173 | 23.2 | 501 | 67.1 | 32 | 4.3 |
| Nonfamily household and other | 473 | 31.5 | 73 | 15.4 | 84 | 17.8 | 301 | 63.5 | 15 | 3.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 147 | 9.8 | 49 | 33.3 | 43 | 29.1 | 51 | 35.0 | 4 | 2.6 |
| Hispanic non-Black | 88 | 5.8 | 34 | 38.2 | 29 | 33.1 | 25 | 28.7 | - | - |
| White non-Black non-Hispanic | 1,038 | 69.1 | 58 | 5.6 | 225 | 21.6 | 713 | 68.7 | 42 | 4.1 |
| Other non-Black non-Hispanic | 230 | 15.3 | 23 | 10.0 | 52 | 22.8 | 146 | 63.5 | 8 | 3.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 345 | 22.9 | 67 | 19.5 | 100 | 29.1 | 162 | 46.9 | 15 | 4.4 |
| 35 to 44 years | 269 | 17.9 | 42 | 15.6 | 56 | 20.9 | 171 | 63.6 | - | - |
| 45 to 54 years | 293 | 19.5 | 32 | 10.9 | 73 | 24.8 | 170 | 58.1 | 18 | 6.3 |
| 55 to 64 years | 255 | 17.0 | 16 | 6.1 | 68 | 26.8 | 161 | 62.9 | 11 | 4.2 |
| 65 years or more | 341 | 22.7 | 7 | 2.2 | 52 | 15.2 | 272 | 79.7 | 10 | 2.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 187 | 12.4 | 39 | 20.7 | 58 | 31.0 | 82 | 44.0 | 8 | 4.3 |
| High school degree | 446 | 29.7 | 76 | 17.0 | 109 | 24.3 | 239 | 53.6 | 23 | 5.1 |
| Some college | 445 | 29.6 | 38 | 8.6 | 104 | 23.3 | 291 | 65.3 | 12 | 2.7 |
| College degree | 425 | 28.3 | 11 | 2.6 | 79 | 18.5 | 323 | 76.1 | 12 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 232 | 15.4 | 70 | 30.2 | 55 | 23.7 | 95 | 40.8 | 12 | 5.2 |
| Between \$15,000 and \$30,000 | 348 | 23.2 | 48 | 13.7 | 84 | 24.2 | 199 | 57.0 | 18 | 5.1 |
| Between \$30,000 and \$50,000 | 347 | 23.1 | 37 | 10.6 | 95 | 27.3 | 211 | 60.7 | 5 | 1.4 |
| Between \$50,000 and \$75,000 | 243 | 16.2 | 7 | 2.9 | 41 | 17.0 | 184 | 75.6 | 11 | 4.5 |
| At Least \$75,000 | 333 | 22.1 | 2 | 0.7 | 73 | 22.1 | 248 | 74.5 | 9 | 2.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,053 | 70.1 | 32 | 3.1 | 233 | 22.1 | 756 | 71.8 | 32 | 3.0 |
| Non-homeowner | 450 | 29.9 | 132 | 29.3 | 116 | 25.8 | 179 | 39.9 | 23 | 5.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-79 2011 Household Bank Account Type by Demographic Characteristics: Oklahoma

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,503 | 100.0 | 164 | 10.9 | 872 | 58.0 | 30 | 2.0 | 401 | 26.7 | 36 | 2.4 | 1,273 | 84.7 | 901 | 60.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,030 | 68.5 | 91 | 8.8 | 641 | 62.3 | 26 | 2.5 | 246 | 23.9 | 26 | 2.5 | 888 | 86.2 | 667 | 64.7 |
| Female householder, no husband present | 223 | 14.9 | 38 | 17.2 | 99 | 44.2 | 6 | 2.5 | 78 | 34.8 | 3 | 1.4 | 177 | 79.0 | 104 | 46.7 |
| Male householder, no wife present | 60 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 746 | 49.6 | 40 | 5.4 | 521 | 69.8 | 20 | 2.7 | 142 | 19.1 | 23 | 3.0 | 663 | 88.9 | 541 | 72.5 |
| Nonfamily household and other | 473 | 31.5 | 73 | 15.4 | 231 | 48.8 | 4 | 0.9 | 155 | 32.7 | 11 | 2.2 | 385 | 81.4 | 235 | 49.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 147 | 9.8 | 49 | 33.3 | 69 | 46.9 | 8 | 5.4 | 21 | 14.4 | - | - | 90 | 61.2 | 77 | 52.3 |
| Hispanic non-Black | 88 | 5.8 | 34 | 38.2 | 36 | 40.5 | - | - | 19 | 21.3 | - | - | 54 | 61.8 | 36 | 40.5 |
| White non-Black non-Hispanic | 1,038 | 69.1 | 58 | 5.6 | 626 | 60.3 | 18 | 1.7 | 305 | 29.4 | 31 | 3.0 | 931 | 89.7 | 644 | 62.0 |
| Other non-Black non-Hispanic | 230 | 15.3 | 23 | 10.0 | 141 | 61.3 | 4 | 1.8 | 56 | 24.6 | 5 | 2.3 | 197 | 85.9 | 145 | 63.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 345 | 22.9 | 67 | 19.5 | 157 | 45.5 | 13 | 3.9 | 99 | 28.7 | 8 | 2.4 | 256 | 74.2 | 170 | 49.4 |
| 35 to 44 years | 269 | 17.9 | 42 | 15.6 | 174 | 64.9 | 2 | 0.9 | 50 | 18.7 | - | - | 224 | 83.5 | 177 | 65.8 |
| 45 to 54 years | 293 | 19.5 | 32 | 10.9 | 162 | 55.2 | 3 | 0.9 | 92 | 31.4 | 5 | 1.6 | 254 | 86.6 | 164 | 56.1 |
| 55 to 64 years | 255 | 17.0 | 16 | 6.1 | 147 | 57.6 | 10 | 3.7 | 76 | 29.6 | 8 | 3.0 | 223 | 87.2 | 156 | 61.3 |
| 65 years or more | 341 | 22.7 | 7 | 2.2 | 232 | 68.0 | 2 | 0.6 | 84 | 24.7 | 16 | 4.6 | 316 | 92.7 | 234 | 68.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 187 | 12.4 | 39 | 20.7 | 68 | 36.5 | 4 | 2.3 | 73 | 38.9 | 3 | 1.6 | 141 | 75.4 | 72 | 38.7 |
| High school degree | 446 | 29.7 | 76 | 17.0 | 200 | 44.9 | 14 | 3.2 | 143 | 32.0 | 13 | 2.9 | 343 | 76.9 | 215 | 48.1 |
| Some college | 445 | 29.6 | 38 | 8.6 | 282 | 63.4 | 7 | 1.5 | 107 | 24.1 | 10 | 2.3 | 390 | 87.6 | 289 | 64.9 |
| College degree | 425 | 28.3 | 11 | 2.6 | 321 | 75.6 | 5 | 1.1 | 78 | 18.4 | 10 | 2.3 | 399 | 94.0 | 326 | 76.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 232 | 15.4 | 70 | 30.2 | 74 | 31.9 | 7 | 2.8 | 73 | 31.4 | 8 | 3.6 | 147 | 63.3 | 81 | 34.7 |
| Between $\$ 15,000$ and $\$ 30,000$ | 348 | 23.2 | 48 | 13.7 | 154 | 44.1 | - | - | 132 | 37.9 | 15 | 4.4 | 285 | 82.0 | 154 | 44.1 |
| Between \$30,000 and $\$ 50,000$ | 347 | 23.1 | 37 | 10.6 | 201 | 58.0 | 13 | 3.8 | 93 | 26.8 | 3 | 0.7 | 294 | 84.8 | 215 | 61.8 |
| Between \$50,000 and | 243 | 16.2 | 7 | 2.9 | 165 | 68.0 | 7 | 3.1 | 55 | 22.7 | 8 | 3.3 | 220 | 90.7 | 173 | 71.0 |
| At Least \$75,000 | 333 | 22.1 | 2 | 0.7 | 278 | 83.5 | 3 | 0.8 | 48 | 14.4 | 2 | 0.7 | 326 | 97.9 | 280 | 84.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,053 | 70.1 | 32 | 3.1 | 711 | 67.5 | 22 | 2.1 | 260 | 24.7 | 28 | 2.6 | 971 | 92.2 | 733 | 69.6 |
| Non-homeowner | 450 | 29.9 | 132 | 29.3 | 161 | 35.8 | 8 | 1.8 | 141 | 31.3 | 8 | 1.9 | 302 | 67.1 | 169 | 37.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-80 2011 Household Banking Status by Demographic Characteristics: Oregon

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,522 | 100.0 | 65 | 4.3 | 219 | 14.4 | 1,195 | 78.5 | 44 | 2.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 950 | 62.4 | 42 | 4.4 | 141 | 14.9 | 739 | 77.8 | 27 | 2.9 |
| Female householder, no husband present | 138 | 9.1 | 13 | 9.2 | 33 | 23.8 | 90 | 65.3 | 2 | 1.7 |
| Male householder, no wife present | 35 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 777 | 51.0 | 24 | 3.2 | 102 | 13.1 | 628 | 80.9 | 22 | 2.8 |
| Nonfamily household and other | 573 | 37.6 | 23 | 4.0 | 77 | 13.5 | 456 | 79.6 | 16 | 2.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 22 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 95 | 6.2 | 10 | 10.5 | 27 | 28.1 | 54 | 56.6 | 5 | 4.9 |
| White non-Black non-Hispanic | 1,328 | 87.2 | 49 | 3.7 | 162 | 12.2 | 1,086 | 81.8 | 31 | 2.3 |
| Other non-Black non-Hispanic | 77 | 5.1 | 2 | 2.0 | 22 | 28.3 | 45 | 58.8 | 8 | 10.9 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 334 | 21.9 | 23 | 7.0 | 78 | 23.2 | 223 | 66.8 | 10 | 3.0 |
| 35 to 44 years | 249 | 16.4 | 11 | 4.3 | 36 | 14.4 | 198 | 79.4 | 5 | 1.9 |
| 45 to 54 years | 278 | 18.3 | 14 | 5.1 | 40 | 14.3 | 224 | 80.5 | - | - |
| 55 to 64 years | 298 | 19.6 | 10 | 3.4 | 41 | 13.6 | 232 | 77.7 | 16 | 5.3 |
| 65 years or more | 363 | 23.8 | 6 | 1.7 | 25 | 6.8 | 318 | 87.8 | 13 | 3.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 132 | 8.7 | 21 | 15.6 | 23 | 17.6 | 79 | 59.4 | 10 | 7.4 |
| High school degree | 358 | 23.5 | 18 | 5.1 | 82 | 23.0 | 253 | 70.6 | 5 | 1.3 |
| Some college | 539 | 35.4 | 24 | 4.4 | 88 | 16.4 | 410 | 76.2 | 16 | 3.0 |
| College degree | 493 | 32.4 | 2 | 0.4 | 25 | 5.0 | 453 | 91.9 | 13 | 2.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 252 | 16.6 | 33 | 13.1 | 55 | 21.6 | 156 | 62.0 | 8 | 3.2 |
| Between \$15,000 and \$30,000 | 276 | 18.2 | 21 | 7.6 | 52 | 18.7 | 193 | 69.9 | 11 | 3.9 |
| Between \$30,000 and \$50,000 | 337 | 22.1 | 11 | 3.2 | 53 | 15.6 | 264 | 78.2 | 10 | 3.0 |
| Between \$50,000 and \$75,000 | 327 | 21.5 | - | - | 40 | 12.3 | 280 | 85.7 | 7 | 2.1 |
| At Least \$75,000 | 330 | 21.7 | - | - | 20 | 6.0 | 302 | 91.6 | 8 | 2.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,008 | 66.2 | 13 | 1.3 | 89 | 8.8 | 876 | 86.9 | 29 | 2.9 |
| Non-homeowner | 515 | 33.8 | 51 | 10.0 | 129 | 25.2 | 319 | 62.0 | 14 | 2.8 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-81 2011 Household Bank Account Type by Demographic Characteristics: Oregon

| 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 | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Pct of Row |
| All US Households | 1,522 | 100.0 | 65 | 4.3 | 1,195 | 78.5 | 22 | 1.5 | 230 | 15.1 | 11 | 0.7 | 1,424 | 93.6 | 1,217 | 80.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 950 | 62.4 | 42 | 4.4 | 782 | 82.3 | 16 | 1.7 | 105 | 11.0 | 6 | 0.6 | 886 | 93.3 | 797 | 84.0 |
| Female householder, no husband present | 138 | 9.1 | 13 | 9.2 | 98 | 70.6 |  | . | 28 | 20.2 | - | - | 126 | 90.8 | 98 | 70.6 |
| Male householder, no wife present | 35 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 777 | 51.0 | 24 | 3.2 | 659 | 84.9 | 16 | 2.0 | 71 | 9.2 | 6 | 0.7 | 731 | 94.1 | 675 | 86.9 |
| Nonfamily household and other | 573 | 37.6 | 23 | 4.0 | 413 | 72.1 | 7 | 1.2 | 125 | 21.8 | 5 | 0.9 | 538 | 94.0 | 420 | 73.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 22 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 95 | 6.2 | 10 | 10.5 | 51 | 53.7 | 5 | 5.7 | 26 | 27.5 | 3 | 2.6 | 77 | 81.2 | 57 | 59.5 |
| White non-Black non-Hispanic | 1,328 | 87.2 | 49 | 3.7 | 1,069 | 80.6 | 17 | 1.3 | 187 | 14.1 | 5 | 0.4 | 1,256 | 94.6 | 1,086 | 81.8 |
| Other non-Black non-Hispanic | 77 | 5.1 | 2 | 2.0 | 64 | 83.2 | - | - | 8 | 10.8 | 3 | 3.9 | 73 | 94.0 | 64 | 83.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 334 | 21.9 | 23 | 7.0 | 247 | 74.0 | 2 | 0.7 | 55 | 16.5 | 6 | 1.9 | 302 | 90.5 | 249 | 74.6 |
| 35 to 44 years | 249 | 16.4 | 11 | 4.3 | 193 | 77.5 | 6 | 2.3 | 40 | 15.9 | - | - | 233 | 93.3 | 199 | 79.8 |
| 45 to 54 years | 278 | 18.3 | 14 | 5.1 | 216 | 77.8 | 6 | 2.2 | 41 | 14.8 | - | - | 258 | 92.6 | 222 | 80.0 |
| 55 to 64 years | 298 | 19.6 | 10 | 3.4 | 253 | 84.7 | 6 | 2.1 | 25 | 8.3 | 4 | 1.5 | 277 | 93.0 | 259 | 86.8 |
| 65 years or more | 363 | 23.8 | 6 | 1.7 | 286 | 78.7 | 2 | 0.6 | 69 | 19.0 | - | - | 354 | 97.7 | 288 | 79.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 132 | 8.7 | 21 | 15.6 | 65 | 49.3 | 6 | 4.4 | 38 | 28.9 | 3 | 1.9 | 104 | 78.2 | 71 | 53.7 |
| High school degree | 358 | 23.5 | 18 | 5.1 | 248 | 69.1 | 10 | 2.8 | 79 | 22.1 | 3 | 0.9 | 327 | 91.2 | 258 | 71.9 |
| Some college | 539 | 35.4 | 24 | 4.4 | 434 | 80.5 | 7 | 1.2 | 69 | 12.9 | 5 | 0.9 | 503 | 93.4 | 440 | 81.8 |
| College degree | 493 | 32.4 | 2 | 0.4 | 448 | 90.9 | - | - | 43 | 8.7 | - | - | 491 | 99.6 | 448 | 90.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 252 | 16.6 | 33 | 13.1 | 135 | 53.5 | 9 | 3.4 | 75 | 29.9 | - | - | 210 | 83.4 | 144 | 57.0 |
| Between $\$ 15,000$ and $\$ 30,000$ | 276 | 18.2 | 21 | 7.6 | 186 | 67.4 | 4 | 1.6 | 60 | 21.6 | 5 | 1.9 | 246 | 89.0 | 191 | 68.9 |
| Between \$30,000 and \$50,000 | 337 | 22.1 | 11 | 3.2 | 267 | 79.3 | 7 | 2.2 | 46 | 13.6 | 6 | 1.6 | 313 | 92.9 | 275 | 81.6 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 327 | 21.5 | - | - | 295 | 90.3 | 2 | 0.6 | 30 | 9.1 | - | - | 325 | 99.4 | 297 | 90.9 |
| At Least \$75,000 | 330 | 21.7 | - | - | 311 | 94.2 | - | - | 19 | 5.8 | - | - | 330 | 100.0 | 311 | 94.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,008 | 66.2 | 13 | 1.3 | 870 | 86.3 | 8 | 0.8 | 109 | 10.8 | 7 | 0.7 | 979 | 97.1 | 878 | 87.1 |
| Non-homeowner | 515 | 33.8 | 51 | 10.0 | 325 | 63.2 | 14 | 2.7 | 121 | 23.5 | 3 | 0.6 | 446 | 86.6 | 339 | 65.9 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-82 2011 Household Banking Status by Demographic Characteristics: Pennsylvania

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 5,161 | 100.0 | 315 | 6.1 | 931 | 18.0 | 3,771 | 73.1 | 143 | 2.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 3,345 | 64.8 | 162 | 4.8 | 635 | 19.0 | 2,456 | 73.4 | 91 | 2.7 |
| Female householder, no husband present | 640 | 12.4 | 86 | 13.4 | 202 | 31.6 | 314 | 49.1 | 38 | 5.9 |
| Male householder, no wife present | 207 | 4.0 | 14 | 6.7 | 51 | 24.6 | 132 | 64.1 | 10 | 4.6 |
| Married couple | 2,498 | 48.4 | 62 | 2.5 | 382 | 15.3 | 2,010 | 80.5 | 44 | 1.8 |
| Nonfamily household and other | 1,816 | 35.2 | 153 | 8.4 | 296 | 16.3 | 1,315 | 72.4 | 52 | 2.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 570 | 11.0 | 79 | 13.8 | 158 | 27.7 | 309 | 54.2 | 25 | 4.3 |
| Hispanic non-Black | 200 | 3.9 | 57 | 28.5 | 39 | 19.6 | 92 | 45.8 | 12 | 6.1 |
| White non-Black non-Hispanic | 4,264 | 82.6 | 171 | 4.0 | 709 | 16.6 | 3,277 | 76.9 | 107 | 2.5 |
| Other non-Black non-Hispanic | 127 | 2.5 | 9 | 6.7 | 25 | 19.7 | 94 | 73.6 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,084 | 21.0 | 119 | 11.0 | 301 | 27.7 | 637 | 58.7 | 28 | 2.6 |
| 35 to 44 years | 706 | 13.7 | 46 | 6.5 | 138 | 19.5 | 500 | 70.8 | 22 | 3.1 |
| 45 to 54 years | 1,143 | 22.1 | 43 | 3.7 | 239 | 20.9 | 824 | 72.1 | 37 | 3.2 |
| 55 to 64 years | 920 | 17.8 | 48 | 5.2 | 152 | 16.5 | 708 | 76.9 | 13 | 1.4 |
| 65 years or more | 1,308 | 25.3 | 60 | 4.6 | 101 | 7.8 | 1,102 | 84.3 | 44 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 563 | 10.9 | 107 | 19.1 | 90 | 16.0 | 347 | 61.6 | 19 | 3.4 |
| High school degree | 2,048 | 39.7 | 146 | 7.1 | 419 | 20.5 | 1,424 | 69.5 | 59 | 2.9 |
| Some college | 1,134 | 22.0 | 59 | 5.2 | 252 | 22.2 | 795 | 70.1 | 28 | 2.5 |
| College degree | 1,416 | 27.4 | 3 | 0.2 | 171 | 12.0 | 1,205 | 85.1 | 37 | 2.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 921 | 17.8 | 185 | 20.0 | 229 | 24.8 | 482 | 52.3 | 26 | 2.8 |
| Between \$15,000 and \$30,000 | 851 | 16.5 | 94 | 11.1 | 221 | 25.9 | 520 | 61.1 | 16 | 1.9 |
| Between \$30,000 and \$50,000 | 1,158 | 22.4 | 26 | 2.2 | 189 | 16.3 | 899 | 77.6 | 45 | 3.9 |
| Between \$50,000 and \$75,000 | 946 | 18.3 | 7 | 0.8 | 160 | 16.9 | 744 | 78.6 | 35 | 3.7 |
| At Least \$75,000 | 1,285 | 24.9 | 3 | 0.3 | 133 | 10.3 | 1,126 | 87.7 | 22 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,528 | 68.3 | 83 | 2.4 | 457 | 13.0 | 2,878 | 81.6 | 109 | 3.1 |
| Non-homeowner | 1,634 | 31.7 | 232 | 14.2 | 474 | 29.0 | 893 | 54.7 | 34 | 2.1 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-83 2011 Household Bank Account Type by Demographic Characteristics: Pennsylvania

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 5,161 | 100.0 | 315 | 6.1 | 3,440 | 66.6 | 100 | 1.9 | 1,211 | 23.5 | 95 | 1.8 | 4,659 | 90.3 | 3,540 | 68.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 3,345 | 64.8 | 162 | 4.8 | 2,441 | 73.0 | 70 | 2.1 | 613 | 18.3 | 60 | 1.8 | 3,062 | 91.5 | 2,510 | 75.0 |
| Female householder, no husband present | 640 | 12.4 | 86 | 13.4 | 320 | 49.9 | 28 | 4.4 | 180 | 28.1 | 27 | 4.1 | 504 | 78.8 | 348 | 54.3 |
| Male householder, no wife present | 207 | 4.0 | 14 | 6.7 | 109 | 53.0 | 8 | 3.8 | 63 | 30.5 | 13 | 6.1 | 176 | 85.2 | 117 | 56.8 |
| Married couple | 2,498 | 48.4 | 62 | 2.5 | 2,012 | 80.5 | 34 | 1.3 | 370 | 14.8 | 21 | 0.8 | 2,381 | 95.3 | 2,045 | 81.9 |
| Nonfamily household and other | 1,816 | 35.2 | 153 | 8.4 | 999 | 55.0 | 30 | 1.7 | 598 | 32.9 | 35 | 1.9 | 1,597 | 87.9 | 1,029 | 56.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 570 | 11.0 | 79 | 13.8 | 313 | 54.9 | 18 | 3.1 | 144 | 25.3 | 16 | 2.9 | 457 | 80.2 | 330 | 58.0 |
| Hispanic non-Black | 200 | 3.9 | 57 | 28.5 | 69 | 34.6 | 6 | 2.8 | 64 | 32.1 | 4 | 2.0 | 134 | 66.7 | 75 | 37.4 |
| White non-Black non-Hispanic | 4,264 | 82.6 | 171 | 4.0 | 2,973 | 69.7 | 70 | 1.6 | 975 | 22.9 | 75 | 1.8 | 3,956 | 92.8 | 3,043 | 71.4 |
| Other non-Black non-Hispanic | 127 | 2.5 | 9 | 6.7 | 85 | 66.9 | 6 | 5.1 | 27 | 21.3 | - | - | 112 | 88.2 | 92 | 72.0 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,084 | 21.0 | 119 | 11.0 | 661 | 60.9 | 26 | 2.4 | 268 | 24.8 | 11 | 1.0 | 929 | 85.7 | 686 | 63.3 |
| 35 to 44 years | 706 | 13.7 | 46 | 6.5 | 493 | 69.8 | 18 | 2.5 | 132 | 18.7 | 17 | 2.5 | 625 | 88.5 | 511 | 72.3 |
| 45 to 54 years | 1,143 | 22.1 | 43 | 3.7 | 819 | 71.7 | 4 | 0.4 | 253 | 22.1 | 24 | 2.1 | 1,075 | 94.1 | 824 | 72.1 |
| 55 to 64 years | 920 | 17.8 | 48 | 5.2 | 647 | 70.3 | 21 | 2.3 | 181 | 19.7 | 23 | 2.5 | 834 | 90.6 | 668 | 72.6 |
| 65 years or more | 1,308 | 25.3 | 60 | 4.6 | 820 | 62.7 | 31 | 2.4 | 377 | 28.8 | 20 | 1.6 | 1,197 | 91.5 | 851 | 65.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 563 | 10.9 | 107 | 19.1 | 216 | 38.3 | 16 | 2.8 | 220 | 39.1 | 4 | 0.7 | 436 | 77.4 | 231 | 41.1 |
| High school degree | 2,048 | 39.7 | 146 | 7.1 | 1,231 | 60.1 | 60 | 2.9 | 566 | 27.7 | 45 | 2.2 | 1,802 | 88.0 | 1,290 | 63.0 |
| Some college | 1,134 | 22.0 | 59 | 5.2 | 780 | 68.8 | 16 | 1.4 | 262 | 23.1 | 17 | 1.5 | 1,042 | 91.9 | 796 | 70.2 |
| College degree | 1,416 | 27.4 | 3 | 0.2 | 1,214 | 85.7 | 8 | 0.6 | 162 | 11.4 | 29 | 2.0 | 1,379 | 97.4 | 1,222 | 86.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 921 | 17.8 | 185 | 20.0 | 322 | 35.0 | 37 | 4.0 | 357 | 38.8 | 20 | 2.2 | 679 | 73.7 | 359 | 39.0 |
| Between \$15,000 and $\$ 30,000$ | 851 | 16.5 | 94 | 11.1 | 423 | 49.8 | 20 | 2.4 | 303 | 35.6 | 10 | 1.2 | 727 | 85.4 | 444 | 52.1 |
| Between $\$ 30,000$ and \$50,000 | 1,158 | 22.4 | 26 | 2.2 | 780 | 67.4 | 28 | 2.4 | 305 | 26.3 | 20 | 1.7 | 1,085 | 93.7 | 808 | 69.8 |
| Between $\$ 50,000$ and \$75,000 | 946 | 18.3 | 7 | 0.8 | 761 | 80.5 | 3 | 0.3 | 149 | 15.8 | 25 | 2.6 | 916 | 96.8 | 765 | 80.8 |
| At Least \$75,000 | 1,285 | 24.9 | 3 | 0.3 | 1,152 | 89.7 | 12 | 0.9 | 96 | 7.5 | 21 | 1.6 | 1,252 | 97.5 | 1,164 | 90.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,528 | 68.3 | 83 | 2.4 | 2,692 | 76.3 | 47 | 1.3 | 637 | 18.1 | 69 | 2.0 | 3,337 | 94.6 | 2,739 | 77.6 |
| Non-homeowner | 1,634 | 31.7 | 232 | 14.2 | 748 | 45.8 | 53 | 3.2 | 574 | 35.2 | 26 | 1.6 | 1,322 | 80.9 | 801 | 49.0 |

Figures do not always reconcile to totals because of rounding

- = 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

Table H-84 2011 Household Banking Status by Demographic Characteristics: Rhode Island

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 423 | 100.0 | 30 | 7.0 | 75 | 17.8 | 304 | 71.8 | 14 | 3.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 263 | 62.1 | 15 | 5.6 | 50 | 19.1 | 188 | 71.6 | 10 | 3.8 |
| Female householder, no husband present | 56 | 13.3 | 9 | 15.2 | 14 | 24.1 | 33 | 57.8 | 2 | 2.9 |
| Male householder, no wife present | 20 | 4.7 | 2 | 12.3 | 5 | 25.5 | 12 | 59.8 | - | - |
| Married couple | 187 | 44.1 | 4 | 2.0 | 32 | 16.9 | 144 | 77.0 | 8 | 4.2 |
| Nonfamily household and other | 160 | 37.9 | 15 | 9.3 | 25 | 15.7 | 116 | 72.2 | 4 | 2.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 30 | 7.0 | 7 | 23.6 | 12 | 39.6 | 10 | 35.2 | - | - |
| Hispanic non-Black | 30 | 7.1 | 4 | 14.2 | 12 | 39.6 | 14 | 46.3 | - | - |
| White non-Black non-Hispanic | 351 | 82.8 | 16 | 4.6 | 49 | 14.0 | 273 | 77.8 | 13 | 3.6 |
| Other non-Black non-Hispanic | 13 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 75 | 17.7 | 8 | 11.0 | 16 | 21.5 | 49 | 65.2 | 2 | 2.2 |
| 35 to 44 years | 78 | 18.4 | 5 | 6.0 | 17 | 21.2 | 54 | 68.8 | 3 | 4.0 |
| 45 to 54 years | 80 | 19.0 | 8 | 10.2 | 13 | 16.6 | 56 | 69.6 | 3 | 3.6 |
| 55 to 64 years | 87 | 20.4 | 4 | 5.2 | 16 | 18.0 | 64 | 74.4 | 2 | 2.3 |
| 65 years or more | 104 | 24.6 | 4 | 3.9 | 14 | 13.3 | 81 | 78.2 | 5 | 4.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 68 | 16.0 | 13 | 19.5 | 18 | 26.1 | 35 | 51.8 | 2 | 2.6 |
| High school degree | 116 | 27.3 | 10 | 8.6 | 24 | 21.0 | 79 | 68.6 | 2 | 1.8 |
| Some college | 100 | 23.6 | 5 | 5.4 | 19 | 19.2 | 71 | 71.4 | 4 | 4.0 |
| College degree | 140 | 33.1 | 1 | 0.7 | 14 | 10.2 | 118 | 84.4 | 7 | 4.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 74 | 17.6 | 17 | 22.9 | 14 | 18.7 | 41 | 54.8 | 3 | 3.6 |
| Between \$15,000 and \$30,000 | 67 | 15.8 | 7 | 10.6 | 13 | 19.7 | 45 | 68.1 | 1 | 1.6 |
| Between \$30,000 and \$50,000 | 83 | 19.6 | 5 | 5.5 | 20 | 24.4 | 55 | 66.5 | 3 | 3.6 |
| Between \$50,000 and \$75,000 | 79 | 18.6 | 1 | 1.2 | 10 | 12.9 | 65 | 82.4 | 3 | 3.5 |
| At Least \$75,000 | 121 | 28.5 | - | - | 18 | 14.9 | 98 | 81.0 | 5 | 4.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 268 | 63.4 | 4 | 1.5 | 36 | 13.4 | 216 | 80.5 | 12 | 4.6 |
| Non-homeowner | 155 | 36.6 | 25 | 16.4 | 39 | 25.4 | 88 | 56.8 | 2 | 1.4 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-85 2011 Household Bank Account Type by Demographic Characteristics: Rhode Island

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Ptt of Row |
| All US Households | 423 | 100.0 | 30 | 7.0 | 294 | 69.5 | 11 | 2.6 | 79 | 18.6 | 10 | 2.3 | 373 | 88.1 | 305 | 72.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 263 | 62.1 | 15 | 5.6 | 203 | 77.1 | 5 | 1.8 | 35 | 13.2 | 6 | 2.3 | 237 | 90.3 | 208 | 78.9 |
| Female householder, no husband present | 56 | 13.3 | 9 | 15.2 | 34 | 60.1 | 2 | 3.7 | 11 | 20.2 | - | - | 45 | 80.3 | 36 | 63.8 |
| Male householder, no wife present | 20 | 4.7 | 2 | 12.3 | 11 | 56.3 | 1 | 3.2 | 4 | 21.9 | 1 | 6.4 | 16 | 78.2 | 12 | 59.5 |
| Married couple | 187 | 44.1 | 4 | 2.0 | 158 | 84.4 | 2 | 1.1 | 19 | 10.2 | 4 | 2.4 | 177 | 94.5 | 160 | 85.5 |
| Nonfamily household and other | 160 | 37.9 | 15 | 9.3 | 91 | 57.0 | 6 | 3.8 | 44 | 27.6 | 4 | 2.4 | 136 | 84.6 | 97 | 60.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 30 | 7.0 | 7 | 23.6 | 15 | 50.8 | - | - | 7 | 22.4 | - | - | 22 | 73.3 | 16 | 52.5 |
| Hispanic non-Black | 30 | 7.1 | 4 | 14.2 | 13 | 45.0 | 1 | 2.0 | 12 | 38.8 | - | - | 25 | 83.8 | 14 | 47.0 |
| White non-Black non-Hispanic | 351 | 82.8 | 16 | 4.6 | 256 | 73.2 | 10 | 2.8 | 60 | 17.2 | 8 | 2.3 | 317 | 90.3 | 266 | 75.9 |
| Other non-Black non-Hispanic | 13 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 75 | 17.7 | 8 | 11.0 | 51 | 67.6 | 2 | 2.1 | 13 | 17.6 | 1 | 1.6 | 64 | 85.3 | 52 | 69.7 |
| 35 to 44 years | 78 | 18.4 | 5 | 6.0 | 56 | 72.5 | 1 | 1.4 | 14 | 18.1 | 2 | 2.1 | 70 | 90.6 | 57 | 73.9 |
| 45 to 54 years | 80 | 19.0 | 8 | 10.2 | 56 | 69.9 | - | - | 13 | 15.6 | 3 | 4.4 | 69 | 85.5 | 56 | 69.9 |
| 55 to 64 years | 87 | 20.4 | 4 | 5.2 | 63 | 73.1 | 4 | 4.2 | 14 | 15.9 | 1 | 1.7 | 77 | 89.0 | 67 | 77.3 |
| 65 years or more | 104 | 24.6 | 4 | 3.9 | 68 | 65.3 | 5 | 4.4 | 25 | 24.4 | 2 | 2.0 | 93 | 89.7 | 73 | 69.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 68 | 16.0 | 13 | 19.5 | 27 | 39.8 | 5 | 6.7 | 21 | 31.4 | 2 | 2.7 | 48 | 71.2 | 31 | 46.4 |
| High school degree | 116 | 27.3 | 10 | 8.6 | 74 | 63.9 | 4 | 3.7 | 25 | 21.4 | 3 | 2.5 | 99 | 85.2 | 78 | 67.5 |
| Some college | 100 | 23.6 | 5 | 5.4 | 77 | 77.3 | 1 | 1.0 | 13 | 12.5 | 4 | 3.7 | 90 | 89.9 | 78 | 78.4 |
| College degree | 140 | 33.1 | 1 | 0.7 | 116 | 82.9 | 1 | 0.7 | 20 | 14.6 | 2 | 1.1 | 137 | 97.4 | 117 | 83.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 74 | 17.6 | 17 | 22.9 | 24 | 31.9 | 5 | 6.3 | 27 | 36.0 | 2 | 2.9 | 50 | 67.9 | 28 | 38.2 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 67 | 15.8 | 7 | 10.6 | 39 | 58.4 | 3 | 3.9 | 18 | 27.1 | - | - | 57 | 85.5 | 42 | 62.3 |
| Between \$30,000 and $\$ 50,000$ | 83 | 19.6 | 5 | 5.5 | 58 | 69.7 | 2 | 2.5 | 16 | 19.0 | 3 | 3.3 | 74 | 88.7 | 60 | 72.2 |
| Between $\$ 50,000$ and $\$ 75,000$ | 79 | 18.6 | 1 | 1.2 | 64 | 81.8 | 1 | 1.3 | 11 | 13.4 | 2 | 2.3 | 75 | 95.3 | 65 | 83.1 |
| At Least \$75,000 | 121 | 28.5 | - | - | 109 | 90.5 | 1 | 0.4 | 8 | 6.4 | 3 | 2.6 | 117 | 96.9 | 110 | 91.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 268 | 63.4 | 4 | 1.5 | 217 | 81.0 | 5 | 1.7 | 36 | 13.3 | 7 | 2.5 | 253 | 94.3 | 222 | 82.7 |
| Non-homeowner | 155 | 36.6 | 25 | 16.4 | 77 | 49.5 | 6 | 4.0 | 43 | 27.9 | 3 | 2.1 | 120 | 77.4 | 83 | 53.5 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-86 2011 Household Banking Status by Demographic Characteristics: South Carolina

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 1,787 | 100.0 | 166 | 9.3 | 369 | 20.6 | 1,219 | 68.2 | 34 | 1.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,237 | 69.2 | 110 | 8.9 | 277 | 22.4 | 829 | 67.0 | 21 | 1.7 |
| Female householder, no husband present | 314 | 17.6 | 66 | 21.0 | 116 | 36.8 | 130 | 41.5 | 2 | 0.7 |
| Male householder, no wife present | 101 | 5.6 | 24 | 24.2 | 31 | 30.6 | 46 | 45.3 | - | . |
| Married couple | 823 | 46.0 | 20 | 2.4 | 131 | 15.9 | 653 | 79.4 | 19 | 2.3 |
| Nonfamily household and other | 550 | 30.8 | 56 | 10.2 | 91 | 16.6 | 390 | 70.9 | 13 | 2.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 504 | 28.2 | 98 | 19.4 | 177 | 35.2 | 226 | 44.9 | 2 | 0.4 |
| Hispanic non-Black | 56 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,199 | 67.1 | 50 | 4.2 | 175 | 14.6 | 945 | 78.8 | 30 | 2.5 |
| Other non-Black non-Hispanic | 29 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 402 | 22.5 | 53 | 13.2 | 87 | 21.6 | 262 | 65.1 | - | - |
| 35 to 44 years | 278 | 15.5 | 26 | 9.5 | 71 | 25.6 | 175 | 63.0 | 5 | 1.9 |
| 45 to 54 years | 361 | 20.2 | 50 | 13.7 | 90 | 24.8 | 222 | 61.5 | - | - |
| 55 to 64 years | 366 | 20.5 | 17 | 4.6 | 66 | 18.0 | 271 | 74.2 | 12 | 3.2 |
| 65 years or more | 381 | 21.3 | 20 | 5.3 | 55 | 14.5 | 289 | 75.9 | 17 | 4.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 258 | 14.4 | 68 | 26.4 | 61 | 23.6 | 124 | 47.9 | 5 | 2.1 |
| High school degree | 600 | 33.6 | 66 | 11.0 | 151 | 25.1 | 372 | 61.9 | 12 | 2.0 |
| Some college | 478 | 26.7 | 32 | 6.7 | 93 | 19.5 | 345 | 72.2 | 8 | 1.6 |
| College degree | 451 | 25.3 | - | - | 64 | 14.1 | 379 | 83.9 | 9 | 2.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 339 | 19.0 | 104 | 30.6 | 83 | 24.4 | 153 | 45.0 | - | - |
| Between \$15,000 and \$30,000 | 408 | 22.8 | 46 | 11.2 | 104 | 25.5 | 245 | 60.1 | 13 | 3.1 |
| Between \$30,000 and \$50,000 | 406 | 22.7 | 9 | 2.1 | 106 | 26.0 | 282 | 69.6 | 9 | 2.2 |
| Between \$50,000 and \$75,000 | 340 | 19.0 | 5 | 1.5 | 32 | 9.4 | 299 | 87.8 | 5 | 1.4 |
| At Least \$75,000 | 295 | 16.5 | 3 | 0.9 | 44 | 15.1 | 240 | 81.5 | 7 | 2.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,321 | 73.9 | 78 | 5.9 | 219 | 16.6 | 990 | 75.0 | 34 | 2.6 |
| Non-homeowner | 467 | 26.1 | 88 | 18.9 | 150 | 32.1 | 229 | 49.0 | - | - |

Notes
Figures do not always reconcile to totals because of rounding.
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.

Table H-87 2011 Household Bank Account Type by Demographic Characteristics: 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US 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 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 406 | 22.7 | 9 | 2.1 | 303 | 74.7 | 6 | 1.4 | 88 | 21.8 | - | - | 391 | 96.4 | 309 | 76.1 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 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 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-88 2011 Household Banking Status by Demographic Characteristics: South Dakota

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 329 | 100.0 | 15 | 4.4 | 72 | 22.0 | 236 | 71.6 | 6 | 1.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 212 | 64.5 | 9 | 4.0 | 47 | 21.9 | 153 | 71.9 | 5 | 2.1 |
| Female householder, no husband present | 40 | 12.1 | 4 | 11.1 | 12 | 30.8 | 23 | 57.4 | . | . |
| Male householder, no wife present | 16 | 4.9 | 1 | 5.0 | 7 | 41.0 | 8 | 51.9 | - | - |
| Married couple | 156 | 47.4 | 3 | 2.1 | 28 | 17.7 | 121 | 77.7 | 4 | 2.5 |
| Nonfamily household and other | 117 | 35.5 | 6 | 5.2 | 26 | 22.1 | 83 | 71.1 | 2 | 1.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 299 | 90.7 | 9 | 3.1 | 58 | 19.5 | 225 | 75.3 | 6 | 2.1 |
| Other non-Black non-Hispanic | 23 | 6.9 | 4 | 19.0 | 10 | 42.2 | 9 | 38.8 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 73 | 22.3 | 3 | 4.1 | 21 | 28.8 | 48 | 65.2 | 1 | 2.0 |
| 35 to 44 years | 57 | 17.3 | 3 | 4.7 | 13 | 23.5 | 40 | 71.2 | - | - |
| 45 to 54 years | 65 | 19.6 | 3 | 5.1 | 20 | 30.5 | 40 | 61.7 | 2 | 2.7 |
| 55 to 64 years | 56 | 17.1 | 4 | 7.2 | 11 | 18.9 | 40 | 71.1 | 2 | 2.8 |
| 65 years or more | 78 | 23.7 | 2 | 2.1 | 8 | 9.8 | 68 | 86.6 | 1 | 1.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 29 | 8.8 | 4 | 13.6 | 7 | 24.6 | 18 | 61.7 | - | - |
| High school degree | 110 | 33.4 | 5 | 4.9 | 24 | 21.9 | 77 | 70.4 | 3 | 2.8 |
| Some college | 103 | 31.4 | 4 | 4.3 | 29 | 27.8 | 68 | 65.7 | 2 | 2.2 |
| College degree | 87 | 26.5 | 1 | 0.9 | 13 | 14.5 | 73 | 83.5 | 1 | 1.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 52 | 15.8 | 8 | 15.0 | 14 | 27.8 | 29 | 55.8 | 1 | 1.5 |
| Between \$15,000 and \$30,000 | 66 | 20.2 | 2 | 3.6 | 17 | 25.5 | 46 | 68.5 | 2 | 2.3 |
| Between \$30,000 and \$50,000 | 88 | 26.7 | 3 | 4.0 | 23 | 26.2 | 61 | 69.0 | 1 | 0.9 |
| Between \$50,000 and \$75,000 | 59 | 17.9 | 1 | 1.0 | 10 | 16.7 | 47 | 80.2 | 1 | 2.1 |
| At Least \$75,000 | 64 | 19.4 | - | - | 8 | 12.7 | 53 | 83.5 | 2 | 3.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 232 | 70.5 | 4 | 1.9 | 40 | 17.2 | 183 | 78.9 | 5 | 2.1 |
| Non-homeowner | 97 | 29.5 | 10 | 10.6 | 33 | 33.5 | 53 | 54.3 | 1 | 1.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-89 2011 Household Bank Account Type by Demographic Characteristics: South Dakota

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 329 | 100.0 | 15 | 4.4 | 242 | 73.4 | 10 | 3.0 | 59 | 17.9 | 4 | 1.3 | 302 | 91.8 | 252 | 76.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 212 | 64.5 | 9 | 4.0 | 162 | 76.4 | 6 | 2.7 | 33 | 15.4 | 3 | 1.4 | 196 | 92.5 | 168 | 79.2 |
| Female householder, no husband present |  | 12.1 | 4 | 11.1 |  | 55.5 | 2 | 4.6 |  | 27.3 |  | 1.6 | 33 | 83.7 | 24 | 60.1 |
| Male householder, no wife present | 16 | 4.9 | 1 | 5.0 | 8 | 48.7 | 2 | 10.8 | 5 | 33.4 | - | - | 14 | 84.3 | 10 | 59.5 |
| Married couple | 156 | 47.4 | 3 | 2.1 | 132 | 84.7 | 2 | 1.4 | 16 | 10.5 | 2 | 1.3 | 149 | 95.6 | 135 | 86.1 |
| Nonfamily household and other | 117 | 35.5 | 6 | 5.2 | 79 | 67.8 | 4 | 3.5 | 26 | 22.3 | 1 | 1.3 | 106 | 90.5 | 83 | 71.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 299 | 90.7 | 9 | 3.1 | 227 | 75.9 | 7 | 2.4 | 51 | 17.0 | 4 | 1.5 | 280 | 93.6 | 234 | 78.3 |
| Other non-Black non-Hispanic | 23 | 6.9 | 4 | 19.0 | 10 | 43.3 | 3 | 11.5 | 6 | 26.2 | - | - | 16 | 69.5 | 12 | 54.8 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 73 | 22.3 | 3 | 4.1 | 48 | 65.0 | 2 | 3.3 | 19 | 25.4 | 2 | 2.3 | 67 | 91.5 | 50 | 68.3 |
| 35 to 44 years | 57 | 17.3 | 3 | 4.7 | 42 | 73.5 | 2 | 3.2 | 10 | 18.0 | - | - | 52 | 92.1 | 44 | 76.7 |
| 45 to 54 years | 65 | 19.6 | 3 | 5.1 | 47 | 72.9 | 3 | 5.3 | 9 | 14.2 | 2 | 2.5 | 57 | 88.1 | 50 | 78.2 |
| 55 to 64 years | 56 | 17.1 | 4 | 7.2 | 44 | 77.5 | 2 | 3.2 | 6 | 10.7 | 1 | 1.5 | 50 | 88.2 | 46 | 80.7 |
| 65 years or more | 78 | 23.7 | 2 | 2.1 | 61 | 78.6 | - | - | 15 | 18.9 | - | - | 76 | 97.5 | 62 | 79.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 29 | 8.8 | 4 | 13.6 | 18 | 62.9 | 2 | 5.4 | 5 | 18.1 | - | - | 23 | 81.0 | 20 | 68.3 |
| High school degree | 110 | 33.4 | 5 | 4.9 | 75 | 68.2 | 4 | 3.9 | 24 | 21.9 | 1 | 1.1 | 99 | 90.4 | 79 | 72.1 |
| Some college | 103 | 31.4 | 4 | 4.3 | 74 | 71.2 | 4 | 3.5 | 20 | 19.2 | 2 | 1.7 | 94 | 91.5 | 77 | 74.7 |
| College degree | 87 | 26.5 | 1 | 0.9 | 75 | 85.8 | - | - | 10 | 11.1 | 1 | 1.7 | 85 | 97.5 | 75 | 86.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 52 | 15.8 | 8 | 15.0 | 26 | 50.8 | 3 | 6.7 | 13 | 25.9 | 1 | 1.6 | 40 | 76.7 | 30 | 57.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 66 | 20.2 | 2 | 3.6 | 43 | 65.0 | 3 | 4.7 | 17 | 24.9 | 1 | 1.8 | 61 | 91.1 | 46 | 69.7 |
| Between $\$ 30,000$ and $\$ 50,000$ | 88 | 26.7 | 3 | 4.0 | 64 | 72.5 | 3 | 3.2 | 17 | 19.4 | 1 | 0.9 | 81 | 92.3 | 67 | 75.8 |
| $\begin{aligned} & \text { Between \$50,000 and } \\ & \$ 75,000 \end{aligned}$ | 59 | 17.9 | 1 | 1.0 | 49 | 83.4 | - | - | 8 | 12.9 | 1 | 2.1 | 57 | 96.8 | 50 | 84.0 |
| At Least \$75,000 | 64 | 19.4 | - | - | 59 | 92.3 | - | - | 4 | 6.6 | - | - | 64 | 99.4 | 59 | 92.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 232 | 70.5 | 4 | 1.9 | 192 | 82.6 | 2 | 1.0 | 31 | 13.5 | 2 | 1.0 | 224 | 96.4 | 194 | 83.6 |
| Non-homeowner | 97 | 29.5 | 10 | 10.6 | 50 | 51.2 | 8 | 7.8 | 28 | 28.3 | 2 | 2.0 | 78 | 80.7 | 57 | 59.0 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-90 2011 Household Banking Status by Demographic Characteristics: Tennessee

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 2,605 | 100.0 | 283 | 10.9 | 473 | 18.1 | 1,818 | 69.8 | 31 | 1.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,713 | 65.8 | 183 | 10.7 | 345 | 20.2 | 1,163 | 67.9 | 22 | 1.3 |
| Female householder, no husband present | 386 | 14.8 | 106 | 27.5 | 83 | 21.5 | 196 | 50.9 | - | - |
| Male householder, no wife present | 123 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,204 | 46.2 | 68 | 5.6 | 233 | 19.3 | 883 | 73.3 | 22 | 1.8 |
| Nonfamily household and other | 892 | 34.2 | 99 | 11.1 | 127 | 14.3 | 655 | 73.5 | 10 | 1.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 427 | 16.4 | 84 | 19.6 | 91 | 21.4 | 246 | 57.8 | 5 | 1.2 |
| Hispanic non-Black | 54 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,075 | 79.7 | 184 | 8.9 | 362 | 17.4 | 1,503 | 72.4 | 26 | 1.3 |
| Other non-Black non-Hispanic | 49 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 580 | 22.3 | 111 | 19.1 | 176 | 30.4 | 285 | 49.1 | 8 | 1.5 |
| 35 to 44 years | 477 | 18.3 | 59 | 12.5 | 91 | 19.1 | 322 | 67.7 | 4 | 0.8 |
| 45 to 54 years | 537 | 20.6 | 56 | 10.4 | 90 | 16.7 | 382 | 71.1 | 10 | 1.8 |
| 55 to 64 years | 488 | 18.8 | 41 | 8.5 | 77 | 15.7 | 366 | 74.9 | 5 | 1.0 |
| 65 years or more | 523 | 20.1 | 15 | 3.0 | 39 | 7.5 | 463 | 88.7 | 5 | 0.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 353 | 13.5 | 107 | 30.4 | 56 | 15.8 | 190 | 53.9 | - | - |
| High school degree | 860 | 33.0 | 124 | 14.4 | 169 | 19.6 | 564 | 65.6 | 4 | 0.4 |
| Some college | 785 | 30.2 | 52 | 6.6 | 188 | 23.9 | 531 | 67.6 | 15 | 1.9 |
| College degree | 607 | 23.3 | - | - | 61 | 10.0 | 533 | 87.9 | 13 | 2.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 482 | 18.5 | 186 | 38.7 | 77 | 15.9 | 214 | 44.5 | 5 | 0.9 |
| Between \$15,000 and \$30,000 | 650 | 25.0 | 73 | 11.2 | 137 | 21.1 | 435 | 66.9 | 5 | 0.8 |
| Between \$30,000 and \$50,000 | 601 | 23.1 | 23 | 3.9 | 135 | 22.5 | 439 | 73.0 | 4 | 0.6 |
| Between \$50,000 and \$75,000 | 422 | 16.2 | . | . | 88 | 20.9 | 321 | 76.1 | 13 | 3.1 |
| At Least \$75,000 | 450 | 17.3 | - | - | 36 | 8.0 | 409 | 90.9 | 5 | 1.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,802 | 69.2 | 55 | 3.1 | 308 | 17.1 | 1,413 | 78.4 | 26 | 1.5 |
| Non-homeowner | 803 | 30.8 | 228 | 28.4 | 165 | 20.5 | 405 | 50.5 | 5 | 0.7 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-91 2011 Household Bank Account Type by Demographic Characteristics: Tennessee

| 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 <br> (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row |
| All US Households | 2,605 | 100.0 | 283 | 10.9 | 1,518 | 58.3 | 26 | 1.0 | 750 | 28.8 | 28 | 1.1 | 2,273 | 87.3 | 1,544 | 59.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,713 | 65.8 | 183 | 10.7 | 1,076 | 62.8 | 12 | 0.7 | 418 | 24.4 | 24 | 1.4 | 1,498 | 87.5 | 1,087 | 63.5 |
| Female householder, no husband present | 386 | 14.8 | 106 | 27.5 | 159 | 41.2 | - | - | 109 | 28.3 | 11 | 3.0 | 273 | 70.7 | 159 | 41.2 |
| Male householder, no wife present | 123 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,204 | 46.2 | 68 | 5.6 | 839 | 69.7 | 12 | 1.0 | 273 | 22.7 | 13 | 1.1 | 1,112 | 92.3 | 851 | 70.6 |
| Nonfamily household and other | 892 | 34.2 | 99 | 11.1 | 443 | 49.6 | 14 | 1.6 | 332 | 37.2 | 4 | 0.4 | 774 | 86.8 | 457 | 51.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 427 | 16.4 | 84 | 19.6 | 229 | 53.7 | 11 | 2.5 | 103 | 24.2 | - | - | 332 | 77.9 | 240 | 56.2 |
| Hispanic non-Black | 54 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,075 | 79.7 | 184 | 8.9 | 1,244 | 60.0 | 11 | 0.5 | 607 | 29.3 | 28 | 1.4 | 1,857 | 89.5 | 1,255 | 60.5 |
| Other non-Black non-Hispanic | 49 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 580 | 22.3 | 111 | 19.1 | 296 | 51.0 | - | - | 158 | 27.2 | 16 | 2.7 | 459 | 79.1 | 296 | 51.0 |
| 35 to 44 years | 477 | 18.3 | 59 | 12.5 | 260 | 54.6 | 9 | 2.0 | 139 | 29.1 | 9 | 1.9 | 399 | 83.7 | 270 | 56.6 |
| 45 to 54 years | 537 | 20.6 | 56 | 10.4 | 324 | 60.3 | - | - | 157 | 29.3 | - | - | 481 | 89.6 | 324 | 60.3 |
| 55 to 64 years | 488 | 18.8 | 41 | 8.5 | 330 | 67.7 | 9 | 1.8 | 104 | 21.3 | 4 | 0.8 | 434 | 88.9 | 339 | 69.4 |
| 65 years or more | 523 | 20.1 | 15 | 3.0 | 308 | 58.9 | 8 | 1.4 | 192 | 36.7 | - | - | 500 | 95.6 | 315 | 60.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 353 | 13.5 | 107 | 30.4 | 114 | 32.3 | 4 | 1.2 | 127 | 36.1 | - | - | 241 | 68.4 | 118 | 33.5 |
| High school degree | 860 | 33.0 | 124 | 14.4 | 412 | 47.9 | 11 | 1.2 | 306 | 35.5 | 8 | 0.9 | 717 | 83.4 | 422 | 49.1 |
| Some college | 785 | 30.2 | 52 | 6.6 | 494 | 62.9 | 6 | 0.7 | 218 | 27.7 | 16 | 2.0 | 716 | 91.2 | 500 | 63.6 |
| College degree | 607 | 23.3 | - | - | 499 | 82.2 | 5 | 0.8 | 99 | 16.3 | 4 | 0.7 | 598 | 98.5 | 504 | 83.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 482 | 18.5 | 186 | 38.7 | 112 | 23.2 | 4 | 0.7 | 172 | 35.7 | 8 | 1.7 | 284 | 58.9 | 115 | 23.9 |
| Between \$15,000 and \$30,000 | 650 | 25.0 | 73 | 11.2 | 291 | 44.7 | 9 | 1.3 | 278 | 42.7 | - | - | 568 | 87.4 | 299 | 46.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 601 | 23.1 | 23 | 3.9 | 364 | 60.6 | 9 | 1.6 | 197 | 32.7 | 8 | 1.3 | 565 | 94.1 | 373 | 62.1 |
| Between $\$ 50,000$ and \$75,000 | 422 | 16.2 | - | - | 348 | 82.3 | 4 | 0.9 | 62 | 14.8 | 8 | 2.0 | 410 | 97.1 | 352 | 83.3 |
| At Least \$75,000 | 450 | 17.3 | - | - | 404 | 89.9 | - | - | 41 | 9.1 | 4 | 0.9 | 445 | 99.1 | 404 | 89.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,802 | 69.2 | 55 | 3.1 | 1,197 | 66.4 | 17 | 0.9 | 513 | 28.5 | 20 | 1.1 | 1,715 | 95.2 | 1,214 | 67.4 |
| Non-homeowner | 803 | 30.8 | 228 | 28.4 | 321 | 40.0 | 9 | 1.1 | 236 | 29.5 | 9 | 1.1 | 557 | 69.5 | 330 | 41.1 |

Figures do not always reconcile to totals because of rounding.
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.

Table H-92 2011 Household Banking Status by Demographic Characteristics: Texas

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 s) \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 9,136 | 100.0 | 1,167 | 12.8 | 2,481 | 27.2 | 5,309 | 58.1 | 180 | 2.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 6,397 | 70.0 | 811 | 12.7 | 1,832 | 28.6 | 3,631 | 56.8 | 123 | 1.9 |
| Female householder, no husband present | 1,342 | 14.7 | 353 | 26.3 | 462 | 34.4 | 485 | 36.2 | 41 | 3.1 |
| Male householder, no wife present | 439 | 4.8 | 95 | 21.7 | 159 | 36.3 | 177 | 40.4 | 7 | 1.5 |
| Married couple | 4,617 | 50.5 | 362 | 7.8 | 1,211 | 26.2 | 2,969 | 64.3 | 75 | 1.6 |
| Nonfamily household and other | 2,739 | 30.0 | 356 | 13.0 | 648 | 23.7 | 1,677 | 61.2 | 57 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,236 | 13.5 | 275 | 22.3 | 439 | 35.5 | 504 | 40.7 | 18 | 1.4 |
| Hispanic non-Black | 2,935 | 32.1 | 692 | 23.6 | 1,022 | 34.8 | 1,166 | 39.7 | 55 | 1.9 |
| White non-Black non-Hispanic | 4,534 | 49.6 | 184 | 4.0 | 938 | 20.7 | 3,334 | 73.5 | 79 | 1.7 |
| Other non-Black non-Hispanic | 431 | 4.7 | 15 | 3.5 | 82 | 19.0 | 305 | 70.8 | 29 | 6.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 2,494 | 27.3 | 480 | 19.3 | 802 | 32.1 | 1,164 | 46.7 | 49 | 1.9 |
| 35 to 44 years | 1,686 | 18.5 | 202 | 12.0 | 535 | 31.7 | 921 | 54.7 | 28 | 1.6 |
| 45 to 54 years | 1,837 | 20.1 | 256 | 13.9 | 523 | 28.5 | 1,010 | 55.0 | 48 | 2.6 |
| 55 to 64 years | 1,485 | 16.3 | 108 | 7.3 | 385 | 25.9 | 978 | 65.8 | 15 | 1.0 |
| 65 years or more | 1,634 | 17.9 | 120 | 7.4 | 236 | 14.5 | 1,235 | 75.6 | 42 | 2.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 1,673 | 18.3 | 534 | 31.9 | 564 | 33.7 | 543 | 32.4 | 32 | 1.9 |
| High school degree | 2,215 | 24.2 | 356 | 16.1 | 709 | 32.0 | 1,107 | 50.0 | 43 | 1.9 |
| Some college | 2,517 | 27.6 | 232 | 9.2 | 758 | 30.1 | 1,466 | 58.2 | 60 | 2.4 |
| College degree | 2,731 | 29.9 | 44 | 1.6 | 449 | 16.5 | 2,193 | 80.3 | 45 | 1.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,540 | 16.9 | 584 | 38.0 | 395 | 25.7 | 529 | 34.3 | 31 | 2.0 |
| Between \$15,000 and \$30,000 | 1,676 | 18.3 | 340 | 20.3 | 552 | 33.0 | 738 | 44.0 | 46 | 2.8 |
| Between \$30,000 and \$50,000 | 1,983 | 21.7 | 170 | 8.6 | 687 | 34.6 | 1,097 | 55.3 | 29 | 1.5 |
| Between \$50,000 and \$75,000 | 1,721 | 18.8 | 62 | 3.6 | 475 | 27.6 | 1,148 | 66.7 | 36 | 2.1 |
| At Least \$75,000 | 2,216 | 24.3 | 11 | 0.5 | 371 | 16.7 | 1,797 | 81.1 | 38 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 5,890 | 64.5 | 330 | 5.6 | 1,353 | 23.0 | 4,089 | 69.4 | 119 | 2.0 |
| Non-homeowner | 3,246 | 35.5 | 837 | 25.8 | 1,127 | 34.7 | 1,220 | 37.6 | 61 | 1.9 |

Figures do not always reconcile to totals because of rounding

Table H-93 2011 Household Bank Account Type by Demographic Characteristics: Texas

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Ptt of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 9,136 | 100.0 | 1,167 | 12.8 | 5,526 | 60.5 | 203 | 2.2 | 2,126 | 23.3 | 114 | 1.2 | 7,659 | 83.8 | 5,733 | 62.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 6,397 | 70.0 | 811 | 12.7 | 3,969 | 62.0 | 142 | 2.2 | 1,405 | 22.0 | 72 | 1.1 | 5,377 | 84.1 | 4,110 | 64.3 |
| Female householder, no husband present | 1,342 | 14.7 | 353 | 26.3 | 561 | 41.8 | 47 | 3.5 | 365 | 27.2 | 16 | 1.2 | 925 | 69.0 | 608 | 45.3 |
| Male householder, no wife present | 439 | 4.8 | 95 | 21.7 | 201 | 45.8 | 21 | 4.9 | 121 | 27.5 | - | - | 322 | 73.4 | 222 | 50.7 |
| Married couple | 4,617 | 50.5 | 362 | 7.8 | 3,207 | 69.5 | 73 | 1.6 | 919 | 19.9 | 55 | 1.2 | 4,130 | 89.5 | 3,280 | 71.0 |
| Nonfamily household and other | 2,739 | 30.0 | 356 | 13.0 | 1,557 | 56.9 | 62 | 2.3 | 722 | 26.4 | 42 | 1.5 | 2,282 | 83.3 | 1,623 | 59.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,236 | 13.5 | 275 | 22.3 | 640 | 51.8 | 32 | 2.6 | 274 | 22.1 | 15 | 1.2 | 914 | 73.9 | 672 | 54.4 |
| Hispanic non-Black | 2,935 | 32.1 | 692 | 23.6 | 1,277 | 43.5 | 107 | 3.6 | 832 | 28.3 | 26 | 0.9 | 2,109 | 71.9 | 1,384 | 47.2 |
| White non-Black non-Hispanic | 4,534 | 49.6 | 184 | 4.0 | 3,331 | 73.5 | 61 | 1.3 | 898 | 19.8 | 61 | 1.3 | 4,236 | 93.4 | 3,395 | 74.9 |
| Other non-Black non-Hispanic | 431 | 4.7 | 15 | 3.5 | 278 | 64.5 | 4 | 0.9 | 122 | 28.4 | 12 | 2.7 | 400 | 92.9 | 282 | 65.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 2,494 | 27.3 | 480 | 19.3 | 1,408 | 56.5 | 53 | 2.1 | 520 | 20.8 | 33 | 1.3 | 1,928 | 77.3 | 1,465 | 58.7 |
| 35 to 44 years | 1,686 | 18.5 | 202 | 12.0 | 1,012 | 60.0 | 31 | 1.8 | 431 | 25.6 | 10 | 0.6 | 1,443 | 85.6 | 1,043 | 61.9 |
| 45 to 54 years | 1,837 | 20.1 | 256 | 13.9 | 1,117 | 60.8 | 44 | 2.4 | 398 | 21.7 | 22 | 1.2 | 1,515 | 82.5 | 1,161 | 63.2 |
| 55 to 64 years | 1,485 | 16.3 | 108 | 7.3 | 973 | 65.5 | 41 | 2.8 | 348 | 23.4 | 16 | 1.1 | 1,324 | 89.1 | 1,013 | 68.2 |
| 65 years or more | 1,634 | 17.9 | 120 | 7.4 | 1,016 | 62.2 | 34 | 2.1 | 430 | 26.3 | 33 | 2.0 | 1,449 | 88.7 | 1,051 | 64.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 1,673 | 18.3 | 534 | 31.9 | 485 | 29.0 | 102 | 6.1 | 545 | 32.5 | 7 | 0.4 | 1,029 | 61.5 | 591 | 35.3 |
| High school degree | 2,215 | 24.2 | 356 | 16.1 | 1,125 | 50.8 | 34 | 1.5 | 664 | 30.0 | 35 | 1.6 | 1,793 | 81.0 | 1,159 | 52.3 |
| Some college | 2,517 | 27.6 | 232 | 9.2 | 1,670 | 66.3 | 42 | 1.7 | 537 | 21.3 | 36 | 1.4 | 2,207 | 87.7 | 1,712 | 68.0 |
| College degree | 2,731 | 29.9 | 44 | 1.6 | 2,246 | 82.3 | 25 | 0.9 | 380 | 13.9 | 35 | 1.3 | 2,630 | 96.3 | 2,272 | 83.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 1,540 | 16.9 | 584 | 38.0 | 379 | 24.6 | 67 | 4.4 | 482 | 31.3 | 27 | 1.7 | 861 | 55.9 | 450 | 29.2 |
| Between \$15,000 and $\$ 30,000$ | 1,676 | 18.3 | 340 | 20.3 | 722 | 43.0 | 61 | 3.7 | 535 | 31.9 | 18 | 1.1 | 1,257 | 75.0 | 783 | 46.7 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 1,983 | 21.7 | 170 | 8.6 | 1,193 | 60.1 | 27 | 1.4 | 563 | 28.4 | 30 | 1.5 | 1,755 | 88.5 | 1,220 | 61.5 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 1,721 | 18.8 | 62 | 3.6 | 1,318 | 76.6 | 28 | 1.6 | 295 | 17.1 | 19 | 1.1 | 1,616 | 93.9 | 1,346 | 78.2 |
| At Least \$75,000 | 2,216 | 24.3 | 11 | 0.5 | 1,915 | 86.4 | 19 | 0.9 | 251 | 11.3 | 20 | 0.9 | 2,170 | 97.9 | 1,934 | 87.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 5,890 | 64.5 | 330 | 5.6 | 4,085 | 69.4 | 105 | 1.8 | 1,315 | 22.3 | 56 | 0.9 | 5,403 | 91.7 | 4,190 | 71.1 |
| Non-homeowner | 3,246 | 35.5 | 837 | 25.8 | 1,441 | 44.4 | 98 | 3.0 | 812 | 25.0 | 58 | 1.8 | 2,256 | 69.5 | 1,543 | 47.5 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-94 2011 Household Banking Status by Demographic Characteristics: Utah

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \\ \hline \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 926 | 100.0 | 26 | 2.8 | 195 | 21.0 | 694 | 74.9 | 12 | 1.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 709 | 76.6 | 19 | 2.6 | 152 | 21.5 | 527 | 74.3 | 12 | 1.6 |
| Female householder, no husband present | 106 | 11.4 | 10 | 9.0 | 22 | 20.8 | 71 | 66.6 | 4 | 3.6 |
| Male householder, no wife present | 44 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 559 | 60.4 | 9 | 1.6 | 120 | 21.4 | 423 | 75.6 | 8 | 1.4 |
| Nonfamily household and other | 217 | 23.4 | 8 | 3.5 | 42 | 19.5 | 167 | 77.0 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 14 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 78 | 8.4 | 5 | 6.8 | 26 | 33.5 | 47 | 59.7 | - | - |
| White non-Black non-Hispanic | 792 | 85.5 | 21 | 2.6 | 152 | 19.2 | 607 | 76.7 | 12 | 1.5 |
| Other non-Black non-Hispanic | 42 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 303 | 32.7 | 12 | 4.0 | 65 | 21.4 | 224 | 73.9 | 2 | 0.6 |
| 35 to 44 years | 148 | 16.0 | 4 | 2.5 | 41 | 27.8 | 100 | 67.3 | 4 | 2.4 |
| 45 to 54 years | 157 | 17.0 | 6 | 4.1 | 32 | 20.1 | 119 | 75.8 | . | . |
| 55 to 64 years | 138 | 14.9 | - | - | 29 | 21.3 | 109 | 78.7 | - | - |
| 65 years or more | 179 | 19.4 | 4 | 2.2 | 27 | 15.3 | 142 | 79.1 | 6 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 36 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 256 | 27.7 | 10 | 3.8 | 52 | 20.3 | 191 | 74.5 | 4 | 1.5 |
| Some college | 369 | 39.9 | 9 | 2.5 | 93 | 25.3 | 261 | 70.7 | 6 | 1.5 |
| College degree | 264 | 28.5 | - | - | 42 | 15.9 | 220 | 83.3 | 2 | 0.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 106 | 11.5 | 8 | 7.4 | 24 | 22.5 | 74 | 70.0 | - | - |
| Between \$15,000 and \$30,000 | 148 | 16.0 | 7 | 4.7 | 44 | 29.7 | 95 | 64.3 | 2 | 1.3 |
| Between \$30,000 and \$50,000 | 234 | 25.3 | 7 | 3.1 | 52 | 22.0 | 171 | 73.1 | 4 | 1.7 |
| Between \$50,000 and \$75,000 | 203 | 22.0 | 2 | 1.0 | 44 | 21.9 | 153 | 75.3 | 4 | 1.9 |
| At Least \$75,000 | 234 | 25.3 | 2 | 0.8 | 31 | 13.1 | 200 | 85.3 | 2 | 0.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 647 | 69.8 | 6 | 0.9 | 88 | 13.6 | 544 | 84.1 | 10 | 1.5 |
| Non-homeowner | 279 | 30.2 | 20 | 7.3 | 107 | 38.3 | 150 | 53.7 | 2 | 0.7 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-95 2011 Household Bank Account Type by Demographic Characteristics: Utah

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row |
| All US Households | 926 | 100.0 | 26 | 2.8 | 767 | 82.8 | 8 | 0.8 | 116 | 12.6 | 9 | 1.0 | 883 | 95.4 | 775 | 83.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 709 | 76.6 |  | 2.6 | 608 | 85.7 | 8 | 1.1 | 66 | 9.3 | 9 | 1.2 | 674 | 95.0 | 616 | 86.8 |
| Female householder, no husband present |  | 11.4 |  | 9.0 |  | 79.1 | . | - | 13 | 11.9 | . | - | 96 | 91.0 | 84 | 79.1 |
| Male householder, no wife present | 44 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 559 | 60.4 | 9 | 1.6 | 484 | 86.6 | 8 | 1.4 | 49 | 8.8 | 9 | 1.6 | 534 | 95.4 | 492 | 88.0 |
| Nonfamily household and other | 217 | 23.4 | 8 | 3.5 | 159 | 73.3 | - | - | 50 | 23.3 | - | - | 209 | 96.5 | 159 | 73.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black |  | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 78 | 8.4 | 5 | 6.8 | 58 | 74.6 | - | - | 14 | 18.6 | - | - | 73 | 93.2 | 58 | 74.6 |
| White non-Black non-Hispanic | 792 | 85.5 | 21 | 2.6 | 664 | 83.8 | 8 | 1.0 | 90 | 11.4 | 9 | 1.1 | 754 | 95.3 | 672 | 84.8 |
| Other non-Black non-Hispanic | 42 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 303 | 32.7 | 12 | 4.0 | 244 | 80.6 | 4 | 1.3 | 39 | 12.9 | 3 | 1.1 | 283 | 93.6 | 248 | 81.9 |
| 35 to 44 years | 148 | 16.0 | 4 | 2.5 | 122 | 82.0 | - | - | 19 | 13.1 | 4 | 2.4 | 141 | 95.1 | 122 | 82.0 |
| 45 to 54 years | 157 | 17.0 | 6 | 4.1 | 141 | 89.3 | 2 | 1.3 | 8 | 5.3 | - | - | 149 | 94.6 | 143 | 90.6 |
| 55 to 64 years | 138 | 14.9 | - | - | 123 | 89.1 | 2 | 1.4 | 11 | 8.2 | 2 | 1.4 | 134 | 97.3 | 125 | 90.4 |
| 65 years or more | 179 | 19.4 | 4 | 2.2 | 137 | 76.6 | - | - | 38 | 21.2 | - | - | 175 | 97.8 | 137 | 76.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 36 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 256 | 27.7 | 10 | 3.8 | 194 | 75.8 | 2 | 0.7 | 47 | 18.3 | 4 | 1.4 | 241 | 94.1 | 196 | 76.5 |
| Some college | 369 | 39.9 | 9 | 2.5 | 319 | 86.5 | 2 | 0.6 | 36 | 9.8 | 2 | 0.5 | 356 | 96.3 | 322 | 87.1 |
| College degree | 264 | 28.5 | - | - | 236 | 89.4 | 4 | 1.4 | 21 | 7.9 | 3 | 1.3 | 257 | 97.3 | 240 | 90.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 106 | 11.5 | 8 | 7.4 | 62 | 58.4 | 2 | 2.1 | 32 | 30.5 | 2 | 1.5 | 94 | 88.9 | 64 | 60.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 148 | 16.0 | 7 | 4.7 | 113 | 76.2 | 2 | 1.3 | 26 | 17.8 | - | - | 140 | 94.0 | 115 | 77.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 234 | 25.3 | 7 | 3.1 | 196 | 83.9 | 2 | 0.7 | 25 | 10.7 | 4 | 1.6 | 221 | 94.6 | 198 | 84.6 |
| Between $\$ 50,000$ and $\$ 75,000$ | 203 | 22.0 | 2 | 1.0 | 183 | 89.9 | - | - | 17 | 8.3 | 2 | 0.9 | 200 | 98.1 | 183 | 89.9 |
| At Least \$75,000 | 234 | 25.3 | 2 | 0.8 | 213 | 90.9 | 2 | 0.9 | 15 | 6.6 | 2 | 0.8 | 228 | 97.5 | 215 | 91.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 647 | 69.8 | 6 | 0.9 | 575 | 88.9 | 4 | 0.6 | 59 | 9.1 | 4 | 0.6 | 634 | 98.0 | 579 | 89.4 |
| Non-homeowner | 279 | 30.2 | 20 | 7.3 | 192 | 68.8 | 4 | 1.5 | 57 | 20.5 | 5 | 1.9 | 249 | 89.3 | 196 | 70.3 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-96 2011 Household Banking Status by Demographic Characteristics: Vermont

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Col |  |  | $\begin{array}{\|c} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 269 | 100.0 | 9 | 3.4 | 47 | 17.4 | 207 | 77.1 | 6 | 2.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 173 | 64.3 | 4 | 2.3 | 35 | 20.2 | 131 | 75.6 | 3 | 1.8 |
| Female householder, no husband present | 29 | 10.7 | 2 | 7.6 | 10 | 33.3 | 17 | 57.8 | . | - |
| Male householder, no wife present | 13 | 4.9 | 1 | 5.3 | 4 | 26.9 | 9 | 65.1 | - | - |
| Married couple | 131 | 48.7 | 1 | 0.9 | 22 | 16.7 | 106 | 80.6 | 2 | 1.9 |
| Nonfamily household and other | 96 | 35.7 | 5 | 5.3 | 12 | 12.4 | 77 | 79.8 | 2 | 2.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 0.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 0.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 261 | 97.0 | 8 | 3.2 | 46 | 17.6 | 201 | 77.2 | 5 | 2.0 |
| Other non-Black non-Hispanic | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 49 | 18.2 | 2 | 4.3 | 14 | 28.0 | 32 | 66.1 | 1 | 1.5 |
| 35 to 44 years | 52 | 19.2 | 2 | 4.0 | 9 | 16.8 | 41 | 78.6 | . | - |
| 45 to 54 years | 58 | 21.5 | 2 | 3.8 | 12 | 20.3 | 42 | 72.1 | 2 | 3.8 |
| 55 to 64 years | 59 | 21.8 | 1 | 2.5 | 7 | 12.7 | 49 | 83.1 | 1 | 1.7 |
| 65 years or more | 52 | 19.3 | 1 | 2.5 | 5 | 10.2 | 44 | 84.7 | 1 | 2.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 9.5 | 3 | 10.2 | 6 | 21.9 | 17 | 66.6 | - | - |
| High school degree | 85 | 31.4 | 5 | 6.4 | 17 | 20.0 | 59 | 69.7 | 3 | 3.9 |
| Some college | 70 | 26.1 | 1 | 1.5 | 13 | 18.6 | 56 | 79.4 | - | - |
| College degree | 89 | 33.0 | - | - | 11 | 12.8 | 76 | 85.4 | 2 | 1.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 14.2 | 7 | 17.1 | 8 | 19.9 | 23 | 59.2 | 1 | 3.8 |
| Between \$15,000 and \$30,000 | 45 | 16.8 | 1 | 2.5 | 11 | 24.6 | 31 | 69.0 | 2 | 3.9 |
| Between \$30,000 and \$50,000 | 59 | 21.8 | 1 | 1.1 | 13 | 21.6 | 44 | 75.6 | 1 | 1.7 |
| Between \$50,000 and \$75,000 | 58 | 21.6 | 1 | 1.3 | 9 | 16.2 | 48 | 82.0 | - | - |
| At Least \$75,000 | 69 | 25.5 | - | - | 6 | 8.8 | 61 | 89.6 | 1 | 1.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 206 | 76.6 | 3 | 1.4 | 32 | 15.7 | 167 | 80.9 | 4 | 2.0 |
| Non-homeowner | 63 | 23.4 | 6 | 9.7 | 15 | 23.3 | 41 | 64.7 | 1 | 2.4 |

Notes.
Figures do not always reconcile to totals because of rounding.
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.

Table H-97 2011 Household Bank Account Type by Demographic Characteristics: Vermont

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number <br> (1000s) | Pct of Row |
| All US Households | 269 | 100.0 | 9 | 3.4 | 201 | 74.7 | 4 | 1.4 | 51 | 19.1 | 4 | 1.4 | 252 | 93.8 | 205 | 76.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 173 | 64.3 | 4 | 2.3 | 142 | 81.9 | 2 | 1.1 | 23 | 13.2 | 2 | 1.4 | 165 | 95.1 | 144 | 83.1 |
| Female householder, no husband present | 29 | 10.7 | 2 | 7.6 | 19 | 67.4 | - | - | 6 | 21.8 | - | - | 26 | 89.2 | 20 | 69.0 |
| Male householder, no wife present | 13 | 4.9 | 1 | 5.3 | 8 | 63.2 | - | - | 3 | 24.9 | 1 | 6.5 | 12 | 88.1 | 8 | 63.2 |
| Married couple | 131 | 48.7 | 1 | 0.9 | 114 | 87.0 | 2 | 1.2 | 13 | 10.1 | 1 | 0.9 | 127 | 97.1 | 116 | 88.2 |
| Nonfamily household and other | 96 | 35.7 | 5 | 5.3 | 59 | 61.7 | 2 | 1.8 | 29 | 29.8 | 1 | 1.5 | 88 | 91.5 | 61 | 63.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 0.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 0.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 261 | 97.0 | 8 | 3.2 | 196 | 75.1 | 4 | 1.4 | 49 | 18.9 | 3 | 1.3 | 246 | 94.1 | 200 | 76.6 |
| Other non-Black non-Hispanic | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 49 | 18.2 | 2 | 4.3 | 35 | 71.7 | 1 | 2.7 | 8 | 17.0 | 2 | 4.3 | 43 | 88.7 | 36 | 74.4 |
| 35 to 44 years | 52 | 19.2 | 2 | 4.0 | 40 | 76.6 | 1 | 1.5 | 9 | 17.4 | . | - | 49 | 94.0 | 40 | 78.0 |
| 45 to 54 years | 58 | 21.5 | 2 | 3.8 | 44 | 76.6 | 1 | 1.1 | 10 | 17.8 | - | - | 55 | 94.4 | 45 | 77.7 |
| 55 to 64 years | 59 | 21.8 | 1 | 2.5 | 45 | 77.1 | 1 | 1.2 | 11 | 19.3 | - | - | 56 | 96.4 | 46 | 78.2 |
| 65 years or more | 52 | 19.3 | 1 | 2.5 | 37 | 70.9 | - | - | 12 | 24.0 | 1 | 2.0 | 49 | 94.9 | 37 | 71.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 26 | 9.5 | 3 | 10.2 | 13 | 51.2 | 1 | 2.9 | 9 | 34.3 | - | - | 22 | 85.5 | 14 | 54.1 |
| High school degree | 85 | 31.4 | 5 | 6.4 | 57 | 67.8 | 2 | 2.4 | 18 | 21.1 | 2 | 2.2 | 75 | 88.9 | 59 | 70.2 |
| Some college | 70 | 26.1 | 1 | 1.5 | 54 | 77.2 | - | - | 14 | 19.4 | 1 | 1.3 | 68 | 96.6 | 55 | 77.9 |
| College degree | 89 | 33.0 | - | - | 76 | 86.1 | - | - | 11 | 12.6 | 1 | 0.8 | 88 | 98.7 | 77 | 86.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 14.2 | 7 | 17.1 | 15 | 38.4 | 2 | 4.9 | 15 | 38.5 | - | - | 29 | 77.0 | 16 | 43.3 |
| Between \$15,000 and | 45 | 16.8 | 1 | 2.5 | 29 | 63.2 | 1 | 1.4 | 13 | 28.5 | 2 | 4.4 | 42 | 91.7 | 29 | 64.6 |
| Between \$30,000 and $\$ 50,000$ | 59 | 21.8 | 1 | 1.1 | 44 | 75.7 | 1 | 1.3 | 13 | 21.4 | - | - | 57 | 97.0 | 45 | 77.0 |
| Between \$50,000 and $\$ 75,000$ | 58 | 21.6 | 1 | 1.3 | 50 | 85.3 | - | - | 7 | 12.8 | - | - | 57 | 98.1 | 50 | 85.3 |
| At Least \$75,000 | 69 | 25.5 | - | - | 64 | 92.7 | - | - | 4 | 5.6 | 1 | 1.1 | 67 | 98.2 | 64 | 93.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 206 | 76.6 | 3 | 1.4 | 168 | 81.7 | 2 | 0.7 | 31 | 15.2 | 2 | 0.9 | 200 | 96.9 | 170 | 82.4 |
| Non-homeowner | 63 | 23.4 | 6 | 9.7 | 33 | 51.8 | 2 | 3.4 | 20 | 31.8 | 2 | 3.2 | 53 | 83.7 | 35 | 55.3 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table H-98 2011 Household Banking Status by Demographic Characteristics: Virginia

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 3,008 | 100.0 | 199 | 6.6 | 503 | 16.7 | 2,138 | 71.1 | 168 | 5.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,013 | 66.9 | 113 | 5.6 | 348 | 17.3 | 1,467 | 72.9 | 85 | 4.2 |
| Female householder, no husband present | 376 | 12.5 | 64 | 17.0 | 88 | 23.5 | 200 | 53.2 | 24 | 6.3 |
| Male householder, no wife present | 89 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,548 | 51.5 | 38 | 2.4 | 233 | 15.0 | 1,216 | 78.6 | 61 | 4.0 |
| Nonfamily household and other | 995 | 33.1 | 86 | 8.7 | 155 | 15.6 | 671 | 67.4 | 83 | 8.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 589 | 19.6 | 98 | 16.7 | 200 | 33.9 | 248 | 42.0 | 43 | 7.3 |
| Hispanic non-Black | 120 | 4.0 | 26 | 22.1 | 33 | 27.2 | 45 | 37.6 | 16 | 13.1 |
| White non-Black non-Hispanic | 2,122 | 70.6 | 70 | 3.3 | 256 | 12.1 | 1,708 | 80.5 | 89 | 4.2 |
| Other non-Black non-Hispanic | 177 | 5.9 | 4 | 2.5 | 15 | 8.4 | 137 | 77.9 | 20 | 11.3 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 643 | 21.4 | 72 | 11.2 | 165 | 25.7 | 384 | 59.7 | 22 | 3.4 |
| 35 to 44 years | 555 | 18.4 | 19 | 3.5 | 74 | 13.3 | 427 | 76.9 | 35 | 6.3 |
| 45 to 54 years | 640 | 21.3 | 49 | 7.7 | 123 | 19.3 | 404 | 63.1 | 64 | 9.9 |
| 55 to 64 years | 547 | 18.2 | 26 | 4.8 | 93 | 17.0 | 414 | 75.6 | 14 | 2.6 |
| 65 years or more | 623 | 20.7 | 32 | 5.2 | 49 | 7.8 | 510 | 81.8 | 33 | 5.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 320 | 10.6 | 67 | 20.8 | 72 | 22.6 | 152 | 47.3 | 30 | 9.3 |
| High school degree | 765 | 25.4 | 100 | 13.0 | 96 | 12.5 | 514 | 67.2 | 56 | 7.3 |
| Some college | 781 | 26.0 | 22 | 2.8 | 197 | 25.2 | 540 | 69.1 | 22 | 2.9 |
| College degree | 1,142 | 38.0 | 11 | 0.9 | 139 | 12.2 | 932 | 81.6 | 60 | 5.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 357 | 11.9 | 105 | 29.5 | 71 | 19.9 | 174 | 48.8 | 6 | 1.8 |
| Between \$15,000 and \$30,000 | 450 | 15.0 | 67 | 14.8 | 81 | 17.9 | 269 | 59.9 | 33 | 7.4 |
| Between \$30,000 and \$50,000 | 539 | 17.9 | 11 | 2.0 | 119 | 22.0 | 382 | 70.8 | 28 | 5.2 |
| Between \$50,000 and \$75,000 | 569 | 18.9 | 10 | 1.8 | 133 | 23.3 | 389 | 68.3 | 37 | 6.5 |
| At Least \$75,000 | 1,093 | 36.3 | 6 | 0.5 | 100 | 9.2 | 923 | 84.5 | 63 | 5.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,060 | 68.5 | 34 | 1.7 | 256 | 12.4 | 1,658 | 80.5 | 112 | 5.4 |
| Non-homeowner | 948 | 31.5 | 165 | 17.4 | 247 | 26.1 | 480 | 50.6 | 56 | 5.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table H-99 2011 Household Bank Account Type by Demographic Characteristics: Virginia

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 3,008 | 100.0 | 199 | 6.6 | 2,001 | 66.5 | 54 | 1.8 | 692 | 23.0 | 62 | 2.1 | 2,709 | 90.0 | 2,054 | 68.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,013 | 66.9 | 113 | 5.6 | 1,404 | 69.8 | 25 | 1.3 | 428 | 21.3 | 42 | 2.1 | 1,841 | 91.5 | 1,430 | 71.0 |
| Female householder, no husband present | 376 | 12.5 | 64 | 17.0 | 172 | 45.7 | 8 | 2.2 | 115 | 30.6 | 17 | 4.4 | 292 | 77.8 | 180 | 47.9 |
| Male householder, no wife present | 89 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,548 | 51.5 | 38 | 2.4 | 1,190 | 76.8 | 14 | 0.9 | 281 | 18.2 | 26 | 1.7 | 1,474 | 95.2 | 1,204 | 77.7 |
| Nonfamily household and other | 995 | 33.1 | 86 | 8.7 | 596 | 59.9 | 28 | 2.8 | 264 | 26.6 | 20 | 2.0 | 868 | 87.2 | 625 | 62.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 589 | 19.6 | 98 | 16.7 | 312 | 53.0 | 28 | 4.8 | 129 | 21.9 | 22 | 3.7 | 454 | 77.0 | 341 | 57.8 |
| Hispanic non-Black | 120 | 4.0 | 26 | 22.1 | 47 | 39.7 | - | - | 43 | 36.3 | 2 | 1.9 | 91 | 76.0 | 47 | 39.7 |
| White non-Black non-Hispanic | 2,122 | 70.6 | 70 | 3.3 | 1,510 | 71.1 | 22 | 1.0 | 487 | 22.9 | 34 | 1.6 | 1,999 | 94.2 | 1,531 | 72.2 |
| Other non-Black non-Hispanic | 177 | 5.9 | 4 | 2.5 | 131 | 74.3 | 4 | 2.1 | 33 | 18.8 | 4 | 2.3 | 164 | 93.1 | 135 | 76.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 643 | 21.4 | 72 | 11.2 | 402 | 62.6 | 8 | 1.3 | 149 | 23.2 | 11 | 1.7 | 559 | 86.9 | 411 | 63.9 |
| 35 to 44 years | 555 | 18.4 | 19 | 3.5 | 403 | 72.7 | 12 | 2.2 | 102 | 18.4 | 18 | 3.3 | 505 | 91.1 | 415 | 74.9 |
| 45 to 54 years | 640 | 21.3 | 49 | 7.7 | 417 | 65.2 | 3 | 0.4 | 161 | 25.2 | 9 | 1.5 | 582 | 90.9 | 420 | 65.6 |
| 55 to 64 years | 547 | 18.2 | 26 | 4.8 | 373 | 68.2 | 17 | 3.1 | 125 | 22.9 | 6 | 1.1 | 504 | 92.1 | 390 | 71.3 |
| 65 years or more | 623 | 20.7 | 32 | 5.2 | 404 | 64.9 | 14 | 2.2 | 155 | 24.8 | 18 | 3.0 | 559 | 89.7 | 418 | 67.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 320 | 10.6 | 67 | 20.8 | 96 | 30.1 | 13 | 4.0 | 137 | 42.8 | 7 | 2.2 | 233 | 72.9 | 109 | 34.2 |
| High school degree | 765 | 25.4 | 100 | 13.0 | 396 | 51.7 | 11 | 1.4 | 250 | 32.6 | 9 | 1.2 | 648 | 84.8 | 406 | 53.1 |
| Some college | 781 | 26.0 | 22 | 2.8 | 560 | 71.8 | 20 | 2.5 | 153 | 19.6 | 26 | 3.3 | 726 | 93.0 | 580 | 74.3 |
| College degree | 1,142 | 38.0 | 11 | 0.9 | 948 | 83.0 | 11 | 0.9 | 152 | 13.4 | 20 | 1.8 | 1,100 | 96.4 | 959 | 84.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 357 | 11.9 | 105 | 29.5 | 96 | 26.8 | 17 | 4.7 | 125 | 35.1 | 14 | 3.9 | 231 | 64.6 | 113 | 31.6 |
| Between $\$ 15,000$ and \$30,000 | 450 | 15.0 | 67 | 14.8 | 218 | 48.5 | 11 | 2.5 | 143 | 31.9 | 10 | 2.3 | 362 | 80.4 | 229 | 51.0 |
| Between $\$ 30,000$ and \$50,000 | 539 | 17.9 | 11 | 2.0 | 329 | 61.0 | 19 | 3.6 | 168 | 31.2 | 12 | 2.3 | 500 | 92.7 | 348 | 64.6 |
| Between $\$ 50,000$ and \$75,000 | 569 | 18.9 | 10 | 1.8 | 412 | 72.4 | 7 | 1.1 | 137 | 24.1 | 3 | 0.5 | 552 | 97.0 | 419 | 73.6 |
| At Least \$75,000 | 1,093 | 36.3 | 6 | 0.5 | 945 | 86.5 | - | - | 119 | 10.9 | 23 | 2.1 | 1,064 | 97.4 | 945 | 86.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,060 | 68.5 | 34 | 1.7 | 1,586 | 77.0 | 30 | 1.4 | 388 | 18.8 | 23 | 1.1 | 1,974 | 95.8 | 1,616 | 78.4 |
| Non-homeowner | 948 | 31.5 | 165 | 17.4 | 415 | 43.8 | 24 | 2.5 | 305 | 32.1 | 40 | 4.2 | 735 | 77.5 | 439 | 46.3 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-100 2011 Household Banking Status by Demographic Characteristics: Washington

| Household Characteristic | 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 US Households | 2,748 | 100.0 | 123 | 4.5 | 533 | 19.4 | 2,012 | 73.2 | 80 | 2.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,695 | 61.7 | 67 | 3.9 | 353 | 20.8 | 1,218 | 71.9 | 57 | 3.4 |
| Female householder, no husband present | 300 | 10.9 | 40 | 13.4 | 112 | 37.4 | 135 | 45.0 | 12 | 4.2 |
| Male householder, no wife present | 172 | 6.3 | 14 | 8.2 | 45 | 26.1 | 93 | 54.0 | 20 | 11.7 |
| Married couple | 1,223 | 44.5 | 12 | 1.0 | 196 | 16.0 | 990 | 81.0 | 24 | 2.0 |
| Nonfamily household and other | 1,054 | 38.3 | 57 | 5.4 | 180 | 17.1 | 794 | 75.3 | 23 | 2.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 118 | 4.3 | 8 | 6.7 | 50 | 42.2 | 60 | 51.1 | - | - |
| Hispanic non-Black | 161 | 5.8 | 20 | 12.8 | 62 | 38.3 | 71 | 44.0 | 8 | 4.9 |
| White non-Black non-Hispanic | 2,199 | 80.0 | 78 | 3.6 | 365 | 16.6 | 1,688 | 76.8 | 68 | 3.1 |
| Other non-Black non-Hispanic | 271 | 9.9 | 17 | 6.2 | 57 | 20.8 | 194 | 71.4 | 4 | 1.6 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 642 | 23.4 | 39 | 6.1 | 169 | 26.3 | 417 | 64.9 | 17 | 2.7 |
| 35 to 44 years | 500 | 18.2 | 20 | 4.0 | 84 | 16.9 | 380 | 75.9 | 16 | 3.1 |
| 45 to 54 years | 571 | 20.8 | 30 | 5.2 | 129 | 22.6 | 395 | 69.2 | 17 | 2.9 |
| 55 to 64 years | 538 | 19.6 | 15 | 2.8 | 89 | 16.6 | 421 | 78.1 | 13 | 2.4 |
| 65 years or more | 497 | 18.1 | 19 | 3.8 | 61 | 12.2 | 399 | 80.4 | 18 | 3.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 231 | 8.4 | 52 | 22.6 | 68 | 29.2 | 94 | 40.6 | 18 | 7.6 |
| High school degree | 568 | 20.7 | 28 | 4.9 | 133 | 23.5 | 387 | 68.2 | 19 | 3.4 |
| Some college | 1,053 | 38.3 | 31 | 3.0 | 251 | 23.8 | 748 | 71.0 | 23 | 2.2 |
| College degree | 896 | 32.6 | 12 | 1.3 | 81 | 9.1 | 783 | 87.4 | 20 | 2.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 368 | 13.4 | 65 | 17.7 | 96 | 26.1 | 181 | 49.2 | 26 | 7.1 |
| Between \$15,000 and \$30,000 | 412 | 15.0 | 33 | 7.9 | 116 | 28.2 | 248 | 60.0 | 16 | 3.9 |
| Between \$30,000 and \$50,000 | 596 | 21.7 | 17 | 2.8 | 145 | 24.3 | 415 | 69.6 | 20 | 3.4 |
| Between \$50,000 and \$75,000 | 590 | 21.5 | 6 | 1.1 | 88 | 14.9 | 486 | 82.4 | 9 | 1.6 |
| At Least \$75,000 | 782 | 28.5 | 3 | 0.4 | 88 | 11.3 | 683 | 87.3 | 9 | 1.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,662 | 60.5 | 20 | 1.2 | 204 | 12.3 | 1,389 | 83.6 | 48 | 2.9 |
| Non-homeowner | 1,087 | 39.5 | 103 | 9.5 | 329 | 30.2 | 623 | 57.3 | 32 | 3.0 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-101 2011 Household Bank Account Type by Demographic Characteristics: Washington

| 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 | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 2,748 | 100.0 | 123 | 4.5 | 2,283 | 83.1 | 37 | 1.4 | 275 | 10.0 | 30 | 1.1 | 2,558 | 93.1 | 2,320 | 84.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,695 | 61.7 | 67 | 3.9 | 1,417 | 83.6 | 27 | 1.6 | 172 | 10.2 | 12 | 0.7 | 1,590 | 93.8 | 1,444 | 85.2 |
| Female householder, no husband present | 300 | 10.9 | 40 | 13.4 | 181 | 60.5 | 11 | 3.5 | 65 | 21.6 | 3 | 1.0 | 246 | 82.1 | 192 | 64.0 |
| Male householder, no wife present | 172 | 6.3 | 14 | 8.2 | 115 | 66.8 | 7 | 3.8 | 33 | 19.2 | 3 | 1.9 | 148 | 86.1 | 122 | 70.7 |
| Married couple | 1,223 | 44.5 | 12 | 1.0 | 1,121 | 91.7 | 10 | 0.8 | 74 | 6.1 | 5 | 0.4 | 1,195 | 97.8 | 1,130 | 92.5 |
| Nonfamily household and other | 1,054 | 38.3 | 57 | 5.4 | 866 | 82.1 | 11 | 1.0 | 103 | 9.8 | 18 | 1.7 | 968 | 91.9 | 876 | 83.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 118 | 4.3 | 8 | 6.7 | 89 | 75.4 | - | - | 18 | 14.9 | 4 | 3.0 | 107 | 90.3 | 89 | 75.4 |
| Hispanic non-Black | 161 | 5.8 | 20 | 12.8 | 90 | 56.1 | 13 | 8.4 | 37 | 22.8 | - | - | 127 | 78.9 | 103 | 64.4 |
| White non-Black non-Hispanic | 2,199 | 80.0 | 78 | 3.6 | 1,876 | 85.3 | 21 | 1.0 | 197 | 9.0 | 26 | 1.2 | 2,073 | 94.3 | 1,897 | 86.3 |
| Other non-Black non-Hispanic | 271 | 9.9 | 17 | 6.2 | 228 | 84.1 | 3 | 1.1 | 24 | 8.7 | - | - | 251 | 92.8 | 231 | 85.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 642 | 23.4 | 39 | 6.1 | 516 | 80.4 | 7 | 1.0 | 76 | 11.9 | 4 | 0.6 | 593 | 92.3 | 523 | 81.4 |
| 35 to 44 years | 500 | 18.2 | 20 | 4.0 | 418 | 83.6 | 7 | 1.3 | 42 | 8.4 | 13 | 2.6 | 460 | 92.1 | 425 | 85.0 |
| 45 to 54 years | 571 | 20.8 | 30 | 5.2 | 481 | 84.2 | 11 | 1.9 | 46 | 8.0 | 4 | 0.6 | 527 | 92.2 | 492 | 86.1 |
| 55 to 64 years | 538 | 19.6 | 15 | 2.8 | 450 | 83.6 | 10 | 1.8 | 60 | 11.1 | 4 | 0.7 | 510 | 94.7 | 459 | 85.4 |
| 65 years or more | 497 | 18.1 | 19 | 3.8 | 418 | 84.1 | 3 | 0.7 | 51 | 10.2 | 6 | 1.3 | 469 | 94.3 | 421 | 84.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 231 | 8.4 | 52 | 22.6 | 122 | 52.6 | 14 | 5.9 | 36 | 15.7 | 7 | 3.2 | 158 | 68.3 | 135 | 58.5 |
| High school degree | 568 | 20.7 | 28 | 4.9 | 433 | 76.2 | 13 | 2.3 | 84 | 14.9 | 10 | 1.7 | 517 | 91.1 | 446 | 78.5 |
| Some college | 1,053 | 38.3 | 31 | 3.0 | 915 | 86.8 | 7 | 0.7 | 93 | 8.8 | 7 | 0.7 | 1,007 | 95.7 | 922 | 87.5 |
| College degree Household Income | 896 | 32.6 | 12 | 1.3 | 814 | 90.8 | 4 | 0.4 | 62 | 6.9 | 5 | 0.6 | 875 | 97.7 | 817 | 91.2 |
| Less than \$15,000 | 368 | 13.4 | 65 | 17.7 | 209 | 57.0 | 14 | 3.7 | 66 | 18.0 | 14 | 3.7 | 276 | 74.9 | 223 | 60.6 |
| Between \$15,000 and | 412 | 15.0 | 33 | 7.9 | 271 | 65.7 | 14 | 3.4 | 89 | 21.5 | 6 | 1.5 | 360 | 87.2 | 285 | 69.1 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 596 | 21.7 | 17 | 2.8 | 512 | 85.9 | 6 | 1.0 | 58 | 9.7 | 4 | 0.6 | 570 | 95.6 | 518 | 86.9 |
| Between \$50,000 and \$75,000 | 590 | 21.5 | 6 | 1.1 | 548 | 92.9 | - | - | 32 | 5.4 | 4 | 0.6 | 580 | 98.3 | 548 | 92.9 |
| At Least \$75,000 | 782 | 28.5 | 3 | 0.4 | 742 | 94.9 | 4 | 0.5 | 30 | 3.9 | 3 | 0.4 | 773 | 98.8 | 746 | 95.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,662 | 60.5 | 20 | 1.2 | 1,475 | 88.8 | 24 | 1.4 | 123 | 7.4 | 20 | 1.2 | 1,598 | 96.2 | 1,498 | 90.2 |
| Non-homeowner | 1,087 | 39.5 | 103 | 9.5 | 808 | 74.4 | 14 | 1.3 | 152 | 14.0 | 10 | 0.9 | 960 | 88.3 | 822 | 75.6 |

Figures do not always reconcile to totals because of rounding.

- = 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

Table H-102 2011 Household Banking Status by Demographic Characteristics: West Virginia

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 762 | 100.0 | 72 | 9.5 | 146 | 19.2 | 505 | 66.3 | 39 | 5.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 505 | 66.3 | 43 | 8.5 | 102 | 20.3 | 331 | 65.6 | 28 | 5.6 |
| Female householder, no husband present | 103 | 13.5 | 13 | 12.9 | 28 | 27.3 | 58 | 55.8 | 4 | 4.1 |
| Male householder, no wife present | 40 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 362 | 47.5 | 24 | 6.7 | 65 | 17.9 | 252 | 69.6 | 21 | 5.8 |
| Nonfamily household and other | 257 | 33.7 | 29 | 11.4 | 44 | 17.0 | 174 | 67.5 | 10 | 4.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 27 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 5 | 0.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 718 | 94.2 | 64 | 9.0 | 129 | 18.0 | 485 | 67.6 | 39 | 5.4 |
| Other non-Black non-Hispanic | 12 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 139 | 18.2 | 23 | 16.9 | 32 | 23.1 | 76 | 54.7 | 7 | 5.4 |
| 35 to 44 years | 133 | 17.4 | 22 | 16.7 | 29 | 21.8 | 79 | 59.2 | 3 | 2.2 |
| 45 to 54 years | 131 | 17.2 | 9 | 6.6 | 39 | 29.9 | 76 | 57.7 | 7 | 5.7 |
| 55 to 64 years | 163 | 21.5 | 13 | 8.0 | 25 | 15.4 | 118 | 72.4 | 7 | 4.2 |
| 65 years or more | 196 | 25.8 | 5 | 2.6 | 21 | 10.6 | 157 | 79.8 | 14 | 7.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 132 | 17.3 | 29 | 22.2 | 23 | 17.2 | 72 | 54.5 | 8 | 6.2 |
| High school degree | 307 | 40.3 | 31 | 10.2 | 69 | 22.5 | 188 | 61.3 | 18 | 5.9 |
| Some college | 187 | 24.5 | 10 | 5.6 | 39 | 20.8 | 132 | 70.7 | 6 | 3.0 |
| College degree | 136 | 17.9 | 1 | 1.0 | 16 | 11.4 | 113 | 82.7 | 7 | 4.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 179 | 23.5 | 55 | 30.7 | 39 | 21.9 | 78 | 43.6 | 7 | 3.8 |
| Between \$15,000 and \$30,000 | 162 | 21.2 | 9 | 5.4 | 31 | 19.4 | 112 | 69.4 | 9 | 5.7 |
| Between \$30,000 and \$50,000 | 155 | 20.3 | 6 | 3.9 | 31 | 20.2 | 109 | 70.1 | 9 | 5.8 |
| Between \$50,000 and \$75,000 | 149 | 19.5 | 3 | 1.8 | 28 | 18.8 | 113 | 76.0 | 5 | 3.4 |
| At Least \$75,000 | 118 | 15.4 | - | - | 16 | 13.8 | 93 | 79.0 | 9 | 7.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 583 | 76.5 | 27 | 4.6 | 99 | 16.9 | 429 | 73.6 | 29 | 4.9 |
| Non-homeowner | 179 | 23.5 | 46 | 25.6 | 47 | 26.4 | 76 | 42.4 | 10 | 5.6 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table H-103 2011 Household Bank Account Type by Demographic Characteristics: West Virginia

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row |
| All US Households | 762 | 100.0 | 72 | 9.5 | 387 | 50.8 | 10 | 1.3 | 272 | 35.7 | 20 | 2.7 | 661 | 86.7 | 397 | 52.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 505 | 66.3 | 43 | 8.5 | 277 | 54.9 | 9 | 1.8 | 160 | 31.8 | 15 | 3.0 | 439 | 87.0 | 286 | 56.7 |
| Female householder, no husband present | 103 | 13.5 | 13 | 12.9 | 37 | 36.2 | 3 | 3.0 | 47 | 45.2 | 3 | 2.7 | 84 | 81.4 | 41 | 39.2 |
| Male householder, no wife present | 40 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 362 | 47.5 | 24 | 6.7 | 224 | 62.0 | 4 | 1.1 | 98 | 27.2 | 11 | 3.0 | 323 | 89.2 | 228 | 63.1 |
| Nonfamily household and other | 257 | 33.7 | 29 | 11.4 | 110 | 42.8 | 1 | 0.5 | 111 | 43.3 | 5 | 1.9 | 221 | 86.1 | 111 | 43.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 27 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 5 | 0.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 718 | 94.2 | 64 | 9.0 | 368 | 51.3 | 10 | 1.4 | 255 | 35.5 | 20 | 2.8 | 624 | 87.0 | 378 | 52.7 |
| Other non-Black non-Hispanic | 12 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 139 | 18.2 | 23 | 16.9 | 50 | 36.3 | 6 | 4.6 | 57 | 41.0 | 2 | 1.1 | 107 | 77.4 | 57 | 40.9 |
| 35 to 44 years | 133 | 17.4 | 22 | 16.7 | 69 | 51.6 | - | - | 41 | 30.6 | 1 | 1.0 | 109 | 82.3 | 69 | 51.6 |
| 45 to 54 years | 131 | 17.2 | 9 | 6.6 | 77 | 58.6 | - | - | 41 | 31.5 | 4 | 3.4 | 118 | 90.0 | 77 | 58.6 |
| 55 to 64 years | 163 | 21.5 | 13 | 8.0 | 96 | 58.9 | 1 | 0.7 | 48 | 29.3 | 5 | 3.1 | 144 | 88.2 | 97 | 59.6 |
| 65 years or more | 196 | 25.8 | 5 | 2.6 | 95 | 48.5 | 3 | 1.3 | 85 | 43.4 | 8 | 4.1 | 182 | 92.8 | 98 | 49.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 132 | 17.3 | 29 | 22.2 | 45 | 34.3 | 4 | 3.3 | 51 | 38.5 | 2 | 1.7 | 96 | 72.8 | 50 | 37.6 |
| High school degree | 307 | 40.3 | 31 | 10.2 | 143 | 46.7 | 3 | 1.0 | 124 | 40.2 | 6 | 1.8 | 267 | 87.0 | 147 | 47.7 |
| Some college | 187 | 24.5 | 10 | 5.6 | 99 | 53.3 | 3 | 1.5 | 69 | 36.8 | 5 | 2.9 | 168 | 90.1 | 102 | 54.8 |
| College degree | 136 | 17.9 | 1 | 1.0 | 99 | 72.6 | - | - | 29 | 21.1 | 7 | 5.3 | 129 | 95.0 | 99 | 72.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 179 | 23.5 | 55 | 30.7 | 34 | 19.2 | 1 | 0.8 | 85 | 47.8 | 2 | 1.4 | 120 | 67.0 | 36 | 20.1 |
| Between $\$ 15,000$ and \$30,000 | 162 | 21.2 | 9 | 5.4 | 70 | 43.4 | 7 | 4.5 | 72 | 44.3 | 4 | 2.3 | 142 | 87.7 | 78 | 48.0 |
| Between $\$ 30,000$ and \$50,000 | 155 | 20.3 | 6 | 3.9 | 85 | 54.8 | - | - | 59 | 38.3 | 5 | 3.0 | 146 | 94.2 | 85 | 54.8 |
| Between \$50,000 and \$75,000 | 149 | 19.5 | 3 | 1.8 | 114 | 76.5 | - | ${ }^{-}$ | 30 | 19.9 | 3 | 1.8 | 143 | 96.4 | 114 | 76.5 |
| At Least \$75,000 | 118 | 15.4 | - | - | 84 | 71.1 | 1 | 1.1 | 26 | 22.0 | 7 | 5.8 | 110 | 93.1 | 85 | 72.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 583 | 76.5 | 27 | 4.6 | 330 | 56.5 | 5 | 0.9 | 202 | 34.7 | 19 | 3.3 | 534 | 91.5 | 335 | 57.5 |
| Non-homeowner | 179 | 23.5 | 46 | 25.6 | 57 | 32.1 | 5 | 2.7 | 70 | 39.0 | 1 | 0.7 | 127 | 71.1 | 62 | 34.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-104 2011 Household Banking Status by Demographic Characteristics: Wisconsin

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US 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 |

Figures do not always reconcile to totals because of rounding.

- = 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.

Table H-105 2011 Household Bank Account Type by Demographic Characteristics: Wisconsin

| 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) | Ptt of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 2,316 | 100.0 | 105 | 4.5 | 1,805 | 77.9 | 59 | 2.5 | 324 | 14.0 | 24 | 1.0 | 2,128 | 91.9 | 1,864 | 80.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,507 | 65.1 | 65 | 4.3 | 1,224 | 81.2 | 39 | 2.6 | 161 | 10.7 | 19 | 1.3 | 1,385 | 91.9 | 1,262 | 83.7 |
| Female householder, no husband present | 246 | 10.6 | 40 | 16.3 | 163 | 66.4 | 5 | 2.0 | 35 | 14.3 | 2 | 0.9 | 198 | 80.8 | 168 | 68.4 |
| Male householder, no wife present | 106 | 4.6 | 9 | 8.3 | 73 | 69.0 | 8 | 7.6 | 14 | 13.0 | 2 | 2.1 | 87 | 82.0 | 81 | 76.6 |
| Married couple | 1,156 | 49.9 | 16 | 1.4 | 987 | 85.4 | 26 | 2.2 | 112 | 9.7 | 14 | 1.2 | 1,100 | 95.1 | 1,013 | 87.7 |
| Nonfamily household and other | 809 | 34.9 | 40 | 5.0 | 581 | 71.8 | 21 | 2.5 | 163 | 20.1 | 5 | 0.6 | 743 | 91.9 | 601 | 74.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 118 | 5.1 | 34 | 28.8 | 58 | 49.4 | - | - | 26 | 21.8 | - | - | 84 | 71.2 | 58 | 49.4 |
| Hispanic non-Black | 106 | 4.6 | 32 | 30.2 | 39 | 36.8 | 12 | 11.7 | 23 | 21.4 | - | - | 61 | 58.2 | 51 | 48.4 |
| White non-Black non-Hispanic | 2,010 | 86.8 | 35 | 1.7 | 1,656 | 82.4 | 40 | 2.0 | 258 | 12.8 | 21 | 1.1 | 1,914 | 95.2 | 1,696 | 84.4 |
| Other non-Black non-Hispanic | 82 | 3.6 | 4 | 5.3 | 51 | 62.1 | 7 | 8.4 | 18 | 21.4 | 2 | 2.8 | 69 | 83.5 | 58 | 70.5 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 445 | 19.2 | 38 | 8.5 | 337 | 75.6 | 18 | 4.1 | 48 | 10.8 | 4 | 1.0 | 385 | 86.4 | 355 | 79.7 |
| 35 to 44 years | 455 | 19.7 | 23 | 5.1 | 362 | 79.5 | 12 | 2.6 | 58 | 12.8 | - | - | 420 | 92.3 | 374 | 82.1 |
| 45 to 54 years | 452 | 19.5 | 22 | 4.9 | 348 | 77.0 | 14 | 3.1 | 62 | 13.8 | 5 | 1.2 | 410 | 90.7 | 362 | 80.1 |
| 55 to 64 years | 423 | 18.3 | 11 | 2.7 | 349 | 82.6 | 5 | 1.2 | 48 | 11.3 | 9 | 2.2 | 397 | 93.9 | 355 | 83.8 |
| 65 years or more | 540 | 23.3 | 10 | 1.9 | 408 | 75.6 | 9 | 1.7 | 107 | 19.9 | 5 | 0.8 | 516 | 95.5 | 418 | 77.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 190 | 8.2 | 40 | 20.9 | 98 | 51.9 | 13 | 7.1 | 38 | 20.2 | - | - | 137 | 72.0 | 112 | 59.0 |
| High school degree | 728 | 31.4 | 33 | 4.5 | 527 | 72.4 | 31 | 4.3 | 122 | 16.8 | 15 | 2.0 | 650 | 89.2 | 559 | 76.7 |
| Some college | 684 | 29.5 | 28 | 4.1 | 542 | 79.2 | 9 | 1.3 | 104 | 15.1 | 2 | 0.3 | 645 | 94.3 | 551 | 80.5 |
| College degree | 714 | 30.8 | 5 | 0.7 | 637 | 89.3 | 5 | 0.7 | 59 | 8.3 | 7 | 1.0 | 696 | 97.6 | 642 | 90.0 |
| Household Income Less than $\$ 15,000$ |  |  |  | 19.0 | 147 | 47.3 |  | 5.7 |  | 28.0 | . | . |  |  |  |  |
| Between \$15,000 and \$30,000 | 439 | 18.9 | 35 | $\begin{array}{r}19.0 \\ \hline\end{array}$ | 296 | 67.5 | 20 | 5.7 4.5 | 89 | 20.2 | - | - | 233 385 | 75.3 87.6 | 164 316 | 53.0 71.9 |
| Between \$30,000 and \$50,000 | 502 | 21.7 | 9 | 1.7 | 404 | 80.5 | 12 | 2.4 | 68 | 13.5 | 9 | 1.9 | 472 | 94.0 | 417 | 82.9 |
| $\begin{aligned} & \text { Between \$50,000 and } \\ & \$ 75,000 \end{aligned}$ | 529 | 22.8 | 3 | 0.6 | 463 | 87.5 | 7 | 1.4 | 47 | 8.8 | 9 | 1.8 | 509 | 96.3 | 470 | 88.8 |
| At Least \$75,000 | 536 | 23.1 | - | - | 495 | 92.3 | 2 | 0.4 | 34 | 6.4 | 5 | 0.9 | 529 | 98.7 | 497 | 92.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,559 | 67.3 | 9 | 0.6 | 1,337 | 85.8 | 24 | 1.5 | 170 | 10.9 | 19 | 1.2 | 1,508 | 96.7 | 1,361 | 87.3 |
| Non-homeowner | 757 | 32.7 | 97 | 12.8 | 467 | 61.7 | 35 | 4.6 | 153 | 20.3 | 5 | 0.6 | 621 | 82.0 | 502 | 66.3 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table H-106 2011 Household Banking Status by Demographic Characteristics: Wyoming

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 236 | 100.0 | 14 | 5.8 | 50 | 21.1 | 167 | 70.6 | 6 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 148 | 62.6 | 7 | 5.0 | 37 | 25.1 | 101 | 68.1 | 3 | 1.8 |
| Female householder, no husband present | 24 | 10.4 | 5 | 20.3 | 9 | 36.3 | 10 | 41.8 | - | - |
| Male householder, no wife present | 12 | 5.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 112 | 47.3 | 1 | 1.2 | 25 | 22.4 | 84 | 74.8 | 2 | 1.6 |
| Nonfamily household and other | 88 | 37.4 | 6 | 7.2 | 13 | 14.2 | 66 | 74.6 | 3 | 4.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 13 | 5.4 | 3 | 19.8 | 5 | 37.0 | 6 | 43.2 | - | - |
| White non-Black non-Hispanic | 212 | 89.9 | 8 | 4.0 | 42 | 19.9 | 156 | 73.5 | 6 | 2.6 |
| Other non-Black non-Hispanic | 7 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 65 | 27.6 | 8 | 12.4 | 15 | 23.7 | 41 | 63.2 | - | - |
| 35 to 44 years | 38 | 16.3 | 2 | 4.7 | 12 | 30.7 | 23 | 60.6 | 2 | 4.0 |
| 45 to 54 years | 39 | 16.5 | 1 | 2.6 | 9 | 22.9 | 27 | 70.6 | 2 | 4.0 |
| 55 to 64 years | 42 | 17.8 | 1 | 2.4 | 6 | 14.2 | 34 | 80.9 | 1 | 2.5 |
| 65 years or more | 52 | 21.8 | 2 | 3.4 | 8 | 14.7 | 41 | 78.8 | 2 | 3.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 22 | 9.4 | 5 | 22.4 | 7 | 31.1 | 10 | 45.0 | - | - |
| High school degree | 69 | 29.4 | 5 | 7.7 | 13 | 18.8 | 49 | 70.4 | 2 | 3.1 |
| Some college | 90 | 38.2 | 3 | 3.3 | 23 | 25.1 | 62 | 69.2 | 2 | 2.4 |
| College degree | 54 | 23.0 | - | - | 7 | 13.2 | 45 | 83.4 | 1 | 2.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 35 | 15.0 | 8 | 21.3 | 6 | 17.2 | 21 | 58.7 | 1 | 2.9 |
| Between \$15,000 and \$30,000 | 38 | 16.0 | 2 | 4.8 | 10 | 27.4 | 24 | 64.9 | 1 | 2.8 |
| Between \$30,000 and \$50,000 | 47 | 20.0 | 3 | 6.8 | 13 | 27.0 | 30 | 63.9 | 1 | 2.3 |
| Between \$50,000 and \$75,000 | 54 | 22.8 | 1 | 1.3 | 10 | 18.4 | 41 | 77.0 | 2 | 3.3 |
| At Least \$75,000 | 62 | 26.2 | - | - | 11 | 17.1 | 50 | 80.3 | 1 | 1.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 166 | 70.4 | 4 | 2.5 | 28 | 16.9 | 130 | 78.1 | 4 | 2.5 |
| Non-homeowner | 70 | 29.6 | 9 | 13.5 | 22 | 31.0 | 37 | 52.6 | 2 | 2.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table H-107 2011 Household Bank Account Type by Demographic Characteristics: Wyoming

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 236 | 100.0 | 14 | 5.8 | 168 | 71.1 | 7 | 2.9 | 45 | 18.9 | 3 | 1.3 | 212 | 90.0 | 175 | 74.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 148 | 62.6 | 7 | 5.0 | 111 | 75.0 | 4 | 2.6 | 24 | 16.5 | 1 | 0.9 | 135 | 91.5 | 115 | 77.6 |
| Female householder, no husband present | 24 | 10.4 | 5 | 20.3 | 14 | 55.4 | 1 | 4.2 | 5 | 19.0 | . | - | 18 | 74.4 | 15 | 59.6 |
| Male householder, no wife present | 12 | 5.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 112 | 47.3 | 1 | 1.2 | 90 | 80.5 | 2 | 2.2 | 17 | 15.5 | 1 | 0.7 | 107 | 96.0 | 92 | 82.6 |
| Nonfamily household and other | 88 | 37.4 | 6 | 7.2 | 57 | 64.6 | 3 | 3.3 | 20 | 22.9 | 2 | 2.0 | 77 | 87.5 | 60 | 67.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 13 | 5.4 | 3 | 19.8 | 7 | 54.2 | - | - | 3 | 23.2 | - | - | 10 | 77.4 | 7 | 57.0 |
| White non-Black non-Hispanic | 212 | 89.9 | 8 | 4.0 | 156 | 73.3 | 6 | 2.7 | 39 | 18.5 | 3 | 1.5 | 195 | 91.8 | 161 | 76.0 |
| Other non-Black non-Hispanic | 7 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 65 | 27.6 | 8 | 12.4 | 45 | 69.0 | 1 | 2.3 | 10 | 15.2 | 1 | 1.1 | 55 | 84.2 | 46 | 71.3 |
| 35 to 44 years | 38 | 16.3 | 2 | 4.7 | 30 | 79.2 | 1 | 3.5 | 4 | 11.5 | - | - | 35 | 90.7 | 32 | 82.7 |
| 45 to 54 years | 39 | 16.5 | 1 | 2.6 | 27 | 68.2 | 2 | 5.1 | 9 | 22.4 | 1 | 1.6 | 35 | 90.6 | 29 | 73.4 |
| 55 to 64 years | 42 | 17.8 | 1 | 2.4 | 30 | 71.7 | 1 | 3.2 | 9 | 21.0 | 1 | 1.7 | 39 | 92.7 | 31 | 74.9 |
| 65 years or more | 52 | 21.8 | 2 | 3.4 | 36 | 69.4 | 1 | 1.3 | 13 | 24.7 | 1 | 1.2 | 49 | 94.1 | 36 | 70.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 22 | 9.4 | 5 | 22.4 | 9 | 40.2 | 1 | 6.1 | 7 | 29.6 | - | - | 15 | 69.8 | 10 | 46.3 |
| High school degree | 69 | 29.4 | 5 | 7.7 | 44 | 64.0 | 3 | 4.8 | 15 | 21.7 | 1 | 1.9 | 60 | 85.6 | 48 | 68.8 |
| Some college | 90 | 38.2 | 3 | 3.3 | 69 | 76.6 | 2 | 2.4 | 15 | 16.5 | 1 | 1.1 | 84 | 93.1 | 71 | 79.0 |
| College degree | 54 | 23.0 | - | - | 45 | 83.7 | - | - | 8 | 14.8 | - | - | 53 | 98.5 | 45 | 83.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 35 | 15.0 | 8 | 21.3 | 14 | 40.2 | 3 | 8.6 | 10 | 27.9 | 1 | 1.9 | 24 | 68.1 | 17 | 48.9 |
| Between \$15,000 and \$30,000 | 38 | 16.0 | 2 | 4.8 | 22 | 59.0 | 2 | 5.5 | 10 | 27.2 | 1 | 3.4 | 33 | 86.3 | 24 | 64.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 47 | 20.0 | 3 | 6.8 | 30 | 63.7 | 1 | 1.3 | 13 | 28.1 | - | - | 43 | 91.8 | 31 | 65.1 |
| Between \$50,000 and \$75,000 | 54 | 22.8 | 1 | 1.3 | 47 | 88.0 | - | - | 4 | 7.9 | 1 | 2.1 | 52 | 95.8 | 48 | 88.7 |
| At Least \$75,000 | 62 | 26.2 | - | - | 54 | 87.2 | 1 | 1.1 | 7 | 11.1 | - | - | 61 | 98.3 | 54 | 88.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 166 | 70.4 | 4 | 2.5 | 129 | 77.9 | 3 | 1.6 | 28 | 16.8 | 2 | 1.2 | 157 | 94.7 | 132 | 79.5 |
| Non-homeowner | 70 | 29.6 | 9 | 13.5 | 38 | 55.0 | 4 | 5.9 | 17 | 23.8 | 1 | 1.7 | 55 | 78.9 | 43 | 61.0 |

Notes.
Figures do not always reconcile to totals because of rounding.
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.


## Appendix I - Detailed MSA Tables

Table I-1 2011 Household Banking Status by MSA

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 120,408 | 100.0 | 9,875 | 8.2 | 24,199 | 20.1 | 82,830 | 68.8 | 3,504 | 2.9 |
| Albuquerque, NM | 419 | 100.0 | 30 | 7.2 | 95 | 22.6 | 283 | 67.6 | 11 | 2.6 |
| Allentown-Bethlehem-Easton, PA-NJ | 389 | 100.0 | 21 | 5.5 | 85 | 21.8 | 262 | 67.4 | 21 | 5.4 |
| Atlanta-Sandy Springs-Marietta, GA^ | 2,108 | 100.0 | 205 | 9.7 | 541 | 25.7 | 1,290 | 61.2 | 71 | 3.4 |
| Austin-Round Rock, TX | 605 | 100.0 | 62 | 10.2 | 124 | 20.4 | 409 | 67.6 | 10 | 1.7 |
| Baltimore-Towson, MD | 1,021 | 100.0 | 77 | 7.5 | 222 | 21.8 | 706 | 69.2 | 16 | 1.5 |
| Bangor, ME | 63 | 100.0 | 2 | 3.9 | 17 | 27.1 | 43 | 68.0 | 1 | 1.0 |
| Birmingham-Hoover, AL | 423 | 100.0 | 51 | 12.1 | 140 | 33.0 | 221 | 52.3 | 11 | 2.6 |
| Boise City-Nampa, ID^ | 227 | 100.0 | 7 | 2.9 | 38 | 16.7 | 177 | 77.9 | 6 | 2.5 |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100.0 | 77 | 4.2 | 271 | 14.7 | 1,467 | 79.6 | 27 | 1.5 |
| Bridgeport-Stamford-Norwalk, CT | 337 | 100.0 | 5 | 1.6 | 45 | 13.2 | 283 | 84.0 | 4 | 1.2 |
| Buffalo-Niagara Falls, NY | 462 | 100.0 | 40 | 8.6 | 46 | 10.0 | 368 | 79.8 | 8 | 1.7 |
| Burlington-South Burlington, VT | 84 | 100.0 | 1 | 1.7 | 13 | 14.9 | 69 | 81.7 | 1 | 1.7 |
| Charlotte-Gastonia-Concord, NC-SC^ | 742 | 100.0 | 66 | 8.9 | 206 | 27.8 | 458 | 61.7 | 12 | 1.7 |
| Chicago-Naperville-Joliet, IL-IN-W/^ | 3,429 | 100.0 | 294 | 8.6 | 561 | 16.4 | 2,460 | 71.7 | 113 | 3.3 |
| Cincinnati-Middletown, $\mathrm{OH}-\mathrm{KY}-\mathrm{IN}{ }^{\wedge}$ | 823 | 100.0 | 84 | 10.3 | 127 | 15.5 | 565 | 68.6 | 46 | 5.6 |
| Cleveland-Elyria-Mentor, OH | 909 | 100.0 | 77 | 8.5 | 164 | 18.1 | 638 | 70.3 | 29 | 3.1 |
| Colorado Springs, CO | 222 | 100.0 | 20 | 9.1 | 25 | 11.2 | 171 | 77.1 | 6 | 2.5 |
| Columbia, SC | 294 | 100.0 | 22 | 7.4 | 48 | 16.4 | 224 | 76.3 | - | - |
| Columbus, $\mathrm{OH}^{\wedge}$ | 718 | 100.0 | 58 | 8.1 | 182 | 25.3 | 454 | 63.2 | 24 | 3.3 |
| Dallas-Fort Worth-Arlington, TX^ | 2,433 | 100.0 | 239 | 9.8 | 670 | 27.5 | 1,488 | 61.1 | 37 | 1.5 |
| Denver-Aurora, CO | 974 | 100.0 | 51 | 5.2 | 175 | 18.0 | 730 | 75.0 | 18 | 1.8 |
| Des Moines, IA | 228 | 100.0 | 16 | 7.0 | 53 | 23.2 | 156 | 68.6 | 3 | 1.3 |
| Detroit-Warren-Livonia, MI | 1,762 | 100.0 | 188 | 10.7 | 343 | 19.4 | 1,161 | 65.9 | 70 | 4.0 |
| Fargo, ND-MN^ | 80 | 100.0 | 4 | 5.2 | 15 | 18.4 | 60 | 75.2 | 1 | 1.3 |
| Hartford-West Hartford-East Hartford, CT | 437 | 100.0 | 23 | 5.3 | 59 | 13.6 | 344 | 78.8 | 10 | 2.4 |
| Honolulu, HI | 315 | 100.0 | 9 | 2.8 | 64 | 20.2 | 223 | 70.9 | 19 | 6.1 |
| Houston-Baytown-Sugar Land, TX | 2,215 | 100.0 | 264 | 11.9 | 630 | 28.4 | 1,264 | 57.1 | 56 | 2.5 |
| Indianapolis, IN | 729 | 100.0 | 62 | 8.5 | 125 | 17.1 | 537 | 73.7 | 5 | 0.7 |
| Jacksonville, FL | 600 | 100.0 | 36 | 6.0 | 150 | 25.0 | 414 | 68.9 | . | - |
| Kansas City, MO-KS ${ }^{\wedge}$ | 849 | 100.0 | 85 | 10.0 | 172 | 20.3 | 581 | 68.5 | 11 | 1.3 |
| Las Vegas-Paradise, NM | 727 | 100.0 | 45 | 6.2 | 241 | 33.2 | 417 | 57.3 | 24 | 3.4 |
| Little Rock-North Little Rock, AR^ | 330 | 100.0 | 26 | 7.8 | 91 | 27.8 | 202 | 61.2 | 11 | 3.3 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,353 | 100.0 | 421 | 9.7 | 811 | 18.6 | 3,015 | 69.3 | 106 | 2.4 |
| Louisville, KY-IN^ | 571 | 100.0 | 48 | 8.4 | 131 | 23.0 | 389 | 68.2 | 2 | 0.4 |
| Madison, WI | 254 | 100.0 | 3 | 1.0 | 34 | 13.5 | 217 | 85.5 | . | - |
| Memphis, TN-MS-AR^ | 567 | 100.0 | 63 | 11.1 | 93 | 16.4 | 393 | 69.4 | 18 | 3.1 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,285 | 100.0 | 206 | 9.0 | 509 | 22.3 | 1,478 | 64.7 | 92 | 4.0 |
| Milwaukee-Waukesha-West Allis, WI | 627 | 100.0 | 68 | 10.8 | 79 | 12.6 | 460 | 73.3 | 20 | 3.3 |
| Minneapolis-St Paul-Bloomington, MN-W/^ | 1,350 | 100.0 | 70 | 5.2 | 140 | 10.4 | 1,109 | 82.1 | 30 | 2.3 |
| Nashville-Davidson-Murfreesboro, TN^ | 603 | 100.0 | 57 | 9.5 | 86 | 14.2 | 452 | 75.0 | 8 | 1.3 |
| New Haven, CT | 224 | 100.0 | 11 | 4.8 | 42 | 18.6 | 163 | 72.7 | 9 | 3.9 |
| New Orleans-Metairie-Kenner, LA | 507 | 100.0 | 63 | 12.4 | 118 | 23.2 | 314 | 61.9 | 12 | 2.5 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA^ | 7,191 | 100.0 | 700 | 9.7 | 1,409 | 19.6 | 4,894 | 68.1 | 188 | 2.6 |
| Oklahoma City, OK | 529 | 100.0 | 49 | 9.3 | 139 | 26.4 | 313 | 59.2 | 27 | 5.1 |
| Omaha-Council Bluffs, NE-IA | 338 | 100.0 | 14 | 4.2 | 51 | 15.1 | 265 | 78.4 | 8 | 2.2 |
| Orlando, FL | 791 | 100.0 | 59 | 7.4 | 186 | 23.5 | 497 | 62.9 | 49 | 6.2 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,359 | 100.0 | 183 | 7.8 | 377 | 16.0 | 1,715 | 72.7 | 84 | 3.6 |
| Phoenix-Mesa-Scottsdale, AZ | 1,710 | 100.0 | 181 | 10.6 | 324 | 18.9 | 1,174 | 68.7 | 31 | 1.8 |
| Pittsburgh, PA | 1,004 | 100.0 | 34 | 3.4 | 196 | 19.5 | 744 | 74.1 | 31 | 3.1 |
| Portland-South Portland, ME | 146 | 100.0 | 6 | 4.0 | 19 | 12.8 | 118 | 80.8 | 4 | 2.5 |
| Portland-Vancouver-Beaverton, OR-WA^ | 858 | 100.0 | 26 | 3.1 | 121 | 14.1 | 690 | 80.4 | 21 | 2.4 |
| Providence-Fall River-Warwick, MA-RI | 523 | 100.0 | 40 | 7.6 | 86 | 16.5 | 383 | 73.1 | 14 | 2.7 |
| Raleigh-Cary, NC | 470 | 100.0 | 12 | 2.6 | 73 | 15.5 | 372 | 79.3 | 13 | 2.7 |
| Reno-Sparks, NV | 175 | 100.0 | 19 | 10.9 | 44 | 24.9 | 103 | 59.0 | 9 | 5.1 |
| Richmond, VA^ | 522 | 100.0 | 31 | 6.0 | 113 | 21.6 | 345 | 66.2 | 33 | 6.3 |
| Riverside-San Bernardino, CA | 1,384 | 100.0 | 176 | 12.7 | 309 | 22.3 | 874 | 63.1 | 25 | 1.8 |
| Rochester, NY | 461 | 100.0 | 18 | 3.9 | 111 | 24.1 | 315 | 68.5 | 16 | 3.6 |
| Sacramento-Arden-Arcade Roseville, CA | 827 | 100.0 | 44 | 5.4 | 175 | 21.2 | 607 | 73.5 | - | - |
| Salt Lake City, UT^ | 422 | 100.0 | 19 | 4.4 | 84 | 20.0 | 317 | 75.1 | 2 | 0.5 |
| San Antonio, TX | 791 | 100.0 | 123 | 15.5 | 206 | 26.0 | 458 | 57.9 | 4 | 0.5 |
| San Diego-Carlsbad-San Marcos, CA | 1,090 | 100.0 | 49 | 4.5 | 195 | 17.9 | 780 | 71.6 | 66 | 6.0 |
| San Francisco-Oakland-Fremont, CA | 1,853 | 100.0 | 108 | 5.9 | 229 | 12.3 | 1,412 | 76.2 | 103 | 5.6 |
| San Jose-Sunnyvale-Santa Clara, CA | 694 | 100.0 | 17 | 2.4 | 80 | 11.6 | 567 | 81.8 | 29 | 4.2 |

Table l-1 2011 Household Banking Status by MSA (continued)

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underb | anked | Fully B | nked | Bank Under Status U | but <br> anked <br> nknown |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row |
| Seattle-Tacoma-Bellevue, WA | 1,464 | 100.0 | 59 | 4.0 | 254 | 17.4 | 1,116 | 76.2 | 35 | 2.4 |
| Sioux Falls, SD | 102 | 100.0 | 5 | 5.2 | 21 | 21.1 | 73 | 72.2 | 2 | 1.5 |
| St. Louis, MO-IL^ | 1,140 | 100.0 | 111 | 9.7 | 229 | 20.1 | 761 | 66.8 | 39 | 3.4 |
| Tampa-St. Petersburg-Clearwater, FL | 1,298 | 100.0 | 77 | 6.0 | 283 | 21.8 | 899 | 69.2 | 39 | 3.0 |
| Tulsa, OK^ | 430 | 100.0 | 50 | 11.7 | 82 | 19.1 | 292 | 67.9 | 5 | 1.3 |
| Virginia Beach-Norfolk-Newport News, VA-NC^ | 626 | 100.0 | 36 | 5.8 | 189 | 30.2 | 366 | 58.4 | 35 | 5.5 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV^ | 2,148 | 100.0 | 100 | 4.6 | 362 | 16.9 | 1,572 | 73.2 | 115 | 5.3 |
| Wichita, KS | 229 | 100.0 | 34 | 14.8 | 70 | 30.6 | 125 | 54.6 | 0 | - |

Figures do not always reconcile to totals because of rounding.

- = 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.
${ }^{\wedge}$ 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.

Table I-2 2009 Household Banking Status by MSA

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | 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 US Households | 119,001 | 100.0 | 9,054 | 7.6 | 21,693 | 18.2 | 84,917 | 71.4 | 3,336 | 2.8 |
| Albany-Schenectady-Troy, NY | 373 | 100.0 | 24 | 6.4 | 82 | 22.1 | 247 | 66.2 | 20 | 5.3 |
| Albuquerque, NM | 369 | 100.0 | 37 | 10.2 | 80 | 21.6 | 237 | 64.4 | 14 | 3.9 |
| Allentown-Bethlehem-Easton, PA-NJ | 339 | 100.0 | 15 | 4.4 | 55 | 16.2 | 266 | 78.5 | 3 | 1.0 |
| Atlanta-Sandy Springs-Marietta, GA^ | 2,122 | 100.0 | 185 | 8.7 | 418 | 19.7 | 1,457 | 68.6 | 62 | 2.9 |
| Austin-Round Rock, TX | 675 | 100.0 | 37 | 5.5 | 147 | 21.8 | 491 | 72.7 | - | - |
| Baltimore-Towson, MD | 1,039 | 100.0 | 69 | 6.6 | 225 | 21.6 | 729 | 70.1 | 17 | 1.6 |
| Bangor, ME | 64 | 100.0 | 2 | 3.3 | 16 | 24.7 | 43 | 67.8 | 3 | 4.1 |
| Birmingham-Hoover, AL | 521 | 100.0 | 54 | 10.4 | 95 | 18.3 | 336 | 64.5 | 35 | 6.7 |
| Boise City-Nampa, ID^ | 211 | 100.0 | 11 | 5.2 | 37 | 17.5 | 155 | 73.7 | 8 | 3.6 |
| Boston-Cambridge-Quincy, MA-NH | 1,794 | 100.0 | 68 | 3.8 | 210 | 11.7 | 1,456 | 81.1 | 61 | 3.4 |
| Bridgeport-Stamford-Norwalk, CT | 346 | 100.0 | 14 | 4.1 | 39 | 11.4 | 287 | 82.9 | 6 | 1.6 |
| Buffalo-Niagara Falls, NY | 477 | 100.0 | 40 | 8.4 | 85 | 17.8 | 342 | 71.7 | 10 | 2.1 |
| Burlington-South Burlington, VT | 74 | 100.0 | 3 | 3.9 | 9 | 11.7 | 61 | 82.7 | 1 | 1.7 |
| Charlotte-Gastonia-Concord, NC-SC^ | 764 | 100.0 | 84 | 11.0 | 204 | 26.7 | 470 | 61.6 | 6 | 0.7 |
| Chicago-Naperville-Joliet, IL-IN-Wı^ | 3,355 | 100.0 | 245 | 7.3 | 470 | 14.0 | 2,565 | 76.5 | 75 | 2.2 |
| Cincinnati-Middletown, $\mathrm{OH}-\mathrm{KY}-\mathrm{IN}{ }^{\wedge}$ | 812 | 100.0 | 99 | 12.2 | 183 | 22.5 | 504 | 62.0 | 27 | 3.3 |
| Cleveland-Elyria-Mentor, OH | 862 | 100.0 | 54 | 6.3 | 123 | 14.3 | 661 | 76.7 | 23 | 2.6 |
| Colorado Springs, CO | 238 | 100.0 | 16 | 6.7 | 29 | 12.4 | 171 | 72.0 | 21 | 8.9 |
| Columbia, SC | 328 | 100.0 | 20 | 6.1 | 84 | 25.6 | 210 | 63.8 | 15 | 4.5 |
| Columbus, $\mathrm{OH}^{\wedge}$ | 731 | 100.0 | 44 | 6.1 | 181 | 24.8 | 487 | 66.7 | 18 | 2.4 |
| Dallas-Fort Worth-Arlington, TX^ | 2,312 | 100.0 | 249 | 10.8 | 555 | 24.0 | 1,455 | 62.9 | 52 | 2.3 |
| Denver-Aurora, CO | 1,021 | 100.0 | 92 | 9.1 | 137 | 13.4 | 779 | 76.3 | 12 | 1.2 |
| Des Moines, IA | 208 | 100.0 | 17 | 8.4 | 38 | 18.4 | 148 | 71.3 | 4 | 1.8 |
| Detroit-Warren-Livonia, MI | 1,737 | 100.0 | 169 | 9.7 | 315 | 18.1 | 1,205 | 69.4 | 48 | 2.7 |
| Fargo, ND-MN^ | 64 | 100.0 | 2 | 3.5 | 15 | 23.8 | 45 | 71.1 | 1 | 1.6 |
| Grand Rapids-Wyoming, MI | 381 | 100.0 | 18 | 4.7 | 51 | 13.4 | 291 | 76.4 | 21 | 5.6 |
| Hartford-West Hartford-East Hartford, CT | 450 | 100.0 | 23 | 5.1 | 62 | 13.7 | 364 | 80.7 | 2 | 0.5 |
| Honolulu, HI | 321 | 100.0 | 6 | 1.8 | 40 | 12.5 | 262 | 81.6 | 13 | 4.2 |
| Houston-Baytown-Sugar Land, TX | 2,023 | 100.0 | 212 | 10.5 | 432 | 21.4 | 1,294 | 63.9 | 85 | 4.2 |
| Indianapolis, IN | 705 | 100.0 | 71 | 10.1 | 89 | 12.6 | 514 | 72.9 | 30 | 4.3 |
| Jacksonville, FL | 612 | 100.0 | 29 | 4.7 | 146 | 23.9 | 419 | 68.5 | 18 | 2.9 |
| Kansas City, MO-KS ${ }^{\wedge}$ | 811 | 100.0 | 72 | 8.9 | 153 | 18.9 | 567 | 69.9 | 18 | 2.3 |
| Las Vegas-Paradise, NM | 752 | 100.0 | 51 | 6.8 | 150 | 20.0 | 536 | 71.3 | 14 | 1.9 |
| Little Rock-North Little Rock, AR^ | 318 | 100.0 | 23 | 7.2 | 80 | 25.1 | 205 | 64.5 | 10 | 3.2 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,468 | 100.0 | 399 | 8.9 | 665 | 14.9 | 3,231 | 72.3 | 173 | 3.9 |
| Louisville, KY-IN^ | 450 | 100.0 | 35 | 7.7 | 79 | 17.6 | 336 | 74.7 | - | - |
| Madison, WI | 268 | 100.0 | 6 | 2.3 | 25 | 9.2 | 235 | 87.7 | 2 | 0.8 |
| Memphis, TN-MS-AR^ | 561 | 100.0 | 96 | 17.1 | 100 | 17.8 | 338 | 60.4 | 27 | 4.7 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,225 | 100.0 | 194 | 8.7 | 296 | 13.3 | 1,633 | 73.4 | 101 | 4.6 |
| Milwaukee-Waukesha-West Allis, WI | 653 | 100.0 | 63 | 9.7 | 82 | 12.5 | 508 | 77.8 | - | - |
| Minneapolis-St Paul-Bloomington, MN-WI^ | 1,300 | 100.0 | 35 | 2.7 | 117 | 9.0 | 1,128 | 86.8 | 19 | 1.5 |

Table I-2 2009 Household Banking Status by MSA (continued)

| Geography | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underb | anked | Fully B | nked | Bank <br> Under Status | but anked known |
|  | 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 |
| Nashville-Davidson-Murfreesboro, TN^ | 645 | 100.0 | 40 | 6.2 | 109 | 16.9 | 483 | 74.9 | 13 | 2.0 |
| New Haven, CT | 237 | 100.0 | 16 | 6.6 | 38 | 16.0 | 169 | 71.4 | 14 | 6.0 |
| New Orleans-Metairie-Kenner, LA | 493 | 100.0 | 26 | 5.2 | 90 | 18.3 | 372 | 75.4 | 6 | 1.1 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA^ | 7,244 | 100.0 | 692 | 9.6 | 1,098 | 15.2 | 5,062 | 69.9 | 392 | 5.4 |
| Ogden-Clearfield, UT | 185 | 100.0 | - | - | 35 | 19.1 | 144 | 78.0 | 5 | 2.9 |
| Oklahoma City, OK | 566 | 100.0 | 54 | 9.6 | 135 | 23.9 | 349 | 61.7 | 27 | 4.8 |
| Omaha-Council Bluffs, NE-IA | 345 | 100.0 | 20 | 5.9 | 43 | 12.6 | 278 | 80.4 | 4 | 1.1 |
| Orlando, FL | 857 | 100.0 | 59 | 6.8 | 161 | 18.8 | 595 | 69.5 | 42 | 4.9 |
| Oxnard-Thousand Oaks-Ventura, CA | 409 | 100.0 | - | - | 83 | 20.3 | 326 | 79.7 | 0 | - |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,229 | 100.0 | 170 | 7.6 | 418 | 18.8 | 1,592 | 71.4 | 50 | 2.2 |
| Phoenix-Mesa-Scottsdale, AZ | 1,741 | 100.0 | 94 | 5.4 | 267 | 15.3 | 1,361 | 78.2 | 19 | 1.1 |
| Pittsburgh, PA | 984 | 100.0 | 37 | 3.8 | 123 | 12.5 | 808 | 82.1 | 16 | 1.7 |
| Portland-South Portland, ME | 149 | 100.0 | 2 | 1.1 | 20 | 13.4 | 123 | 82.5 | 4 | 2.9 |
| Portland-Vancouver-Beaverton, OR-WA^ | 824 | 100.0 | 44 | 5.4 | 104 | 12.6 | 651 | 79.1 | 24 | 2.9 |
| Providence-Fall River-Warwick, MA-RI | 532 | 100.0 | 30 | 5.7 | 73 | 13.6 | 419 | 78.8 | 10 | 1.9 |
| Raleigh-Cary, NC | 433 | 100.0 | 18 | 4.2 | 39 | 8.9 | 353 | 81.5 | 23 | 5.4 |
| Richmond, VA^ | 499 | 100.0 | 15 | 3.0 | 58 | 11.7 | 420 | 84.2 | 6 | 1.1 |
| Riverside-San Bernardino, CA | 1,303 | 100.0 | 143 | 11.0 | 227 | 17.4 | 909 | 69.8 | 24 | 1.8 |
| Rochester, NY | 434 | 100.0 | 41 | 9.4 | 101 | 23.3 | 283 | 65.1 | 9 | 2.2 |
| Sacramento--Arden-Arcade Roseville, CA | 783 | 100.0 | 51 | 6.6 | 187 | 23.9 | 537 | 68.6 | 7 | 0.9 |
| Salt Lake City, UT^ | 360 | 100.0 | 8 | 2.1 | 58 | 16.1 | 278 | 77.2 | 16 | 4.5 |
| San Antonio, TX | 772 | 100.0 | 84 | 10.8 | 202 | 26.2 | 482 | 62.4 | 4 | 0.5 |
| San Diego-Carlsbad-San Marcos, CA | 1,071 | 100.0 | 44 | 4.1 | 140 | 13.1 | 856 | 80.0 | 31 | 2.9 |
| San Francisco-Oakland-Fremont, CA | 1,589 | 100.0 | 76 | 4.8 | 166 | 10.4 | 1,291 | 81.2 | 56 | 3.6 |
| San Jose-Sunnyvale-Santa Clara, CA | 787 | 100.0 | 17 | 2.2 | 64 | 8.2 | 648 | 82.3 | 58 | 7.3 |
| Seattle-Tacoma-Bellevue, WA | 1,411 | 100.0 | 49 | 3.5 | 245 | 17.4 | 1,104 | 78.2 | 13 | 0.9 |
| Sioux Falls, SD | 94 | 100.0 | 2 | 2.5 | 14 | 14.8 | 75 | 80.5 | 2 | 2.2 |
| St. Louis, MO-IL^ | 1,167 | 100.0 | 89 | 7.6 | 266 | 22.8 | 784 | 67.2 | 28 | 2.4 |
| Tampa-St. Petersburg-Clearwater, FL | 1,190 | 100.0 | 56 | 4.7 | 229 | 19.2 | 867 | 72.9 | 38 | 3.2 |
| Tulsa, OK^ | 366 | 100.0 | 46 | 12.4 | 59 | 16.1 | 259 | 70.8 | 3 | 0.7 |
| Virginia Beach-Norfolk-Newport News, VA-NC^ | 610 | 100.0 | 20 | 3.3 | 130 | 21.3 | 439 | 72.1 | 21 | 3.4 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV^ | 2,139 | 100.0 | 129 | 6.0 | 323 | 15.1 | 1,577 | 73.7 | 110 | 5.1 |
| Wichita, KS | 222 | 100.0 | 22 | 10.0 | 57 | 25.9 | 140 | 63.3 | 2 | 0.9 |

Figures do not always reconcile to totals because of rounding.

- = 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.
${ }^{\wedge}$ 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.

Table I-3 Unbanked Households by MSA and Year

|  | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Unbanked Households |  | All Households | Unbanked Households |  |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Number (1000s) | Pct of Row | Number (1000s) | Number (1000s) | Pct of Row |  |
| All US Households | 119,001 | 9,054 | 7.6 | 120,408 | 9,875 | 8.2 | 0.6 * |
| Albuquerque, NM | 369 | 37 | 10.2 | 419 | 30 | 7.2 | -3.0 |
| Allentown-Bethlehem-Easton, PA-NJ | 339 | 15 | 4.4 | 389 | 21 | 5.5 | 1.1 |
| Atlanta-Sandy Springs-Marietta, GA ^ | 2,122 | 185 | 8.7 | 2,108 | 205 | 9.7 | 1.0 |
| Austin-Round Rock, TX | 675 | 37 | 5.5 | 605 | 62 | 10.2 | 4.7 * |
| Baltimore-Towson, MD | 1,039 | 69 | 6.6 | 1,021 | 77 | 7.5 | 0.9 |
| Bangor, ME | 64 | 2 | 3.3 | 63 | 2 | 3.9 | 0.6 |
| Birmingham-Hoover, AL | 521 | 54 | 10.4 | 423 | 51 | 12.1 | 1.7 |
| Boise City-Nampa, ID ^ | 211 | 11 | 5.2 | 227 | 7 | 2.9 | -2.3 |
| Boston-Cambridge-Quincy, MA-NH | 1,794 | 68 | 3.8 | 1,843 | 77 | 4.2 | 0.4 |
| Bridgeport-Stamford-Norwalk, CT | 346 | 14 | 4.1 | 337 | 5 | 1.6 | -2.5 |
| Buffalo-Niagara Falls, NY | 477 | 40 | 8.4 | 462 | 40 | 8.6 | 0.1 |
| Burlington-South Burlington, VT | 74 | 3 | 3.9 | 84 | 1 | 1.7 | -2.2 |
| Charlotte-Gastonia-Concord, NC-SC ^ | 764 | 84 | 11.0 | 742 | 66 | 8.9 | -2.1 |
| Chicago-Naperville-Joliet, IL-IN-WI^ | 3,355 | 245 | 7.3 | 3,429 | 294 | 8.6 | 1.3 |
| Cincinnati-Middletown, OH-KY-IN^ | 812 | 99 | 12.2 | 823 | 84 | 10.3 | -2.0 |
| Cleveland-Elyria-Mentor, OH | 862 | 54 | 6.3 | 909 | 77 | 8.5 | 2.2 |

Table I-3 Unbanked Households by MSA and Year (continued)

|  | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Unbanked Households |  | All Households | Unbanked Households |  |  |
|  | Number (1000s) | Number (1000s) | Ptt of Row | Number (1000s) | Number (1000s) | Pct of Row |  |
| Colorado Springs, CO | 238 | 16 | 6.7 | 222 | 20 | 9.1 | 2.4 |
| Columbia, SC | 328 | 20 | 6.1 | 294 | 22 | 7.4 | 1.3 |
| Columbus, $\mathrm{OH}^{\wedge}$ | 731 | 44 | 6.1 | 718 | 58 | 8.1 | 2.0 |
| Dallas-Fort Worth-Arlington, TX^ | 2,312 | 249 | 10.8 | 2,433 | 239 | 9.8 | -1.0 |
| Denver-Aurora, CO | 1,021 | 92 | 9.1 | 974 | 51 | 5.2 | -3.9 * |
| Des Moines, IA | 208 | 17 | 8.4 | 228 | 16 | 7.0 | -1.4 |
| Detroit-Warren-Livonia, MI | 1,737 | 169 | 9.7 | 1,762 | 188 | 10.7 | 1.0 |
| Fargo, ND-MN^ | 64 | 2 | 3.5 | 80 | 4 | 5.2 | 1.7 |
| Hartford-West Hartford-East Hartford, CT | 450 | 23 | 5.1 | 437 | 23 | 5.3 | 0.2 |
| Honolulu, HI | 321 | 6 | 1.8 | 315 | 9 | 2.8 | 1.0 |
| Houston-Baytown-Sugar Land, TX | 2,023 | 212 | 10.5 | 2,215 | 264 | 11.9 | 1.4 |
| Indianapolis, IN | 705 | 71 | 10.1 | 729 | 62 | 8.5 | -1.6 |
| Jacksonville, FL | 612 | 29 | 4.7 | 600 | 36 | 6.0 | 1.3 |
| Kansas City, MO-KS ^ | 811 | 72 | 8.9 | 849 | 85 | 10.0 | 1.1 |
| Las Vegas-Paradise, NM | 752 | 51 | 6.8 | 727 | 45 | 6.2 | -0.7 |
| Little Rock-North Little Rock, AR ^ | 318 | 23 | 7.2 | 330 | 26 | 7.8 | 0.6 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,468 | 399 | 8.9 | 4,353 | 421 | 9.7 | 0.7 |
| Louisville, KY-IN^ | 450 | 35 | 7.7 | 571 | 48 | 8.4 | 0.7 |
| Madison, WI | 268 | 6 | 2.3 | 254 | 3 | 1.0 | -1.3 |
| Memphis, TN-MS-AR ^ | 561 | 96 | 17.1 | 567 | 63 | 11.1 | -6.0 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,225 | 194 | 8.7 | 2,285 | 206 | 9.0 | 0.3 |
| Milwaukee-Waukesha-West Allis, WI | 653 | 63 | 9.7 | 627 | 68 | 10.8 | 1.1 |
| Minneapolis-St Paul-Bloomington, MN-WI ^ | 1,300 | 35 | 2.7 | 1,350 | 70 | 5.2 | 2.5 * |
| Nashville-Davidson-Murfreesboro, TN^ | 645 | 40 | 6.2 | 603 | 57 | 9.5 | 3.3 |
| New Haven, CT | 237 | 16 | 6.6 | 224 | 11 | 4.8 | -1.8 |
| New Orleans-Metairie-Kenner, LA | 493 | 26 | 5.2 | 507 | 63 | 12.4 | 7.2 * |
| New York-Northern New Jersey-Long Island, NY-NJ-PA ^ | 7,244 | 692 | 9.6 | 7,191 | 700 | 9.7 | 0.2 |
| Oklahoma City, OK | 566 | 54 | 9.6 | 529 | 49 | 9.3 | -0.3 |
| Omaha-Council Bluffs, NE-IA | 345 | 20 | 5.9 | 338 | 14 | 4.2 | -1.7 |
| Orlando, FL | 857 | 59 | 6.8 | 791 | 59 | 7.4 | 0.6 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,229 | 170 | 7.6 | 2,359 | 183 | 7.8 | 0.1 |
| Phoenix-Mesa-Scottsdale, AZ | 1,741 | 94 | 5.4 | 1,710 | 181 | 10.6 | 5.2 * |
| Pittsburgh, PA | 984 | 37 | 3.8 | 1,004 | 34 | 3.4 | -0.4 |
| Portland-South Portland, ME | 149 | 2 | 1.1 | 146 | 6 | 4.0 | 2.9 * |
| Portland-Vancouver-Beaverton, OR-WA ^ | 824 | 44 | 5.4 | 858 | 26 | 3.1 | -2.3 |
| Providence-Fall River-Warwick, MA-RI | 532 | 30 | 5.7 | 523 | 40 | 7.6 | 2.0 |
| Raleigh-Cary, NC | 433 | 18 | 4.2 | 470 | 12 | 2.6 | -1.6 |
| Richmond, VA^ | 499 | 15 | 3.0 | 522 | 31 | 6.0 | 3.0 |
| Riverside-San Bernardino, CA | 1,303 | 143 | 11.0 | 1,384 | 176 | 12.7 | 1.7 |
| Rochester, NY | 434 | 41 | 9.4 | 461 | 18 | 3.9 | -5.6 * |
| Sacramento--Arden-Arcade Roseville, CA | 783 | 51 | 6.6 | 827 | 44 | 5.4 | -1.2 |
| Salt Lake City, UT ^ | 360 | 8 | 2.1 | 422 | 19 | 4.4 | 2.3 |
| San Antonio, TX | 772 | 84 | 10.8 | 791 | 123 | 15.5 | 4.7 |
| San Diego-Carlsbad-San Marcos, CA | 1,071 | 44 | 4.1 | 1,090 | 49 | 4.5 | 0.4 |
| San Francisco-Oakland-Fremont, CA | 1,589 | 76 | 4.8 | 1,853 | 108 | 5.9 | 1.1 |
| San Jose-Sunnyvale-Santa Clara, CA | 787 | 17 | 2.2 | 694 | 17 | 2.4 | 0.3 |
| Seattle-Tacoma-Bellevue, WA | 1,411 | 49 | 3.5 | 1,464 | 59 | 4.0 | 0.6 |
| Sioux Falls, SD | 94 | 2 | 2.5 | 102 | 5 | 5.2 | 2.8 |
| St. Louis, MO-IL^ | 1,167 | 89 | 7.6 | 1,140 | 111 | 9.7 | 2.1 |
| Tampa-St. Petersburg-Clearwater, FL | 1,190 | 56 | 4.7 | 1,298 | 77 | 6.0 | 1.2 |
| Tulsa, OK^ | 366 | 46 | 12.4 | 430 | 50 | 11.7 | -0.7 |
| Virginia Beach-Norfolk-Newport News, VA-NC ^ | 610 | 20 | 3.3 | 626 | 36 | 5.8 | 2.5 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV ^ | 2,139 | 129 | 6.0 | 2,148 | 100 | 4.6 | -1.4 |
| Wichita, KS | 222 | 22 | 10.0 | 229 | 34 | 14.8 | 4.9 |

Notes:
2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.

* Indicates differences that are statistically significant at the $10 \%$ level. 2009 estimates have been revised based on new weights provided by Census.
${ }^{\wedge}$ For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix E of the full report, FDIC Technical Notes.
Figures do not always reconcile to totals because of rounding.

Table I-4 Banked Households That Used AFS in the Last Year by Year and MSA

| Geography | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Banked AFS Users a |  | All Households | Banked AFS Users a |  |  |
|  | Numbers (1000s) | Numbers (1000s) | Pct of Row | Numbers (1000s) | Numbers (1000s) | Pct of Row |  |
| All US Households | 119,001 | 20,759 | 17.4 | 120,408 | 22,031 | 18.3 | 0.9 * |
| Albuquerque, NM | 369 | 77 | 20.9 | 419 | 91 | 21.6 | 0.7 |
| Allentown-Bethlehem-Easton, PA-NJ | 339 | 55 | 16.2 | 389 | 81 | 20.7 | 4.5 |
| Atlanta-Sandy Springs-Marietta, GA^ | 2,122 | 403 | 19.0 | 2,108 | 486 | 23.1 | 4.1 * |
| Austin-Round Rock, TX | 675 | 147 | 21.8 | 605 | 113 | 18.6 | -3.2 |
| Baltimore-Towson, MD | 1,039 | 213 | 20.5 | 1,021 | 196 | 19.2 | -1.4 |
| Bangor, ME | 64 | 15 | 23.8 | 63 | 17 | 27.1 | 3.3 |
| Birmingham-Hoover, AL | 521 | 87 | 16.7 | 423 | 137 | 32.3 | 15.7 * |
| Boise City-Nampa, ID^ | 211 | 37 | 17.5 | 227 | 36 | 15.7 | -1.7 |
| Boston-Cambridge-Quincy, MA-NH | 1,794 | 205 | 11.4 | 1,843 | 243 | 13.2 | 1.7 |
| Bridgeport-Stamford-Norwalk, CT | 346 | 38 | 10.8 | 337 | 30 | 8.9 | -1.9 |
| Buffalo-Niagara Falls, NY | 477 | 81 | 16.9 | 462 | 46 | 10.0 | -7.0* |
| Burlington-South Burlington, VT | 74 | 9 | 11.7 | 85 | 11 | 13.3 | 1.6 |
| Charlotte-Gastonia-Concord, NC-SC^ | 764 | 194 | 25.3 | 742 | 193 | 26.0 | 0.7 |
| Chicago-Naperville-Joliet, IL-IN-W^^ | 3,355 | 447 | 13.3 | 3,429 | 454 | 13.2 | -0.1 |
| Cincinnati-Middletown, OH-KY- $\mathrm{IN}^{\wedge}$ | 812 | 171 | 21.1 | 823 | 127 | 15.5 | -5.6 * |
| Cleveland-Elyria-Mentor, OH | 862 | 123 | 14.3 | 909 | 160 | 17.6 | 3.3 |
| Colorado Springs, CO | 238 | 30 | 12.4 | 222 | 25 | 11.2 | -1.1 |
| Columbia, SC | 329 | 81 | 24.5 | 294 | 45 | 15.3 | -9.2 * |
| Columbus, $\mathrm{OH}^{\wedge}$ | 731 | 173 | 23.7 | 718 | 174 | 24.2 | 0.5 |
| Dallas-Fort Worth-Arlington, TX^ | 2,312 | 545 | 23.6 | 2,433 | 618 | 25.4 | 1.8 |
| Denver-Aurora, CO | 1,021 | 133 | 13.0 | 974 | 159 | 16.3 | 3.2 * |
| Des Moines, IA | 208 | 38 | 18.4 | 228 | 44 | 19.3 | 0.9 |
| Detroit-Warren-Livonia, MI | 1,737 | 309 | 17.8 | 1,762 | 334 | 18.9 | 1.2 |
| Fargo, ND-MN^ | 64 | 14 | 22.4 | 80 | 14 | 17.8 | -4.6 |
| Hartford-West Hartford-East Hartford, CT | 450 | 60 | 13.4 | 437 | 55 | 12.7 | -0.8 |
| Honolulu, HI | 321 | 38 | 11.9 | 315 | 52 | 16.4 | 4.6 * |
| Houston-Baytown-Sugar Land, TX | 2,023 | 406 | 20.0 | 2,215 | 542 | 24.5 | 4.4 * |
| Indianapolis, IN | 705 | 86 | 12.2 | 729 | 121 | 16.6 | 4.5 |
| Jacksonville, FL | 612 | 142 | 23.2 | 600 | 146 | 24.3 | 1.2 |
| Kansas City, MO-KS^ | 811 | 149 | 18.3 | 849 | 169 | 19.9 | 1.6 |
| Las Vegas-Paradise, NM | 752 | 150 | 20.0 | 727 | 224 | 30.8 | 10.9 * |
| Little Rock-North Little Rock, AR^ | 318 | 70 | 22.1 | 330 | 84 | 25.5 | 3.5 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,468 | 648 | 14.5 | 4,353 | 602 | 13.8 | -0.7 * |
| Louisville, KY-IN^ | 450 | 77 | 17.1 | 571 | 120 | 21.0 | 3.9 |
| Madison, WI | 268 | 25 | 9.2 | 254 | 27 | 10.6 | 1.3 |
| Memphis, TN-MS-AR^ | 561 | 100 | 17.8 | 567 | 88 | 15.6 | -2.2 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,226 | 296 | 13.3 | 2,285 | 399 | 17.5 | 4.1 * |
| Milwaukee-Waukesha-West Allis, WI | 653 | 75 | 11.5 | 627 | 67 | 10.7 | -0.8 |
| Minneapolis-St Paul-Bloomington, MN-W/^ | 1,300 | 115 | 8.9 | 1,350 | 126 | 9.3 | 0.5 |
| Nashville-Davidson-Murfreesboro, TN^ | 645 | 93 | 14.4 | 603 | 76 | 12.5 | -1.8 |
| New Haven, CT | 237 | 38 | 16.0 | 224 | 33 | 14.9 | -1.2 |
| New Orleans-Metairie-Kenner, LA | 493 | 79 | 15.9 | 507 | 112 | 22.1 | 6.2 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA^ | 7,244 | 1,044 | 14.4 | 7,191 | 1,175 | 16.3 | 1.9 * |
| Oklahoma City, OK | 566 | 133 | 23.4 | 529 | 132 | 24.9 | 1.5 |
| Omaha-Council Bluffs, NE-IA | 346 | 39 | 11.3 | 338 | 45 | 13.3 | 1.9 |
| Orlando, FL | 857 | 153 | 17.9 | 791 | 181 | 22.8 | 5.0 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,229 | 409 | 18.3 | 2,359 | 358 | 15.2 | -3.2 |
| Phoenix-Mesa-Scottsdale, AZ | 1,741 | 267 | 15.3 | 1,710 | 288 | 16.9 | 1.5 |
| Pittsburgh, PA | 984 | 115 | 11.7 | 1,004 | 183 | 18.2 | 6.4 * |
| Portland-South Portland, ME | 149 | 20 | 13.4 | 146 | 18 | 12.4 | -1.1 |
| Portland-Vancouver-Beaverton, OR-WA^ | 824 | 98 | 11.9 | 858 | 103 | 12.0 | 0.2 |
| Providence-Fall River-Warwick, MA-RI | 532 | 69 | 13.0 | 524 | 75 | 14.3 | 1.3 |
| Raleigh-Cary, NC | 433 | 31 | 7.1 | 470 | 68 | 14.5 | 7.3 |
| Richmond, VA^ | 499 | 53 | 10.5 | 522 | 92 | 17.6 | 7.1 * |
| Riverside-San Bernardino, CA | 1,303 | 215 | 16.5 | 1,384 | 269 | 19.5 | 3.0 |
| Rochester, NY | 434 | 91 | 20.8 | 461 | 111 | 24.1 | 3.3 |
| Sacramento-Arden-Arcade Roseville, CA | 783 | 174 | 22.3 | 827 | 159 | 19.3 | -3.0 |
| Salt Lake City, UT^ | 360 | 55 | 15.1 | 422 | 79 | 18.7 | 3.6 |
| San Antonio, TX | 772 | 196 | 25.3 | 791 | 194 | 24.5 | -0.9 |
| San Diego-Carlsbad-San Marcos, CA | 1,071 | 133 | 12.4 | 1,090 | 159 | 14.6 | 2.2 |
| San Francisco-Oakland-Fremont, CA | 1,589 | 159 | 10.0 | 1,853 | 169 | 9.1 | -0.9 |
| San Jose-Sunnyvale-Santa Clara, CA | 787 | 64 | 8.2 | 694 | 58 | 8.4 | 0.2 |
| Seattle-Tacoma-Bellevue, WA | 1,412 | 239 | 16.9 | 1,464 | 234 | 16.0 | -0.9 |
| Sioux Falls, SD | 94 | 13 | 13.4 | 102 | 20 | 19.3 | 5.9 * |

Table I-4 Banked Households That Used AFS in the Last Year by Year and MSA (continued)

| Geography | Year |  |  |  |  |  | Estimated Difference |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2009 |  |  | 2011 |  |  |  |
|  | All Households | Banked AFS Users a |  | All Households | Banked AFS Users a |  |  |
|  | Numbers (1000s) | Numbers (1000s) | Pct of Row | Numbers (1000s) | $\begin{aligned} & \hline \text { Numbers } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |  |
| St. Louis, MO-IL^ | 1,167 | 249 | 21.3 | 1,140 | 222 | 19.5 | -1.8 |
| Tampa-St. Petersburg-Clearwater, FL | 1,190 | 224 | 18.8 | 1,298 | 278 | 21.4 | 2.5 |
| Tulsa, OK^ | 366 | 56 | 15.4 | 430 | 74 | 17.3 | 1.9 |
| Virginia Beach-Norfolk-Newport News, VA-NC^ | 610 | 123 | 20.2 | 626 | 181 | 29.0 | 8.8 * |
| Washington-Arlington-Alexandria, DC-VA-MD-WV^ | 2,139 | 319 | 14.9 | 2,148 | 324 | 15.1 | 0.2 |
| Wichita, KS | 222 | 57 | 25.9 | 229 | 70 | 30.6 | 4.7 |

a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year * Indicates differences that are statistically significant at the $10 \%$ level.
${ }^{\wedge}$ For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix E of the full report, FDIC Technical Notes.
2009 data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes for terms, definitions, and methodological discussion.
Figures do not always reconcile to totals because of rounding.

Table I-5 2011 Household Bank Account Type by MSA

| Geography | 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) | Pt of Row | Number (1000s) | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 120,408 | 100.0 | 9,875 | 8.2 | 80,924 | 67.2 | 2,379 | 2.0 | 25,378 | 21.1 | 1,851 | 1.5 | 106,509 | 88.5 | 83,331 | 69.2 |
| Albuquerque, NM | 419 | 100.0 | 30 | 7.2 | 308 | 73.6 | 24 | 5.8 | 47 | 11.3 | 9 | 2.1 | 357 | 85.2 | 333 | 79.4 |
| Allentown-BethlehemEaston, PA-NJ | 389 | 100.0 | 21 | 5.5 | 297 | 76.4 | 3 | 0.8 | 47 | 12.2 | 20 | 5.1 | 344 | 88.6 | 300 | 77.2 |
| Atlanta-Sandy Springs-Marietta, GA^ | 2,108 | 100.0 | 205 | 9.7 | 1,368 | 64.9 | 25 | 1.2 | 462 | 21.9 | 47 | 2.2 | 1,830 | 86.8 | 1,393 | 66.1 |
| Austin-Round Rock, TX | 605 | 100.0 | 62 | 10.2 | 443 | 73.2 | 19 | 3.1 | 73 | 12.1 | 8 | 1.3 | 516 | 85.4 | 465 | 76.9 |
| Baltimore-Towson, MD | 1,021 | 100.0 | 77 | 7.5 | 785 | 76.9 | 13 | 1.3 | 135 | 13.2 | 11 | 1.1 | 922 | 90.3 | 798 | 78.2 |
| Bangor, ME | 63 | 100.0 | 2 | 3.9 | 48 | 75.8 | 3 | 4.3 | 9 | 14.9 | 1 | 1.0 | 57 | 90.7 | 51 | 80.2 |
| Birmingham-Hoover, AL | 423 | 100.0 | 51 | 12.1 | 242 | 57.2 | 9 | 2.0 | 114 | 26.9 | 7 | 1.7 | 356 | 84.1 | 251 | 59.2 |
| Boise City-Nampa, ID^ | 227 | 100.0 | 7 | 2.9 | 167 | 73.6 | 1 | 0.5 | 47 | 20.5 | 6 | 2.5 | 214 | 94.1 | 168 | 74.1 |
| Boston-CambridgeQuincy, MA-NH | 1,843 | 100.0 | 77 | 4.2 | 1,425 | 77.3 | 52 | 2.8 | 276 | 15.0 | 13 | 0.7 | 1,709 | 92.7 | 1,477 | 80.1 |
| Bridgeport-StamfordNorwalk, CT | 337 | 100.0 | 5 | 1.6 | 276 | 82.0 | 7 | 2.0 | 44 | 13.2 | 4 | 1.2 | 321 | 95.2 | 283 | 84.1 |
| Buffalo-Niagara Falls, NY | 462 | 100.0 | 40 | 8.6 | 329 | 71.1 | 9 | 2.0 | 80 | 17.4 | 4 | 0.9 | 413 | 89.4 | 338 | 73.1 |
| Burlington-South Burlington, VT | 84 | 100.0 | 1 | 1.7 | 68 | 79.9 | . | . | 13 | 15.7 | 2 | 2.2 | 81 | 95.6 | 68 | 80.4 |
| Charlotte-GastoniaConcord, NC-SC^ | 742 | 100.0 | 66 | 8.9 | 441 | 59.4 | 19 | 2.5 | 209 | 28.2 | 8 | 1.0 | 650 | 87.6 | 459 | 61.9 |
| Chicago-NapervilleJoliet, IL-IN-WI^ | 3,429 | 100.0 | 294 | 8.6 | 2,247 | 65.5 | 48 | 1.4 | 759 | 22.1 | 81 | 2.4 | 3,006 | 87.7 | 2,295 | 66.9 |
| Cincinnati-Middletown, $\mathrm{OH}-\mathrm{KY}-\mathrm{IN}^{\wedge}$ | 823 | 100.0 | 84 | 10.3 | 476 | 57.8 | 23 | 2.8 | 203 | 24.6 | 37 | 4.5 | 679 | 82.5 | 499 | 60.6 |
| Cleveland-Elyria- <br> Mentor, OH | 909 | 100.0 | 77 | 8.5 | 599 | 65.9 | 23 | 2.5 | 196 | 21.6 | 14 | 1.6 | 798 | 87.8 | 621 | 68.4 |
| Colorado Springs, CO | 222 | 100.0 | 20 | 9.1 | 169 | 76.3 | 2 | 1.1 | 26 | 11.5 | 4 | 1.9 | 199 | 89.8 | 172 | 77.4 |
| Columbia, SC | 294 | 100.0 | 22 | 7.4 | 189 | 64.4 | . | . | 83 | 28.2 | - | . | 272 | 92.6 | 189 | 64.4 |
| Columbus, $\mathrm{OH}^{\wedge}$ | 718 | 100.0 | 58 | 8.1 | 512 | 71.4 | 3 | 0.5 | 132 | 18.4 | 12 | 1.6 | 645 | 89.8 | 516 | 71.8 |
| Dallas-Fort WorthArlington, TX^ | 2,433 | 100.0 | 239 | 9.8 | 1,625 | 66.8 | 37 | 1.5 | 510 | 21.0 | 23 | 0.9 | 2,135 | 87.7 | 1,661 | 68.3 |
| Denver-Aurora, CO | 974 | 100.0 | 51 | 5.2 | 737 | 75.7 | 9 | 0.9 | 135 | 13.8 | 43 | 4.4 | 874 | 89.7 | 745 | 76.5 |
| Des Moines, IA | 228 | 100.0 | 16 | 7.0 | 159 | 69.6 | 9 | 3.9 | 41 | 17.8 | 4 | 1.6 | 200 | 87.5 | 168 | 73.6 |
| Detroit-Warren-Livonia, MI | 1,762 | 100.0 | 188 | 10.7 | 1,231 | 69.9 | 32 | 1.8 | 280 | 15.9 | 32 | 1.8 | 1,514 | 85.9 | 1,263 | 71.7 |
| Fargo, ND-MN^ | 80 | 100.0 | 4 | 5.2 | 60 | 75.5 | 1 | 1.3 | 14 | 17.2 | 1 | 0.9 | 74 | 92.7 | 61 | 76.8 |
| Hartford-West Hart-ford-East Hartford, CT | 437 | 100.0 | 23 | 5.3 | 325 | 74.3 | 9 | 2.1 | 76 | 17.3 | 4 | 1.0 | 402 | 92.0 | 334 | 76.4 |
| Honolulu, HI | 315 | 100.0 | 9 | 2.8 | 251 | 79.8 | 2 | 0.8 | 36 | 11.3 | 17 | 5.3 | 287 | 91.3 | 254 | 80.8 |
| Houston-BaytownSugar Land, TX | 2,215 | 100.0 | 264 | 11.9 | 1,346 | 60.8 | 43 | 1.9 | 523 | 23.6 | 39 | 1.8 | 1,869 | 84.4 | 1,389 | 62.7 |
| Indianapolis, IN | 729 | 100.0 | 62 | 8.5 | 478 | 65.6 | 8 | 1.1 | 181 | 24.8 | - | - | 659 | 90.4 | 486 | 66.7 |
| Jacksonville, FL | 600 | 100.0 | 36 | 6.0 | 499 | 83.1 | 10 | 1.7 | 47 | 7.8 | 9 | 1.4 | 545 | 90.9 | 509 | 84.8 |
| Kansas City, MO-KS^ | 849 | 100.0 | 85 | 10.0 | 589 | 69.4 | 15 | 1.7 | 158 | 18.7 | 2 | 0.2 | 748 | 88.1 | 604 | 71.2 |
| Las Vegas-Paradise, NM | 727 | 100.0 | 45 | 6.2 | 470 | 64.6 | 12 | 1.7 | 187 | 25.7 | 13 | 1.8 | 660 | 90.8 | 482 | 66.3 |
| Little Rock-North Little Rock, AR^ | 330 | 100.0 | 26 | 7.8 | 139 | 42.1 | 7 | 2.2 | 151 | 46.0 | 6 | 1.8 | 292 | 88.7 | 146 | 44.4 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,353 | 100.0 | 421 | 9.7 | 2,837 | 65.2 | 42 | 1.0 | 1,004 | 23.1 | 49 | 1.1 | 3,848 | 88.4 | 2,879 | 66.1 |
| Louisville, $\mathrm{KY}-\mathrm{IN}$ ^ | 571 | 100.0 | 48 | 8.4 | 356 | 62.4 | . | - | 167 | 29.2 | - | . | 522 | 91.6 | 356 | 62.4 |
| Madison, WI | 254 | 100.0 | 3 | 1.0 | 214 | 84.2 | - | - | 35 | 13.8 | 3 | 1.0 | 249 | 98.0 | 214 | 84.2 |
| Memphis, TN-MS-AR^ | 567 | 100.0 | 63 | 11.1 | 309 | 54.4 | 13 | 2.3 | 172 | 30.2 | 11 | 1.9 | 480 | 84.7 | 322 | 56.7 |
| Miami-Fort Lauder-dale-Miami Beach, FL | 2,285 | 100.0 | 206 | 9.0 | 1,236 | 54.1 | 21 | 0.9 | 774 | 33.9 | 48 | 2.1 | 2,023 | 88.6 | 1,257 | 55.0 |
| Milwaukee-WaukeshaWest Allis, WI | 627 | 100.0 | 68 | 10.8 | 447 | 71.3 | 3 | 0.6 | 100 | 15.9 | 9 | 1.5 | 546 | 87.1 | 450 | 71.8 |

Table I-5 2011 Household Bank Account Type by MSA (continued)

| Geography | All Households |  | Bank Account Type |  |  |  |  |  |  |  |  |  | Memo Items |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Unbanked Households |  | Checking and Savings Accounts |  | Savings Account Only |  | Checking Account Only |  | Banked butAccount TypeUnknown |  | Has Checking Account |  | Has Savings Account |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| Minneapolis-St PaulBloomington, MN-WI^ | 1,350 | 100.0 | 70 | 5.2 | 997 | 73.8 | 30 | 2.2 | 236 | 17.5 | 17 | 1.3 | 1,237 | 91.6 | 1,026 | 76.0 |
| Nashville-DavidsonMurfreesboro, TN^ | 603 | 100.0 | 57 | 9.5 | 400 | 66.4 | 4 | 0.7 | 137 | 22.7 | 4 | 0.7 | 537 | 89.1 | 404 | 67.1 |
| New Haven, CT | 224 | 100.0 | 11 | 4.8 | 157 | 70.1 | 6 | 2.7 | 49 | 21.8 | 1 | 0.6 | 206 | 91.8 | 163 | 72.8 |
| New Orleans-MetairieKenner, LA | 507 | 100.0 | 63 | 12.4 | 308 | 60.7 | 9 | 1.7 | 112 | 22.2 | 15 | 3.0 | 423 | 83.4 | 317 | 62.5 |
| New York-Northern New Jersey-Long Island, NY-NJ-PA^ | 7,191 | 100.0 | 700 | 9.7 | 5,047 | 70.2 | 140 | 1.9 | 1,203 | 16.7 | 101 | 1.4 | 6,265 | 87.1 | 5,187 | 72.1 |
| Oklahoma City, OK | 529 | 100.0 | 49 | 9.3 | 330 | 62.4 | 10 | 2.0 | 118 | 22.3 | 21 | 4.0 | 448 | 84.7 | 340 | 64.4 |
| Omaha-Council Bluffs, NE-IA | 338 | 100.0 | 14 | 4.2 | 257 | 76.2 | 2 | 0.5 | 59 | 17.6 | 5 | 1.5 | 317 | 93.8 | 259 | 76.8 |
| Orlando, FL | 791 | 100.0 | 59 | 7.4 | 561 | 70.9 | 9 | $1.1$ | 117 | 14.8 | 45 | 5.8 | 678 | 85.7 | 569 | 72.0 |
| Philadelphia-CamdenWilmington, PA-NJ-DE | 2,359 | 100.0 | 183 | 7.8 | 1,628 | 69.0 | 39 | 1.6 | 489 | 20.7 | 20 | 0.8 | 2,127 | 90.2 | 1,666 | 70.7 |
| Phoenix-Mesa-Scottsdale, AZ | 1,710 | 100.0 | 181 | 10.6 | 1,255 | 73.4 | 21 | 1.2 | 240 | 14.0 | 13 | 0.8 | 1,495 | 87.4 | 1,276 | 74.6 |
| Pittsburgh, PA | 1,004 | 100.0 | 34 | 3.4 | 634 | 63.2 | 19 | 1.9 | 291 | 28.9 | 26 | 2.6 | 925 | 92.1 | 654 | 65.1 |
| Portland-South Portland, ME | 146 | 100.0 | 6 | 4.0 | 114 | 78.1 | 3 | 1.8 | 21 | 14.4 | 2 | 1.7 | 136 | 93.0 | 117 | 79.9 |
| Portland-VancouverBeaverton, OR-WA^ | 858 | 100.0 | 26 | 3.1 | 691 | 80.6 | 4 | 0.5 | 136 | 15.8 | . | - | 827 | 96.4 | 696 | 81.1 |
| Providence-Fall RiverWarwick, MA-RI | 523 | 100.0 | 40 | 7.6 | 362 | 69.1 | 14 | 2.6 | 98 | 18.8 | 10 | 1.9 | 460 | 87.9 | 375 | 71.7 |
| Raleigh-Cary, NC | 470 | 100.0 | 12 | 2.6 | 336 | 71.6 | 7 | 1.5 | 105 | 22.4 | 9 | 1.9 | 445 | 94.8 | 343 | 73.1 |
| Reno-Sparks, NV | 175 | 100.0 | 19 | 10.9 | 136 | 77.6 | - | - | 17 | 9.9 | 3 | 1.6 | 153 | 87.5 | 136 | 77.6 |
| Richmond, VA^ | 522 | 100.0 | 31 | 6.0 | 341 | 65.4 | 20 | 3.7 | 117 | 22.5 | 13 | 2.5 | 468 | 89.7 | 360 | 69.1 |
| Riverside-San Bernardino, CA | 1,384 | 100.0 | 176 | 12.7 | 800 | 57.8 | 18 | 1.3 | 356 | 25.7 | 33 | 2.4 | 1,163 | 84.1 | 818 | 59.1 |
| Rochester, NY | 461 | 100.0 | 18 | 3.9 | 329 | 71.4 | - | - | 102 | 22.1 | 12 | 2.6 | 439 | 95.3 | 329 | 71.4 |
| Sacramento-ArdenArcade Roseville, CA | 827 | 100.0 | 44 | 5.4 | 623 | 75.4 | 7 | 0.9 | 139 | 16.9 | 13 | 1.5 | 771 | 93.2 | 631 | 76.3 |
| Salt Lake City, UT^ | 422 | 100.0 | 19 | 4.4 | 339 | 80.3 | 4 | 1.0 | 53 | 12.5 | 7 | 1.7 | 392 | 92.8 | 343 | 81.3 |
| San Antonio, TX | 791 | 100.0 | 123 | 15.5 | 477 | 60.3 | 36 | 4.5 | 144 | 18.3 | 11 | 1.4 | 621 | 78.5 | 513 | 64.8 |
| San Diego-CarlsbadSan Marcos, CA | 1,090 | 100.0 | 49 | 4.5 | 875 | 80.3 | 5 | 0.5 | 120 | 11.0 | 41 | 3.7 | 999 | 91.7 | 880 | 80.7 |
| San Francisco-Oakland-Fremont, CA | 1,853 | 100.0 | 108 | 5.9 | 1,430 | 77.2 | 39 | 2.1 | 256 | 13.8 | 20 | 1.1 | 1,685 | 91.0 | 1,468 | 79.3 |
| San Jose-SunnyvaleSanta Clara, CA | 694 | 100.0 | 17 | 2.4 | 563 | 81.2 | 3 | 0.5 | 102 | 14.7 | 9 | 1.3 | 665 | 95.9 | 571 | 82.2 |
| Seattle-TacomaBellevue, WA | 1,464 | 100.0 | 59 | 4.0 | 1,246 | 85.1 | 7 | 0.5 | 139 | 9.5 | 13 | 0.9 | 1,385 | 94.6 | 1,253 | 85.6 |
| Sioux Falls, SD | 102 | 100.0 | 5 | 5.2 | 78 | 76.8 | 2 | 1.7 | 16 | 16.0 | - | - | 94 | 92.7 | 80 | 78.5 |
| St. Louis, MO-IL^ | 1,140 | 100.0 | 111 | 9.7 | 763 | 66.9 | 14 | 1.3 | 242 | 21.2 | 10 | 0.9 | 1,005 | 88.1 | 777 | 68.2 |
| Tampa-St. Peters-burg-Clearwater, FL | 1,298 | 100.0 | 77 | 6.0 | 925 | 71.2 | 13 | 1.0 | 265 | 20.4 | 18 | 1.4 | 1,190 | 91.7 | 942 | 72.6 |
| Tulsa, OK^ | 430 | 100.0 | 50 | 11.7 | 290 | 67.3 | 4 | 1.0 | 80 | 18.7 | 5 | 1.3 | 370 | 86.0 | 294 | 68.3 |
| Virginia Beach-Norfolk-Newport News, VA-NC^ | 626 | 100.0 | 36 | 5.8 | 463 | 73.9 | 16 | 2.6 | 95 | 15.2 | 15 | 2.5 | 561 | 89.5 | 479 | 76.6 |
| Washington-ArlingtonAlexandria, DC-VA-MD-WV^ | 2,148 | 100.0 | 100 | 4.6 | 1,580 | 73.6 | 12 | 0.6 | 417 | 19.4 | 39 | 1.8 | 1,997 | 92.9 | 1,593 | 74.2 |
| Wichita, KS | 229 | 100.0 | 34 | 14.8 | 126 | 55.1 | 3 | 1.4 | 62 | 27.2 | 3 | 1.5 | 188 | 82.3 | 131 | 57.2 |

Figures do not always reconcile to totals because of rounding.

- = 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.
$\wedge$ 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.

Table I-6 2011 Household Banking Status by Demographic Characteristics:

## Albuquerque, NM

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 419 | 100.0 | 30 | 7.2 | 95 | 22.6 | 283 | 67.6 | 11 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 255 | 60.8 | 19 | 7.3 | 66 | 25.8 | 164 | 64.2 | 7 | 2.7 |
| Female householder, no husband present | 54 | 12.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 27 | 6.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 174 | 41.6 | 8 | 4.4 | 38 | 21.8 | 124 | 71.3 | 4 | 2.5 |
| Nonfamily household and other | 164 | 39.2 | 11 | 7.0 | 29 | 17.7 | 120 | 72.8 | 4 | 2.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 19 | 4.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 119 | 28.5 | 13 | 10.9 | 38 | 31.9 | 66 | 55.6 | 2 | 1.6 |
| White non-Black non-Hispanic | 250 | 59.6 | 7 | 3.0 | 44 | 17.6 | 189 | 75.7 | 9 | 3.7 |
| Other non-Black non-Hispanic | 31 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 94 | 22.4 | 10 | 10.3 | 29 | 31.2 | 50 | 53.7 | 5 | 4.9 |
| 35 to 44 years | 80 | 19.1 | 8 | 9.7 | 17 | 20.7 | 53 | 66.4 | 3 | 3.2 |
| 45 to 54 years | 71 | 16.9 | 2 | 3.1 | 20 | 28.1 | 49 | 68.8 | - | - |
| 55 to 64 years | 91 | 21.8 | 7 | 7.3 | 21 | 22.5 | 62 | 67.6 | 2 | 2.6 |
| 65 years or more | 83 | 19.8 | 4 | 4.6 | 8 | 10.2 | 69 | 83.4 | 1 | 1.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 40 | 9.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 92 | 21.9 | 10 | 11.4 | 12 | 12.9 | 68 | 73.7 | 2 | 2.1 |
| Some college | 124 | 29.5 | 4 | 3.1 | 50 | 40.5 | 67 | 54.2 | 3 | 2.2 |
| College degree | 163 | 38.9 | - | - | 24 | 14.9 | 132 | 81.1 | 6 | 4.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 77 | 18.4 | 19 | 24.3 | 12 | 16.0 | 37 | 47.8 | 9 | 11.9 |
| Between \$15,000 and \$30,000 | 100 | 23.9 | 4 | 3.9 | 28 | 28.4 | 68 | 67.8 | - | - |
| Between \$30,000 and \$50,000 | 62 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 71 | 16.9 | 2 | 3.1 | 13 | 18.2 | 54 | 76.0 | 2 | 2.7 |
| At Least \$75,000 | 109 | 26.0 | - | - | 22 | 19.8 | 87 | 80.2 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 291 | 69.5 | 11 | 3.7 | 53 | 18.2 | 216 | 74.3 | 11 | 3.8 |
| Non-homeowner | 128 | 30.5 | 19 | 15.1 | 42 | 32.6 | 67 | 52.4 | - | - |

Notes
Figures do not always reconcile to totals because of rounding
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.

Table I-7 2011 Household Bank Account Type by Demographic Characteristics:
Albuquerque, NM

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 419 | 100.0 | 30 | 7.2 | 308 | 73.6 | 24 | 5.8 | 47 | 11.3 | 9 | 2.1 | 357 | 85.2 | 333 | 79.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 255 | 60.8 | 19 | 7.3 | 193 | 75.8 | 15 | 6.0 | 20 | 8.0 | 7 | 2.9 | 215 | 84.4 | 208 | 81.9 |
| Female householder, no husband present | 54 | 12.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 27 | 6.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 174 | 41.6 | 8 | 4.4 | 149 | 85.6 | 5 | 2.6 | 11 | 6.5 | 1 | 0.8 | 162 | 93.0 | 154 | 88.2 |
| Nonfamily household and other | 164 | 39.2 | 11 | 7.0 | 115 | 70.1 | 9 | 5.5 | 27 | 16.5 | 1 | 0.9 | 142 | 86.6 | 124 | 75.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 19 | 4.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 119 | 28.5 | 13 | 10.9 | 92 | 76.9 | 3 | 2.3 | 12 | 9.9 | - | - | 103 | 86.8 | 94 | 79.2 |
| White non-Black non-Hispanic | 250 | 59.6 | 7 | 3.0 | 198 | 79.3 | 14 | 5.6 | 27 | 11.0 | 3 | 1.2 | 227 | 90.9 | 212 | 84.9 |
| Other non-Black non-Hispanic | 31 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 94 | 22.4 | 10 | 10.3 | 58 | 61.6 | 14 | 14.7 | 7 | 7.2 | 6 | 6.2 | 65 | 68.8 | 72 | 76.3 |
| 35 to 44 years | 80 | 19.1 | 8 | 9.7 | 60 | 74.6 | 3 | 3.7 | 10 | 12.0 | - | . | 69 | 86.6 | 63 | 78.3 |
| 45 to 54 years | 71 | 16.9 | 2 | 3.1 | 54 | 76.2 | 2 | 2.5 | 13 | 18.2 | - | - | 67 | 94.4 | 56 | 78.7 |
| 55 to 64 years | 91 | 21.8 | 7 | 7.3 | 74 | 81.3 | 3 | 2.8 | 8 | 8.7 | - | - | 82 | 89.9 | 77 | 84.0 |
| 65 years or more | 83 | 19.8 | 4 | 4.6 | 63 | 75.6 | 3 | 4.0 | 10 | 12.2 | 3 | 3.5 | 74 | 89.6 | 66 | 79.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 40 | 9.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 92 | 21.9 | 10 | 11.4 | 61 | 66.2 | 9 | 10.2 | 11 | 12.2 | - | - | 72 | 78.4 | 70 | 76.4 |
| Some college | 124 | 29.5 | 4 | 3.1 | 78 | 63.1 | 12 | 10.1 | 24 | 19.0 | 6 | 4.7 | 102 | 82.1 | 91 | 73.2 |
| College degree | 163 | 38.9 | - | - | 153 | 93.5 | - | - | 8 | 4.7 | 3 | 1.8 | 162 | 99.1 | 153 | 93.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 77 | 18.4 | 19 | 24.3 | 36 | 46.6 | 10 | 13.6 | 10 | 13.6 | 1 | 1.9 | 46 | 60.2 | 46 | 60.2 |
| Between $\$ 15,000$ and $\$ 30,000$ | 100 | 23.9 | 4 | 3.9 | 64 | 64.3 | 11 | 10.6 | 15 | 15.3 | 6 | 5.8 | 80 | 79.7 | 75 | 75.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 62 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 71 | 16.9 | 2 | 3.1 | 58 | 81.4 | 2 | 2.4 | 9 | 13.2 | - | - | 67 | 94.5 | 59 | 83.7 |
| At Least \$75,000 | 109 | 26.0 | - | - | 106 | 97.2 | 2 | 1.5 | - | - | 1 | 1.4 | 107 | 98.5 | 107 | 98.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 291 | 69.5 | 11 | 3.7 | 241 | 82.6 | 5 | 1.7 | 32 | 10.9 | 3 | 1.0 | 274 | 94.0 | 246 | 84.4 |
| Non-homeowner | 128 | 30.5 | 19 | 15.1 | 68 | 53.0 | 19 | 15.1 | 16 | 12.2 | 6 | 4.6 | 83 | 65.2 | 87 | 68.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-8 2011 Household Banking Status by Demographic Characteristics:
Allentown-Bethlehem-Easton, PA-NJ

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 389 | 100.0 | 21 | 5.5 | 85 | 21.8 | 262 | 67.4 | 21 | 5.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 281 | 72.2 | 13 | 4.5 | 56 | 20.0 | 191 | 68.1 | 21 | 7.4 |
| Female householder, no husband present | 52 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 206 | 53.0 | 9 | 4.4 | 29 | 14.1 | 160 | 77.8 | 8 | 3.8 |
| Nonfamily household and other | 108 | 27.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 36 | 9.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 315 | 80.9 | 9 | 2.7 | 67 | 21.4 | 224 | 71.2 | 15 | 4.7 |
| Other non-Black non-Hispanic | 6 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 90 | 23.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 52 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 117 | 30.2 | 13 | 11.2 | 26 | 22.5 | 74 | 63.0 | 4 | 3.3 |
| 55 to 64 years | 66 | 16.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 64 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 165 | 42.4 |  | 4.9 | 40 | 24.4 | 109 | 66.1 | 8 | 4.6 |
| Some college | 103 | 26.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 107 | 27.6 | - | . | 23 | 21.2 | 81 | 75.7 | , | 3.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 41 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 65 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 85 | 21.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 82 | 21.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$ $\$ 7,000$ | 116 | 29.7 | - | . | 22 | 18.9 | 90 | 78.2 | 3 | 2.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 273 | 70.2 | $\checkmark$ | - | 57 | 20.9 | 204 | 74.8 | 12 | 4.3 |
| Non-homeowner | 116 | 29.8 | NA | NA | NA | NA | NA | NA | NA | NA |

Notes
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-9 2011 Household Bank Account Type by Demographic Characteristics:
Allentown-Bethlehem-Easton, PA-NJ

| Household Characteristic | All Households |  | Bank Account Type |  |  |  |  |  |  |  |  |  | Memo Items |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Unbanked Households |  | Checking and Savings Accounts |  | Savings Account Only |  | Checking AccountOnly |  | Banked but Account Type Unknown |  | Has Checking Account |  | Has Savings Account |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{gathered} \hline \text { Pct of } \\ \text { Col } \end{gathered}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row |
| All US Households | 389 | 100.0 | 21 | 5.5 | 297 | 76.4 | 3 | 0.8 | 47 | 12.2 | 20 | 5.1 | 344 | 88.6 | 300 | 77.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 281 | 72.2 | 13 | 4.5 | 217 | 77.4 | 3 | 1.1 | 32 | 11.2 | 16 | 5.7 | 249 | 88.6 | 221 | 78.5 |
| holder, no husband present | 52 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 206 | 53.0 | , | 4.4 | 179 | 87.1 |  | . | 18 | 8.6 |  |  | 197 | 95.6 | 179 | 87.1 |
| Nonfamily household and other | 108 | 27.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 36 | 9.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 315 | 80.9 | 9 | 2.7 | 265 | 84.3 | 3 | 1.0 | 28 | 8.8 | 10 | 3.2 | 293 | 93.1 | 269 | 85.3 |
| Other non-Black non-Hispanic | 6 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 90 | 23.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 52 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 117 | 30.2 | 13 | 11.2 | 87 | 73.8 |  | - | 11 | 9.2 | 7 | 5.8 | 97 | 83.0 | 87 | 73.8 |
| 55 to 64 years | 66 | 16.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 64 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 165 | 42.4 | 8 | 4.9 | 116 | 70.2 | 3 | 2.0 | 28 | 16.8 | 10 | 6.1 | 143 | 87.0 | 119 | 72.1 |
| Some college | 103 | 26.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 107 | 27.6 | . | . | 104 | 96.9 | . | . | 3 | 3.1 | . |  | 107 | 100.0 | 104 | 96.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 41 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 65 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and $\$ 50,000$ | 85 | 21.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 82 | 21.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 116 | 29.7 | . | - | 106 | 91.8 |  | . | 7 | 5.7 | 3 | 2.5 | 113 | 97.5 | 106 | 91.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 273 | 70.2 |  | - | 245 | 89.8 | 3 | 1.2 | 14 | 5.0 | 11 | 4.0 | 259 | 94.9 | 248 | 91.0 |
| Non-homeowner | 116 | 29.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-10 2011 Household Banking Status by Demographic Characteristics:
Atlanta-Sandy Springs-Marietta, GA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 2,108 | 100.0 | 205 | 9.7 | 541 | 25.7 | 1,290 | 61.2 | 71 | 3.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,470 | 69.7 | 124 | 8.4 | 395 | 26.9 | 905 | 61.5 | 47 | 3.2 |
| Female householder, no husband present | 351 | 16.7 | 73 | 20.9 | 126 | 35.8 | 136 | 38.8 | 15 | 4.4 |
| Male householder, no wife present | 94 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,025 | 48.6 | 27 | 2.6 | 237 | 23.1 | 738 | 72.0 | 23 | 2.3 |
| Nonfamily household and other | 638 | 30.3 | 82 | 12.8 | 146 | 22.9 | 385 | 60.4 | 24 | 3.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 721 | 34.2 | 142 | 19.6 | 260 | 36.1 | 305 | 42.3 | 14 | 1.9 |
| Hispanic non-Black | 131 | 6.2 | 38 | 28.9 | 48 | 36.2 | 42 | 32.1 | 4 | 2.8 |
| White non-Black non-Hispanic | 1,126 | 53.4 | 22 | 2.0 | 205 | 18.2 | 844 | 75.0 | 54 | 4.8 |
| Other non-Black non-Hispanic | 130 | 6.1 | 3 | 2.5 | 29 | 22.0 | 98 | 75.5 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 544 | 25.8 | 96 | 17.7 | 170 | 31.3 | 266 | 48.9 | 11 | 2.1 |
| 35 to 44 years | 524 | 24.9 | 45 | 8.5 | 155 | 29.5 | 312 | 59.5 | 13 | 2.4 |
| 45 to 54 years | 460 | 21.8 | 25 | 5.5 | 114 | 24.9 | 321 | 69.7 | - | - |
| 55 to 64 years | 304 | 14.4 | 23 | 7.6 | 72 | 23.6 | 181 | 59.7 | 28 | 9.1 |
| 65 years or more | 276 | 13.1 | 16 | 5.8 | 30 | 11.0 | 210 | 76.1 | 19 | 7.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 209 | 9.9 | 64 | 30.5 | 69 | 33.1 | 76 | 36.4 | - | - |
| High school degree | 562 | 26.7 | 76 | 13.4 | 205 | 36.5 | 253 | 45.0 | 28 | 5.0 |
| Some college | 516 | 24.5 | 55 | 10.7 | 155 | 30.0 | 289 | 56.0 | 17 | 3.3 |
| College degree | 821 | 38.9 | 11 | 1.3 | 112 | 13.6 | 672 | 81.8 | 27 | 3.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 393 | 18.7 | 131 | 33.3 | 110 | 28.0 | 144 | 36.7 | 8 | 2.0 |
| Between \$15,000 and \$30,000 | 335 | 15.9 | 39 | 11.6 | 145 | 43.2 | 125 | 37.1 | 27 | 8.0 |
| Between \$30,000 and \$50,000 | 329 | 15.6 | 20 | 6.1 | 79 | 24.0 | 214 | 64.8 | 17 | 5.2 |
| Between \$50,000 and \$75,000 | 409 | 19.4 | 6 | 1.4 | 117 | 28.7 | 278 | 68.1 | 8 | 1.8 |
| At Least \$75,000 | 641 | 30.4 | 10 | 1.5 | 90 | 14.1 | 529 | 82.5 | 12 | 1.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,402 | 66.5 | 33 | 2.4 | 296 | 21.1 | 1,022 | 72.9 | 51 | 3.6 |
| Non-homeowner | 707 | 33.5 | 172 | 24.4 | 246 | 34.8 | 268 | 38.0 | 21 | 2.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-11 2011 Household Bank Account Type by Demographic Characteristics:
Atlanta-Sandy Springs-Marietta, GA

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 2,108 | 100.0 | 205 | 9.7 | 1,368 | 64.9 | 25 | 1.2 | 462 | 21.9 | 47 | 2.2 | 1,830 | 86.8 | 1,393 | 66.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,470 | 69.7 | 124 | 8.4 | 989 | 67.3 | 19 | 1.3 | 303 | 20.6 | 35 | 2.4 | 1,293 | 87.9 | 1,008 | 68.6 |
| Female householder, no husband present | 351 | 16.7 | 73 | 20.9 | 178 | 50.6 | 4 | 1.1 | 84 | 23.9 | 12 | 3.5 | 262 | 74.5 | 181 | 51.7 |
| Male householder, no wife present | 94 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,025 | 48.6 | 27 | 2.6 | 765 | 74.6 | 15 | 1.5 | 199 | 19.4 | 19 | 1.8 | 964 | 94.1 | 780 | 76.1 |
| Nonfamily household and other | 638 | 30.3 | 82 | 12.8 | 379 | 59.4 | 6 | 1.0 | 159 | 24.9 | 12 | 1.9 | 538 | 84.3 | 385 | 60.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 721 | 34.2 | 142 | 19.6 | 394 | 54.6 | 7 | 0.9 | 174 | 24.2 | , | 0.7 | 568 | 78.7 | 400 | 55.5 |
| Hispanic non-Black | 131 | 6.2 | 38 | 28.9 | 40 | 30.2 | - |  | 46 | 35.3 | 7 | 5.6 | 86 | 65.5 | 40 | 30.2 |
| White non-Black non-Hispanic | 1,126 | 53.4 | 22 | 2.0 | 849 | 75.4 | 19 | 1.6 | 205 | 18.2 | 31 | 2.8 | 1,054 | 93.6 | 868 | 77.1 |
| Other non-Black non-Hispanic | 130 | 6.1 | 3 | 2.5 | 86 | 66.3 | . | . | 37 | 28.3 | 4 | 2.9 | 123 | 94.6 | 86 | 66.3 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 544 | 25.8 | 96 | 17.7 | 311 | 57.2 | 4 | 0.7 | 129 | 23.7 | 4 | 0.7 | 440 | 80.9 | 315 | 57.9 |
| 35 to 44 years | 524 | 24.9 | 45 | 8.5 | 336 | 64.0 | 4 | 0.8 | 127 | 24.3 | 13 | 2.4 | 463 | 88.3 | 340 | 64.8 |
| 45 to 54 years | 460 | 21.8 | 25 | 5.5 | 321 | 69.7 | - | - | 102 | 22.2 | 12 | 2.6 | 423 | 91.9 | 321 | 69.7 |
| 55 to 64 years | 304 | 14.4 | 23 | 7.6 | 206 | 67.9 | 8 | 2.5 | 58 | 19.2 | 9 | 2.8 | 264 | 87.1 | 214 | 70.4 |
| 65 years or more | 276 | 13.1 | 16 | 5.8 | 195 | 70.5 | 10 | 3.5 | 45 | 16.5 | 10 | 3.8 | 240 | 87.0 | 204 | 74.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 209 | 9.9 | 64 | 30.5 | 69 | 32.9 | 7 | 3.5 | 69 | 33.1 | $\cdot$ | - | 138 | 66.0 | 76 | 36.4 |
| High school degree | 562 | 26.7 | 76 | 13.4 | 282 | 50.2 | 7 | 1.2 | 182 | 32.3 | 16 | 2.9 | 463 | 82.5 | 288 | 51.3 |
| Some college | 516 | 24.5 | 55 | 10.7 | 360 | 69.8 | - | - | 92 | 17.8 | 9 | 1.7 | 452 | 87.6 | 360 | 69.8 |
| College degree | 821 | 38.9 | 11 | 1.3 | 657 | 80.1 | 11 | 1.4 | 120 | 14.6 | 22 | 2.7 | 777 | 94.6 | 668 | 81.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 393 | 18.7 | 131 | 33.3 | 107 | 27.3 | 6 | 1.6 | 141 | 35.8 | 8 | 2.0 | 248 | 63.1 | 114 | 28.9 |
| Between \$15,000 and | 335 | 15.9 | 39 | 11.6 | 211 | 63.0 | 8 | 2.3 | 78 | 23.1 | . | . | 289 | 86.1 | 219 | 65.3 |
| Between $\$ 30,000$ and $\$ 50,000$ | 329 | 15.6 | 20 | 6.1 | 214 | 65.0 | . | . | 78 | 23.7 | 17 | 5.2 | 292 | 88.7 | 214 | 65.0 |
| Between $\$ 50,000$ and $\$ 75,000$ | 409 | 19.4 | 6 | 1.4 | 310 | 75.7 | 7 | 1.7 | 79 | 19.4 | 7 | 1.8 | 389 | 95.1 | 317 | 77.5 |
| At Least \$75,000 | 641 | 30.4 | 10 | 1.5 | 526 | 82.0 | 4 | 0.6 | 86 | 13.5 | 15 | 2.3 | 612 | 95.5 | 530 | 82.7 |
| Homeownership $\quad 1,00{ }^{\text {a }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,402 | 66.5 | 33 | 2.4 | 1,046 | 74.6 | 19 | 1.3 | 269 | 19.2 | 35 | 2.5 | 1,315 | 93.8 | 1,064 | 75.9 |
| Non-homeowner | 707 | 33.5 | 172 | 24.4 | 322 | 45.6 | 7 | 0.9 | 193 | 27.3 | 13 | 1.8 | 515 | 72.9 | 329 | 46.6 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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.

Table I-12 2011 Household Banking Status by Demographic Characteristics:
Austin-Round Rock, TX

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 605 | 100.0 | 62 | 10.2 | 124 | 20.4 | 409 | 67.6 | 10 | 1.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 378 | 62.6 | 30 | 7.8 | 104 | 27.4 | 239 | 63.1 | 6 | 1.6 |
| Female householder, no husband present | 78 | 12.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 16 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 284 | 47.0 | 22 | 7.8 | 55 | 19.5 | 207 | 72.8 | - | - |
| Nonfamily household and other | 226 | 37.4 | 32 | 14.2 | 20 | 8.8 | 170 | 75.2 | 4 | 1.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 41 | 6.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 148 | 24.4 | 35 | 23.6 | 57 | 38.8 | 52 | 35.2 | 3 | 2.3 |
| White non-Black non-Hispanic | 379 | 62.7 | 11 | 3.0 | 51 | 13.3 | 313 | 82.6 | 4 | 1.1 |
| Other non-Black non-Hispanic | 37 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 219 | 36.2 | 20 | 9.0 | 60 | 27.4 | 136 | 62.0 | 3 | 1.6 |
| 35 to 44 years | 120 | 19.8 | 11 | 9.2 | 23 | 19.2 | 86 | 71.6 | - | - |
| 45 to 54 years | 141 | 23.3 | 16 | 11.4 | 34 | 24.1 | 88 | 62.6 | 3 | 1.9 |
| 55 to 64 years | 42 | 7.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 83 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 10.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 95 | 15.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 149 | 24.6 | 19 | 12.8 | 34 | 23.2 | 93 | 62.2 | 3 | 1.8 |
| College degree | 299 | 49.4 | 4 | 1.2 | 37 | 12.5 | 258 | 86.2 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 86 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 106 | 17.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 76 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 148 | 24.4 | 5 | 3.1 | 36 | 24.4 | 107 | 72.5 | - | - |
| At Least \$75,000 | 190 | 31.3 | - | - | 30 | 15.8 | 157 | 82.8 | 3 | 1.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 347 | 57.5 | 7 | 2.0 | 56 | 16.2 | 274 | 78.9 | 10 | 2.9 |
| Non-homeowner | 257 | 42.5 | 55 | 21.3 | 67 | 26.2 | 135 | 52.5 | . | - |

Notes
Figures do not always reconcile to totals because of rounding.
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.

Table I-13 2011 Household Bank Account Type by Demographic Characteristics:

## Austin-Round Rock, TX

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 605 | 100.0 | 62 | 10.2 | 443 | 73.2 | 19 | 3.1 | 73 | 12.1 | 8 | 1.3 | 516 | 85.4 | 465 | 76.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 378 | 62.6 | 30 | 7.8 | 283 | 74.8 | 11 | 2.9 | 50 | 13.3 | 4 | 1.1 | 333 | 88.1 | 294 | 77.7 |
| Female householder, no husband present | 78 | 12.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 16 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 284 | 47.0 | 22 | 7.8 | 228 | 80.1 | 4 | 1.4 | 26 | 9.2 | 4 | 1.5 | 254 | 89.3 | 232 | 81.6 |
| Nonfamily household and other | 226 | 37.4 | 32 | 14.2 | 160 | 70.6 | 7 | 3.3 | 23 | 10.2 | 4 | 1.7 | 183 | 80.8 | 171 | 75.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 41 | 6.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 148 | 24.4 | 35 | 23.6 | 63 | 42.6 | 8 | 5.2 | 42 | 28.5 | - | - | 105 | 71.1 | 71 | 47.9 |
| White non-Black non-Hispanic | 379 | 62.7 | 11 | 3.0 | 325 | 85.6 | 4 | 1.0 | 31 | 8.3 | 8 | 2.1 | 356 | 93.9 | 332 | 87.6 |
| Other non-Black non-Hispanic | 37 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 219 | 36.2 | 20 | 9.0 | 139 | 63.6 | 12 | 5.3 | 45 | 20.4 | 4 | 1.7 | 184 | 84.0 | 155 | 70.6 |
| 35 to 44 years | 120 | 19.8 | 11 | 9.2 | 94 | 78.7 | - | - | 14 | 12.0 | - | - | 108 | 90.8 | 94 | 78.7 |
| 45 to 54 years | 141 | 23.3 | 16 | 11.4 | 114 | 80.9 | 4 | 2.6 | 3 | 2.2 | 4 | 3.0 | 117 | 83.1 | 118 | 83.5 |
| 55 to 64 years | 42 | 7.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 83 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 10.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 95 | 15.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 149 | 24.6 | 19 | 12.8 | 102 | 68.7 | 7 | 4.7 | 20 | 13.7 | - | - | 123 | 82.5 | 109 | 73.5 |
| College degree | 299 | 49.4 | 4 | 1.2 | 263 | 88.2 | 7 | 2.5 | 20 | 6.7 | 4 | 1.4 | 283 | 94.9 | 271 | 90.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 86 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 106 | 17.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and $\$ 50,000$ | 76 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and $\$ 75,000$ | 148 | 24.4 | 5 | 3.1 | 122 | 83.0 | 4 | 2.6 | 17 | 11.3 | - | - | 139 | 94.3 | 126 | 85.6 |
| At Least \$75,000 | 190 | 31.3 | - | - | 170 | 89.7 | - | - | 15 | 8.1 | 4 | 2.2 | 185 | 97.8 | 170 | 89.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 347 | 57.5 | 7 | 2.0 | 291 | 83.9 | 3 | 1.0 | 42 | 11.9 | 4 | 1.2 | 333 | 95.8 | 295 | 84.8 |
| Non-homeowner | 257 | 42.5 | 55 | 21.3 | 151 | 58.9 | 15 | 5.9 | 32 | 12.4 | 4 | 1.5 | 183 | 71.3 | 170 | 66.3 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-14 2011 Household Banking Status by Demographic Characteristics:
Baltimore-Towson, MD

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 1,021 | 100.0 | 77 | 7.5 | 222 | 21.8 | 706 | 69.2 | 16 | 1.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 621 | 60.8 | 39 | 6.3 | 165 | 26.6 | 410 | 65.9 | 7 | 1.2 |
| Female householder, no husband present | 147 | 14.4 | 20 | 13.5 | 44 | 30.1 | 81 | 55.3 | 2 | 1.1 |
| Male householder, no wife present | 55 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 419 | 41.0 | 16 | 3.8 | 102 | 24.3 | 295 | 70.5 | 6 | 1.4 |
| Nonfamily household and other | 400 | 39.2 | 38 | 9.4 | 57 | 14.3 | 297 | 74.2 | 8 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 344 | 33.7 | 53 | 15.5 | 116 | 33.6 | 170 | 49.4 | 5 | 1.5 |
| Hispanic non-Black | 21 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 602 | 59.0 | 21 | 3.4 | 90 | 15.0 | 481 | 79.8 | 11 | 1.8 |
| Other non-Black non-Hispanic | 53 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 246 | 24.1 | 21 | 8.5 | 66 | 26.8 | 159 | 64.7 | - | - |
| 35 to 44 years | 179 | 17.6 | 12 | 6.4 | 45 | 25.3 | 122 | 68.3 | - | - |
| 45 to 54 years | 208 | 20.3 | 23 | 11.0 | 54 | 26.1 | 129 | 62.2 | 2 | 0.8 |
| 55 to 64 years | 170 | 16.7 | 8 | 4.8 | 35 | 20.8 | 123 | 72.1 | 4 | 2.3 |
| 65 years or more | 217 | 21.3 | 13 | 6.1 | 21 | 9.8 | 173 | 79.5 | 10 | 4.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 107 | 10.5 | 28 | 26.3 | 31 | 29.1 | 48 | 44.6 | - | - |
| High school degree | 213 | 20.8 | 27 | 12.7 | 36 | 16.8 | 141 | 66.5 | 9 | 4.0 |
| Some college | 269 | 26.3 | 19 | 7.2 | 52 | 19.4 | 193 | 72.0 | 4 | 1.5 |
| College degree | 433 | 42.4 | 2 | 0.5 | 103 | 23.9 | 324 | 74.9 | 3 | 0.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 144 | 14.1 | 47 | 32.8 | 26 | 18.3 | 66 | 46.3 | 4 | 2.5 |
| Between \$15,000 and \$30,000 | 132 | 12.9 | 21 | 15.8 | 22 | 16.7 | 86 | 65.1 | 3 | 2.3 |
| Between \$30,000 and \$50,000 | 159 | 15.6 | 7 | 4.4 | 49 | 30.6 | 100 | 62.7 | 4 | 2.3 |
| Between \$50,000 and \$75,000 | 215 | 21.0 | 2 | 0.8 | 57 | 26.6 | 156 | 72.6 | - | - |
| At Least \$75,000 | 372 | 36.4 | - | - | 68 | 18.3 | 299 | 80.3 | 5 | 1.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 651 | 63.7 | 20 | 3.1 | 121 | 18.7 | 497 | 76.4 | 12 | 1.8 |
| Non-homeowner | 370 | 36.3 | 56 | 15.2 | 101 | 27.2 | 210 | 56.6 | 4 | 1.0 |

Figures do not always reconcile to totals because of rounding
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.

Table l-15 2011 Household Bank Account Type by Demographic Characteristics:

## Baltimore-Towson, MD

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,021 | 100.0 | 77 | 7.5 | 785 | 76.9 | 13 | 1.3 | 135 | 13.2 | 11 | 1.1 | 922 | 90.3 | 798 | 78.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 621 | 60.8 | 39 | 6.3 | 488 | 78.6 | 9 | 1.5 | 77 | 12.4 | 8 | 1.2 | 565 | 91.0 | 497 | 80.1 |
| Female householder, no husband present | 147 | 14.4 | 20 | 13.5 | 95 | 64.3 | 5 | 3.6 | 27 | 18.5 | - | - | 122 | 82.9 | 100 | 67.9 |
| Male householder, no wife present | 55 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 419 | 41.0 | 16 | 3.8 | 355 | 84.8 | - | - | 40 | 9.5 | 8 | 1.9 | 395 | 94.3 | 355 | 84.8 |
| Nonfamily household and other | 400 | 39.2 | 38 | 9.4 | 297 | 74.3 | 4 | 1.0 | 58 | 14.4 | 4 | 0.9 | 357 | 89.2 | 301 | 75.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 344 | 33.7 | 53 | 15.5 | 230 | 66.8 | 9 | 2.5 | 50 | 14.6 | 2 | 0.6 | 281 | 81.4 | 239 | 69.3 |
| Hispanic non-Black | 21 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 602 | 59.0 | 21 | 3.4 | 506 | 84.0 | 4 | 0.7 | 62 | 10.3 | 9 | 1.6 | 570 | 94.6 | 510 | 84.7 |
| Other non-Black non-Hispanic | 53 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 246 | 24.1 | 21 | 8.5 | 177 | 72.0 | 7 | 2.7 | 38 | 15.5 | 3 | 1.4 | 217 | 88.2 | 184 | 74.6 |
| 35 to 44 years | 179 | 17.6 | 12 | 6.4 | 141 | 78.8 | - | - | 26 | 14.8 | - | - | 168 | 93.6 | 141 | 78.8 |
| 45 to 54 years | 208 | 20.3 | 23 | 11.0 | 160 | 77.2 | - | - | 25 | 11.8 | - | - | 185 | 89.0 | 160 | 77.2 |
| 55 to 64 years | 170 | 16.7 | 8 | 4.8 | 143 | 84.2 | 3 | 1.5 | 12 | 7.0 | 4 | 2.5 | 155 | 91.2 | 146 | 85.7 |
| 65 years or more | 217 | 21.3 | 13 | 6.1 | 163 | 75.0 | 4 | 1.8 | 34 | 15.5 | 4 | 1.7 | 197 | 90.5 | 167 | 76.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 107 | 10.5 | 28 | 26.3 | 45 | 42.5 | 2 | 2.1 | 31 | 29.0 | - | - | 77 | 71.6 | 48 | 44.6 |
| High school degree | 213 | 20.8 | 27 | 12.7 | 140 | 66.0 | 5 | 2.5 | 36 | 17.1 | 4 | 1.7 | 177 | 83.1 | 146 | 68.5 |
| Some college | 269 | 26.3 | 19 | 7.2 | 197 | 73.5 | 4 | 1.4 | 40 | 15.0 | 8 | 2.9 | 240 | 89.3 | 201 | 74.9 |
| College degree | 433 | 42.4 | 2 | 0.5 | 402 | 92.9 | 2 | 0.4 | 27 | 6.2 | - | - | 429 | 99.1 | 404 | 93.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 144 | 14.1 | 47 | 32.8 | 52 | 36.6 | 5 | 3.5 | 37 | 25.8 | 2 | 1.3 | 91 | 63.7 | 58 | 40.1 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 132 | 12.9 | 21 | 15.8 | 86 | 65.4 | 4 | 2.9 | 19 | 14.6 | 2 | 1.3 | 105 | 80.0 | 90 | 68.3 |
| Between \$30,000 and \$50,000 | 159 | 15.6 | 7 | 4.4 | 115 | 72.3 | 3 | 1.6 | 33 | 20.6 | 2 | 1.2 | 148 | 92.8 | 118 | 73.9 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 215 | 21.0 | 2 | 0.8 | 181 | 84.6 | 2 | 0.7 | 28 | 13.2 | 2 | 0.8 | 210 | 97.7 | 183 | 85.3 |
| At Least \$75,000 | 372 | 36.4 | - | - | 350 | 94.2 | - | - | 17 | 4.7 | 4 | 1.1 | 368 | 98.9 | 350 | 94.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 651 | 63.7 | 20 | 3.1 | 567 | 87.1 | 2 | 0.2 | 56 | 8.6 | 6 | 0.9 | 623 | 95.7 | 568 | 87.3 |
| Non-homeowner | 370 | 36.3 | 56 | 15.2 | 219 | 59.1 | 11 | 3.1 | 79 | 21.3 | 5 | 1.5 | 299 | 80.8 | 230 | 62.1 |

Figures do not always reconcile to totals because of rounding.
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.

Table I-16 2011 Household Banking Status by Demographic Characteristics:
Bangor, ME

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 63 | 100.0 | 2 | 3.9 | 17 | 27.1 | 43 | 68.0 | 1 | 1.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 44 | 69.7 | 1 | 2.8 | 12 | 26.5 | 30 | 69.3 | 1 | 1.4 |
| Female householder, no husband present | 6 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 3 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 35 | 56.0 | 1 | 1.8 | 7 | 19.3 | 27 | 77.1 | 1 | 1.8 |
| Nonfamily household and other | 19 | 30.3 | 1 | 6.5 | 5 | 28.6 | 12 | 64.9 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 59 | 93.0 | 2 | 4.2 | 15 | 26.0 | 40 | 68.7 | 1 | 1.1 |
| Other non-Black non-Hispanic | 3 | 5.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 15 | 23.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 13 | 19.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 12 | 18.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 11 | 17.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 13 | 20.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 3 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 29 | 46.3 | 1 | 2.2 | 9 | 29.1 | 19 | 66.5 | 1 | 2.2 |
| Some college | 15 | 23.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 16 | 25.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 9 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 12 | 19.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 20 | 31.4 | 1 | 3.2 | 7 | 33.8 | 12 | 63.0 | - | - |
| Between \$50,000 and \$75,000 | 7 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 15 | 23.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 48 | 75.5 | 1 | 2.7 | 9 | 18.6 | 37 | 77.3 | 1 | 1.3 |
| Non-homeowner | 15 | 24.5 | NA | NA | NA | NA | NA | NA | NA | NA |

Notes
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-17 2011 Household Bank Account Type by Demographic Characteristics:
Bangor, ME

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 63 | 100.0 | 2 | 3.9 | 48 | 75.8 | 3 | 4.3 | 9 | 14.9 | 1 | 1.0 | 57 | 90.7 | 51 | 80.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 44 | 69.7 | 1 | 2.8 | 37 | 83.0 | 1 | 2.8 | 4 | 9.9 | 1 | 1.4 | 41 | 92.9 | 38 | 85.8 |
| Female householder, no husband present | 6 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 3 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 35 | 56.0 | 1 | 1.8 | 30 | 85.9 | 1 | 3.5 | 3 | 7.1 | 1 | 1.8 | 33 | 92.9 | 32 | 89.4 |
| Nonfamily household and other | 19 | 30.3 | 1 | 6.5 | 11 | 59.3 | 2 | 7.8 | 5 | 26.3 | . | - | 16 | 85.7 | 13 | 67.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 59 | 93.0 | 2 | 4.2 | 45 | 75.8 | 2 | 4.0 | 9 | 14.9 | 1 | 1.1 | 53 | 90.7 | 47 | 79.8 |
| Other non-Black non-Hispanic | 3 | 5.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 15 | 23.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 13 | 19.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 12 | 18.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 11 | 17.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 13 | 20.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 3 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 29 | 46.3 | 1 | 2.2 | 23 | 79.7 | 1 | 4.8 | 3 | 11.1 | 1 | 2.2 | 27 | 90.9 | 25 | 84.6 |
| Some college | 15 | 23.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 16 | 25.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 9 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and $\$ 30,000$ | 12 | 19.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 20 | 31.4 | 1 | 3.2 | 13 | 67.3 | - | - | 6 | 29.6 | - | - | 19 | 96.8 | 13 | 67.3 |
| Between \$50,000 and $\$ 75,000$ | 7 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 15 | 23.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 48 | 75.5 | 1 | 2.7 | 39 | 81.2 | 1 | 2.6 | 6 | 12.1 | 1 | 1.3 | 45 | 93.4 | 40 | 83.8 |
| Non-homeowner | 15 | 24.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

Figures do not always reconcile to totals because of rounding.
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.

Table I-18 2011 Household Banking Status by Demographic Characteristics:
Birmingham-Hoover, AL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 423 | 100.0 | 51 | 12.1 | 140 | 33.0 | 221 | 52.3 | 11 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 297 | 70.1 | 32 | 10.9 | 104 | 35.0 | 153 | 51.6 | 7 | 2.5 |
| Female householder, no husband present | 69 | 16.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 28 | 6.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 200 | 47.1 | 12 | 6.2 | 58 | 29.1 | 126 | 63.0 | 3 | 1.7 |
| Nonfamily household and other | 126 | 29.9 | 19 | 15.1 | 36 | 28.4 | 68 | 53.7 | 4 | 2.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 89 | 21.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 7 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 324 | 76.5 | 35 | 10.8 | 87 | 26.8 | 191 | 59.1 | 11 | 3.4 |
| Other non-Black non-Hispanic | 4 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 63 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 79 | 18.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 73 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 102 | 24.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 107 | 25.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 53 | 12.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 160 | 37.9 | 26 | 16.5 | 39 | 24.0 | 95 | 59.5 | - | . |
| Some college | 124 | 29.2 | 11 | 9.1 | 41 | 33.2 | 64 | 51.6 | 8 | 6.1 |
| College degree | 86 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 90 | 21.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 102 | 24.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 106 | 25.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 47 | 11.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 77 | 18.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 327 | 77.3 | 33 | 10.1 | 105 | 32.0 | 182 | 55.6 | 7 | 2.3 |
| Non-homeowner | 96 | 22.7 | NA | NA | NA | NA | NA | NA | NA | NA |

Notes:
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-19 2011 Household Bank Account Type by Demographic Characteristics:
Birmingham-Hoover, AL

| 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) | Ptt of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Ptt of Row |
| All US Households | 423 | 100.0 | 51 | 12.1 | 242 | 57.2 | 9 | 2.0 | 114 | 26.9 | 7 | 1.7 | 356 | 84.1 | 251 | 59.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 297 | 70.1 | 32 | 10.9 | 179 | 60.4 | - | - | 82 | 27.5 | 4 | 1.2 | 261 | 87.9 | 179 | 60.4 |
| Female householder, no husband present | 69 | 16.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 28 | 6.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 200 | 47.1 | 12 | 6.2 | 140 | 69.9 | - | - | 44 | 22.0 | 4 | 1.8 | 183 | 91.9 | 140 | 69.9 |
| Nonfamily household and other | 126 | 29.9 | 19 | 15.1 | 63 | 49.7 | 9 | 6.9 | 32 | 25.6 | 4 | 2.8 | 95 | 75.3 | 71 | 56.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 89 | 21.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 7 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 324 | 76.5 | 35 | 10.8 | 202 | 62.5 | 9 | 2.7 | 71 | 21.8 | 7 | 2.2 | 273 | 84.3 | 211 | 65.2 |
| Other non-Black non-Hispanic | 4 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 63 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 79 | 18.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 73 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 102 | 24.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 107 | 25.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 53 | 12.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 160 | 37.9 | 26 | 16.5 | 87 | 54.5 | - | - | 46 | 29.0 | - | - | 134 | 83.5 | 87 | 54.5 |
| Some college | 124 | 29.2 | 11 | 9.1 | 59 | 48.0 | - | - | 46 | 37.0 | 7 | 5.9 | 105 | 85.1 | 59 | 48.0 |
| College degree | 86 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 90 | 21.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 102 | 24.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and \$50,000 | 106 | 25.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 47 | 11.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 77 | 18.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 327 | 77.3 | 33 | 10.1 | 201 | 61.5 | 9 | 2.6 | 81 | 24.6 | 4 | 1.1 | 282 | 86.1 | 210 | 64.2 |
| Non-homeowner | 96 | 22.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

Figures do not always reconcile to totals because of rounding
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

Table I-20 2011 Household Banking Status by Demographic Characteristics:
Boise City-Nampa, ID

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 227 | 100.0 | 7 | 2.9 | 38 | 16.7 | 177 | 77.9 | 6 | 2.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 164 | 72.1 | 5 | 3.3 | 25 | 15.5 | 129 | 78.6 | 4 | 2.7 |
| Female householder, no husband present | 24 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 6 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 134 | 58.8 | 1 | 0.8 | 17 | 12.7 | 111 | 83.2 | 4 | 3.2 |
| Nonfamily household and other | 63 | 27.9 | 1 | 1.8 | 13 | 20.0 | 48 | 76.2 | 1 | 2.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 202 | 88.7 | 4 | 2.2 | 34 | 17.1 | 157 | 78.0 | 6 | 2.8 |
| Other non-Black non-Hispanic | 4 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 58 | 25.7 | 2 | 3.4 | 14 | 23.3 | 42 | 71.2 | 1 | 2.0 |
| 35 to 44 years | 41 | 18.1 | 1 | 2.7 | 10 | 24.1 | 30 | 73.2 | - | - |
| 45 to 54 years | 51 | 22.5 | 2 | 4.5 | 10 | 20.1 | 37 | 73.2 | 1 | 2.2 |
| 55 to 64 years | 32 | 14.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 44 | 19.5 | 1 | 2.6 | 2 | 4.3 | 40 | 90.6 | 1 | 2.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 12 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 55 | 24.4 | 2 | 4.2 | 9 | 16.2 | 44 | 79.6 | - | - |
| Some college | 89 | 39.4 | 1 | 1.3 | 16 | 17.6 | 69 | 77.1 | 4 | 3.9 |
| College degree | 70 | 30.7 | 1 | 1.4 | 9 | 12.6 | 58 | 83.1 | 2 | 3.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 29 | 12.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 50 | 21.9 | 1 | 1.9 | 11 | 22.4 | 38 | 75.6 | - | . |
| Between \$30,000 and \$50,000 | 40 | 17.7 | - | - | 10 | 24.0 | 31 | 76.0 | - | - |
| Between \$50,000 and \$75,000 | 46 | 20.4 | - | - | 2 | 5.1 | 44 | 94.9 | - | - |
| At Least \$75,000 | 62 | 27.4 | - | - | 8 | 12.3 | 49 | 78.7 | 6 | 9.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 165 | 72.5 | 1 | 0.7 | 20 | 12.4 | 140 | 85.0 | 3 | 1.9 |
| Non-homeowner | 63 | 27.5 | 5 | 8.8 | 18 | 28.1 | 37 | 59.3 | 2 | 3.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-21 2011 Household Bank Account Type by Demographic Characteristics:

## Boise City-Nampa, ID

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 227 | 100.0 | 7 | 2.9 | 167 | 73.6 | 1 | 0.5 | 47 | 20.5 | 6 | 2.5 | 214 | 94.1 | 168 | 74.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 164 | 72.1 | 5 | 3.3 | 126 | 77.0 | 1 | 0.7 | 28 | 17.0 | 3 | 2.0 | 154 | 94.0 | 127 | 77.7 |
| Female householder, no husband present | 24 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 6 | 10.5 2.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 134 | 58.8 | 1 | 0.8 | 108 | 80.5 | 1 | 0.9 | 21 | 15.4 | 3 | 2.4 | 128 | 95.9 | 109 | 81.3 |
| Nonfamily household and other | 63 | 27.9 | 1 | 1.8 | 41 | 64.6 | . | - | 19 | 29.6 | 3 | 4.0 | 60 | 94.2 | 41 | 64.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 1.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 202 | 88.7 | 4 | 2.2 | 154 | 76.5 | 1 | 0.6 | 37 | 18.5 | 4 | 2.2 | 192 | 95.0 | 155 | 77.1 |
| Other non-Black non-Hispanic | 4 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 58 | 25.7 | 2 | 3.4 | 45 | 77.1 | - | - | 10 | 17.4 | 1 | 2.0 | 55 | 94.5 | 45 | 77.1 |
| 35 to 44 years | 41 | 18.1 | 1 | 2.7 | 30 | 73.2 | 1 | 2.8 | 9 | 21.4 | - | - | 39 | 94.5 | 31 | 76.0 |
| 45 to 54 years | 51 | 22.5 | 2 | 4.5 | 35 | 69.4 | - | - | 11 | 21.4 | 2 | 4.7 | 46 | 90.8 | 35 | 69.4 |
| 55 to 64 years | 32 | 14.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 44 | 19.5 | 1 | 2.6 | 35 | 78.9 | - | - | 8 | 18.5 | - | - | 43 | 97.4 | 35 | 78.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 12 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 55 | 24.4 | 2 | 4.2 | 35 | 63.7 | - | - | 18 | 32.1 | - | - | 53 | 95.8 | 35 | 63.7 |
| Some college | 89 | 39.4 | 1 | 1.3 | 64 | 71.9 | 1 | 1.3 | 18 | 20.1 | 5 | 5.4 | 82 | 92.1 | 66 | 73.2 |
| College degree | 70 | 30.7 | 1 | 1.4 | 63 | 90.3 | - | - | 5 | 7.0 | 1 | 1.4 | 68 | 97.2 | 63 | 90.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 29 | 12.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and \$30,000 | 50 | 21.9 | 1 | 1.9 | 33 | 66.0 | 1 | 2.3 | 15 | 29.7 | . | - | 48 | 95.8 | 34 | 68.4 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 40 | 17.7 | . | . | 27 | 67.3 | . | - | 13 | 32.7 | . | . | 40 | 100.0 | 27 | 67.3 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 46 | 20.4 | - | - | 38 | 82.8 | - | - | 6 | 12.1 | 2 | 5.1 | 44 | 94.9 | 38 | 82.8 |
| At Least \$75,000 | 62 | 27.4 | - | - | 57 | 91.3 | - | - | 2 | 3.3 | 3 | 5.4 | 59 | 94.6 | 57 | 91.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 165 | 72.5 | 1 | 0.7 | 131 | 79.7 | - | - | 30 | 18.3 | 2 | 1.3 | 161 | 98.1 | 131 | 79.7 |
| Non-homeowner | 63 | 27.5 | 5 | 8.8 | 36 | 57.4 | 1 | 1.8 | 16 | 26.1 | 4 | 5.9 | 52 | 83.5 | 37 | 59.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-22 2011 Household Banking Status by Demographic Characteristics:
Boston-Cambridge-Quincy, MA-NH

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 1,843 | 100.0 | 77 | 4.2 | 271 | 14.7 | 1,467 | 79.6 | 27 | 1.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,172 | 63.6 | 37 | 3.2 | 182 | 15.5 | 930 | 79.3 | 23 | 2.0 |
| Female householder, no husband present | 167 | 9.1 | 19 | 11.5 | 30 | 18.1 | 114 | 68.1 | 4 | 2.4 |
| Male householder, no wife present | 78 | 4.2 | 7 | 9.2 | 20 | 26.4 | 50 | 64.4 | - | - |
| Married couple | 927 | 50.3 | 11 | 1.2 | 131 | 14.1 | 766 | 82.6 | 19 | 2.1 |
| Nonfamily household and other | 671 | 36.4 | 40 | 5.9 | 90 | 13.3 | 537 | 80.1 | 4 | 0.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 113 | 6.1 | 13 | 11.9 | 39 | 34.9 | 60 | 53.1 | - | - |
| Hispanic non-Black | 107 | 5.8 | 22 | 20.9 | 35 | 32.6 | 50 | 46.5 | - | - |
| White non-Black non-Hispanic | 1,504 | 81.6 | 27 | 1.8 | 182 | 12.1 | 1,267 | 84.3 | 27 | 1.8 |
| Other non-Black non-Hispanic | 120 | 6.5 | 15 | 12.2 | 15 | 12.3 | 90 | 75.5 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 370 | 20.1 | 13 | 3.6 | 46 | 12.5 | 310 | 83.7 | 1 | 0.2 |
| 35 to 44 years | 345 | 18.7 | 8 | 2.3 | 42 | 12.1 | 290 | 84.2 | 5 | 1.4 |
| 45 to 54 years | 440 | 23.9 | 27 | 6.2 | 63 | 14.4 | 342 | 77.7 | 7 | 1.7 |
| 55 to 64 years | 305 | 16.5 | 12 | 3.9 | 85 | 27.9 | 194 | 63.7 | 14 | 4.5 |
| 65 years or more | 384 | 20.8 | 17 | 4.4 | 35 | 9.1 | 332 | 86.4 | 1 | 0.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 117 | 6.4 | 34 | 28.8 | 21 | 18.2 | 58 | 49.2 | 4 | 3.8 |
| High school degree | 395 | 21.5 | 13 | 3.4 | 69 | 17.5 | 304 | 76.9 | 9 | 2.2 |
| Some college | 405 | 22.0 | 20 | 4.9 | 75 | 18.6 | 309 | 76.3 | 1 | 0.1 |
| College degree | 926 | 50.2 | 10 | 1.1 | 105 | 11.4 | 797 | 86.1 | 13 | 1.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 247 | 13.4 | 49 | 19.8 | 50 | 20.2 | 143 | 58.1 | 4 | 1.8 |
| Between \$15,000 and \$30,000 | 242 | 13.2 | 19 | 8.0 | 57 | 23.4 | 166 | 68.4 | 1 | 0.2 |
| Between \$30,000 and \$50,000 | 346 | 18.8 | 1 | 0.2 | 65 | 18.8 | 277 | 79.9 | 4 | 1.1 |
| Between \$50,000 and \$75,000 | 316 | 17.1 | 8 | 2.6 | 60 | 18.9 | 247 | 78.1 | 1 | 0.3 |
| At Least \$75,000 | 691 | 37.5 | - | - | 40 | 5.8 | 634 | 91.7 | 18 | 2.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,143 | 62.0 | 9 | 0.8 | 120 | 10.5 | 989 | 86.5 | 26 | 2.2 |
| Non-homeowner | 700 | 38.0 | 68 | 9.7 | 152 | 21.6 | 479 | 68.4 | 2 | 0.3 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table I-23 2011 Household Bank Account Type by Demographic Characteristics: Boston-Cambridge-Quincy, MA-NH

| 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 | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,843 | 100.0 | 77 | 4.2 | 1,425 | 77.3 | 52 | 2.8 | 276 | 15.0 | 13 | 0.7 | 1,709 | 92.7 | 1,477 | 80.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,172 | 63.6 | 37 | 3.2 | 956 | 81.5 | 18 | 1.5 | 148 | 12.6 | 13 | 1.1 | 1,112 | 94.9 | 974 | 83.1 |
| Female householder, no husband present | 167 | 9.1 | 19 | 11.5 | 116 | 69.2 | 4 | 2.2 | 28 | 16.8 | 1 | 0.3 | 145 | 86.3 | 120 | 71.4 |
| Male householder, no wife present | 78 | 4.2 | 7 | 9.2 | 32 | 41.6 | 8 | 9.7 | 22 | 28.3 | 9 | 11.2 | 58 | 74.8 | 40 | 51.3 |
| Married couple | 927 | 50.3 | 11 | 1.2 | 808 | 87.1 | 7 | 0.7 | 98 | 10.5 | 4 | 0.4 | 910 | 98.1 | 815 | 87.8 |
| Nonfamily household and other | 671 | 36.4 | 40 | 5.9 | 469 | 69.9 | 34 | 5.0 | 128 | 19.1 | . | . | 597 | 89.0 | 503 | 74.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 113 | 6.1 | 13 | 11.9 | 80 | 70.8 | 7 | 6.4 | 12 | 10.9 | - | - | 92 | 81.7 | 87 | 77.2 |
| Hispanic non-Black | 107 | 5.8 | 22 | 20.9 | 55 | 51.7 | - | - | 29 | 27.4 | - | - | 84 | 79.1 | 55 | 51.7 |
| White non-Black non-Hispanic | 1,504 | 81.6 | 27 | 1.8 | 1,217 | 80.9 | 36 | 2.4 | 211 | 14.0 | 13 | 0.9 | 1,436 | 95.5 | 1,253 | 83.3 |
| Other non-Black non-Hispanic | 120 | 6.5 | 15 | 12.2 | 73 | 61.4 | 8 | 6.8 | 23 | 19.6 | - | . | 97 | 81.0 | 82 | 68.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 370 | 20.1 | 13 | 3.6 | 267 | 72.1 | 4 | 1.1 | 81 | 21.9 | 5 | 1.3 | 348 | 93.9 | 271 | 73.2 |
| 35 to 44 years | 345 | 18.7 | 8 | 2.3 | 283 | 82.2 | 4 | 1.2 | 45 | 13.1 | 4 | 1.2 | 332 | 96.5 | 287 | 83.4 |
| 45 to 54 years | 440 | 23.9 | 27 | 6.2 | 343 | 78.0 | 12 | 2.7 | 57 | 13.0 | - | - | 400 | 91.0 | 355 | 80.8 |
| 55 to 64 years | 305 | 16.5 | 12 | 3.9 | 231 | 75.8 | 23 | 7.6 | 39 | 12.8 | - | - | 270 | 88.6 | 254 | 83.3 |
| 65 years or more | 384 | 20.8 | 17 | 4.4 | 301 | 78.4 | 8 | 2.1 | 54 | 14.0 | 4 | 1.1 | 359 | 93.5 | 309 | 80.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 117 | 6.4 | 34 | 28.8 | 44 | 37.3 | 4 | 3.2 | 36 | 30.6 | - | - | 80 | 68.0 | 48 | 40.5 |
| High school degree | 395 | 21.5 | 13 | 3.4 | 276 | 69.7 | 22 | 5.7 | 84 | 21.2 | - | - | 360 | 91.0 | 298 | 75.4 |
| Some college | 405 | 22.0 | 20 | 4.9 | 292 | 72.2 | 7 | 1.8 | 82 | 20.3 | 4 | 0.9 | 378 | 93.4 | 299 | 73.9 |
| College degree | 926 | 50.2 | 10 | 1.1 | 813 | 87.9 | 18 | 2.0 | 74 | 8.0 | 9 | 1.0 | 892 | 96.4 | 832 | 89.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 247 | 13.4 | 49 | 19.8 | 97 | 39.4 | 35 | 14.1 | 66 | 26.7 | - | - | 163 | 66.1 | 132 | 53.5 |
| Between \$15,000 and $\$ 30,000$ | 242 | 13.2 | 19 | 8.0 | 178 | 73.3 | 2 | 0.6 | 44 | 18.1 | - | - | 222 | 91.4 | 179 | 74.0 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 346 | 18.8 | 1 | 0.2 | 275 | 79.3 | 4 | 1.1 | 67 | 19.3 | 1 | 0.2 | 342 | 98.7 | 278 | 80.3 |
| Between $\$ 50,000$ and $\$ 75,000$ | 316 | 17.1 | 8 | 2.6 | 239 | 75.7 | 4 | 1.3 | 60 | 19.0 | 4 | 1.3 | 303 | 96.0 | 244 | 77.0 |
| At Least \$75,000 | 691 | 37.5 | - | - | 636 | 92.0 | 7 | 1.1 | 39 | 5.7 | 9 | 1.3 | 679 | 98.2 | 643 | 93.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,143 | 62.0 | 9 | 0.8 | 994 | 87.0 | 14 | 1.2 | 117 | 10.3 | 8 | 0.7 | 1,120 | 98.0 | 1,008 | 88.2 |
| Non-homeowner | 700 | 38.0 | 68 | 9.7 | 431 | 61.5 | 37 | 5.4 | 159 | 22.7 | 5 | 0.7 | 590 | 84.2 | 468 | 66.9 |

Figures do not always reconcile to totals because of rounding.

- = 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

Table I-24 2011 Household Banking Status by Demographic Characteristics:

## Bridgeport-Stamford-Norwalk, CT

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row |
| All Households | 337 | 100.0 | 5 | 1.6 | 45 | 13.2 | 283 | 84.0 | 4 | 1.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 242 | 71.9 | 1 | 0.5 | 33 | 13.8 | 206 | 85.1 | 1 | 0.5 |
| Female householder, no husband present | 37 | 11.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 6 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 199 | 59.1 | 1 | 0.6 | 21 | 10.8 | 175 | 87.9 | 1 | 0.7 |
| Nonfamily household and other | 95 | 28.1 | 4 | 4.3 | 11 | 11.8 | 77 | 81.0 | 3 | 2.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 29 | 8.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 31 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 258 | 76.6 | 3 | 1.1 | 16 | 6.1 | 235 | 91.2 | 4 | 1.6 |
| Other non-Black non-Hispanic | 19 | 5.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 46 | 13.6 | 3 | 5.7 | 8 | 17.5 | 35 | 76.8 | - | - |
| 35 to 44 years | 65 | 19.3 | 1 | 1.9 | 6 | 9.9 | 56 | 86.2 | 1 | 2.0 |
| 45 to 54 years | 97 | 28.9 | 1 | 1.5 | 13 | 13.2 | 81 | 83.7 | 1 | 1.5 |
| 55 to 64 years | 62 | 18.5 | . | . | 13 | 21.6 | 48 | 76.4 | 1 | 2.0 |
| 65 years or more | 66 | 19.7 | - | - | 4 | 5.8 | 62 | 94.2 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 76 | 22.6 | 1 | 1.9 | 12 | 15.1 | 62 | 81.3 | 1 | 1.6 |
| Some college | 73 | 21.7 | 1 | 1.7 | 17 | 23.7 | 53 | 72.7 | 1 | 1.8 |
| College degree | 167 | 49.7 | 1 | 0.9 | 10 | 6.1 | 154 | 92.1 | 1 | 0.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 28 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 46 | 13.6 | - | - | 8 | 17.4 | 37 | 80.0 | 1 | 2.7 |
| Between \$50,000 and \$75,000 | 49 | 14.7 | - | - | 5 | 10.7 | 43 | 86.6 | 1 | 2.7 |
| At Least \$75,000 | 175 | 52.1 | - | - | 14 | 8.1 | 160 | 91.1 | 1 | 0.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 266 | 78.9 | - | . | 24 | 9.1 | 238 | 89.4 | 4 | 1.5 |
| Non-homeowner | 71 | 21.1 | 5 | 7.5 | 21 | 28.9 | 45 | 63.6 | - | - |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-25 2011 Household Bank Account Type by Demographic Characteristics:

## Bridgeport-Stamford-Norwalk, CT

| 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 | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 337 | 100.0 | 5 | 1.6 | 276 | 82.0 | 7 | 2.0 | 44 | 13.2 | 4 | 1.2 | 321 | 95.2 | 283 | 84.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 242 | 71.9 | 1 | 0.5 | 218 | 90.0 | 3 | 1.1 | 20 | 8.5 | - | - | 238 | 98.4 | 220 | 91.0 |
| Female householder, no husband present | 37 | 11.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 6 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 199 | 59.1 | 1 | 0.6 | 182 | 91.1 | 1 | 0.7 | 15 | 7.6 | . | - | 197 | 98.7 | 183 | 91.8 |
| Nonfamily household and other | 95 | 28.1 | 4 | 4.3 | 59 | 61.8 | 4 | 4.5 | 24 | 25.2 | 4 | 4.1 | 83 | 87.0 | 63 | 66.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 29 | 8.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 31 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 258 | 76.6 | 3 | 1.1 | 219 | 84.7 | 1 | 0.5 | 31 | 12.2 | 4 | 1.5 | 250 | 96.8 | 220 | 85.2 |
| Other non-Black non-Hispanic | 19 | 5.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 46 | 13.6 | 3 | 5.7 | 37 | 79.8 | 1 | 2.8 | 5 | 11.6 | - | - | 42 | 91.5 | 38 | 82.7 |
| 35 to 44 years | 65 | 19.3 | 1 | 1.9 | 59 | 91.2 | - | - | 4 | 6.8 | - | - | 64 | 98.1 | 59 | 91.2 |
| 45 to 54 years | 97 | 28.9 | 1 | 1.5 | 80 | 82.3 | 4 | 4.2 | 10 | 10.4 | 1 | 1.5 | 90 | 92.7 | 84 | 86.5 |
| 55 to 64 years | 62 | 18.5 | - | - | 49 | 78.8 | 1 | 2.3 | 9 | 14.9 | 2 | 3.9 | 58 | 93.8 | 51 | 81.1 |
| 65 years or more | 66 | 19.7 | - | - | 51 | 77.1 | - | - | 15 | 22.9 | - | - | 66 | 100.0 | 51 | 77.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 76 | 22.6 | 1 | 1.9 | 60 | 78.7 | 1 | 1.7 | 12 | 16.1 | 1 | 1.6 | 72 | 94.8 | 61 | 80.4 |
| Some college | 73 | 21.7 | 1 | 1.7 | 56 | 76.9 | 1 | 1.8 | 14 | 19.6 | - | - | 71 | 96.5 | 58 | 78.7 |
| College degree | 167 | 49.7 | 1 | 0.9 | 151 | 89.9 | - | - | 13 | 7.6 | 3 | 1.6 | 163 | 97.5 | 151 | 89.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and $\$ 30,000$ | 28 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 46 | 13.6 | . | - | 35 | 76.5 | - | - | 10 | 20.8 | 1 | 2.7 | 45 | 97.3 | 35 | 76.5 |
| Between \$50,000 and $\$ 75,000$ | 49 | 14.7 | - | - | 44 | 89.0 | 3 | 5.6 | 3 | 5.4 | - | . | 47 | 94.4 | 47 | 94.6 |
| At Least \$75,000 | 175 | 52.1 | - | - | 165 | 93.8 | - | - | 8 | 4.6 | 3 | 1.5 | 173 | 98.5 | 165 | 93.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 266 | 78.9 | - | - | 234 | 88.1 | 1 | 0.5 | 26 | 9.8 | 4 | 1.5 | 260 | 98.0 | 236 | 88.7 |
| Non-homeowner | 71 | 21.1 | 5 | 7.5 | 42 | 59.3 | 5 | 7.6 | 18 | 25.6 | - | - | 60 | 84.9 | 48 | 66.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-26 2011 Household Banking Status by Demographic Characteristics:

## Buffalo-Niagara Falls, NY

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 462 | 100.0 | 40 | 8.6 | 46 | 10.0 | 368 | 79.8 | 8 | 1.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 277 | 60.0 | 24 | 8.7 | 25 | 8.9 | 224 | 80.9 | 4 | 1.5 |
| Female householder, no husband present | 76 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 188 | 40.7 | 4 | 2.2 | 10 | 5.3 | 174 | 92.5 | - | - |
| Nonfamily household and other | 185 | 40.0 | 16 | 8.5 | 21 | 11.5 | 144 | 78.1 | 4 | 2.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 57 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 21 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 377 | 81.7 | 11 | 3.0 | 21 | 5.7 | 337 | 89.2 | 8 | 2.1 |
| Other non-Black non-Hispanic | 7 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 79 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 70 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 126 | 27.3 | 14 | 10.7 | 15 | 12.1 | 94 | 74.2 | 4 | 2.9 |
| 55 to 64 years | 113 | 24.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 73 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 58 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 35.5 | 12 | 7.6 | 21 | 12.7 | 131 | 79.6 | - | - |
| Some college | 122 | 26.4 | 5 | 4.3 | 11 | 8.8 | 106 | 86.8 | - | - |
| College degree | 118 | 25.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 66 | 14.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 90 | 19.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 138 | 29.8 | 5 | 3.6 | 16 | 11.6 | 109 | 79.1 | 8 | 5.7 |
| Between \$50,000 and \$75,000 | 94 | 20.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 75 | 16.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 314 | 68.0 | 12 | 3.9 | 29 | 9.2 | 269 | 85.6 | 4 | 1.3 |
| Non-homeowner | 148 | 32.0 | 27 | 18.6 | 17 | 11.5 | 100 | 67.4 | 4 | 2.5 |

Notes.
Figures do not always reconcile to totals because of rounding
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.

Table I-27 2011 Household Bank Account Type by Demographic Characteristics:

## Buffalo-Niagara Falls, NY

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row |
| All US Households | 462 | 100.0 | 40 | 8.6 | 329 | 71.1 | 9 | 2.0 | 80 | 17.4 | 4 | 0.9 | 413 | 89.4 | 338 | 73.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 277 | 60.0 | 24 | 8.7 | 203 | 73.3 | 5 | 1.9 | 45 | 16.2 | - | - | 248 | 89.5 | 208 | 75.1 |
| Female householder, no husband present | 76 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 188 | 40.7 | 4 | 2.2 | 157 | 83.5 | - | - | 27 | 14.3 | . | . | 184 | 97.8 | 157 | 83.5 |
| Nonfamily household and other | 185 | 40.0 | 16 | 8.5 | 126 | 68.0 | 4 | 2.1 | 36 | 19.2 | 4 | 2.2 | 165 | 89.4 | 130 | 70.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 57 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 21 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 377 | 81.7 | 11 | 3.0 | 287 | 76.0 | 4 | 1.1 | 71 | 18.8 | 4 | 1.1 | 362 | 95.9 | 291 | 77.1 |
| Other non-Black non-Hispanic | 7 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 79 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 70 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 126 | 27.3 | 14 | 10.7 | 92 | 73.2 | - | - | 20 | 16.1 | - | - | 113 | 89.3 | 92 | 73.2 |
| 55 to 64 years | 113 | 24.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 73 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 58 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 35.5 | 12 | 7.6 | 115 | 69.9 | 5 | 3.1 | 32 | 19.3 | - | - | 146 | 89.2 | 120 | 73.1 |
| Some college | 122 | 26.4 | 5 | 4.3 | 93 | 76.1 | 4 | 3.3 | 20 | 16.3 | - | - | 113 | 92.4 | 97 | 79.4 |
| College degree | 118 | 25.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 66 | 14.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 90 | 19.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and $\$ 50,000$ | 138 | 29.8 | 5 | 3.6 | 108 | 78.5 | 4 | 2.9 | 21 | 15.0 | - | - | 129 | 93.5 | 112 | 81.4 |
| Between \$50,000 and \$75,000 | 94 | 20.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 75 | 16.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 314 | 68.0 | 12 | 3.9 | 250 | 79.5 | - | - | 52 | 16.7 | - | - | 302 | 96.1 | 250 | 79.5 |
| Non-homeowner | 148 | 32.0 | 27 | 18.6 | 79 | 53.4 | 9 | 6.2 | 28 | 19.0 | 4 | 2.8 | 111 | 75.2 | 88 | 59.6 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-28 2011 Household Banking Status by Demographic Characteristics:

## Burlington-South Burlington, VT

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All Households | 84 | 100.0 | 1 | 1.7 | 13 | 14.9 | 69 | 81.7 | 1 | 1.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 55 | 65.1 | 1 | 1.9 | 10 | 17.6 | 43 | 78.6 | 1 | 1.9 |
| Female householder, no husband present | 10 | 11.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 3 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 42 | 49.6 | 1 | 1.7 | 6 | 15.1 | 34 | 81.6 | 1 | 1.6 |
| Nonfamily household and other | 29 | 34.9 | - | - | 3 | 9.9 | 26 | 87.5 | . | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 79 | 93.8 | 1 | 1.8 | 12 | 15.6 | 64 | 81.2 | 1 | 1.4 |
| Other non-Black non-Hispanic | 3 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 21 | 24.5 | - | - | 4 | 17.3 | 16 | 79.1 | 1 | 3.6 |
| 35 to 44 years | 18 | 21.3 | - | - | 3 | 19.1 | 15 | 80.9 | . | - |
| 45 to 54 years | 20 | 23.2 | 1 | 5.6 | 2 | 8.9 | 16 | 83.7 | - | - |
| 55 to 64 years | 15 | 17.4 | - | - | 2 | 16.5 | 12 | 83.5 | - | - |
| 65 years or more | 11 | 13.6 | - | - | 1 | 12.1 | 9 | 82.1 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 6 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 21 | 25.3 | 1 | 3.1 | 5 | 24.7 | 15 | 68.8 | 1 | 3.4 |
| Some college | 25 | 29.7 | - | - | 3 | 13.7 | 21 | 84.8 | - | - |
| College degree | 32 | 38.2 | - | - | 3 | 8.9 | 29 | 90.0 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 8 | 9.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 10 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 16 | 19.5 | - | - | 2 | 12.0 | 14 | 88.0 | - | - |
| Between \$50,000 and \$75,000 | 21 | 24.4 | - | - | 4 | 18.4 | 16 | 80.0 | - | - |
| At Least \$75,000 | 29 | 34.1 | - | - | 2 | 8.5 | 26 | 90.3 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 63 | 74.1 | 1 | 1.7 | 9 | 13.9 | 52 | 83.3 | 1 | 1.1 |
| Non-homeowner | 22 | 25.9 | - | - | 4 | 17.6 | 17 | 77.1 | 1 | 3.4 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-29 2011 Household Bank Account Type by Demographic Characteristics:
Burlington-South Burlington, VT

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row |
| All US Households | 84 | 100.0 | 1 | 1.7 | 68 | 79.9 | - | - | 13 | 15.7 | 2 | 2.2 | 81 | 95.6 | 68 | 80.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 55 | 65.1 | 1 | 1.9 | 47 | 84.7 | - | - | 6 | 11.2 | 1 | 1.3 | 53 | 95.9 | 47 | 85.5 |
| Female householder, no husband present | 10 | 11.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 3 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 42 | 49.6 | 1 | 1.7 | 38 | 90.3 | - | - | 3 | 6.0 | - | - | 40 | 96.3 | 38 | 91.3 |
| Nonfamily household and other | 29 | 34.9 | . | - | 21 | 71.0 | - | - | 7 | 24.0 | 1 | 3.7 | 28 | 95.0 | 21 | 71.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 1.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 79 | 93.8 | 1 | 1.8 | 64 | 80.8 | . | - | 12 | 15.0 | 1 | 1.9 | 76 | 95.8 | 65 | 81.4 |
| Other non-Black non-Hispanic | 3 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 21 | 24.5 | - | - | 16 | 79.4 | - | - | 3 | 15.1 | 1 | 5.5 | 20 | 94.5 | 16 | 79.4 |
| 35 to 44 years | 18 | 21.3 | - | - | 15 | 85.4 | - | - | 2 | 12.1 | - | - | 18 | 97.6 | 16 | 87.9 |
| 45 to 54 years | 20 | 23.2 | 1 | 5.6 | 15 | 77.3 | - | - | 3 | 17.1 | - | - | 19 | 94.4 | 15 | 77.3 |
| 55 to 64 years | 15 | 17.4 | - | - | 13 | 86.5 | - | - | 2 | 13.5 | - | - | 15 | 100.0 | 13 | 86.5 |
| 65 years or more | 11 | 13.6 | - | - | 8 | 68.2 | - | - | 3 | 22.7 | 1 | 6.2 | 10 | 90.9 | 8 | 68.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 6 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 21 | 25.3 | 1 | 3.1 | 16 | 75.2 | - | - | 4 | 16.6 | 1 | 5.1 | 20 | 91.8 | 16 | 75.2 |
| Some college | 25 | 29.7 | - | - | 21 | 83.7 | - | - | 3 | 13.2 | - | - | 24 | 96.9 | 21 | 83.7 |
| College degree | 32 | 38.2 | - | - | 28 | 87.7 | - | - | 4 | 12.3 | - | - | 32 | 100.0 | 28 | 87.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 8 | 9.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 10 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and $\$ 50,000$ | 16 | 19.5 | - | - | 13 | 81.3 | - | - | 3 | 18.7 | - | . | 16 | 100.0 | 13 | 81.3 |
| Between \$50,000 and \$75,000 | 21 | 24.4 | - | - | 17 | 83.6 | - | - | 3 | 12.9 | - | - | 20 | 96.5 | 17 | 83.6 |
| At Least \$75,000 | 29 | 34.1 | - | - | 27 | 92.8 | - | - | 2 | 5.8 | - | - | 28 | 98.7 | 27 | 92.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 63 | 74.1 | 1 | 1.7 | 55 | 88.1 | - | - | 6 | 9.0 | 1 | 1.2 | 61 | 97.1 | 55 | 88.1 |
| Non-homeowner | 22 | 25.9 | - | - | 12 | 56.5 | - | - | 8 | 34.7 | 1 | 4.9 | 20 | 91.3 | 13 | 58.6 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-30 2011 Household Banking Status by Demographic Characteristics:
Charlotte-Gastonia-Concord, NC-SC

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 742 | 100.0 | 66 | 8.9 | 206 | 27.8 | 458 | 61.7 | 12 | 1.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 495 | 66.6 | 60 | 12.1 | 138 | 27.9 | 291 | 58.8 | 6 | 1.2 |
| Female householder, no husband present | 88 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 32 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 375 | 50.5 | 29 | 7.7 | 98 | 26.0 | 245 | 65.3 | 4 | 1.0 |
| Nonfamily household and other | 248 | 33.4 | 6 | 2.4 | 68 | 27.4 | 167 | 67.6 | 6 | 2.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 192 | 25.9 | 33 | 17.3 | 77 | 39.9 | 75 | 38.9 | 8 | 3.9 |
| Hispanic non-Black | 65 | 8.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 471 | 63.5 | 18 | 3.8 | 92 | 19.6 | 359 | 76.1 | 3 | 0.6 |
| Other non-Black non-Hispanic | 13 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 179 | 24.1 | 26 | 14.3 | 61 | 34.4 | 92 | 51.3 | - | - |
| 35 to 44 years | 154 | 20.7 | 14 | 9.0 | 40 | 26.0 | 96 | 62.6 | 4 | 2.4 |
| 45 to 54 years | 162 | 21.9 | 16 | 10.0 | 45 | 27.4 | 102 | 62.6 | - | - |
| 55 to 64 years | 116 | 15.7 | 3 | 2.9 | 47 | 40.0 | 64 | 55.3 | 2 | 1.8 |
| 65 years or more | 131 | 17.6 | 7 | 5.4 | 13 | 10.3 | 104 | 79.4 | 6 | 4.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 80 | 10.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 162 | 21.9 | 17 | 10.5 | 52 | 32.2 | 86 | 53.3 | 6 | 3.9 |
| Some college | 206 | 27.7 | 11 | 5.4 | 70 | 34.2 | 122 | 59.3 | 2 | 1.0 |
| College degree | 294 | 39.6 | 7 | 2.5 | 58 | 19.6 | 225 | 76.6 | 4 | 1.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 117 | 15.7 | 40 | 34.7 | 46 | 39.1 | 27 | 22.9 | 4 | 3.3 |
| Between \$15,000 and \$30,000 | 118 | 16.0 | 7 | 6.1 | 47 | 39.8 | 61 | 51.8 | 3 | 2.2 |
| Between \$30,000 and \$50,000 | 176 | 23.7 | 15 | 8.3 | 57 | 32.2 | 103 | 58.3 | 2 | 1.2 |
| Between \$50,000 and \$75,000 | 136 | 18.4 | - | - | 26 | 18.7 | 111 | 81.3 | - | - |
| At Least \$75,000 | 195 | 26.2 | 4 | 1.8 | 31 | 16.0 | 156 | 80.3 | 4 | 1.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 458 | 61.8 | 13 | 2.8 | 77 | 16.9 | 356 | 77.6 | 12 | 2.7 |
| Non-homeowner | 284 | 38.2 | 53 | 18.7 | 129 | 45.4 | 102 | 35.9 | - | - |

Notes
Figures do not always reconcile to totals because of rounding.
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.

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.

Table I-31 2011 Household Bank Account Type by Demographic Characteristics:
Charlotte-Gastonia-Concord, NC-SC

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 742 | 100.0 | 66 | 8.9 | 441 | 59.4 | 19 | 2.5 | 209 | 28.2 | 8 | 1.0 | 650 | 87.6 | 459 | 61.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 495 | 66.6 | 60 | 12.1 | 304 | 61.4 | 12 | 2.3 | 112 | 22.6 | 8 | 1.6 | 415 | 84.0 | 315 | 63.7 |
| Female householder, no husband present | 88 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 32 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 375 | 50.5 | 29 | 7.7 | 255 | 67.9 | 12 | 3.1 | 76 | 20.3 | 4 | 1.0 | 331 | 88.2 | 266 | 71.0 |
| Nonfamily household and other | 248 | 33.4 | 6 | 2.4 | 137 | 55.4 | 7 | 2.9 | 97 | 39.3 | . | . | 235 | 94.7 | 144 | 58.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 192 | 25.9 | 33 | 17.3 | 96 | 49.7 | 8 | 4.1 | 52 | 27.0 | 4 | 1.9 | 147 | 76.7 | 103 | 53.8 |
| Hispanic non-Black | 65 | 8.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 471 | 63.5 | 18 | 3.8 | 299 | 63.4 | 7 | 1.5 | 144 | 30.5 | 4 | 0.9 | 443 | 93.9 | 306 | 64.9 |
| Other non-Black non-Hispanic | 13 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 179 | 24.1 | 26 | 14.3 | 108 | 60.3 | - | - | 41 | 23.1 | 4 | 2.3 | 149 | 83.4 | 108 | 60.3 |
| 35 to 44 years | 154 | 20.7 | 14 | 9.0 | 90 | 58.2 | 8 | 4.9 | 39 | 25.5 | 4 | 2.4 | 129 | 83.7 | 97 | 63.1 |
| 45 to 54 years | 162 | 21.9 | 16 | 10.0 | 102 | 62.9 | 7 | 4.1 | 37 | 23.1 | - | - | 140 | 86.0 | 109 | 67.0 |
| 55 to 64 years | 116 | 15.7 | 3 | 2.9 | 65 | 56.2 | 5 | 3.9 | 43 | 37.1 | - | - | 109 | 93.2 | 70 | 60.1 |
| 65 years or more | 131 | 17.6 | 7 | 5.4 | 76 | 58.0 | - | - | 48 | 36.6 | - | - | 124 | 94.6 | 76 | 58.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 80 | 10.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 162 | 21.9 | 17 | 10.5 | 58 | 36.0 | 15 | 9.2 | 68 | 41.8 | 4 | 2.5 | 126 | 77.8 | 73 | 45.1 |
| Some college | 206 | 27.7 | 11 | 5.4 | 117 | 56.9 | - | - | 77 | 37.6 | - | - | 195 | 94.6 | 117 | 56.9 |
| College degree | 294 | 39.6 | 7 | 2.5 | 247 | 84.1 | - | - | 36 | 12.2 | 4 | 1.3 | 283 | 96.3 | 247 | 84.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 117 | 15.7 | 40 | 34.7 | 28 | 23.8 | 3 | 2.8 | 41 | 35.1 | 4 | 3.5 | 69 | 59.0 | 31 | 26.7 |
| Between $\$ 15,000$ and $\$ 30,000$ | 118 | 16.0 | 7 | 6.1 | 66 | 55.9 | 4 | 3.2 | 41 | 34.7 | - | - | 107 | 90.6 | 70 | 59.1 |
| Between $\$ 30,000$ and $\$ 50,000$ | 176 | 23.7 | 15 | 8.3 | 99 | 56.3 | 5 | 2.6 | 58 | 32.9 | - | - | 157 | 89.1 | 104 | 58.8 |
| Between $\$ 50,000$ and $\$ 75,000$ | 136 | 18.4 | - | - | 100 | 73.7 | 7 | 5.2 | 29 | 21.2 | - | - | 129 | 94.8 | 107 | 78.8 |
| At Least \$75,000 | 195 | 26.2 | 4 | 1.8 | 147 | 75.6 | - | - | 40 | 20.6 | 4 | 1.9 | 187 | 96.3 | 147 | 75.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 458 | 61.8 | 13 | 2.8 | 322 | 70.2 | 5 | 1.0 | 116 | 25.2 | 4 | 0.8 | 437 | 95.4 | 326 | 71.2 |
| Non-homeowner | 284 | 38.2 | 53 | 18.7 | 119 | 42.0 | 14 | 5.0 | 93 | 32.9 | 4 | 1.4 | 213 | 74.9 | 133 | 46.9 |

Notes:
Figures do not always reconcile to totals because of rounding
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.

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.

Table I-32 2011 Household Banking Status by Demographic Characteristics:
Chicago-Naperville-Joliet, IL-IN-WI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|l} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 3,429 | 100.0 | 294 | 8.6 | 561 | 16.4 | 2,460 | 71.7 | 113 | 3.3 |
|  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,253 | 65.7 | 176 | 7.8 | 409 | 18.2 | 1,609 | 71.4 | 59 | 2.6 |
| Female householder, no husband present | 408 | 11.9 | 83 | 20.3 | 80 | 19.5 | 239 | 58.6 | 7 | 1.6 |
| Male householder, no wife present | 150 | 4.4 | 45 | 30.0 | 34 | 22.6 | 61 | 40.9 | 10 | 6.5 |
| Married couple | 1,695 | 49.4 | 48 | 2.9 | 296 | 17.4 | 1,308 | 77.2 | 43 | 2.5 |
| Nonfamily household and other | 1,176 | 34.3 | 118 | 10.0 | 152 | 12.9 | 851 | 72.4 | 54 | 4.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 625 | 18.2 | 145 | 23.2 | 160 | 25.5 | 273 | 43.7 | 47 | 7.6 |
| Hispanic non-Black | 478 | 13.9 | 94 | 19.7 | 144 | 30.1 | 229 | 47.9 | 11 | 2.4 |
| White non-Black non-Hispanic | 2,151 | 62.7 | 50 | 2.3 | 243 | 11.3 | 1,803 | 83.8 | 55 | 2.5 |
| Other non-Black non-Hispanic | 175 | 5.1 | 5 | 3.0 | 15 | 8.5 | 155 | 88.5 | - | . |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 742 | 21.6 | 94 | 12.6 | 132 | 17.8 | 507 | 68.4 | 9 | 1.2 |
| 35 to 44 years | 652 | 19.0 | 48 | 7.4 | 122 | 18.6 | 463 | 71.0 | 19 | 2.9 |
| 45 to 54 years | 738 | 21.5 | 77 | 10.4 | 130 | 17.6 | 485 | 65.7 | 47 | 6.3 |
| 55 to 64 years | 702 | 20.5 | 60 | 8.6 | 120 | 17.1 | 504 | 71.8 | 18 | 2.6 |
| 65 years or more | 595 | 17.3 | 16 | 2.6 | 58 | 9.7 | 501 | 84.2 | 20 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 328 | 9.6 | 68 | 20.7 | 99 | 30.0 | 158 | 48.2 | 3 | 1.0 |
| High school degree | 895 | 26.1 | 118 | 13.2 | 180 | 20.1 | 565 | 63.1 | 33 | 3.6 |
| Some college | 880 | 25.7 | 83 | 9.4 | 139 | 15.8 | 627 | 71.2 | 31 | 3.5 |
| College degree | 1,325 | 38.7 | 25 | 1.9 | 144 | 10.9 | 1,110 | 83.8 | 46 | 3.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 443 | 12.9 | 144 | 32.5 | 69 | 15.5 | 215 | 48.5 | 15 | 3.4 |
| Between \$15,000 and \$30,000 | 525 | 15.3 | 75 | 14.3 | 136 | 26.0 | 287 | 54.6 | 27 | 5.1 |
| Between \$30,000 and \$50,000 | 576 | 16.8 | 41 | 7.1 | 107 | 18.7 | 410 | 71.2 | 18 | 3.0 |
| Between \$50,000 and \$75,000 | 694 | 20.2 | 31 | 4.4 | 116 | 16.7 | 529 | 76.2 | 18 | 2.7 |
| At Least \$75,000 | 1,192 | 34.8 | 4 | 0.3 | 133 | 11.1 | 1,020 | 85.6 | 35 | 3.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,405 | 70.1 | 62 | 2.6 | 328 | 13.7 | 1,928 | 80.2 | 86 | 3.6 |
| Non-homeowner | 1,024 | 29.9 | 233 | 22.7 | 233 | 22.7 | 532 | 51.9 | 27 | 2.6 |

Figures do not always reconcile to totals because of rounding

- = 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.

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.

Table I-33 2011 Household Bank Account Type by Demographic Characteristics:
Chicago-Naperville-Joliet, IL-IN-WI

| 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 | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 3,429 | 100.0 | 294 | 8.6 | 2,247 | 65.5 | 48 | 1.4 | 759 | 22.1 | 81 | 2.4 | 3,006 | 87.7 | 2,295 | 66.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,253 | 65.7 | 176 | 7.8 | 1,539 | 68.3 | 25 | 1.1 | 477 | 21.2 | 36 | 1.6 | 2,016 | 89.5 | 1,564 | 69.4 |
| Female householder, no husband present | 408 | 11.9 | 83 | 20.3 | 187 | 45.8 | 4 | 0.9 | 125 | 30.5 | 10 | 2.6 | 311 | 76.3 | 190 | 46.7 |
| Male householder, no wife present | 150 | 4.4 | 45 | 30.0 | 50 | 33.1 | 4 | 2.5 | 51 | 34.3 | - | 2.6 | 101 | 67.4 | 54 | 35.7 |
| Married couple | 1,695 | 49.4 | 48 | 2.9 | 1,302 | 76.8 | 18 | 1.1 | 301 | 17.8 | 25 | 1.5 | 1,604 | 94.6 | 1,320 | 77.9 |
| Nonfamily household and other | 1,176 | 34.3 | 118 | 10.0 | 708 | 60.2 | 22 | 1.9 | 282 | 24.0 | 45 | 3.8 | 990 | 84.2 | 731 | 62.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 625 | 18.2 | 145 | 23.2 | 247 | 39.4 | 3 | 0.6 | 194 | 31.0 | 36 | 5.8 | 440 | 70.4 | 250 | 40.0 |
| Hispanic non-Black | 478 | 13.9 | 94 | 19.7 | 204 | 42.8 | 16 | 3.3 | 156 | 32.6 | 8 | 1.6 | 360 | 75.4 | 220 | 46.1 |
| White non-Black non-Hispanic | 2,151 | 62.7 | 50 | 2.3 | 1,660 | 77.2 | 25 | 1.2 | 384 | 17.9 | 32 | 1.5 | 2,044 | 95.0 | 1,685 | 78.3 |
| Other non-Black non-Hispanic | 175 | 5.1 | 5 | 3.0 | 136 | 77.8 | 3 | 1.9 | 26 | 14.7 | 5 | 2.6 | 162 | 92.5 | 139 | 79.7 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 742 | 21.6 | 94 | 12.6 | 434 | 58.5 | 11 | 1.5 | 203 | 27.4 | - | - | 637 | 85.8 | 445 | 60.0 |
| 35 to 44 years | 652 | 19.0 | 48 | 7.4 | 438 | 67.1 | 8 | 1.2 | 154 | 23.7 | 4 | 0.6 | 592 | 90.8 | 446 | 68.3 |
| 45 to 54 years | 738 | 21.5 | 77 | 10.4 | 512 | 69.3 | 4 | 0.5 | 123 | 16.6 | 24 | 3.2 | 634 | 85.9 | 515 | 69.8 |
| 55 to 64 years | 702 | 20.5 | 60 | 8.6 | 457 | 65.1 | 10 | 1.5 | 149 | 21.3 | 25 | 3.6 | 606 | 86.4 | 467 | 66.6 |
| 65 years or more | 595 | 17.3 | 16 | 2.6 | 407 | 68.4 | 14 | 2.4 | 130 | 21.8 | 28 | 4.7 | 537 | 90.3 | 421 | 70.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 328 | 9.6 | 68 | 20.7 | 120 | 36.6 | 15 | 4.5 | 112 | 34.0 | 14 | 4.2 | 232 | 70.7 | 135 | 41.1 |
| High school degree | 895 | 26.1 | 118 | 13.2 | 485 | 54.1 | 18 | 2.1 | 241 | 26.9 | 33 | 3.7 | 726 | 81.1 | 503 | 56.2 |
| Some college | 880 | 25.7 | 83 | 9.4 | 532 | 60.4 | 3 | 0.4 | 247 | 28.1 | 15 | 1.7 | 779 | 88.5 | 535 | 60.8 |
| College degree | 1,325 | 38.7 | 25 | 1.9 | 1,110 | 83.8 | 11 | 0.8 | 159 | 12.0 | 20 | 1.5 | 1,269 | 95.8 | 1,122 | 84.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 443 | 12.9 | 144 | 32.5 | 146 | 32.9 | 8 | 1.8 | 138 | 31.1 | 7 | 1.7 | 284 | 64.0 | 154 | 34.7 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 525 | 15.3 | 75 | 14.3 | 168 | 32.1 | 25 | 4.8 | 239 | 45.6 | 17 | 3.2 | 407 | 77.6 | 194 | 36.9 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 576 | 16.8 | 41 | 7.1 | 360 | 62.5 | 7 | 1.2 | 148 | 25.7 | 21 | 3.6 | 507 | 88.1 | 366 | 63.7 |
| Between \$50,000 and $\$ 75,000$ | 694 | 20.2 | 31 | 4.4 | 497 | 71.6 | 4 | 0.6 | 138 | 19.9 | 24 | 3.5 | 635 | 91.4 | 501 | 72.2 |
| At Least \$75,000 | 1,192 | 34.8 | 4 | 0.3 | 1,077 | 90.4 | 3 | 0.3 | 96 | 8.1 | 12 | 1.0 | 1,173 | 98.4 | 1,080 | 90.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,405 | 70.1 | 62 | 2.6 | 1,819 | 75.6 | 21 | 0.9 | 442 | 18.4 | 61 | 2.5 | 2,261 | 94.0 | 1,840 | 76.5 |
| Non-homeowner | 1,024 | 29.9 | 233 | 22.7 | 428 | 41.8 | 27 | 2.6 | 317 | 30.9 | 20 | 2.0 | 744 | 72.7 | 454 | 44.4 |

Notes:
Figures do not always reconcile to totals because of rounding

- = 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

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.

Table I-34 2011 Household Banking Status by Demographic Characteristics:
Cincinnati-Middletown, OH-KY-IN

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 823 | 100.0 | 84 | 10.3 | 127 | 15.5 | 565 | 68.6 | 46 | 5.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 497 | 60.4 | 37 | 7.5 | 82 | 16.5 | 349 | 70.2 | 28 | 5.7 |
| Female householder, no husband present | 84 | 10.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 24 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 389 | 47.3 | 18 | 4.7 | 45 | 11.6 | 301 | 77.3 | 25 | 6.4 |
| Nonfamily household and other | 326 | 39.6 | 47 | 14.4 | 45 | 13.9 | 216 | 66.2 | 18 | 5.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 98 | 12.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 694 | 84.3 | 50 | 7.2 | 96 | 13.8 | 510 | 73.4 | 39 | 5.6 |
| Other non-Black non-Hispanic | 11 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 187 | 22.7 | 32 | 16.9 | 33 | 17.9 | 122 | 65.2 | - | - |
| 35 to 44 years | 137 | 16.6 | 23 | 16.7 | 22 | 16.1 | 89 | 64.8 | 3 | 2.4 |
| 45 to 54 years | 185 | 22.5 | 6 | 3.0 | 24 | 12.7 | 138 | 74.7 | 18 | 9.6 |
| 55 to 64 years | 169 | 20.5 | 10 | 5.9 | 22 | 13.1 | 123 | 72.9 | 14 | 8.1 |
| 65 years or more | 146 | 17.7 | 15 | 10.0 | 26 | 18.0 | 93 | 64.1 | 12 | 8.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 7.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 270 | 32.8 | 51 | 18.7 | 58 | 21.3 | 140 | 52.0 | 21 | 8.0 |
| Some college | 254 | 30.9 | 18 | 6.9 | 46 | 18.2 | 184 | 72.2 | 7 | 2.7 |
| College degree | 237 | 28.8 | 3 | 1.2 | 14 | 6.1 | 205 | 86.7 | 14 | 5.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 124 | 15.1 | 51 | 41.2 | 18 | 14.5 | 55 | 44.3 | - | - |
| Between \$15,000 and \$30,000 | 142 | 17.3 | 16 | 11.1 | 39 | 27.5 | 83 | 58.6 | 4 | 2.8 |
| Between \$30,000 and \$50,000 | 239 | 29.0 | 13 | 5.4 | 55 | 23.0 | 157 | 65.7 | 14 | 5.8 |
| Between \$50,000 and \$75,000 | 126 | 15.3 | 5 | 3.8 | 13 | 10.0 | 94 | 74.8 | 14 | 11.5 |
| At Least \$75,000 | 193 | 23.4 | - | - | 3 | 1.4 | 176 | 91.3 | 14 | 7.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 534 | 64.8 | 7 | 1.3 | 46 | 8.7 | 437 | 81.9 | 43 | 8.1 |
| Non-homeowner | 290 | 35.2 | 77 | 26.7 | 81 | 27.9 | 128 | 44.2 | 3 | 1.2 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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.

Table I-35 2011 Household Bank Account Type by Demographic Characteristics:
Cincinnati-Middletown, OH-KY-IN

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All Households | 823 | 100.0 | 84 | 10.3 | 476 | 57.8 | 23 | 2.8 | 203 | 24.6 | 37 | 4.5 | 679 | 82.5 | 499 | 60.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 497 | 60.4 | 37 | 7.5 | 332 | 66.8 | 8 | 1.7 | 96 | 19.3 | 23 | 4.7 | 428 | 86.1 | 340 | 68.5 |
| Female householder, no husband present | 84 | 10.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 24 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 389 | 47.3 | 18 | 4.7 | 287 | 73.8 | - | - | 64 | 16.4 | 20 | 5.1 | 351 | 90.2 | 287 | 73.8 |
| Nonfamily household and other | 326 | 39.6 | 47 | 14.4 | 144 | 44.1 | 15 | 4.6 | 107 | 32.7 | 14 | 4.2 | 251 | 76.9 | 159 | 48.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 98 | 12.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 694 | 84.3 | 50 | 7.2 | 429 | 61.8 | 11 | 1.6 | 170 | 24.4 | 35 | 5.0 | 599 | 86.3 | 440 | 63.4 |
| Other non-Black non-Hispanic | 11 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 187 | 22.7 | 32 | 16.9 | 111 | 59.4 | 5 | 2.7 | 35 | 18.9 | 4 | 2.0 | 146 | 78.3 | 116 | 62.1 |
| 35 to 44 years | 137 | 16.6 | 23 | 16.7 | 71 | 51.6 | - | - | 44 | 31.8 | - | - | 114 | 83.3 | 71 | 51.6 |
| 45 to 54 years | 185 | 22.5 | 6 | 3.0 | 119 | 64.5 | 7 | 3.9 | 41 | 21.9 | 12 | 6.7 | 160 | 86.4 | 127 | 68.4 |
| 55 to 64 years | 169 | 20.5 | 10 | 5.9 | 102 | 60.1 | 4 | 2.1 | 47 | 27.8 | 7 | 4.1 | 149 | 87.9 | 105 | 62.2 |
| 65 years or more | 146 | 17.7 | 15 | 10.0 | 74 | 50.5 | 7 | 5.1 | 36 | 25.0 | 14 | 9.4 | 110 | 75.5 | 81 | 55.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 62 | 7.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 270 | 32.8 | 51 | 18.7 | 113 | 41.7 | 15 | 5.4 | 77 | 28.4 | 15 | 5.7 | 189 | 70.1 | 127 | 47.1 |
| Some college | 254 | 30.9 | 18 | 6.9 | 156 | 61.5 | 5 | 2.0 | 72 | 28.3 | 3 | 1.4 | 228 | 89.7 | 161 | 63.5 |
| College degree | 237 | 28.8 | 3 | 1.2 | 187 | 78.8 | - | - | 33 | 14.1 | 14 | 5.9 | 220 | 92.9 | 187 | 78.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 Between \$15,000 and | 124 | 15.1 | 51 | 41.2 | 21 | 17.1 | 7 | 6.0 | 42 | 34.0 | 2 | 1.7 | 63 | 51.1 | 29 | 23.2 |
| $\$ 30,000$ | 142 | 17.3 | 16 | 11.1 | 69 | 48.5 | 12 | 8.8 | 39 | 27.2 | 6 | 4.5 | 108 | 75.7 | 81 | 57.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 239 | 29.0 | 13 | 5.4 | 141 | 59.1 | 3 | 1.4 | 74 | 31.1 | 7 | 3.0 | 215 | 90.3 | 144 | 60.5 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 126 | 15.3 | 5 | 3.8 | 94 | 74.6 | . | . | 20 | 15.7 | 7 | 5.9 | 114 | 90.3 | 94 | 74.6 |
| At Least \$75,000 | 193 | 23.4 | - | - | 151 | 78.2 | - | - | 28 | 14.6 | 14 | 7.2 | 179 | 92.8 | 151 | 78.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 534 | 64.8 | 7 | 1.3 | 378 | 70.9 | 7 | 1.3 | 107 | 20.0 | 35 | 6.5 | 485 | 90.9 | 385 | 72.2 |
| Non-homeowner | 290 | 35.2 | 77 | 26.7 | 98 | 33.7 | 16 | 5.6 | 96 | 33.2 | 2 | 0.8 | 194 | 66.9 | 114 | 39.3 |

Figures do not always reconcile to totals because of rounding.
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.

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.

Table I-36 2011 Household Banking Status by Demographic Characteristics:

## Cleveland-Elyria-Mentor, OH

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 909 | 100.0 | 77 | 8.5 | 164 | 18.1 | 638 | 70.3 | 29 | 3.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 558 | 61.4 | 43 | 7.7 | 101 | 18.1 | 400 | 71.7 | 14 | 2.5 |
| Female householder, no husband present | 119 | 13.1 | 31 | 26.3 | 34 | 28.4 | 47 | 39.7 | 7 | 5.7 |
| Male householder, no wife present | 40 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 400 | 44.0 | 12 | 2.9 | 59 | 14.7 | 322 | 80.6 | 7 | 1.8 |
| Nonfamily household and other | 350 | 38.6 | 34 | 9.8 | 63 | 18.0 | 238 | 68.1 | 14 | 4.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 154 | 16.9 | 49 | 31.6 | 33 | 21.3 | 65 | 42.1 | 8 | 4.9 |
| Hispanic non-Black | 34 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 700 | 77.0 | 24 | 3.4 | 123 | 17.5 | 532 | 76.0 | 21 | 3.0 |
| Other non-Black non-Hispanic | 21 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 171 | 18.8 | 34 | 19.9 | 31 | 18.3 | 98 | 57.6 | 7 | 4.3 |
| 35 to 44 years | 171 | 18.8 | 4 | 2.1 | 32 | 18.7 | 128 | 74.9 | 7 | 4.2 |
| 45 to 54 years | 205 | 22.5 | 13 | 6.1 | 36 | 17.8 | 149 | 72.6 | 7 | 3.4 |
| 55 to 64 years | 168 | 18.5 | 9 | 5.4 | 38 | 22.5 | 117 | 69.9 | 4 | 2.1 |
| 65 years or more | 194 | 21.4 | 18 | 9.2 | 27 | 13.9 | 146 | 75.2 | 3 | 1.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 92 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 252 | 27.7 | 25 | 9.9 | 49 | 19.5 | 168 | 66.5 | 10 | 4.1 |
| Some college | 250 | 27.5 | 19 | 7.7 | 55 | 22.0 | 165 | 66.0 | 11 | 4.4 |
| College degree | 315 | 34.6 | - | - | 44 | 13.9 | 264 | 83.8 | 7 | 2.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 158 | 17.4 | 43 | 27.5 | 25 | 15.8 | 90 | 56.7 | - | - |
| Between \$15,000 and \$30,000 | 150 | 16.5 | 27 | 17.9 | 36 | 24.1 | 84 | 55.9 | 3 | 2.2 |
| Between \$30,000 and \$50,000 | 176 | 19.3 | 7 | 3.9 | 41 | 23.1 | 121 | 68.6 | 8 | 4.5 |
| Between \$50,000 and \$75,000 | 210 | 23.1 | - | - | 33 | 15.9 | 169 | 80.8 | 7 | 3.3 |
| At Least \$75,000 | 215 | 23.7 | - | - | 30 | 13.7 | 175 | 81.4 | 10 | 4.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 635 | 69.9 | 27 | 4.2 | 100 | 15.7 | 486 | 76.6 | 22 | 3.4 |
| Non-homeowner | 274 | 30.1 | 50 | 18.3 | 64 | 23.6 | 152 | 55.6 | 7 | 2.5 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-37 2011 Household Bank Account Type by Demographic Characteristics:

## Cleveland-Elyria-Mentor, OHTitle

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | $\begin{gathered} \hline \text { Pct of } \\ \text { Col } \end{gathered}$ | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row |
| All US Households | 909 | 100.0 | 77 | 8.5 | 599 | 65.9 | 23 | 2.5 | 196 | 21.6 | 14 | 1.6 | 798 | 87.8 | 621 | 68.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 558 | 61.4 | 43 | 7.7 | 388 | 69.5 | 9 | 1.5 | 108 | 19.4 | 11 | 1.9 | 499 | 89.5 | 396 | 71.0 |
| holder, no husband present | 119 | 13.1 | 31 | 26.3 | 57 | 47.9 | 5 | 4.0 | 26 | 21.9 |  | - | 83 | 69.7 | 62 | 51.9 |
| Male householder, no wife present | 40 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 400 | 44.0 | 12 | 2.9 | 312 | 78.0 | 4 | 1.0 | 62 | 15.5 | 11 | 2.7 | 377 | 94.3 | 315 | 78.9 |
| Nonfamily household and other | 350 | 38.6 | 34 | 9.8 | 211 | 60.2 | 14 | 4.0 | 87 | 25.0 | 3 | 1.0 | 299 | 85.2 | 225 | 64.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 154 | 16.9 | 49 | 31.6 | 49 | 31.9 | 11 | 7.1 | 45 | 29.4 | - | - | 94 | 61.3 | 60 | 39.0 |
| Hispanic non-Black | 34 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 700 | 77.0 | 24 | 3.4 | 508 | 72.6 | 12 | 1.7 | 142 | 20.3 | 14 | 2.0 | 653 | 93.4 | 520 | 74.3 |
| Other non-Black non-Hispanic | 21 | 2.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 171 | 18.8 | 34 | 19.9 | 94 | 54.8 | 4 | 2.6 | 39 | 22.8 | - |  | 132 | 77.6 | 98 | 57.3 |
| 35 to 44 years | 171 | 18.8 | 4 | 2.1 | 120 | 70.3 | - | - | 40 | 23.3 | 7 | 4.2 | 160 | 93.6 | 120 | 70.3 |
| 45 to 54 years | 205 | 22.5 | 13 | 6.1 | 153 | 74.5 | 3 | 1.6 | 36 | 17.8 | - | - | 189 | 92.3 | 156 | 76.1 |
| 55 to 64 years | 168 | 18.5 | 9 | 5.4 | 113 | 67.6 | 15 | 8.9 | 27 | 15.9 | 4 | 2.1 | 140 | 83.6 | 128 | 76.5 |
| 65 years or more | 194 | 21.4 | 18 | 9.2 | 119 | 61.2 | - | . | 54 | 27.8 | 3 | 1.7 | 176 | 90.8 | 119 | 61.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 92 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 252 | 27.7 | 25 | 9.9 | 136 | 54.0 | 10 | 4.2 | 77 | 30.5 | 4 | 1.4 | 213 | 84.5 | 147 | 58.2 |
| Some college | 250 | 27.5 | 19 | 7.7 | 178 | 71.0 | 9 | 3.4 | 45 | 17.9 |  |  | 222 | 88.9 | 186 | 74.4 |
| College degree | 315 | 34.6 | - | . | 257 | 81.7 | 4 | 1.1 | 43 | 13.8 | 11 | 3.4 | 304 | 96.6 | 261 | 82.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 158 | 17.4 | 43 | 27.5 | 59 | 37.5 | 3 | 2.1 | 52 | 32.9 | - | - | 111 | 70.4 | 62 | 39.5 |
| Between \$15,000 and \$30,000 | 150 | 16.5 | 27 | 17.9 | 63 | 42.3 | 12 | 8.0 | 48 | 31.9 | - | - | 111 | 74.1 | 75 | 50.2 |
| Between $\$ 30,000$ and $\$ 50,000$ | 176 | 19.3 | 7 | 3.9 | 106 | 60.5 | 4 | 2.0 | 55 | 31.5 | 4 | 2.2 | 162 | 92.0 | 110 | 62.5 |
| Between \$50,000 and $\$ 75,000$ | 210 | 23.1 | . | . | 189 | 90.3 | . | . | 17 | 8.0 | 4 | 1.7 | 206 | 98.3 | 189 | 90.3 |
| At Least \$ 75,000 | 215 | 23.7 | - | - | 180 | 83.9 | 4 | 1.8 | 24 | 11.1 | 7 | 3.2 | 208 | 96.6 | 184 | 85.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 635 | 69.9 | 27 | 4.2 | 467 | 73.5 | 12 | 1.9 | 115 | 18.1 | 14 | 2.2 | 585 | 92.2 | 479 | 75.4 |
| Non-homeowner | 274 | 30.1 | 50 | 18.3 | 132 | 48.3 | 10 | 3.8 | 81 | 29.6 | . | . | 213 | 77.8 | 143 | 52.1 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-38 2011 Household Banking Status by Demographic Characteristics:
Colorado Springs, CO

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 222 | 100.0 | 20 | 9.1 | 25 | 11.2 | 171 | 77.1 | 6 | 2.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 167 | 75.4 | 13 | 7.8 | 16 | 9.6 | 136 | 81.6 | 2 | 1.0 |
| Female householder, no husband present | 24 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 131 | 59.1 | 9 | 6.6 | 14 | 11.1 | 108 | 82.3 | - | - |
| Nonfamily household and other | 55 | 24.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 17 | 7.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 18 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 178 | 80.3 | 13 | 7.2 | 19 | 10.7 | 142 | 79.9 | 4 | 2.3 |
| Other non-Black non-Hispanic | 9 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 64 | 28.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 33 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 33 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 57 | 25.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 34 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 17 | 7.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 48 | 21.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 81 | 36.5 | 9 | 10.7 | 8 | 9.6 | 59 | 72.7 | 6 | 7.0 |
| College degree | 76 | 34.3 | 1 | 1.9 | 6 | 8.1 | 68 | 90.0 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 26 | 11.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$ 15,000 and \$30,000 | 46 | 20.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 58 | 26.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 47 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 45 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 128 | 57.6 | 4 | 3.2 | 15 | 11.7 | 107 | 83.8 | 2 | 1.3 |
| Non-homeowner | 94 | 42.4 | 16 | 17.2 | 10 | 10.6 | 64 | 67.9 | 4 | 4.3 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-39 2011 Household Bank Account Type by Demographic Characteristics:

## Colorado Springs, CO

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Col | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | Number (1000s) | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 222 | 100.0 | 20 | 9.1 | 169 | 76.3 | 2 | 1.1 | 26 | 11.5 | 4 | 1.9 | 199 | 89.8 | 172 | 77.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 167 | 75.4 | 13 | 7.8 | 132 | 79.3 |  |  | 19 | 11.5 | 2 | 1.4 | 154 | 92.2 | 132 | 79.3 |
| holder, no husband present | 24 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 131 | 59.1 | 9 | 6.6 | 109 | 83.5 |  |  | 13 | 9.9 | . | - | 122 | 93.4 | 109 | 83.5 |
| Nonfamily household and other | 55 | 24.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 17 | 7.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 18 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 178 | 80.3 | 13 | 7.2 | 136 | 76.6 | 2 | 1.4 | 22 | 12.4 | 4 | 2.4 | 163 | 91.4 | 139 | 78.0 |
| Other non-Black non-Hispanic | 9 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 64 | 28.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 33 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 33 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 57 | 25.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 34 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 17 | 7.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 48 | 21.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 81 | 36.5 | 9 | 10.7 | 60 | 74.0 |  |  | 11 | 13.0 | 2 | 2.3 | 72 | 89.3 | 60 | 74.0 |
| College degree | 76 | 34.3 | 1 | 1.9 | 68 | 89.7 | - | - | 6 | 8.4 | - | - | 74 | 98.1 | 68 | 89.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 26 | 11.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 46 | 20.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and \$50,000 | 58 | 26.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 47 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 45 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 128 | 57.6 | 4 | 3.2 | 106 | 83.1 | - | - | 18 | 13.8 | - | - | 124 | 96.8 | 106 | 83.1 |
| Non-homeowner | 94 | 42.4 | 16 | 17.2 | 63 | 67.2 | 2 | 2.6 | 8 | 8.5 | 4 | 4.5 | 75 | 80.3 | 65 | 69.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-40 2011 Household Banking Status by Demographic Characteristics:
Columbia, SC

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 294 | 100.0 | 22 | 7.4 | 48 | 16.4 | 224 | 76.3 | - |  |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 207 | 70.3 | 9 | 4.3 | 37 | 18.1 | 160 | 77.5 | - | - |
| Female householder, no husband present | 50 | 17.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 14 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 143 | 48.6 | - | - | 18 | 12.6 | 125 | 87.4 | - | - |
| Nonfamily household and other | 87 | 29.7 | 13 | 14.6 | 11 | 12.1 | 64 | 73.3 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 95 | 32.3 | 16 | 16.9 | 31 | 33.1 | 47 | 50.0 | - | - |
| Hispanic non-Black | 12 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 180 | 61.4 | 2 | 1.3 | 13 | 7.4 | 165 | 91.3 | - | - |
| Other non-Black non-Hispanic | 6 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 66 | 22.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 58 | 19.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 47 | 16.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 72 | 24.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 50 | 17.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 37 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 83 | 28.4 | 15 | 18.6 | 12 | 14.6 | 56 | 66.8 | - | - |
| Some college | 70 | 24.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 103 | 35.0 | - | - | 16 | 15.9 | 86 | 84.1 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 40 | 13.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 82 | 28.0 | 4 | 4.4 | 16 | 19.6 | 63 | 76.0 | - | - |
| Between \$30,000 and \$50,000 | 67 | 23.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 52 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 52 | 17.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 211 | 71.8 | 6 | 2.9 | 22 | 10.4 | 183 | 86.7 | - | - |
| Non-homeowner | 83 | 28.2 | NA | NA | NA | NA | NA | NA | NA | NA |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-41 2011 Household Bank Account Type by Demographic Characteristics:

## Columbia, SC

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row |
| All US Households | 294 | 100.0 | 22 | 7.4 | 189 | 64.4 | - | - | 83 | 28.2 | - | - | 272 | 92.6 | 189 | 64.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 207 | 70.3 | 9 | 4.3 | 133 | 64.3 | - | - | 65 | 31.4 | - | - | 198 | 95.7 | 133 | 64.3 |
| Female householder, no husband present | 50 | 17.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 14 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 143 | 48.6 | - | - | 101 | 71.0 | - | - | 41 | 29.0 | - | - | 143 | 100.0 | 101 | 71.0 |
| Nonfamily household and other | 87 | 29.7 | 13 | 14.6 | 56 | 64.7 | - | - | 18 | 20.6 | - | - | 74 | 85.4 | 56 | 64.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 95 | 32.3 | 16 | 16.9 | 49 | 51.8 | - | - | 30 | 31.2 | - | - | 79 | 83.1 | 49 | 51.8 |
| Hispanic non-Black | 12 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 180 | 61.4 | 2 | 1.3 | 137 | 76.1 | - | - | 41 | 22.6 | - | - | 178 | 98.7 | 137 | 76.1 |
| Other non-Black non-Hispanic | 6 | 2.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 66 | 22.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 58 | 19.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 47 | 16.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 72 | 24.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 50 | 17.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 37 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 83 | 28.4 | 15 | 18.6 | 41 | 49.2 | - | - | 27 | 32.2 | - | - | 68 | 81.4 | 41 | 49.2 |
| Some college | 70 | 24.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| College degree | 103 | 35.0 | - | - | 83 | 81.1 | - | - | 19 | 18.9 | - | - | 103 | 100.0 | 83 | 81.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 40 | 13.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 82 | 28.0 | 4 | 4.4 | 44 | 53.4 | - | . | 35 | 42.2 | . | . | 79 | 95.6 | 44 | 53.4 |
| Between $\$ 30,000$ and $\$ 50,000$ | 67 | 23.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 52 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 52 | 17.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 211 | 71.8 | 6 | 2.9 | 164 | 77.9 | - | - | 41 | 19.3 | - | - | 205 | 97.1 | 164 | 77.9 |
| Non-homeowner | 83 | 28.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-42 2011 Household Banking Status by Demographic Characteristics:

## Columbus, OH

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 718 | 100.0 | 58 | 8.1 | 182 | 25.3 | 454 | 63.2 | 24 | 3.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 424 | 59.0 | 26 | 6.2 | 112 | 26.4 | 272 | 64.1 | 14 | 3.2 |
| Female householder, no husband present | 84 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 29 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 310 | 43.2 | 8 | 2.5 | 74 | 23.9 | 218 | 70.3 | 10 | 3.3 |
| Nonfamily household and other | 294 | 41.0 | 32 | 10.9 | 70 | 23.8 | 182 | 61.9 | 10 | 3.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 107 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 12 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 577 | 80.4 | 25 | 4.3 | 125 | 21.6 | 407 | 70.5 | 21 | 3.6 |
| Other non-Black non-Hispanic | 23 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 186 | 25.9 | 37 | 20.0 | 68 | 36.6 | 81 | 43.4 | - | - |
| 35 to 44 years | 126 | 17.5 | 8 | 6.4 | 44 | 35.4 | 73 | 58.2 | - | - |
| 45 to 54 years | 183 | 25.5 | 10 | 5.3 | 41 | 22.2 | 122 | 66.8 | 10 | 5.6 |
| 55 to 64 years | 119 | 16.6 | - | - | 18 | 14.9 | 94 | 79.0 | 7 | 6.1 |
| 65 years or more | 105 | 14.6 | 3 | 3.1 | 11 | 10.6 | 84 | 80.2 | 6 | 6.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 60 | 8.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 182 | 25.4 | 12 | 6.7 | 44 | 24.2 | 113 | 61.7 | 13 | 7.4 |
| Some college | 245 | 34.1 | 27 | 11.2 | 87 | 35.4 | 124 | 50.6 | 7 | 2.9 |
| College degree | 231 | 32.2 | 5 | 2.4 | 33 | 14.2 | 190 | 82.0 | 3 | 1.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 145 | 20.2 | 48 | 32.8 | 40 | 27.5 | 50 | 34.7 | 7 | 5.0 |
| Between \$15,000 and \$30,000 | 114 | 15.8 | 7 | 6.2 | 35 | 31.2 | 65 | 56.9 | 6 | 5.7 |
| Between \$30,000 and \$50,000 | 170 | 23.7 | 4 | 2.1 | 55 | 32.3 | 109 | 63.7 | 3 | 1.9 |
| Between \$50,000 and \$75,000 | 127 | 17.6 | - | - | 25 | 20.1 | 94 | 74.4 | 7 | 5.5 |
| At Least \$75,000 | 163 | 22.6 | - | - | 26 | 16.1 | 136 | 83.9 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 432 | 60.2 | 7 | 1.6 | 61 | 14.1 | 344 | 79.6 | 20 | 4.7 |
| Non-homeowner | 286 | 39.8 | 51 | 18.0 | 121 | 42.3 | 110 | 38.5 | 3 | 1.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-43 2011 Household Bank Account Type by Demographic Characteristics:
Columbus, OH

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 718 | 100.0 | 58 | 8.1 | 512 | 71.4 | 3 | 0.5 | 132 | 18.4 | 12 | 1.6 | 645 | 89.8 | 516 | 71.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 424 | 59.0 | 26 | 6.2 | 324 | 76.6 | - | - | 65 | 15.3 | 8 | 2.0 | 389 | 91.9 | 324 | 76.6 |
| Female householder, no husband present | 84 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 29 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 310 | 43.2 | 8 | 2.5 | 266 | 85.7 | - | . | 32 | 10.2 | 5 | 1.5 | 297 | 95.9 | 266 | 85.7 |
| Nonfamily household and other | 294 | 41.0 | 32 | 10.9 | 188 | 63.9 | 3 | 1.1 | 68 | 23.0 | 3 | 1.2 | 256 | 86.9 | 191 | 65.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 107 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 12 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 577 | 80.4 | 25 | 4.3 | 441 | 76.4 | - | - | 104 | 18.1 | 7 | 1.2 | 545 | 94.5 | 441 | 76.4 |
| Other non-Black non-Hispanic | 23 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 186 | 25.9 | 37 | 20.0 | 123 | 66.0 | - | - | 26 | 14.1 | - | - | 149 | 80.0 | 123 | 66.0 |
| 35 to 44 years | 126 | 17.5 | 8 | 6.4 | 96 | 76.3 | - | - | 17 | 13.5 | 5 | 3.8 | 113 | 89.8 | 96 | 76.3 |
| 45 to 54 years | 183 | 25.5 | 10 | 5.3 | 131 | 71.4 | - | - | 39 | 21.4 | 4 | 1.9 | 170 | 92.7 | 131 | 71.4 |
| 55 to 64 years | 119 | 16.6 | - | - | 93 | 78.4 | - | - | 26 | 21.6 | - | - | 119 | 100.0 | 93 | 78.4 |
| 65 years or more | 105 | 14.6 | 3 | 3.1 | 70 | 67.2 | 3 | 3.1 | 24 | 23.3 | 3 | 3.3 | 95 | 90.4 | 74 | 70.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 60 | 8.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 182 | 25.4 | 12 | 6.7 | 118 | 64.5 | - | - | 44 | 24.2 | 8 | 4.6 | 162 | 88.8 | 118 | 64.5 |
| Some college | 245 | 34.1 | 27 | 11.2 | 167 | 68.3 | - | - | 47 | 19.1 | 3 | 1.4 | 214 | 87.4 | 167 | 68.3 |
| College degree | 231 | 32.2 | 5 | 2.4 | 208 | 89.9 | - | - | 18 | 7.7 | - | - | 226 | 97.6 | 208 | 89.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 145 | 20.2 | 48 | 32.8 | 50 | 34.3 | - | - | 44 | 30.4 | 3 | 2.4 | 94 | 64.8 | 50 | 34.3 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 114 | 15.8 | 7 | 6.2 | 57 | 50.4 | 3 | 2.9 | 42 | 37.4 | 4 | 3.1 | 100 | 87.8 | 60 | 53.2 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 170 | 23.7 | 4 | 2.1 | 132 | 77.4 | . | . | 35 | 20.5 | . | - | 167 | 97.9 | 132 | 77.4 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 127 | 17.6 | . | . | 119 | 94.3 | - | . | 7 | 5.7 | - | - | 127 | 100.0 | 119 | 94.3 |
| At Least \$75,000 | 163 | 22.6 | - | - | 154 | 94.9 | - | - | 4 | 2.2 | 5 | 2.9 | 158 | 97.1 | 154 | 94.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 432 | 60.2 | 7 | 1.6 | 364 | 84.2 | 3 | 0.8 | 55 | 12.7 | 4 | 0.8 | 419 | 96.9 | 367 | 84.9 |
| Non-homeowner | 286 | 39.8 | 51 | 18.0 | 149 | 52.0 | - | - | 77 | 27.1 | 8 | 2.9 | 226 | 79.1 | 149 | 52.0 |

Notes:
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-44 2011 Household Banking Status by Demographic Characteristics:
Dallas-Fort Worth-Arlington, TX

| Household Characteristic | 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 <br> (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,433 | 100.0 | 239 | 9.8 | 670 | 27.5 | 1,488 | 61.1 | 37 | 1.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,644 | 67.6 | 169 | 10.2 | 471 | 28.7 | 976 | 59.4 | 28 | 1.7 |
| Female householder, no husband present | 298 | 12.3 | 53 | 17.8 | 140 | 47.0 | 96 | 32.1 | 9 | 3.1 |
| Male householder, no wife present | 120 | 5.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,225 | 50.4 | 81 | 6.6 | 279 | 22.7 | 847 | 69.1 | 19 | 1.5 |
| Nonfamily household and other | 789 | 32.4 | 70 | 8.9 | 198 | 25.1 | 511 | 64.8 | 9 | 1.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 378 | 15.5 | 76 | 20.2 | 175 | 46.3 | 126 | 33.5 | - | - |
| Hispanic non-Black | 489 | 20.1 | 114 | 23.2 | 183 | 37.4 | 180 | 36.9 | 12 | 2.5 |
| White non-Black non-Hispanic | 1,382 | 56.8 | 42 | 3.0 | 287 | 20.7 | 1,042 | 75.4 | 12 | 0.9 |
| Other non-Black non-Hispanic | 184 | 7.6 | 7 | 4.0 | 25 | 13.7 | 139 | 75.4 | 13 | 7.0 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 672 | 27.6 | 108 | 16.1 | 201 | 29.9 | 351 | 52.3 | 11 | 1.6 |
| 35 to 44 years | 538 | 22.1 | 67 | 12.4 | 182 | 33.7 | 286 | 53.0 | 4 | 0.8 |
| 45 to 54 years | 449 | 18.4 | 39 | 8.7 | 123 | 27.3 | 280 | 62.4 | 7 | 1.5 |
| 55 to 64 years | 419 | 17.2 | 8 | 1.8 | 112 | 26.7 | 293 | 69.8 | 7 | 1.6 |
| 65 years or more | 355 | 14.6 | 17 | 4.7 | 53 | 14.8 | 278 | 78.2 | 8 | 2.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 354 | 14.6 | 109 | 30.7 | 133 | 37.5 | 108 | 30.4 | 5 | 1.4 |
| High school degree | 509 | 20.9 | 71 | 14.0 | 181 | 35.7 | 245 | 48.1 | 11 | 2.1 |
| Some college | 658 | 27.0 | 50 | 7.6 | 221 | 33.6 | 377 | 57.3 | 10 | 1.5 |
| College degree | 913 | 37.5 | 9 | 1.0 | 135 | 14.7 | 758 | 83.1 | 11 | 1.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 298 | 12.2 | 95 | 31.9 | 99 | 33.2 | 97 | 32.7 | 6 | 2.1 |
| Between \$15,000 and \$30,000 | 458 | 18.8 | 94 | 20.5 | 171 | 37.2 | 183 | 40.0 | 10 | 2.2 |
| Between \$30,000 and \$50,000 | 444 | 18.2 | 43 | 9.6 | 124 | 28.0 | 277 | 62.4 | - | - |
| Between \$50,000 and \$75,000 | 466 | 19.2 | 7 | 1.5 | 135 | 29.0 | 312 | 66.8 | 12 | 2.6 |
| At Least \$75,000 | 767 | 31.5 | - | - | 141 | 18.4 | 618 | 80.6 | 8 | 1.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,555 | 63.9 | 60 | 3.8 | 344 | 22.1 | 1,128 | 72.6 | 23 | 1.5 |
| Non-homeowner | 878 | 36.1 | 179 | 20.4 | 326 | 37.1 | 359 | 40.9 | 14 | 1.6 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

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.

Table I-45 2011 Household Bank Account Type by Demographic Characteristics:

## Dallas-Fort Worth-Arlington, TX

| 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 <br> (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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,433 | 100.0 | 239 | 9.8 | 1,625 | 66.8 | 37 | 1.5 | 510 | 21.0 | 23 | 0.9 | 2,135 | 87.7 | 1,661 | 68.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,644 | 67.6 | 169 | 10.2 | 1,123 | 68.3 | 26 | 1.6 | 312 | 19.0 | 15 | 0.9 | 1,435 | 87.2 | 1,149 | 69.9 |
| Female householder, no husband present | 298 | 12.3 | 53 | 17.8 | 131 | 43.7 | 4 | 1.3 | 107 | 36.0 | 3 | 1.1 | 238 | 79.7 | 135 | 45.1 |
| Male householder, no wife present | 120 | 5.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,225 | 50.4 | 81 | 6.6 | 939 | 76.6 | 18 | 1.5 | 176 | 14.3 | 12 | 0.9 | 1,115 | 91.0 | 957 | 78.1 |
| Nonfamily household and other | 789 | 32.4 | 70 | 8.9 | 502 | 63.7 | 10 | 1.3 | 198 | 25.1 | 8 | 1.0 | 700 | 88.8 | 512 | 64.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 378 | 15.5 | 76 | 20.2 | 222 | 58.7 | 4 | 1.1 | 76 | 20.0 | - | - | 297 | 78.7 | 226 | 59.7 |
| Hispanic non-Black | 489 | 20.1 | 114 | 23.2 | 229 | 47.0 | 11 | 2.3 | 131 | 26.7 | 4 | 0.8 | 360 | 73.7 | 241 | 49.2 |
| White non-Black non-Hispanic | 1,382 | 56.8 | 42 | 3.0 | 1,040 | 75.2 | 21 | 1.5 | 264 | 19.1 | 15 | 1.1 | 1,304 | 94.3 | 1,061 | 76.8 |
| Other non-Black non-Hispanic | 184 | 7.6 | 7 | 4.0 | 134 | 72.6 | . | . | 40 | 21.6 | 3 | 1.8 | 174 | 94.2 | 134 | 72.6 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 672 | 27.6 | 108 | 16.1 | 391 | 58.3 | 14 | 2.1 | 150 | 22.4 | 8 | 1.1 | 541 | 80.6 | 406 | 60.4 |
| 35 to 44 years | 538 | 22.1 | 67 | 12.4 | 363 | 67.4 | 4 | 0.7 | 105 | 19.4 | - | - | 468 | 86.8 | 367 | 68.1 |
| 45 to 54 years | 449 | 18.4 | 39 | 8.7 | 329 | 73.4 | 11 | 2.5 | 69 | 15.4 | - | - | 398 | 88.8 | 340 | 75.8 |
| 55 to 64 years | 419 | 17.2 | 8 | 1.8 | 299 | 71.2 | - | - | 106 | 25.2 | 7 | 1.7 | 404 | 96.4 | 299 | 71.2 |
| 65 years or more | 355 | 14.6 | 17 | 4.7 | 243 | 68.4 | 7 | 2.0 | 80 | 22.6 | 8 | 2.2 | 323 | 91.0 | 250 | 70.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 354 | 14.6 | 109 | 30.7 | 95 | 26.7 | 11 | 3.2 | 140 | 39.4 | - | - | 234 | 66.1 | 106 | 29.9 |
| High school degree | 509 | 20.9 | 71 | 14.0 | 289 | 56.8 | 7 | 1.4 | 137 | 27.0 | 4 | 0.8 | 426 | 83.8 | 296 | 58.2 |
| Some college | 658 | 27.0 | 50 | 7.6 | 463 | 70.4 | 8 | 1.2 | 129 | 19.6 | 8 | 1.1 | 592 | 90.0 | 471 | 71.7 |
| College degree | 913 | 37.5 | 9 | 1.0 | 778 | 85.2 | 10 | 1.1 | 105 | 11.5 | 11 | 1.2 | 883 | 96.7 | 788 | 86.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 298 | 12.2 | 95 | 31.9 | 87 | 29.1 | - | - | 113 | 37.9 | 3 | 1.1 | 199 | 67.0 | 87 | 29.1 |
| Between \$15,000 and \$30,000 | 458 | 18.8 | 94 | 20.5 | 208 | 45.4 | 11 | 2.4 | 141 | 30.9 | 4 | 0.9 | 349 | 76.2 | 219 | 47.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 444 | 18.2 | 43 | 9.6 | 282 | 63.5 | 7 | 1.6 | 108 | 24.4 | 4 | 0.8 | 390 | 87.9 | 289 | 65.1 |
| Between \$50,000 and \$75,000 | 466 | 19.2 | 7 | 1.5 | 370 | 79.2 | 10 | 2.2 | 76 | 16.2 | 4 | 0.8 | 445 | 95.4 | 380 | 81.4 |
| At Least \$75,000 | 767 | 31.5 | - | - | 679 | 88.5 | 8 | 1.1 | 72 | 9.4 | 8 | 1.0 | 751 | 97.9 | 687 | 89.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,555 | 63.9 | 60 | 3.8 | 1,195 | 76.9 | 23 | 1.5 | 268 | 17.3 | 8 | 0.5 | 1,464 | 94.1 | 1,219 | 78.4 |
| Non-homeowner | 878 | 36.1 | 179 | 20.4 | 429 | 48.9 | 13 | 1.5 | 242 | 27.5 | 15 | 1.7 | 671 | 76.4 | 443 | 50.4 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-46 2011 Household Banking Status by Demographic Characteristics:
Denver-Aurora, CO

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{gathered} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 974 | 100.0 | 51 | 5.2 | 175 | 18.0 | 730 | 75.0 | 18 | 1.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 616 | 63.3 | 35 | 5.7 | 119 | 19.3 | 453 | 73.5 | 9 | 1.5 |
| Female householder, no husband present | 111 | 11.4 | 17 | 15.2 | 40 | 36.2 | 50 | 45.6 | 3 | 3.0 |
| Male householder, no wife present | 37 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 469 | 48.1 | 12 | 2.6 | 70 | 14.8 | 381 | 81.3 | 6 | 1.2 |
| Nonfamily household and other | 358 | 36.7 | 16 | 4.4 | 56 | 15.7 | 278 | 77.6 | 8 | 2.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 48 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 149 | 15.3 | 31 | 20.8 | 39 | 26.2 | 77 | 51.9 | 2 | 1.2 |
| White non-Black non-Hispanic | 753 | 77.3 | 15 | 2.0 | 110 | 14.7 | 613 | 81.5 | 14 | 1.9 |
| Other non-Black non-Hispanic | 25 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 264 | 27.1 | 27 | 10.3 | 60 | 22.9 | 174 | 65.9 | 2 | 0.9 |
| 35 to 44 years | 230 | 23.6 | 15 | 6.6 | 51 | 22.1 | 156 | 68.0 | 8 | 3.3 |
| 45 to 54 years | 154 | 15.8 | 2 | 1.4 | 22 | 14.2 | 129 | 83.4 | 2 | 1.0 |
| 55 to 64 years | 164 | 16.8 | 4 | 2.4 | 20 | 12.1 | 136 | 83.0 | 4 | 2.4 |
| 65 years or more | 161 | 16.6 | 2 | 1.3 | 22 | 13.7 | 135 | 83.8 | 2 | 1.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 63 | 6.4 | 28 | 44.2 | 14 | 21.9 | 21 | 33.9 | - | - |
| High school degree | 167 | 17.2 | 11 | 6.4 | 37 | 21.9 | 114 | 67.9 | 6 | 3.8 |
| Some college | 294 | 30.2 | 12 | 4.1 | 78 | 26.7 | 201 | 68.4 | 2 | 0.7 |
| College degree | 450 | 46.2 | - | - | 47 | 10.3 | 395 | 87.7 | 9 | 2.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 101 | 10.3 | 26 | 25.9 | 17 | 17.0 | 58 | 57.2 | - | - |
| Between \$15,000 and \$30,000 | 114 | 11.7 | 16 | 13.9 | 31 | 27.6 | 64 | 56.3 | 2 | 2.2 |
| Between \$30,000 and \$50,000 | 204 | 21.0 | 7 | 3.3 | 59 | 28.9 | 135 | 65.9 | 4 | 1.9 |
| Between \$50,000 and \$75,000 | 178 | 18.2 | 2 | 1.1 | 31 | 17.6 | 142 | 80.2 | 2 | 1.2 |
| At Least \$75,000 | 377 | 38.7 | - | - | 36 | 9.7 | 332 | 87.9 | 9 | 2.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 629 | 64.6 | 11 | 1.7 | 75 | 12.0 | 526 | 83.6 | 18 | 2.8 |
| Non-homeowner | 345 | 35.4 | 40 | 11.6 | 100 | 29.0 | 205 | 59.4 | - | - |

Notes
Figures do not always reconcile to totals because of rounding.
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.

Table I-47 2011 Household Bank Account Type by Demographic Characteristics:
Denver-Aurora, CO

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 974 | 100.0 | 51 | 5.2 | 737 | 75.7 | 9 | 0.9 | 135 | 13.8 | 43 | 4.4 | 874 | 89.7 | 745 | 76.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 616 | 63.3 | 35 | 5.7 | 483 | 78.4 | 2 | 0.3 | 68 | 11.0 | 28 | 4.5 | 553 | 89.8 | 485 | 78.8 |
| Female householder, no husband present | 111 | 11.4 | 17 | 15.2 | 57 | 51.3 | 2 | 1.8 | 22 | 19.9 | 13 | 11.7 | 79 | 71.2 | 59 | 53.1 |
| Male householder, no wife present | 37 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 469 | 48.1 | 12 | 2.6 | 407 | 86.8 | . | - | 41 | 8.8 | 8 | 1.7 | 448 | 95.7 | 407 | 86.8 |
| Nonfamily household and other | 358 | 36.7 | 16 | 4.4 | 254 | 70.9 | 7 | 1.8 | 67 | 18.7 | 15 | 4.3 | 320 | 89.5 | 260 | 72.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 48 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 149 | 15.3 | 31 | 20.8 | 72 | 48.4 | 2 | 1.6 | 36 | 23.8 | 8 | 5.4 | 110 | 73.7 | 75 | 50.0 |
| White non-Black non-Hispanic | 753 | 77.3 | 15 | 2.0 | 615 | 81.8 | 6 | 0.8 | 93 | 12.3 | 24 | 3.2 | 708 | 94.1 | 621 | 82.6 |
| Other non-Black non-Hispanic | 25 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 264 | 27.1 | 27 | 10.3 | 200 | 75.6 | - | - | 33 | 12.5 | 4 | 1.7 | 233 | 88.0 | 200 | 75.6 |
| 35 to 44 years | 230 | 23.6 | 15 | 6.6 | 179 | 77.7 | - | - | 27 | 11.6 | 9 | 4.0 | 208 | 90.3 | 179 | 77.7 |
| 45 to 54 years | 154 | 15.8 | 2 | 1.4 | 125 | 80.9 | - | - | 19 | 12.6 | 8 | 5.1 | 144 | 93.6 | 125 | 80.9 |
| 55 to 64 years | 164 | 16.8 | 4 | 2.4 | 130 | 79.4 | 4 | 2.6 | 19 | 11.5 | 7 | 4.1 | 149 | 90.8 | 134 | 82.0 |
| 65 years or more | 161 | 16.6 | 2 | 1.3 | 103 | 64.0 | 4 | 2.7 | 37 | 22.8 | 15 | 9.3 | 140 | 86.8 | 108 | 66.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 63 | 6.4 | 28 | 44.2 | 20 | 31.2 | - | - | 14 | 22.4 | 1 | 2.3 | 34 | 53.6 | 20 | 31.2 |
| High school degree | 167 | 17.2 | 11 | 6.4 | 106 | 63.6 | 9 | 5.1 | 31 | 18.8 | 10 | 6.1 | 140 | 83.6 | 115 | 68.7 |
| Some college | 294 | 30.2 | 12 | 4.1 | 205 | 69.9 | - | - | 59 | 20.1 | 17 | 5.8 | 265 | 90.0 | 205 | 69.9 |
| College degree | 450 | 46.2 | - | - | 406 | 90.1 | - | - | 30 | 6.7 | 14 | 3.2 | 436 | 96.8 | 406 | 90.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 101 | 10.3 | 26 | 25.9 | 43 | 43.2 | 4 | 4.0 | 19 | 18.6 | 8 | 8.4 | 62 | 61.8 | 47 | 47.1 |
| Between $\$ 15,000$ and \$30,000 | 114 | 11.7 | 16 | 13.9 | 54 | 47.7 | 2 | 2.1 | 33 | 29.3 | 8 | 7.0 | 88 | 77.0 | 57 | 49.8 |
| Between \$30,000 and | 204 | 21.0 | 7 | 3.3 | 145 | 71.1 | . | - | 44 | 21.4 | 9 | 4.2 | 189 | 92.5 | 145 | 71.1 |
| Between $\$ 50,000$ and $\$ 75,000$ | 178 | 18.2 | 2 | 1.1 | 148 | 83.2 | 2 | 1.3 | 24 | 13.4 | 2 | 1.0 | 172 | 96.6 | 150 | 84.5 |
| At Least \$75,000 | 377 | 38.7 | - | - | 346 | 91.7 | . | - | 15 | 4.0 | 16 | 4.3 | 363 | 96.2 | 346 | 91.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 629 | 64.6 | 11 | 1.7 | 518 | 82.3 | 4 | 0.7 | 68 | 10.8 | 29 | 4.6 | 588 | 93.4 | 522 | 82.9 |
| Non-homeowner | 345 | 35.4 | 40 | 11.6 | 219 | 63.6 | 4 | 1.3 | 67 | 19.5 | 14 | 4.1 | 286 | 83.1 | 223 | 64.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-48 2011 Household Banking Status by Demographic Characteristics:

## Des Moines, IA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \\ \hline \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 228 | 100.0 | 16 | 7.0 | 53 | 23.2 | 156 | 68.6 | 3 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 152 | 66.7 | 8 | 5.4 | 35 | 23.2 | 106 | 69.6 | 3 | 1.9 |
| Female householder, no husband present | 22 | 9.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 15 | 6.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 114 | 50.1 | - | - | 22 | 19.5 | 89 | 78.0 | 3 | 2.5 |
| Nonfamily household and other | 76 | 33.3 | 8 | 10.4 | 18 | 23.1 | 51 | 66.5 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 9 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 205 | 89.6 | 10 | 4.8 | 40 | 19.8 | 151 | 74.0 | 3 | 1.4 |
| Other non-Black non-Hispanic | 10 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 57 | 25.0 | 4 | 7.0 | 18 | 30.9 | 35 | 62.1 | - | - |
| 35 to 44 years | 46 | 20.0 | 6 | 12.7 | 11 | 25.1 | 25 | 56.0 | 3 | 6.3 |
| 45 to 54 years | 51 | 22.6 | 4 | 7.7 | 15 | 29.7 | 32 | 62.7 | - | - |
| 55 to 64 years | 36 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 38 | 16.8 | 2 | 6.1 | 3 | 8.0 | 33 | 85.9 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 81 | 35.4 | 7 | 8.6 | 18 | 22.8 | 54 | 66.9 | 1 | 1.8 |
| Some college | 70 | 30.8 | 6 | 9.2 | 16 | 23.2 | 48 | 67.7 | - | - |
| College degree | 64 | 27.9 | - | - | 13 | 20.1 | 49 | 77.6 | 1 | 2.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 35 | 15.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 24 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 59 | 25.9 | - | - | 19 | 31.7 | 40 | 68.3 | - | - |
| Between \$50,000 and \$75,000 | 47 | 20.7 | - | - | 10 | 21.5 | 37 | 78.5 | - | - |
| At Least \$75,000 | 63 | 27.5 | - | - | 11 | 18.2 | 48 | 77.3 | 3 | 4.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 145 | 63.7 | 2 | 1.5 | 16 | 11.2 | 124 | 85.3 | 3 | 2.0 |
| Non-homeowner | 83 | 36.3 | 14 | 16.8 | 37 | 44.1 | 32 | 39.2 | - | - |

Notes:
Figures do not always reconcile to totals because of rounding
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.

Table I-49 2011 Household Bank Account Type by Demographic Characteristics:
Des Moines, IA

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Ptt of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 228 | 100.0 | 16 | 7.0 | 159 | 69.6 | 9 | 3.9 | 41 | 17.8 | 4 | 1.6 | 200 | 87.5 | 168 | 73.6 |
| Household Type Family household |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household <br> Female householder, no husband present | 152 22 | 66.7 9.7 | 8 NA | 5.4 NA | 112 NA | 73.6 NA | 5 NA | 3.5 NA | 23 NA | 15.2 NA | 4 NA | 2.4 NA | 135 NA | 88.8 NA | 117 NA | 77.1 NA |
| Male householder, no wife present | 15 | 6.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple |  | 50.1 | - |  | 91 | 79.4 | 4 | 3.4 | 16 | 14.0 | 4 | 3.2 | 107 | 93.4 | 95 | 82.8 |
| Nonfamily household and other | 76 | 33.3 | 8 | 10.4 | 47 | 61.7 | 4 | 4.8 | 18 | 23.1 | - | - | 65 | 84.8 | 51 | 66.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 4 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 9 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 205 | 89.6 | 10 | 4.8 | 149 | 72.7 | 8 | 3.8 | 37 | 18.0 | 1 | 0.7 | 186 | 90.7 | 156 | 76.4 |
| Other non-Black non-Hispanic | 10 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 57 | 25.0 | 4 | 7.0 | 45 | 79.2 | - | - | 6 | 9.9 | 2 | 3.9 | 51 | 89.2 | 45 | 79.2 |
| 35 to 44 years | 46 | 20.0 | 6 | 12.7 | 30 | 65.7 | 1 | 2.9 | 7 | 15.6 | 1 | 3.1 | 37 | 81.3 | 31 | 68.5 |
| 45 to 54 years | 51 | 22.6 | 4 | 7.7 | 32 | 63.1 | 3 | 5.2 | 12 | 24.0 | - | - | 45 | 87.2 | 35 | 68.3 |
| 55 to 64 years | 36 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 38 | 16.8 | 2 | 6.1 | 24 | 63.8 | - | - | 12 | 30.1 | - | - | 36 | 93.9 | 24 | 63.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 81 | 35.4 | 7 | 8.6 | 46 | 56.4 | 5 | 6.6 | 21 | 26.6 | 1 | 1.8 | 67 | 83.0 | 51 | 63.1 |
| Some college | 70 | 30.8 | 6 | 9.2 | 48 | 69.0 | 2 | 3.4 | 11 | 15.4 | 2 | 3.1 | 59 | 84.4 | 51 | 72.3 |
| College degree | 64 | 27.9 | - | - | 58 | 90.9 | - | - | 6 | 9.1 | - | - | 64 | 100.0 | 58 | 90.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 35 | 15.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 24 | 10.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 59 | 25.9 | - | - | 41 | 68.8 | 2 | 4.1 | 16 | 27.1 | - | - | 57 | 95.9 | 43 | 72.9 |
| Between $\$ 50,000$ and $\$ 75,000$ | 47 | 20.7 | - | - | 41 | 86.2 | 1 | 2.8 | 5 | 11.0 | - | - | 46 | 97.2 | 42 | 89.0 |
| At Least \$75,000 | 63 | 27.5 | - | - | 53 | 83.9 | 1 | 2.3 | 7 | 11.5 | 1 | 2.3 | 60 | 95.4 | 54 | 86.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 145 | 63.7 | 2 | 1.5 | 109 | 75.0 | 9 | 6.2 | 24 | 16.3 | 1 | 1.0 | 133 | 91.4 | 118 | 81.2 |
| Non-homeowner | 83 | 36.3 | 14 | 16.8 | 50 | 60.1 | - | - | 17 | 20.4 | 2 | 2.7 | 67 | 80.6 | 50 | 60.1 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-50 2011 Household Banking Status by Demographic Characteristics:

## Detroit-Warren-Livonia, MI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 1,762 | 100.0 | 188 | 10.7 | 343 | 19.4 | 1,161 | 65.9 | 70 | 4.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,147 | 65.1 | 88 | 7.6 | 237 | 20.7 | 783 | 68.3 | 39 | 3.4 |
| Female householder, no husband present | 222 | 12.6 | 39 | 17.7 | 66 | 29.9 | 109 | 49.1 | 7 | 3.3 |
| Male householder, no wife present | 94 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 831 | 47.1 | 32 | 3.8 | 143 | 17.2 | 628 | 75.6 | 28 | 3.4 |
| Nonfamily household and other | 616 | 34.9 | 101 | 16.3 | 106 | 17.2 | 378 | 61.4 | 31 | 5.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 397 | 22.5 | 105 | 26.4 | 125 | 31.4 | 136 | 34.3 | 31 | 7.9 |
| Hispanic non-Black | 25 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,303 | 73.9 | 70 | 5.4 | 210 | 16.2 | 983 | 75.5 | 39 | 3.0 |
| Other non-Black non-Hispanic | 38 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 348 | 19.7 | 68 | 19.5 | 95 | 27.3 | 171 | 49.3 | 14 | 3.9 |
| 35 to 44 years | 274 | 15.6 | 45 | 16.4 | 57 | 20.9 | 165 | 60.1 | 7 | 2.5 |
| 45 to 54 years | 364 | 20.7 | 37 | 10.1 | 71 | 19.4 | 257 | 70.5 | - | - |
| 55 to 64 years | 342 | 19.4 | 24 | 7.1 | 45 | 13.1 | 260 | 75.9 | 13 | 3.9 |
| 65 years or more | 434 | 24.6 | 14 | 3.2 | 75 | 17.3 | 308 | 71.1 | 36 | 8.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 218 | 12.4 | 55 | 25.4 | 47 | 21.3 | 99 | 45.3 | 17 | 8.0 |
| High school degree | 417 | 23.6 | 71 | 17.0 | 95 | 22.7 | 234 | 56.1 | 17 | 4.2 |
| Some college | 577 | 32.8 | 46 | 8.0 | 108 | 18.8 | 391 | 67.8 | 31 | 5.4 |
| College degree | 550 | 31.2 | 16 | 2.9 | 93 | 17.0 | 437 | 79.4 | 4 | 0.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 306 | 17.4 | 115 | 37.5 | 74 | 24.1 | 94 | 30.6 | 24 | 7.8 |
| Between \$15,000 and \$30,000 | 338 | 19.2 | 56 | 16.4 | 90 | 26.6 | 182 | 53.9 | 11 | 3.1 |
| Between \$30,000 and \$50,000 | 354 | 20.1 | 4 | 1.3 | 67 | 19.0 | 264 | 74.5 | 19 | 5.2 |
| Between \$50,000 and \$75,000 | 297 | 16.9 | 14 | 4.6 | 48 | 16.1 | 236 | 79.4 | - | - |
| At Least \$75,000 | 467 | 26.5 | - | - | 64 | 13.8 | 385 | 82.6 | 17 | 3.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,247 | 70.8 | 34 | 2.7 | 188 | 15.0 | 986 | 79.0 | 40 | 3.2 |
| Non-homeowner | 515 | 29.2 | 154 | 30.0 | 155 | 30.1 | 176 | 34.1 | 30 | 5.9 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-51 2011 Household Bank Account Type by Demographic Characteristics:

## Detroit-Warren-Livonia, MI

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 1,762 | 100.0 | 188 | 10.7 | 1,231 | 69.9 | 32 | 1.8 | 280 | 15.9 | 32 | 1.8 | 1,514 | 85.9 | 1,263 | 71.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,147 | 65.1 | 88 | 7.6 | 875 | 76.3 | 21 | 1.8 | 145 | 12.6 | 18 | 1.6 | 1,024 | 89.3 | 896 | 78.1 |
| Female householder, no husband present | 222 | 12.6 | 39 | 17.7 | 141 | 63.7 | 9 | 4.0 | 22 | 9.7 | 11 | 4.8 | 163 | 73.5 | 150 | 67.8 |
| Male householder, no wife present | 94 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 831 | 47.1 | 32 | 3.8 | 680 | 81.8 | 8 | 0.9 | 108 | 13.0 | 4 | 0.5 | 788 | 94.8 | 688 | 82.8 |
| Nonfamily household and other | 616 | 34.9 | 101 | 16.3 | 356 | 57.8 | 11 | 1.8 | 135 | 21.9 | 14 | 2.2 | 490 | 79.7 | 367 | 59.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 397 | 22.5 | 105 | 26.4 | 220 | 55.3 | 21 | 5.3 | 48 | 12.0 | 4 | 1.1 | 267 | 67.3 | 240 | 60.6 |
| Hispanic non-Black | 25 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,303 | 73.9 | 70 | 5.4 | 981 | 75.3 | 7 | 0.6 | 217 | 16.7 | 27 | 2.1 | 1,201 | 92.2 | 988 | 75.8 |
| Other non-Black non-Hispanic | 38 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 348 | 19.7 | 68 | 19.5 | 205 | 59.0 | 4 | 1.0 | 68 | 19.5 | 3 | 0.9 | 273 | 78.5 | 209 | 60.0 |
| 35 to 44 years | 274 | 15.6 | 45 | 16.4 | 162 | 59.0 | 5 | 1.8 | 58 | 21.2 | 4 | 1.5 | 220 | 80.2 | 167 | 60.8 |
| 45 to 54 years | 364 | 20.7 | 37 | 10.1 | 278 | 76.2 | 8 | 2.2 | 35 | 9.7 | 7 | 1.8 | 316 | 86.8 | 286 | 78.4 |
| 55 to 64 years | 342 | 19.4 | 24 | 7.1 | 262 | 76.5 | 3 | 1.0 | 53 | 15.4 | - | - | 314 | 91.9 | 265 | 77.5 |
| 65 years or more | 434 | 24.6 | 14 | 3.2 | 325 | 74.8 | 12 | 2.8 | 66 | 15.1 | 17 | 4.0 | 390 | 89.9 | 337 | 77.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 218 | 12.4 | 55 | 25.4 | 101 | 46.5 | 8 | 3.7 | 43 | 19.8 | 10 | 4.7 | 148 | 67.8 | 109 | 50.1 |
| High school degree | 417 | 23.6 | 71 | 17.0 | 252 | 60.5 | 9 | 2.1 | 78 | 18.8 | 7 | 1.6 | 330 | 79.3 | 261 | 62.6 |
| Some college | 577 | 32.8 | 46 | 8.0 | 436 | 75.5 | 11 | 1.9 | 77 | 13.3 | 7 | 1.3 | 513 | 88.8 | 447 | 77.5 |
| College degree | 550 | 31.2 | 16 | 2.9 | 442 | 80.3 | 4 | 0.7 | 82 | 14.9 | 7 | 1.3 | 523 | 95.1 | 445 | 80.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 306 | 17.4 | 115 | 37.5 | 120 | 39.2 | 16 | 5.3 | 52 | 16.9 | 4 | 1.2 | 171 | 56.0 | 136 | 44.5 |
| Between $\$ 15,000$ and $\$ 30,000$ | 338 | 19.2 | 56 | 16.4 | 199 | 58.7 | - | . | 70 | 20.6 | 15 | 4.4 | 268 | 79.2 | 199 | 58.7 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 354 | 20.1 | 4 | 1.3 | 283 | 80.0 | 8 | 2.3 | 58 | 16.5 | - | . | 342 | 96.5 | 291 | 82.2 |
| Between \$50,000 and | 297 | 16.9 | 14 | 4.6 | 209 | 70.2 | 4 | 1.3 | 64 | 21.7 | 7 | 2.2 | 277 | 93.0 | 213 | 71.5 |
| At Least \$75,000 | 467 | 26.5 | - | - | 421 | 90.2 | 4 | 0.8 | 36 | 7.7 | 6 | 1.4 | 457 | 97.8 | 424 | 90.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,247 | 70.8 | 34 | 2.7 | 1,004 | 80.5 | 19 | 1.5 | 170 | 13.7 | 20 | 1.6 | 1,178 | 94.4 | 1,023 | 82.1 |
| Non-homeowner | 515 | 29.2 | 154 | 30.0 | 227 | 44.1 | 12 | 2.4 | 109 | 21.2 | 12 | 2.3 | 337 | 65.3 | 240 | 46.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-52 2011 Household Banking Status by Demographic Characteristics:
Fargo, ND-MN

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 80 | 100.0 | 4 | 5.2 | 15 | 18.4 | 60 | 75.2 | 1 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 49 | 61.5 | 2 | 3.9 | 10 | 21.0 | 37 | 74.5 | - | - |
| Female householder, no husband present | 5 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 4 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 40 | 50.5 | - | - | 8 | 20.4 | 32 | 78.8 | - | - |
| Nonfamily household and other | 31 | 38.5 | 2 | 7.2 | 4 | 14.3 | 23 | 76.3 | 1 | 2.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 0.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 74 | 92.4 | 3 | 3.8 | 13 | 17.3 | 57 | 77.5 | 1 | 1.4 |
| Other non-Black non-Hispanic | 3 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 30 | 37.5 | 3 | 8.4 | 6 | 20.1 | 21 | 69.2 | 1 | 2.3 |
| 35 to 44 years | 15 | 18.9 | 1 | 4.1 | 3 | 20.0 | 11 | 75.9 | - | - |
| 45 to 54 years | 13 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 12 | 14.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 10 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 4 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 20 | 25.5 | - | - | 5 | 24.0 | 15 | 72.0 | - | - |
| Some college | 23 | 29.4 | 2 | 8.0 | 6 | 25.4 | 15 | 63.7 | 1 | 2.9 |
| College degree | 32 | 40.4 | 1 | 3.2 | 3 | 8.4 | 29 | 88.3 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 10 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$ 15,000 and \$30,000 | 14 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 16 | 20.4 | 2 | 10.2 | 3 | 18.6 | 11 | 67.0 | 1 | 4.2 |
| Between \$50,000 and \$75,000 | 16 | 20.1 | - | - | 4 | 22.4 | 12 | 77.6 | - | - |
| At Least \$75,000 | 23 | 29.3 | - | - | 3 | 13.9 | 20 | 86.1 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 47 | 58.6 | 0 | 1.1 | 6 | 13.3 | 40 | 84.9 | - | - |
| Non-homeowner | 33 | 41.4 | 4 | 11.0 | 8 | 25.5 | 20 | 61.4 | 1 | 2.1 |

Notes
Figures do not always reconcile to totals because of rounding
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 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

Table I-53 2011 Household Bank Account Type by Demographic Characteristics:
Fargo, ND-MN

| 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 CheckingAccount |  | Has Savings Account |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{gathered} \hline \text { Pct of } \\ \text { Row } \end{gathered}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ |
| All US Households | 80 | 100.0 | 4 | 5.2 | 60 | 75.5 | 1 | 1.3 | 14 | 17.2 | 1 | 0.9 | 74 | 92.7 | 61 | 76.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 49 | 61.5 | 2 | 3.9 | 41 | 82.8 | 1 | 1.2 | 5 | 10.8 | 1 | 1.4 | 46 | 93.5 | 41 | 83.9 |
| Female householder, no husband present | 5 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 4 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 40 | 50.5 |  |  | 35 | 87.9 | 1 | 1.4 | 4 | 8.9 | , | 1.7 | 39 | 96.8 | 36 | 89.4 |
| Nonfamily household and other | 31 | 38.5 | 2 | 7.2 | 20 | 63.9 | - | . | 8 | 27.5 | - | . | 28 | 91.3 | 20 | 65.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 2 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 0.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 74 | 92.4 | 3 | 3.8 | 58 | 78.3 | 1 | 1.4 | 12 | 15.6 | 1 | 0.9 | 69 | 93.9 | 59 | 79.7 |
| Other non-Black non-Hispanic | 3 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 30 | 37.5 | 3 | 8.4 | 23 | 76.5 | - | - | 5 | 15.1 | - | - | 27 | 91.6 | 23 | 76.5 |
| 35 to 44 years | 15 | 18.9 | 1 | 4.1 | 12 | 78.1 | $\cdots$ | $\cdots$ | ${ }^{3}$ | 17.8 | $\cdots$ | - | 14 | 95.9 | 12 | 78.1 |
| 45 to 54 years | 13 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 12 | 14.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 10 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 4 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 20 | 25.5 | - |  | 14 | 70.8 | - | . | 5 | 23.5 | 1 | 3.4 | 19 | 94.2 | 14 | 70.8 |
| Some college | 23 | 29.4 | 2 | 8.0 | 14 | 58.3 | - | - | 7 | 31.8 | - | - | 21 | 90.1 | 14 | 60.2 |
| College degree | 32 | 40.4 | 1 | 3.2 | 31 | 95.4 | $\cdot$ | - | - | - | - | - | 31 | 96.8 | 31 | 95.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 10 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and \$30,000 | 14 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and \$50,000 | 16 | 20.4 | 2 | 10.2 | 11 | 66.2 | . | . | 4 | 23.6 | . | . | 15 | 89.8 | 11 | 66.2 |
| Between $\$ 50,000$ and \$75,000 | 16 | 20.1 | . | . | 14 | 88.5 | - | . | 1 | 9.3 | - | . | 16 | 97.8 | 14 | 88.5 |
| At Least \$ $\$ 5,000$ | 23 | 29.3 | . | . | 22 | 93.6 | 1 | 2.5 | 1 | 3.9 | - | . | 23 | 97.5 | 23 | 96.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 47 | 58.6 | 0 | 1.1 | 41 | 87.6 | 1 | 1.2 | 4 | 8.6 | 1 | 1.5 | 45 | 96.2 | 42 | 88.9 |
| Non-homeowner | 33 | 41.4 | 4 | 11.0 | 19 | 58.3 | . | . | 10 | 29.4 | . | . | 29 | 87.7 | 20 | 59.6 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.
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

Table I-54 2011 Household Banking Status by Demographic Characteristics: Hartford-West Hartford-East Hartford, CT

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 437 | 100.0 | 23 | 5.3 | 59 | 13.6 | 344 | 78.8 | 10 | 2.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 274 | 62.8 | 9 | 3.5 | 41 | 14.9 | 218 | 79.5 | 6 | 2.1 |
| Female householder, no husband present | 47 | 10.7 | 5 | 10.7 | 10 | 21.9 | 31 | 67.4 | - | - |
| Male householder, no wife present | 14 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 213 | 48.8 | 3 | 1.3 | 31 | 14.4 | 174 | 81.6 | 6 | 2.6 |
| Nonfamily household and other | 162 | 37.2 | 13 | 8.3 | 18 | 11.3 | 126 | 77.4 | 5 | 3.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 39 | 8.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 32 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 347 | 79.5 | 5 | 1.5 | 39 | 11.3 | 297 | 85.5 | 6 | 1.7 |
| Other non-Black non-Hispanic | 19 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 74 | 17.1 | 7 | 8.8 | 9 | 11.5 | 58 | 77.4 | 2 | 2.3 |
| 35 to 44 years | 83 | 19.0 | 6 | 7.7 | 11 | 13.4 | 62 | 75.1 | 3 | 3.8 |
| 45 to 54 years | 99 | 22.6 | 3 | 3.4 | 18 | 18.2 | 76 | 76.5 | 2 | 1.9 |
| 55 to 64 years | 73 | 16.7 | 4 | 5.2 | 8 | 11.5 | 58 | 79.9 | 3 | 3.4 |
| 65 years or more | 107 | 24.6 | 3 | 2.7 | 13 | 12.2 | 90 | 83.9 | 1 | 1.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 41 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 125 | 28.7 | 6 | 4.5 | 21 | 17.1 | 96 | 76.4 | 3 | 2.0 |
| Some college | 94 | 21.6 | 6 | 6.0 | 11 | 12.1 | 75 | 80.1 | 2 | 1.8 |
| College degree | 176 | 40.3 | 3 | 1.5 | 16 | 9.2 | 151 | 85.8 | 6 | 3.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 54 | 12.3 | 12 | 22.0 | 8 | 15.7 | 32 | 59.1 | 2 | 3.1 |
| Between \$15,000 and \$30,000 | 53 | 12.1 | 5 | 10.3 | 13 | 25.2 | 34 | 64.4 | - | - |
| Between \$30,000 and \$50,000 | 61 | 14.0 | 1 | 2.0 | 8 | 13.4 | 50 | 82.4 | 1 | 2.2 |
| Between \$50,000 and \$75,000 | 74 | 17.0 | - | - | 10 | 13.8 | 64 | 86.2 | - | - |
| At Least \$75,000 | 194 | 44.5 | 4 | 2.3 | 19 | 9.8 | 164 | 84.1 | 7 | 3.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 308 | 70.7 | 1 | 0.4 | 41 | 13.3 | 257 | 83.4 | 9 | 2.9 |
| Non-homeowner | 128 | 29.3 | 22 | 16.9 | 18 | 14.1 | 87 | 67.6 | 2 | 1.3 |

Notes
Figures do not always reconcile to totals because of rounding
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.

Table I-55 2011 Household Bank Account Type by Demographic Characteristics: Hartford-West Hartford-East Hartford, CT

| 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 <br> (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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 437 | 100.0 | 23 | 5.3 | 325 | 74.3 | 9 | 2.1 | 76 | 17.3 | 4 | 1.0 | 402 | 92.0 | 334 | 76.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 274 | 62.8 | 9 | 3.5 | 216 | 78.8 | 1 | 0.5 | 45 | 16.3 | 3 | 1.0 | 262 | 95.6 | 217 | 79.3 |
| Female householder, no husband present | 47 | 10.7 | 5 | 10.7 | 28 | 60.4 | 1 | 2.8 | 11 | 23.2 | 1 | 2.9 | 39 | 83.6 | 30 | 63.2 |
| Male householder, no wife present | 14 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 213 | 48.8 | 3 | 1.3 | 183 | 85.7 | . | - | 26 | 12.4 | 1 | 0.7 | 210 | 98.7 | 183 | 85.7 |
| Nonfamily household and other | 162 | 37.2 | 13 | 8.3 | 108 | 66.8 | 8 | 4.7 | 31 | 19.1 | 2 | 1.0 | 140 | 85.9 | 116 | 71.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 39 | 8.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 32 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 347 | 79.5 | 5 | 1.5 | 280 | 80.6 | 6 | 1.7 | 54 | 15.5 | 3 | 0.8 | 335 | 96.5 | 286 | 82.3 |
| Other non-Black non-Hispanic | 19 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 74 | 17.1 | 7 | 8.8 | 43 | 58.0 | 2 | 2.6 | 21 | 28.3 | 2 | 2.3 | 64 | 86.3 | 45 | 60.6 |
| 35 to 44 years | 83 | 19.0 | 6 | 7.7 | 65 | 78.1 | 1 | 1.6 | 10 | 12.7 | - | - | 75 | 90.7 | 66 | 79.7 |
| 45 to 54 years | 99 | 22.6 | 3 | 3.4 | 84 | 84.6 | - | - | 10 | 10.6 | 1 | 1.4 | 95 | 96.6 | 84 | 84.6 |
| 55 to 64 years | 73 | 16.7 | 4 | 5.2 | 53 | 72.6 | 1 | 1.9 | 15 | 20.3 | - | - | 68 | 92.9 | 54 | 74.6 |
| 65 years or more | 107 | 24.6 | 3 | 2.7 | 80 | 74.5 | 4 | 4.0 | 19 | 17.6 | 1 | 1.3 | 99 | 92.0 | 84 | 78.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 41 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 125 | 28.7 | 6 | 4.5 | 88 | 70.4 | 4 | 3.3 | 27 | 21.8 | - | - | 115 | 92.2 | 92 | 73.7 |
| Some college | 94 | 21.6 | 6 | 6.0 | 70 | 74.2 | 2 | 1.8 | 15 | 16.3 | 2 | 1.8 | 85 | 90.4 | 71 | 76.0 |
| College degree | 176 | 40.3 | 3 | 1.5 | 147 | 83.4 | 2 | 1.1 | 23 | 13.2 | 1 | 0.8 | 172 | 97.4 | 149 | 84.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 54 | 12.3 | 12 | 22.0 | 18 | 33.2 | 2 | 3.2 | 21 | 38.5 | 2 | 3.1 | 38 | 71.7 | 20 | 36.4 |
| Between $\$ 15,000$ and $\$ 30,000$ | 53 | 12.1 | 5 | 10.3 | 30 | 56.1 | 4 | 7.6 | 14 | 26.0 | . | . | 43 | 82.0 | 34 | 63.7 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 61 | 14.0 | 1 | 2.0 | 45 | 73.3 | 1 | 2.2 | 14 | 22.4 | - | - | 59 | 95.7 | 46 | 75.6 |
| Between $\$ 50,000$ and \$75,000 | 74 | 17.0 | - | . | 62 | 83.7 | 2 | 2.6 | 10 | 13.7 | - | - | 72 | 97.4 | 64 | 86.3 |
| At Least \$75,000 | 194 | 44.5 | 4 | 2.3 | 170 | 87.4 | - | - | 17 | 8.9 | 3 | 1.4 | 189 | 97.0 | 170 | 87.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 308 | 70.7 | 1 | 0.4 | 265 | 85.9 | 3 | 0.9 | 37 | 12.0 | 3 | 0.9 | 303 | 98.3 | 268 | 86.7 |
| Non-homeowner | 128 | 29.3 | 22 | 16.9 | 60 | 46.6 | 6 | 5.0 | 39 | 30.2 | 2 | 1.3 | 98 | 76.8 | 66 | 51.6 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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

Table I-56 2011 Household Banking Status by Demographic Characteristics:

## Honolulu, HI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 315 | 100.0 | 9 | 2.8 | 64 | 20.2 | 223 | 70.9 | 19 | 6.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 222 | 70.7 | 5 | 2.3 | 43 | 19.4 | 162 | 72.8 | 12 | 5.6 |
| Female householder, no husband present | 38 | 12.0 | 1 | 2.0 | 7 | 18.5 | 28 | 75.4 | 2 | 4.1 |
| Male householder, no wife present | 13 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 172 | 54.5 | 3 | 1.6 | 34 | 20.0 | 124 | 72.1 | 11 | 6.3 |
| Nonfamily household and other | 92 | 29.3 | 4 | 4.2 | 20 | 22.0 | 61 | 66.4 | 7 | 7.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 15 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 66 | 20.9 | 1 | 0.8 | 10 | 15.8 | 49 | 74.7 | 6 | 8.7 |
| Other non-Black non-Hispanic | 215 | 68.3 | 6 | 2.8 | 34 | 15.9 | 161 | 75.1 | 14 | 6.3 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 65 | 20.8 | 4 | 6.1 | 22 | 34.1 | 35 | 53.9 | 4 | 5.9 |
| 35 to 44 years | 58 | 18.3 | 1 | 2.3 | 18 | 30.9 | 38 | 66.8 | - | - |
| 45 to 54 years | 51 | 16.1 | - | - | 5 | 10.5 | 42 | 82.0 | 4 | 7.4 |
| 55 to 64 years | 68 | 21.6 | 2 | 2.5 | 13 | 19.4 | 50 | 73.7 | 3 | 4.5 |
| 65 years or more | 73 | 23.2 | 2 | 2.6 | 5 | 6.7 | 58 | 79.0 | 9 | 11.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 24 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 81 | 25.7 | 6 | 7.2 | 17 | 20.4 | 51 | 63.6 | 7 | 8.7 |
| Some college | 92 | 29.4 | 1 | 0.9 | 25 | 27.4 | 61 | 65.8 | 5 | 5.9 |
| College degree | 117 | 37.3 | - | - | 11 | 9.3 | 101 | 86.3 | 5 | 4.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 41 | 13.1 | 4 | 10.6 | 14 | 33.8 | 19 | 46.9 | 4 | 8.7 |
| Between \$ 15,000 and \$30,000 | 36 | 11.5 | 3 | 8.0 | 5 | 12.7 | 24 | 66.3 | 5 | 13.1 |
| Between \$30,000 and \$50,000 | 53 | 16.7 | 1 | 1.6 | 7 | 13.5 | 40 | 76.8 | 4 | 8.1 |
| Between \$50,000 and \$75,000 | 74 | 23.5 | 1 | 1.1 | 18 | 24.9 | 52 | 70.0 | 3 | 4.1 |
| At Least \$75,000 | 111 | 35.1 | - | - | 19 | 17.6 | 88 | 79.2 | 4 | 3.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 169 | 53.6 | - | - | 11 | 6.7 | 143 | 85.1 | 14 | 8.2 |
| Non-homeowner | 146 | 46.4 | 9 | 6.1 | 52 | 35.8 | 80 | 54.5 | 5 | 3.6 |

Figures do not always reconcile to totals because of rounding
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.

Table I-57 2011 Household Bank Account Type by Demographic Characteristics:

## Honolulu, HI

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 315 | 100.0 | 9 | 2.8 | 251 | 79.8 | 2 | 0.8 | 36 | 11.3 | 17 | 5.3 | 287 | 91.3 | 254 | 80.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 222 | 70.7 | 5 | 2.3 | 178 | 80.0 | - | - | 24 | 10.6 | 15 | 6.8 | 202 | 91.1 | 178 | 80.2 |
| holder, no husband present | 38 | 12.0 | 1 | 2.0 | 29 | 75.7 | - | - | 6 | 17.1 | 2 | 4.1 | 35 | 92.7 | 29 | 76.8 |
| Male householder, no wife present | 13 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 172 | 54.5 | 3 | 1.6 | 140 | 81.4 | - | - | 16 | 9.6 | 13 | 7.4 | 157 | 91.5 | 140 | 81.4 |
| Nonfamily household and other | 92 | 29.3 | 4 | 4.2 | 73 | 79.1 | 2 | 2.1 | 12 | 12.9 | 2 | 1.7 | 85 | 92.0 | 76 | 82.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 15 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 66 | 20.9 | 1 | 0.8 | 57 | 87.6 | - | - | 6 | 9.5 | 1 | 2.1 | 64 | 97.1 | 57 | 87.6 |
| Other non-Black non-Hispanic | 215 | 68.3 | 6 | 2.8 | 174 | 81.0 | 2 | 0.8 | 25 | 11.6 | 8 | 3.8 | 200 | 93.0 | 177 | 82.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 65 | 20.8 | 4 | 6.1 | 44 | 67.4 | - | - | 8 | 11.9 | 10 | 14.6 | 52 | 79.3 | 44 | 67.4 |
| 35 to 44 years | 58 | 18.3 | 1 | 2.3 | 53 | 91.4 | - | - | 2 | 3.3 | 2 | 2.9 | 55 | 96.2 | 54 | 92.9 |
| 45 to 54 years | 51 | 16.1 | - | - | 42 | 81.9 | 1 | 2.2 | 7 | 13.4 | 1 | 2.6 | 48 | 95.3 | 43 | 84.1 |
| 55 to 64 years | 68 | 21.6 | 2 | 2.5 | 56 | 83.1 | 1 | 0.8 | 8 | 11.9 | 1 | 1.7 | 64 | 95.0 | 57 | 84.0 |
| 65 years or more | 73 | 23.2 | 2 | 2.6 | 56 | 77.0 | 1 | 1.0 | 11 | 15.2 | 3 | 4.2 | 67 | 92.2 | 57 | 78.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 24 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 81 | 25.7 | 6 | 7.2 | 54 | 66.9 | 2 | 2.1 | 17 | 20.6 | 3 | 3.3 | 71 | 87.5 | 57 | 70.0 |
| Some college | 92 | 29.4 | 1 | 0.9 | 79 | 85.0 | . | - | 9 | 9.7 | 4 | 4.4 | 88 | 95.7 | 79 | 85.0 |
| College degree | 117 | 37.3 | - | - | 111 | 94.8 | - | - | 4 | 3.6 | 2 | 1.7 | 115 | 98.3 | 111 | 94.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 41 | 13.1 | 4 | 10.6 | 25 | 61.0 | 1 | 1.8 | 9 | 22.3 | 2 | 4.3 | 34 | 83.3 | 27 | 64.9 |
| Between $\$ 15,000$ and \$30,000 | 36 | 11.5 | 3 | 8.0 | 22 | 60.6 | . | - | 9 | 25.9 | 2 | 4.3 | 32 | 88.8 | 22 | 61.9 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 53 | 16.7 | 1 | 1.6 | 42 | 80.6 | 1 | 2.3 | 7 | 13.5 | 1 | 2.0 | 50 | 94.1 | 44 | 82.9 |
| Between \$50,000 and $\$ 75,000$ | 74 | 23.5 | 1 | 1.1 | 65 | 87.4 | - | . | 6 | 8.3 | 2 | 3.2 | 71 | 95.7 | 65 | 87.4 |
| At Least \$75,000 | 111 | 35.1 | - | - | 97 | 87.6 | - | - | 4 | 3.4 | 10 | 9.0 | 101 | 91.0 | 97 | 87.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 169 | 53.6 | - | - | 150 | 89.1 | - | - | 12 | 6.9 | 6 | 3.7 | 162 | 96.0 | 151 | 89.4 |
| Non-homeowner | 146 | 46.4 | 9 | 6.1 | 101 | 68.9 | 2 | 1.3 | 24 | 16.5 | 10 | 7.2 | 126 | 86.0 | 104 | 70.9 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-58 2011 Household Banking Status by Demographic Characteristics:
Houston-Baytown-Sugar Land, TX

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 2,215 | 100.0 | 264 | 11.9 | 630 | 28.4 | 1,264 | 57.1 | 56 | 2.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,491 | 67.3 | 190 | 12.7 | 418 | 28.0 | 840 | 56.4 | 43 | 2.9 |
| Female householder, no husband present | 305 | 13.8 | 80 | 26.4 | 98 | 32.3 | 112 | 36.8 | 14 | 4.5 |
| Male householder, no wife present | 88 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,099 | 49.6 | 88 | 8.0 | 290 | 26.4 | 695 | 63.2 | 25 | 2.3 |
| Nonfamily household and other | 723 | 32.7 | 74 | 10.3 | 212 | 29.3 | 424 | 58.6 | 13 | 1.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 481 | 21.7 | 98 | 20.4 | 149 | 31.0 | 216 | 44.9 | 18 | 3.7 |
| Hispanic non-Black | 601 | 27.1 | 117 | 19.5 | 251 | 41.7 | 220 | 36.6 | 13 | 2.2 |
| White non-Black non-Hispanic | 993 | 44.8 | 45 | 4.6 | 215 | 21.6 | 722 | 72.7 | 12 | 1.2 |
| Other non-Black non-Hispanic | 140 | 6.3 | 4 | 2.7 | 16 | 11.2 | 108 | 76.8 | 13 | 9.4 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 593 | 26.8 | 98 | 16.6 | 205 | 34.6 | 281 | 47.3 | 9 | 1.5 |
| 35 to 44 years | 390 | 17.6 | 53 | 13.6 | 124 | 31.8 | 209 | 53.5 | 5 | 1.2 |
| 45 to 54 years | 538 | 24.3 | 68 | 12.6 | 152 | 28.3 | 284 | 52.8 | 34 | 6.4 |
| 55 to 64 years | 407 | 18.4 | 29 | 7.2 | 101 | 25.0 | 272 | 66.8 | 4 | 1.0 |
| 65 years or more | 287 | 12.9 | 16 | 5.6 | 48 | 16.6 | 219 | 76.5 | 4 | 1.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 391 | 17.6 | 128 | 32.6 | 153 | 39.1 | 111 | 28.3 | - | - |
| High school degree | 504 | 22.8 | 90 | 17.8 | 178 | 35.3 | 223 | 44.2 | 14 | 2.7 |
| Some college | 591 | 26.7 | 43 | 7.4 | 163 | 27.6 | 364 | 61.6 | 20 | 3.4 |
| College degree | 729 | 32.9 | 4 | 0.5 | 136 | 18.7 | 567 | 77.8 | 22 | 3.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 368 | 16.6 | 143 | 38.9 | 82 | 22.2 | 133 | 36.0 | 11 | 2.9 |
| Between \$15,000 and \$30,000 | 317 | 14.3 | 62 | 19.6 | 100 | 31.5 | 142 | 44.8 | 13 | 4.1 |
| Between \$30,000 and \$50,000 | 574 | 25.9 | 40 | 7.0 | 254 | 44.3 | 274 | 47.8 | 5 | 0.8 |
| Between \$50,000 and \$75,000 | 368 | 16.6 | 18 | 5.0 | 115 | 31.3 | 222 | 60.4 | 12 | 3.3 |
| At Least \$75,000 | 587 | 26.5 | - | - | 79 | 13.4 | 493 | 83.9 | 16 | 2.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,343 | 60.6 | 38 | 2.8 | 308 | 22.9 | 960 | 71.5 | 37 | 2.8 |
| Non-homeowner | 872 | 39.4 | 227 | 26.0 | 322 | 36.9 | 304 | 34.9 | 19 | 2.2 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-59 2011 Household Bank Account Type by Demographic Characteristics:
Houston-Baytown-Sugar Land, TX

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,215 | 100.0 | 264 | 11.9 | 1,346 | 60.8 | 43 | 1.9 | 523 | 23.6 | 39 | 1.8 | 1,869 | 84.4 | 1,389 | 62.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,491 | 67.3 | 190 | 12.7 | 938 | 62.9 | 35 | 2.3 | 310 | 20.8 | 19 | 1.3 | 1,248 | 83.7 | 973 | 65.2 |
| Female householder, no husband present | 305 | 13.8 | 80 | 26.4 | 149 | 48.9 | 9 | 3.1 | 61 | 19.9 | 5 | 1.7 | 210 | 68.8 | 158 | 52.0 |
| Male householder, no wife present | 88 | 4.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,099 | 49.6 | 88 | 8.0 | 756 | 68.8 | 16 | 1.4 | 225 | 20.5 | 14 | 1.2 | 981 | 89.3 | 772 | 70.2 |
| Nonfamily household and other | 723 | 32.7 | 74 | 10.3 | 408 | 56.4 | 8 | 1.1 | 213 | 29.4 | 20 | 2.8 | 621 | 85.9 | 416 | 57.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 481 | 21.7 | 98 | 20.4 | 246 | 51.1 | 9 | 1.8 | 117 | 24.3 | 11 | 2.3 | 363 | 75.5 | 255 | 53.0 |
| Hispanic non-Black | 601 | 27.1 | 117 | 19.5 | 279 | 46.5 | 22 | 3.6 | 172 | 28.6 | 11 | 1.8 | 451 | 75.1 | 301 | 50.1 |
| White non-Black non-Hispanic | 993 | 44.8 | 45 | 4.6 | 745 | 75.0 | 12 | 1.2 | 182 | 18.3 | 9 | 0.9 | 927 | 93.3 | 757 | 76.2 |
| Other non-Black non-Hispanic | 140 | 6.3 | 4 | 2.7 | 76 | 54.4 | . | . | 52 | 37.0 | 8 | 6.0 | 128 | 91.4 | 76 | 54.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 593 | 26.8 | 98 | 16.6 | 343 | 57.9 | 9 | 1.5 | 128 | 21.6 | 14 | 2.4 | 471 | 79.5 | 352 | 59.4 |
| 35 to 44 years | 390 | 17.6 | 53 | 13.6 | 210 | 53.7 | 16 | 4.1 | 106 | 27.2 | 6 | 1.5 | 316 | 80.9 | 225 | 57.7 |
| 45 to 54 years | 538 | 24.3 | 68 | 12.6 | 317 | 58.9 | 5 | 0.9 | 138 | 25.7 | 10 | 1.9 | 455 | 84.6 | 322 | 59.9 |
| 55 to 64 years | 407 | 18.4 | 29 | 7.2 | 287 | 70.5 | 9 | 2.2 | 77 | 18.8 | 5 | 1.3 | 363 | 89.3 | 296 | 72.7 |
| 65 years or more | 287 | 12.9 | 16 | 5.6 | 190 | 66.2 | 4 | 1.3 | 74 | 25.7 | 4 | 1.3 | 263 | 91.8 | 193 | 67.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 391 | 17.6 | 128 | 32.6 | 132 | 33.7 | 18 | 4.6 | 114 | 29.0 | - | - | 245 | 62.7 | 150 | 38.3 |
| High school degree | 504 | 22.8 | 90 | 17.8 | 231 | 45.8 | 12 | 2.5 | 151 | 29.9 | 21 | 4.1 | 382 | 75.7 | 244 | 48.3 |
| Some college | 591 | 26.7 | 43 | 7.4 | 393 | 66.5 | 8 | 1.4 | 132 | 22.4 | 14 | 2.3 | 525 | 89.0 | 401 | 67.9 |
| College degree | 729 | 32.9 | 4 | 0.5 | 590 | 81.0 | 4 | 0.5 | 126 | 17.3 | 5 | 0.7 | 716 | 98.3 | 594 | 81.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 368 | 16.6 | 143 | 38.9 | 101 | 27.3 | 5 | 1.4 | 100 | 27.1 | 20 | 5.4 | 200 | 54.4 | 106 | 28.7 |
| Between $\$ 15,000$ and \$30,000 | 317 | 14.3 | 62 | 19.6 | 119 | 37.5 | 8 | 2.5 | 125 | 39.3 | 3 | 1.1 | 244 | 76.8 | 127 | 40.0 |
| Between $\$ 30,000$ and \$50,000 | 574 | 25.9 | 40 | 7.0 | 336 | 58.6 | 13 | 2.2 | 169 | 29.4 | 16 | 2.8 | 505 | 88.0 | 349 | 60.8 |
| Between $\$ 50,000$ and \$75,000 | 368 | 16.6 | 18 | 5.0 | 298 | 81.1 | 9 | 2.5 | 42 | 11.4 | . | . | 340 | 92.5 | 307 | 83.6 |
| At Least \$75,000 | 587 | 26.5 | . | - | 492 | 83.8 | 8 | 1.3 | 87 | 14.9 | - | - | 580 | 98.7 | 500 | 85.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,343 | 60.6 | 38 | 2.8 | 963 | 71.7 | 16 | 1.2 | 312 | 23.3 | 14 | 1.0 | 1,275 | 95.0 | 979 | 72.9 |
| Non-homeowner | 872 | 39.4 | 227 | 26.0 | 383 | 43.9 | 27 | 3.1 | 210 | 24.1 | 25 | 2.9 | 593 | 68.1 | 410 | 47.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-60 2011 Household Banking Status by Demographic Characteristics:
Indianapolis, IN

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 729 | 100.0 | 62 | 8.5 | 125 | 17.1 | 537 | 73.7 | 5 | 0.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 502 | 68.9 | 36 | 7.3 | 77 | 15.4 | 388 | 77.3 | - | - |
| Female householder, no husband present | 91 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 30 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 381 | 52.3 | 10 | 2.7 | 56 | 14.6 | 315 | 82.7 | - | - |
| Nonfamily household and other | 227 | 31.1 | 25 | 11.2 | 47 | 20.9 | 149 | 65.8 | 5 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 85 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 24 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 616 | 84.5 | 18 | 2.8 | 95 | 15.5 | 498 | 80.9 | 5 | 0.8 |
| Other non-Black non-Hispanic | 4 | 0.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 201 | 27.5 | 37 | 18.5 | 49 | 24.3 | 115 | 57.2 | - | - |
| 35 to 44 years | 124 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 159 | 21.8 | 8 | 4.9 | 19 | 12.1 | 132 | 83.0 | - | - |
| 55 to 64 years | 99 | 13.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 145 | 19.9 | 12 | 8.4 | 16 | 11.2 | 112 | 77.1 | 5 | 3.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 59 | 8.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 244 | 33.4 | 33 | 13.6 | 68 | 27.9 | 143 | 58.5 | - | - |
| Some college | 176 | 24.2 | 13 | 7.4 | 22 | 12.5 | 141 | 80.0 | - | - |
| College degree | 250 | 34.3 | 4 | 1.5 | 27 | 10.8 | 219 | 87.7 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 12.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 131 | 18.0 | - | - | 49 | 37.5 | 77 | 58.8 | 5 | 3.7 |
| Between \$30,000 and \$50,000 | 171 | 23.4 | 19 | 11.2 | 45 | 26.1 | 107 | 62.6 | - | - |
| Between \$50,000 and \$75,000 | 143 | 19.6 | - | - | 8 | 5.4 | 135 | 94.6 | - | - |
| At Least \$75,000 | 191 | 26.2 | - | - | 16 | 8.4 | 175 | 91.6 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 492 | 67.5 | 9 | 1.7 | 65 | 13.2 | 413 | 84.1 | 5 | 1.0 |
| Non-homeowner | 237 | 32.5 | 53 | 22.5 | 60 | 25.2 | 124 | 52.3 | - | - |

Figures do not always reconcile to totals because of rounding
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.

Table I-61 2011 Household Bank Account Type by Demographic Characteristics:
Indianapolis, IN

| 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 <br> (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 US Households | 729 | 100.0 | 62 | 8.5 | 478 | 65.6 | 8 | 1.1 | 181 | 24.8 | - | - | 659 | 90.4 | 486 | 66.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 502 | 68.9 | 36 | 7.3 | 353 | 70.3 | 4 | 0.8 | 109 | 21.7 | - | - | 461 | 92.0 | 357 | 71.1 |
| Female householder, no husband present | 91 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 30 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 381 | 52.3 | 10 | 2.7 | 294 | 77.2 | 4 | 1.0 | 73 | 19.1 | . | - | 367 | 96.3 | 298 | 78.2 |
| Nonfamily household and other | 227 | 31.1 | 25 | 11.2 | 125 | 55.2 | 4 | 1.8 | 72 | 31.8 | - | - | 197 | 87.0 | 129 | 57.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 85 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 24 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 616 | 84.5 | 18 | 2.8 | 444 | 72.1 | 4 | 0.6 | 151 | 24.5 | - | . | 594 | 96.5 | 448 | 72.7 |
| Other non-Black non-Hispanic | 4 | 0.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 201 | 27.5 | 37 | 18.5 | 109 | 54.3 | - | - | 55 | 27.2 | - | - | 164 | 81.5 | 109 | 54.3 |
| 35 to 44 years | 124 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 159 | 21.8 | 8 | 4.9 | 118 | 74.3 | 4 | 2.4 | 29 | 18.4 | - | - | 147 | 92.7 | 122 | 76.7 |
| 55 to 64 years | 99 | 13.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 145 | 19.9 | 12 | 8.4 | 99 | 68.0 | - | - | 34 | 23.6 | - | - | 133 | 91.6 | 99 | 68.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 59 | 8.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 244 | 33.4 | 33 | 13.6 | 139 | 57.2 | - | - | 71 | 29.2 | - | - | 211 | 86.4 | 139 | 57.2 |
| Some college | 176 | 24.2 | 13 | 7.4 | 110 | 62.5 | 4 | 2.3 | 49 | 27.8 | - | - | 159 | 90.3 | 114 | 64.7 |
| College degree | 250 | 34.3 | 4 | 1.5 | 216 | 86.6 | - | - | 30 | 11.9 | - | - | 246 | 98.5 | 216 | 86.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 12.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 131 | 18.0 | - | - | 88 | 67.5 | . | - | 42 | 32.5 | - | - | 131 | 100.0 | 88 | 67.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 171 | 23.4 | 19 | 11.2 | 86 | 50.3 | - | - | 66 | 38.5 | - | - | 151 | 88.8 | 86 | 50.3 |
| Between \$50,000 and \$75,000 | 143 | 19.6 | - | - | 118 | 82.9 | - | - | 25 | 17.1 | - | - | 143 | 100.0 | 118 | 82.9 |
| At Least \$75,000 | 191 | 26.2 | - | - | 173 | 90.5 | - | - | 18 | 9.5 | - | - | 191 | 100.0 | 173 | 90.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 492 | 67.5 | 9 | 1.7 | 387 | 78.8 | - | - | 96 | 19.5 | - | - | 483 | 98.3 | 387 | 78.8 |
| Non-homeowner | 237 | 32.5 | 53 | 22.5 | 91 | 38.3 | 8 | 3.3 | 85 | 35.9 | - | - | 176 | 74.2 | 99 | 41.6 |

Notes.
Figures do not always reconcile to totals because of rounding
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.

Table I-62 2011 Household Banking Status by Demographic Characteristics: Jacksonville, FL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row |
| All US Households | 600 | 100.0 | 36 | 6.0 | 150 | 25.0 | 414 | 68.9 | - |  |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 341 | 56.9 | 14 | 4.1 | 97 | 28.4 | 230 | 67.5 | - | - |
| Female householder, no husband present | 47 | 7.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 271 | 45.2 | 14 | 5.2 | 67 | 24.9 | 190 | 70.0 | - | - |
| Nonfamily household and other | 259 | 43.1 | 22 | 8.6 | 53 | 20.6 | 184 | 70.9 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 153 | 25.6 | 23 | 15.1 | 63 | 41.0 | 67 | 43.9 | - | - |
| Hispanic non-Black | 29 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 396 | 66.0 | 13 | 3.3 | 77 | 19.5 | 306 | 77.2 | - | - |
| Other non-Black non-Hispanic | 21 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 106 | 17.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 150 | 24.9 | 14 | 9.5 | 28 | 18.8 | 107 | 71.7 | - | - |
| 45 to 54 years | 110 | 18.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 82 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 153 | 25.5 | - | - | 37 | 24.0 | 116 | 76.0 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 55 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 173 | 28.8 | 19 | 11.1 | 57 | 32.9 | 97 | 56.0 | - | - |
| Some college | 178 | 29.7 | 12 | 7.0 | 23 | 13.1 | 142 | 79.9 | - | - |
| College degree | 194 | 32.3 | 5 | 2.4 | 38 | 19.4 | 152 | 78.3 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 79 | 13.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 115 | 19.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 135 | 22.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 103 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 169 | 28.1 | - | - | 17 | 10.0 | 152 | 90.0 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 376 | 62.7 | 9 | 2.5 | 82 | 21.8 | 285 | 75.7 | - | - |
| Non-homeowner | 224 | 37.3 | 27 | 12.0 | 68 | 30.4 | 129 | 57.6 | $-$ | $-$ |

Figures do not always reconcile to totals because of rounding
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.

Table I-63 2011 Household Bank Account Type by Demographic Characteristics:
Jacksonville, FL

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All Households | 600 | 100.0 | 36 | 6.0 | 499 | 83.1 | 10 | 1.7 | 47 | 7.8 | 9 | 1.4 | 545 | 90.9 | 509 | 84.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 341 | 56.9 | 14 | 4.1 | 301 | 88.3 | - | - | 22 | 6.4 | 4 | 1.2 | 323 | 94.7 | 301 | 88.3 |
| Female householder, no husband present | 47 | 7.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 271 | 45.2 | 14 | 5.2 | 236 | 86.9 | . | - | 18 | 6.5 | 4 | 1.5 | 253 | 93.4 | 236 | 86.9 |
| Nonfamily household and other | 259 | 43.1 | 22 | 8.6 | 197 | 76.1 | 10 | 3.9 | 25 | 9.7 | 4 | 1.7 | 222 | 85.8 | 207 | 80.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 153 | 25.6 | 23 | 15.1 | 101 | 65.9 | 10 | 6.6 | 15 | 9.8 | 4 | 2.6 | 116 | 75.7 | 111 | 72.5 |
| Hispanic non-Black | 29 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 396 | 66.0 | 13 | 3.3 | 352 | 88.8 | - | - | 27 | 6.8 | 4 | 1.1 | 379 | 95.6 | 352 | 88.8 |
| Other non-Black non-Hispanic | 21 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 106 | 17.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 150 | 24.9 | 14 | 9.5 | 107 | 71.8 | 5 | 3.6 | 14 | 9.4 | 9 | 5.7 | 121 | 81.2 | 113 | 75.4 |
| 45 to 54 years | 110 | 18.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 82 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 153 | 25.5 | - | - | 139 | 91.2 | - | - | 14 | 8.8 | - | - | 153 | 100.0 | 139 | 91.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 55 | 9.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 173 | 28.8 | 19 | 11.1 | 121 | 70.1 | - | - | 33 | 18.8 | - | - | 154 | 88.9 | 121 | 70.1 |
| Some college | 178 | 29.7 | 12 | 7.0 | 152 | 85.4 | - | - | 5 | 2.8 | 9 | 4.8 | 157 | 88.2 | 152 | 85.4 |
| College degree | 194 | 32.3 | 5 | 2.4 | 185 | 95.1 | - | - | 5 | 2.5 | - | - | 189 | 97.6 | 185 | 95.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 79 | 13.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 115 | 19.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and | 135 | 22.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 103 | 17.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 169 | 28.1 | - | - | 169 | 100.0 | - | - | - | - | - | - | 169 | 100.0 | 169 | 100.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 376 | 62.7 | 9 | 2.5 | 335 | 89.0 | - | - | 28 | 7.5 | 4 | 1.1 | 363 | 96.4 | 335 | 89.0 |
| Non-homeowner | 224 | 37.3 | 27 | 12.0 | 164 | 73.1 | 10 | 4.5 | 19 | 8.4 | 4 | 2.0 | 182 | 81.5 | 174 | 77.7 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-64 2011 Household Banking Status by Demographic Characteristics:

## Kansas City, MO-KS

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 849 | 100.0 | 85 | 10.0 | 172 | 20.3 | 581 | 68.5 | 11 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 541 | 63.7 | 43 | 8.0 | 109 | 20.2 | 379 | 70.2 | 9 | 1.7 |
| Female householder, no husband present | 103 | 12.1 | 27 | 26.6 | 29 | 28.0 | 39 | 38.0 | 8 | 7.3 |
| Male householder, no wife present | 32 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 405 | 47.8 | 11 | 2.6 | 70 | 17.3 | 323 | 79.7 | 2 | 0.4 |
| Nonfamily household and other | 308 | 36.3 | 42 | 13.6 | 63 | 20.4 | 202 | 65.5 | 2 | 0.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 93 | 10.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 63 | 7.4 | 22 | 35.4 | 20 | 31.2 | 20 | 31.0 | 2 | 2.4 |
| White non-Black non-Hispanic | 671 | 79.1 | 24 | 3.6 | 121 | 18.1 | 517 | 77.0 | 9 | 1.4 |
| Other non-Black non-Hispanic | 22 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 205 | 24.2 | 35 | 16.8 | 66 | 31.9 | 104 | 50.5 | 2 | 0.8 |
| 35 to 44 years | 158 | 18.6 | 14 | 8.9 | 36 | 23.0 | 104 | 66.1 | 3 | 1.9 |
| 45 to 54 years | 182 | 21.4 | 20 | 10.9 | 37 | 20.1 | 124 | 68.2 | 2 | 0.8 |
| 55 to 64 years | 154 | 18.2 | 13 | 8.4 | 20 | 12.9 | 120 | 77.7 | 2 | 1.1 |
| 65 years or more | 150 | 17.6 | 4 | 2.4 | 14 | 9.3 | 129 | 86.4 | 3 | 1.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 58 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 233 | 27.5 | 20 | 8.8 | 58 | 24.8 | 152 | 65.1 | 3 | 1.2 |
| Some college | 259 | 30.5 | 27 | 10.3 | 58 | 22.6 | 172 | 66.6 | 2 | 0.6 |
| College degree | 299 | 35.2 | 5 | 1.7 | 50 | 16.6 | 238 | 79.6 | 6 | 2.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 11.0 | 42 | 45.5 | 11 | 11.5 | 40 | 43.0 | - | - |
| Between \$15,000 and \$30,000 | 188 | 22.2 | 28 | 14.7 | 55 | 29.2 | 104 | 55.3 | 2 | 0.8 |
| Between \$30,000 and \$50,000 | 195 | 23.0 | 11 | 5.8 | 58 | 29.7 | 123 | 63.0 | 3 | 1.5 |
| Between \$50,000 and \$75,000 | 105 | 12.3 | 4 | 3.4 | 22 | 21.3 | 77 | 73.8 | 2 | 1.6 |
| At Least \$75,000 | 268 | 31.5 | - | - | 26 | 9.8 | 237 | 88.5 | 5 | 1.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 558 | 65.7 | 15 | 2.7 | 85 | 15.3 | 449 | 80.4 | 9 | 1.6 |
| Non-homeowner | 291 | 34.3 | 70 | 24.0 | 87 | 29.9 | 133 | 45.6 | 2 | 0.5 |

Figures do not always reconcile to totals because of rounding
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.

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.

Table I-65 2011 Household Bank Account Type by Demographic Characteristics:

## Kansas City, MO-KS

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row |
| All US Households | 849 | 100.0 | 85 | 10.0 | 589 | 69.4 | 15 | 1.7 | 158 | 18.7 | 2 | 0.2 | 748 | 88.1 | 604 | 71.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 541 | 63.7 | 43 | 8.0 | 422 | 78.1 | 6 | 1.1 | 68 | 12.5 | 2 | 0.3 | 490 | 90.6 | 428 | 79.2 |
| Female householder, no husband present | 103 | 12.1 | 27 | 26.6 | 57 | 55.3 | 4 | 3.8 | 15 | 14.3 | . | - | 72 | 69.6 | 61 | 59.1 |
| Male householder, no wife present | 32 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 405 | 47.8 | 11 | 2.6 | 339 | 83.7 | 1 | 0.2 | 53 | 13.1 | 2 | 0.4 | 392 | 96.8 | 340 | 83.9 |
| Nonfamily household and other | 308 | 36.3 | 42 | 13.6 | 167 | 54.3 | 8 | 2.7 | 91 | 29.4 | . | - | 258 | 83.7 | 176 | 57.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 93 | 10.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 63 | 7.4 | 22 | 35.4 | 19 | 29.8 | 5 | 7.5 | 16 | 24.9 | 2 | 2.4 | 34 | 54.7 | 24 | 37.3 |
| White non-Black non-Hispanic | 671 | 79.1 | 24 | 3.6 | 518 | 77.1 | 7 | 1.0 | 123 | 18.3 | - | - | 640 | 95.4 | 524 | 78.1 |
| Other non-Black non-Hispanic | 22 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 205 | 24.2 | 35 | 16.8 | 135 | 65.5 | - | - | 36 | 17.7 | - | - | 171 | 83.2 | 135 | 65.5 |
| 35 to 44 years | 158 | 18.6 | 14 | 8.9 | 102 | 64.6 | 5 | 3.0 | 37 | 23.6 | - | - | 139 | 88.1 | 107 | 67.6 |
| 45 to 54 years | 182 | 21.4 | 20 | 10.9 | 129 | 70.8 | 7 | 3.7 | 25 | 13.7 | 2 | 0.8 | 154 | 84.6 | 135 | 74.5 |
| 55 to 64 years | 154 | 18.2 | 13 | 8.4 | 115 | 74.5 | - | - | 26 | 17.1 | - | - | 142 | 91.6 | 115 | 74.5 |
| 65 years or more | 150 | 17.6 | 4 | 2.4 | 109 | 72.9 | 3 | 2.2 | 34 | 22.5 | - | - | 143 | 95.5 | 112 | 75.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 58 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 233 | 27.5 | 20 | 8.8 | 146 | 62.4 | 7 | 2.9 | 60 | 25.9 | . | - | 206 | 88.3 | 152 | 65.3 |
| Some college | 259 | 30.5 | 27 | 10.3 | 171 | 66.0 | 4 | 1.6 | 57 | 22.1 | - | - | 228 | 88.1 | 175 | 67.6 |
| College degree | 299 | 35.2 | 5 | 1.7 | 257 | 86.2 | - | - | 34 | 11.6 | 2 | 0.5 | 292 | 97.8 | 257 | 86.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 93 | 11.0 | 42 | 45.5 | 29 | 31.1 | 7 | 7.0 | 15 | 16.4 | - | - | 44 | 47.5 | 36 | 38.1 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 188 | 22.2 | 28 | 14.7 | 107 | 57.0 | 8 | 4.3 | 45 | 24.0 | - | - | 152 | 81.0 | 115 | 61.3 |
| Between $\$ 30,000$ and \$50,000 | 195 | 23.0 | 11 | 5.8 | 134 | 68.7 | . | . | 50 | 25.6 | - | - | 184 | 94.2 | 134 | 68.7 |
| Between $\$ 50,000$ and \$75,000 | 105 | 12.3 | 4 | 3.4 | 75 | 71.7 | - | - | 26 | 24.9 | - | - | 101 | 96.6 | 75 | 71.7 |
| At Least \$75,000 | 268 | 31.5 | - | - | 244 | 91.2 | - | - | 22 | 8.2 | 2 | 0.6 | 266 | 99.4 | 244 | 91.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 558 | 65.7 | 15 | 2.7 | 456 | 81.8 | 1 | 0.2 | 86 | 15.3 | - | - | 542 | 97.1 | 457 | 82.0 |
| Non-homeowner | 291 | 34.3 | 70 | 24.0 | 133 | 45.7 | 14 | 4.7 | 73 | 25.1 | 2 | 0.5 | 206 | 70.8 | 147 | 50.4 |

Figures do not always reconcile to totals because of rounding
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

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.

Table I-66 2011 Household Banking Status by Demographic Characteristics:
Las Vegas-Paradise, NM

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 727 | 100.0 | 45 | 6.2 | 241 | 33.2 | 417 | 57.3 | 24 | 3.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 438 | 60.2 | 23 | 5.3 | 144 | 32.9 | 253 | 57.9 | 17 | 3.9 |
| Female householder, no husband present | 75 | 10.3 | 6 | 7.6 | 30 | 40.1 | 39 | 52.3 | - | - |
| Male householder, no wife present | 50 | 6.9 | 6 | 12.6 | 18 | 35.2 | 21 | 43.0 | 5 | 9.3 |
| Married couple | 313 | 43.1 | 11 | 3.7 | 97 | 30.8 | 193 | 61.5 | 13 | 4.0 |
| Nonfamily household and other | 289 | 39.8 | 21 | 7.4 | 97 | 33.6 | 163 | 56.5 | 7 | 2.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 105 | 14.5 | 16 | 15.0 | 46 | 43.5 | 39 | 36.8 | 5 | 4.7 |
| Hispanic non-Black | 122 | 16.7 | 13 | 10.6 | 44 | 36.1 | 58 | 47.6 | 7 | 5.8 |
| White non-Black non-Hispanic | 420 | 57.8 | 13 | 3.1 | 116 | 27.6 | 280 | 66.6 | 11 | 2.7 |
| Other non-Black non-Hispanic | 80 | 11.0 | 3 | 3.8 | 36 | 44.4 | 40 | 50.3 | 1 | 1.5 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 181 | 24.9 | 13 | 7.0 | 67 | 37.2 | 91 | 50.2 | 10 | 5.6 |
| 35 to 44 years | 161 | 22.1 | 6 | 3.7 | 70 | 43.5 | 82 | 51.2 | 3 | 1.6 |
| 45 to 54 years | 127 | 17.4 | 14 | 11.1 | 43 | 34.0 | 67 | 52.8 | 3 | 2.1 |
| 55 to 64 years | 112 | 15.4 | 6 | 5.7 | 27 | 23.9 | 74 | 66.0 | 5 | 4.4 |
| 65 years or more | 146 | 20.1 | 6 | 3.9 | 34 | 23.2 | 102 | 70.0 | 4 | 2.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 76 | 10.4 | 13 | 16.7 | 30 | 39.4 | 29 | 38.7 | 4 | 5.2 |
| High school degree | 228 | 31.4 | 22 | 9.6 | 73 | 31.8 | 122 | 53.4 | 12 | 5.2 |
| Some college | 224 | 30.8 | 7 | 3.2 | 77 | 34.6 | 134 | 59.6 | 6 | 2.6 |
| College degree | 199 | 27.3 | 3 | 1.5 | 61 | 30.9 | 132 | 66.3 | 3 | 1.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 99 | 13.6 | 16 | 15.8 | 34 | 34.5 | 39 | 39.5 | 10 | 10.3 |
| Between \$15,000 and \$30,000 | 157 | 21.6 | 14 | 9.1 | 58 | 36.8 | 84 | 53.3 | 1 | 0.8 |
| Between \$30,000 and \$50,000 | 162 | 22.3 | 8 | 5.1 | 65 | 40.3 | 82 | 50.6 | 6 | 3.9 |
| Between \$50,000 and \$75,000 | 130 | 17.9 | 5 | 3.8 | 32 | 24.2 | 89 | 67.9 | 5 | 4.0 |
| At Least \$75,000 | 179 | 24.6 | 2 | 0.9 | 52 | 29.4 | 123 | 69.0 | 1 | 0.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 387 | 53.2 | 7 | 1.8 | 105 | 27.3 | 264 | 68.3 | 10 | 2.6 |
| Non-homeowner | 340 | 46.8 | 38 | 11.1 | 136 | 39.9 | 152 | 44.7 | 15 | 4.3 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table I-67 2011 Household Bank Account Type by Demographic Characteristics:
Las Vegas-Paradise, NM

| 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 US Households | 727 | 100.0 | 45 | 6.2 | 470 | 64.6 | 12 | 1.7 | 187 | 25.7 | 13 | 1.8 | 660 | 90.8 | 482 | 66.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 438 | 60.2 | 23 | 5.3 | 306 | 69.8 | 8 | 1.7 | 95 | 21.7 | 6 | 1.4 | 402 | 91.9 | 313 | 71.5 |
| Female householder, no husband present | 75 | 10.3 | 6 | 7.6 | 47 | 63.2 | 2 | 2.1 | 19 | 24.9 | 2 | 2.2 | 67 | 90.3 | 49 | 65.3 |
| Male householder, no wife present | 50 | 6.9 | 6 | 12.6 | 27 | 54.9 | 1 | 2.3 | 15 | 30.2 | - | - | 43 | 85.1 | 29 | 57.3 |
| Married couple | 313 | 43.1 | 11 | 3.7 | 231 | 73.8 | 5 | 1.5 | 61 | 19.6 | 5 | 1.4 | 292 | 93.3 | 236 | 75.3 |
| Nonfamily household and other | 289 | 39.8 | 21 | 7.4 | 164 | 56.8 | 5 | 1.6 | 92 | 31.8 | 7 | 2.4 | 258 | 89.0 | 169 | 58.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 105 | 14.5 | 16 | 15.0 | 66 | 62.9 | 2 | 2.0 | 21 | 20.0 | - | - | 87 | 83.0 | 68 | 64.9 |
| Hispanic non-Black | 122 | 16.7 | 13 | 10.6 | 76 | 62.8 | 3 | 2.8 | 29 | 23.8 | - | - | 105 | 86.6 | 80 | 65.6 |
| White non-Black non-Hispanic | 420 | 57.8 | 13 | 3.1 | 281 | 66.9 | 5 | 1.3 | 108 | 25.6 | 13 | 3.1 | 392 | 93.2 | 286 | 68.2 |
| Other non-Black non-Hispanic | 80 | 11.0 | 3 | 3.8 | 46 | 57.7 | 2 | 2.0 | 29 | 36.6 | - | - | 75 | 94.3 | 48 | 59.6 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 181 | 24.9 | 13 | 7.0 | 124 | 68.6 | 2 | 0.9 | 38 | 21.2 | 4 | 2.3 | 164 | 90.5 | 126 | 69.5 |
| 35 to 44 years | 161 | 22.1 | 6 | 3.7 | 101 | 62.9 | 3 | 1.9 | 48 | 29.8 | 3 | 1.8 | 151 | 93.7 | 104 | 64.7 |
| 45 to 54 years | 127 | 17.4 | 14 | 11.1 | 89 | 70.7 | - | - | 23 | 18.2 | - | - | 113 | 88.9 | 89 | 70.7 |
| 55 to 64 years | 112 | 15.4 | 6 | 5.7 | 67 | 60.0 | 3 | 2.7 | 31 | 27.8 | 4 | 3.9 | 98 | 87.7 | 70 | 62.7 |
| 65 years or more | 146 | 20.1 | 6 | 3.9 | 88 | 60.0 | 5 | 3.2 | 46 | 31.8 | 2 | 1.1 | 134 | 91.8 | 92 | 63.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 76 | 10.4 | 13 | 16.7 | 34 | 44.5 | 7 | 9.1 | 23 | 29.7 | - | - | 56 | 74.2 | 41 | 53.6 |
| High school degree | 228 | 31.4 | 22 | 9.6 | 126 | 55.2 | 3 | 1.2 | 72 | 31.4 | 6 | 2.6 | 201 | 87.9 | 129 | 56.4 |
| Some college | 224 | 30.8 | 7 | 3.2 | 156 | 69.5 | 1 | 0.5 | 56 | 24.9 | 4 | 1.9 | 212 | 94.4 | 157 | 70.0 |
| College degree | 199 | 27.3 | 3 | 1.5 | 154 | 77.6 | 1 | 0.7 | 37 | 18.7 | 3 | 1.4 | 191 | 96.3 | 156 | 78.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 99 | 13.6 | 16 | 15.8 | 36 | 36.1 | 4 | 4.5 | 39 | 39.1 | 4 | 4.5 | 76 | 76.9 | 40 | 40.6 |
| Between \$15,000 and \$30,000 | 157 | 21.6 | 14 | 9.1 | 79 | 50.2 | 3 | 2.2 | 60 | 38.5 | - | - | 139 | 88.8 | 82 | 52.4 |
| Between $\$ 30,000$ and \$50,000 | 162 | 22.3 | 8 | 5.1 | 117 | 71.9 | 3 | 1.9 | 33 | 20.4 | 1 | 0.8 | 151 | 93.0 | 120 | 73.7 |
| Between $\$ 50,000$ and \$75,000 | 130 | 17.9 | 5 | 3.8 | 85 | 64.9 | - | - | 35 | 26.6 | 6 | 4.6 | 119 | 91.5 | 85 | 64.9 |
| At Least \$75,000 | 179 | 24.6 | 2 | 0.9 | 154 | 86.3 | 1 | 0.8 | 20 | 11.2 | 1 | 0.7 | 174 | 97.6 | 156 | 87.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 387 | 53.2 | 7 | 1.8 | 278 | 71.8 | 6 | 1.5 | 89 | 23.1 | 7 | 1.8 | 367 | 94.9 | 283 | 73.3 |
| Non-homeowner | 340 | 46.8 | 38 | 11.1 | 192 | 56.5 | 7 | 2.0 | 98 | 28.7 | 6 | 1.8 | 293 | 86.0 | 199 | 58.5 |

Figures do not always reconcile to totals because of rounding.

- = 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

Table I-68 2011 Household Banking Status by Demographic Characteristics:

## Little Rock-North Little Rock, AR

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 330 | 100.0 | 26 | 7.8 | 91 | 27.8 | 202 | 61.2 | 11 | 3.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 191 | 57.9 | 5 | 2.5 | 58 | 30.4 | 122 | 64.2 | 5 | 2.8 |
| Female householder, no husband present | 31 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 15 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 145 | 43.9 | - | - | 39 | 27.2 | 100 | 69.1 | 5 | 3.7 |
| Nonfamily household and other | 139 | 42.1 | 21 | 15.1 | 33 | 24.1 | 79 | 57.0 | 5 | 3.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 73 | 22.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 8 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 239 | 72.5 | 15 | 6.1 | 52 | 21.9 | 161 | 67.5 | 11 | 4.5 |
| Other non-Black non-Hispanic | 10 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 95 | 28.9 | 11 | 11.7 | 41 | 43.2 | 43 | 45.0 | - | - |
| 35 to 44 years | 58 | 17.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 38 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 63 | 19.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 75 | 22.9 | 3 | 3.3 | 15 | 19.6 | 56 | 74.2 | 2 | 2.9 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 114 | 34.6 | 15 | 13.3 | 30 | 26.3 | 69 | 60.4 | - | - |
| Some college | 113 | 34.3 | 11 | 9.3 | 27 | 23.7 | 71 | 62.5 | 5 | 4.5 |
| College degree | 83 | 25.1 | - | - | 31 | 37.2 | 49 | 58.6 | 3 | 4.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 46 | 14.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 76 | 23.2 | 7 | 9.1 | 28 | 37.2 | 41 | 53.8 | - | - |
| Between \$30,000 and \$50,000 | 84 | 25.4 | 7 | 8.5 | 21 | 24.6 | 54 | 64.6 | 2 | 2.3 |
| Between \$50,000 and \$75,000 | 64 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 59 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 209 | 63.5 | 10 | 4.9 | 44 | 20.9 | 145 | 69.1 | 11 | 5.1 |
| Non-homeowner | 120 | 36.5 | 16 | 13.0 | 48 | 39.8 | 57 | 47.3 | - | - |

Notes:
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-69 2011 Household Bank Account Type by Demographic Characteristics:
Little Rock-North Little Rock, AR

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 330 | 100.0 | 26 | 7.8 | 139 | 42.1 | 7 | 2.2 | 151 | 46.0 | 6 | 1.8 | 292 | 88.7 | 146 | 44.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 191 | 57.9 | 5 | 2.5 | 86 | 45.3 | 5 | 2.9 | 90 | 47.2 | 4 | 2.2 | 176 | 92.5 | 92 | 48.1 |
| Female householder, no husband present | 31 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 15 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 145 | 43.9 | - | - | 72 | 49.9 | 3 | 1.9 | 68 | 47.1 | 2 | 1.1 | 140 | 97.0 | 75 | 51.8 |
| Nonfamily household and other | 139 | 42.1 | 21 | 15.1 | 53 | 37.9 | 2 | 1.4 | 61 | 44.3 | 2 | 1.4 | 116 | 83.5 | 54 | 39.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 73 | 22.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 8 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 239 | 72.5 | 15 | 6.1 | 118 | 49.4 | 2 | 0.8 | 98 | 41.2 | 6 | 2.5 | 218 | 91.4 | 120 | 50.2 |
| Other non-Black non-Hispanic | 10 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 95 | 28.9 | 11 | 11.7 | 42 | 43.7 | 2 | 2.0 | 40 | 42.5 | - | - | 82 | 86.2 | 44 | 45.7 |
| 35 to 44 years | 58 | 17.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 38 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 63 | 19.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 75 | 22.9 | 3 | 3.3 | 41 | 53.8 | - | - | 32 | 42.9 | - | - | 73 | 96.7 | 41 | 53.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 114 | 34.6 | 15 | 13.3 | 24 | 21.2 | - | - | 75 | 65.5 | - | - | 99 | 86.7 | 24 | 21.2 |
| Some college | 113 | 34.3 | 11 | 9.3 | 50 | 44.3 | 5 | 4.8 | 44 | 39.2 | 3 | 2.3 | 95 | 83.6 | 56 | 49.2 |
| College degree | 83 | 25.1 | - | - | 52 | 62.8 | 2 | 2.3 | 25 | 30.7 | 3 | 4.2 | 79 | 95.8 | 54 | 65.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 46 | 14.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and $\$ 30,000$ | 76 | 23.2 | 7 | 9.1 | 17 | 21.6 | 3 | 3.7 | 50 | 65.6 | . | - | 67 | 87.2 | 19 | 25.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 84 | 25.4 | 7 | 8.5 | 34 | 41.3 | 5 | 5.5 | 35 | 42.5 | 2 | 2.3 | 72 | 86.0 | 39 | 46.8 |
| Between \$50,000 and $\$ 75,000$ | 64 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 59 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 209 | 63.5 | 10 | 4.9 | 96 | 45.8 | 5 | 2.3 | 94 | 45.1 | 4 | 2.0 | 190 | 90.9 | 101 | 48.1 |
| Non-homeowner | 120 | 36.5 | 16 | 13.0 | 43 | 35.8 | 3 | 2.2 | 57 | 47.5 | 2 | 1.6 | 102 | 84.8 | 46 | 38.0 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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.

Tabe D-70 2011 Household Banking Status by Demographic Characteristics:
Los Angeles-Long Beach-Santa Ana, CA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 4,353 | 100.0 | 421 | 9.7 | 811 | 18.6 | 3,015 | 69.3 | 106 | 2.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 2,957 | 67.9 | 299 | 10.1 | 615 | 20.8 | 1,974 | 66.8 | 69 | 2.3 |
| Female householder, no husband present | 690 | 15.9 | 122 | 17.6 | 192 | 27.8 | 367 | 53.2 | 10 | 1.5 |
| Male householder, no wife present | 359 | 8.3 | 49 | 13.6 | 101 | 28.1 | 197 | 54.7 | 13 | 3.6 |
| Married couple | 1,907 | 43.8 | 128 | 6.7 | 323 | 16.9 | 1,410 | 74.0 | 46 | 2.4 |
| Nonfamily household and other | 1,397 | 32.1 | 122 | 8.8 | 196 | 14.0 | 1,041 | 74.5 | 37 | 2.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 428 | 9.8 | 90 | 21.0 | 145 | 33.8 | 186 | 43.4 | 8 | 1.8 |
| Hispanic non-Black | 1,455 | 33.4 | 269 | 18.5 | 384 | 26.4 | 782 | 53.7 | 21 | 1.4 |
| White non-Black non-Hispanic | 1,821 | 41.8 | 58 | 3.2 | 200 | 11.0 | 1,514 | 83.1 | 49 | 2.7 |
| Other non-Black non-Hispanic | 649 | 14.9 | 4 | 0.6 | 83 | 12.8 | 534 | 82.2 | 29 | 4.4 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,022 | 23.5 | 143 | 14.0 | 229 | 22.4 | 631 | 61.7 | 19 | 1.9 |
| 35 to 44 years | 934 | 21.5 | 120 | 12.8 | 162 | 17.4 | 641 | 68.7 | 11 | 1.1 |
| 45 to 54 years | 891 | 20.5 | 74 | 8.3 | 174 | 19.6 | 607 | 68.2 | 35 | 4.0 |
| 55 to 64 years | 729 | 16.7 | 50 | 6.8 | 146 | 20.0 | 516 | 70.9 | 17 | 2.3 |
| 65 years or more | 778 | 17.9 | 34 | 4.4 | 101 | 12.9 | 619 | 79.5 | 24 | 3.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 767 | 17.6 | 230 | 30.0 | 167 | 21.8 | 361 | 47.1 | 8 | 1.0 |
| High school degree | 911 | 20.9 | 108 | 11.8 | 173 | 19.0 | 613 | 67.3 | 17 | 1.9 |
| Some college | 1,132 | 26.0 | 68 | 6.0 | 257 | 22.7 | 767 | 67.7 | 41 | 3.6 |
| College degree | 1,543 | 35.4 | 15 | 1.0 | 214 | 13.8 | 1,274 | 82.5 | 41 | 2.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 640 | 14.7 | 192 | 30.1 | 84 | 13.2 | 352 | 55.1 | 11 | 1.7 |
| Between \$15,000 and \$30,000 | 827 | 19.0 | 134 | 16.2 | 208 | 25.1 | 467 | 56.4 | 18 | 2.2 |
| Between \$30,000 and \$50,000 | 865 | 19.9 | 63 | 7.3 | 232 | 26.8 | 559 | 64.6 | 11 | 1.3 |
| Between \$50,000 and \$75,000 | 805 | 18.5 | 31 | 3.9 | 146 | 18.2 | 602 | 74.8 | 25 | 3.1 |
| At Least \$75,000 | 1,216 | 27.9 | - | - | 140 | 11.5 | 1,035 | 85.1 | 41 | 3.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,149 | 49.4 | 50 | 2.3 | 284 | 13.2 | 1,736 | 80.8 | 79 | 3.7 |
| Non-homeowner | 2,204 | 50.6 | 371 | 16.8 | 527 | 23.9 | 1,279 | 58.0 | 28 | 1.3 |

Figures do not always reconcile to totals because of rounding

- = 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.

Table I-71 2011 Household Bank Account Type by Demographic Characteristics: Los Angeles-Long Beach-Santa Ana, CA

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row |
| All US Households | 4,353 | 100.0 | 421 | 9.7 | 2,837 | 65.2 | 42 | 1.0 | 1,004 | 23.1 | 49 | 1.1 | 3,848 | 88.4 | 2,879 | 66.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 2,957 | 67.9 | 299 | 10.1 | 1,921 | 65.0 | 32 | 1.1 | 673 | 22.8 | 31 | 1.0 | 2,601 | 88.0 | 1,954 | 66.1 |
| Female householder, no husband present | 690 | 15.9 | 122 | 17.6 | 354 | 51.3 | 14 | 2.0 | 191 | 27.6 | 10 | 1.4 | 552 | 79.9 | 368 | 53.3 |
| Male householder, no wife present | 359 | 8.3 | 49 | 13.6 | 197 | 54.9 | 8 | 2.3 | 97 | 27.1 | 8 | 2.1 | 295 | 81.9 | 206 | 57.2 |
| Married couple | 1,907 | 43.8 | 128 | 6.7 | 1,370 | 71.8 | 10 | 0.5 | 385 | 20.2 | 13 | 0.7 | 1,755 | 92.0 | 1,380 | 72.4 |
| Nonfamily household and other | 1,397 | 32.1 | 122 | 8.8 | 916 | 65.6 | 10 | 0.7 | 330 | 23.7 | 18 | 1.3 | 1,246 | 89.2 | 926 | 66.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 428 | 9.8 | 90 | 21.0 | 227 | 53.1 | 7 | 1.5 | 100 | 23.4 | 4 | 1.0 | 327 | 76.5 | 234 | 54.6 |
| Hispanic non-Black | 1,455 | 33.4 | 269 | 18.5 | 726 | 49.9 | 19 | 1.3 | 424 | 29.2 | 18 | 1.2 | 1,157 | 79.5 | 744 | 51.2 |
| White non-Black non-Hispanic | 1,821 | 41.8 | 58 | 3.2 | 1,389 | 76.3 | 13 | 0.7 | 340 | 18.7 | 20 | 1.1 | 1,729 | 94.9 | 1,402 | 77.0 |
| Other non-Black non-Hispanic | 649 | 14.9 | 4 | 0.6 | 495 | 76.3 | 4 | 0.6 | 139 | 21.5 | 7 | 1.1 | 635 | 97.8 | 499 | 76.9 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,022 | 23.5 | 143 | 14.0 | 680 | 66.5 | 4 | 0.4 | 184 | 18.0 | 11 | 1.0 | 868 | 84.9 | 684 | 66.9 |
| 35 to 44 years | 934 | 21.5 | 120 | 12.8 | 595 | 63.7 | 7 | 0.8 | 208 | 22.2 | 4 | 0.4 | 803 | 86.0 | 603 | 64.5 |
| 45 to 54 years | 891 | 20.5 | 74 | 8.3 | 569 | 63.9 | 18 | 2.0 | 219 | 24.6 | 10 | 1.1 | 792 | 88.9 | 587 | 65.9 |
| 55 to 64 years | 729 | 16.7 | 50 | 6.8 | 477 | 65.5 | 3 | 0.4 | 187 | 25.7 | 11 | 1.5 | 665 | 91.2 | 481 | 66.0 |
| 65 years or more | 778 | 17.9 | 34 | 4.4 | 515 | 66.2 | 10 | 1.2 | 205 | 26.4 | 14 | 1.8 | 720 | 92.6 | 525 | 67.5 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 767 | 17.6 | 230 | 30.0 | 226 | 29.4 | 13 | 1.7 | 291 | 38.0 | 7 | 0.9 | 520 | 67.8 | 239 | 31.1 |
| High school degree | 911 | 20.9 | 108 | 11.8 | 520 | 57.1 | 22 | 2.4 | 254 | 27.9 | 7 | 0.8 | 777 | 85.3 | 542 | 59.5 |
| Some college | 1,132 | 26.0 | 68 | 6.0 | 791 | 69.8 | 3 | 0.3 | 253 | 22.4 | 17 | 1.5 | 1,044 | 92.2 | 794 | 70.1 |
| College degree | 1,543 | 35.4 | 15 | 1.0 | 1,301 | 84.3 | 4 | 0.2 | 206 | 13.3 | 18 | 1.1 | 1,507 | 97.6 | 1,305 | 84.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 640 | 14.7 | 192 | 30.1 | 216 | 33.7 | 20 | 3.2 | 209 | 32.6 | 3 | 0.5 | 424 | 66.3 | 236 | 36.9 |
| Between $\$ 15,000$ and $\$ 30,000$ | 827 | 19.0 | 134 | 16.2 | 385 | 46.6 | 15 | 1.8 | 277 | 33.5 | 15 | 1.8 | 667 | 80.6 | 400 | 48.4 |
| Between \$30,000 and \$50,000 | 865 | 19.9 | 63 | 7.3 | 544 | 62.9 | 4 | 0.4 | 251 | 29.0 | 3 | 0.3 | 798 | 92.3 | 548 | 63.4 |
| Between $\$ 50,000$ and \$75,000 | 805 | 18.5 | 31 | 3.9 | 600 | 74.5 | 3 | 0.4 | 160 | 19.8 | 11 | 1.3 | 759 | 94.4 | 603 | 74.9 |
| At Least \$75,000 | 1,216 | 27.9 |  | - | 1,092 | 89.8 | - | - | 107 | 8.8 | 17 | 1.4 | 1,199 | 98.6 | 1,092 | 89.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 2,149 | 49.4 | 50 | 2.3 | 1,706 | 79.4 | - | 0.1 | 361 | 16.8 | 29 | 1.3 | 2,067 | 96.2 | 1,709 | 79.5 |
| Non-homeowner | 2,204 | 50.6 | 371 | 16.8 | 1,131 | 51.3 | 39 | 1.8 | 643 | 29.2 | 20 | 0.9 | 1,781 | 80.8 | 1,170 | 53.1 |

Figures do not always reconcile to totals because of rounding.

- = 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

Table I-72 2011 Household Banking Status by Demographic Characteristics:
Louisville, KY-IN

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 571 | 100.0 | 48 | 8.4 | 131 | 23.0 | 389 | 68.2 | 2 | 0.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 417 | 73.0 | 36 | 8.6 | 101 | 24.2 | 280 | 67.2 | - | - |
| Female householder, no husband present | 84 | 14.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 44 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 289 | 50.7 | 2 | 0.9 | 77 | 26.5 | 210 | 72.7 | - | - |
| Nonfamily household and other | 154 | 27.0 | 12 | 7.9 | 30 | 19.7 | 109 | 71.1 | 2 | 1.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 85 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 20 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 456 | 80.0 | 25 | 5.5 | 83 | 18.2 | 348 | 76.3 | - | - |
| Other non-Black non-Hispanic | 9 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 173 | 30.4 | 24 | 13.9 | 73 | 42.1 | 76 | 44.0 | - | - |
| 35 to 44 years | 91 | 16.0 | 5 | 5.4 | 28 | 31.0 | 58 | 63.5 | - | - |
| 45 to 54 years | 101 | 17.7 | 4 | 4.2 | 14 | 13.5 | 83 | 82.3 | - | - |
| 55 to 64 years | 116 | 20.4 | 12 | 10.1 | 12 | 10.5 | 92 | 79.4 | - | - |
| 65 years or more | 89 | 15.5 | 3 | 3.5 | 4 | 4.4 | 79 | 89.7 | 2 | 2.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 63 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 28.8 | 16 | 9.6 | 32 | 19.5 | 116 | 70.9 | - | - |
| Some college | 219 | 38.5 | 15 | 6.6 | 48 | 21.8 | 157 | 71.6 | - | - |
| College degree | 124 | 21.8 | - | - | 33 | 26.5 | 91 | 73.5 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 110 | 19.2 | 43 | 39.3 | 13 | 11.9 | 53 | 48.8 | - | - |
| Between \$15,000 and \$30,000 | 141 | 24.7 | 3 | 1.8 | 54 | 38.4 | 82 | 58.3 | 2 | 1.5 |
| Between \$30,000 and \$50,000 | 121 | 21.2 | - | - | 36 | 29.5 | 85 | 70.5 | - | - |
| Between \$50,000 and \$75,000 | 90 | 15.7 | 2 | 2.7 | 8 | 8.9 | 79 | 88.3 | - | - |
| At Least \$75,000 | 109 | 19.2 | - | - | 20 | 18.5 | 89 | 81.5 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 354 | 62.0 | 6 | 1.8 | 37 | 10.5 | 308 | 87.1 | 2 | 0.6 |
| Non-homeowner | 217 | 38.0 | 42 | 19.2 | 94 | 43.3 | 81 | 37.5 | - | - |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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. 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.

Table I-73 2011 Household Bank Account Type by Demographic Characteristics:

## Louisville, KY-IN

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Ptt of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 571 | 100.0 | 48 | 8.4 | 356 | 62.4 | - | - | 167 | 29.2 | - | - | 522 | 91.6 | 356 | 62.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 417 | 73.0 | 36 | 8.6 | 265 | 63.5 | - | - | 116 | 27.9 | - | - | 381 | 91.4 | 265 | 63.5 |
| Female householder, no husband present | 84 | 14.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 44 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 289 | 50.7 | 2 | 0.9 | 213 | 73.6 | - | - | 74 | 25.6 | - | - | 287 | 99.1 | 213 | 73.6 |
| Nonfamily household and other | 154 | 27.0 | 12 | 7.9 | 91 | 59.3 | - | - | 50 | 32.8 | - | - | 142 | 92.1 | 91 | 59.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 85 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 20 | 3.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 456 | 80.0 | 25 | 5.5 | 319 | 69.9 | . | . | 112 | 24.6 | - | - | 431 | 94.5 | 319 | 69.9 |
| Other non-Black non-Hispanic | 9 | 1.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 173 | 30.4 | 24 | 13.9 | 95 | 55.0 | - | - | 54 | 31.1 | - | - | 149 | 86.1 | 95 | 55.0 |
| 35 to 44 years | 91 | 16.0 | 5 | 5.4 | 47 | 51.1 | - | - | 40 | 43.4 | - | - | 86 | 94.6 | 47 | 51.1 |
| 45 to 54 years | 101 | 17.7 | 4 | 4.2 | 60 | 59.8 | - | - | 36 | 36.0 | - | - | 97 | 95.8 | 60 | 59.8 |
| 55 to 64 years | 116 | 20.4 | 12 | 10.1 | 87 | 75.3 | - | - | 17 | 14.7 | - | - | 104 | 89.9 | 87 | 75.3 |
| 65 years or more | 89 | 15.5 | 3 | 3.5 | 66 | 74.3 | - | - | 20 | 22.2 | - | - | 85 | 96.5 | 66 | 74.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 63 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 28.8 | 16 | 9.6 | 93 | 56.6 | - | - | 55 | 33.8 | - | - | 148 | 90.4 | 93 | 56.6 |
| Some college | 219 | 38.5 | 15 | 6.6 | 143 | 65.0 | - | - | 62 | 28.4 | - | - | 205 | 93.4 | 143 | 65.0 |
| College degree | 124 | 21.8 | - | - | 104 | 83.7 | - | - | 20 | 16.3 | - | - | 124 | 100.0 | 104 | 83.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 110 | 19.2 | 43 | 39.3 | 27 | 24.6 | - | - | 40 | 36.1 | - | - | 67 | 60.7 | 27 | 24.6 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 141 | 24.7 | 3 | 1.8 | 76 | 54.2 | - | - | 62 | 44.1 | - | . | 138 | 98.2 | 76 | 54.2 |
| Between $\$ 30,000$ and $\$ 50,000$ | 121 | 21.2 | . | - | 88 | 72.8 | - | - | 33 | 27.2 | - | - | 121 | 100.0 | 88 | 72.8 |
| Between $\$ 50,000$ and \$75,000 | 90 | 15.7 | 2 | 2.7 | 64 | 71.5 | . | . | 23 | 25.7 | - | . | 87 | 97.3 | 64 | 71.5 |
| At Least \$75,000 | 109 | 19.2 | - | - | 100 | 91.7 | - | - | 9 | 8.3 | - | - | 109 | 100.0 | 100 | 91.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 354 | 62.0 | 6 | 1.8 | 272 | 77.0 | - | - | 75 | 21.2 | - | - | 347 | 98.2 | 272 | 77.0 |
| Non-homeowner | 217 | 38.0 | 42 | 19.2 | 83 | 38.5 | - | - | 92 | 42.3 | - | - | 175 | 80.8 | 83 | 38.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-74 2011 Household Banking Status by Demographic Characteristics:
Madison, WI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 254 | 100.0 | 3 | 1.0 | 34 | 13.5 | 217 | 85.5 | - |  |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 172 | 67.6 | - | - | 23 | 13.3 | 149 | 86.7 | - | - |
| Female householder, no husband present | 14 | 5.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 146 | 57.5 | - | - | 18 | 12.6 | 128 | 87.4 | - | - |
| Nonfamily household and other | 82 | 32.4 | 3 | 3.1 | 11 | 13.9 | 68 | 83.0 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 8 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 222 | 87.5 | 3 | 1.2 | 27 | 11.9 | 193 | 86.9 | - | - |
| Other non-Black non-Hispanic | 19 | 7.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 54 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 76 | 30.0 | - | - | 15 | 19.7 | 61 | 80.3 | - | - |
| 45 to 54 years | 43 | 16.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 37 | 14.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 44 | 17.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 2 | 0.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 36 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 85 | 33.6 | 3 | 3.0 | 7 | 8.0 | 76 | 89.0 | - | - |
| College degree | 130 | 51.1 | - | - | 20 | 15.7 | 110 | 84.3 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 19 | 7.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 24 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 45 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 84 | 32.9 | - | - | 10 | 12.0 | 74 | 88.0 | - | - |
| At Least \$75,000 | 82 | 32.3 | - | - | 13 | 15.6 | 69 | 84.4 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 170 | 67.0 | 3 | 1.5 | 23 | 13.3 | 145 | 85.2 | - | - |
| Non-homeowner | 84 | 33.0 | - | - | 12 | 13.8 | 72 | 86.2 | - | - |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-75 2011 Household Bank Account Type by Demographic Characteristics:
Madison, WI

| 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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Ptt of Row |
| All US Households | 254 | 100.0 | 3 | 1.0 | 214 | 84.2 | - | - | 35 | 13.8 | 3 | 1.0 | 249 | 98.0 | 214 | 84.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 172 | 67.6 | - | - | 160 | 93.0 | - | - | 12 | 7.0 | - | - | 172 | 100.0 | 160 | 93.0 |
| Female householder, no husband present | 14 | 5.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 12 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 146 | 57.5 | - | - | 138 | 94.6 | . | - | 8 | 5.4 | . | - | 146 | 100.0 | 138 | 94.6 |
| Nonfamily household and other | 82 | 32.4 | 3 | 3.1 | 54 | 65.9 | - | - | 23 | 27.9 | 3 | 3.0 | 77 | 93.8 | 54 | 65.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 8 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 222 | 87.5 | 3 | 1.2 | 185 | 83.0 | . | . | 33 | 14.7 | 3 | 1.1 | 217 | 97.7 | 185 | 83.0 |
| Other non-Black non-Hispanic | 19 | 7.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 54 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 76 | 30.0 | - | - | 70 | 91.9 | - | - | 6 | 8.1 | . | - | 76 | 100.0 | 70 | 91.9 |
| 45 to 54 years | 43 | 16.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 37 | 14.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 44 | 17.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 2 | 0.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 36 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 85 | 33.6 | 3 | 3.0 | 74 | 86.7 | - | - | 9 | 10.3 | - | - | 83 | 97.0 | 74 | 86.7 |
| College degree | 130 | 51.1 | - | - | 108 | 83.1 | - | - | 20 | 15.0 | 3 | 1.9 | 127 | 98.1 | 108 | 83.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 19 | 7.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 24 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and $\$ 50,000$ | 45 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and $\$ 75,000$ | 84 | 32.9 | - | - | 75 | 89.2 | - | - | 7 | 7.8 | 3 | 3.0 | 81 | 97.0 | 75 | 89.2 |
| At Least \$75,000 | 82 | 32.3 | - | - | 77 | 94.1 | - | - | 5 | 5.9 | - | - | 82 | 100.0 | 77 | 94.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 170 | 67.0 | 3 | 1.5 | 145 | 85.4 | - | - | 20 | 11.6 | 3 | 1.5 | 165 | 97.0 | 145 | 85.4 |
| Non-homeowner | 84 | 33.0 | - | - | 68 | 81.8 | - | - | 15 | 18.2 | - | - | 84 | 100.0 | 68 | 81.8 |

,
Figures do not always reconcile to totals because of rounding.
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.

Table I-76 2011 Household Banking Status by Demographic Characteristics:
Memphis, TN-MS-AR

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All US Households | 567 | 100.0 | 63 | 11.1 | 93 | 16.4 | 393 | 69.4 | 18 | 3.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 343 | 60.4 | 41 | 11.8 | 50 | 14.6 | 244 | 71.3 | 8 | 2.3 |
| Female householder, no husband present | 94 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 8 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 241 | 42.5 | 11 | 4.7 | 37 | 15.3 | 185 | 76.7 | 8 | 3.3 |
| Nonfamily household and other | 224 | 39.6 | 22 | 9.9 | 43 | 19.2 | 149 | 66.4 | 10 | 4.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 256 | 45.1 | 49 | 19.3 | 60 | 23.3 | 141 | 55.3 | 5 | 2.1 |
| Hispanic non-Black | 14 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 282 | 49.7 | 9 | 3.2 | 29 | 10.2 | 231 | 82.2 | 12 | 4.4 |
| Other non-Black non-Hispanic | 16 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 131 | 23.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 126 | 22.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 119 | 21.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 92 | 16.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 98 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 81 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 152 | 26.8 | 29 | 19.2 | 22 | 14.7 | 100 | 66.1 | - | - |
| Some college | 161 | 28.4 | 6 | 4.0 | 34 | 21.2 | 113 | 69.9 | 8 | 4.9 |
| College degree | 173 | 30.5 | - | - | 13 | 7.5 | 150 | 86.8 | 10 | 5.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 94 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 124 | 21.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 105 | 18.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 116 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 127 | 22.5 | - | - | - | - | 127 | 100.0 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 387 | 68.2 | 17 | 4.3 | 55 | 14.2 | 303 | 78.3 | 12 | 3.2 |
| Non-homeowner | 180 | 31.8 | 46 | 25.7 | 38 | 21.2 | 90 | 50.2 | 5 | 3.0 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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

Table I-77 2011 Household Bank Account Type by Demographic Characteristics: Memphis, TN-MS-AR

| Household Characteristic | All Households |  | Bank Account Type |  |  |  |  |  |  |  |  |  | Memo ltems |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 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 <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number <br> (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 US Households | 567 | 100.0 | 63 | 11.1 | 309 | 54.4 | 13 | 2.3 | 172 | 30.2 | 11 | 1.9 | 480 | 84.7 | 322 | 56.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 343 | 60.4 | 41 | 11.8 | 216 | 62.9 | 3 | 0.8 | 73 | 21.3 | 11 | 3.2 | 289 | 84.2 | 218 | 63.7 |
| Female householder, no husband present <br> Male householder | 94 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 8 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 241 | 42.5 | 11 | 4.7 | 165 | 68.4 | - | - | 58 | 24.0 | 7 | 3.0 | 223 | 92.4 | 165 | 68.4 |
| Nonfamily household and other | 224 | 39.6 | 22 | 9.9 | 93 | 41.5 | 11 | 4.7 | 98 | 43.9 | - | - | 191 | 85.4 | 104 | 46.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 256 | 45.1 | 49 | 19.3 | 130 | 50.9 | 13 | 5.2 | 63 | 24.6 | - | - | 193 | 75.5 | 143 | 56.1 |
| Hispanic non-Black | 14 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 282 | 49.7 | 9 | 3.2 | 167 | 59.2 | - | - | 95 | 33.8 | 11 | 3.9 | 262 | 93.0 | 167 | 59.2 |
| Other non-Black non-Hispanic | 16 | 2.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 131 | 23.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 126 | 22.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 119 | 21.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 92 | 16.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 98 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 81 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 152 | 26.8 | 29 | 19.2 | 60 | 39.2 | - | - | 63 | 41.6 | - | - | 123 | 80.8 | 60 | 39.2 |
| Some college | 161 | 28.4 | 6 | 4.0 | 103 | 64.0 | 6 | 3.5 | 35 | 21.7 | 11 | 6.8 | 138 | 85.7 | 109 | 67.5 |
| College degree | 173 | 30.5 | - | - | 129 | 74.8 | 5 | 2.9 | 39 | 22.4 | - | - | 168 | 97.1 | 134 | 77.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 94 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 124 | 21.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 105 | 18.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 116 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 127 | 22.5 | - | - | 95 | 74.6 | - | - | 32 | 25.4 | - | - | 127 | 100.0 | 95 | 74.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 387 | 68.2 | 17 | 4.3 | 238 | 61.4 | 5 | 1.3 | 121 | 31.4 | 6 | 1.6 | 359 | 92.8 | 243 | 62.7 |
| Non-homeowner | 180 | 31.8 | 46 | 25.7 | 71 | 39.3 | 8 | 4.6 | 50 | 27.8 | 5 | 2.6 | 121 | 67.1 | 79 | 43.9 |

Figures do not always reconcile to totals because of rounding
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

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.

Table I-78 2011 Household Banking Status by Demographic Characteristics: Miami-Fort Lauderdale-Miami Beach, FL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row |
| All US Households | 2,285 | 100.0 | 206 | 9.0 | 509 | 22.3 | 1,478 | 64.7 | 92 | 4.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,415 | 61.9 | 114 | 8.0 | 352 | 24.9 | 902 | 63.8 | 47 | 3.3 |
| Female householder, no husband present | 300 | 13.1 | 52 | 17.3 | 94 | 31.4 | 136 | 45.3 | 18 | 5.9 |
| Male householder, no wife present | 140 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 975 | 42.7 | 42 | 4.3 | 229 | 23.5 | 675 | 69.3 | 29 | 3.0 |
| Nonfamily household and other | 870 | 38.1 | 92 | 10.6 | 157 | 18.1 | 576 | 66.1 | 45 | 5.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 430 | 18.8 | 81 | 18.8 | 162 | 37.7 | 178 | 41.4 | 9 | 2.1 |
| Hispanic non-Black | 869 | 38.0 | 86 | 9.9 | 212 | 24.4 | 561 | 64.6 | 9 | 1.1 |
| White non-Black non-Hispanic | 929 | 40.7 | 39 | 4.2 | 122 | 13.1 | 698 | 75.2 | 70 | 7.5 |
| Other non-Black non-Hispanic | 57 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 431 | 18.9 | 52 | 12.1 | 144 | 33.4 | 227 | 52.6 | 8 | 1.9 |
| 35 to 44 years | 419 | 18.3 | 59 | 14.1 | 132 | 31.5 | 223 | 53.3 | 4 | 1.0 |
| 45 to 54 years | 444 | 19.4 | 49 | 11.0 | 105 | 23.7 | 269 | 60.6 | 21 | 4.7 |
| 55 to 64 years | 389 | 17.0 | 17 | 4.4 | 76 | 19.4 | 269 | 69.0 | 28 | 7.2 |
| 65 years or more | 602 | 26.3 | 29 | 4.8 | 52 | 8.6 | 490 | 81.5 | 31 | 5.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 231 | 10.1 | 41 | 17.6 | 53 | 22.8 | 125 | 54.0 | 13 | 5.6 |
| High school degree | 718 | 31.4 | 116 | 16.1 | 150 | 20.8 | 440 | 61.2 | 14 | 1.9 |
| Some college | 611 | 26.7 | 26 | 4.3 | 129 | 21.1 | 427 | 70.0 | 29 | 4.7 |
| College degree | 724 | 31.7 | 24 | 3.3 | 177 | 24.5 | 486 | 67.1 | 37 | 5.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 497 | 21.7 | 158 | 31.8 | 71 | 14.4 | 250 | 50.3 | 17 | 3.5 |
| Between \$15,000 and \$30,000 | 428 | 18.7 | 13 | 3.0 | 159 | 37.1 | 243 | 56.8 | 13 | 3.1 |
| Between \$30,000 and \$50,000 | 503 | 22.0 | 31 | 6.1 | 126 | 25.0 | 331 | 65.8 | 15 | 3.1 |
| Between \$50,000 and \$75,000 | 302 | 13.2 | 4 | 1.4 | 63 | 20.8 | 222 | 73.5 | 13 | 4.3 |
| At Least \$75,000 | 555 | 24.3 | - | - | 90 | 16.2 | 432 | 77.9 | 33 | 6.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,437 | 62.9 | 40 | 2.8 | 249 | 17.3 | 1,073 | 74.6 | 75 | 5.2 |
| Non-homeowner | 848 | 37.1 | 166 | 19.6 | 260 | 30.6 | 405 | 47.8 | 17 | 2.0 |

Figures do not always reconcile to totals because of rounding
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.

Table I-79 2011 Household Bank Account Type by Demographic Characteristics:
Miami-Fort Lauderdale-Miami Beach, FL

| 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) | Ptt of Col | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 \mathrm{~s}) \end{array} \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 2,285 | 100.0 | 206 | 9.0 | 1,236 | 54.1 | 21 | 0.9 | 774 | 33.9 | 48 | 2.1 | 2,023 | 88.6 | 1,257 | 55.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,415 | 61.9 | 114 | 8.0 | 807 | 57.0 | 21 | 1.5 | 451 | 31.9 | 22 | 1.6 | 1,270 | 89.8 | 828 | 58.5 |
| Female householder, no husband present | 300 | 13.1 | 52 | 17.3 | 108 | 35.9 | 8 | 2.7 | 128 | 42.6 | 4 | 1.5 | 235 | 78.5 | 116 | 38.6 |
| Male householder, no wife present | 140 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 975 | 42.7 | 42 | 4.3 | 654 | 67.1 | 13 | 1.4 | 248 | 25.5 | 18 | 1.8 | 915 | 93.9 | 667 | 68.4 |
| Nonfamily household and other | 870 | 38.1 | 92 | 10.6 | 430 | 49.4 | . | - | 323 | 37.1 | 25 | 2.9 | 753 | 86.5 | 430 | 49.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 430 | 18.8 | 81 | 18.8 | 152 | 35.4 | 13 | 2.9 | 180 | 41.9 | 4 | 1.0 | 332 | 77.3 | 165 | 38.3 |
| Hispanic non-Black | 869 | 38.0 | 86 | 9.9 | 367 | 42.2 | 4 | 0.5 | 384 | 44.2 | 27 | 3.1 | 764 | 87.9 | 371 | 42.7 |
| White non-Black non-Hispanic | 929 | 40.7 | 39 | 4.2 | 669 | 72.0 | 4 | 0.5 | 205 | 22.0 | 12 | 1.3 | 873 | 94.0 | 673 | 72.5 |
| Other non-Black non-Hispanic | 57 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 431 | 18.9 | 52 | 12.1 | 189 | 43.8 | 4 | 1.0 | 186 | 43.1 | - | - | 374 | 86.9 | 193 | 44.8 |
| 35 to 44 years | 419 | 18.3 | 59 | 14.1 | 200 | 47.7 | 9 | 2.1 | 146 | 34.9 | 5 | 1.1 | 351 | 83.8 | 209 | 49.8 |
| 45 to 54 years | 444 | 19.4 | 49 | 11.0 | 304 | 68.4 | - | - | 91 | 20.6 | - | - | 395 | 89.0 | 304 | 68.4 |
| 55 to 64 years | 389 | 17.0 | 17 | 4.4 | 250 | 64.1 | - | - | 110 | 28.4 | 12 | 3.2 | 364 | 93.6 | 250 | 64.1 |
| 65 years or more | 602 | 26.3 | 29 | 4.8 | 295 | 49.0 | 8 | 1.3 | 240 | 39.9 | 31 | 5.1 | 539 | 89.5 | 303 | 50.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 231 | 10.1 | 41 | 17.6 | 43 | 18.7 | 4 | 1.6 | 139 | 60.1 | 4 | 1.9 | 182 | 78.9 | 47 | 20.3 |
| High school degree | 718 | 31.4 | 116 | 16.1 | 291 | 40.6 | 4 | 0.6 | 294 | 40.9 | 13 | 1.9 | 589 | 82.0 | 296 | 41.2 |
| Some college | 611 | 26.7 | 26 | 4.3 | 371 | 60.7 | 9 | 1.4 | 191 | 31.3 | 14 | 2.3 | 567 | 92.8 | 379 | 62.1 |
| College degree | 724 | 31.7 | 24 | 3.3 | 531 | 73.3 | 4 | 0.6 | 150 | 20.7 | 16 | 2.2 | 685 | 94.5 | 535 | 73.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 497 | 21.7 | 158 | 31.8 | 100 | 20.2 | 8 | 1.6 | 213 | 42.9 | 17 | 3.5 | 322 | 64.8 | 108 | 21.8 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 428 | 18.7 | 13 | 3.0 | 138 | 32.2 | 4 | 1.0 | 264 | 61.7 | 9 | 2.1 | 402 | 93.9 | 142 | 33.2 |
| Between $\$ 30,000$ and $\$ 50,000$ | 503 | 22.0 | 31 | 6.1 | 270 | 53.6 | 9 | 1.8 | 190 | 37.8 | 4 | 0.7 | 460 | 91.4 | 278 | 55.4 |
| Between \$50,000 and $\$ 75,000$ | 302 | 13.2 | 4 | 1.4 | 239 | 79.1 | . | - | 54 | 17.9 | 5 | 1.6 | 293 | 97.1 | 239 | 79.1 |
| At Least \$75,000 | 555 | 24.3 | - | - | 489 | 88.2 | - | - | 52 | 9.4 | 13 | 2.4 | 546 | 98.5 | 489 | 88.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,437 | 62.9 | 40 | 2.8 | 987 | 68.7 | 4 | 0.3 | 368 | 25.6 | 39 | 2.7 | 1,363 | 94.9 | 990 | 68.9 |
| Non-homeowner | 848 | 37.1 | 166 | 19.6 | 250 | 29.4 | 18 | 2.1 | 406 | 47.9 | 9 | 1.0 | 660 | 77.8 | 267 | 31.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-80 2011 Household Banking Status by Demographic Characteristics:
Milwaukee-Waukesha-West Allis, WI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 627 | 100.0 | 68 | 10.8 | 79 | 12.6 | 460 | 73.3 | 20 | 3.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 414 | 66.0 | 41 | 9.9 | 64 | 15.5 | 297 | 71.9 | 11 | 2.7 |
| Female householder, no husband present | 92 | 14.6 | 27 | 29.0 | 20 | 22.4 | 41 | 45.2 | 3 | 3.5 |
| Male householder, no wife present | 37 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 285 | 45.5 | 12 | 4.1 | 32 | 11.2 | 234 | 81.9 | 8 | 2.7 |
| Nonfamily household and other | 213 | 34.0 | 27 | 12.6 | 14 | 6.8 | 162 | 76.2 | 9 | 4.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 86 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 48 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 471 | 75.2 | 15 | 3.1 | 36 | 7.5 | 407 | 86.4 | 14 | 2.9 |
| Other non-Black non-Hispanic | 21 | 3.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 126 | 20.0 | 24 | 19.2 | 22 | 17.7 | 77 | 61.4 | 2 | 1.7 |
| 35 to 44 years | 123 | 19.7 | 13 | 10.6 | 17 | 13.4 | 87 | 70.7 | 7 | 5.4 |
| 45 to 54 years | 123 | 19.7 | 14 | 11.4 | 17 | 13.6 | 90 | 73.2 | 2 | 1.8 |
| 55 to 64 years | 119 | 19.0 | 9 | 7.6 | 13 | 10.6 | 97 | 81.8 | - | - |
| 65 years or more | 135 | 21.6 | 8 | 5.7 | 11 | 7.8 | 107 | 79.5 | 9 | 7.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 61 | 9.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 183 | 29.3 | 26 | 14.1 | 25 | 13.8 | 124 | 67.8 | 8 | 4.3 |
| Some college | 150 | 24.0 | 15 | 10.0 | 15 | 9.8 | 116 | 77.1 | 5 | 3.2 |
| College degree | 232 | 37.0 | 5 | 2.2 | 28 | 12.0 | 193 | 83.4 | 6 | 2.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 95 | 15.1 | 37 | 39.2 | 9 | 9.3 | 49 | 51.5 | - | - |
| Between \$15,000 and \$30,000 | 117 | 18.6 | 25 | 21.8 | 20 | 17.1 | 63 | 54.3 | 8 | 6.8 |
| Between \$30,000 and \$50,000 | 120 | 19.2 | 2 | 1.9 | 14 | 11.9 | 97 | 80.4 | 7 | 5.8 |
| Between \$50,000 and \$75,000 | 117 | 18.6 | 3 | 2.6 | 16 | 13.3 | 93 | 79.3 | 6 | 4.8 |
| At Least \$75,000 | 178 | 28.5 | - | - | 20 | 11.3 | 158 | 88.7 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 390 | 62.3 | 4 | 1.0 | 44 | 11.3 | 330 | 84.5 | 13 | 3.2 |
| Non-homeowner | 236 | 37.7 | 64 | 27.1 | 35 | 14.7 | 130 | 54.9 | 8 | 3.3 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-81 2011 Household Bank Account Type by Demographic Characteristics:
Milwaukee-Waukesha-West Allis, WI

| 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 US Households | 627 | 100.0 | 68 | 10.8 | 447 | 71.3 | 3 | 0.6 | 100 | 15.9 | 9 | 1.5 | 546 | 87.1 | 450 | 71.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 414 | 66.0 | 41 | 9.9 | 316 | 76.5 | 3 | 0.8 | 44 | 10.5 | 9 | 2.2 | 360 | 87.0 | 320 | 77.3 |
| Female householder, no husband present | 92 | 14.6 | 27 | 29.0 | 48 | 52.9 | - | - | 17 | 18.1 | - | - | 65 | 71.0 | 48 | 52.9 |
| Male householder, no wife present | 37 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 285 | 45.5 | 12 | 4.1 | 239 | 83.9 | - | - | 25 | 8.8 | 9 | 3.2 | 264 | 92.7 | 239 | 83.9 |
| Nonfamily household and other | 213 | 34.0 | 27 | 12.6 | 130 | 61.1 | - | - | 56 | 26.3 | . | . | 186 | 87.4 | 130 | 61.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 86 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 48 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 471 | 75.2 | 15 | 3.1 | 383 | 81.4 | - | . | 64 | 13.6 | 9 | 1.9 | 447 | 95.0 | 383 | 81.4 |
| Other non-Black non-Hispanic | 21 | 3.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 126 | 20.0 | 24 | 19.2 | 87 | 68.9 | 3 | 2.8 | 9 | 7.5 | 2 | 1.7 | 96 | 76.4 | 90 | 71.6 |
| 35 to 44 years | 123 | 19.7 | 13 | 10.6 | 89 | 71.9 | - | - | 22 | 17.5 | - | - | 110 | 89.4 | 89 | 71.9 |
| 45 to 54 years | 123 | 19.7 | 14 | 11.4 | 81 | 65.5 | - | - | 26 | 21.0 | 3 | 2.1 | 107 | 86.4 | 81 | 65.5 |
| 55 to 64 years | 119 | 19.0 | 9 | 7.6 | 98 | 82.5 | - | - | 10 | 8.1 | 2 | 1.8 | 108 | 90.6 | 98 | 82.5 |
| 65 years or more | 135 | 21.6 | 8 | 5.7 | 92 | 68.2 | - | - | 33 | 24.5 | 2 | 1.7 | 125 | 92.7 | 92 | 68.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 61 | 9.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 183 | 29.3 | 26 | 14.1 | 113 | 61.8 | - | - | 39 | 21.4 | 5 | 2.7 | 153 | 83.2 | 113 | 61.8 |
| Some college | 150 | 24.0 | 15 | 10.0 | 105 | 69.7 | - | - | 28 | 18.9 | 2 | 1.4 | 133 | 88.6 | 105 | 69.7 |
| College degree | 232 | 37.0 | 5 | 2.2 | 204 | 87.9 | - | - | 21 | 9.0 | 2 | 0.9 | 225 | 96.9 | 204 | 87.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 95 | 15.1 | 37 | 39.2 | 25 | 26.8 | 3 | 3.7 | 29 | 30.3 | - | - | 54 | 57.1 | 29 | 30.5 |
| Between $\$ 15,000$ and \$30,000 | 117 | 18.6 | 25 | 21.8 | 59 | 50.4 | - | - | 32 | 27.8 | - | - | 91 | 78.2 | 59 | 50.4 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 120 | 19.2 | 2 | 1.9 | 91 | 76.0 | - | - | 22 | 18.0 | 5 | 4.1 | 113 | 94.0 | 91 | 76.0 |
| Between \$50,000 and $\$ 75,000$ | 117 | 18.6 | 3 | 2.6 | 105 | 90.2 | - | - | 6 | 5.3 | 2 | 1.8 | 112 | 95.5 | 105 | 90.2 |
| At Least \$75,000 | 178 | 28.5 | - | - | 166 | 92.9 | - | - | 11 | 5.9 | 2 | 1.2 | 176 | 98.8 | 166 | 92.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 390 | 62.3 | 4 | 1.0 | 337 | 86.4 | 3 | 0.9 | 39 | 10.0 | 6 | 1.7 | 377 | 96.5 | 341 | 87.3 |
| Non-homeowner | 236 | 37.7 | 64 | 27.1 | 109 | 46.2 | - | - | 60 | 25.6 | 3 | 1.1 | 170 | 71.7 | 109 | 46.2 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-82 2011 Household Banking Status by Demographic Characteristics:
Minneapolis-St Paul-Bloomington, MN-WI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked butUnderbankedStatus Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | Number (1000s) | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,350 | 100.0 | 70 | 5.2 | 140 | 10.4 | 1,109 | 82.1 | 30 | 2.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 797 | 59.0 | 33 | 4.2 | 82 | 10.4 | 669 | 84.0 | 12 | 1.5 |
| Female householder, no husband present | 148 | 10.9 | 21 | 14.2 | 29 | 19.3 | 98 | 66.5 | - | - |
| Male householder, no wife present | 45 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 605 | 44.8 | 11 | 1.8 | 51 | 8.4 | 534 | 88.3 | 10 | 1.6 |
| Nonfamily household and other | 553 | 41.0 | 37 | 6.7 | 58 | 10.5 | 440 | 79.5 | 19 | 3.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 90 | 6.7 | 34 | 37.5 | 16 | 18.3 | 37 | 41.2 | 3 | 3.0 |
| Hispanic non-Black | 43 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,151 | 85.2 | 31 | 2.7 | 97 | 8.4 | 997 | 86.6 | 26 | 2.3 |
| Other non-Black non-Hispanic | 66 | 4.9 | 1 | 2.1 | 13 | 19.6 | 50 | 75.6 | 2 | 2.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 338 | 25.0 | 22 | 6.5 | 30 | 9.0 | 281 | 83.2 | 4 | 1.3 |
| 35 to 44 years | 241 | 17.9 | 9 | 3.7 | 31 | 12.7 | 196 | 81.3 | 5 | 2.3 |
| 45 to 54 years | 281 | 20.8 | 21 | 7.3 | 38 | 13.6 | 218 | 77.8 | 3 | 1.2 |
| 55 to 64 years | 229 | 17.0 | 14 | 5.9 | 21 | 9.0 | 191 | 83.6 | 3 | 1.5 |
| 65 years or more | 262 | 19.4 | 5 | 2.0 | 20 | 7.7 | 222 | 85.0 | 14 | 5.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 80 | 6.0 | 17 | 21.2 | 16 | 19.8 | 44 | 54.7 | 3 | 4.3 |
| High school degree | 302 | 22.3 | 32 | 10.7 | 27 | 9.0 | 234 | 77.4 | 9 | 2.9 |
| Some college | 436 | 32.3 | 14 | 3.2 | 65 | 14.9 | 345 | 79.1 | 12 | 2.9 |
| College degree | 532 | 39.4 | 7 | 1.3 | 32 | 6.1 | 487 | 91.5 | 6 | 1.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 214 | 15.8 | 56 | 26.2 | 34 | 15.7 | 119 | 55.4 | 6 | 2.7 |
| Between \$15,000 and \$30,000 | 192 | 14.2 | 7 | 3.7 | 27 | 14.0 | 149 | 78.0 | 8 | 4.4 |
| Between \$30,000 and \$50,000 | 239 | 17.7 | 5 | 2.2 | 22 | 9.3 | 205 | 85.6 | 7 | 2.8 |
| Between \$50,000 and \$75,000 | 256 | 19.0 | - | - | 21 | 8.3 | 231 | 90.3 | 4 | 1.4 |
| At Least \$75,000 | 449 | 33.3 | 2 | 0.4 | 36 | 8.1 | 405 | 90.2 | 6 | 1.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 923 | 68.4 | 7 | 0.8 | 72 | 7.9 | 821 | 88.9 | 22 | 2.4 |
| Non-homeowner | 427 | 31.6 | 63 | 14.7 | 68 | 15.9 | 288 | 67.5 | 8 | 1.9 |

Notes.
Figures do not always reconcile to totals because of rounding.
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.

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.

Table I-83 2011 Household Bank Account Type by Demographic Characteristics:
Minneapolis-St Paul-Bloomington, MN-WI

| 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 | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row |
| All US Households | 1,350 | 100.0 | 70 | 5.2 | 997 | 73.8 | 30 | 2.2 | 236 | 17.5 | 17 | 1.3 | 1,237 | 91.6 | 1,026 | 76.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 797 | 59.0 | 33 | 4.2 | 646 | 81.1 | 11 | 1.4 | 92 | 11.5 | 14 | 1.7 | 743 | 93.2 | 658 | 82.6 |
| Female householder, no husband present | 148 | 10.9 | 21 | 14.2 | 94 | 63.6 | 5 | 3.3 | 26 | 17.4 | 2 | 1.6 | 122 | 82.6 | 99 | 66.9 |
| Male householder, no wife present | 45 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 605 | 44.8 | 11 | 1.8 | 517 | 85.6 | 6 | 1.1 | 61 | 10.0 | 9 | 1.5 | 580 | 95.9 | 524 | 86.6 |
| Nonfamily household and other | 553 | 41.0 | 37 | 6.7 | 350 | 63.3 | 18 | 3.3 | 144 | 26.1 | 4 | 0.7 | 494 | 89.3 | 369 | 66.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 90 | 6.7 | 34 | 37.5 | 32 | 35.8 | 8 | 9.0 | 16 | 17.6 | - | - | 48 | 53.5 | 40 | 44.8 |
| Hispanic non-Black | 43 | 3.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,151 | 85.2 | 31 | 2.7 | 891 | 77.4 | 19 | 1.7 | 192 | 16.7 | 17 | 1.5 | 1,087 | 94.5 | 910 | 79.1 |
| Other non-Black non-Hispanic | 66 | 4.9 | 1 | 2.1 | 46 | 70.2 | 2 | 3.3 | 16 | 24.5 | - | . | 63 | 94.6 | 49 | 73.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 338 | 25.0 | 22 | 6.5 | 238 | 70.4 | 7 | 2.2 | 66 | 19.6 | 4 | 1.3 | 306 | 90.7 | 245 | 72.5 |
| 35 to 44 years | 241 | 17.9 | 9 | 3.7 | 187 | 77.7 | 4 | 1.7 | 35 | 14.6 | 6 | 2.4 | 223 | 92.2 | 192 | 79.3 |
| 45 to 54 years | 281 | 20.8 | 21 | 7.3 | 213 | 76.1 | 11 | 4.0 | 34 | 12.0 | 2 | 0.6 | 249 | 88.7 | 225 | 80.0 |
| 55 to 64 years | 229 | 17.0 | 14 | 5.9 | 171 | 74.8 | 4 | 1.7 | 38 | 16.7 | 2 | 0.9 | 210 | 91.5 | 175 | 76.5 |
| 65 years or more | 262 | 19.4 | 5 | 2.0 | 187 | 71.4 | 3 | 1.3 | 63 | 24.1 | 3 | 1.3 | 250 | 95.5 | 190 | 72.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 80 | 6.0 | 17 | 21.2 | 41 | 50.6 | 3 | 4.2 | 17 | 21.5 | 2 | 2.6 | 58 | 72.1 | 44 | 54.8 |
| High school degree | 302 | 22.3 | 32 | 10.7 | 173 | 57.3 | 12 | 3.9 | 83 | 27.6 | 2 | 0.6 | 256 | 84.8 | 185 | 61.2 |
| Some college | 436 | 32.3 | 14 | 3.2 | 315 | 72.1 | 13 | 3.0 | 87 | 19.9 | 8 | 1.8 | 405 | 92.9 | 328 | 75.1 |
| College degree | 532 | 39.4 | 7 | 1.3 | 468 | 88.1 | 1 | 0.3 | 49 | 9.3 | 6 | 1.1 | 517 | 97.3 | 470 | 88.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 214 | 15.8 | 56 | 26.2 | 82 | 38.5 | 9 | 4.4 | 66 | 30.9 | - | - | 148 | 69.4 | 92 | 42.9 |
| Between \$15,000 and \$30,000 | 192 | 14.2 | 7 | 3.7 | 115 | 59.9 | 9 | 4.6 | 61 | 31.8 | - | . | 176 | 91.6 | 124 | 64.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 239 | 17.7 | 5 | 2.2 | 177 | 73.8 | 5 | 2.2 | 50 | 20.9 | 2 | 0.8 | 227 | 94.7 | 182 | 76.1 |
| Between \$50,000 and \$75,000 | 256 | 19.0 | . | - | 221 | 86.3 | - | - | 28 | 10.9 | 7 | 2.8 | 251 | 97.9 | 221 | 86.3 |
| At Least \$75,000 | 449 | 33.3 | 2 | 0.4 | 402 | 89.4 | 6 | 1.4 | 31 | 7.0 | 8 | 1.8 | 436 | 96.9 | 408 | 90.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 923 | 68.4 | 7 | 0.8 | 766 | 83.0 | 12 | 1.3 | 123 | 13.3 | 15 | 1.7 | 893 | 96.7 | 778 | 84.2 |
| Non-homeowner | 427 | 31.6 | 63 | 14.7 | 231 | 54.0 | 18 | 4.2 | 114 | 26.6 | 2 | 0.5 | 344 | 80.6 | 249 | 58.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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

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.

Table I-84 2011 Household Banking Status by Demographic Characteristics: Nashville-Davidson-Murfreesboro, TN

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 603 | 100.0 | 57 | 9.5 | 86 | 14.2 | 452 | 75.0 | 8 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 410 | 68.0 | 33 | 8.1 | 60 | 14.8 | 308 | 75.2 | 8 | 1.9 |
| Female householder, no husband present | 74 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 38 | 6.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 297 | 49.3 | 19 | 6.5 | 36 | 12.2 | 234 | 78.7 | 8 | 2.7 |
| Nonfamily household and other | 193 | 32.0 | 24 | 12.3 | 25 | 13.0 | 144 | 74.7 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 87 | 14.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 25 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 482 | 80.0 | 43 | 8.9 | 60 | 12.5 | 371 | 76.9 | 8 | 1.6 |
| Other non-Black non-Hispanic | 9 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 119 | 19.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 153 | 25.4 | 7 | 4.5 | 32 | 21.1 | 114 | 74.4 | - | - |
| 45 to 54 years | 111 | 18.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 87 | 14.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 133 | 22.0 | - | - | 3 | 2.4 | 129 | 97.6 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 66 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 145 | 24.1 | 24 | 16.2 | 32 | 21.9 | 90 | 61.8 | - | - |
| Some college | 176 | 29.2 | 12 | 7.0 | 35 | 19.7 | 124 | 70.6 | 5 | 2.7 |
| College degree | 215 | 35.7 | - | - | 15 | 6.8 | 198 | 91.7 | 3 | 1.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 74 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 136 | 22.6 | 16 | 11.7 | 35 | 25.5 | 86 | 62.8 | - | - |
| Between \$30,000 and \$50,000 | 143 | 23.7 | 8 | 5.3 | 24 | 16.6 | 112 | 78.1 | - | - |
| Between \$50,000 and \$75,000 | 69 | 11.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 181 | 30.1 | - | - | 14 | 7.6 | 163 | 89.7 | 5 | 2.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 429 | 71.2 | 4 | 0.9 | 54 | 12.6 | 363 | 84.7 | 8 | 1.8 |
| Non-homeowner | 174 | 28.8 | 53 | 30.8 | 31 | 18.1 | 89 | 51.1 | - | - |

Notes.
Figures do not always reconcile to totals because of rounding
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.

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.

Table I-85 2011 Household Bank Account Type by Demographic Characteristics: Nashville-Davidson-Murfreesboro, TN

| 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 <br> (1000s) | Pct of Col | Number <br> (1000s) | Pct of <br> Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number <br> (1000s) | Ptt of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row |
| All US Households | 603 | 100.0 | 57 | 9.5 | 400 | 66.4 | 4 | 0.7 | 137 | 22.7 | 4 | 0.7 | 537 | 89.1 | 404 | 67.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 410 | 68.0 | 33 | 8.1 | 270 | 65.9 | 4 | 1.1 | 98 | 23.9 | 4 | 1.0 | 368 | 89.8 | 274 | 66.9 |
| Female householder, no husband present | 74 | 12.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 38 | 6.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 297 | 49.3 | 19 | 6.5 | 223 | 75.0 | 4 | 1.5 | 47 | 15.7 | 4 | 1.4 | 269 | 90.6 | 227 | 76.4 |
| Nonfamily household and other | 193 | 32.0 | 24 | 12.3 | 130 | 67.4 | - | - | 39 | 20.3 | - | - | 169 | 87.7 | 130 | 67.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 87 | 14.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 25 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 482 | 80.0 | 43 | 8.9 | 337 | 70.0 | - | - | 97 | 20.2 | 4 | 0.9 | 435 | 90.2 | 337 | 70.0 |
| Other non-Black non-Hispanic | 9 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 119 | 19.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 153 | 25.4 | 7 | 4.5 | 102 | 66.9 | 4 | 2.9 | 35 | 23.0 | 4 | 2.8 | 137 | 89.9 | 107 | 69.8 |
| 45 to 54 years | 111 | 18.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 87 | 14.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 133 | 22.0 | - | - | 106 | 79.9 | - | , | 27 | 20.1 | - | - | 133 | 100.0 | 106 | 79.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 66 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 145 | 24.1 | 24 | 16.2 | 73 | 50.4 | - | A | 48 | 33.4 | - | - | 122 | 83.8 | 73 | 50.4 |
| Some college | 176 | 29.2 | 12 | 7.0 | 109 | 61.7 | - | - | 55 | 31.3 | - | - | 164 | 93.0 | 109 | 61.7 |
| College degree | 215 | 35.7 | - | - | 198 | 91.9 | - | - | 13 | 6.1 | 4 | 2.0 | 211 | 98.0 | 198 | 91.9 |
| Household Income |  | 12.2 |  | NA |  | NA |  | NA |  | NA |  | NA |  | NA |  |  |
| Less than \$15,000 | 74 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 136 | 22.6 | 16 | 11.7 | 65 | 47.8 | - | - | 55 | 40.5 | - | - | 120 | 88.3 | 65 | 47.8 |
| Between \$30,000 and \$50,000 | 143 | 23.7 | 8 | 5.3 | 89 | 62.5 | 4 | 3.1 | 42 | 29.1 | - | - | 131 | 91.6 | 94 | 65.6 |
| Between \$50,000 and \$75,000 | 69 | 11.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 181 | 30.1 | - | - | 169 | 93.2 | - | - | 8 | 4.5 | 4 | 2.3 | 177 | 97.7 | 169 | 93.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 429 | 71.2 | 4 | 0.9 | 323 | 75.2 | 4 | 1.0 | 94 | 21.9 | 4 | 1.0 | 417 | 97.1 | 327 | 76.3 |
| Non-homeowner | 174 | 28.8 | 53 | 30.8 | 77 | 44.4 | - | - | 43 | 24.9 | - | - | 120 | 69.2 | 77 | 44.4 |

Figures do not always reconcile to totals because of rounding
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

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.

Table I-86 2011 Household Banking Status by Demographic Characteristics:
New Haven, CT

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 224 | 100.0 | 11 | 4.8 | 42 | 18.6 | 163 | 72.7 | 9 | 3.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 143 | 63.8 | 7 | 4.7 | 30 | 21.2 | 100 | 69.7 | 6 | 4.4 |
| Female householder, no husband present | 31 | 13.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 9 | 4.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 102 | 45.7 | 2 | 1.8 | 19 | 19.0 | 78 | 75.7 | 4 | 3.5 |
| Nonfamily household and other | 81 | 36.2 | 4 | 4.8 | 11 | 14.0 | 63 | 78.0 | 3 | 3.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 39 | 17.4 | 6 | 15.6 | 17 | 43.5 | 15 | 37.7 | 1 | 3.1 |
| Hispanic non-Black | 17 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 163 | 72.5 | 3 | 1.9 | 18 | 10.8 | 134 | 82.6 | 8 | 4.7 |
| Other non-Black non-Hispanic | 5 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 34 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 45 | 19.9 | 5 | 12.2 | 8 | 17.1 | 28 | 62.4 | 4 | 8.3 |
| 45 to 54 years | 51 | 23.0 | - | - | 11 | 21.1 | 38 | 73.7 | 3 | 5.3 |
| 55 to 64 years | 45 | 20.3 | 1 | 2.6 | 10 | 21.2 | 35 | 76.2 | - | - |
| 65 years or more | 49 | 21.9 | 2 | 3.1 | 4 | 7.5 | 43 | 86.6 | 1 | 2.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 23 | 10.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 63 | 28.2 | 6 | 10.0 | 22 | 34.3 | 31 | 49.7 | 4 | 6.1 |
| Some college | 44 | 19.4 | 3 | 5.9 | 8 | 18.5 | 30 | 69.5 | 3 | 6.1 |
| College degree | 95 | 42.3 | - | - | 8 | 8.3 | 85 | 89.2 | 2 | 2.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 31 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 39 | 17.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 37 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 34 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 83 | 37.1 | - | - | 7 | 8.7 | 73 | 88.3 | 2 | 3.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 156 | 69.5 | 1 | 0.7 | 24 | 15.5 | 127 | 81.3 | 4 | 2.5 |
| Non-homeowner | 68 | 30.5 | 10 | 14.1 | 17 | 25.5 | 36 | 53.1 | 5 | 7.3 |

Figures do not always reconcile to totals because of rounding.
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.

Table I-87 2011 Household Bank Account Type by Demographic Characteristics:
New Haven, CT

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row |
| All US Households | 224 | 100.0 | 11 | 4.8 | 157 | 70.1 | 6 | 2.7 | 49 | 21.8 | 1 | 0.6 | 206 | 91.8 | 163 | 72.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 143 | 63.8 | 7 | 4.7 | 103 | 72.0 | 5 | 3.4 | 27 | 18.9 | 1 | 1.0 | 130 | 90.9 | 108 | 75.3 |
| Female householder, no husband present | 31 | 13.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 9 | 4.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 102 | 45.7 | 2 | 1.8 | 79 | 77.1 | 2 | 1.5 | 20 | 19.7 | - | - | 99 | 96.7 | 81 | 78.6 |
| Nonfamily household and other | 81 | 36.2 | 4 | 4.8 | 54 | 66.7 | 1 | 1.7 | 22 | 26.8 | - | - | 76 | 93.5 | 55 | 68.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 39 | 17.4 | 6 | 15.6 | 22 | 55.7 | 1 | 3.8 | 10 | 24.9 | - | - | 31 | 80.6 | 23 | 59.5 |
| Hispanic non-Black | 17 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 163 | 72.5 | 3 | 1.9 | 127 | 78.0 | 5 | 2.9 | 27 | 16.4 | 1 | 0.9 | 153 | 94.4 | 131 | 80.9 |
| Other non-Black non-Hispanic | 5 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 34 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 45 | 19.9 | 5 | 12.2 | 28 | 62.5 | 2 | 3.4 | 10 | 21.9 | - | - | 38 | 84.4 | 29 | 65.9 |
| 45 to 54 years | 51 | 23.0 | - | . | 36 | 70.9 | 3 | 6.4 | 10 | 19.9 | 1 | 2.7 | 47 | 90.8 | 40 | 77.3 |
| 55 to 64 years | 45 | 20.3 | 1 | 2.6 | 33 | 72.2 | - | - | 12 | 25.3 | - | - | 44 | 97.4 | 33 | 72.2 |
| 65 years or more | 49 | 21.9 | 2 | 3.1 | 36 | 72.5 | 1 | 2.7 | 11 | 21.6 | - | - | 46 | 94.2 | 37 | 75.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 23 | 10.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 63 | 28.2 | 6 | 10.0 | 35 | 55.9 | 3 | 5.0 | 18 | 29.1 | - | - | 54 | 85.0 | 38 | 60.9 |
| Some college | 44 | 19.4 | 3 | 5.9 | 26 | 58.5 | - | - | 14 | 32.4 | 1 | 3.2 | 40 | 90.9 | 26 | 58.5 |
| College degree | 95 | 42.3 | - | - | 85 | 90.0 | 2 | 1.6 | 8 | 8.4 | . | - | 93 | 98.4 | 87 | 91.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 31 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 39 | 17.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and $\$ 50,000$ | 37 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 34 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 83 | 37.1 | - | - | 76 | 91.0 | 3 | 4.0 | 4 | 5.0 | - | - | 80 | 96.0 | 79 | 95.0 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 156 | 69.5 | 1 | 0.7 | 123 | 79.2 | 2 | 1.0 | 28 | 18.3 | 1 | 0.9 | 152 | 97.5 | 125 | 80.2 |
| Non-homeowner | 68 | 30.5 | 10 | 14.1 | 34 | 49.3 | 5 | 6.8 | 20 | 29.8 | - | - | 54 | 79.1 | 38 | 56.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-88 2011 Household Banking Status by Demographic Characteristics:
New Orleans-Metairie-Kenner, LA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 507 | 100.0 | 63 | 12.4 | 118 | 23.2 | 314 | 61.9 | 12 | 2.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 356 | 70.2 | 37 | 10.5 | 89 | 25.1 | 222 | 62.3 | 7 | 2.1 |
| Female householder, no husband present | 104 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 229 | 45.3 | 6 | 2.5 | 33 | 14.4 | 183 | 79.9 | 7 | 3.3 |
| Nonfamily household and other | 151 | 29.8 | 25 | 16.7 | 29 | 19.0 | 92 | 61.0 | 5 | 3.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 148 | 29.2 | 38 | 25.4 | 44 | 29.8 | 64 | 42.9 | 3 | 2.0 |
| Hispanic non-Black | 31 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 320 | 63.1 | 20 | 6.4 | 60 | 18.8 | 230 | 71.9 | 9 | 3.0 |
| Other non-Black non-Hispanic | 8 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 131 | 25.8 | 24 | 18.1 | 34 | 25.7 | 66 | 50.1 | 8 | 6.1 |
| 35 to 44 years | 61 | 11.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 115 | 22.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 76 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 125 | 24.6 | - | - | 16 | 12.6 | 109 | 87.4 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 70 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 163 | 32.1 | 17 | 10.7 | 45 | 27.5 | 96 | 59.0 | 4 | 2.8 |
| Some college | 146 | 28.7 | 13 | 9.3 | 30 | 20.7 | 102 | 70.1 | - | - |
| College degree | 129 | 25.4 | 3 | 2.3 | 39 | 30.7 | 78 | 60.8 | 8 | 6.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 108 | 21.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 93 | 18.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 87 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 98 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 121 | 23.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 330 | 65.1 | 16 | 4.7 | 54 | 16.2 | 253 | 76.8 | 7 | 2.3 |
| Non-homeowner | 177 | 34.9 | 47 | 26.6 | 64 | 36.3 | 61 | 34.2 | 5 | 2.8 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-89 2011 Household Bank Account Type by Demographic Characteristics:
New Orleans-Metairie-Kenner, LA

| 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 US Households | 507 | 100.0 | 63 | 12.4 | 308 | 60.7 | 9 | 1.7 | 112 | 22.2 | 15 | 3.0 | 423 | 83.4 | 317 | 62.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 356 | 70.2 | 37 | 10.5 | 226 | 63.6 | 6 | 1.6 | 76 | 21.4 | 10 | 2.9 | 305 | 85.7 | 232 | 65.2 |
| Female householder, no husband present | 104 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 23 | 4.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 229 | 45.3 | 6 | 2.5 | 170 | 73.9 | 3 | 1.2 | 44 | 19.1 | 7 | 3.3 | 214 | 93.0 | 172 | 75.2 |
| Nonfamily household and other | 151 | 29.8 | 25 | 16.7 | 82 | 54.1 | 3 | 2.0 | 36 | 24.0 | 5 | 3.3 | 118 | 78.0 | 85 | 56.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 148 | 29.2 | 38 | 25.4 | 51 | 34.5 | 9 | 6.0 | 45 | 30.3 | 6 | 3.9 | 99 | 66.7 | 60 | 40.5 |
| Hispanic non-Black | 31 | 6.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 320 | 63.1 | 20 | 6.4 | 232 | 72.5 | - | . | 58 | 18.2 | 9 | 3.0 | 290 | 90.7 | 232 | 72.5 |
| Other non-Black non-Hispanic | 8 | 1.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 131 | 25.8 | 24 | 18.1 | 75 | 57.1 | 3 | 2.3 | 21 | 16.3 | 8 | 6.1 | 96 | 73.5 | 78 | 59.4 |
| 35 to 44 years | 61 | 11.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 115 | 22.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 76 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 125 | 24.6 | - | - | 85 | 68.1 | 3 | 2.4 | 34 | 27.3 | 3 | 2.2 | 122 | 97.6 | 88 | 70.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 70 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 163 | 32.1 | 17 | 10.7 | 97 | 59.4 | 6 | 3.7 | 36 | 21.8 | 7 | 4.4 | 135 | 82.9 | 103 | 63.0 |
| Some college | 146 | 28.7 | 13 | 9.3 | 94 | 64.8 | 3 | 2.0 | 35 | 24.0 | - | - | 129 | 88.8 | 97 | 66.7 |
| College degree | 129 | 25.4 | 3 | 2.3 | 103 | 80.1 | - | - | 15 | 11.4 | 8 | 6.2 | 118 | 91.5 | 103 | 80.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 108 | 21.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 93 | 18.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 87 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 98 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 121 | 23.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 330 | 65.1 | 16 | 4.7 | 232 | 70.2 | 6 | 1.8 | 67 | 20.2 | 10 | 3.1 | 301 | 91.2 | 238 | 72.0 |
| Non-homeowner | 177 | 34.9 | 47 | 26.6 | 76 | 43.1 | 3 | 1.6 | 46 | 25.8 | 5 | 2.8 | 122 | 68.9 | 79 | 44.7 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-90 2011 Household Banking Status by Demographic Characteristics:
New York-Northern New Jersey-Long Island, NY-NJ-PA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 7,191 | 100.0 | 700 | 9.7 | 1,409 | 19.6 | 4,894 | 68.1 | 188 | 2.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,598 | 63.9 | 429 | 9.3 | 1,019 | 22.2 | 3,046 | 66.2 | 104 | 2.3 |
| Female householder, no husband present | 986 | 13.7 | 230 | 23.4 | 268 | 27.2 | 458 | 46.5 | 28 | 2.9 |
| Male householder, no wife present | 351 | 4.9 | 42 | 11.9 | 150 | 42.6 | 156 | 44.3 | 4 | 1.2 |
| Married couple | 3,261 | 45.4 | 157 | 4.8 | 601 | 18.4 | 2,432 | 74.6 | 71 | 2.2 |
| Nonfamily household and other | 2,593 | 36.1 | 271 | 10.5 | 390 | 15.0 | 1,848 | 71.3 | 84 | 3.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1,453 | 20.2 | 282 | 19.4 | 532 | 36.6 | 607 | 41.8 | 32 | 2.2 |
| Hispanic non-Black | 1,153 | 16.0 | 311 | 27.0 | 329 | 28.6 | 484 | 42.0 | 29 | 2.5 |
| White non-Black non-Hispanic | 3,904 | 54.3 | 89 | 2.3 | 393 | 10.1 | 3,323 | 85.1 | 100 | 2.6 |
| Other non-Black non-Hispanic | 681 | 9.5 | 19 | 2.8 | 156 | 22.8 | 481 | 70.5 | 26 | 3.9 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,414 | 19.7 | 189 | 13.4 | 327 | 23.1 | 874 | 61.8 | 25 | 1.8 |
| 35 to 44 years | 1,413 | 19.7 | 179 | 12.6 | 313 | 22.1 | 880 | 62.2 | 42 | 3.0 |
| 45 to 54 years | 1,506 | 20.9 | 153 | 10.2 | 353 | 23.4 | 960 | 63.8 | 40 | 2.6 |
| 55 to 64 years | 1,298 | 18.0 | 100 | 7.7 | 256 | 19.7 | 913 | 70.3 | 30 | 2.3 |
| 65 years or more | 1,560 | 21.7 | 80 | 5.1 | 161 | 10.3 | 1,268 | 81.3 | 52 | 3.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 896 | 12.5 | 257 | 28.7 | 194 | 21.6 | 405 | 45.3 | 39 | 4.4 |
| High school degree | 1,993 | 27.7 | 270 | 13.5 | 413 | 20.7 | 1,259 | 63.1 | 52 | 2.6 |
| Some college | 1,518 | 21.1 | 127 | 8.4 | 335 | 22.1 | 1,038 | 68.4 | 17 | 1.1 |
| College degree | 2,785 | 38.7 | 46 | 1.6 | 467 | 16.8 | 2,191 | 78.7 | 80 | 2.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 999 | 13.9 | 342 | 34.2 | 152 | 15.2 | 478 | 47.8 | 28 | 2.8 |
| Between \$15,000 and \$30,000 | 1,050 | 14.6 | 193 | 18.4 | 240 | 22.9 | 593 | 56.4 | 24 | 2.3 |
| Between \$30,000 and \$50,000 | 1,265 | 17.6 | 109 | 8.6 | 286 | 22.6 | 817 | 64.6 | 52 | 4.1 |
| Between \$50,000 and \$75,000 | 1,224 | 17.0 | 39 | 3.2 | 252 | 20.6 | 911 | 74.5 | 21 | 1.7 |
| At Least \$75,000 | 2,654 | 36.9 | 18 | 0.7 | 478 | 18.0 | 2,095 | 79.0 | 62 | 2.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,752 | 52.2 | 55 | 1.5 | 634 | 16.9 | 2,981 | 79.4 | 82 | 2.2 |
| Non-homeowner | 3,439 | 47.8 | 645 | 18.8 | 775 | 22.5 | 1,913 | 55.6 | 106 | 3.1 |

Figures do not always reconcile to totals because of rounding
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

Table I-91 2011 Household Bank Account Type by Demographic Characteristics:
New York-Northern New Jersey-Long Island, NY-NJ-PA

| 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) | Pt of Row | Number (1000s) | Pct of Row | Number (1000s) | Pt of Row | Number (1000s) | Pt of Row | Number <br> (1000s) | Pt of Row |
| All US Households | 7,191 | 100.0 | 700 | 9.7 | 5,047 | 70.2 | 140 | 1.9 | 1,203 | 16.7 | 101 | 1.4 | 6,265 | 87.1 | 5,187 | 72.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 4,598 | 63.9 | 429 | 9.3 | 3,404 | 74.0 | 54 | 1.2 | 660 | 14.4 | 52 | 1.1 | 4,073 | 88.6 | 3,458 | 75.2 |
| Female householder, no husband present | 986 | 13.7 | 230 | 23.4 | 542 | 55.0 | 8 | 0.9 | 205 | 20.8 | - | . | 747 | 75.8 | 551 | 55.9 |
| Male householder, no wife present | 351 | 4.9 | 42 | 11.9 | 214 | 61.0 | 14 | 4.0 | 77 | 22.0 | 4 | 1.0 | 295 | 84.1 | 228 | 65.0 |
| Married couple | 3,261 | 45.4 | 157 | 4.8 | 2,647 | 81.2 | 31 | 1.0 | 378 | 11.6 | 48 | 1.5 | 3,031 | 92.9 | 2,678 | 82.1 |
| Nonfamily household and other | 2,593 | 36.1 | 271 | 10.5 | 1,643 | 63.4 | 86 | 3.3 | 543 | 21.0 | 49 | 1.9 | 2,192 | 84.5 | 1,729 | 66.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1,453 | 20.2 | 282 | 19.4 | 755 | 52.0 | 50 | 3.5 | 361 | 24.8 | 5 | 0.3 | 1,116 | 76.8 | 806 | 55.5 |
| Hispanic non-Black | 1,153 | 16.0 | 311 | 27.0 | 572 | 49.6 | 26 | 2.2 | 222 | 19.3 | 22 | 1.9 | 798 | 69.2 | 598 | 51.9 |
| White non-Black non-Hispanic | 3,904 | 54.3 | 89 | 2.3 | 3,185 | 81.6 | 37 | 0.9 | 543 | 13.9 | 50 | 1.3 | 3,734 | 95.6 | 3,222 | 82.5 |
| Other non-Black non-Hispanic | 681 | 9.5 | 19 | 2.8 | 534 | 78.3 | 27 | 4.0 | 77 | 11.3 | 24 | 3.6 | 616 | 90.5 | 561 | 82.3 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 1,414 | 19.7 | 189 | 13.4 | 936 | 66.2 | 15 | 1.1 | 252 | 17.8 | 22 | 1.6 | 1,197 | 84.7 | 951 | 67.3 |
| 35 to 44 years | 1,413 | 19.7 | 179 | 12.6 | 960 | 67.9 | 29 | 2.0 | 238 | 16.8 | 8 | 0.6 | 1,198 | 84.8 | 989 | 70.0 |
| 45 to 54 years | 1,506 | 20.9 | 153 | 10.2 | 1,064 | 70.7 | 18 | 1.2 | 253 | 16.8 | 18 | 1.2 | 1,317 | 87.5 | 1,082 | 71.9 |
| 55 to 64 years | 1,298 | 18.0 | 100 | 7.7 | 957 | 73.8 | 28 | 2.1 | 203 | 15.6 | 10 | 0.8 | 1,160 | 89.4 | 985 | 75.9 |
| 65 years or more | 1,560 | 21.7 | 80 | 5.1 | 1,129 | 72.4 | 51 | 3.2 | 258 | 16.5 | 43 | 2.8 | 1,392 | 89.2 | 1,179 | 75.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 896 | 12.5 | 257 | 28.7 | 332 | 37.0 | 64 | 7.2 | 227 | 25.3 | 15 | 1.7 | 559 | 62.4 | 396 | 44.2 |
| High school degree | 1,993 | 27.7 | 270 | 13.5 | 1,296 | 65.0 | 33 | 1.6 | 368 | 18.5 | 26 | 1.3 | 1,668 | 83.7 | 1,329 | 66.7 |
| Some college | 1,518 | 21.1 | 127 | 8.4 | 1,040 | 68.5 | 27 | 1.8 | 309 | 20.4 | 14 | 0.9 | 1,349 | 88.9 | 1,067 | 70.3 |
| College degree | 2,785 | 38.7 | 46 | 1.6 | 2,379 | 85.4 | 16 | 0.6 | 299 | 10.7 | 45 | 1.6 | 2,689 | 96.6 | 2,395 | 86.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 999 | 13.9 | 342 | 34.2 | 339 | 33.9 | 28 | 2.8 | 268 | 26.8 | 23 | 2.3 | 611 | 61.1 | 367 | 36.7 |
| Between \$15,000 and \$30,000 | 1,050 | 14.6 | 193 | 18.4 | 579 | 55.2 | 51 | 4.8 | 217 | 20.6 | 10 | 1.0 | 796 | 75.8 | 630 | 60.0 |
| Between $\$ 30,000$ and $\$ 50,000$ | 1,265 | 17.6 | 109 | 8.6 | 820 | 64.8 | 29 | 2.3 | 287 | 22.7 | 19 | 1.5 | 1,113 | 88.0 | 849 | 67.1 |
| Between $\$ 50,000$ and \$75,000 | 1,224 | 17.0 | 39 | 3.2 | 924 | 75.5 | 25 | 2.1 | 217 | 17.8 | 18 | 1.5 | 1,141 | 93.3 | 949 | 77.6 |
| At Least \$75,000 | 2,654 | 36.9 | 18 | 0.7 | 2,385 | 89.9 | 7 | 0.3 | 214 | 8.1 | 30 | 1.1 | 2,604 | 98.1 | 2,392 | 90.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 3,752 | 52.2 | 55 | 1.5 | 3,190 | 85.0 | 50 | 1.3 | 405 | 10.8 | 52 | 1.4 | 3,601 | 96.0 | 3,240 | 86.4 |
| Non-homeowner | 3,439 | 47.8 | 645 | 18.8 | 1,857 | 54.0 | 90 | 2.6 | 798 | 23.2 | 49 | 1.4 | 2,664 | 77.5 | 1,947 | 56.6 |

Figures do not always reconcile to totals because of rounding

- = 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

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

Table I-92 2011 Household Banking Status by Demographic Characteristics:

## Oklahoma City, OK

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 529 | 100.0 | 49 | 9.3 | 139 | 26.4 | 313 | 59.2 | 27 | 5.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 364 | 68.8 | 26 | 7.1 | 100 | 27.5 | 216 | 59.4 | 22 | 6.0 |
| Female householder, no husband present | 82 | 15.6 | 16 | 19.0 | 34 | 41.7 | 29 | 35.6 | 3 | 3.7 |
| Male householder, no wife present | 10 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 271 | 51.3 | 10 | 3.7 | 63 | 23.4 | 179 | 65.9 | 19 | 7.0 |
| Nonfamily household and other | 165 | 31.2 | 24 | 14.2 | 39 | 23.9 | 97 | 58.9 | 5 | 3.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 59 | 11.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 40 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 400 | 75.6 | 18 | 4.5 | 101 | 25.3 | 254 | 63.4 | 27 | 6.7 |
| Other non-Black non-Hispanic | 29 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 85 | 16.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 103 | 19.4 | 14 | 13.6 | 31 | 30.1 | 58 | 56.2 | - | - |
| 45 to 54 years | 97 | 18.3 | 12 | 11.9 | 30 | 30.7 | 46 | 47.5 | 10 | 9.9 |
| 55 to 64 years | 99 | 18.8 | 2 | 1.9 | 27 | 26.7 | 65 | 65.6 | 6 | 5.8 |
| 65 years or more | 145 | 27.4 | 7 | 5.1 | 25 | 17.3 | 107 | 74.0 | 5 | 3.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 83 | 15.7 | 12 | 15.0 | 27 | 32.8 | 35 | 42.5 | 8 | 9.7 |
| High school degree | 126 | 23.9 | 22 | 17.0 | 32 | 25.2 | 62 | 49.0 | 11 | 8.8 |
| Some college | 176 | 33.2 | 8 | 4.6 | 43 | 24.7 | 124 | 70.7 | - | - |
| College degree | 144 | 27.2 | 7 | 5.0 | 37 | 25.7 | 92 | 63.9 | 8 | 5.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 82 | 15.6 | 21 | 25.3 | 28 | 34.5 | 30 | 36.5 | 3 | 3.7 |
| Between \$15,000 and \$30,000 | 121 | 23.0 | 16 | 13.4 | 33 | 27.2 | 64 | 53.0 | 8 | 6.5 |
| Between \$30,000 and \$50,000 | 103 | 19.5 | 12 | 11.7 | 30 | 29.0 | 61 | 59.3 | - | - |
| Between \$50,000 and \$75,000 | 86 | 16.2 | - | - | 16 | 18.5 | 61 | 71.5 | 9 | 10.0 |
| At Least \$75,000 | 136 | 25.8 | - | - | 32 | 23.7 | 96 | 70.8 | 7 | 5.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 370 | 70.0 | 8 | 2.2 | 94 | 25.4 | 252 | 68.1 | 16 | 4.3 |
| Non-homeowner | 158 | 30.0 | 41 | 26.0 | 45 | 28.7 | 61 | 38.4 | 11 | 6.9 |

Notes.
Figures do not always reconcile to totals because of rounding
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.

Table I-93 2011 Household Bank Account Type by Demographic Characteristics:

## Oklahoma City, OK

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 529 | 100.0 | 49 | 9.3 | 330 | 62.4 | 10 | 2.0 | 118 | 22.3 | 21 | 4.0 | 448 | 84.7 | 340 | 64.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 364 | 68.8 | 26 | 7.1 | 240 | 66.0 | 10 | 2.9 | 69 | 19.1 | 18 | 5.0 | 309 | 85.0 | 250 | 68.8 |
| Female householder, no husband present | 82 | 15.6 | 16 | 19.0 | 34 | 40.9 | - | - | 30 | 36.4 | 3 | 3.7 | 64 | 77.3 | 34 | 40.9 |
| Male householder, no wife present | 10 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 271 | 51.3 | 10 | 3.7 | 201 | 74.2 | 10 | 3.9 | 34 | 12.6 | 15 | 5.6 | 235 | 86.8 | 212 | 78.0 |
| Nonfamily household and other | 165 | 31.2 | 24 | 14.2 | 90 | 54.6 | . | - | 48 | 29.3 | 3 | 1.8 | 139 | 84.0 | 90 | 54.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 59 | 11.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 40 | 7.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 400 | 75.6 | 18 | 4.5 | 259 | 64.8 | 10 | 2.6 | 94 | 23.5 | 18 | 4.6 | 353 | 88.3 | 270 | 67.4 |
| Other non-Black non-Hispanic | 29 | 5.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 85 | 16.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 103 | 19.4 | 14 | 13.6 | 73 | 71.5 | - | - | 15 | 14.9 | - | - | 89 | 86.4 | 73 | 71.5 |
| 45 to 54 years | 97 | 18.3 | 12 | 11.9 | 50 | 52.0 | 3 | 2.6 | 30 | 31.2 | 2 | 2.3 | 81 | 83.2 | 53 | 54.6 |
| 55 to 64 years | 99 | 18.8 | 2 | 1.9 | 63 | 63.7 | 5 | 5.3 | 26 | 26.2 | 3 | 2.9 | 89 | 89.9 | 69 | 69.0 |
| 65 years or more | 145 | 27.4 | 7 | 5.1 | 100 | 68.8 | - | - | 25 | 17.0 | 13 | 9.1 | 125 | 85.9 | 100 | 68.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 83 | 15.7 | 12 | 15.0 | 41 | 49.2 | - | - | 27 | 32.1 | 3 | 3.7 | 67 | 81.3 | 41 | 49.2 |
| High school degree | 126 | 23.9 | 22 | 17.0 | 64 | 50.4 | 5 | 4.3 | 30 | 24.0 | 5 | 4.2 | 94 | 74.4 | 69 | 54.7 |
| Some college | 176 | 33.2 | 8 | 4.6 | 123 | 70.1 | 3 | 1.4 | 36 | 20.8 | 6 | 3.1 | 159 | 90.8 | 125 | 71.5 |
| College degree | 144 | 27.2 | 7 | 5.0 | 102 | 71.3 | 3 | 1.8 | 24 | 16.9 | 7 | 5.1 | 127 | 88.2 | 105 | 73.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 82 | 15.6 | 21 | 25.3 | 37 | 44.9 | - | - | 21 | 26.1 | 3 | 3.7 | 59 | 71.0 | 37 | 44.9 |
| Between $\$ 15,000$ and $\$ 30,000$ | 121 | 23.0 | 16 | 13.4 | 66 | 54.4 | - | - | 31 | 25.6 | 8 | 6.6 | 97 | 80.0 | 66 | 54.4 |
| Between \$30,000 and \$50,000 | 103 | 19.5 | 12 | 11.7 | 56 | 54.6 | 3 | 2.4 | 32 | 31.2 | . | . | 88 | 85.8 | 59 | 57.0 |
| $\begin{aligned} & \text { Between } \$ 50,000 \text { and } \\ & \$ 75,000 \end{aligned}$ | 86 | 16.2 | . | . | 60 | 70.3 | 5 | 6.3 | 12 | 14.0 | 8 | 9.3 | 72 | 84.3 | 66 | 76.6 |
| At Least \$75,000 | 136 | 25.8 | - | - | 111 | 81.2 | 3 | 1.9 | 21 | 15.3 | 2 | 1.6 | 131 | 96.5 | 113 | 83.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 370 | 70.0 | 8 | 2.2 | 259 | 69.9 | 10 | 2.8 | 75 | 20.2 | 18 | 4.9 | 334 | 90.1 | 269 | 72.8 |
| Non-homeowner | 158 | 30.0 | 41 | 26.0 | 71 | 44.9 | - | - | 43 | 27.2 | 3 | 1.9 | 114 | 72.1 | 71 | 44.9 |

Notes:
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-94 2011 Household Banking Status by Demographic Characteristics:

## Omaha-Council Bluffs, NE-IA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{gathered}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row |
| All US Households | 338 | 100.0 | 14 | 4.2 | 51 | 15.1 | 265 | 78.4 | 8 | 2.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 232 | 68.8 | 11 | 4.5 | 33 | 14.0 | 182 | 78.2 | 8 | 3.3 |
| Female householder, no husband present | 41 | 12.1 | 5 | 13.2 | 13 | 31.3 | 21 | 51.9 | 1 | 3.6 |
| Male householder, no wife present | 6 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 186 | 54.9 | 5 | 2.7 | 17 | 9.0 | 158 | 85.0 | 6 | 3.3 |
| Nonfamily household and other | 105 | 31.2 | 4 | 3.5 | 19 | 17.6 | 83 | 78.9 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 16 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 14 | 4.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 295 | 87.3 | 7 | 2.3 | 46 | 15.5 | 236 | 80.1 | 6 | 2.1 |
| Other non-Black non-Hispanic | 13 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 99 | 29.3 | 8 | 8.0 | 17 | 17.4 | 74 | 74.7 | - | - |
| 35 to 44 years | 53 | 15.7 | 2 | 4.6 | 9 | 17.9 | 40 | 75.7 | 1 | 1.8 |
| 45 to 54 years | 52 | 15.3 | 3 | 5.1 | 13 | 25.7 | 36 | 69.2 | - | - |
| 55 to 64 years | 67 | 19.9 | 1 | 1.9 | 9 | 13.3 | 53 | 79.1 | 4 | 5.7 |
| 65 years or more | 67 | 19.8 | - | - | 2 | 3.3 | 62 | 92.6 | 3 | 4.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 24 | 7.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 80 | 23.6 | 5 | 6.5 | 12 | 14.6 | 63 | 79.0 | - | - |
| Some college | 110 | 32.5 | 3 | 2.4 | 22 | 19.9 | 79 | 72.2 | 6 | 5.6 |
| College degree | 124 | 36.8 | 2 | 1.3 | 13 | 10.1 | 110 | 88.6 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 11.2 | 5 | 13.8 | 9 | 23.1 | 22 | 59.2 | 1 | 3.9 |
| Between \$15,000 and \$30,000 | 64 | 18.8 | 4 | 6.1 | 12 | 18.2 | 45 | 71.3 | 3 | 4.4 |
| Between \$30,000 and \$50,000 | 64 | 18.9 | 3 | 5.4 | 12 | 18.6 | 48 | 76.0 | - | - |
| Between \$50,000 and \$75,000 | 73 | 21.6 | 1 | 1.1 | 11 | 14.5 | 60 | 82.8 | 1 | 1.6 |
| At Least \$75,000 | 100 | 29.6 | 1 | 0.8 | 8 | 8.4 | 88 | 88.6 | 2 | 2.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 251 | 74.3 | 7 | 2.6 | 27 | 10.6 | 210 | 83.8 | 8 | 3.0 |
| Non-homeowner | 87 | 25.7 | 8 | 8.8 | 24 | 28.2 | 55 | 63.0 | - | - |

Notes.
Figures do not always reconcile to totals because of rounding.
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.

Table I-95 2011 Household Bank Account Type by Demographic Characteristics:
Omaha-Council Bluffs, NE-IA

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 338 | 100.0 | 14 | 4.2 | 257 | 76.2 | 2 | 0.5 | 59 | 17.6 | 5 | 1.5 | 317 | 93.8 | 259 | 76.8 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 232 | 68.8 | 11 | 4.5 | 186 | 79.9 | 2 | 0.8 | 31 | 13.2 | 4 | 1.6 | 216 | 93.1 | 188 | 80.7 |
| Female householder, no husband present | 41 | 12.1 | 5 | 13.2 | 27 | 66.5 | . | . | 7 | 16.7 | 1 | 3.6 | 34 | 83.2 | 27 | 66.5 |
| Male householder, no wife present | 6 | 1.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 186 | 54.9 | 5 | 2.7 | 153 | 82.7 | 2 | 1.0 | 23 | 12.4 | 2 | 1.2 | 176 | 95.1 | 155 | 83.7 |
| Nonfamily household and other | 105 | 31.2 | 4 | 3.5 | 72 | 68.1 | . | . | 29 | 27.1 | 1 | 1.2 | 100 | 95.3 | 72 | 68.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 16 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 14 | 4.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 295 | 87.3 | 7 | 2.3 | 234 | 79.3 | 1 | 0.3 | 51 | 17.2 | 3 | 0.9 | 285 | 96.5 | 235 | 79.6 |
| Other non-Black non-Hispanic | 13 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 99 | 29.3 | 8 | 8.0 | 75 | 75.9 | 1 | 1.0 | 12 | 12.6 | 3 | 2.5 | 88 | 88.5 | 76 | 76.9 |
| 35 to 44 years | 53 | 15.7 | 2 | 4.6 | 42 | 79.8 | - | - | 8 | 15.7 | - | - | 50 | 95.4 | 42 | 79.8 |
| 45 to 54 years | 52 | 15.3 | 3 | 5.1 | 36 | 68.7 | - | - | 12 | 24.1 | 1 | 2.0 | 48 | 92.9 | 36 | 68.7 |
| 55 to 64 years | 67 | 19.9 | 1 | 1.9 | 55 | 81.8 |  |  | 10 | 14.1 | 1 | 2.2 | 65 | 96.0 | 55 | 81.8 |
| 65 years or more | 67 | 19.8 | - | - | 49 | 73.9 | 1 | 1.3 | 17 | 24.7 | - | . | 66 | 98.7 | 50 | 75.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 24 | 7.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 80 | 23.6 | 5 | 6.5 | 51 | 64.0 |  |  | 24 | 29.6 |  |  | 75 | 93.5 | 51 | 64.0 |
| Some college | 110 | 32.5 | 3 | 2.4 | 90 | 81.7 | - | - | 17 | 15.9 | - | - | 107 | 97.6 | 90 | 81.7 |
| College degree | 124 | 36.8 | 2 | 1.3 | 105 | 84.1 | 1 | 0.8 | 15 | 12.0 | 2 | 1.9 | 119 | 96.0 | 105 | 84.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 38 | 11.2 | 5 | 13.8 | 22 | 58.8 | 1 | 2.5 | 8 | 21.0 | 1 | 3.9 | 30 | 79.8 | 23 | 61.4 |
| Between $\$ 15,000$ and \$30,000 | 64 | 18.8 | 4 | 6.1 | 46 | 72.0 | . | . | 13 | 20.0 | 1 | 1.9 | 58 | 92.0 | 46 | 72.0 |
| Between $\$ 30,000$ and | 64 | 18.9 | 3 | 5.4 | 42 | 65.9 | - |  | 17 | 27.0 | 1 | 1.6 | 59 | 93.0 | 42 | 65.9 |
| Between $\$ 50,000$ and $\$ 75,000$ | 73 | 21.6 | 1 | 1.1 | 54 | 74.7 | 1 | 1.2 | 15 | 21.2 | 1 | 1.8 | 70 | 95.9 | 55 | 75.9 |
| At Least \$ $\$ 7,000$ | 100 | 29.6 | 1 | 0.8 | 93 | 93.2 |  |  | 6 | 6.0 | . | . | 99 | 99.2 | 93 | 93.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 251 | 74.3 | 7 | 2.6 | 206 | 81.9 | 2 | 0.7 | 33 | 13.3 | 4 | 1.5 | 239 | 95.2 | 207 | 82.6 |
| Non-homeowner | 87 | 25.7 | 8 | 8.8 | 52 | 59.8 | . | - | 26 | 30.0 | 1 | 1.4 | 78 | 89.8 | 52 | 59.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-96 2011 Household Banking Status by Demographic Characteristics:

## Orlando, FL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 791 | 100.0 | 59 | 7.4 | 186 | 23.5 | 497 | 62.9 | 49 | 6.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 520 | 65.7 | 35 | 6.7 | 112 | 21.5 | 364 | 70.0 | 9 | 1.8 |
| Female householder, no husband present | 92 | 11.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 42 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 386 | 48.9 | 5 | 1.3 | 79 | 20.5 | 298 | 77.1 | 4 | 1.1 |
| Nonfamily household and other | 271 | 34.3 | 24 | 8.9 | 74 | 27.2 | 133 | 49.1 | 40 | 14.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 127 | 16.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 152 | 19.3 | 24 | 15.6 | 27 | 17.7 | 95 | 62.2 | 7 | 4.5 |
| White non-Black non-Hispanic | 477 | 60.3 | - | - | 100 | 21.0 | 339 | 71.1 | 38 | 7.9 |
| Other non-Black non-Hispanic | 35 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 152 | 19.2 | 11 | 7.5 | 65 | 42.6 | 59 | 38.5 | 17 | 11.4 |
| 35 to 44 years | 184 | 23.2 | 19 | 10.4 | 42 | 23.0 | 113 | 61.3 | 10 | 5.3 |
| 45 to 54 years | 144 | 18.3 | 10 | 6.7 | 25 | 17.6 | 95 | 65.7 | 14 | 9.9 |
| 55 to 64 years | 124 | 15.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 186 | 23.6 | - | - | 29 | 15.6 | 150 | 80.2 | 8 | 4.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 119 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 182 | 23.1 | 15 | 8.0 | 36 | 19.5 | 122 | 67.1 | 10 | 5.4 |
| Some college | 260 | 32.8 | 16 | 6.1 | 67 | 25.8 | 147 | 56.7 | 30 | 11.5 |
| College degree | 229 | 29.0 | - | - | 38 | 16.4 | 192 | 83.6 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 122 | 15.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 152 | 19.3 | 17 | 11.4 | 44 | 29.0 | 87 | 57.3 | 4 | 2.3 |
| Between \$30,000 and \$50,000 | 179 | 22.6 | - | - | 60 | 33.5 | 103 | 57.5 | 16 | 9.0 |
| Between \$50,000 and \$75,000 | 132 | 16.7 | 9 | 7.0 | 9 | 6.8 | 103 | 77.9 | 11 | 8.3 |
| At Least \$75,000 | 205 | 26.0 | 5 | 2.5 | 37 | 18.0 | 163 | 79.5 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 556 | 70.3 | 23 | 4.1 | 86 | 15.5 | 419 | 75.3 | 28 | 5.1 |
| Non-homeowner | 235 | 29.7 | 36 | 15.3 | 100 | 42.5 | 78 | 33.3 | 21 | 8.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-97 2011 Household Bank Account Type by Demographic Characteristics:

## Orlando, FL

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 791 | 100.0 | 59 | 7.4 | 561 | 70.9 | 9 | 1.1 | 117 | 14.8 | 45 | 5.8 | 678 | 85.7 | 569 | 72.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 520 | 65.7 | 35 | 6.7 | 402 | 77.4 | 5 | 0.9 | 73 | 14.0 | 5 | 1.0 | 475 | 91.4 | 407 | 78.3 |
| Female householder, no husband present | 92 | 11.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 42 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 386 | 48.9 | 5 | 1.3 | 311 | 80.6 | 5 | 1.2 | 60 | 15.5 | 5 | 1.4 | 371 | 96.1 | 316 | 81.8 |
| Nonfamily household and other | 271 | 34.3 | 24 | 8.9 | 159 | 58.5 | 4 | 1.5 | 44 | 16.4 | 40 | 14.8 | 203 | 74.9 | 163 | 59.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 127 | 16.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 152 | 19.3 | 24 | 15.6 | 97 | 63.5 | 5 | 3.2 | 27 | 17.8 | - | - | 124 | 81.3 | 101 | 66.6 |
| White non-Black non-Hispanic | 477 | 60.3 | . | - | 367 | 76.9 | - | . | 74 | 15.6 | 36 | 7.5 | 441 | 92.5 | 367 | 76.9 |
| Other non-Black non-Hispanic | 35 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 152 | 19.2 | 11 | 7.5 | 123 | 80.5 | 5 | 3.2 | 9 | 6.1 | 4 | 2.8 | 132 | 86.6 | 127 | 83.7 |
| 35 to 44 years | 184 | 23.2 | 19 | 10.4 | 142 | 77.3 | - | - | 13 | 7.0 | 10 | 5.3 | 155 | 84.3 | 142 | 77.3 |
| 45 to 54 years | 144 | 18.3 | 10 | 6.7 | 104 | 72.2 | - | - | 17 | 11.7 | 14 | 9.4 | 121 | 83.9 | 104 | 72.2 |
| 55 to 64 years | 124 | 15.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 186 | 23.6 | - | - | 128 | 68.5 | 4 | 2.1 | 37 | 19.8 | 18 | 9.5 | 165 | 88.3 | 132 | 70.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 119 | 15.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 182 | 23.1 | 15 | 8.0 | 123 | 67.5 | - | - | 29 | 16.1 | 15 | 8.4 | 153 | 83.6 | 123 | 67.5 |
| Some college | 260 | 32.8 | 16 | 6.1 | 189 | 72.7 | 5 | 1.9 | 34 | 13.0 | 17 | 6.4 | 222 | 85.7 | 194 | 74.5 |
| College degree | 229 | 29.0 | - | - | 203 | 88.7 | - | - | 17 | 7.4 | 9 | 3.8 | 220 | 96.2 | 203 | 88.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 122 | 15.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and $\$ 30,000$ | 152 | 19.3 | 17 | 11.4 | 92 | 60.3 | - | - | 30 | 19.4 | 13 | 8.8 | 122 | 79.7 | 92 | 60.3 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 179 | 22.6 | - | - | 133 | 74.3 | 5 | 2.7 | 28 | 15.9 | 13 | 7.1 | 161 | 90.2 | 138 | 77.0 |
| Between \$50,000 and $\$ 75,000$ | 132 | 16.7 | 9 | 7.0 | 110 | 83.4 | . | . | 8 | 6.0 | 5 | 3.6 | 118 | 89.4 | 110 | 83.4 |
| At Least \$75,000 | 205 | 26.0 | 5 | 2.5 | 174 | 84.8 | - | - | 26 | 12.7 | . | - | 200 | 97.5 | 174 | 84.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 556 | 70.3 | 23 | 4.1 | 401 | 72.0 | 5 | 0.9 | 92 | 16.6 | 36 | 6.4 | 493 | 88.6 | 405 | 72.9 |
| Non-homeowner | 235 | 29.7 | 36 | 15.3 | 160 | 68.2 | 4 | 1.7 | 25 | 10.6 | 10 | 4.2 | 185 | 78.8 | 164 | 69.9 |

Figures do not always reconcile to totals because of rounding
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.

Table I-98 2011 Household Banking Status by Demographic Characteristics:
Philadelphia-Camden-Wilmington, PA-NJ-DE

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | Number (1000s) | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 2,359 | 100.0 | 183 | 7.8 | 377 | 16.0 | 1,715 | 72.7 | 84 | 3.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,489 | 63.1 | 85 | 5.7 | 269 | 18.1 | 1,074 | 72.1 | 61 | 4.1 |
| Female householder, no husband present | 355 | 15.1 | 51 | 14.4 | 97 | 27.3 | 183 | 51.6 | 24 | 6.8 |
| Male householder, no wife present | 68 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,066 | 45.2 | 26 | 2.5 | 149 | 14.0 | 853 | 80.1 | 37 | 3.5 |
| Nonfamily household and other | 869 | 36.9 | 99 | 11.3 | 108 | 12.4 | 640 | 73.7 | 23 | 2.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 563 | 23.9 | 96 | 17.0 | 141 | 25.0 | 308 | 54.6 | 19 | 3.4 |
| Hispanic non-Black | 120 | 5.1 | 42 | 35.0 | 23 | 18.8 | 51 | 42.1 | 5 | 4.1 |
| White non-Black non-Hispanic | 1,593 | 67.5 | 41 | 2.6 | 198 | 12.5 | 1,294 | 81.2 | 60 | 3.8 |
| Other non-Black non-Hispanic | 82 | 3.5 | 4 | 5.4 | 15 | 18.6 | 62 | 76.1 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 504 | 21.4 | 62 | 12.4 | 115 | 22.9 | 308 | 61.1 | 18 | 3.6 |
| 35 to 44 years | 389 | 16.5 | 34 | 8.6 | 73 | 18.7 | 274 | 70.4 | 9 | 2.2 |
| 45 to 54 years | 503 | 21.3 | 30 | 6.1 | 80 | 15.8 | 372 | 74.0 | 20 | 4.1 |
| 55 to 64 years | 428 | 18.1 | 26 | 6.0 | 62 | 14.5 | 321 | 75.0 | 19 | 4.5 |
| 65 years or more | 535 | 22.7 | 31 | 5.8 | 47 | 8.8 | 439 | 82.1 | 18 | 3.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 233 | 9.9 | 52 | 22.1 | 55 | 23.5 | 126 | 54.0 | 1 | 0.4 |
| High school degree | 755 | 32.0 | 101 | 13.4 | 121 | 16.0 | 513 | 68.0 | 19 | 2.6 |
| Some college | 521 | 22.1 | 31 | 5.9 | 109 | 20.9 | 365 | 70.1 | 17 | 3.2 |
| College degree | 850 | 36.0 | - | - | 92 | 10.9 | 711 | 83.6 | 47 | 5.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 400 | 16.9 | 105 | 26.4 | 91 | 22.8 | 198 | 49.5 | 5 | 1.3 |
| Between \$15,000 and \$30,000 | 312 | 13.2 | 49 | 15.9 | 68 | 22.0 | 193 | 61.9 | 1 | 0.2 |
| Between \$30,000 and \$50,000 | 436 | 18.5 | 24 | 5.5 | 67 | 15.4 | 330 | 75.6 | 15 | 3.5 |
| Between \$50,000 and \$75,000 | 445 | 18.9 | - | - | 84 | 18.8 | 320 | 71.8 | 42 | 9.4 |
| At Least \$75,000 | 767 | 32.5 | 4 | 0.6 | 67 | 8.7 | 675 | 88.0 | 22 | 2.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,605 | 68.1 | 38 | 2.4 | 191 | 11.9 | 1,294 | 80.6 | 83 | 5.2 |
| Non-homeowner | 753 | 31.9 | 145 | 19.3 | 186 | 24.7 | 421 | 55.9 | 1 | 0.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-99 2011 Household Bank Account Type by Demographic Characteristics:
Philadelphia-Camden-Wilmington, PA-NJ-DE

| 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 <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pct of Row |
| All US Households | 2,359 | 100.0 | 183 | 7.8 | 1,628 | 69.0 | 39 | 1.6 | 489 | 20.7 | 20 | 0.8 | 2,127 | 90.2 | 1,666 | 70.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,489 | 63.1 | 85 | 5.7 | 1,136 | 76.3 | 27 | 1.8 | 227 | 15.2 | 15 | 1.0 | 1,372 | 92.1 | 1,163 | 78.1 |
| Female householder, no husband present | 355 | 15.1 | 51 | 14.4 | 193 | 54.4 | 15 | 4.2 | 86 | 24.1 | 11 | 3.0 | 285 | 80.1 | 208 | 58.6 |
| Male householder, no wife present | 68 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 1,066 | 45.2 | 26 | 2.5 | 905 | 84.9 | 12 | 1.1 | 122 | 11.4 | 1 | 0.1 | 1,027 | 96.4 | 917 | 86.1 |
| Nonfamily household and other | 869 | 36.9 | 99 | 11.3 | 492 | 56.6 | 12 | 1.3 | 263 | 30.2 | 5 | 0.5 | 755 | 86.8 | 504 | 57.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 563 | 23.9 | 96 | 17.0 | 313 | 55.5 | 14 | 2.5 | 131 | 23.2 | 10 | 1.8 | 444 | 78.8 | 327 | 58.0 |
| Hispanic non-Black | 120 | 5.1 | 42 | 35.0 | 40 | 33.6 | 6 | 4.7 | 32 | 26.7 | . | - | 73 | 60.3 | 46 | 38.3 |
| White non-Black non-Hispanic | 1,593 | 67.5 | 41 | 2.6 | 1,233 | 77.4 | 13 | 0.8 | 297 | 18.7 | 10 | 0.6 | 1,539 | 96.6 | 1,245 | 78.2 |
| Other non-Black non-Hispanic | 82 | 3.5 | 4 | 5.4 | 42 | 50.9 | 6 | 7.9 | 29 | 35.9 | - | - | 71 | 86.7 | 48 | 58.8 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 504 | 21.4 | 62 | 12.4 | 325 | 64.4 | 6 | 1.1 | 111 | 21.9 | 1 | 0.1 | 436 | 86.5 | 330 | 65.5 |
| 35 to 44 years | 389 | 16.5 | 34 | 8.6 | 273 | 70.2 | - | - | 82 | 21.0 | - | - | 355 | 91.2 | 273 | 70.3 |
| 45 to 54 years | 503 | 21.3 | 30 | 6.1 | 375 | 74.5 | 5 | 1.1 | 92 | 18.3 | 1 | 0.1 | 467 | 92.9 | 380 | 75.5 |
| 55 to 64 years | 428 | 18.1 | 26 | 6.0 | 282 | 65.9 | 11 | 2.5 | 96 | 22.4 | 14 | 3.2 | 383 | 89.6 | 293 | 68.4 |
| 65 years or more | 535 | 22.7 | 31 | 5.8 | 374 | 69.8 | 17 | 3.1 | 109 | 20.4 | 5 | 0.8 | 486 | 90.9 | 390 | 73.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 233 | 9.9 | 52 | 22.1 | 83 | 35.8 | 9 | 4.0 | 88 | 37.9 | 1 | 0.2 | 172 | 73.7 | 93 | 39.7 |
| High school degree | 755 | 32.0 | 101 | 13.4 | 415 | 55.0 | 20 | 2.6 | 205 | 27.2 | 13 | 1.8 | 629 | 83.3 | 435 | 57.7 |
| Some college | 521 | 22.1 | 31 | 5.9 | 388 | 74.4 | 4 | 0.8 | 94 | 18.1 | 5 | 0.9 | 482 | 92.5 | 392 | 75.2 |
| College degree | 850 | 36.0 | - | - | 741 | 87.3 | 5 | 0.6 | 102 | 12.0 | 1 | 0.1 | 844 | 99.4 | 747 | 87.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 400 | 16.9 | 105 | 26.4 | 136 | 34.1 | 14 | 3.5 | 144 | 36.1 | - | - | 280 | 70.2 | 150 | 37.5 |
| Between \$15,000 and \$30,000 | 312 | 13.2 | 49 | 15.9 | 154 | 49.3 | 8 | 2.6 | 93 | 29.7 | 8 | 2.5 | 250 | 80.1 | 162 | 51.9 |
| Between $\$ 30,000$ and \$50,000 | 436 | 18.5 | 24 | 5.5 | 274 | 63.0 | 4 | 0.9 | 128 | 29.4 | 5 | 1.2 | 403 | 92.5 | 278 | 63.9 |
| Between \$50,000 and \$75,000 | 445 | 18.9 | - | . | 370 | 83.1 | - | . | 70 | 15.6 | 5 | 1.2 | 444 | 99.9 | 370 | 83.1 |
| At Least \$75,000 | 767 | 32.5 | 4 | 0.6 | 693 | 90.4 | 13 | 1.7 | 55 | 7.2 | 1 | 0.2 | 749 | 97.7 | 706 | 92.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,605 | 68.1 | 38 | 2.4 | 1,295 | 80.7 | 30 | 1.9 | 227 | 14.1 | 15 | 1.0 | 1,531 | 95.4 | 1,325 | 82.6 |
| Non-homeowner | 753 | 31.9 | 145 | 19.3 | 333 | 44.2 | 9 | 1.1 | 263 | 34.9 | 4 | 0.6 | 596 | 79.1 | 341 | 45.3 |

Notes:
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-100 2011 Household Banking Status by Demographic Characteristics:
Phoenix-Mesa-Scottsdale, AZ

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,710 | 100.0 | 181 | 10.6 | 324 | 18.9 | 1,174 | 68.7 | 31 | 1.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,062 | 62.1 | 64 | 6.0 | 222 | 20.9 | 753 | 70.9 | 23 | 2.2 |
| Female householder, no husband present | 172 | 10.0 | 18 | 10.7 | 49 | 28.5 | 96 | 55.9 | 8 | 4.8 |
| Male householder, no wife present | 65 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 825 | 48.3 | 40 | 4.9 | 165 | 20.0 | 605 | 73.4 | 15 | 1.8 |
| Nonfamily household and other | 648 | 37.9 | 117 | 18.0 | 102 | 15.7 | 422 | 65.0 | 8 | 1.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 90 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 407 | 23.8 | 100 | 24.5 | 122 | 30.0 | 181 | 44.5 | 4 | 1.1 |
| White non-Black non-Hispanic | 1,138 | 66.5 | 52 | 4.5 | 160 | 14.1 | 904 | 79.5 | 22 | 1.9 |
| Other non-Black non-Hispanic | 76 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 441 | 25.8 | 84 | 19.1 | 95 | 21.6 | 257 | 58.4 | 4 | 0.9 |
| 35 to 44 years | 316 | 18.5 | 37 | 11.8 | 79 | 25.0 | 196 | 61.9 | 4 | 1.3 |
| 45 to 54 years | 354 | 20.7 | 36 | 10.1 | 86 | 24.2 | 228 | 64.4 | 4 | 1.3 |
| 55 to 64 years | 352 | 20.6 | 13 | 3.6 | 59 | 16.7 | 275 | 77.9 | 6 | 1.8 |
| 65 years or more | 246 | 14.4 | 11 | 4.4 | 5 | 1.9 | 219 | 88.8 | 12 | 5.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 210 | 12.3 | 99 | 47.2 | 32 | 15.1 | 75 | 35.9 | 4 | 1.8 |
| High school degree | 385 | 22.5 | 56 | 14.5 | 69 | 18.0 | 247 | 64.3 | 12 | 3.2 |
| Some college | 562 | 32.9 | 13 | 2.2 | 122 | 21.6 | 423 | 75.3 | 4 | 0.8 |
| College degree | 553 | 32.4 | 14 | 2.5 | 101 | 18.3 | 428 | 77.4 | 10 | 1.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 276 | 16.2 | 95 | 34.4 | 35 | 12.5 | 139 | 50.2 | 8 | 2.9 |
| Between \$15,000 and \$30,000 | 344 | 20.1 | 60 | 17.4 | 75 | 21.7 | 205 | 59.6 | 4 | 1.3 |
| Between \$30,000 and \$50,000 | 311 | 18.2 | 22 | 7.1 | 72 | 23.1 | 213 | 68.4 | 4 | 1.4 |
| Between \$50,000 and \$75,000 | 291 | 17.0 | 4 | 1.3 | 56 | 19.4 | 220 | 75.8 | 10 | 3.5 |
| At Least \$75,000 | 488 | 28.5 | - | - | 86 | 17.7 | 397 | 81.5 | 4 | 0.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,061 | 62.1 | 26 | 2.5 | 173 | 16.3 | 844 | 79.5 | 18 | 1.7 |
| Non-homeowner | 648 | 37.9 | 155 | 23.8 | 151 | 23.3 | 330 | 50.9 | 13 | 1.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-101 2011 Household Bank Account Type by Demographic Characteristics:
Phoenix-Mesa-Scottsdale, AZ

| 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 <br> (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,710 | 100.0 | 181 | 10.6 | 1,255 | 73.4 | 21 | 1.2 | 240 | 14.0 | 13 | 0.8 | 1,495 | 87.4 | 1,276 | 74.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,062 | 62.1 | 64 | 6.0 | 869 | 81.9 | 9 | 0.8 | 111 | 10.4 | 9 | 0.8 | 980 | 92.3 | 878 | 82.7 |
| Female householder, no husband present | 172 | 10.0 | 18 | 10.7 | 122 | 70.8 | - | - | 32 | 18.5 | - | - | 153 | 89.3 | 122 | 70.8 |
| Male householder, no wife present | 65 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 825 | 48.3 | 40 | 4.9 | 696 | 84.4 | 9 | 1.1 | 70 | 8.5 | 9 | 1.1 | 767 | 93.0 | 705 | 85.5 |
| Nonfamily household and other | 648 | 37.9 | 117 | 18.0 | 385 | 59.5 | 12 | 1.9 | 129 | 20.0 | 4 | 0.6 | 515 | 79.5 | 398 | 61.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 90 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 407 | 23.8 | 100 | 24.5 | 229 | 56.3 | 10 | 2.4 | 68 | 16.8 | - | - | 297 | 73.1 | 239 | 58.7 |
| White non-Black non-Hispanic | 1,138 | 66.5 | 52 | 4.5 | 923 | 81.1 | 11 | 1.0 | 139 | 12.2 | 13 | 1.1 | 1,062 | 93.3 | 934 | 82.1 |
| Other non-Black non-Hispanic | 76 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 441 | 25.8 | 84 | 19.1 | 313 | 70.9 | 5 | 1.2 | 39 | 8.9 | - | - | 352 | 79.7 | 318 | 72.0 |
| 35 to 44 years | 316 | 18.5 | 37 | 11.8 | 247 | 78.2 | 4 | 1.1 | 24 | 7.5 | 4 | 1.3 | 271 | 85.7 | 251 | 79.3 |
| 45 to 54 years | 354 | 20.7 | 36 | 10.1 | 249 | 70.3 | 8 | 2.4 | 61 | 17.2 | - | - | 310 | 87.5 | 257 | 72.7 |
| 55 to 64 years | 352 | 20.6 | 13 | 3.6 | 260 | 73.7 | 4 | 1.2 | 67 | 19.1 | 9 | 2.5 | 327 | 92.8 | 264 | 74.8 |
| 65 years or more | 246 | 14.4 | 11 | 4.4 | 186 | 75.6 | - | - | 49 | 20.0 | - | - | 235 | 95.6 | 186 | 75.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 210 | 12.3 | 99 | 47.2 | 67 | 31.9 | - | - | 44 | 20.9 | - | - | 111 | 52.8 | 67 | 31.9 |
| High school degree | 385 | 22.5 | 56 | 14.5 | 245 | 63.8 | 16 | 4.3 | 67 | 17.5 | - | - | 313 | 81.3 | 262 | 68.0 |
| Some college | 562 | 32.9 | 13 | 2.2 | 449 | 80.0 | - | - | 100 | 17.8 | - | - | 549 | 97.8 | 449 | 80.0 |
| College degree | 553 | 32.4 | 14 | 2.5 | 493 | 89.1 | 5 | 0.9 | 29 | 5.2 | 13 | 2.3 | 522 | 94.4 | 498 | 90.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 276 | 16.2 | 95 | 34.4 | 76 | 27.4 | 4 | 1.3 | 102 | 36.9 | - | - | 178 | 64.3 | 79 | 28.6 |
| Between \$15,000 and $\$ 30,000$ | 344 | 20.1 | 60 | 17.4 | 197 | 57.3 | 13 | 3.7 | 70 | 20.4 | 4 | 1.2 | 267 | 77.7 | 210 | 61.0 |
| Between $\$ 30,000$ and \$50,000 | 311 | 18.2 | 22 | 7.1 | 244 | 78.4 | 5 | 1.5 | 40 | 13.0 | . | . | 284 | 91.4 | 249 | 79.9 |
| Between $\$ 50,000$ and $\$ 75,000$ | 291 | 17.0 | 4 | 1.3 | 264 | 90.7 | . | . | 19 | 6.4 | 5 | 1.6 | 282 | 97.1 | 264 | 90.7 |
| At Least \$75,000 | 488 | 28.5 | - | - | 475 | 97.3 | - | - | 9 | 1.8 | 4 | 0.9 | 483 | 99.1 | 475 | 97.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,061 | 62.1 | 26 | 2.5 | 887 | 83.5 | 8 | 0.7 | 128 | 12.1 | 13 | 1.2 | 1,015 | 95.6 | 894 | 84.2 |
| Non-homeowner | 648 | 37.9 | 155 | 23.8 | 368 | 56.8 | 13 | 2.1 | 112 | 17.3 | - | - | 480 | 74.1 | 382 | 58.9 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-102 2011 Household Banking Status by Demographic Characteristics:
Pittsburgh, PA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 1,004 | 100.0 | 34 | 3.4 | 196 | 19.5 | 744 | 74.1 | 31 | 3.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 626 | 62.3 | 12 | 1.8 | 113 | 18.0 | 486 | 77.7 | 16 | 2.5 |
| Female householder, no husband present | 73 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 44 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 508 | 50.6 | 8 | 1.5 | 91 | 17.8 | 402 | 79.2 | 7 | 1.5 |
| Nonfamily household and other | 379 | 37.7 | 22 | 5.9 | 83 | 21.9 | 258 | 68.1 | 15 | 4.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 63 | 6.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 13 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 915 | 91.1 | 34 | 3.7 | 173 | 18.9 | 681 | 74.5 | 27 | 2.9 |
| Other non-Black non-Hispanic | 14 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 188 | 18.8 | 4 | 2.0 | 64 | 34.1 | 116 | 61.7 | 4 | 2.1 |
| 35 to 44 years | 116 | 11.5 | - | - | 22 | 18.6 | 91 | 78.5 | 3 | 2.9 |
| 45 to 54 years | 244 | 24.3 | 8 | 3.4 | 47 | 19.4 | 180 | 73.8 | 8 | 3.3 |
| 55 to 64 years | 179 | 17.8 | 7 | 4.0 | 34 | 18.7 | 138 | 77.3 | - | - |
| 65 years or more | 277 | 27.6 | 15 | 5.3 | 29 | 10.5 | 218 | 78.7 | 15 | 5.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 378 | 37.6 | 23 | 6.1 | 88 | 23.2 | 255 | 67.5 | 12 | 3.2 |
| Some college | 220 | 21.9 | 3 | 1.5 | 53 | 24.1 | 157 | 71.3 | 7 | 3.1 |
| College degree | 311 | 31.0 | - | - | 37 | 11.8 | 270 | 86.9 | 4 | 1.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 174 | 17.3 | 18 | 10.5 | 42 | 23.9 | 107 | 61.4 | 7 | 4.2 |
| Between \$15,000 and \$30,000 | 186 | 18.5 | 8 | 4.2 | 51 | 27.7 | 126 | 68.1 | - | - |
| Between \$30,000 and \$50,000 | 228 | 22.7 | 4 | 1.9 | 49 | 21.6 | 158 | 69.3 | 16 | 7.1 |
| Between \$50,000 and \$75,000 | 166 | 16.5 | - | - | 21 | 12.4 | 138 | 83.2 | 7 | 4.4 |
| At Least \$75,000 | 251 | 25.0 | 3 | 1.3 | 33 | 13.2 | 214 | 85.5 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 710 | 70.7 | 15 | 2.1 | 114 | 16.1 | 550 | 77.5 | 31 | 4.4 |
| Non-homeowner | 295 | 29.3 | 19 | 6.6 | 82 | 27.7 | 194 | 65.7 | - | - |

Notes.
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-103 2011 Household Bank Account Type by Demographic Characteristics:
Pittsburgh, PA

| 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 <br> (1000s) | Pct of Col | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 s) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,004 | 100.0 | 34 | 3.4 | 634 | 63.2 | 19 | 1.9 | 291 | 28.9 | 26 | 2.6 | 925 | 92.1 | 654 | 65.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 626 | 62.3 | 12 | 1.8 | 455 | 72.8 | 16 | 2.5 | 127 | 20.4 | 15 | 2.5 | 583 | 93.2 | 471 | 75.3 |
| Female householder, no husband present | 73 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 44 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 508 | 50.6 | 8 | 1.5 | 394 | 77.6 | 16 | 3.1 | 83 | 16.3 | 7 | 1.5 | 477 | 93.9 | 410 | 80.7 |
| Nonfamily household and other | 379 | 37.7 | 22 | 5.9 | 179 | 47.3 | 3 | 0.9 | 163 | 43.1 | 11 | 2.8 | 342 | 90.4 | 183 | 48.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 63 | 6.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 13 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 915 | 91.1 | 34 | 3.7 | 583 | 63.7 | 19 | 2.1 | 252 | 27.6 | 26 | 2.9 | 835 | 91.3 | 602 | 65.8 |
| Other non-Black non-Hispanic | 14 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 188 | 18.8 | 4 | 2.0 | 113 | 59.8 | 4 | 2.3 | 60 | 31.9 | 7 | 4.0 | 173 | 91.7 | 117 | 62.1 |
| 35 to 44 years | 116 | 11.5 | - | - | 90 | 77.7 | - | - | 22 | 19.4 | 3 | 2.9 | 112 | 97.1 | 90 | 77.7 |
| 45 to 54 years | 244 | 24.3 | 8 | 3.4 | 176 | 71.9 | - | - | 52 | 21.4 | 8 | 3.3 | 228 | 93.3 | 176 | 71.9 |
| 55 to 64 years | 179 | 17.8 | 7 | 4.0 | 133 | 74.4 | 4 | 2.2 | 35 | 19.4 | - | - | 168 | 93.8 | 137 | 76.6 |
| 65 years or more | 277 | 27.6 | 15 | 5.3 | 123 | 44.4 | 11 | 4.0 | 121 | 43.7 | 7 | 2.7 | 244 | 88.1 | 134 | 48.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 378 | 37.6 | 23 | 6.1 | 196 | 51.8 | 15 | 4.0 | 136 | 36.0 | 8 | 2.1 | 332 | 87.8 | 211 | 55.8 |
| Some college | 220 | 21.9 | 3 | 1.5 | 145 | 65.8 | 4 | 1.8 | 64 | 29.2 | 3 | 1.6 | 209 | 95.1 | 149 | 67.7 |
| College degree | 311 | 31.0 | . | - | 264 | 84.8 | - | - | 37 | 11.8 | 11 | 3.5 | 300 | 96.5 | 264 | 84.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 174 | 17.3 | 18 | 10.5 | 68 | 39.3 | 3 | 2.0 | 81 | 46.3 | 3 | 2.0 | 149 | 85.6 | 72 | 41.2 |
| Between \$15,000 and \$30,000 | 186 | 18.5 | 8 | 4.2 | 83 | 44.7 | 4 | 2.2 | 91 | 48.9 | . | . | 174 | 93.6 | 87 | 46.9 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 228 | 22.7 | 4 | 1.9 | 120 | 52.9 | 12 | 5.2 | 79 | 34.8 | 12 | 5.3 | 200 | 87.7 | 132 | 58.0 |
| Between $\$ 50,000$ and $\$ 75,000$ | 166 | 16.5 | . | - | 141 | 85.1 | . | - | 18 | 10.6 | 7 | 4.4 | 159 | 95.6 | 141 | 85.1 |
| At Least \$75,000 | 251 | 25.0 | 3 | 1.3 | 221 | 88.3 | - | - | 22 | 8.9 | 4 | 1.4 | 244 | 97.3 | 221 | 88.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 710 | 70.7 | 15 | 2.1 | 491 | 69.1 | 12 | 1.6 | 167 | 23.5 | 26 | 3.7 | 657 | 92.6 | 502 | 70.8 |
| Non-homeowner | 295 | 29.3 | 19 | 6.6 | 144 | 48.8 | 8 | 2.6 | 124 | 42.0 | - | - | 268 | 90.9 | 151 | 51.4 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-104 2011 Household Banking Status by Demographic Characteristics:

## Portland-South Portland, ME

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 146 | 100.0 | 6 | 4.0 | 19 | 12.8 | 118 | 80.8 | 4 | 2.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 99 | 68.0 | 3 | 3.1 | 13 | 13.6 | 81 | 81.5 | 2 | 1.9 |
| Female householder, no husband present | 17 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 7 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 75 | 51.7 | 1 | 1.3 | 8 | 10.2 | 66 | 87.7 | 1 | 0.9 |
| Nonfamily household and other | 47 | 32.0 | 3 | 6.0 | 5 | 11.1 | 37 | 79.2 | 2 | 3.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 0.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 2 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 138 | 94.6 | 4 | 2.6 | 18 | 12.9 | 113 | 81.8 | 4 | 2.6 |
| Other non-Black non-Hispanic | 5 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 24 | 16.6 | 2 | 9.3 | 4 | 17.3 | 17 | 68.7 | 1 | 4.8 |
| 35 to 44 years | 26 | 17.6 | - | - | 3 | 13.2 | 22 | 84.3 | 1 | 2.5 |
| 45 to 54 years | 37 | 25.0 | 2 | 5.4 | 7 | 18.4 | 28 | 76.2 | - | - |
| 55 to 64 years | 31 | 21.2 | - | - | 3 | 8.1 | 27 | 86.4 | 1 | 4.0 |
| 65 years or more | 29 | 19.6 | 1 | 4.0 | 2 | 6.4 | 25 | 87.6 | 1 | 2.0 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 6 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 38 | 26.3 | 3 | 6.6 | 7 | 17.0 | 28 | 73.1 | 1 | 3.3 |
| Some college | 42 | 29.1 | 3 | 6.5 | 7 | 17.6 | 31 | 73.0 | 1 | 2.8 |
| College degree | 59 | 40.5 | - | - | 5 | 7.9 | 54 | 91.2 | 1 | 1.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 16 | 10.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 24 | 16.2 | 1 | 6.3 | 3 | 10.9 | 19 | 80.3 | 1 | 2.5 |
| Between \$30,000 and \$50,000 | 25 | 17.0 | - | - | 5 | 21.4 | 17 | 69.5 | 2 | 7.3 |
| Between \$50,000 and \$75,000 | 30 | 20.9 | - | - | 5 | 16.0 | 25 | 82.4 | - | - |
| At Least \$75,000 | 51 | 35.1 | 1 | 1.2 | 3 | 5.6 | 47 | 92.0 | 1 | 1.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 110 | 75.4 | 1 | 0.5 | 10 | 9.5 | 98 | 88.8 | 1 | 1.2 |
| Non-homeowner | 36 | 24.6 | 5 | 14.5 | 8 | 22.7 | 20 | 56.3 | 2 | 6.5 |

Notes.
Figures do not always reconcile to totals because of rounding
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.

Table I-105 2011 Household Bank Account Type by Demographic Characteristics:
Portland-South Portland, ME

| 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 US Households | 146 | 100.0 | 6 | 4.0 | 114 | 78.1 | 3 | 1.8 | 21 | 14.4 | 2 | 1.7 | 136 | 93.0 | 117 | 79.9 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 99 | 68.0 | 3 | 3.1 | 84 | 84.5 | 1 | 0.6 | 12 | 11.8 | - | - | 96 | 96.3 | 84 | 85.2 |
| Female householder, no husband present | 17 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 7 | 4.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 75 | 51.7 | 1 | 1.3 | 65 | 86.5 |  | . | 9 | 12.2 | . | , | 74 | 98.7 | 65 | 86.5 |
| Nonfamily household and other | 47 | 32.0 | 3 | 6.0 | 30 | 64.6 | 2 | 4.2 | 9 | 19.9 | 2 | 5.3 | 40 | 85.8 | 32 | 68.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 0.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 2 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 138 | 94.6 | 4 | 2.6 | 110 | 79.4 | 3 | 1.9 | 20 | 14.3 | 2 | 1.8 | 130 | 94.1 | 112 | 81.3 |
| Other non-Black non-Hispanic | 5 | 3.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 24 | 16.6 | 2 | 9.3 | 18 | 73.2 | - | - | 4 | 15.1 | 1 | 2.4 | 21 | 88.3 | 18 | 73.2 |
| 35 to 44 years | 26 | 17.6 | - | - | 23 | 91.2 | - | - | 2 | 6.5 | 1 | 2.4 | 26 | 100.0 | 23 | 91.2 |
| 45 to 54 years | 37 | 25.0 | 2 | 5.4 | 26 | 70.8 | 2 | 5.5 | 7 | 18.3 | - | - | 33 | 89.1 | 28 | 76.3 |
| 55 to 64 years | 31 | 21.2 | - | - | 25 | 80.7 | 1 | 1.9 | 4 | 13.9 | 1 | 1.9 | 29 | 94.7 | 26 | 82.7 |
| 65 years or more | 29 | 19.6 | 1 | 4.0 | 22 | 77.2 | - | - | 5 | 16.5 | 1 | 2.3 | 27 | 93.7 | 22 | 77.2 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 6 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 38 | 26.3 | 3 | 6.6 | 26 | 66.9 | 1 | 1.6 | 8 | 21.6 | 1 | 3.3 | 35 | 90.1 | 26 | 68.5 |
| Some college | 42 | 29.1 | 3 | 6.5 | 33 | 78.8 | 1 | 1.5 | 4 | 10.4 | 1 | 2.8 | 38 | 89.2 | 34 | 80.3 |
| College degree | 59 | 40.5 | - | - | 52 | 87.7 | 1 | 2.3 | 6 | 10.0 | - | - | 58 | 97.7 | 53 | 90.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 16 | 10.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 24 | 16.2 | 1 | 6.3 | 17 | 72.8 | - | - | 4 | 15.7 | 1 | 5.3 | 21 | 88.4 | 17 | 72.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 25 | 17.0 | . | . | 21 | 86.3 | . | . | 2 | 9.5 | 1 | 2.4 | 24 | 95.8 | 21 | 86.3 |
| Between \$50,000 and | 30 | 20.9 | - | - | 25 | 83.3 | . | . | 4 | 13.2 | 1 | 2.0 | 30 | 98.5 | 25 | 83.3 |
| At Least \$75,000 | 51 | 35.1 | 1 | 1.2 | 44 | 85.0 | 1 | 1.2 | 7 | 12.7 | - | - | 50 | 97.7 | 44 | 86.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 110 | 75.4 | 1 | 0.5 | 94 | 85.8 | 1 | 1.2 | 13 | 11.8 | 1 | 0.6 | 107 | 97.6 | 96 | 87.0 |
| Non-homeowner | 36 | 24.6 | 5 | 14.5 | 20 | 54.8 | 1 | 3.4 | 8 | 22.2 | 2 | 5.0 | 28 | 78.7 | 21 | 58.2 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-106 2011 Household Banking Status by Demographic Characteristics:

## Portland-Vancouver-Beaverton, OR-WA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 858 | 100.0 | 26 | 3.1 | 121 | 14.1 | 690 | 80.4 | 21 | 2.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 518 | 60.4 | 14 | 2.7 | 80 | 15.4 | 413 | 79.8 | 11 | 2.2 |
| Female householder, no husband present | 83 | 9.7 | 9 | 10.3 | 19 | 22.9 | 56 | 66.8 | - | - |
| Male householder, no wife present | 22 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 413 | 48.1 | 3 | 0.7 | 57 | 13.7 | 342 | 82.8 | 11 | 2.7 |
| Nonfamily household and other | 340 | 39.6 | 13 | 3.7 | 41 | 12.0 | 277 | 81.4 | 10 | 2.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 26 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 45 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 747 | 87.0 | 22 | 3.0 | 94 | 12.6 | 617 | 82.7 | 13 | 1.8 |
| Other non-Black non-Hispanic | 40 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 173 | 20.2 | 11 | 6.1 | 26 | 14.9 | 130 | 75.0 | 7 | 4.1 |
| 35 to 44 years | 189 | 22.0 | - | - | 25 | 13.3 | 159 | 84.2 | 5 | 2.5 |
| 45 to 54 years | 187 | 21.8 | 10 | 5.2 | 31 | 16.4 | 147 | 78.5 | - | - |
| 55 to 64 years | 161 | 18.8 | 4 | 2.6 | 23 | 14.5 | 128 | 79.2 | 6 | 3.8 |
| 65 years or more | 148 | 17.2 | 2 | 1.4 | 16 | 10.6 | 127 | 85.8 | 3 | 2.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 51 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 171 | 19.9 | 9 | 5.4 | 36 | 21.0 | 126 | 73.6 | - | - |
| Some college | 313 | 36.4 | 11 | 3.4 | 58 | 18.7 | 235 | 75.1 | 9 | 2.8 |
| College degree | 324 | 37.8 | - | - | 20 | 6.2 | 295 | 91.0 | 9 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 114 | 13.3 | 18 | 15.5 | 21 | 18.7 | 72 | 63.1 | 3 | 2.7 |
| Between \$15,000 and \$30,000 | 115 | 13.4 | - | - | 26 | 22.8 | 86 | 75.1 | 2 | 2.0 |
| Between \$30,000 and \$50,000 | 190 | 22.2 | 5 | 2.8 | 20 | 10.8 | 162 | 85.1 | 3 | 1.4 |
| Between \$50,000 and \$75,000 | 189 | 22.1 | 3 | 1.8 | 30 | 16.0 | 149 | 78.7 | 7 | 3.6 |
| At Least \$75,000 | 249 | 29.1 | - | - | 22 | 9.0 | 221 | 88.6 | 6 | 2.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 558 | 65.0 | 2 | 0.4 | 55 | 9.9 | 491 | 88.0 | 9 | 1.7 |
| Non-homeowner | 300 | 35.0 | 24 | 8.0 | 65 | 21.8 | 199 | 66.3 | 12 | 3.9 |

Figures do not always reconcile to totals because of rounding
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.

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.

Table I-107 2011 Household Bank Account Type by Demographic Characteristics:

## Portland-Vancouver-Beaverton, OR-WA

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 s) \end{array}$ | Pt of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Ptt of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Ptt of Row |
| All US Households | 858 | 100.0 | 26 | 3.1 | 691 | 80.6 | 4 | 0.5 | 136 | 15.8 | - | - | 827 | 96.4 | 696 | 81.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 518 | 60.4 | 14 | 2.7 | 444 | 85.6 | 4 | 0.8 | 56 | 10.9 | - | - | 500 | 96.5 | 448 | 86.4 |
| Female householder, no husband present | 83 | 9.7 | 9 | 10.3 | 51 | 61.4 | - | . | 24 | 28.3 | - | - | 75 | 89.7 | 51 | 61.4 |
| Male householder, no wife present | 22 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 413 | 48.1 | 3 | 0.7 | 375 | 90.9 | 4 | 1.0 | 30 | 7.3 | - | - | 406 | 98.3 | 380 | 92.0 |
| Nonfamily household and other | 340 | 39.6 | 13 | 3.7 | 248 | 72.9 | . | - | 79 | 23.4 | - | - | 327 | 96.3 | 248 | 72.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 26 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 45 | 5.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 747 | 87.0 | 22 | 3.0 | 620 | 83.1 | 4 | 0.6 | 100 | 13.4 | . | . | 720 | 96.5 | 625 | 83.6 |
| Other non-Black non-Hispanic | 40 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 173 | 20.2 | 11 | 6.1 | 137 | 79.0 | - | - | 26 | 14.9 | - | - | 163 | 93.9 | 137 | 79.0 |
| 35 to 44 years | 189 | 22.0 | - | - | 159 | 84.2 | 2 | 1.2 | 28 | 14.6 | - | - | 186 | 98.8 | 161 | 85.4 |
| 45 to 54 years | 187 | 21.8 | 10 | 5.2 | 140 | 74.7 | 2 | 1.1 | 36 | 19.1 | - | - | 175 | 93.8 | 142 | 75.8 |
| 55 to 64 years | 161 | 18.8 | 4 | 2.6 | 142 | 88.2 | . | - | 15 | 9.2 | - | - | 157 | 97.4 | 142 | 88.2 |
| 65 years or more | 148 | 17.2 | 2 | 1.4 | 114 | 77.0 | - | - | 32 | 21.6 | - | - | 146 | 98.6 | 114 | 77.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 51 | 5.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 171 | 19.9 | 9 | 5.4 | 108 | 63.4 | 2 | 1.2 | 51 | 30.0 | - | - | 160 | 93.4 | 110 | 64.6 |
| Some college | 313 | 36.4 | 11 | 3.4 | 259 | 82.8 | 2 | 0.7 | 41 | 13.0 | - | - | 299 | 95.8 | 261 | 83.5 |
| College degree | 324 | 37.8 | - | - | 298 | 92.0 | - | - | 26 | 8.0 | - | - | 324 | 100.0 | 298 | 92.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 114 | 13.3 | 18 | 15.5 | 48 | 41.8 | - | - | 49 | 42.7 | - | - | 96 | 84.5 | 48 | 41.8 |
| Between $\$ 15,000$ and $\$ 30,000$ | 115 | 13.4 | - | - | 76 | 66.6 | - | - | 38 | 33.4 | - | - | 115 | 100.0 | 76 | 66.6 |
| Between $\$ 30,000$ and $\$ 50,000$ | 190 | 22.2 | 5 | 2.8 | 158 | 82.9 | 2 | 1.2 | 25 | 13.1 | - | - | 183 | 96.0 | 160 | 84.1 |
| Between $\$ 50,000$ and \$75,000 | 189 | 22.1 | 3 | 1.8 | 169 | 89.5 | 2 | 1.1 | 15 | 7.7 | - | . | 184 | 97.2 | 171 | 90.5 |
| At Least \$75,000 | 249 | 29.1 | - | - | 240 | 96.2 | - | - | 9 | 3.8 | - | - | 249 | 100.0 | 240 | 96.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 558 | 65.0 | 2 | 0.4 | 498 | 89.3 | - | - | 57 | 10.3 | - | - | 556 | 99.6 | 498 | 89.3 |
| Non-homeowner | 300 | 35.0 | 24 | 8.0 | 193 | 64.3 | 4 | 1.4 | 79 | 26.2 | - | - | 272 | 90.6 | 197 | 65.8 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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.

Table l-108 2011 Household Banking Status by Demographic Characteristics:
Providence-Fall River-Warwick, MA-RI

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{c} \text { Number } \\ \text { (1000s) } \end{array} \end{aligned}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All Households | 523 | 100.0 | 40 | 7.6 | 86 | 16.5 | 383 | 73.1 | 14 | 2.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 313 | 59.8 | 18 | 5.6 | 50 | 16.0 | 235 | 75.2 | 10 | 3.2 |
| Female householder, no husband present | 62 | 11.9 | 9 | 13.8 | 14 | 21.8 | 38 | 61.8 | 2 | 2.6 |
| Male householder, no wife present | 20 | 3.8 | 2 | 12.3 | 5 | 25.5 | 12 | 59.8 | . | - |
| Married couple | 231 | 44.1 | 7 | 2.9 | 32 | 13.7 | 185 | 80.1 | 8 | 3.4 |
| Nonfamily household and other | 211 | 40.2 | 22 | 10.6 | 36 | 17.1 | 148 | 70.1 | 4 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 30 | 5.7 | 7 | 23.6 | 12 | 39.6 | 10 | 35.2 | - | - |
| Hispanic non-Black | 33 | 6.4 | 4 | 12.8 | 15 | 45.5 | 14 | 41.7 | - | - |
| White non-Black non-Hispanic | 443 | 84.6 | 27 | 6.0 | 57 | 12.8 | 347 | 78.4 | 13 | 2.8 |
| Other non-Black non-Hispanic | 17 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 86 | 16.4 | 15 | 17.8 | 16 | 18.8 | 53 | 61.5 | 2 | 1.9 |
| 35 to 44 years | 98 | 18.8 | 5 | 4.7 | 20 | 20.7 | 70 | 71.4 | 3 | 3.2 |
| 45 to 54 years | 107 | 20.4 | 8 | 7.7 | 17 | 15.6 | 79 | 74.1 | 3 | 2.7 |
| 55 to 64 years | 93 | 17.7 | 4 | 4.8 | 16 | 16.8 | 71 | 76.1 | 2 | 2.2 |
| 65 years or more | 140 | 26.7 | 7 | 5.3 | 18 | 12.5 | 110 | 78.7 | 5 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 83 | 15.8 | 13 | 16.0 | 18 | 21.4 | 50 | 60.5 | 2 | 2.2 |
| High school degree | 143 | 27.3 | 14 | 9.8 | 28 | 19.6 | 99 | 69.1 | 2 | 1.5 |
| Some college | 132 | 25.2 | 12 | 8.9 | 22 | 17.0 | 94 | 71.0 | 4 | 3.0 |
| College degree | 166 | 31.7 | 1 | 0.6 | 18 | 11.0 | 140 | 84.5 | 7 | 3.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 106 | 20.2 | 21 | 19.9 | 21 | 19.7 | 61 | 57.8 | 3 | 2.5 |
| Between \$15,000 and \$30,000 | 84 | 16.1 | 13 | 16.0 | 13 | 15.6 | 57 | 67.1 | 1 | 1.2 |
| Between \$30,000 and \$50,000 | 96 | 18.3 | 5 | 4.8 | 20 | 21.1 | 68 | 71.0 | 3 | 3.1 |
| Between \$50,000 and \$75,000 | 86 | 16.4 | 1 | 1.1 | 10 | 11.9 | 72 | 83.9 | 3 | 3.2 |
| At Least \$75,000 | 152 | 29.1 | - | - | 22 | 14.4 | 125 | 82.4 | 5 | 3.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 320 | 61.1 | 4 | 1.3 | 36 | 11.3 | 267 | 83.6 | 12 | 3.8 |
| Non-homeowner | 204 | 38.9 | 36 | 17.6 | 50 | 24.7 | 115 | 56.7 | 2 | 1.0 |

Notes
Figures do not always reconcile to totals because of rounding
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.

Table I-109 2011 Household Bank Account Type by Demographic Characteristics:
Providence-Fall River-Warwick, MA-RI

| 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 US Households | 523 | 100.0 | 40 | 7.6 | 362 | 69.1 | 14 | 2.6 | 98 | 18.8 | 10 | 1.9 | 460 | 87.9 | 375 | 71.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 313 | 59.8 | 18 | 5.6 | 247 | 78.9 | 8 | 2.4 | 35 | 11.1 | 6 | 2.0 | 282 | 90.0 | 255 | 81.3 |
| Female householder, no husband present | 62 | 11.9 | 9 | 13.8 | 40 | 63.9 | 2 | 3.3 | 11 | 18.3 | - | - | 51 | 82.2 | 42 | 67.2 |
| Male householder, no wife present | 20 | 3.8 | 2 | 12.3 | 11 | 56.3 | 1 | 3.2 | 4 | 21.9 | 1 | 6.4 | 16 | 78.2 | 12 | 59.5 |
| Married couple | 231 | 44.1 | 7 | 2.9 | 196 | 84.9 | 5 | 2.1 | 19 | 8.2 | 4 | 1.9 | 215 | 93.1 | 201 | 87.0 |
| Nonfamily household and other | 211 | 40.2 | 22 | 10.6 | 115 | 54.5 | 6 | 2.9 | 64 | 30.2 | 4 | 1.8 | 178 | 84.7 | 121 | 57.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 30 | 5.7 | 7 | 23.6 | 15 | 50.8 | - | - | 7 | 22.4 | - | - | 22 | 73.3 | 16 | 52.5 |
| Hispanic non-Black | 33 | 6.4 | 4 | 12.8 | 13 | 40.5 | 1 | 1.8 | 15 | 44.8 | - | - | 28 | 85.4 | 14 | 42.4 |
| White non-Black non-Hispanic | 443 | 84.6 | 27 | 6.0 | 320 | 72.2 | 12 | 2.8 | 76 | 17.2 | 8 | 1.8 | 396 | 89.4 | 332 | 75.0 |
| Other non-Black non-Hispanic | 17 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 86 | 16.4 | 15 | 17.8 | 51 | 59.0 | 2 | 1.8 | 17 | 19.9 | 1 | 1.4 | 68 | 78.9 | 52 | 60.8 |
| 35 to 44 years | 98 | 18.8 | 5 | 4.7 | 77 | 78.2 | 1 | 1.1 | 14 | 14.3 | 2 | 1.6 | 91 | 92.6 | 78 | 79.3 |
| 45 to 54 years | 107 | 20.4 | 8 | 7.7 | 75 | 70.6 | - | - | 20 | 18.5 | 3 | 3.3 | 95 | 89.1 | 75 | 70.6 |
| 55 to 64 years | 93 | 17.7 | 4 | 4.8 | 69 | 74.9 | 4 | 3.9 | 14 | 14.8 | 1 | 1.6 | 83 | 89.7 | 73 | 78.8 |
| 65 years or more | 140 | 26.7 | 7 | 5.3 | 89 | 63.9 | 7 | 5.3 | 34 | 24.0 | 2 | 1.5 | 123 | 87.9 | 97 | 69.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 83 | 15.8 | 13 | 16.0 | 27 | 32.6 | 7 | 8.8 | 33 | 40.4 | 2 | 2.2 | 60 | 73.0 | 34 | 41.4 |
| High school degree | 143 | 27.3 | 14 | 9.8 | 93 | 65.2 | 4 | 3.0 | 29 | 20.0 | 3 | 2.0 | 122 | 85.2 | 97 | 68.1 |
| Some college | 132 | 25.2 | 12 | 8.9 | 100 | 75.5 | 1 | 0.8 | 16 | 12.0 | 4 | 2.8 | 116 | 87.5 | 101 | 76.3 |
| College degree | 166 | 31.7 | 1 | 0.6 | 142 | 85.5 | 1 | 0.6 | 20 | 12.3 | 2 | 0.9 | 162 | 97.8 | 143 | 86.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 106 | 20.2 | 21 | 19.9 | 32 | 30.1 | 5 | 4.4 | 46 | 43.5 | 2 | 2.1 | 78 | 73.6 | 36 | 34.5 |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 84 | 16.1 | 13 | 16.0 | 50 | 59.4 | 3 | 3.1 | 18 | 21.5 | . | - | 68 | 80.9 | 53 | 62.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 96 | 18.3 | 5 | 4.8 | 68 | 70.9 | 5 | 5.0 | 16 | 16.5 | 3 | 2.8 | 84 | 87.4 | 73 | 75.9 |
| Between $\$ 50,000$ and \$75,000 | 86 | 16.4 | 1 | 1.1 | 71 | 83.3 | 1 | 1.2 | 11 | 12.3 | 2 | 2.1 | 82 | 95.6 | 72 | 84.5 |
| At Least \$75,000 | 152 | 29.1 | - | - | 141 | 92.5 | 1 | 0.3 | 8 | 5.1 | 3 | 2.1 | 148 | 97.6 | 141 | 92.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 320 | 61.1 | 4 | 1.3 | 266 | 83.2 | 7 | 2.3 | 36 | 11.1 | 7 | 2.1 | 302 | 94.4 | 273 | 85.5 |
| Non-homeowner | 204 | 38.9 | 36 | 17.6 | 96 | 47.0 | 6 | 3.1 | 63 | 30.7 | 3 | 1.6 | 158 | 77.7 | 102 | 50.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-110 2011 Household Banking Status by Demographic Characteristics:
Raleigh-Cary, NC

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|l\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 470 | 100.0 | 12 | 2.6 | 73 | 15.5 | 372 | 79.3 | 13 | 2.7 |
|  |  |  |  |  |  |  |  |  |  |  |
| Family household | 284 | 60.5 | 8 | 2.9 | 44 | 15.6 | 224 | 78.8 | 8 | 2.7 |
| Female householder, no husband present | 44 | 9.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 9 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 231 | 49.2 | 5 | 2.1 | 24 | 10.4 | 195 | 84.2 | 8 | 3.3 |
| Nonfamily household and other | 185 | 39.5 | 4 | 2.0 | 28 | 15.3 | 148 | 79.9 | 5 | 2.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 118 | 25.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 30 | 6.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 299 | 63.7 | 4 | 1.3 | 46 | 15.3 | 249 | 83.5 | - | . |
| Other non-Black non-Hispanic | 22 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 124 | 26.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 105 | 22.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 96 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 71 | 15.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 74 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 33 | 7.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 110 | 23.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 137 | 29.1 | . | . | 29 | 21.2 | 108 | 78.8 | . | . |
| College degree | 189 | 40.4 | . | - | 19 | 10.1 | 165 | 87.2 | 5 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 91 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 72 | 15.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 102 | 21.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 70 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 134 | 28.5 | . | . | 11 | 8.1 | 123 | 91.9 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 297 | 63.2 | - | - | 48 | 16.3 | 239 | 80.6 | 9 | 3.1 |
| Non-homeowner | 173 | 36.8 | 12 | 6.9 | 24 | 14.0 | 133 | 76.9 | 4 | 2.1 |

Notes:
Figures do not always reconcile to totals because of rounding.
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.

Table I-111 2011 Household Bank Account Type by Demographic Characteristics:
Raleigh-Cary, NC

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 470 | 100.0 | 12 | 2.6 | 336 | 71.6 | 7 | 1.5 | 105 | 22.4 | 9 | 1.9 | 445 | 94.8 | 343 | 73.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 284 | 60.5 | 8 | 2.9 | 231 | 81.2 | 3 | 1.2 | 38 | 13.4 | 4 | 1.3 | 272 | 95.9 | 234 | 82.4 |
| Female householder, no husband present | 44 | 9.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 9 | 1.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 231 | 49.2 | 5 | 2.1 | 186 | 80.3 | 3 | 1.5 | 34 | 14.5 | 4 | 1.6 | 223 | 96.4 | 189 | 81.7 |
| Nonfamily household and other | 185 | 39.5 | 4 | 2.0 | 105 | 56.8 | 4 | 2.0 | 67 | 36.3 | 5 | 2.8 | 173 | 93.1 | 109 | 58.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 118 | 25.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 30 | 6.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 299 | 63.7 | 4 | 1.3 | 236 | 78.8 | . | - | 60 | 19.9 | . | - | 295 | 98.7 | 236 | 78.8 |
| Other non-Black non-Hispanic | 22 | 4.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 124 | 26.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 105 | 22.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 96 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 71 | 15.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 74 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 33 | 7.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 110 | 23.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 137 | 29.1 | . | - | 96 | 70.1 | - | - | 37 | 27.1 | 4 | 2.8 | 137 | 100.0 | 96 | 70.1 |
| College degree | 189 | 40.4 | - | - | 155 | 81.7 | 7 | 3.8 | 22 | 11.7 | 5 | 2.8 | 177 | 93.4 | 162 | 85.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 91 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 72 | 15.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and $\$ 50,000$ | 102 | 21.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 50,000$ and \$75,000 | 70 | 15.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 134 | 28.5 | - | - | 117 | 87.9 | 3 | 2.5 | 13 | 9.6 | - | - | 130 | 97.5 | 121 | 90.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 297 | 63.2 | - | - | 254 | 85.5 | 3 | 1.1 | 30 | 10.3 | 9 | 3.1 | 288 | 97.1 | 257 | 86.7 |
| Non-homeowner | 173 | 36.8 | 12 | 6.9 | 82 | 47.5 | 4 | 2.2 | 75 | 43.3 | - | - | 157 | 90.9 | 86 | 49.7 |

Notes.
Figures do not always reconcile to totals because of rounding
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.

Table l-112 2011 Household Banking Status by Demographic Characteristics:
Reno-Sparks, NV

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 175 | 100.0 | 19 | 10.9 | 44 | 24.9 | 103 | 59.0 | 9 | 5.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 114 | 65.0 | 14 | 12.4 | 31 | 27.3 | 66 | 57.9 | 3 | 2.4 |
| Female householder, no husband present | 23 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 15 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 77 | 43.6 | 6 | 8.2 | 19 | 24.9 | 50 | 65.4 | 1 | 1.6 |
| Nonfamily household and other | 61 | 35.0 | 5 | 8.3 | 13 | 20.5 | 37 | 61.0 | 6 | 10.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 3 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 28 | 16.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 138 | 78.5 | 12 | 8.9 | 27 | 19.7 | 89 | 64.8 | 9 | 6.6 |
| Other non-Black non-Hispanic | 7 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 46 | 26.5 | 4 | 8.1 | 17 | 37.6 | 22 | 48.0 | 3 | 6.3 |
| 35 to 44 years | 26 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 39 | 22.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 30 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 34 | 19.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 47 | 26.5 | 8 | 16.1 | 13 | 28.4 | 24 | 52.1 | 2 | 3.4 |
| Some college | 57 | 32.2 | 5 | 8.2 | 9 | 16.5 | 36 | 64.2 | 6 | 11.1 |
| College degree | 52 | 29.9 | 2 | 3.2 | 10 | 18.5 | 40 | 76.1 | 1 | 2.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 29 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 34 | 19.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 25 | 14.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 30 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 57 | 32.4 | 2 | 2.9 | 8 | 14.8 | 42 | 74.5 | 4 | 7.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 116 | 65.9 | 4 | 3.8 | 18 | 15.5 | 86 | 74.4 | 7 | 6.4 |
| Non-homeowner | 60 | 34.1 | 15 | 24.8 | 26 | 43.1 | 18 | 29.3 | 2 | 2.8 |

Figures do not always reconcile to totals because of rounding
$N A=$ Not available because the sample size was too small to make an accurate estimate.

Table I-113 2011 Household Bank Account Type by Demographic Characteristics:
Reno-Sparks, NV

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 175 | 100.0 | 19 | 10.9 | 136 | 77.6 | - | - | 17 | 9.9 | 3 | 1.6 | 153 | 87.5 | 136 | 77.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 114 | 65.0 | 14 | 12.4 | 89 | 78.1 | - | - | 10 | 8.4 | 1 | 1.0 | 99 | 86.6 | 89 | 78.1 |
| Female householder, no husband present | 23 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 15 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 77 | 43.6 | 6 | 8.2 | 64 | 83.4 | - | - | 5 | 6.8 | 1 | 1.6 | 69 | 90.2 | 64 | 83.4 |
| Nonfamily household and other | 61 | 35.0 | 5 | 8.3 | 47 | 76.7 | - | - | 8 | 12.5 | 2 | 2.5 | 55 | 89.2 | 47 | 76.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 3 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 28 | 16.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 138 | 78.5 | 12 | 8.9 | 111 | 80.7 | . | - | 12 | 8.5 | 3 | 2.0 | 123 | 89.1 | 111 | 80.7 |
| Other non-Black non-Hispanic | 7 | 3.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 46 | 26.5 | 4 | 8.1 | 33 | 71.6 | - | - | 9 | 20.3 | - | - | 43 | 91.9 | 33 | 71.6 |
| 35 to 44 years | 26 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 39 | 22.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 30 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 34 | 19.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 20 | 11.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 47 | 26.5 | 8 | 16.1 | 31 | 66.4 | - | - | 8 | 17.4 | - | - | 39 | 83.9 | 31 | 66.4 |
| Some college | 57 | 32.2 | 5 | 8.2 | 46 | 80.8 | - | - | 5 | 8.3 | 2 | 2.8 | 50 | 89.1 | 46 | 80.8 |
| College degree | 52 | 29.9 | 2 | 3.2 | 48 | 91.3 | - | - | 2 | 3.3 | 1 | 2.3 | 50 | 94.6 | 48 | 91.3 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 29 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 34 | 19.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and | 25 | 14.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 30 | 17.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 57 | 32.4 | 2 | 2.9 | 51 | 89.3 | - | - | 3 | 5.7 | 1 | 2.1 | 54 | 95.0 | 51 | 89.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 116 | 65.9 | 4 | 3.8 | 103 | 88.9 | - | - | 6 | 5.0 | 3 | 2.4 | 108 | 93.9 | 103 | 88.9 |
| Non-homeowner | 60 | 34.1 | 15 | 24.8 | 33 | 56.0 | - | - | 11 | 19.2 | - | - | 45 | 75.2 | 33 | 56.0 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-114 2011 Household Banking Status by Demographic Characteristics:
Richmond, VA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 522 | 100.0 | 31 | 6.0 | 113 | 21.6 | 345 | 66.2 | 33 | 6.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 345 | 66.1 | 25 | 7.3 | 68 | 19.8 | 231 | 66.9 | 21 | 6.0 |
| Female householder, no husband present | 66 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 21 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 257 | 49.3 | 10 | 3.8 | 51 | 19.8 | 186 | 72.5 | 10 | 3.9 |
| Nonfamily household and other | 177 | 33.9 | 6 | 3.4 | 44 | 25.1 | 114 | 64.6 | 12 | 6.9 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 149 | 28.5 | 25 | 16.9 | 55 | 37.2 | 55 | 37.2 | 13 | 8.7 |
| Hispanic non-Black | 13 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 341 | 65.4 | 3 | 0.8 | 54 | 16.0 | 274 | 80.4 | 10 | 2.8 |
| Other non-Black non-Hispanic | 19 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 104 | 19.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 93 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 125 | 24.0 | 11 | 8.5 | 19 | 15.2 | 75 | 60.3 | 20 | 16.0 |
| 55 to 64 years | 86 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 114 | 21.9 | 3 | 2.7 | 12 | 10.4 | 93 | 81.3 | 6 | 5.6 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 18.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 136 | 26.0 | 13 | 9.9 | 34 | 24.8 | 72 | 53.3 | 16 | 12.0 |
| Some college | 118 | 22.6 | 7 | 6.2 | 22 | 19.0 | 85 | 72.0 | 3 | 2.9 |
| College degree | 173 | 33.2 | - | - | 20 | 11.7 | 150 | 86.7 | 3 | 1.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 61 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 94 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 112 | 21.5 | 7 | 6.4 | 38 | 34.0 | 61 | 54.0 | 6 | 5.6 |
| Between \$50,000 and \$75,000 | 106 | 20.3 | 5 | 4.4 | 31 | 29.0 | 61 | 57.1 | 10 | 9.5 |
| At Least \$75,000 | 148 | 28.5 | 4 | 2.5 | 4 | 2.4 | 138 | 93.0 | 3 | 2.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 351 | 67.3 | 6 | 1.7 | 50 | 14.3 | 272 | 77.6 | 23 | 6.4 |
| Non-homeowner | 170 | 32.7 | 25 | 14.6 | 63 | 36.7 | 73 | 42.7 | 10 | 6.0 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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

Table I-115 2011 Household Bank Account Type by Demographic Characteristics:

## Richmond, VA

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 522 | 100.0 | 31 | 6.0 | 341 | 65.4 | 20 | 3.7 | 117 | 22.5 | 13 | 2.5 | 468 | 89.7 | 360 | 69.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 345 | 66.1 | 25 | 7.3 | 256 | 74.3 | 6 | 1.7 | 55 | 15.9 | 3 | 0.9 | 314 | 91.1 | 262 | 76.0 |
| Female householder, no husband present | 66 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 21 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 257 | 49.3 | 10 | 3.8 | 199 | 77.5 | 6 | 2.2 | 39 | 15.3 | 3 | 1.2 | 241 | 94.0 | 205 | 79.8 |
| Nonfamily household and other | 177 | 33.9 | 6 | 3.4 | 85 | 47.9 | 14 | 7.8 | 62 | 35.3 | 10 | 5.6 | 154 | 87.2 | 99 | 55.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 149 | 28.5 | 25 | 16.9 | 71 | 47.8 | 10 | 6.6 | 33 | 22.0 | 10 | 6.7 | 114 | 76.5 | 81 | 54.4 |
| Hispanic non-Black | 13 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 341 | 65.4 | 3 | 0.8 | 258 | 75.6 | 10 | 2.9 | 68 | 19.9 | 3 | 0.8 | 326 | 95.5 | 268 | 78.4 |
| Other non-Black non-Hispanic | 19 | 3.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 104 | 19.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 93 | 17.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 125 | 24.0 | 11 | 8.5 | 79 | 63.2 | 3 | 2.0 | 33 | 26.3 | - | - | 112 | 89.5 | 82 | 65.2 |
| 55 to 64 years | 86 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 114 | 21.9 | 3 | 2.7 | 75 | 66.2 | 10 | 8.5 | 26 | 22.6 | - | - | 101 | 88.8 | 85 | 74.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 18.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 136 | 26.0 | 13 | 9.9 | 87 | 64.0 | 3 | 2.3 | 29 | 21.6 | 3 | 2.2 | 119 | 87.8 | 90 | 66.3 |
| Some college | 118 | 22.6 | 7 | 6.2 | 89 | 75.7 | - | - | 14 | 12.2 | 7 | 5.9 | 111 | 93.8 | 89 | 75.7 |
| College degree | 173 | 33.2 | - | - | 130 | 75.3 | 7 | 4.2 | 32 | 18.8 | 3 | 1.7 | 163 | 94.1 | 138 | 79.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 61 | 11.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 94 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 30,000$ and \$50,000 | 112 | 21.5 | 7 | 6.4 | 66 | 58.7 | 11 | 9.4 | 26 | 23.0 | 3 | 2.6 | 92 | 81.7 | 76 | 68.0 |
| Between $\$ 50,000$ and \$75,000 | 106 | 20.3 | 5 | 4.4 | 80 | 75.9 | . | . | 18 | 16.9 | 3 | 2.8 | 101 | 95.6 | 80 | 75.9 |
| At Least \$75,000 | 148 | 28.5 | 4 | 2.5 | 135 | 90.6 | - | - | 10 | 6.9 | - | - | 145 | 97.5 | 135 | 90.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 351 | 67.3 | 6 | 1.7 | 276 | 78.5 | 13 | 3.6 | 54 | 15.3 | 3 | 0.8 | 330 | 93.9 | 288 | 82.1 |
| Non-homeowner | 170 | 32.7 | 25 | 14.6 | 65 | 38.2 | 7 | 4.1 | 63 | 37.2 | 10 | 5.9 | 139 | 81.2 | 72 | 42.3 |

Figures do not always reconcile to totals because of rounding.
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.

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.

Table l-116 2011 Household Banking Status by Demographic Characteristics:
Riverside-San Bernardino, CA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ & \hline \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 1,384 | 100.0 | 176 | 12.7 | 309 | 22.3 | 874 | 63.1 | 25 | 1.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,015 | 73.4 | 125 | 12.3 | 230 | 22.7 | 644 | 63.4 | 16 | 1.6 |
| Female householder, no husband present | 210 | 15.2 | 51 | 24.5 | 55 | 26.3 | 100 | 47.5 | 4 | 1.7 |
| Male householder, no wife present | 140 | 10.1 | 31 | 22.3 | 40 | 28.3 | 69 | 49.5 | . | - |
| Married couple | 665 | 48.1 | 43 | 6.4 | 135 | 20.3 | 475 | 71.4 | 12 | 1.8 |
| Nonfamily household and other | 368 | 26.6 | 51 | 13.7 | 79 | 21.4 | 229 | 62.3 | 9 | 2.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 153 | 11.1 | 37 | 24.1 | 69 | 44.7 | 48 | 31.2 | - | - |
| Hispanic non-Black | 445 | 32.2 | 101 | 22.7 | 96 | 21.5 | 235 | 52.8 | 13 | 3.0 |
| White non-Black non-Hispanic | 674 | 48.7 | 38 | 5.6 | 122 | 18.2 | 502 | 74.5 | 12 | 1.7 |
| Other non-Black non-Hispanic | 111 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 435 | 31.5 | 80 | 18.4 | 88 | 20.1 | 262 | 60.2 | 5 | 1.2 |
| 35 to 44 years | 224 | 16.2 | 31 | 14.0 | 76 | 34.0 | 105 | 46.9 | 11 | 5.1 |
| 45 to 54 years | 286 | 20.7 | 40 | 13.9 | 75 | 26.3 | 171 | 59.9 | - | - |
| 55 to 64 years | 224 | 16.2 | 17 | 7.4 | 47 | 21.0 | 156 | 69.7 | 4 | 2.0 |
| 65 years or more | 213 | 15.4 | 8 | 3.8 | 23 | 10.7 | 178 | 83.7 | 4 | 1.8 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 196 | 14.2 | 75 | 38.3 | 35 | 17.6 | 81 | 41.3 | 5 | 2.8 |
| High school degree | 422 | 30.5 | 74 | 17.6 | 116 | 27.5 | 224 | 53.0 | 8 | 1.9 |
| Some college | 408 | 29.5 | 18 | 4.4 | 105 | 25.7 | 278 | 68.2 | 7 | 1.7 |
| College degree | 357 | 25.8 | 8 | 2.3 | 54 | 15.0 | 290 | 81.4 | 4 | 1.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 191 | 13.8 | 65 | 34.0 | 43 | 22.7 | 74 | 39.0 | 8 | 4.3 |
| Between \$15,000 and \$30,000 | 275 | 19.9 | 61 | 22.3 | 65 | 23.5 | 145 | 52.9 | 4 | 1.3 |
| Between \$30,000 and \$50,000 | 298 | 21.6 | 32 | 10.7 | 82 | 27.5 | 174 | 58.4 | 10 | 3.3 |
| Between \$50,000 and \$75,000 | 275 | 19.9 | 18 | 6.5 | 72 | 26.1 | 182 | 66.2 | 3 | 1.3 |
| At Least \$75,000 | 345 | 24.9 | - | - | 47 | 13.7 | 298 | 86.3 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 850 | 61.4 | 31 | 3.7 | 163 | 19.2 | 643 | 75.7 | 12 | 1.4 |
| Non-homeowner | 534 | 38.6 | 144 | 27.1 | 146 | 27.3 | 230 | 43.1 | 13 | 2.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-117 2011 Household Bank Account Type by Demographic Characteristics:
Riverside-San Bernardino, CA

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 1,384 | 100.0 | 176 | 12.7 | 800 | 57.8 | 18 | 1.3 | 356 | 25.7 | 33 | 2.4 | 1,163 | 84.1 | 818 | 59.1 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,015 | 73.4 | 125 | 12.3 | 593 | 58.4 | 10 | 1.0 | 266 | 26.2 | 21 | 2.0 | 863 | 85.0 | 603 | 59.4 |
| Female householder, no husband present | 210 | 15.2 | 51 | 24.5 | 89 | 42.3 | 4 | 2.0 | 58 | 27.6 | 8 | 3.6 | 146 | 69.8 | 93 | 44.3 |
| Male householder, no wife present | 140 | 10.1 | 31 | 22.3 | 56 | 39.9 | . | - | 44 | 31.3 | 9 | 6.6 | 104 | 73.9 | 56 | 39.9 |
| Married couple | 665 | 48.1 | 43 | 6.4 | 448 | 67.4 | 6 | 0.9 | 164 | 24.7 | 4 | 0.6 | 613 | 92.1 | 455 | 68.3 |
| Nonfamily household and other | 368 | 26.6 | 51 | 13.7 | 207 | 56.2 | 8 | 2.1 | 90 | 24.5 | 13 | 3.5 | 301 | 81.7 | 215 | 58.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 153 | 11.1 | 37 | 24.1 | 57 | 36.8 | 4 | 2.8 | 56 | 36.2 | - | - | 112 | 73.1 | 61 | 39.6 |
| Hispanic non-Black | 445 | 32.2 | 101 | 22.7 | 199 | 44.7 | 7 | 1.6 | 133 | 29.8 | 5 | 1.2 | 331 | 74.5 | 206 | 46.2 |
| White non-Black non-Hispanic | 674 | 48.7 | 38 | 5.6 | 468 | 69.4 | 7 | 1.0 | 139 | 20.6 | 23 | 3.4 | 614 | 91.1 | 475 | 70.4 |
| Other non-Black non-Hispanic | 111 | 8.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 435 | 31.5 | 80 | 18.4 | 220 | 50.4 | - | - | 121 | 27.9 | 14 | 3.3 | 345 | 79.2 | 220 | 50.4 |
| 35 to 44 years | 224 | 16.2 | 31 | 14.0 | 131 | 58.4 | - | - | 58 | 26.0 | 4 | 1.6 | 189 | 84.4 | 131 | 58.4 |
| 45 to 54 years | 286 | 20.7 | 40 | 13.9 | 162 | 56.7 | 10 | 3.7 | 70 | 24.4 | 4 | 1.4 | 232 | 81.0 | 173 | 60.3 |
| 55 to 64 years | 224 | 16.2 | 17 | 7.4 | 153 | 68.0 | - | - | 52 | 23.0 | 4 | 1.7 | 208 | 92.6 | 153 | 68.0 |
| 65 years or more | 213 | 15.4 | 8 | 3.8 | 134 | 63.1 | 8 | 3.7 | 55 | 25.8 | 8 | 3.6 | 189 | 88.9 | 142 | 66.7 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 196 | 14.2 | 75 | 38.3 | 55 | 27.8 | 8 | 4.1 | 58 | 29.8 | - | - | 113 | 57.5 | 63 | 31.9 |
| High school degree | 422 | 30.5 | 74 | 17.6 | 203 | 48.0 | - | - | 132 | 31.2 | 13 | 3.2 | 335 | 79.2 | 203 | 48.0 |
| Some college | 408 | 29.5 | 18 | 4.4 | 284 | 69.5 | 3 | 0.8 | 96 | 23.6 | 7 | 1.8 | 380 | 93.1 | 287 | 70.3 |
| College degree | 357 | 25.8 | 8 | 2.3 | 259 | 72.6 | 7 | 2.0 | 70 | 19.5 | 13 | 3.6 | 336 | 94.2 | 266 | 74.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 191 | 13.8 | 65 | 34.0 | 36 | 18.7 | 8 | 4.3 | 69 | 36.3 | 13 | 6.7 | 109 | 57.0 | 44 | 23.0 |
| Between \$15,000 and \$30,000 | 275 | 19.9 | 61 | 22.3 | 122 | 44.3 | 3 | 1.2 | 81 | 29.6 | 7 | 2.7 | 203 | 73.9 | 125 | 45.4 |
| Between \$30,000 and \$50,000 | 298 | 21.6 | 32 | 10.7 | 173 | 58.0 | . | . | 88 | 29.5 | 5 | 1.8 | 261 | 87.5 | 173 | 58.0 |
| Between \$50,000 and \$75,000 | 275 | 19.9 | 18 | 6.5 | 202 | 73.5 | 4 | 1.4 | 51 | 18.6 | . | - | 253 | 92.1 | 206 | 75.0 |
| At Least \$75,000 | 345 | 24.9 | - | - | 267 | 77.5 | 3 | 0.9 | 67 | 19.3 | 8 | 2.3 | 338 | 97.9 | 270 | 78.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 850 | 61.4 | 31 | 3.7 | 597 | 70.3 | 7 | 0.8 | 188 | 22.1 | 26 | 3.1 | 789 | 92.8 | 604 | 71.1 |
| Non-homeowner | 534 | 38.6 | 144 | 27.1 | 203 | 38.0 | 11 | 2.1 | 168 | 31.5 | 7 | 1.4 | 374 | 70.2 | 214 | 40.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-118 2011 Household Banking Status by Demographic Characteristics:
Rochester, NY

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row |
| All Households | 461 | 100.0 | 18 | 3.9 | 111 | 24.1 | 315 | 68.5 | 16 | 3.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 284 | 61.6 | 13 | 4.7 | 80 | 28.1 | 178 | 62.8 | 13 | 4.5 |
| Female householder, no husband present | 66 | 14.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 22 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 196 | 42.5 | 4 | 2.1 | 49 | 25.0 | 139 | 70.9 | 4 | 2.0 |
| Nonfamily household and other | 177 | 38.4 | 5 | 2.5 | 31 | 17.7 | 137 | 77.6 | 4 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 44 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 22 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 384 | 83.3 | - | - | 84 | 21.9 | 291 | 75.8 | 9 | 2.3 |
| Other non-Black non-Hispanic | 11 | 2.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 94 | 20.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 35 to 44 years | 103 | 22.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 85 | 18.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 83 | 18.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 96 | 20.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 36 | 7.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 118 | 25.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 126 | 27.4 | - | - | 52 | 40.8 | 71 | 56.1 | 4 | 3.1 |
| College degree | 181 | 39.2 | - | - | 27 | 14.9 | 149 | 82.4 | 5 | 2.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 64 | 13.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 81 | 17.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 89 | 19.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 75 | 16.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 152 | 32.9 | - | - | 20 | 13.4 | 119 | 78.2 | 13 | 8.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 283 | 61.3 | 5 | 1.6 | 46 | 16.1 | 225 | 79.5 | 8 | 2.7 |
| Non-homeowner | 178 | 38.7 | 13 | 7.4 | 66 | 36.8 | 91 | 50.9 | 9 | 4.9 |

Figures do not always reconcile to totals because of rounding
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.

Table I-119 2011 Household Bank Account Type by Demographic Characteristics:
Rochester, NY


Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-120 2011 Household Banking Status by Demographic Characteristics: Sacramento-Arden-Arcade Roseville, CA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \\ \hline \end{array}$ | Pct of Row |
| All Households | 827 | 100.0 | 44 | 5.4 | 175 | 21.2 | 607 | 73.5 | - | - |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 529 | 63.9 | 40 | 7.6 | 103 | 19.4 | 386 | 73.0 | - | - |
| Female householder, no husband present | 144 | 17.4 | 28 | 19.5 | 37 | 25.9 | 78 | 54.5 | - | - |
| Male householder, no wife present | 40 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 345 | 41.7 | 12 | 3.5 | 54 | 15.7 | 279 | 80.8 | - | - |
| Nonfamily household and other | 298 | 36.1 | 4 | 1.4 | 72 | 24.3 | 222 | 74.3 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 69 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 142 | 17.2 | 16 | 11.2 | 24 | 16.9 | 102 | 71.9 | - | - |
| White non-Black non-Hispanic | 515 | 62.2 | 20 | 3.9 | 82 | 16.0 | 412 | 80.1 | - | - |
| Other non-Black non-Hispanic | 101 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 198 | 24.0 | 33 | 16.5 | 65 | 32.7 | 101 | 50.7 | - | - |
| 35 to 44 years | 126 | 15.3 | 8 | 6.1 | 18 | 14.4 | 100 | 79.5 | - | - |
| 45 to 54 years | 163 | 19.7 | - | - | 45 | 27.7 | 118 | 72.3 | - | - |
| 55 to 64 years | 185 | 22.4 | - | - | 27 | 14.8 | 158 | 85.2 | - | - |
| 65 years or more | 155 | 18.7 | 4 | 2.5 | 20 | 12.7 | 131 | 84.7 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 113 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 139 | 16.8 | 12 | 8.6 | 43 | 31.1 | 84 | 60.3 | - | - |
| Some college | 287 | 34.7 | 8 | 2.9 | 58 | 20.1 | 221 | 77.0 | - | - |
| College degree | 289 | 34.9 | - | - | 47 | 16.2 | 242 | 83.8 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 136 | 16.5 | 20 | 15.0 | 42 | 30.7 | 74 | 54.3 | - | - |
| Between \$ 15,000 and \$30,000 | 161 | 19.5 | 12 | 7.5 | 48 | 29.9 | 101 | 62.6 | - | - |
| Between \$30,000 and \$50,000 | 142 | 17.2 | 4 | 2.5 | 44 | 30.9 | 95 | 66.6 | - | - |
| Between \$50,000 and \$75,000 | 149 | 18.0 | 8 | 5.5 | 19 | 12.6 | 122 | 81.9 | - | - |
| At Least \$75,000 | 239 | 28.8 | - | - | 22 | 9.4 | 216 | 90.6 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 424 | 51.3 | 8 | 1.9 | 58 | 13.6 | 359 | 84.5 | - | - |
| Non-homeowner | 403 | 48.7 | 36 | 9.0 | 117 | 29.2 | 249 | 61.8 | - | - |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-121 2011 Household Bank Account Type by Demographic Characteristics: Sacramento-Arden-Arcade Roseville, CA

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 827 | 100.0 | 44 | 5.4 | 623 | 75.4 | 7 | 0.9 | 139 | 16.9 | 13 | 1.5 | 771 | 93.2 | 631 | 76.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 529 | 63.9 | 40 | 7.6 | 393 | 74.3 | 7 | 1.4 | 76 | 14.4 | 13 | 2.4 | 477 | 90.2 | 400 | 75.7 |
| holder, no husband present | 144 | 17.4 | 28 | 19.5 | 93 | 64.7 |  | - | 19 | 12.9 | 4 | 2.8 | 116 | 80.5 | 93 | 64.7 |
| Male householder, no wife present | 40 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 345 | 41.7 | 12 | 3.5 | 278 | 80.7 | 7 | 2.1 | 39 | 11.2 |  | 2.5 | 321 | 93.2 | 286 | 82.8 |
| Nonfamily household and other | 298 | 36.1 | 4 | 1.4 | 231 | 77.4 |  |  | 63 | 21.2 | . | . | 294 | 98.6 | 231 | 77.4 |
| Race/Ethnicity Black | 69 | 8.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 142 | 17.2 | 16 | 11.2 | 112 | 78.6 |  |  | 15 | 10.2 |  |  | 126 | 88.8 | 112 | 78.6 |
| White non-Black non-Hispanic | 515 | 62.2 | 20 | 3.9 | 407 | 79.0 | 7 | 1.4 | 68 | 13.2 | 13 | 2.4 | 483 | 93.9 | 414 | 80.5 |
| Other non-Black non-Hispanic | 101 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 198 | 24.0 | 33 | 16.5 | 130 | 65.5 |  |  | 36 | 18.0 | - | - | 165 | 83.5 | 130 | 65.5 |
| 35 to 44 years | 126 | 15.3 | 8 | 6.1 | 93 | 73.3 |  |  | 26 | 20.6 | - |  | 119 | 93.9 | 93 | 73.3 |
| 45 to 54 years | 163 | 19.7 | - | . | 135 | 82.5 | 4 | 2.3 | 20 | 12.5 | 4 | 2.6 | 155 | 95.1 | 138 | 84.8 |
| 55 to 64 years | 185 | 22.4 | - | - | 149 | 80.4 |  |  | 32 | 17.4 | 4 | 2.2 | 185 | 100.0 | 149 | 80.4 |
| 65 years or more | 155 | 18.7 | 4 | 2.5 | 118 | 76.3 | 4 | 2.3 | 25 | 16.2 | 4 | 2.7 | 147 | 95.1 | 121 | 78.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 113 | 13.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 139 | 16.8 | 12 | 8.6 | 103 | 73.9 | - | - | 20 | 14.5 | 4 | 3.0 | 127 | 91.4 | 103 | 73.9 |
| Some college | 287 | 34.7 | 8 | 2.9 | 230 | 80.3 | 4 | 1.3 | 40 | 14.0 | 4 | 1.5 | 270 | 94.3 | 234 | 81.6 |
| College degree | 289 | 34.9 | - | - | 240 | 83.1 | - | - | 49 | 16.9 | - | . | 289 | 100.0 | 240 | 83.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 136 | 16.5 | 20 | 15.0 | 69 | 50.7 | - | - | 47 | 34.3 | - | - | 116 | 85.0 | 69 | 50.7 |
| Between $\$ 15,000$ and $\$ 30,000$ | 161 | 19.5 | 12 | 7.5 | 92 | 57.3 | 7 | 4.5 | 46 | 28.2 | 4 | 2.5 | 142 | 88.0 | 100 | 61.8 |
| Between $\$ 30,000$ and $\$ 50,000$ | 142 | 17.2 | 4 | 2.5 | 119 | 83.5 | . | . | 20 | 14.0 | . | . | 139 | 97.5 | 119 | 83.5 |
| Between $\$ 50,000$ and $\$ 75,000$ | 149 | 18.0 | 8 | 5.5 | 113 | 76.0 | . | . | 23 | 15.7 | 4 | 2.8 | 140 | 94.5 | 113 | 76.0 |
| At Least $\$ 75,000$ | 239 | 28.8 | - | . | 230 | 96.5 | - | - | 4 | 1.7 |  | 1.8 | 234 | 98.2 | 230 | 96.5 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 424 | 51.3 | 8 | 1.9 | 377 | 88.7 | 4 | 0.8 | 28 | 6.5 | 8 | 2.0 | 408 | 96.2 | 380 | 89.6 |
| Non-homeowner | 403 | 48.7 | 36 | 9.0 | 247 | 61.3 | 4 | 0.9 | 112 | 27.8 | 4 | 1.0 | 363 | 90.1 | 251 | 62.3 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-122 2011 Household Banking Status by Demographic Characteristics:
St. Louis, MO-IL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 1,140 | 100.0 | 111 | 9.7 | 229 | 20.1 | 761 | 66.8 | 39 | 3.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 744 | 65.3 | 62 | 8.3 | 152 | 20.5 | 501 | 67.3 | 29 | 3.9 |
| Female householder, no husband present | 184 | 16.2 | 55 | 29.9 | 53 | 28.7 | 67 | 36.4 | 9 | 5.0 |
| Male householder, no wife present | 33 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 527 | 46.2 | 4 | 0.7 | 90 | 17.0 | 414 | 78.5 | 20 | 3.8 |
| Nonfamily household and other | 396 | 34.7 | 49 | 12.3 | 77 | 19.5 | 260 | 65.8 | 9 | 2.4 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 245 | 21.5 | 70 | 28.6 | 81 | 32.9 | 85 | 34.8 | 9 | 3.7 |
| Hispanic non-Black | 29 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 817 | 71.6 | 24 | 3.0 | 142 | 17.3 | 628 | 76.8 | 23 | 2.8 |
| Other non-Black non-Hispanic | 49 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 268 | 23.5 | 42 | 15.7 | 79 | 29.5 | 144 | 53.8 | 3 | 1.1 |
| 35 to 44 years | 209 | 18.4 | 19 | 9.0 | 41 | 19.5 | 133 | 63.3 | 17 | 8.1 |
| 45 to 54 years | 245 | 21.5 | 28 | 11.3 | 45 | 18.4 | 160 | 65.3 | 12 | 5.0 |
| 55 to 64 years | 219 | 19.2 | 14 | 6.3 | 42 | 19.2 | 157 | 71.4 | 7 | 3.1 |
| 65 years or more | 199 | 17.4 | 8 | 4.2 | 22 | 11.3 | 168 | 84.5 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 120 | 10.5 | 34 | 28.7 | 26 | 22.0 | 59 | 49.2 | - | - |
| High school degree | 313 | 27.4 | 39 | 12.3 | 54 | 17.3 | 214 | 68.2 | 7 | 2.2 |
| Some college | 357 | 31.3 | 38 | 10.6 | 107 | 29.9 | 196 | 54.9 | 16 | 4.5 |
| College degree | 351 | 30.7 | - | - | 42 | 12.1 | 293 | 83.5 | 16 | 4.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 189 | 16.6 | 64 | 34.1 | 55 | 28.9 | 67 | 35.2 | 3 | 1.8 |
| Between \$15,000 and \$30,000 | 191 | 16.8 | 30 | 15.9 | 52 | 27.3 | 99 | 51.5 | 10 | 5.2 |
| Between \$30,000 and \$50,000 | 256 | 22.4 | 16 | 6.2 | 56 | 22.0 | 178 | 69.8 | 5 | 2.0 |
| Between \$50,000 and \$75,000 | 223 | 19.6 | - | - | 44 | 19.5 | 166 | 74.3 | 14 | 6.2 |
| At Least \$75,000 | 281 | 24.6 | - | - | 23 | 8.2 | 252 | 89.6 | 6 | 2.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 768 | 67.4 | 19 | 2.5 | 118 | 15.3 | 608 | 79.2 | 24 | 3.1 |
| Non-homeowner | 372 | 32.6 | 92 | 24.7 | 112 | 30.1 | 153 | 41.2 | 15 | 4.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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

Table I-123 2011 Household Bank Account Type by Demographic Characteristics:

## St. Louis, MO-IL

| 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 |  |
|  | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | $\begin{gathered} \mathrm{Pct} \text { of } \\ \mathrm{Col} \end{gathered}$ | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 1,140 | 100.0 | 111 | 9.7 | 763 | 66.9 | 14 | 1.3 | 242 | 21.2 | 10 | 0.9 | 1,005 | 88.1 | 777 | 68.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 744 | 65.3 | 62 | 8.3 | 543 | 72.9 | 10 | 1.4 | 119 | 16.0 | 10 | 1.4 | 662 | 88.9 | 553 | 74.3 |
| holder, no husband present | 184 | 16.2 | 55 | 29.9 | 88 | 47.6 | 10 | 5.6 | 31 | 16.9 | - | - | 119 | 64.5 | 98 | 53.2 |
| Male householder, no wife present | 33 | 2.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 527 | 46.2 | 4 | 0.7 | 438 | 83.1 |  | . | 75 | 14.2 | 10 | 2.0 | 513 | 97.4 | 438 | 83.1 |
| Nonfamily household and other | 396 | 34.7 | 49 | 12.3 | 220 | 55.6 | 4 | 1.0 | 123 | 31.1 | . | . | 343 | 86.7 | 224 | 56.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 245 | 21.5 | 70 | 28.6 | 112 | 45.6 | 4 | 1.6 | 60 | 24.3 |  | - | 171 | 69.8 | 116 | 47.2 |
| Hispanic non-Black | 29 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 817 | 71.6 | 24 | 3.0 | 605 | 74.0 | 10 | 1.3 | 170 | 20.9 | 7 | 0.9 | 775 | 94.9 | 615 | 75.3 |
| Other non-Black non-Hispanic | 49 | 4.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 268 | 23.5 | 42 | 15.7 | 188 | 70.0 | - | - | 38 | 14.3 | - | - | 226 | 84.3 | 188 | 70.0 |
| 35 to 44 years | 209 | 18.4 | 19 | 9.0 | 149 | 70.9 | 7 | 3.1 | 35 | 16.9 | - | - | 184 | 87.8 | 155 | 74.1 |
| 45 to 54 years | 245 | 21.5 | 28 | 11.3 | 175 | 71.7 | 4 | 1.5 | 34 | 13.9 | 4 | 1.5 | 209 | 85.6 | 179 | 73.3 |
| 55 to 64 years | 219 | 19.2 | 14 | 6.3 | 134 | 61.0 | - | . | 65 | 29.7 | 7 | 3.0 | 199 | 90.7 | 134 | 61.0 |
| 65 years or more | 199 | 17.4 | 8 | 4.2 | 117 | 59.1 | 4 | 2.0 | 69 | 34.7 | . | . | 186 | 93.8 | 121 | 61.1 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 120 | 10.5 | 34 | 28.7 | 51 | 42.5 | 3 | 2.9 | 31 | 25.9 | - | - | 82 | 68.4 | 54 | 45.4 |
| High school degree | 313 | 27.4 | 39 | 12.3 | 177 | 56.5 | 3 | 1.0 | 95 | 30.2 | - | - | 271 | 86.7 | 180 | 57.4 |
| Some college | 357 | 31.3 | 38 | 10.6 | 226 | 63.3 | 8 | 2.2 | 75 | 21.0 | 10 | 2.9 | 301 | 84.4 | 234 | 65.5 |
| College degree | 351 | 30.7 | - | - | 309 | 88.2 | - | . | 41 | 11.8 | - | - | 351 | 100.0 | 309 | 88.2 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 189 | 16.6 | 64 | 34.1 | 73 | 38.5 | 7 | 3.9 | 44 | 23.5 | - | - | 117 | 62.0 | 80 | 42.5 |
| Between $\$ 15,000$ and \$30,000 | 191 | 16.8 | 30 | 15.9 | 97 | 50.5 | 3 | 1.6 | 61 | 32.0 | . | - | 158 | 82.5 | 100 | 52.1 |
| Between $\$ 30,000$ and $\$ 50,000$ | 256 | 22.4 | 16 | 6.2 | 160 | 62.6 | 4 | 1.5 | 72 | 28.4 | 3 | 1.3 | 233 | 91.0 | 164 | 64.1 |
| Between $\$ 50,000$ and \$75,000 | 223 | 19.6 | . | . | 181 | 81.2 | . | . | 35 | 15.6 | 7 | 3.1 | 216 | 96.9 | 181 | 81.2 |
| At Least \$ $\$ 7,000$ | 281 | 24.6 | . | - | 252 | 89.7 | . | . | 29 | 10.3 | . | . | 281 | 100.0 | 252 | 89.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 768 | 67.4 | 19 | 2.5 | 584 | 76.1 | 4 | 0.5 | 151 | 19.6 | 10 | 1.3 | 735 | 95.7 | 588 | 76.6 |
| Non-homeowner | 372 | 32.6 | 92 | 24.7 | 179 | 48.0 | 11 | 2.8 | 91 | 24.5 | . | . | 270 | 72.5 | 189 | 50.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.
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

Table l-124 2011 Household Banking Status by Demographic Characteristics:
Salt Lake City, UT

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 422 | 100.0 | 19 | 4.4 | 84 | 20.0 | 317 | 75.1 | 2 | 0.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 298 | 70.6 | 15 | 5.0 | 64 | 21.4 | 218 | 73.0 | 2 | 0.6 |
| Female householder, no husband present | 62 | 14.7 | 6 | 9.2 | 14 | 22.5 | 41 | 65.2 | 2 | 3.1 |
| Male householder, no wife present | 20 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 216 | 51.1 | 9 | 4.2 | 44 | 20.2 | 163 | 75.6 | . | - |
| Nonfamily household and other | 124 | 29.4 | 4 | 3.2 | 21 | 16.7 | 99 | 80.1 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 9 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 45 | 10.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 346 | 82.0 | 13 | 3.9 | 57 | 16.6 | 273 | 79.0 | 2 | 0.6 |
| Other non-Black non-Hispanic | 23 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 148 | 35.1 | 11 | 7.2 | 26 | 17.6 | 110 | 73.9 | 2 | 1.3 |
| 35 to 44 years | 46 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 75 | 17.8 | 4 | 5.8 | 18 | 24.2 | 53 | 70.1 | - | - |
| 55 to 64 years | 82 | 19.4 | - | - | 16 | 19.0 | 66 | 81.0 | - | - |
| 65 years or more | 70 | 16.7 | 2 | 2.6 | 10 | 13.8 | 59 | 83.5 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 141 | 33.5 | 10 | 6.8 | 33 | 23.4 | 97 | 68.4 | 2 | 1.3 |
| Some college | 131 | 31.0 | 4 | 2.7 | 33 | 25.3 | 94 | 72.0 | - | - |
| College degree | 136 | 32.2 | - | - | 18 | 13.4 | 118 | 86.6 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 60 | 14.2 | 8 | 13.2 | 10 | 17.1 | 42 | 69.7 | - | - |
| Between \$15,000 and \$30,000 | 65 | 15.3 | 2 | 2.5 | 17 | 25.7 | 46 | 71.8 | - | - |
| Between \$30,000 and \$50,000 | 115 | 27.2 | 7 | 6.4 | 24 | 20.6 | 82 | 71.4 | 2 | 1.7 |
| Between \$50,000 and \$75,000 | 82 | 19.3 | - | - | 21 | 25.7 | 61 | 74.3 | - | - |
| At Least \$75,000 | 101 | 24.0 | 2 | 1.8 | 13 | 12.8 | 86 | 85.3 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 274 | 64.9 | 4 | 1.3 | 35 | 12.8 | 233 | 85.2 | 2 | 0.7 |
| Non-homeowner | 148 | 35.1 | 15 | 10.2 | 49 | 33.3 | 84 | 56.5 | - | - |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

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.

Table I-125 2011 Household Bank Account Type by Demographic Characteristics:
Salt Lake City, UT

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{gathered} \mathrm{Pct} \mathrm{of} \\ \text { Col } \end{gathered}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{array}{\|l\|l\|} \hline \begin{array}{l} \text { Number } \\ \text { (1000s) } \end{array} \end{array}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | $\begin{aligned} & \hline \text { Pct of } \\ & \text { Row } \end{aligned}$ | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|l} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 422 | 100.0 | 19 | 4.4 | 339 | 80.3 | 4 | 1.0 | 53 | 12.5 | 7 | 1.7 | 392 | 92.8 | 343 | 81.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 298 | 70.6 | 15 | 5.0 | 250 | 83.7 | 4 | 1.5 | 22 | 7.4 | 7 | 2.4 | 272 | 91.1 | 254 | 85.2 |
| Female house- <br> holder, no husband present | 62 | 14.7 | 6 | 9.2 | 51 | 82.7 | - | - | 5 | 8.1 | - | - | 56 | 90.8 | 51 | 82.7 |
| Male householder, no wife present | 20 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 216 | 51.1 | 9 | 4.2 | 178 | 82.5 | + | 2.0 | 17 | 7.9 | 7 | 3.4 | 195 | 90.4 | 182 | 84.5 |
| Nonfamily household and other | 124 | 29.4 | 4 | 3.2 | 89 | 72.0 | . | . | 31 | 24.9 | . | . | 120 | 96.8 | 89 | 72.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 9 | 2.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 45 | 10.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 346 | 82.0 | 13 | 3.9 | 284 | 82.1 | 4 | 1.3 | 37 | 10.6 | 7 | 2.1 | 321 | 92.8 | 288 | 83.4 |
| Other non-Black non-Hispanic | 23 | 5.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 148 | 35.1 | 11 | 7.2 | 119 | 80.0 | 2 | 1.5 | 15 | 10.0 | 2 | 1.2 | 134 | 90.1 | 121 | 81.6 |
| 35 to 44 years | 46 | 11.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 75 | 17.8 | 4 | 5.8 | 64 | 85.7 | 2 | 2.8 | 4 | 5.8 | - | - | 69 | 91.4 | 66 | 88.5 |
| 55 to 64 years | 82 | 19.4 | - |  | 72 | 88.2 | - | - | 8 | 9.6 | 2 | 2.3 | 80 | 97.7 | 72 | 88.2 |
| 65 years or more | 70 | 16.7 | 2 | 2.6 | 49 | 70.0 | - | - | 19 | 27.3 | - | - | 69 | 97.4 | 49 | 70.0 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 14 | 3.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 141 | 33.5 | 10 | 6.8 | 105 | 74.1 | - | - | 23 | 16.5 | 4 | 2.6 | 128 | 90.6 | 105 | 74.1 |
| Some college | 131 | 31.0 | 4 | 2.7 | 107 | 81.9 | 2 | 1.7 | 16 | 12.2 | 2 | 1.4 | 123 | 94.2 | 109 | 83.6 |
| College degree | 136 | 32.2 | - | . | 123 | 90.6 | 2 | 1.5 | 9 | 6.6 | 2 | 1.3 | 132 | 97.2 | 125 | 92.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 60 | 14.2 | 8 | 13.2 | 30 | 50.9 | 2 | 3.8 | 19 | 32.1 | - | - | 50 | 83.0 | 33 | 54.6 |
| Between $\$ 15,000$ and \$30,000 | 65 | 15.3 | 2 | 2.5 | 50 | 77.8 | . | . | 13 | 19.7 | . | . | 63 | 97.5 | 50 | 77.8 |
| Between $\$ 30,000$ and \$50,000 | 115 | 27.2 | 7 | 6.4 | 94 | 81.5 | . | . | 10 | 9.0 | 4 | 3.2 | 104 | 90.4 | 94 | 81.5 |
| Between $\$ 50,000$ and \$75,000 | 82 | 19.3 | . | . | 75 | 91.9 | - | . | 5 | 6.0 | 2 | 2.2 | 80 | 97.8 | 75 | 91.9 |
| At Least \$ $\$ 5,000$ | 101 | 24.0 | 2 | 1.8 | 90 | 88.6 | 2 | 2.1 | 6 | 5.7 | 2 | 1.8 | 95 | 94.3 | 92 | 90.6 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 274 | 64.9 | 4 | 1.3 | 247 | 90.1 | 2 | 0.8 | 18 | 6.4 | 4 | 1.3 | 265 | 96.6 | 249 | 90.9 |
| Non-homeowner | 148 | 35.1 | 15 | 10.2 | 92 | 62.0 |  | 1.5 | 35 | 23.8 | 4 | 2.5 | 127 | 85.9 | 94 | 63.6 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.
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

Table l-126 2011 Household Banking Status by Demographic Characteristics:
San Antonio, TX

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \begin{array}{c} \text { Number } \\ \text { (100s) } \end{array} \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 791 | 100.0 | 123 | 15.5 | 206 | 26.0 | 458 | 57.9 | 4 | 0.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 566 | 71.5 | 84 | 14.9 | 154 | 27.3 | 323 | 57.1 | 4 | 0.7 |
| Female householder, no husband present | 129 | 16.3 | 32 | 25.1 | 27 | 21.2 | 65 | 50.5 | 4 | 3.2 |
| Male householder, no wife present | 31 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 406 | 51.3 | 47 | 11.7 | 117 | 28.8 | 242 | 59.5 | . | - |
| Nonfamily household and other | 225 | 28.5 | 38 | 17.0 | 52 | 23.0 | 135 | 60.0 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 69 | 8.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 383 | 48.4 | 91 | 23.8 | 122 | 31.9 | 170 | 44.3 | - | - |
| White non-Black non-Hispanic | 328 | 41.5 | 15 | 4.5 | 57 | 17.3 | 253 | 77.0 | 4 | 1.2 |
| Other non-Black non-Hispanic | 11 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 201 | 25.5 | 41 | 20.6 | 74 | 36.6 | 86 | 42.8 | - | - |
| 35 to 44 years | 126 | 15.9 | 21 | 16.6 | 19 | 15.2 | 82 | 65.0 | 4 | 3.2 |
| 45 to 54 years | 127 | 16.0 | 23 | 18.0 | 37 | 29.3 | 67 | 52.7 | - | - |
| 55 to 64 years | 130 | 16.5 | 14 | 11.1 | 45 | 34.2 | 71 | 54.7 | - | - |
| 65 years or more | 207 | 26.1 | 23 | 11.3 | 31 | 15.2 | 152 | 73.5 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 163 | 20.5 | 67 | 41.3 | 54 | 33.2 | 41 | 25.5 | - | - |
| High school degree | 211 | 26.7 | 25 | 11.8 | 63 | 30.0 | 123 | 58.2 | - | - |
| Some college | 216 | 27.2 | 23 | 10.9 | 63 | 29.2 | 129 | 59.9 | - | - |
| College degree | 202 | 25.5 | 7 | 3.7 | 26 | 12.8 | 165 | 81.5 | 4 | 2.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 159 | 20.0 | 69 | 43.7 | 55 | 34.7 | 34 | 21.6 | - | - |
| Between \$15,000 and \$30,000 | 138 | 17.4 | 31 | 22.4 | 42 | 30.8 | 65 | 46.9 | - | - |
| Between \$30,000 and \$50,000 | 161 | 20.3 | 16 | 10.1 | 34 | 21.2 | 110 | 68.8 | - | - |
| Between \$50,000 and \$75,000 | 174 | 21.9 | 7 | 3.8 | 43 | 24.9 | 120 | 69.0 | 4 | 2.3 |
| At Least \$75,000 | 161 | 20.3 | - | - | 31 | 19.6 | 129 | 80.4 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 540 | 68.3 | 39 | 7.2 | 132 | 24.4 | 365 | 67.6 | 4 | 0.8 |
| Non-homeowner | 251 | 31.7 | 84 | 33.4 | 74 | 29.6 | 93 | 37.1 | - | - |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-127 2011 Household Bank Account Type by Demographic Characteristics:
San Antonio, TX

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 791 | 100.0 | 123 | 15.5 | 477 | 60.3 | 36 | 4.5 | 144 | 18.3 | 11 | 1.4 | 621 | 78.5 | 513 | 64.8 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 566 | 71.5 | 84 | 14.9 | 351 | 62.0 | 28 | 4.9 | 95 | 16.8 | 8 | 1.4 | 446 | 78.8 | 378 | 66.9 |
| Female householder, no husband present | 129 | 16.3 | 32 | 25.1 | 53 | 41.0 | 15 | 12.0 | 24 | 18.7 | 4 | 3.2 | 77 | 59.8 | 68 | 53.0 |
| Male householder, no wife present | 31 | 3.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 406 | 51.3 | 47 | 11.7 | 275 | 67.7 | 12 | 3.0 | 68 | 16.6 | 4 | 0.9 | 343 | 84.4 | 287 | 70.8 |
| Nonfamily household and other | 225 | 28.5 | 38 | 17.0 | 126 | 56.1 | 8 | 3.4 | 49 | 21.8 | 4 | 1.6 | 176 | 77.9 | 134 | 59.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 69 | 8.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 383 | 48.4 | 91 | 23.8 | 177 | 46.4 | 15 | 4.0 | 99 | 25.8 | - | - | 276 | 72.2 | 193 | 50.4 |
| White non-Black non-Hispanic | 328 | 41.5 | 15 | 4.5 | 263 | 80.0 | 9 | 2.7 | 34 | 10.5 | 8 | 2.4 | 297 | 90.5 | 271 | 82.6 |
| Other non-Black non-Hispanic | 11 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 201 | 25.5 | 41 | 20.6 | 125 | 62.2 | 11 | 5.5 | 24 | 11.7 | - | - | 149 | 74.0 | 136 | 67.7 |
| 35 to 44 years | 126 | 15.9 | 21 | 16.6 | 76 | 60.1 | - | - | 25 | 20.1 | 4 | 3.2 | 101 | 80.2 | 76 | 60.1 |
| 45 to 54 years | 127 | 16.0 | 23 | 18.0 | 70 | 55.3 | 12 | 9.6 | 18 | 14.1 | 4 | 2.9 | 88 | 69.4 | 82 | 64.9 |
| 55 to 64 years | 130 | 16.5 | 14 | 11.1 | 85 | 65.1 | 4 | 3.4 | 27 | 20.5 | - | - | 112 | 85.5 | 89 | 68.5 |
| 65 years or more | 207 | 26.1 | 23 | 11.3 | 121 | 58.5 | 8 | 3.8 | 51 | 24.7 | 4 | 1.8 | 172 | 83.2 | 129 | 62.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 163 | 20.5 | 67 | 41.3 | 33 | 20.4 | 21 | 12.9 | 41 | 25.3 | - | - | 74 | 45.7 | 54 | 33.4 |
| High school degree | 211 | 26.7 | 25 | 11.8 | 144 | 68.0 | 7 | 3.4 | 32 | 15.0 | 4 | 1.8 | 175 | 83.1 | 151 | 71.4 |
| Some college | 216 | 27.2 | 23 | 10.9 | 144 | 67.0 | 3 | 1.6 | 44 | 20.5 | - | - | 189 | 87.5 | 148 | 68.6 |
| College degree | 202 | 25.5 | 7 | 3.7 | 156 | 77.1 | 4 | 1.9 | 27 | 13.5 | 8 | 3.8 | 183 | 90.6 | 160 | 79.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 159 | 20.0 | 69 | 43.7 | 17 | 10.9 | 23 | 14.4 | 49 | 31.0 | - | - | 66 | 41.9 | 40 | 25.3 |
| Between $\$ 15,000$ and $\$ 30,000$ | 138 | 17.4 | 31 | 22.4 | 63 | 45.8 | 13 | 9.1 | 28 | 20.0 | 4 | 2.7 | 91 | 65.8 | 76 | 54.9 |
| Between $\$ 30,000$ and $\$ 50,000$ | 161 | 20.3 | 16 | 10.1 | 120 | 75.0 | - | - | 24 | 15.0 | . | . | 144 | 89.9 | 120 | 75.0 |
| Between \$50,000 and $\$ 75,000$ | 174 | 21.9 | 7 | 3.8 | 138 | 79.5 | - | - | 21 | 12.2 | 8 | 4.5 | 159 | 91.7 | 138 | 79.5 |
| At Least \$75,000 | 161 | 20.3 | - | - | 138 | 86.1 | - | - | 22 | 13.9 | - | - | 161 | 100.0 | 138 | 86.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 540 | 68.3 | 39 | 7.2 | 383 | 71.0 | 17 | 3.1 | 93 | 17.3 | 8 | 1.4 | 477 | 88.3 | 400 | 74.1 |
| Non-homeowner | 251 | 31.7 | 84 | 33.4 | 94 | 37.3 | 19 | 7.5 | 51 | 20.4 | 4 | 1.5 | 145 | 57.6 | 112 | 44.8 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-128 2011 Household Banking Status by Demographic Characteristics:
San Diego-Carlsbad-San Marcos, CA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 1,090 | 100.0 | 49 | 4.5 | 195 | 17.9 | 780 | 71.6 | 66 | 6.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 674 | 61.8 | 37 | 5.5 | 136 | 20.1 | 463 | 68.8 | 38 | 5.6 |
| Female householder, no husband present | 133 | 12.2 | 13 | 10.0 | 33 | 24.9 | 86 | 65.2 | - | - |
| Male householder, no wife present | 33 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 508 | 46.6 | 24 | 4.7 | 97 | 19.2 | 354 | 69.7 | 33 | 6.5 |
| Nonfamily household and other | 416 | 38.2 | 12 | 2.9 | 60 | 14.3 | 317 | 76.1 | 28 | 6.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 68 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 274 | 25.2 | 33 | 11.9 | 71 | 25.7 | 161 | 58.7 | 10 | 3.7 |
| White non-Black non-Hispanic | 619 | 56.8 | 12 | 2.0 | 85 | 13.8 | 474 | 76.5 | 48 | 7.8 |
| Other non-Black non-Hispanic | 128 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 219 | 20.1 | 17 | 7.7 | 36 | 16.5 | 159 | 72.7 | 7 | 3.2 |
| 35 to 44 years | 153 | 14.0 | 19 | 12.7 | 42 | 27.3 | 84 | 54.9 | 8 | 5.0 |
| 45 to 54 years | 266 | 24.5 | 9 | 3.3 | 50 | 18.8 | 187 | 70.3 | 20 | 7.5 |
| 55 to 64 years | 229 | 21.0 | - | - | 23 | 10.0 | 188 | 81.9 | 19 | 8.2 |
| 65 years or more | 222 | 20.4 | 4 | 1.8 | 44 | 19.9 | 162 | 72.8 | 12 | 5.5 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 131 | 12.0 | 25 | 18.8 | 35 | 26.6 | 63 | 48.2 | 8 | 6.4 |
| High school degree | 180 | 16.6 | 12 | 6.6 | 57 | 31.7 | 97 | 53.7 | 14 | 7.9 |
| Some college | 392 | 36.0 | 13 | 3.2 | 61 | 15.5 | 299 | 76.1 | 20 | 5.1 |
| College degree | 387 | 35.5 | - | - | 42 | 10.9 | 321 | 83.2 | 23 | 5.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 101 | 9.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 161 | 14.8 | 13 | 7.8 | 34 | 21.1 | 110 | 68.4 | 4 | 2.6 |
| Between \$30,000 and \$50,000 | 224 | 20.6 | 11 | 5.1 | 57 | 25.2 | 148 | 66.1 | 8 | 3.6 |
| Between \$50,000 and \$75,000 | 241 | 22.1 | - | - | 42 | 17.6 | 177 | 73.5 | 22 | 8.9 |
| At Least \$75,000 | 362 | 33.3 | 4 | 1.2 | 50 | 13.8 | 289 | 79.7 | 19 | 5.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 614 | 56.3 | 4 | 0.7 | 76 | 12.4 | 499 | 81.3 | 35 | 5.6 |
| Non-homeowner | 476 | 43.7 | 45 | 9.4 | 119 | 25.0 | 281 | 59.1 | 31 | 6.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-129 2011 Household Bank Account Type by Demographic Characteristics: San Diego-Carlsbad-San Marcos, CA

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Ptt of Row | $\begin{array}{\|l\|} \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \\ \hline \end{array}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All US Households | 1,090 | 100.0 | 49 | 4.5 | 875 | 80.3 | 5 | 0.5 | 120 | 11.0 | 41 | 3.7 | 999 | 91.7 | 880 | 80.7 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 674 | 61.8 | 37 | 5.5 | 537 | 79.8 | 5 | 0.8 | 54 | 8.0 | 41 | 6.0 | 595 | 88.4 | 543 | 80.5 |
| Female householder, no husband present | 133 | 12.2 | 13 | 10.0 | 106 | 80.3 | . | . | 13 | 9.8 | . | . | 119 | 90.0 | 106 | 80.3 |
| Male householder, no wife present | 33 | 3.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 508 | 46.6 | 24 | 4.7 | 409 | 80.5 | - | - | 35 | 6.9 | 41 | 8.0 | 448 | 88.2 | 409 | 80.5 |
| Nonfamily household and other | 416 | 38.2 | 12 | 2.9 | 337 | 81.0 | - | - | 67 | 16.0 | . | - | 404 | 97.1 | 337 | 81.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 68 | 6.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 274 | 25.2 | 33 | 11.9 | 176 | 64.1 | - | - | 57 | 20.8 | 9 | 3.1 | 233 | 84.9 | 176 | 64.1 |
| White non-Black non-Hispanic | 619 | 56.8 | 12 | 2.0 | 535 | 86.4 | - | - | 48 | 7.8 | 24 | 3.8 | 588 | 94.9 | 535 | 86.4 |
| Other non-Black non-Hispanic | 128 | 11.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 219 | 20.1 | 17 | 7.7 | 169 | 77.0 | 5 | 2.4 | 23 | 10.4 | 6 | 2.5 | 191 | 87.4 | 174 | 79.4 |
| 35 to 44 years | 153 | 14.0 | 19 | 12.7 | 109 | 71.5 | - | - | 12 | 8.0 | 12 | 7.8 | 126 | 82.2 | 109 | 71.5 |
| 45 to 54 years | 266 | 24.5 | 9 | 3.3 | 213 | 79.8 | - | - | 30 | 11.2 | 15 | 5.7 | 242 | 91.0 | 213 | 79.8 |
| 55 to 64 years | 229 | 21.0 | - | - | 198 | 86.3 | - | - | 27 | 11.9 | 4 | 1.7 | 225 | 98.3 | 198 | 86.3 |
| 65 years or more | 222 | 20.4 | 4 | 1.8 | 186 | 83.8 | - | - | 28 | 12.7 | 4 | 1.8 | 214 | 96.5 | 186 | 83.8 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 131 | 12.0 | 25 | 18.8 | 69 | 52.5 | - | - | 34 | 25.7 | 4 | 3.0 | 102 | 78.2 | 69 | 52.5 |
| High school degree | 180 | 16.6 | 12 | 6.6 | 127 | 70.3 | - | - | 32 | 17.8 | 10 | 5.3 | 159 | 88.1 | 127 | 70.3 |
| Some college | 392 | 36.0 | 13 | 3.2 | 341 | 86.9 | 5 | 1.3 | 27 | 6.8 | 7 | 1.7 | 368 | 93.7 | 346 | 88.2 |
| College degree | 387 | 35.5 | - | - | 339 | 87.6 | . | - | 28 | 7.2 | 20 | 5.3 | 370 | 95.8 | 339 | 87.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 101 | 9.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 161 | 14.8 | 13 | 7.8 | 109 | 67.6 | . | . | 31 | 19.3 | 9 | 5.4 | 140 | 86.8 | 109 | 67.6 |
| Between $\$ 30,000$ and $\$ 50,000$ | 224 | 20.6 | 11 | 5.1 | 184 | 81.8 | 5 | 2.3 | 20 | 9.0 | 4 | 1.8 | 204 | 90.8 | 189 | 84.1 |
| Between $\$ 50,000$ and \$75,000 | 241 | 22.1 | - | - | 226 | 93.5 | . | . | 12 | 4.9 | 4 | 1.6 | 237 | 98.4 | 226 | 93.5 |
| At Least \$75,000 | 362 | 33.3 | 4 | 1.2 | 318 | 87.8 | - | - | 20 | 5.5 | 20 | 5.6 | 342 | 94.4 | 318 | 87.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 614 | 56.3 | 4 | 0.7 | 532 | 86.6 | - | - | 55 | 8.9 | 23 | 3.8 | 590 | 96.2 | 532 | 86.6 |
| Non-homeowner | 476 | 43.7 | 45 | 9.4 | 343 | 72.0 | 5 | 1.1 | 66 | 13.8 | 17 | 3.6 | 409 | 85.8 | 348 | 73.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-130 2011 Household Banking Status by Demographic Characteristics:
San Francisco-Oakland-Fremont, CA

| Household Characteristic | 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 | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row |
| All Households | 1,853 | 100.0 | 108 | 5.9 | 229 | 12.3 | 1,412 | 76.2 | 103 | 5.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,108 | 59.8 | 64 | 5.8 | 164 | 14.8 | 831 | 75.0 | 49 | 4.4 |
| Female householder, no husband present | 183 | 9.9 | 33 | 17.9 | 30 | 16.5 | 116 | 63.2 | 4 | 2.4 |
| Male householder, no wife present | 85 | 4.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 841 | 45.4 | 19 | 2.2 | 121 | 14.4 | 660 | 78.5 | 41 | 4.9 |
| Nonfamily household and other | 745 | 40.2 | 44 | 6.0 | 64 | 8.6 | 581 | 78.1 | 54 | 7.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 144 | 7.8 | 32 | 22.4 | 18 | 12.7 | 83 | 57.6 | 10 | 7.3 |
| Hispanic non-Black | 265 | 14.3 | 27 | 10.2 | 38 | 14.2 | 184 | 69.3 | 17 | 6.3 |
| White non-Black non-Hispanic | 1,026 | 55.4 | 34 | 3.3 | 118 | 11.5 | 813 | 79.3 | 61 | 5.9 |
| Other non-Black non-Hispanic | 418 | 22.6 | 15 | 3.6 | 55 | 13.2 | 333 | 79.6 | 15 | 3.7 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 395 | 21.3 | 44 | 11.1 | 43 | 10.9 | 301 | 76.2 | 7 | 1.8 |
| 35 to 44 years | 408 | 22.0 | 24 | 5.8 | 59 | 14.5 | 310 | 76.0 | 15 | 3.7 |
| 45 to 54 years | 353 | 19.1 | 18 | 5.2 | 50 | 14.3 | 269 | 76.1 | 16 | 4.5 |
| 55 to 64 years | 319 | 17.2 | 11 | 3.6 | 50 | 15.7 | 246 | 77.1 | 12 | 3.6 |
| 65 years or more | 377 | 20.3 | 11 | 2.9 | 26 | 6.9 | 286 | 75.9 | 54 | 14.3 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 157 | 8.5 | 31 | 19.5 | 19 | 11.8 | 97 | 61.8 | 11 | 6.8 |
| High school degree | 325 | 17.5 | 40 | 12.2 | 51 | 15.7 | 217 | 66.7 | 17 | 5.3 |
| Some college | 454 | 24.5 | 23 | 5.0 | 78 | 17.2 | 328 | 72.1 | 26 | 5.7 |
| College degree | 917 | 49.5 | 15 | 1.7 | 81 | 8.9 | 771 | 84.1 | 49 | 5.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 225 | 12.1 | 43 | 19.1 | 24 | 10.6 | 141 | 62.6 | 17 | 7.7 |
| Between \$ 15,000 and \$30,000 | 195 | 10.5 | 27 | 14.0 | 20 | 10.3 | 127 | 65.2 | 20 | 10.5 |
| Between \$30,000 and \$50,000 | 284 | 15.4 | 27 | 9.5 | 54 | 18.8 | 173 | 60.8 | 31 | 10.9 |
| Between \$50,000 and \$75,000 | 336 | 18.2 | 8 | 2.4 | 54 | 16.0 | 266 | 79.0 | 9 | 2.6 |
| At Least \$75,000 | 812 | 43.8 | 3 | 0.4 | 77 | 9.5 | 706 | 86.9 | 26 | 3.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,025 | 55.3 | 11 | 1.0 | 110 | 10.7 | 840 | 81.9 | 65 | 6.3 |
| Non-homeowner | 828 | 44.7 | 98 | 11.8 | 119 | 14.4 | 572 | 69.2 | 39 | 4.7 |

Figures do not always reconcile to totals because of rounding
NA = Not available because the sample size was too small to make an accurate estimate.

Table I-131 2011 Household Bank Account Type by Demographic Characteristics: San Francisco-Oakland-Fremont, CA

| 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 <br> (1000s) | Pt of Row | Number <br> (1000s) | Pct of Row | Number <br> (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 US Households | 1,853 | 100.0 | 108 | 5.9 | 1,430 | 77.2 | 39 | 2.1 | 256 | 13.8 | 20 | 1.1 | 1,685 | 91.0 | 1,468 | 79.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,108 | 59.8 | 64 | 5.8 | 872 | 78.7 | 22 | 1.9 | 144 | 13.0 | 7 | 0.6 | 1,016 | 91.7 | 894 | 80.6 |
| Female householder, no husband present | 183 | 9.9 | 33 | 17.9 | 115 | 62.6 | . | - | 36 | 19.6 | . | . | 150 | 82.1 | 115 | 62.6 |
| Male householder, no wife present | 85 | 4.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 841 | 45.4 | 19 | 2.2 | 702 | 83.5 | 22 | 2.6 | 91 | 10.9 | 7 | 0.8 | 794 | 94.4 | 724 | 86.1 |
| Nonfamily household and other | 745 | 40.2 | 44 | 6.0 | 557 | 74.9 | 17 | 2.3 | 112 | 15.0 | 13 | 1.8 | 669 | 89.9 | 575 | 77.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 144 | 7.8 | 32 | 22.4 | 68 | 47.1 | 3 | 2.4 | 34 | 23.9 | 6 | 4.2 | 102 | 71.0 | 71 | 49.5 |
| Hispanic non-Black | 265 | 14.3 | 27 | 10.2 | 169 | 63.7 | 8 | 2.9 | 58 | 21.8 | 4 | 1.4 | 227 | 85.5 | 176 | 66.5 |
| White non-Black non-Hispanic | 1,026 | 55.4 | 34 | 3.3 | 868 | 84.7 | 12 | 1.2 | 107 | 10.4 | 4 | 0.4 | 976 | 95.1 | 881 | 85.9 |
| Other non-Black non-Hispanic | 418 | 22.6 | 15 | 3.6 | 325 | 77.6 | 15 | 3.7 | 57 | 13.5 | 7 | 1.6 | 381 | 91.1 | 340 | 81.3 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 395 | 21.3 | 44 | 11.1 | 295 | 74.8 | 4 | 1.0 | 48 | 12.2 | 4 | 0.9 | 343 | 87.0 | 299 | 75.8 |
| 35 to 44 years | 408 | 22.0 | 24 | 5.8 | 325 | 79.4 | 3 | 0.8 | 57 | 13.9 | - | - | 381 | 93.4 | 328 | 80.3 |
| 45 to 54 years | 353 | 19.1 | 18 | 5.2 | 292 | 82.8 | 8 | 2.3 | 28 | 8.0 | 6 | 1.7 | 321 | 90.8 | 301 | 85.1 |
| 55 to 64 years | 319 | 17.2 | 11 | 3.6 | 245 | 76.7 | 3 | 1.1 | 60 | 18.6 | - | - | 304 | 95.4 | 248 | 77.8 |
| 65 years or more | 377 | 20.3 | 11 | 2.9 | 272 | 72.3 | 20 | 5.3 | 63 | 16.8 | 10 | 2.8 | 336 | 89.0 | 292 | 77.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 157 | 8.5 | 31 | 19.5 | 64 | 40.5 | 18 | 11.6 | 45 | 28.4 | - | - | 108 | 68.9 | 82 | 52.1 |
| High school degree | 325 | 17.5 | 40 | 12.2 | 212 | 65.4 | 13 | 4.0 | 59 | 18.3 | - | - | 272 | 83.7 | 226 | 69.5 |
| Some college | 454 | 24.5 | 23 | 5.0 | 341 | 75.2 | 7 | 1.6 | 73 | 16.0 | 10 | 2.1 | 414 | 91.2 | 349 | 76.8 |
| College degree | 917 | 49.5 | 15 | 1.7 | 812 | 88.6 | - | - | 79 | 8.6 | 10 | 1.1 | 891 | 97.2 | 812 | 88.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 225 | 12.1 | 43 | 19.1 | 117 | 52.1 | 6 | 2.5 | 59 | 26.3 | - | - | 176 | 78.4 | 123 | 54.6 |
| Between \$15,000 and \$30,000 | 195 | 10.5 | 27 | 14.0 | 118 | 60.3 | 12 | 6.2 | 38 | 19.5 | - | - | 156 | 79.8 | 130 | 66.5 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 284 | 15.4 | 27 | 9.5 | 160 | 56.3 | 17 | 6.0 | 60 | 21.2 | 20 | 7.1 | 220 | 77.4 | 177 | 62.3 |
| Between \$50,000 and \$75,000 | 336 | 18.2 | 8 | 2.4 | 280 | 83.3 | - | - | 48 | 14.3 | . | . | 329 | 97.6 | 280 | 83.3 |
| At Least \$75,000 | 812 | 43.8 | 3 | 0.4 | 754 | 92.9 | 4 | 0.5 | 50 | 6.2 | - | - | 805 | 99.1 | 759 | 93.4 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,025 | 55.3 | 11 | 1.0 | 905 | 88.3 | 9 | 0.9 | 90 | 8.8 | 10 | 1.0 | 995 | 97.0 | 914 | 89.2 |
| Non-homeowner | 828 | 44.7 | 98 | 11.8 | 525 | 63.4 | 30 | 3.6 | 166 | 20.0 | 10 | 1.2 | 691 | 83.4 | 554 | 67.0 |

Figures do not always reconcile to totals because of rounding
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.

Table l-132 2011 Household Banking Status by Demographic Characteristics:
San Jose-Sunnyvale-Santa Clara, CA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 694 | 100.0 | 17 | 2.4 | 80 | 11.6 | 567 | 81.8 | 29 | 4.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 471 | 67.9 | 3 | 0.7 | 53 | 11.2 | 399 | 84.7 | 16 | 3.4 |
| Female householder, no husband present | 71 | 10.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 35 | 5.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 364 | 52.5 | - | - | 30 | 8.2 | 327 | 89.7 | 8 | 2.1 |
| Nonfamily household and other | 223 | 32.1 | 14 | 6.1 | 28 | 12.4 | 169 | 75.7 | 13 | 5.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 28 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 154 | 22.3 | 17 | 10.9 | 23 | 14.8 | 106 | 68.4 | 9 | 5.9 |
| White non-Black non-Hispanic | 348 | 50.1 | - | - | 26 | 7.4 | 302 | 86.8 | 20 | 5.8 |
| Other non-Black non-Hispanic | 163 | 23.5 | - | - | 23 | 13.9 | 141 | 86.1 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 143 | 20.6 | 5 | 3.5 | 11 | 7.8 | 119 | 82.8 | 8 | 5.9 |
| 35 to 44 years | 127 | 18.3 | . | . | 21 | 16.4 | 102 | 80.5 | 4 | 3.1 |
| 45 to 54 years | 184 | 26.5 | 4 | 2.0 | 30 | 16.2 | 142 | 77.6 | 8 | 4.2 |
| 55 to 64 years | 92 | 13.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 148 | 21.4 | 3 | 2.3 | 8 | 5.6 | 132 | 89.1 | 5 | 3.1 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 66 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 108 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 167 | 24.0 | 4 | 2.2 | 37 | 22.4 | 126 | 75.3 | - | - |
| College degree | 353 | 50.9 | - | - | 24 | 6.7 | 313 | 88.8 | 16 | 4.6 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 45 | 6.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 92 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 85 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 96 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 376 | 54.2 | - | - | 23 | 6.1 | 337 | 89.6 | 16 | 4.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 445 | 64.1 | 3 | 0.8 | 35 | 7.8 | 386 | 86.9 | 20 | 4.6 |
| Non-homeowner | 249 | 35.9 | 14 | 5.4 | 46 | 18.4 | 181 | 72.7 | 9 | 3.5 |

Figures do not always reconcile to totals because of rounding
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.

Table I-133 2011 Household Bank Account Type by Demographic Characteristics:
San Jose-Sunnyvale-Santa Clara, CA

| 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 | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{array}{\|l\|} \hline \text { Number } \\ \text { (1000s) } \end{array}$ | Pct of Row |
| All US Households | 694 | 100.0 | 17 | 2.4 | 563 | 81.2 | 3 | 0.5 | 102 | 14.7 | 9 | 1.3 | 665 | 95.9 | 571 | 82.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 471 | 67.9 | 3 | 0.7 | 392 | 83.2 | 3 | 0.7 | 64 | 13.5 | 9 | 1.8 | 456 | 96.8 | 399 | 84.8 |
| Female householder, no husband present | 71 | 10.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 35 | 5.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 364 | 52.5 | . | . | 336 | 92.2 | . | - | 28 | 7.8 | . | , | 364 | 100.0 | 336 | 92.2 |
| Nonfamily household and other | 223 | 32.1 | 14 | 6.1 | 171 | 76.8 | - | - | 38 | 17.2 | - | - | 210 | 93.9 | 171 | 76.8 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 28 | 4.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 154 | 22.3 | 17 | 10.9 | 110 | 70.9 | 3 | 2.0 | 16 | 10.4 | 9 | 5.6 | 126 | 81.4 | 117 | 75.7 |
| White non-Black non-Hispanic | 348 | 50.1 | - | - | 288 | 82.9 | . | . | 60 | 17.1 | . | - | 348 | 100.0 | 288 | 82.9 |
| Other non-Black non-Hispanic | 163 | 23.5 | - | - | 148 | 90.6 | - | . | 15 | 9.4 | - | - | 163 | 100.0 | 148 | 90.6 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 143 | 20.6 | 5 | 3.5 | 118 | 82.2 | - | - | 20 | 14.3 | - | - | 138 | 96.5 | 118 | 82.2 |
| 35 to 44 years | 127 | 18.3 | - | - | 99 | 77.7 | - | - | 28 | 22.3 | - | - | 127 | 100.0 | 99 | 77.7 |
| 45 to 54 years | 184 | 26.5 | 4 | 2.0 | 151 | 82.3 | 3 | 1.7 | 26 | 14.0 | - | - | 177 | 96.3 | 154 | 84.0 |
| 55 to 64 years | 92 | 13.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 148 | 21.4 | 3 | 2.3 | 130 | 87.7 | - | - | 11 | 7.2 | 4 | 2.9 | 141 | 94.9 | 134 | 90.5 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 66 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 108 | 15.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Some college | 167 | 24.0 | 4 | 2.2 | 133 | 79.5 | 3 | 1.9 | 27 | 16.4 | - | - | 160 | 95.9 | 136 | 81.4 |
| College degree | 353 | 50.9 | - | - | 302 | 85.7 | - | - | 51 | 14.3 | - | - | 353 | 100.0 | 302 | 85.7 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 45 | 6.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 92 | 13.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 85 | 12.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 96 | 13.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 376 | 54.2 | - | - | 338 | 89.9 | . | - | 38 | 10.1 | . | - | 376 | 100.0 | 338 | 89.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 445 | 64.1 | 3 | 0.8 | 383 | 86.1 | - | - | 54 | 12.2 | 4 | 1.0 | 437 | 98.3 | 387 | 87.1 |
| Non-homeowner | 249 | 35.9 | 14 | 5.4 | 180 | 72.3 | 3 | 1.3 | 48 | 19.2 | 4 | 1.8 | 228 | 91.5 | 183 | 73.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table l-134 2011 Household Banking Status by Demographic Characteristics:

## Seattle-Tacoma-Bellevue, WA

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 1,464 | 100.0 | 59 | 4.0 | 254 | 17.4 | 1,116 | 76.2 | 35 | 2.4 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 811 | 55.4 | 30 | 3.7 | 156 | 19.3 | 593 | 73.1 | 32 | 4.0 |
| Female householder, no husband present | 140 | 9.6 | 23 | 16.5 | 59 | 42.3 | 49 | 34.9 | 9 | 6.3 |
| Male householder, no wife present | 83 | 5.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 588 | 40.2 | - | - | 89 | 15.2 | 488 | 83.0 | 10 | 1.8 |
| Nonfamily household and other | 653 | 44.6 | 29 | 4.5 | 98 | 15.0 | 523 | 80.1 | 3 | 0.5 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 101 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 70 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,101 | 75.2 | 34 | 3.1 | 159 | 14.4 | 882 | 80.1 | 27 | 2.4 |
| Other non-Black non-Hispanic | 192 | 13.1 | 14 | 7.5 | 33 | 17.2 | 140 | 73.0 | 4 | 2.2 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 400 | 27.3 | 16 | 4.1 | 91 | 22.6 | 283 | 70.8 | 10 | 2.5 |
| 35 to 44 years | 253 | 17.3 | 10 | 4.1 | 37 | 14.6 | 194 | 76.5 | 12 | 4.8 |
| 45 to 54 years | 317 | 21.6 | 14 | 4.4 | 70 | 22.0 | 230 | 72.7 | 3 | 0.8 |
| 55 to 64 years | 254 | 17.3 | 3 | 1.1 | 36 | 14.0 | 208 | 82.0 | 7 | 2.8 |
| 65 years or more | 241 | 16.4 | 16 | 6.5 | 21 | 8.8 | 200 | 83.2 | 3 | 1.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 113 | 7.7 | 22 | 19.3 | 35 | 30.7 | 49 | 43.6 | 7 | 6.3 |
| High school degree | 271 | 18.5 | 10 | 3.6 | 59 | 21.6 | 190 | 70.1 | 13 | 4.7 |
| Some college | 506 | 34.6 | 19 | 3.7 | 117 | 23.0 | 368 | 72.7 | 3 | 0.6 |
| College degree | 574 | 39.2 | 9 | 1.5 | 44 | 7.7 | 508 | 88.6 | 12 | 2.2 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 186 | 12.7 | 37 | 19.7 | 54 | 28.9 | 96 | 51.4 | - | - |
| Between \$15,000 and \$30,000 | 216 | 14.7 | 9 | 4.2 | 65 | 30.2 | 133 | 61.6 | 9 | 4.0 |
| Between \$30,000 and \$50,000 | 284 | 19.4 | 8 | 2.7 | 49 | 17.2 | 210 | 74.0 | 17 | 6.1 |
| Between \$50,000 and \$75,000 | 310 | 21.1 | 3 | 0.9 | 42 | 13.7 | 261 | 84.4 | 3 | 1.0 |
| At Least \$75,000 | 469 | 32.0 | 3 | 0.6 | 44 | 9.4 | 416 | 88.7 | 6 | 1.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 813 | 55.6 | 7 | 0.8 | 82 | 10.1 | 705 | 86.7 | 19 | 2.3 |
| Non-homeowner | 651 | 44.4 | 52 | 8.1 | 172 | 26.4 | 410 | 63.0 | 16 | 2.5 |

Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-135 2011 Household Bank Account Type by Demographic Characteristics:

## Seattle-Tacoma-Bellevue, WA

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All US Households | 1,464 | 100.0 | 59 | 4.0 | 1,246 | 85.1 | 7 | 0.5 | 139 | 9.5 | 13 | 0.9 | 1,385 | 94.6 | 1,253 | 85.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 811 | 55.4 | 30 | 3.7 | 684 | 84.3 | - | - | 92 | 11.3 | 6 | 0.7 | 775 | 95.6 | 684 | 84.3 |
| Female householder, no husband present | 140 | 9.6 | 23 | 16.5 | 77 | 54.9 | - | - | 37 | 26.5 | 3 | 2.1 | 114 | 81.4 | 77 | 54.9 |
| Male householder, no wife present | 83 | 5.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 588 | 40.2 | . | - | 549 | 93.3 | . | . | 36 | 6.2 | 3 | 0.5 | 585 | 99.5 | 549 | 93.3 |
| Nonfamily household and other | 653 | 44.6 | 29 | 4.5 | 562 | 86.1 | 7 | 1.1 | 47 | 7.2 | 7 | 1.1 | 609 | 93.3 | 569 | 87.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 101 | 6.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 70 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,101 | 75.2 | 34 | 3.1 | 962 | 87.3 | 7 | 0.7 | 89 | 8.1 | 10 | 0.9 | 1,051 | 95.4 | 969 | 88.0 |
| Other non-Black non-Hispanic | 192 | 13.1 | 14 | 7.5 | 167 | 87.2 | . | - | 10 | 5.3 | - | . | 177 | 92.5 | 167 | 87.2 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 400 | 27.3 | 16 | 4.1 | 326 | 81.5 | - | - | 54 | 13.5 | 4 | 0.9 | 380 | 95.0 | 326 | 81.5 |
| 35 to 44 years | 253 | 17.3 | 10 | 4.1 | 223 | 88.2 | - | - | 14 | 5.4 | 6 | 2.4 | 237 | 93.6 | 223 | 88.2 |
| 45 to 54 years | 317 | 21.6 | 14 | 4.4 | 275 | 86.7 | 4 | 1.2 | 24 | 7.7 | - | - | 299 | 94.4 | 278 | 87.9 |
| 55 to 64 years | 254 | 17.3 | 3 | 1.1 | 218 | 86.1 | 4 | 1.4 | 25 | 10.0 | 4 | 1.4 | 244 | 96.1 | 222 | 87.5 |
| 65 years or more | 241 | 16.4 | 16 | 6.5 | 203 | 84.4 | - | - | 22 | 9.0 | - | - | 225 | 93.5 | 203 | 84.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 113 | 7.7 | 22 | 19.3 | 60 | 53.1 | - | - | 28 | 24.4 | 4 | 3.1 | 88 | 77.5 | 60 | 53.1 |
| High school degree | 271 | 18.5 | 10 | 3.6 | 224 | 82.6 | 4 | 1.3 | 27 | 10.0 | 7 | 2.4 | 251 | 92.7 | 228 | 84.0 |
| Some college | 506 | 34.6 | 19 | 3.7 | 443 | 87.5 | - | - | 44 | 8.8 | - | - | 488 | 96.3 | 443 | 87.5 |
| College degree | 574 | 39.2 | 9 | 1.5 | 518 | 90.4 | 4 | 0.6 | 40 | 6.9 | 3 | 0.5 | 558 | 97.3 | 522 | 91.0 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 186 | 12.7 | 37 | 19.7 | 117 | 62.9 | - | - | 33 | 17.5 | - | - | 150 | 80.3 | 117 | 62.9 |
| Between \$15,000 and \$30,000 | 216 | 14.7 | 9 | 4.2 | 158 | 73.2 | 4 | 1.6 | 42 | 19.6 | 3 | 1.4 | 200 | 92.7 | 162 | 74.8 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 284 | 19.4 | 8 | 2.7 | 243 | 85.6 | . | - | 30 | 10.4 | 4 | 1.3 | 273 | 96.0 | 243 | 85.6 |
| Between \$50,000 and \$75,000 | 310 | 21.1 | 3 | 0.9 | 290 | 93.8 | - | - | 13 | 4.1 | 4 | 1.1 | 303 | 97.9 | 290 | 93.8 |
| At Least \$75,000 | 469 | 32.0 | 3 | 0.6 | 437 | 93.3 | 4 | 0.8 | 22 | 4.7 | 3 | 0.6 | 459 | 98.0 | 441 | 94.1 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 813 | 55.6 | 7 | 0.8 | 740 | 91.0 | 4 | 0.5 | 53 | 6.5 | 10 | 1.2 | 793 | 97.5 | 744 | 91.4 |
| Non-homeowner | 651 | 44.4 | 52 | 8.1 | 506 | 77.7 | 4 | 0.5 | 86 | 13.2 | 3 | 0.5 | 592 | 90.9 | 509 | 78.2 |

Figures do not always reconcile to totals because of rounding.
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.

Table l-136 2011 Household Banking Status by Demographic Characteristics:
Sioux Falls, SD

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Col |  |  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{gathered} \text { Number } \\ \text { (1000s) } \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 102 | 100.0 | 5 | 5.2 | 21 | 21.1 | 73 | 72.2 | 2 | 1.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 64 | 62.8 | 3 | 5.3 | 15 | 23.5 | 44 | 69.4 | 1 | 1.8 |
| Female householder, no husband present | 10 | 9.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 8 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 46 | 45.6 | 1 | 2.1 | 10 | 21.6 | 35 | 74.5 | 1 | 1.8 |
| Nonfamily household and other | 38 | 37.2 | 2 | 5.1 | 6 | 16.9 | 29 | 76.9 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 96 | 94.6 | 4 | 4.2 | 18 | 19.2 | 72 | 75.0 | 2 | 1.6 |
| Other non-Black non-Hispanic | 3 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 26 | 25.2 | 1 | 2.8 | 6 | 22.7 | 19 | 73.4 | - | - |
| 35 to 44 years | 22 | 21.7 | 2 | 7.7 | 6 | 28.4 | 14 | 62.1 | - | - |
| 45 to 54 years | 20 | 19.4 | 2 | 8.1 | 5 | 24.6 | 13 | 65.0 | - | - |
| 55 to 64 years | 18 | 17.6 | 1 | 4.5 | 3 | 18.8 | 14 | 76.7 | - | - |
| 65 years or more | 16 | 16.1 | 1 | 3.1 | 1 | 6.9 | 14 | 87.6 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 8 | 7.9 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 34 | 33.5 | 2 | 7.2 | 7 | 20.6 | 23 | 68.5 | 1 | 3.6 |
| Some college | 29 | 28.3 | - | - | 7 | 25.0 | 21 | 72.6 | - | - |
| College degree | 31 | 30.4 | 1 | 2.6 | 4 | 13.8 | 26 | 83.6 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 13 | 13.0 | 3 | 23.8 | 3 | 22.1 | 7 | 51.8 | - | - |
| Between \$15,000 and \$30,000 | 19 | 18.4 | 1 | 4.3 | 4 | 20.8 | 14 | 74.9 | - | - |
| Between \$30,000 and \$50,000 | 27 | 26.9 | 1 | 3.0 | 8 | 28.3 | 18 | 67.2 | - | - |
| Between \$50,000 and \$75,000 | 23 | 22.3 | 1 | 2.6 | 4 | 18.9 | 17 | 76.6 | - | - |
| At Least \$75,000 | 20 | 19.5 | - | - | 3 | 13.0 | 17 | 84.9 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 68 | 66.8 | 1 | 1.5 | 10 | 14.5 | 56 | 82.8 | 1 | 1.2 |
| Non-homeowner | 34 | 33.2 | 4 | 12.8 | 12 | 34.3 | 17 | 50.8 | 1 | 2.0 |

Notes.
Figures do not always reconcile to totals because of rounding.
$N A=$ 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.

Table I-137 2011 Household Bank Account Type by Demographic Characteristics:
Sioux Falls, SD

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number <br> (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 102 | 100.0 | 5 | 5.2 | 78 | 76.8 | 2 | 1.7 | 16 | 16.0 | - | - | 94 | 92.7 | 80 | 78.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 64 | 62.8 | 3 | 5.3 | 49 | 77.4 | 1 | 1.3 | 10 | 15.5 | - | - | 59 | 92.9 | 50 | 78.7 |
| Female householder, no husband present | 10 | 9.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 8 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 46 | 45.6 | 1 | 2.1 | 39 | 84.0 | 1 | 1.7 | 6 | 12.1 | . | - | 45 | 96.2 | 40 | 85.8 |
| Nonfamily household and other | 38 | 37.2 | 2 | 5.1 | 29 | 75.6 | 1 | 2.5 | 6 | 16.7 | - | - | 35 | 92.4 | 30 | 78.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 1 | 1.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 1.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 96 | 94.6 | 4 | 4.2 | 75 | 78.1 | 2 | 1.8 | 15 | 15.6 | - | - | 90 | 93.7 | 77 | 79.9 |
| Other non-Black non-Hispanic | 3 | 2.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 26 | 25.2 | 1 | 2.8 | 18 | 69.5 | - | - | 6 | 24.7 | - | - | 24 | 94.2 | 18 | 71.3 |
| 35 to 44 years | 22 | 21.7 | 2 | 7.7 | 17 | 75.6 | - | - | 3 | 14.8 | - | - | 20 | 90.4 | 17 | 77.5 |
| 45 to 54 years | 20 | 19.4 | 2 | 8.1 | 17 | 83.9 | 1 | 2.7 | 1 | 5.3 | - | - | 18 | 89.2 | 17 | 86.6 |
| 55 to 64 years | 18 | 17.6 | 1 | 4.5 | 15 | 83.4 | - | - | 2 | 10.2 | - | - | 17 | 93.6 | 15 | 85.3 |
| 65 years or more | 16 | 16.1 | 1 | 3.1 | 12 | 73.9 | - | - | 4 | 23.1 | - | - | 16 | 96.9 | 12 | 73.9 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 8 | 7.9 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 34 | 33.5 | 2 | 7.2 | 25 | 71.9 | 1 | 1.6 | 7 | 19.3 | - | - | 31 | 91.2 | 25 | 73.5 |
| Some college | 29 | 28.3 | - | - | 24 | 82.2 | - | - | 4 | 13.7 | - | - | 28 | 95.9 | 24 | 83.8 |
| College degree | 31 | 30.4 | 1 | 2.6 | 25 | 81.1 | - | - | 5 | 14.9 | - | - | 30 | 96.0 | 25 | 82.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 13 | 13.0 | 3 | 23.8 | 7 | 53.7 | - | - | 3 | 20.3 | - | - | 10 | 74.0 | 7 | 53.7 |
| Between $\$ 15,000$ and $\$ 30,000$ | 19 | 18.4 | 1 | 4.3 | 13 | 69.0 | 1 | 5.1 | 4 | 21.6 | - | - | 17 | 90.6 | 14 | 74.1 |
| Between $\$ 30,000$ and $\$ 50,000$ | 27 | 26.9 | 1 | 3.0 | 21 | 75.9 | 1 | 2.9 | 5 | 18.2 | - | - | 26 | 94.1 | 22 | 78.9 |
| Between $\$ 50,000$ and $\$ 75,000$ | 23 | 22.3 | 1 | 2.6 | 18 | 81.0 | . | - | 4 | 16.4 | - | - | 22 | 97.4 | 18 | 81.0 |
| At Least \$75,000 | 20 | 19.5 | - | - | 19 | 95.7 | - | - | 1 | 4.3 | - | - | 20 | 100.0 | 19 | 95.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 68 | 66.8 | 1 | 1.5 | 60 | 87.9 | - | - | 7 | 10.2 | - | - | 67 | 98.0 | 60 | 88.4 |
| Non-homeowner | 34 | 33.2 | 4 | 12.8 | 18 | 54.4 | 1 | 4.2 | 9 | 27.6 | - | - | 28 | 82.1 | 20 | 58.7 |

Notes:
Figures do not always reconcile to totals because of rounding
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.

Table l-138 2011 Household Banking Status by Demographic Characteristics:
Tampa-St. Petersburg-Clearwater, FL

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 1,298 | 100.0 | 77 | 6.0 | 283 | 21.8 | 899 | 69.2 | 39 | 3.0 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 782 | 60.2 | 50 | 6.4 | 196 | 25.0 | 509 | 65.1 | 27 | 3.5 |
| Female householder, no husband present | 166 | 12.8 | 20 | 11.9 | 86 | 51.6 | 55 | 33.3 | 5 | 3.2 |
| Male householder, no wife present | 84 | 6.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 532 | 41.0 | 18 | 3.4 | 86 | 16.2 | 410 | 77.1 | 17 | 3.3 |
| Nonfamily household and other | 516 | 39.8 | 27 | 5.3 | 87 | 16.9 | 390 | 75.5 | 12 | 2.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 139 | 10.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 131 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,006 | 77.5 | 36 | 3.6 | 167 | 16.6 | 769 | 76.4 | 35 | 3.4 |
| Other non-Black non-Hispanic | 22 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 214 | 16.5 | 14 | 6.7 | 83 | 38.7 | 111 | 52.1 | 5 | 2.5 |
| 35 to 44 years | 238 | 18.4 | 36 | 15.0 | 53 | 22.4 | 145 | 60.9 | 4 | 1.8 |
| 45 to 54 years | 229 | 17.6 | 8 | 3.6 | 75 | 32.8 | 132 | 57.7 | 13 | 5.9 |
| 55 to 64 years | 251 | 19.3 | 19 | 7.5 | 25 | 10.0 | 203 | 81.0 | 4 | 1.5 |
| 65 years or more | 366 | 28.2 | - | - | 47 | 12.7 | 307 | 83.9 | 12 | 3.4 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 460 | 35.4 | 40 | 8.7 | 122 | 26.4 | 282 | 61.3 | 16 | 3.6 |
| Some college | 380 | 29.3 | 10 | 2.6 | 86 | 22.5 | 279 | 73.5 | 5 | 1.4 |
| College degree | 363 | 28.0 | 5 | 1.5 | 58 | 16.0 | 283 | 77.8 | 17 | 4.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 179 | 13.8 | 42 | 23.5 | 48 | 26.9 | 89 | 49.6 | - | - |
| Between \$15,000 and \$30,000 | 287 | 22.1 | 19 | 6.7 | 71 | 24.8 | 184 | 64.1 | 13 | 4.4 |
| Between \$30,000 and \$50,000 | 294 | 22.7 | 16 | 5.5 | 52 | 17.8 | 212 | 72.1 | 14 | 4.6 |
| Between \$50,000 and \$75,000 | 220 | 17.0 | - | - | 63 | 28.4 | 154 | 69.8 | 4 | 1.8 |
| At Least \$75,000 | 318 | 24.5 | - | - | 49 | 15.3 | 261 | 81.9 | 9 | 2.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 926 | 71.3 | 19 | 2.1 | 166 | 17.9 | 710 | 76.7 | 30 | 3.3 |
| Non-homeowner | 372 | 28.7 | 58 | 15.6 | 117 | 31.4 | 189 | 50.6 | 9 | 2.4 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table I-139 2011 Household Bank Account Type by Demographic Characteristics:
Tampa-St. Petersburg-Clearwater, FL

| 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 US Households | 1,298 | 100.0 | 77 | 6.0 | 925 | 71.2 | 13 | 1.0 | 265 | 20.4 | 18 | 1.4 | 1,190 | 91.7 | 942 | 72.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female householder, no husband present | 782 166 | 60.2 12.8 | 50 20 | 6.4 11.9 | 584 101 | 74.6 60.4 | - | - - | 135 46 | 17.3 27.7 | 13 | 1.7 | 719 147 | 91.9 88.1 | 588 101 | 75.2 60.4 |
| Male hous no wife present | 166 84 | 12.8 6.5 | 20 $N A$ | 11.9 NA | 101 NA | 60.4 NA | NA | NA | 46 NA | 27.7 NA | NA | NA | 147 | 88.1 NA | 101 | 60.4 NA |
| Married couple | 532 | 41.0 | 18 | 3.4 | 427 | 80.3 | - | - | 73 | 13.8 | 13 | 2.5 | 500 | 94.1 | 431 | 81.1 |
| Nonfamily household and other | 516 | 39.8 | 27 | 5.3 | 341 | 66.1 | 13 | 2.5 | 130 | 25.2 | 5 | 0.9 | 471 | 91.3 | 354 | 68.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 139 | 10.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 131 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,006 | 77.5 | 36 | 3.6 | 750 | 74.6 | 4 | 0.4 | 203 | 20.1 | 13 | 1.3 | 953 | 94.7 | 759 | 75.4 |
| Other non-Black non-Hispanic | 22 | 1.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 214 | 16.5 | 14 | 6.7 | 153 | 71.6 | - | - | 46 | 21.6 | - | - | 199 | 93.3 | 153 | 71.6 |
| 35 to 44 years | 238 | 18.4 | 36 | 15.0 | 159 | 66.8 | 4 | 1.7 | 35 | 14.6 | 4 | 1.9 | 194 | 81.4 | 164 | 68.6 |
| 45 to 54 years | 229 | 17.6 | 8 | 3.6 | 162 | 70.7 | - | - | 50 | 21.7 | 9 | 4.0 | 212 | 92.4 | 166 | 72.6 |
| 55 to 64 years | 251 | 19.3 | 19 | 7.5 | 175 | 69.7 | - | - | 57 | 22.8 | - | - | 232 | 92.5 | 175 | 69.7 |
| 65 years or more | 366 | 28.2 | - | - | 276 | 75.3 | 9 | 2.4 | 78 | 21.2 | 4 | 1.2 | 353 | 96.4 | 284 | 77.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 95 | 7.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 460 | 35.4 | 40 | 8.7 | 284 | 61.8 | 5 | 1.1 | 126 | 27.5 | 4 | 1.0 | 410 | 89.3 | 289 | 62.9 |
| Some college | 380 | 29.3 | 10 | 2.6 | 286 | 75.3 | 4 | 1.1 | 71 | 18.7 | 9 | 2.3 | 358 | 94.0 | 295 | 77.6 |
| College degree | 363 | 28.0 | 5 | 1.5 | 323 | 88.9 | - | - | 30 | 8.3 | 5 | 1.3 | 353 | 97.2 | 323 | 88.9 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 179 | 13.8 | 42 | 23.5 | 65 | 36.3 | 4 | 2.1 | 68 | 38.0 | - | - | 133 | 74.3 | 69 | 38.4 |
| Between $\$ 15,000$ and $\$ 30,000$ | 287 | 22.1 | 19 | 6.7 | 167 | 58.3 | . | - | 96 | 33.5 | 4 | 1.5 | 263 | 91.8 | 167 | 58.3 |
| Between $\$ 30,000$ and $\$ 50,000$ | 294 | 22.7 | 16 | 5.5 | 219 | 74.3 | 5 | 1.7 | 54 | 18.5 | - | . | 273 | 92.8 | 223 | 76.0 |
| Between \$50,000 and $\$ 75,000$ | 220 | 17.0 | . | - | 190 | 86.3 | . | - | 26 | 11.7 | 4 | 2.0 | 216 | 98.0 | 190 | 86.3 |
| At Least \$75,000 | 318 | 24.5 | - | - | 284 | 89.2 | 4 | 1.3 | 21 | 6.6 | 9 | 2.8 | 305 | 95.8 | 293 | 91.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 926 | 71.3 | 19 | 2.1 | 727 | 78.5 | 9 | 0.9 | 158 | 17.0 | 13 | 1.5 | 885 | 95.5 | 736 | 79.4 |
| Non-homeowner | 372 | 28.7 | 58 | 15.6 | 198 | 53.2 | 4 | 1.1 | 108 | 28.9 | 4 | 1.2 | 306 | 82.1 | 207 | 55.5 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

Table l-140 2011 Household Banking Status by Demographic Characteristics:
Tulsa, OK

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 430 | 100.0 | 50 | 11.7 | 82 | 19.1 | 292 | 67.9 | 5 | 1.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 290 | 67.4 | 23 | 7.8 | 66 | 22.7 | 199 | 68.6 | 3 | 0.9 |
| Female householder, no husband present | 68 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 26 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 196 | 45.5 | 7 | 3.5 | 35 | 18.0 | 151 | 77.2 | 3 | 1.3 |
| Nonfamily household and other | 140 | 32.6 | 28 | 19.9 | 16 | 11.7 | 93 | 66.3 | 3 | 2.1 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 54 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 254 | 59.1 | 15 | 5.7 | 36 | 14.1 | 198 | 78.0 | 5 | 2.2 |
| Other non-Black non-Hispanic | 103 | 24.0 | 4 | 4.1 | 23 | 22.1 | 76 | 73.8 | - | - |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 139 | 32.3 | 28 | 20.3 | 27 | 19.8 | 80 | 57.8 | 3 | 2.1 |
| 35 to 44 years | 71 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 88 | 20.5 | 9 | 10.7 | 18 | 20.8 | 58 | 65.6 | 3 | 2.9 |
| 55 to 64 years | 61 | 14.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 72 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 29 | 6.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 90 | 21.0 | 24 | 26.3 | 18 | 19.5 | 46 | 51.0 | 3 | 3.3 |
| Some college | 144 | 33.5 | 18 | 12.2 | 31 | 21.4 | 96 | 66.4 | - | - |
| College degree | 167 | 38.9 | - | - | 27 | 15.9 | 138 | 82.6 | 3 | 1.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 51 | 12.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 84 | 19.5 | 13 | 15.1 | 20 | 23.4 | 52 | 61.5 | - | - |
| Between \$30,000 and \$50,000 | 108 | 25.1 | 13 | 11.9 | 24 | 22.2 | 69 | 63.6 | 3 | 2.3 |
| Between \$50,000 and \$75,000 | 71 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 116 | 26.9 | - | - | 27 | 23.3 | 89 | 76.7 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 292 | 67.9 | - | - | 58 | 19.7 | 232 | 79.4 | 3 | 0.9 |
| Non-homeowner | 138 | 32.1 | 50 | 36.6 | 25 | 17.8 | 60 | 43.5 | 3 | 2.1 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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,

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.

Table I-141 2011 Household Bank Account Type by Demographic Characteristics:
Tulsa, OK

| 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 |  |
|  | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{array}{\|l\|} \hline \text { Number } \\ (1000 \mathrm{~s}) \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 s) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row |
| All US Households | 430 | 100.0 | 50 | 11.7 | 290 | 67.3 | 4 | 1.0 | 80 | 18.7 | 5 | 1.3 | 370 | 86.0 | 294 | 68.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 290 | 67.4 | 23 | 7.8 | 222 | 76.7 | - | - | 43 | 14.7 | 3 | 0.9 | 265 | 91.4 | 222 | 76.7 |
| Female house- <br> holder, no husband present | 68 | 15.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 26 | 6.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 196 | 45.5 | 7 | 3.5 | 167 | 85.3 | - | - | 19 | 9.9 | 3 | 1.3 | 187 | 95.2 | 167 | 85.3 |
| Nonfamily household and other | 140 | 32.6 | 28 | 19.9 | 67 | 48.0 | 4 | 3.0 | 38 | 27.0 | 3 | 2.1 | 105 | 75.0 | 71 | 51.0 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 54 | 12.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 19 | 4.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 254 | 59.1 | 15 | 5.7 | 177 | 69.8 | . | . | 57 | 22.3 | 5 | 2.2 | 234 | 92.1 | 177 | 69.8 |
| Other non-Black non-Hispanic | 103 | 24.0 | 4 | 4.1 | 81 | 78.1 | - | - | 18 | 17.8 | . | . | 99 | 95.9 | 81 | 78.1 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 139 | 32.3 | 28 | 20.3 | 77 | 55.4 | $\cdot$ | - | 31 | 22.2 | 3 | 2.1 | 108 | 77.6 | 77 | 55.4 |
| 35 to 44 years | 71 | 16.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 45 to 54 years | 88 | 20.5 | 9 | 10.7 | 57 | 64.5 |  | - | 19 | 21.9 | 3 | 2.9 | 76 | 86.4 | 57 | 64.5 |
| 55 to 64 years | 61 | 14.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 72 | 16.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 29 | 6.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 90 | 21.0 | 24 | 26.3 | 43 | 48.1 | - | - | 20 | 22.4 | 3 | 3.3 | 64 | 70.5 | 43 | 48.1 |
| Some college | 144 | 33.5 | 18 | 12.2 | 95 | 66.0 | - | - | 31 | 21.8 | - | - | 127 | 87.8 | 95 | 66.0 |
| College degree | 167 | 38.9 | - | - | 144 | 86.1 | - | - | 21 | 12.4 | 3 | 1.5 | 165 | 98.5 | 144 | 86.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 51 | 12.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between $\$ 15,000$ and $\$ 30,000$ | 84 | 19.5 | 13 | 15.1 | 37 | 43.7 | - | . | 35 | 41.3 | . | - | 71 | 84.9 | 37 | 43.7 |
| Between $\$ 30,000$ and $\$ 50,000$ | 108 | 25.1 | 13 | 11.9 | 73 | 67.1 | 4 | 3.9 | 16 | 14.7 | 3 | 2.3 | 88 | 81.8 | 77 | 71.0 |
| Between \$50,000 and \$75,000 | 71 | 16.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 116 | 26.9 | - | - | 100 | 86.7 | - | - | 15 | 13.3 | - | - | 116 | 100.0 | 100 | 86.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 292 | 67.9 | - | - | 238 | 81.3 | 4 | 1.4 | 48 | 16.4 | 3 | 0.9 | 286 | 97.7 | 242 | 82.8 |
| Non-homeowner | 138 | 32.1 | 50 | 36.6 | 52 | 37.7 | - | - | 33 | 23.6 | 3 | 2.1 | 85 | 61.3 | 52 | 37.7 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

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.

Table l-142 2011 Household Banking Status by Demographic Characteristics:
Virginia Beach-Norfolk-Newport News, VA-NC

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Col |  |  | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{gathered} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{gathered}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 626 | 100.0 | 36 | 5.8 | 189 | 30.2 | 366 | 58.4 | 35 | 5.5 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 377 | 60.2 | 14 | 3.7 | 126 | 33.4 | 222 | 58.9 | 15 | 4.1 |
| Female householder, no husband present | 82 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 5 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 290 | 46.3 | 6 | 2.1 | 79 | 27.3 | 198 | 68.1 | 7 | 2.5 |
| Nonfamily household and other | 249 | 39.8 | 23 | 9.1 | 64 | 25.5 | 144 | 57.7 | 19 | 7.7 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 229 | 36.6 | 30 | 13.0 | 102 | 44.4 | 82 | 35.8 | 16 | 6.8 |
| Hispanic non-Black | 16 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 348 | 55.6 | 7 | 1.9 | 73 | 21.0 | 250 | 71.7 | 19 | 5.4 |
| Other non-Black non-Hispanic | 33 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 166 | 26.5 | 18 | 11.0 | 72 | 43.5 | 76 | 45.5 | - | - |
| 35 to 44 years | 117 | 18.7 | 3 | 3.0 | 27 | 23.1 | 82 | 69.7 | 5 | 4.2 |
| 45 to 54 years | 144 | 23.0 | 3 | 1.9 | 56 | 38.6 | 70 | 48.6 | 16 | 10.9 |
| 55 to 64 years | 81 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 118 | 18.8 | 8 | 6.7 | 14 | 11.6 | 89 | 75.6 | 7 | 6.2 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 30 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 26.2 | 22 | 13.2 | 36 | 22.0 | 95 | 57.8 | 12 | 7.0 |
| Some college | 227 | 36.3 | 4 | 1.8 | 86 | 37.8 | 133 | 58.4 | 4 | 1.9 |
| College degree | 205 | 32.7 | - | - | 55 | 27.0 | 134 | 65.5 | 15 | 7.5 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 63 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 109 | 17.4 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 169 | 27.0 | - | - | 45 | 26.4 | 113 | 66.8 | 11 | 6.7 |
| Between \$50,000 and \$75,000 | 142 | 22.8 | 3 | 1.9 | 48 | 33.5 | 88 | 62.0 | 4 | 2.6 |
| At Least \$75,000 | 142 | 22.8 | - | - | 30 | 21.4 | 97 | 67.8 | 15 | 10.8 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 394 | 62.8 | 3 | 0.7 | 90 | 22.9 | 278 | 70.6 | 23 | 5.8 |
| Non-homeowner | 233 | 37.2 | 34 | 14.5 | 99 | 42.6 | 88 | 37.9 | 12 | 5.0 |

Notes:
Figures do not always reconcile to totals because of rounding
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

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.

Table I-143 2011 Household Bank Account Type by Demographic Characteristics:
Virginia Beach-Norfolk-Newport News, VA-NC

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 626 | 100.0 | 36 | 5.8 | 463 | 73.9 | 16 | 2.6 | 95 | 15.2 | 15 | 2.5 | 561 | 89.5 | 479 | 76.6 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 377 | 60.2 | 14 | 3.7 | 276 | 73.1 | 16 | 4.4 | 59 | 15.7 | 12 | 3.1 | 338 | 89.6 | 292 | 77.5 |
| Female householder, no husband present | 82 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 5 | 0.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 290 | 46.3 | 6 | 2.1 | 228 | 78.6 | 8 | 2.9 | 44 | 15.0 | 4 | 1.4 | 272 | 93.6 | 236 | 81.4 |
| Nonfamily household and other | 249 | 39.8 | 23 | 9.1 | 187 | 75.2 | . | - | 36 | 14.3 | 4 | 1.5 | 223 | 89.5 | 187 | 75.2 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 229 | 36.6 | 30 | 13.0 | 131 | 57.1 | 13 | 5.6 | 48 | 20.9 | 8 | 3.3 | 182 | 79.2 | 144 | 62.8 |
| Hispanic non-Black | 16 | 2.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 348 | 55.6 | 7 | 1.9 | 287 | 82.5 | 4 | 1.0 | 43 | 12.4 | 8 | 2.2 | 330 | 94.9 | 291 | 83.5 |
| Other non-Black non-Hispanic | 33 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 166 | 26.5 | 18 | 11.0 | 125 | 75.3 | 5 | 2.8 | 15 | 8.8 | 4 | 2.2 | 140 | 84.1 | 130 | 78.0 |
| 35 to 44 years | 117 | 18.7 | 3 | 3.0 | 91 | 77.9 | 9 | 7.4 | 9 | 7.5 | 5 | 4.2 | 100 | 85.4 | 100 | 85.3 |
| 45 to 54 years | 144 | 23.0 | 3 | 1.9 | 110 | 76.2 | - | - | 32 | 22.0 | - | . | 141 | 98.1 | 110 | 76.2 |
| 55 to 64 years | 81 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 118 | 18.8 | 8 | 6.7 | 83 | 70.3 | - | - | 23 | 19.6 | 4 | 3.5 | 106 | 89.9 | 83 | 70.3 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 30 | 4.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 164 | 26.2 | 22 | 13.2 | 85 | 51.7 | 5 | 3.1 | 48 | 29.5 | 4 | 2.5 | 133 | 81.2 | 90 | 54.8 |
| Some college | 227 | 36.3 | 4 | 1.8 | 188 | 82.6 | 11 | 5.0 | 18 | 7.7 | 6 | 2.8 | 208 | 91.6 | 199 | 87.6 |
| College degree | 205 | 32.7 | - | - | 187 | 91.4 | - | - | 13 | 6.2 | 5 | 2.4 | 200 | 97.6 | 187 | 91.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 63 | 10.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 109 | 17.4 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | 169 | 27.0 | - | - | 123 | 72.8 | 9 | 5.1 | 34 | 20.0 | 4 | 2.1 | 157 | 92.7 | 132 | 77.9 |
| Between \$50,000 and $\$ 75,000$ | 142 | 22.8 | 3 | 1.9 | 120 | 84.4 | 3 | 2.3 | 16 | 11.4 | . | - | 137 | 95.9 | 124 | 86.7 |
| At Least \$75,000 | 142 | 22.8 | - | - | 132 | 92.9 | - | - | 5 | 3.6 | 5 | 3.5 | 138 | 96.5 | 132 | 92.9 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 394 | 62.8 | 3 | 0.7 | 335 | 85.2 | 3 | 0.8 | 48 | 12.3 | 4 | 1.0 | 384 | 97.5 | 339 | 86.0 |
| Non-homeowner | 233 | 37.2 | 34 | 14.5 | 128 | 54.9 | 13 | 5.7 | 47 | 20.0 | 11 | 4.9 | 177 | 76.1 | 141 | 60.6 |

Figures do not always reconcile to totals because of rounding
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.

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.

Table l-144 2011 Household Banking Status by Demographic Characteristics:
Washington-Arlington-Alexandria, DC-VA-MD-WV

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \\ & \hline \end{aligned}$ | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 2,148 | 100.0 | 100 | 4.6 | 362 | 16.9 | 1,572 | 73.2 | 115 | 5.3 |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 1,410 | 65.6 | 55 | 3.9 | 259 | 18.4 | 1,037 | 73.6 | 58 | 4.1 |
| Female householder, no husband present | 257 | 12.0 | 27 | 10.6 | 68 | 26.3 | 149 | 57.8 | 14 | 5.3 |
| Male householder, no wife present | 66 | 3.1 | 5 | 7.0 | 31 | 46.6 | 31 | 46.4 | - | - |
| Married couple | 1,086 | 50.6 | 23 | 2.1 | 160 | 14.8 | 858 | 79.0 | 45 | 4.1 |
| Nonfamily household and other | 739 | 34.4 | 44 | 6.0 | 103 | 14.0 | 535 | 72.4 | 56 | 7.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 527 | 24.6 | 42 | 7.9 | 161 | 30.6 | 293 | 55.5 | 31 | 6.0 |
| Hispanic non-Black | 188 | 8.7 | 44 | 23.7 | 57 | 30.2 | 72 | 38.5 | 14 | 7.7 |
| White non-Black non-Hispanic | 1,246 | 58.0 | 9 | 0.7 | 125 | 10.0 | 1,058 | 85.0 | 53 | 4.3 |
| Other non-Black non-Hispanic | 188 | 8.7 | 4 | 2.3 | 19 | 10.2 | 149 | 79.2 | 15 | 8.2 |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 471 | 21.9 | 45 | 9.6 | 83 | 17.6 | 322 | 68.2 | 22 | 4.6 |
| 35 to 44 years | 468 | 21.8 | 14 | 3.0 | 87 | 18.7 | 340 | 72.8 | 26 | 5.6 |
| 45 to 54 years | 464 | 21.6 | 21 | 4.5 | 99 | 21.3 | 314 | 67.7 | 30 | 6.5 |
| 55 to 64 years | 382 | 17.8 | 7 | 1.7 | 59 | 15.4 | 300 | 78.6 | 16 | 4.3 |
| 65 years or more | 364 | 16.9 | 13 | 3.5 | 34 | 9.4 | 296 | 81.4 | 21 | 5.7 |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 141 | 6.6 | 39 | 27.7 | 32 | 22.5 | 60 | 42.4 | 10 | 7.4 |
| High school degree | 416 | 19.3 | 41 | 9.8 | 57 | 13.8 | 286 | 68.9 | 31 | 7.5 |
| Some college | 431 | 20.1 | 7 | 1.6 | 115 | 26.7 | 287 | 66.6 | 22 | 5.1 |
| College degree | 1,161 | 54.0 | 13 | 1.1 | 158 | 13.6 | 939 | 80.9 | 51 | 4.4 |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 150 | 7.0 | 29 | 19.2 | 29 | 19.6 | 82 | 54.7 | 10 | 6.5 |
| Between \$15,000 and \$30,000 | 214 | 9.9 | 43 | 20.1 | 42 | 19.6 | 105 | 49.2 | 24 | 11.2 |
| Between \$30,000 and \$50,000 | 297 | 13.8 | 19 | 6.3 | 73 | 24.7 | 194 | 65.2 | 12 | 3.9 |
| Between \$50,000 and \$75,000 | 362 | 16.9 | 9 | 2.5 | 78 | 21.4 | 255 | 70.3 | 21 | 5.7 |
| At Least \$75,000 | 1,125 | 52.4 | - | - | 140 | 12.4 | 936 | 83.2 | 49 | 4.3 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,455 | 67.7 | 12 | 0.8 | 188 | 12.9 | 1,190 | 81.7 | 65 | 4.5 |
| Non-homeowner | 693 | 32.3 | 88 | 12.7 | 174 | 25.1 | 382 | 55.2 | 49 | 7.1 |

Figures do not always reconcile to totals because of rounding.

- = 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. 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.

Table I-145 2011 Household Bank Account Type by Demographic Characteristics: Washington-Arlington-Alexandria, DC-VA-MD-WV

| 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 | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | Number (1000s) | Ptt of Row | Number (1000s) | Ptt of Row |
| All US Households | 2,148 | 100.0 | 100 | 4.6 | 1,580 | 73.6 | 12 | 0.6 | 417 | 19.4 | 39 | 1.8 | 1,997 | 92.9 | 1,593 | 74.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household Female house- | 1,410 | 65.6 | 55 | 3.9 | 1,068 | 75.8 | 6 | 0.4 | 255 | 18.1 | 25 | 1.8 | 1,324 | 93.9 | 1,074 | 76.2 |
| Female house- <br> holder, no husband present | 257 | 12.0 | 27 | 10.6 | 149 | 58.0 | 2 | 0.6 | 70 | 27.1 | 9 | 3.7 | 219 | 85.1 | 151 | 58.6 |
| Male householder, no wife present | 66 | 3.1 | 5 | 7.0 | 37 | 55.3 | 4 | 5.6 | 21 | 32.1 | . | . | 58 | 87.4 | 40 | 60.9 |
| Married couple | 1,086 | 50.6 | 23 | 2.1 | 882 | 81.3 | 1 | 0.1 | 164 | 15.1 | 16 | 1.4 | 1,047 | 96.4 | 883 | 81.3 |
| Nonfamily household and other | 739 | 34.4 | 44 | 6.0 | 512 | 69.3 | 7 | 0.9 | 161 | 21.9 | 14 | 2.0 | 673 | 91.2 | 519 | 70.3 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 527 | 24.6 | 42 | 7.9 | 347 | 65.8 | 11 | 2.0 | 117 | 22.2 | 11 | 2.1 | 464 | 87.9 | 358 | 67.9 |
| Hispanic non-Black | 188 | 8.7 | 44 | 23.7 | 76 | 40.7 | 2 | 0.9 | 61 | 32.3 | 5 | 2.4 | 137 | 73.0 | 78 | 41.6 |
| White non-Black non-Hispanic | 1,246 | 58.0 | 9 | 0.7 | 1,015 | 81.5 | . | - | 204 | 16.4 | 17 | 1.4 | 1,219 | 97.9 | 1,015 | 81.5 |
| Other non-Black non-Hispanic | 188 | 8.7 | 4 | 2.3 | 142 | 75.4 | - | - | 36 | 19.0 | 6 | 3.3 | 177 | 94.4 | 142 | 75.4 |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 471 | 21.9 | 45 | 9.6 | 333 | 70.6 | 1 | 0.2 | 89 | 18.8 | 4 | 0.8 | 422 | 89.4 | 334 | 71.0 |
| 35 to 44 years | 468 | 21.8 | 14 | 3.0 | 355 | 75.9 | - | - | 84 | 18.1 | 14 | 3.0 | 440 | 94.0 | 355 | 75.9 |
| 45 to 54 years | 464 | 21.6 | 21 | 4.5 | 348 | 75.0 | 1 | 0.3 | 87 | 18.8 | 6 | 1.4 | 435 | 93.8 | 349 | 75.3 |
| 55 to 64 years | 382 | 17.8 | 7 | 1.7 | 309 | 81.0 | 7 | 1.8 | 57 | 14.8 | 2 | 0.6 | 366 | 95.8 | 316 | 82.8 |
| 65 years or more | 364 | 16.9 | 13 | 3.5 | 235 | 64.6 | 3 | 0.9 | 100 | 27.5 | 13 | 3.5 | 335 | 92.1 | 238 | 65.4 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 141 | 6.6 | 39 | 27.7 | 29 | 20.4 | 2 | 1.6 | 64 | 45.4 | 7 | 4.9 | 93 | 65.8 | 31 | 22.0 |
| High school degree | 416 | 19.3 | 41 | 9.8 | 243 | 58.5 | 6 | 1.4 | 116 | 28.0 | 9 | 2.3 | 359 | 86.5 | 250 | 60.1 |
| Some college | 431 | 20.1 | 7 | 1.6 | 313 | 72.7 | - | - | 101 | 23.3 | 10 | 2.4 | 414 | 96.0 | 314 | 72.7 |
| College degree | 1,161 | 54.0 | 13 | 1.1 | 995 | 85.7 | 4 | 0.3 | 136 | 11.7 | 13 | 1.1 | 1,131 | 97.4 | 999 | 86.1 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 150 | 7.0 | 29 | 19.2 | 53 | 35.2 | 6 | 4.3 | 57 | 38.4 | 4 | 2.9 | 110 | 73.6 | 59 | 39.5 |
| Between $\$ 15,000$ and $\$ 30,000$ | 214 | 9.9 | 43 | 20.1 | 98 | 45.7 | 1 | 0.4 | 61 | 28.5 | 11 | 5.4 | 158 | 74.1 | 98 | 46.1 |
| $\begin{aligned} & \text { Between } \$ 30,000 \text { and } \\ & \$ 50,000 \end{aligned}$ | 297 | 13.8 | 19 | 6.3 | 172 | 57.9 | 1 | 0.4 | 97 | 32.6 | 9 | 2.9 | 269 | 90.5 | 173 | 58.3 |
| Between $\$ 50,000$ and \$75,000 | 362 | 16.9 | 9 | 2.5 | 265 | 73.3 | 4 | 1.0 | 79 | 21.8 | 5 | 1.4 | 344 | 95.0 | 270 | 74.4 |
| At Least \$75,000 | 1,125 | 52.4 | - | - | 992 | 88.2 | - | - | 123 | 10.9 | 10 | 0.9 | 1,115 | 99.1 | 993 | 88.2 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 1,455 | 67.7 | 12 | 0.8 | 1,210 | 83.1 | 7 | 0.5 | 210 | 14.4 | 16 | 1.1 | 1,420 | 97.6 | 1,217 | 83.6 |
| Non-homeowner | 693 | 32.3 | 88 | 12.7 | 370 | 53.4 | 5 | 0.8 | 206 | 29.8 | 23 | 3.4 | 577 | 83.2 | 376 | 54.3 |

Figures do not always reconcile to totals because of rounding

- = 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

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.

Table l-146 2011 Household Banking Status by Demographic Characteristics:
Wichita, KS

| Household Characteristic | All Households |  | Unbanked |  | Has a Bank Account |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Underbanked | Fully Banked |  | Banked but Underbanked Status Unknown |  |
|  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Col |  |  | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{array}{\|c\|} \hline \text { Number } \\ \text { (1000s) } \\ \hline \end{array}$ | Pct of Row | $\begin{aligned} & \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All Households | 229 | 100.0 | 34 | 14.8 | 70 | 30.6 | 125 | 54.6 | - | - |
| Household Type |  |  |  |  |  |  |  |  |  |  |
| Family household | 155 | 67.8 | 17 | 10.7 | 55 | 35.6 | 83 | 53.7 | - | - |
| Female householder, no husband present | 30 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 22 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 104 | 45.3 | 9 | 8.6 | 30 | 28.8 | 65 | 62.6 | - | - |
| Nonfamily household and other | 74 | 32.2 | 17 | 23.6 | 15 | 20.0 | 42 | 56.4 | - | - |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 13.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 17 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 161 | 70.5 | 12 | 7.1 | 45 | 28.1 | 104 | 64.8 | $\checkmark$ | - |
| Other non-Black non-Hispanic | 19 | 8.3 | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 54 | 23.6 | 6 | 11.6 | 21 | 38.2 | 27 | 50.2 | - | - |
| 35 to 44 years | 52 | 22.5 | 11 | 22.2 | 16 | 30.6 | 24 | 47.3 | - | - |
| 45 to 54 years | 47 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 29 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 47 | 20.6 | 2 | 3.2 | 9 | 19.7 | 36 | 77.1 | - | - |
| Education |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 34 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 56 | 24.3 | 15 | 26.4 | 18 | 31.8 | 23 | 41.8 | - | - |
| Some college | 83 | 36.3 | 9 | 10.9 | 24 | 29.2 | 50 | 59.9 | - | - |
| College degree | 56 | 24.5 | - | - | 14 | 24.1 | 43 | 75.9 | - | - |
| Household Income |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 49 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 53 | 23.4 | 8 | 15.7 | 21 | 39.1 | 24 | 45.3 | - | - |
| Between \$30,000 and \$50,000 | 37 | 16.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 39 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 51 | 22.2 | - | - | 17 | 33.6 | 34 | 66.4 | - | - |
| Homeownership |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 141 | 61.5 | 12 | 8.2 | 40 | 28.2 | 89 | 63.6 | - | - |
| Non-homeowner | 88 | 38.5 | 22 | 25.4 | 30 | 34.5 | 35 | 40.1 | - | - |

Notes
Figures do not always reconcile to totals because of rounding.
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.

Table I-147 2011 Household Bank Account Type by Demographic Characteristics: Wichita, KS

| 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 |  |
|  | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Col | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \begin{array}{l} \text { Number } \\ (1000 s) \end{array} \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & (1000 \mathrm{~s}) \end{aligned}$ | Pct of Row | $\begin{aligned} & \hline \text { Number } \\ & \text { (1000s) } \end{aligned}$ | Pct of Row |
| All US Households | 229 | 100.0 | 34 | 14.8 | 126 | 55.1 | 3 | 1.4 | 62 | 27.2 | 3 | 1.5 | 188 | 82.3 | 131 | 57.2 |
| Household Type |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Family household | 155 | 67.8 | 17 | 10.7 | 95 | 61.6 | 2 | 1.1 | 38 | 24.5 | 3 | 2.2 | 133 | 86.1 | 99 | 63.6 |
| Female householder, no husband present | 30 | 13.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 22 | 9.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Married couple | 104 | 45.3 | 9 | 8.6 | 69 | 66.7 | 2 | 1.6 | 22 | 21.7 | 1 | 1.4 | 92 | 88.4 | 72 | 69.8 |
| Nonfamily household and other | 74 | 32.2 | 17 | 23.6 | 31 | 41.6 | 1 | 2.0 | 24 | 32.8 | . | . | 55 | 74.4 | 32 | 43.6 |
| Race/Ethnicity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Black | 31 | 13.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 17 | 7.6 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 161 | 70.5 | 12 | 7.1 | 96 | 59.8 | 3 | 1.9 | 48 | 29.9 | 2 | 1.2 | 145 | 89.7 | 100 | 61.8 |
| Other non-Black non-Hispanic | 19 | 8.3 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15 to 34 years | 54 | 23.6 | 6 | 11.6 | 34 | 63.6 | 2 | 3.1 | 12 | 21.7 | - | - | 46 | 85.3 | 36 | 66.6 |
| 35 to 44 years | 52 | 22.5 | 11 | 22.2 | 31 | 60.4 | - | - | 9 | 17.5 | - | - | 40 | 77.8 | 31 | 60.4 |
| 45 to 54 years | 47 | 20.5 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 55 to 64 years | 29 | 12.7 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| 65 years or more | 47 | 20.6 | 2 | 3.2 | 25 | 53.6 | - | - | 20 | 43.2 | - | - | 46 | 96.8 | 25 | 53.6 |
| Education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No high school degree | 34 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 56 | 24.3 | 15 | 26.4 | 18 | 31.8 | - | . | 23 | 41.8 | - | - | 41 | 73.6 | 18 | 31.8 |
| Some college | 83 | 36.3 | 9 | 10.9 | 50 | 60.7 | 3 | 3.8 | 20 | 24.7 | - | - | 71 | 85.3 | 54 | 64.4 |
| College degree | 56 | 24.5 | - | - | 48 | 86.1 | - | - | 4 | 7.9 | 3 | 6.0 | 53 | 94.0 | 50 | 88.8 |
| Household Income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$15,000 | 49 | 21.2 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| $\begin{aligned} & \text { Between } \$ 15,000 \text { and } \\ & \$ 30,000 \end{aligned}$ | 53 | 23.4 | 8 | 15.7 | 24 | 44.8 | 3 | 5.9 | 18 | 33.6 | . | . | 42 | 78.5 | 27 | 50.7 |
| Between \$30,000 and | 37 | 16.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$50,000 and \$75,000 | 39 | 17.1 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| At Least \$75,000 | 51 | 22.2 | - | - | 42 | 82.8 | - | - | 7 | 14.3 | 1 | 2.9 | 49 | 97.1 | 44 | 85.7 |
| Homeownership |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Homeowner | 141 | 61.5 | 12 | 8.2 | 94 | 66.7 | 2 | 1.2 | 30 | 21.5 | 3 | 2.4 | 124 | 88.2 | 97 | 69.0 |
| Non-homeowner | 88 | 38.5 | 22 | 25.4 | 32 | 36.7 | 1 | 1.7 | 32 | 36.3 | - | - | 64 | 72.9 | 34 | 38.3 |

Figures do not always reconcile to totals because of rounding
$N A=$ 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.

