

2009 Household Banking Status by Demographic Characteristics

Ohio

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	4,621	100.0	319	6.9	994	21.5	3,160	68.4	148	3.2		
Household Type												
Family Household	3,066	66.3	198	6.5	663	21.6	2,104	68.6	101	3.3		
Female householder, no husband present	535	11.6	88	16.4	189	35.2	242	45.1	17	3.2		
Male Householder, no wife present	204	4.4	36	17.6	64	31.1	86	42.1	19	9.2		
Married couple	2,326	50.3	74	3.2	411	17.7	1,777	76.4	65	2.8		
Nonfamily household and other	1,555	33.7	121	7.8	331	21.3	1,056	67.9	47	3.0		
Race/Ethnicity												
Black	607	13.1	141	23.2	212	34.9	246	40.6	8	1.3		
Hispanic non-Black	105	2.3	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	3,820	82.7	163	4.3	727	19.0	2,796	73.2	133	3.5		
Other non-Black non-Hispanic	89	1.9	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	935	20.2	100	10.7	263	28.1	525	56.1	47	5.1		
35 to 44 years	872	18.9	85	9.8	208	23.9	561	64.3	18	2.0		
45 to 54 years	1,031	22.3	72	7.0	289	28.1	636	61.7	32	3.1		
55 to 64 years	854	18.5	34	4.0	122	14.3	676	79.2	22	2.6		
65 years or more	929	20.1	27	2.9	112	12.0	762	82.0	29	3.1		
Education												
No high school degree	547	11.8	107	19.5	163	29.8	263	48.1	14	2.5		
High school degree	1,640	35.5	141	8.6	344	21.0	1,078	65.7	76	4.6		
Some college	1,365	29.5	59	4.3	353	25.9	905	66.3	48	3.5		
College degree	1,069	23.1	12	1.2	133	12.4	914	85.5	10	1.0		
Household Income												
Less than \$15,000	712	15.4	193	27.1	164	23.0	331	46.5	24	3.4		
Between \$15,000 and \$30,000	695	15.0	49	7.1	188	27.1	443	63.7	15	2.1		
Between \$30,000 and \$50,000	928	20.1	27	2.9	273	29.4	603	65.0	25	2.7		
Between \$50,000 and \$75,000	850	18.4	9	1.0	192	22.6	624	73.4	25	2.9		
At Least \$75,000	868	18.8	-	-	110	12.7	739	85.1	19	2.2		
Unknown	568	12.3	41	7.2	67	11.7	420	74.0	40	7.0		
Homeownership												
Homeowner	3,300	71.4	75	2.3	548	16.6	2,565	77.7	112	3.4		
Non-homeowner	1,321	28.6	244	18.5	446	33.7	595	45.1	36	2.8		

Notes:

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

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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

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

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