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

2011 Household Banking Status by Demographic Characteristics Cleveland-Elyria-Mentor, OH

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	909	100.0	77	8.5	164	18.1	638	70.3	29	3.1
Household Type										
Family Household	558	61.4	43	7.7	101	18.1	400	71.7	14	2.5
Female householder, no husband present	119	13.1	31	26.3	34	28.4	47	39.7	7	5.7
Male Householder, no wife present	40	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	400	44.0	12	2.9	59	14.7	322	80.6	7	1.8
Nonfamily household and other	350	38.6	34	9.8	63	18.0	238	68.1	14	4.1
Race/Ethnicity										
Black	154	16.9	49	31.6	33	21.3	65	42.1	8	4.9
Hispanic non-Black	34	3.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	700	77.0	24	3.4	123	17.5	532	76.0	21	3.0
Other non-Black non-Hispanic	21	2.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	171	18.8	34	19.9	31	18.3	98	57.6	7	4.3
35 to 44 years	171	18.8	4	2.1	32	18.7	128	74.9	7	4.2
45 to 54 years	205	22.5	13	6.1	36	17.8	149	72.6	7	3.4
55 to 64 years	168	18.5	9	5.4	38	22.5	117	69.9	4	2.1
65 years or more	194	21.4	18	9.2	27	13.9	146	75.2	3	1.7
Education										
No high school degree	92	10.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	252	27.7	25	9.9	49	19.5	168	66.5	10	4.1
Some college	250	27.5	19	7.7	55	22.0	165	66.0	11	4.4
College degree	315	34.6	-	-	44	13.9	264	83.8	7	2.3
Household Income										
Less than \$15,000	158	17.4	43	27.5	25	15.8	90	56.7	-	-
Between \$15,000 and \$30,000	150	16.5	27	17.9	36	24.1	84	55.9	3	2.2
Between \$30,000 and \$50,000	176	19.3	7	3.9	41	23.1	121	68.6	8	4.5
Between \$50,000 and \$75,000	210	23.1	-	-	33	15.9	169	80.8	7	3.3
At Least \$75,000	215	23.7	-	-	30	13.7	175	81.4	10	4.9
Homeownership										
Homeowner	635	69.9	27	4.2	100	15.7	486	76.6	22	3.4
Non-homeowner	274	30.1	50	18.3	64	23.6	152	55.6	7	2.5

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](#)