

# ECONOMICINCLUSION.GOV



## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

### 2011 Household Bank Account Type by Demographic

Ohio

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	4,719	100.0	414	8.8	3,084	65.4	129	2.7	987	20.9	105	2.2	4,079	86.4	3,213	68.1
Household Type																
Family Household	2,985	63.3	217	7.3	2,110	70.7	54	1.8	533	17.9	71	2.4	2,651	88.8	2,164	72.5
Female householder, no husband present	567	12.0	122	21.6	257	45.3	22	3.8	147	25.9	19	3.4	408	71.9	278	49.1
Male Householder, no wife present	178	3.8	27	14.9	76	42.3	3	1.8	70	39.0	3	1.9	145	81.3	79	44.2
Married couple	2,240	47.5	68	3.0	1,778	79.4	29	1.3	317	14.2	48	2.1	2,098	93.7	1,807	80.7
Nonfamily household and other	1,734	36.7	197	11.4	975	56.2	75	4.3	453	26.2	34	2.0	1,428	82.4	1,049	60.5
Race/Ethnicity																
Black	602	12.8	184	30.5	220	36.6	47	7.9	146	24.3	5	0.8	367	60.9	268	44.5
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,936	83.4	215	5.5	2,733	69.4	81	2.1	813	20.6	94	2.4	3,553	90.3	2,814	71.5
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	958	20.3	163	17.0	594	62.0	22	2.3	159	16.6	20	2.1	753	78.6	616	64.3
35 to 44 years	889	18.8	87	9.8	563	63.3	13	1.5	200	22.5	26	3.0	762	85.8	576	64.8
45 to 54 years	1,021	21.6	76	7.4	678	66.4	37	3.6	208	20.4	22	2.2	891	87.2	715	70.0
55 to 64 years	884	18.7	40	4.5	618	70.0	33	3.7	175	19.8	17	2.0	794	89.8	651	73.7
65 years or more	967	20.5	48	5.0	631	65.2	25	2.6	245	25.3	18	1.9	879	90.9	655	67.8
Education																
No high school degree	492	10.4	100	20.3	169	34.4	30	6.0	182	37.0	11	2.2	351	71.5	199	40.4
High school degree	1,664	35.3	199	11.9	962	57.8	63	3.8	398	23.9	41	2.5	1,361	81.8	1,026	61.6
Some college	1,352	28.6	103	7.6	932	68.9	29	2.1	264	19.6	24	1.8	1,201	88.8	961	71.1
College degree	1,211	25.7	13	1.0	1,021	84.3	7	0.6	142	11.7	29	2.4	1,166	96.3	1,028	84.9
Household Income																
Less than \$15,000	872	18.5	287	32.9	233	26.8	54	6.2	287	33.0	10	1.2	521	59.7	287	32.9
Between \$15,000 and \$30,000	886	18.8	71	8.0	479	54.0	49	5.6	260	29.3	27	3.1	738	83.3	528	59.6
Between \$30,000 and \$50,000	1,009	21.4	39	3.9	692	68.6	14	1.4	248	24.6	15	1.5	944	93.6	707	70.0
Between \$50,000 and \$75,000	950	20.1	14	1.4	793	83.5	4	0.4	118	12.4	22	2.3	911	95.8	797	83.9
At Least \$75,000	1,002	21.2	3	0.3	887	88.5	7	0.7	75	7.4	30	3.0	965	96.3	894	89.2
Homeownership																
Homeowner	3,230	68.5	75	2.3	2,476	76.6	54	1.7	553	17.1	72	2.2	3,032	93.9	2,530	78.3
Non-homeowner	1,488	31.5	339	22.8	608	40.9	74	5.0	434	29.2	33	2.2	1,047	70.3	683	45.9

**Notes:**

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

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)