

Appendices H and I of the 2011 FDIC National Survey of Unbanked and Underbanked Households

Detailed State and MSA Tables



September 2012

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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	
	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	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	
	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
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
Iowa	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	Pct. of Row	All Households	Unbanked Households	Pct. of Row	
	Number (1000s)	Number (1000s)		Number (1000s)	Number (1000s)		
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
Iowa	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
Mississippi	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 ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Number (1000s)	Pct of Row	Number (1000s)	Number (1000s)	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
Iowa	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All 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	2.3	112	22.4	1,113	1.9	96	88.4	4,382	68.1
Indiana	2,560	100.0	201	7.8	1,686	65.9	1,686	2.6	68	22.8	584	0.8	22	88.7	2,270	68.6
Iowa	1,244	100.0	54	4.4	884	71.1	884	3.6	45	19.4	241	1.6	19	90.4	1,125	74.7
Kansas	1,136	100.0	81	7.1	748	65.8	748	1.9	21	24.2	275	1.0	11	90.1	1,023	67.8
Michigan	3,969	100.0	307	7.7	2,853	71.9	2,853	3.0	119	15.4	611	2.0	79	87.6	3,475	74.9
Minnesota	2,163	100.0	90	4.1	1,596	73.8	1,596	2.2	48	18.7	406	1.1	25	92.8	2,007	76
Missouri	2,490	100.0	237	9.5	1,587	63.7	1,587	1.0	24	25.3	629	0.5	13	89.0	2,216	64.7
Nebraska	734	100.0	27	3.7	530	72.2	530	1.1	8	21.8	160	1.2	9	94.1	690	73.3
North Dakota	283	100.0	15	5.3	203	71.9	203	3.5	10	18.3	52	1.0	3	90.2	255	75.4
Ohio	4,719	100.0	414	8.8	3,084	65.4	3,084	2.7	129	20.9	987	2.2	105	86.4	4,079	68.1
South Dakota	329	100.0	15	4.4	242	73.4	242	3.0	10	17.9	59	1.3	4	91.8	302	76.4
Wisconsin	2,316	100.0	105	4.5	1,805	77.9	1,805	2.5	59	14.0	324	1.0	24	91.9	2,128	80.5
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	1.8	25	16.6	226	0.9	13	92.1	1,257	77.1
Maine	546	100.0	20	3.7	413	75.6	413	3.6	20	16.1	88	0.9	5	91.8	501	79.3
Massachusetts	2,614	100.0	128	4.9	1,987	76.0	1,987	3.0	78	15.3	400	0.8	21	91.6	2,394	79
New Hampshire	526	100.0	10	1.9	405	77.0	405	2.0	11	18.5	97	0.5	3	95.7	503	79.1
New Jersey	3,202	100.0	212	6.6	2,331	72.8	2,331	1.8	57	18.6	596	0.2	8	91.5	2,930	74.5
New York	7,677	100.0	740	9.6	5,370	70.0	5,370	1.8	137	16.7	1,280	1.9	150	87.0	6,682	71.7
Pennsylvania	5,161	100.0	315	6.1	3,440	66.6	3,440	1.9	100	23.5	1,211	1.8	95	90.3	4,659	68.6
Rhode Island	423	100.0	30	7.0	294	69.5	294	2.6	11	18.6	79	2.3	10	88.1	373	72
Vermont	269	100.0	9	3.4	201	74.7	201	1.4	4	19.1	51	1.4	4	93.8	252	76.1
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	3.8	71	26.0	491	1.2	23	84.8	1,602	62.6
Arkansas	1,142	100.0	141	12.3	495	43.3	495	2.5	28	40.5	463	1.4	16	84.0	959	45.8
Delaware	346	100.0	23	6.7	230	66.6	230	1.4	5	23.5	81	1.8	6	90.5	313	68
District of Columbia	281	100.0	31	10.9	190	67.6	190	2.4	7	17.4	49	1.7	5	85.0	239	70.2
Florida	7,801	100.0	570	7.3	5,059	64.9	5,059	1.4	107	24.2	1,892	2.2	173	89.3	6,968	66.3
Georgia	3,834	100.0	442	11.5	2,264	59.0	2,264	1.9	73	25.0	957	2.6	98	84.0	3,221	60.9
Kentucky	1,819	100.0	179	9.9	1,057	58.1	1,057	0.7	13	29.8	543	1.5	28	88.2	1,604	58.8
Louisiana	1,816	100.0	209	11.5	1,019	56.1	1,019	2.8	51	27.8	506	1.7	32	84.1	1,528	58.9
Maryland	2,170	100.0	123	5.6	1,613	74.3	1,613	0.7	15	17.9	388	1.4	31	92.3	2,003	75
Mississippi	1,143	100.0	173	15.1	546	47.8	546	4.0	46	32.1	367	0.9	11	80.2	917	51.8
North Carolina	3,878	100.0	359	9.3	2,507	64.6	2,507	1.7	67	23.0	892	1.4	53	87.8	3,406	66.4
Oklahoma	1,503	100.0	164	10.9	872	58.0	872	2.0	30	26.7	401	2.4	36	84.7	1,273	60
South Carolina	1,787	100.0	166	9.3	1,084	60.6	1,084	2.3	41	27.0	482	0.8	14	88.0	1,572	62.9
Tennessee	2,605	100.0	283	10.9	1,518	58.3	1,518	1.0	26	28.8	750	1.1	28	87.3	2,273	59.3
Texas	9,136	100.0	1,167	12.8	5,526	60.5	5,526	2.2	203	23.3	2,126	1.2	114	83.8	7,659	62.8
Virginia	3,008	100.0	199	6.6	2,001	66.5	2,001	1.8	54	23.0	692	2.1	62	90.0	2,709	68.3
West Virginia	762	100.0	72	9.5	387	50.8	387	1.3	10	35.7	272	2.7	20	86.7	661	52.1
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	3.8	11	9.3	26	1.7	5	89.5	247	83.8
Arizona	2,622	100.0	304	11.6	1,825	69.6	1,825	1.7	45	16.4	430	0.6	17	86.0	2,256	71.4
California	13,191	100.0	1,030	7.8	9,297	70.5	9,297	1.5	204	18.8	2,473	1.4	187	89.4	11,797	72.1
Colorado	1,974	100.0	107	5.4	1,468	74.4	1,468	1.0	20	16.5	325	2.7	53	91.2	1,800	75.4
Hawaii	443	100.0	17	3.8	339	76.7	339	1.7	8	13.5	60	4.4	19	90.3	400	78.6
Idaho	589	100.0	33	5.7	444	75.3	444	0.8	5	16.7	99	1.5	9	92.0	542	76.1
Montana	426	100.0	21	4.8	288	67.8	288	4.2	18	21.9	93	1.2	5	89.7	382	72.3
Nevada	1,035	100.0	77	7.5	695	67.2	695	1.3	14	22.5	233	1.5	16	90.0	931	68.5
New Mexico	816	100.0	94	11.5	510	62.5	510	5.0	41	18.9	154	2.1	17	81.6	665	67.8
Oregon	1,522	100.0	65	4.3	1,195	78.5	1,195	1.5	22	15.1	230	0.7	11	93.6	1,424	80
Utah	926	100.0	26	2.8	767	82.8	767	0.8	8	12.6	116	1.0	9	95.4	883	83.7
Washington	2,748	100.0	123	4.5	2,283	83.1	2,283	1.4	37	10.0	275	1.1	30	93.1	2,558	84.4
Wyoming	236	100.0	14	5.8	168	71.1	168	2.9	7	18.9	45	1.3	3	90.0	212	74

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					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	1,889	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
Between \$30,000 and \$50,000	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 \$75,000	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

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-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	
	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	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

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-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	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	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																
Less than \$15,000	40	14.3	8	21.1	19	47.6	6	14.3	7	17.0	-	-	26	64.6	24	61.9
Between \$15,000 and \$30,000	42	15.1	3	7.9	26	62.7	2	5.0	9	22.1	1	2.3	36	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
Between \$50,000 and \$75,000	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

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.

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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	
	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	2,622	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

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.

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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	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	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
Between \$15,000 and \$30,000	489	18.7	93	19.0	282	57.6	17	3.5	93	19.0	4	0.8	375	76.7	299	61.1
Between \$30,000 and \$50,000	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 \$75,000	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

Notes:

Figures do not always reconcile to totals because of rounding.

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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	
	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	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

Notes:

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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	
	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	1,142	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
Between \$30,000 and \$50,000	280	24.5	19	6.9	143	50.9	5	1.6	108	38.4	6	2.2	252	90.0	147	52.6
Between \$50,000 and \$75,000	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

Notes:

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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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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	
	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	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
Between \$30,000 and \$50,000	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 \$75,000	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

Notes:
 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	
	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	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

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-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	
	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	1,974	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
Between \$50,000 and \$75,000	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

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-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	
	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	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

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-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	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	1,365	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
Between \$15,000 and \$30,000	190	13.9	21	11.2	109	57.5	7	3.5	51	27.0	1	0.7	161	84.6	116	61.0
Between \$30,000 and \$50,000	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 \$75,000	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

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-20 2011 Household Banking Status by Demographic Characteristics: Delaware

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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

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-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	
	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	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	
	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	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
Between \$30,000 and \$50,000	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 \$75,000	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

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.

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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	
	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	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

Notes:
 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	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	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
Between \$30,000 and \$50,000	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

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-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	
	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	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 (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	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

Notes:

Figures do not always reconcile to totals because of rounding.

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

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		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 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:

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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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	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	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
Between \$30,000 and \$50,000	83	18.8	3	3.1	65	77.7	2	2.7	12	14.2	2	2.2	77	91.9	67	80.4
Between \$50,000 and \$75,000	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

Notes:

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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	
	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	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

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.

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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	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	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	8	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
Between \$30,000 and \$50,000	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

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-32 2011 Household Banking Status by Demographic Characteristics: Illinois

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	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	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
Between \$50,000 and \$75,000	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
Homeownership																
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

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-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	
	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	2,560	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

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-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 (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
Between \$30,000 and \$50,000	614	24.0	44	7.2	404	65.8	6	1.0	149	24.2	11	1.8	553	90.0	411	66.8
Between \$50,000 and \$75,000	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

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-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	
	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	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

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-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	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,244	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
Between \$15,000 and \$30,000	214	17.2	20	9.3	121	56.6	15	6.9	54	25.4	4	1.8	176	82.0	136	63.5
Between \$30,000 and \$50,000	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

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-38 2011 Household Banking Status by Demographic Characteristics: Kansas

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	1,136	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
Between \$30,000 and \$50,000	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

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-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	
	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	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

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-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	
	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	1,819	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
Between \$50,000 and \$75,000	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

Notes:

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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-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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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 (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	1,816	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
Between \$15,000 and \$30,000	398	21.9	67	16.7	172	43.1	19	4.7	134	33.6	7	1.8	308	77.4	191	47.8
Between \$30,000 and \$50,000	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 \$75,000	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

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-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	
	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	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

Notes:

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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	
	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	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	12	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
Between \$15,000 and \$30,000	115	21.0	5	4.5	85	74.5	2	1.9	20	17.6	2	1.6	105	92.0	87	76.4
Between \$30,000 and \$50,000	129	23.5	2	1.3	103	79.9	1	0.8	23	17.6	1	0.5	125	97.5	104	80.6
Between \$50,000 and \$75,000	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
Homeownership																
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

Notes:

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

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		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	2,170	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

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-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	
	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	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	27	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

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-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	
	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	2,614	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

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-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	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	2,614	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
Between \$30,000 and \$50,000	497	19.0	-	-	386	77.7	10	2.1	101	20.2	-	-	487	97.9	396	79.8
Between \$50,000 and \$75,000	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

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-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	
	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	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

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.

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 (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	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

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.

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	
	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	2,163	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

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-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	
	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	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
Between \$15,000 and \$30,000	346	16.0	7	2.1	212	61.4	17	5.0	109	31.6	-	-	322	93.0	230	66.3
Between \$30,000 and \$50,000	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 \$75,000	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

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-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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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										
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	-	-

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.

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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	
	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	1,143	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
Between \$15,000 and \$30,000	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 \$75,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					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	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

Notes:

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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	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	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
Between \$15,000 and \$30,000	525	21.1	57	10.9	254	48.3	13	2.5	198	37.7	4	0.7	452	86.0	267	50.8
Between \$30,000 and \$50,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

Notes:

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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)	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	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
Between \$30,000 and \$50,000	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

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-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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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.

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-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	
	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	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
Between \$30,000 and \$50,000	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 \$75,000	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

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-62 2011 Household Banking Status by Demographic Characteristics: Nevada

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		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	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

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-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	
	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	1,035	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
Between \$30,000 and \$50,000	224	21.7	13	5.7	160	71.3	4	2.0	46	20.5	1	0.6	207	92.4	164	73.3
Between \$50,000 and \$75,000	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

. 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-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	
	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	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

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-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	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	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	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
Between \$15,000 and \$30,000	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
Between \$50,000 and \$75,000	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

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.

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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	
	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	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

Notes:

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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 (1000s)	Pct of Row	Number (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
Between \$30,000 and \$50,000	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

Notes:

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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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

Notes:

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- = 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	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	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
Between \$30,000 and \$50,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

Notes:
 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	
	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	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

Notes:
 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	
	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	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

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-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 (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	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	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
Household Income																
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
Between \$30,000 and \$50,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	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	
	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	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 \$75,000	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

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-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	
	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	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

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.

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	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	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
Between \$30,000 and \$50,000	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

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.

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	
	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	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

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-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	
	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	1,503	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 \$75,000	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

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-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	
	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	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

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-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	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	1,522	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
Between \$50,000 and \$75,000	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

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-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	
	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	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

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-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	
	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	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

Notes:

Figures do not always reconcile to totals because of rounding.

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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	
	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	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

Notes:

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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	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	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
Between \$15,000 and \$30,000	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

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

Notes:

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.

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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	
	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	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

Notes:

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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	
	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	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	40	12.1	4	11.1	22	55.5	2	4.6	11	27.3	1	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	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
Between \$15,000 and \$30,000	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
Between \$50,000 and \$75,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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.

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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 (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	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
Between \$30,000 and \$50,000	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

Notes:

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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					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

Notes:
 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	
	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	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
Between \$30,000 and \$50,000	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
Between \$50,000 and \$75,000	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

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-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	
	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	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

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-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	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	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	19	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	106	11.4	10	9.0	84	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	14	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
Between \$15,000 and \$30,000	148	16.0	7	4.7	113	76.2	2	1.3	26	17.8	-	-	140	94.0	115	77.5
Between \$30,000 and \$50,000	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

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-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	
	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	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	
	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	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 \$30,000	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	
	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	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

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.

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	
	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	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

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-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

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-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	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	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	896	32.6	12	1.3	814	90.8	4	0.4	62	6.9	5	0.6	875	97.7	817	91.2
Household Income																
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 \$30,000	412	15.0	33	7.9	271	65.7	14	3.4	89	21.5	6	1.5	360	87.2	285	69.1
Between \$30,000 and \$50,000	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

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

Household Characteristic	Has a Bank Account									
	All Households		Unbanked		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	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

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-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	
	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	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	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

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-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	
	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	2,316	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

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-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)	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	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	310	13.4	59	19.0	147	47.3	18	5.7	87	28.0	-	-	233	75.3	164	53.0
Between \$15,000 and \$30,000	439	18.9	35	7.9	296	67.5	20	4.5	89	20.2	-	-	385	87.6	316	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
Between \$50,000 and \$75,000	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

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-106 2011 Household Banking Status by Demographic Characteristics: Wyoming

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	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	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
Between \$30,000 and \$50,000	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					
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					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	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-WI^	3,429	100.0	294	8.6	561	16.4	2,460	71.7	113	3.3
Cincinnati-Middletown, OH-KY-IN^	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, OH^	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^	849	100.0	85	10.0	172	20.3	581	68.5	11	1.3
Las Vegas-Paradise, NV	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-WI^	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 I-1 2011 Household Banking Status by MSA (continued)

Geography	Has a Bank Account									
	All Households		Unbanked		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
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	-

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-2 2009 Household Banking Status by MSA

Geography	Has a Bank Account									
	All Households		Unbanked		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-WI [^]	3,355	100.0	245	7.3	470	14.0	2,565	76.5	75	2.2
Cincinnati-Middletown, OH-KY-IN [^]	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, OH [^]	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 [^]	811	100.0	72	8.9	153	18.9	567	69.9	18	2.3
Las Vegas-Paradise, NV	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	Has a Bank Account									
	All Households		Unbanked		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
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

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-3 Unbanked Households by MSA and Year

	Year						Estimated Difference
	2009			2011			
	All Households	Unbanked Households		All Households	Unbanked Households		
	Number (1000s)	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)	Pct 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, OH ^	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.

^ 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-WI^	3,355	447	13.3	3,429	454	13.2	-0.1
Cincinnati-Middletown, OH-KY-IN^	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, OH^	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, NV	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-WI^	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)	Numbers (1000s)	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

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.

[^] 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)	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	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-Bethlehem-Easton, 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-Cambridge-Quincy, 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-Stamford-Norwalk, 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-Gastonia-Concord, 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-Naperville-Joliet, 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, OH-KY-IN^	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-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, OH^	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 Worth-Arlington, 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 Hartford-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-Baytown-Sugar 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, KY-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 Lauderdale-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-Waukesha-West 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 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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
Minneapolis-St Paul-Bloomington, 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-Davidson-Murfreesboro, 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-Metairie-Kenner, 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-Camden-Wilmington, 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-Vancouver-Beaverton, 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 River-Warwick, 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-Arden-Arcade-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-Carlsbad-San 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-Sunnyvale-Santa 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-Tacoma-Bellevue, 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. Petersburg-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-Arlington-Alexandria, 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

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-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	
	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	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	
	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	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
Between \$30,000 and \$50,000	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

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-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 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	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	8	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	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 \$75,000	116	29.7	-	-	22	18.9	90	78.2	3	2.9
Homeownership										
Homeowner	273	70.2	-	-	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.

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-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 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	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	281	72.2	13	4.5	217	77.4	3	1.1	32	11.2	16	5.7	249	88.6	221	78.5
Female householder, 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	9	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

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.

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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	5	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	-	-	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 \$30,000	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																
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

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-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	
	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	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	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	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
Between \$15,000 and \$30,000	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

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.

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	1,021	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
Between \$15,000 and \$30,000	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
Between \$50,000 and \$75,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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.

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-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	
	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	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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.

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-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)	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	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
Between \$15,000 and \$30,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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	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
Between \$30,000 and \$50,000	40	17.7	-	-	27	67.3	-	-	13	32.7	-	-	40	100.0	27	67.3
Between \$50,000 and \$75,000	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

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-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	
	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 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

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 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	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	1,843	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
Between \$30,000 and \$50,000	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

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 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	
	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 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	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	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
Between \$30,000 and \$50,000	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

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-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	
	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	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	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	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
Between \$15,000 and \$30,000	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

Notes:

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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-28 2011 Household Banking Status by Demographic Characteristics:
Burlington-South Burlington, VT**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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

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-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	
	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	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	
	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	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	
	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	3,429	100.0	294	8.6	561	16.4	2,460	71.7	113	3.3
Household Type										
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

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-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	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	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	-	-	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
Between \$15,000 and \$30,000	525	15.3	75	14.3	168	32.1	25	4.8	239	45.6	17	3.2	407	77.6	194	36.9
Between \$30,000 and \$50,000	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	
	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	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

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-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	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	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	124	15.1	51	41.2	21	17.1	7	6.0	42	34.0	2	1.7	63	51.1	29	23.2
Between \$15,000 and \$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
Between \$30,000 and \$50,000	239	29.0	13	5.4	141	59.1	3	1.4	74	31.1	7	3.0	215	90.3	144	60.5
Between \$50,000 and \$75,000	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

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-36 2011 Household Banking Status by Demographic Characteristics:
Cleveland-Elyria-Mentor, OH**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	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, OH Title**

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	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	558	61.4	43	7.7	388	69.5	9	1.5	108	19.4	11	1.9	499	89.5	396	71.0
Female householder, 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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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	
	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	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	167	75.4	13	7.8	132	79.3	-	-	19	11.5	2	1.4	154	92.2	132	79.3
Female householder, 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

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-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	
	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	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

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-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	
	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	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

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-42 2011 Household Banking Status by Demographic Characteristics:
Columbus, OH**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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
Between \$15,000 and \$30,000	114	15.8	7	6.2	57	50.4	3	2.9	42	37.4	4	3.1	100	87.8	60	53.2
Between \$30,000 and \$50,000	170	23.7	4	2.1	132	77.4	-	-	35	20.5	-	-	167	97.9	132	77.4
Between \$50,000 and \$75,000	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.

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (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:

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- = 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 (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	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
Between \$30,000 and \$50,000	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

Notes:

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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					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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	
	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	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 \$50,000	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

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-48 2011 Household Banking Status by Demographic Characteristics:
Des Moines, IA**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	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	
	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	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	152	66.7	8	5.4	112	73.6	5	3.5	23	15.2	4	2.4	135	88.8	117	77.1
Female householder, no husband present	22	9.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	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	114	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
Between \$15,000 and \$30,000	24	10.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	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

Notes:

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**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	
	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 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:

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

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**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	
	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	1,762	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
Between \$30,000 and \$50,000	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 \$75,000	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

Notes:

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**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	
	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 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 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	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	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	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	-	-	3	17.8	-	-	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	-	-	-	-	-	-	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 \$75,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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 (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
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	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
Between \$30,000 and \$50,000	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

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-56 2011 Household Banking Status by Demographic Characteristics:
Honolulu, HI**

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	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

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-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	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	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	222	70.7	5	2.3	178	80.0	-	-	24	10.6	15	6.8	202	91.1	178	80.2
Female householder, 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
Between \$30,000 and \$50,000	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

Notes:

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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-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	
	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	2,215	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

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-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	
	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	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

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-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	
	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	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	-	-

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.

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**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 (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
Between \$30,000 and \$50,000	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:

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**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	
	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	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	-	-

Notes:

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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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	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
Between \$15,000 and \$30,000	115	19.1	NA	NA	NA	NA	NA	NA	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	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

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.

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**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	
	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	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

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-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	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	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
Between \$15,000 and \$30,000	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

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-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	
	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	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

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 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

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 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	
	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	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.

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-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	
	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	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
Between \$30,000 and \$50,000	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

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 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	
	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	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

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 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	
	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	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	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
Education																
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	3	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

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 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	
	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	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	-	-

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-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	
	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	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
Between \$15,000 and \$30,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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	-	-

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-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 (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	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	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

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-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	
	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	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

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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

Notes:

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- = 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)	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	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
Between \$15,000 and \$30,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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
Between \$30,000 and \$50,000	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

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-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 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	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	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	1,350	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
Between \$30,000 and \$50,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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 (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
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	-	-	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																
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

Notes:

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

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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					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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

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-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	
	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	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

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-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	
	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	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

Notes:

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)	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	7,191	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

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-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	
	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	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	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	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
Between \$50,000 and \$75,000	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.

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-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	
	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	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.

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**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	
	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	338	100.0	14	4.2	257	76.2	2	0.5	59	17.6	5	1.5	317	93.8	259	76.8
Household Type																
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 \$50,000	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 \$75,000	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

Notes:

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**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	
	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	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

Notes:

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**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	
	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	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
Between \$30,000 and \$50,000	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

Notes:

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**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					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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 (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	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.

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-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	
	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	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

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-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 (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	1,710	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

Notes:

Figures do not always reconcile to totals because of rounding.

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- = 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-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	
	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	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.

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-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 (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	1,004	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
Between \$30,000 and \$50,000	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

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-104 2011 Household Banking Status by Demographic Characteristics:
Portland-South Portland, ME**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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
Between \$30,000 and \$50,000	25	17.0	-	-	21	86.3	-	-	2	9.5	1	2.4	24	95.8	21	86.3
Between \$50,000 and \$75,000	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

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-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	
	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	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

Notes:

Figures do not always reconcile to totals because of rounding.

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- = 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	
	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	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

Notes:

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- = 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-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	
	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 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
Between \$15,000 and \$30,000	84	16.1	13	16.0	50	59.4	3	3.1	18	21.5	-	-	68	80.9	53	62.5
Between \$30,000 and \$50,000	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

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-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	
	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 Households	470	100.0	12	2.6	73	15.5	372	79.3	13	2.7
Household Type										
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	
	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	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	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 I-112 2011 Household Banking Status by Demographic Characteristics:
Reno-Sparks, NV**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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.

**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	
	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	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 \$50,000	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

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-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	
	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	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

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-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	
	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	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
Between \$15,000 and \$30,000	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

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-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	
	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	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

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-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	
	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	1,384	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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

Household Characteristic	All Households Number (1000s) Pct of Col		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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All US Households	461	100.0	18	3.9	329	71.4	-	-	102	22.1	12	2.6	439	95.3	329	71.4
Household Type																
Family household	284	61.6	13	4.7	218	76.8	-	-	53	18.5	-	-	271	95.3	218	76.8
Female householder, no husband present	66	14.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male householder, no wife present	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	196	42.5	4	2.1	163	83.3	-	-	28	14.5	-	-	192	97.9	163	83.3
Nonfamily household and other	177	38.4	5	2.5	111	62.8	-	-	49	27.8	12	6.8	169	95.3	111	62.8
Race/Ethnicity																
Black	44	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	384	83.3	-	-	311	81.0	-	-	65	16.8	8	2.1	384	100.0	311	81.0
Other non-Black non-Hispanic	11	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	94	20.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	103	22.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	85	18.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	83	18.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	96	20.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	36	7.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	118	25.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	126	27.4	-	-	101	79.5	-	-	21	17.0	4	3.5	126	100.0	101	79.5
College degree	181	39.2	-	-	154	85.2	-	-	23	12.7	4	2.1	181	100.0	154	85.2
Household Income																
Less than \$15,000	64	13.9	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	89	19.4	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
At Least \$75,000	152	32.9	-	-	126	82.8	-	-	14	9.2	12	7.9	148	97.5	126	82.8
Homeownership																
Homeowner	283	61.3	5	1.6	232	82.0	-	-	38	13.4	8	2.9	274	97.0	232	82.0
Non-homeowner	178	38.7	13	7.4	97	54.6	-	-	64	36.0	4	2.1	165	92.6	97	54.6

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-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	
	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 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	-	-

Notes:

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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-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	
	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	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	529	63.9	40	7.6	393	74.3	7	1.4	76	14.4	13	2.4	477	90.2	400	75.7
Female householder, 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	8	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	4	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

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-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	
	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 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

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-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	
	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	1,140	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	744	65.3	62	8.3	543	72.9	10	1.4	119	16.0	10	1.4	662	88.9	553	74.3
Female householder, 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
Household Income																
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 \$75,000	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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	-	-

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-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	
	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	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 householder, 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	4	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 \$75,000	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	2	1.5	35	23.8	4	2.5	127	85.9	94	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.

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-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	
	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 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	-	-

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-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	
	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	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

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-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	
	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 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

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-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	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	1,090	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
Between \$15,000 and \$30,000	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

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-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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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.

**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 (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	1,853	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
Between \$30,000 and \$50,000	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

Notes:

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- = 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-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	
	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 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

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-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	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	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
Between \$30,000 and \$50,000	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

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-134 2011 Household Banking Status by Demographic Characteristics:
Seattle-Tacoma-Bellevue, WA**

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	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

Notes:

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**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	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	1,464	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
Between \$30,000 and \$50,000	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

Notes:

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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:

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**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	
	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	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:

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**Table I-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	
	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 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

Notes:

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**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	782	60.2	50	6.4	584	74.6	-	-	135	17.3	13	1.7	719	91.9	588	75.2
Female householder, no husband present	166	12.8	20	11.9	101	60.4	-	-	46	27.7	-	-	147	88.1	101	60.4
Male householder, no wife present	84	6.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	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

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-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	
	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	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	290	67.4	23	7.8	222	76.7	-	-	43	14.7	3	0.9	265	91.4	222	76.7
Female householder, 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	-	-	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

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-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	
	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 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	
	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	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

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

Household Characteristic	All Households		Unbanked		Has a Bank Account					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
					Number (1000s)	Pct of Row	Number (1000s)	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

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-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	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	2,148	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	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 householder, 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
Between \$30,000 and \$50,000	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

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-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	
	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 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	-	-
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	
	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	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
Between \$15,000 and \$30,000	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 \$50,000	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

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.