

2009 Household Banking Status by Demographic Characteristics

Cincinnati-Middletown, OH-KY-IN

Household Characteristic	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	812	100.0	99	12.2	183	22.5	504	62.0	27	3.3
Household Type										
Family Household	520	64.0	54	10.3	124	23.8	327	62.9	16	3.0
Female householder, no husband present	93	11.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	53	6.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	374	46.1	12	3.2	85	22.8	270	72.0	8	2.0
Nonfamily household and other	292	36.0	46	15.6	59	20.1	177	60.5	11	3.8
Race/Ethnicity										
Black	122	15.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	1.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	659	81.2	48	7.2	132	19.9	457	69.4	23	3.5
Other non-Black non-Hispanic	19	2.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	184	22.6	27	14.7	51	27.6	98	53.3	8	4.4
35 to 44 years	171	21.1	43	25.0	20	11.6	104	61.1	4	2.3
45 to 54 years	184	22.6	15	8.4	59	32.0	110	59.7	-	-
55 to 64 years	123	15.1	6	5.2	30	24.6	82	67.1	4	3.1
65 years or more	151	18.5	8	5.1	23	15.2	109	72.4	11	7.3
Education										
No high school degree	102	12.6	29	28.8	32	31.7	37	36.2	3	3.3
High school degree	298	36.6	47	15.9	48	16.2	186	62.6	16	5.3
Some college	223	27.5	19	8.4	71	31.9	126	56.3	8	3.4
College degree	189	23.3	4	1.9	31	16.4	155	81.7	-	-
Household Income										
Less than \$15,000	146	18.0	59	40.7	30	20.8	53	36.1	3	2.3
Between \$15,000 and \$30,000	100	12.4	11	11.1	27	26.8	62	62.0	-	-
Between \$30,000 and \$50,000	128	15.8	18	13.9	42	32.7	65	50.5	4	2.9
Between \$50,000 and \$75,000	117	14.4	-	-	31	26.9	86	73.1	-	-
At Least \$75,000	164	20.2	-	-	30	18.5	130	79.1	4	2.4
Unknown	156	19.2	11	6.8	21	13.7	109	69.4	16	10.1
Homeownership										
Homeowner	506	62.2	16	3.1	94	18.5	373	73.8	23	4.6
Non-homeowner	307	37.8	84	27.3	89	29.0	131	42.6	3	1.1

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](#)