

2009 Household Banking Status by Demographic Characteristics

Cleveland-Elyria-Mentor, OH

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	862	100.0	54	6.3	123	14.3	661	76.7	23	2.6
Household Type										
Family Household	571	66.3	33	5.8	77	13.5	446	78.0	15	2.7
Female householder, no husband present	122	14.2	19	15.8	27	22.2	72	59.0	4	3.0
Male Householder, no wife present	17	2.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	432	50.2	14	3.2	47	10.9	363	84.1	8	1.8
Nonfamily household and other	290	33.7	21	7.3	46	15.8	216	74.3	8	2.6
Race/Ethnicity										
Black	168	19.5	42	25.0	43	25.5	75	44.7	8	4.8
Hispanic non-Black	32	3.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	653	75.8	12	1.9	70	10.8	556	85.1	15	2.3
Other non-Black non-Hispanic	8	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	171	19.8	10	6.0	29	17.1	127	74.7	4	2.2
35 to 44 years	167	19.4	18	10.9	23	14.0	122	73.1	3	2.1
45 to 54 years	194	22.5	4	1.9	48	25.0	134	69.1	8	4.0
55 to 64 years	143	16.6	13	9.4	12	8.7	117	81.9	-	-
65 years or more	187	21.7	9	4.7	10	5.3	160	85.7	8	4.2
Education										
No high school degree	67	7.8	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	268	31.1	17	6.5	40	14.7	196	73.1	15	5.7
Some college	276	32.0	14	5.0	61	22.1	197	71.4	4	1.4
College degree	251	29.1	5	2.0	7	2.7	236	93.9	3	1.4
Household Income										
Less than \$15,000	74	8.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	119	13.9	10	8.6	29	24.1	73	60.8	8	6.6
Between \$30,000 and \$50,000	165	19.2	5	3.1	26	15.7	123	74.4	11	6.8
Between \$50,000 and \$75,000	150	17.4	4	2.9	24	16.0	122	81.1	-	-
At Least \$75,000	206	23.9	-	-	25	12.4	180	87.6	-	-
Unknown	147	17.1	8	5.6	8	5.2	128	86.7	4	2.6
Homeownership										
Homeowner	620	71.9	18	2.9	62	9.9	525	84.7	15	2.4
Non-homeowner	242	28.1	36	15.0	62	25.5	136	56.2	8	3.2

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](#)