

2011 Household Banking Status by Demographic Characteristics

Ohio

Household Characteristics	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	4,719	100.0	414	8.8	912	19.3	3,172	67.2	220
Household Type										
Family Household	2,985	63.3	217	7.3	607	20.3	2,019	67.7	141	4.7
Female householder, no husband present	567	12.0	122	21.6	167	29.5	249	43.9	28	5.0
Male Householder, no wife present	178	3.8	27	14.9	59	33.2	89	49.9	3	1.9
Married couple	2,240	47.5	68	3.0	381	17.0	1,681	75.1	109	4.9
Nonfamily household and other	1,734	36.7	197	11.4	305	17.6	1,153	66.5	79	4.6
Race/Ethnicity										
Black	602	12.8	184	30.5	180	29.8	207	34.3	32	5.4
Hispanic non-Black	92	1.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	3,936	83.4	215	5.5	694	17.6	2,849	72.4	178	4.5
Other non-Black non-Hispanic	88	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	958	20.3	163	17.0	202	21.0	550	57.4	43	4.5
35 to 44 years	889	18.8	87	9.8	214	24.1	554	62.3	34	3.8
45 to 54 years	1,021	21.6	76	7.4	186	18.2	706	69.1	53	5.2
55 to 64 years	884	18.7	40	4.5	170	19.2	629	71.2	45	5.1
65 years or more	967	20.5	48	5.0	140	14.5	734	75.9	45	4.6
Education										
No high school degree	492	10.4	100	20.3	97	19.8	276	56.2	18	3.7
High school degree	1,664	35.3	199	11.9	327	19.6	1,049	63.0	90	5.4
Some college	1,352	28.6	103	7.6	347	25.7	833	61.6	68	5.1
College degree	1,211	25.7	13	1.0	140	11.6	1,014	83.7	44	3.7
Household Income										
Less than \$15,000	872	18.5	287	32.9	190	21.8	367	42.0	28	3.3
Between \$15,000 and \$30,000	886	18.8	71	8.0	228	25.7	549	62.0	38	4.3
Between \$30,000 and \$50,000	1,009	21.4	39	3.9	234	23.2	682	67.6	54	5.4
Between \$50,000 and \$75,000	950	20.1	14	1.4	127	13.4	750	78.9	60	6.3
At Least \$75,000	1,002	21.2	3	0.3	133	13.3	825	82.4	40	4.0
Homeownership										
Homeowner	3,230	68.5	75	2.3	482	14.9	2,497	77.3	176	5.4
Non-homeowner	1,488	31.5	339	22.8	429	28.9	676	45.4	44	3.0

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)