

### 2009 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 Households	450	100.0	35	7.7	79	17.6	336	74.7	-	-
Household Type										
Family Household	262	58.2	24	9.2	34	13.1	204	77.8	-	-
Female householder, no husband present	48	10.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	14	3.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	200	44.5	3	1.4	16	7.8	182	90.8	-	-
Nonfamily household and other	188	41.8	11	5.7	45	23.8	133	70.5	-	-
Race/Ethnicity										
Black	55	12.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	15	3.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	377	83.8	20	5.2	56	15.0	301	79.9	-	-
Other non-Black non-Hispanic	3	0.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	85	18.8	21	24.8	19	22.6	45	52.6	-	-
35 to 44 years	73	16.2	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	108	24.0	10	9.1	22	20.3	76	70.6	-	-
55 to 64 years	70	15.5	-	-	11	16.2	59	83.8	-	-
65 years or more	115	25.4	-	-	11	9.4	104	90.6	-	-
Education										
No high school degree	59	13.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	155	34.5	8	5.1	38	24.6	109	70.3	-	-
Some college	143	31.9	14	10.0	29	20.5	100	69.5	-	-
College degree	93	20.6	2	2.2	6	6.6	84	91.2	-	-
Household Income										
Less than \$15,000	62	13.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	88	19.7	8	9.4	23	25.5	58	65.0	-	-
Between \$30,000 and \$50,000	79	17.6	-	-	27	33.8	53	66.2	-	-
Between \$50,000 and \$75,000	76	16.8	-	-	9	12.5	66	87.5	-	-
At Least \$75,000	76	16.9	-	-	3	3.8	73	96.2	-	-
Unknown	68	15.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	322	71.6	11	3.4	30	9.2	282	87.3	-	-
Non-homeowner	128	28.4	24	18.5	49	38.5	55	42.9	-	-

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](#)