

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

2011 Household Banking Status by Demographic Characteristics

Cincinnati-Middletown, OH-KY-IN

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	823	100.0	84	10.3	127	15.5	565	68.6	46	5.6
Household Type										
Family Household	497	60.4	37	7.5	82	16.5	349	70.2	28	5.7
Female householder, no husband present	84	10.2	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	24	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	389	47.3	18	4.7	45	11.6	301	77.3	25	6.4
Nonfamily household and other	326	39.6	47	14.4	45	13.9	216	66.2	18	5.5
Race/Ethnicity										
Black	98	12.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	2.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	694	84.3	50	7.2	96	13.8	510	73.4	39	5.6
Other non-Black non-Hispanic	11	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	187	22.7	32	16.9	33	17.9	122	65.2	-	-
35 to 44 years	137	16.6	23	16.7	22	16.1	89	64.8	3	2.4
45 to 54 years	185	22.5	6	3.0	24	12.7	138	74.7	18	9.6
55 to 64 years	169	20.5	10	5.9	22	13.1	123	72.9	14	8.1
65 years or more	146	17.7	15	10.0	26	18.0	93	64.1	12	8.0
Education										
No high school degree	62	7.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	270	32.8	51	18.7	58	21.3	140	52.0	21	8.0
Some college	254	30.9	18	6.9	46	18.2	184	72.2	7	2.7
College degree	237	28.8	3	1.2	14	6.1	205	86.7	14	5.9
Household Income										
Less than \$15,000	124	15.1	51	41.2	18	14.5	55	44.3	-	-
Between \$15,000 and \$30,000	142	17.3	16	11.1	39	27.5	83	58.6	4	2.8
Between \$30,000 and \$50,000	239	29.0	13	5.4	55	23.0	157	65.7	14	5.8
Between \$50,000 and \$75,000	126	15.3	5	3.8	13	10.0	94	74.8	14	11.5
At Least \$75,000	193	23.4	-	-	3	1.4	176	91.3	14	7.3
Homeownership										
Homeowner	534	64.8	7	1.3	46	8.7	437	81.9	43	8.1
Non-homeowner	290	35.2	77	26.7	81	27.9	128	44.2	3	1.2

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.

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](#)