

2009 Household Banking Status by Demographic Characteristics

Columbus, OH

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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	731	100.0	44	6.1	181	24.8	487	66.7	18	2.4
Household Type										
Family Household	425	58.2	32	7.6	132	31.1	254	59.7	7	1.6
Female householder, no husband present	92	12.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	31	4.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	303	41.4	11	3.5	71	23.4	217	71.8	4	1.3
Nonfamily household and other	305	41.8	12	4.0	49	16.1	233	76.4	11	3.6
Race/Ethnicity										
Black	116	15.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	11	1.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	572	78.3	32	5.6	116	20.3	409	71.5	15	2.6
Other non-Black non-Hispanic	32	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	185	25.4	18	9.9	58	31.4	95	51.2	14	7.5
35 to 44 years	140	19.1	5	3.9	47	33.4	88	62.7	-	-
45 to 54 years	122	16.7	14	11.6	31	25.1	77	63.3	-	-
55 to 64 years	155	21.1	7	4.3	28	17.9	117	75.4	4	2.5
65 years or more	129	17.7	-	-	18	13.9	111	86.1	-	-
Education										
No high school degree	58	7.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	205	28.1	17	8.4	62	30.3	126	61.3	-	-
Some college	235	32.1	8	3.4	54	23.2	155	65.9	18	7.5
College degree	233	31.9	4	1.6	42	18.2	187	80.2	-	-
Household Income										
Less than \$15,000	114	15.5	23	20.4	29	25.5	48	41.9	14	12.2
Between \$15,000 and \$30,000	100	13.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	166	22.8	7	4.2	57	34.0	103	61.8	-	-
Between \$50,000 and \$75,000	129	17.7	-	-	36	28.2	93	71.8	-	-
At Least \$75,000	185	25.3	-	-	14	7.7	167	90.3	4	2.0
Unknown	37	5.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	470	64.4	4	0.8	88	18.8	375	79.6	4	0.8
Non-homeowner	261	35.6	41	15.7	93	35.6	113	43.4	14	5.3

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](#)