

### 2011 Household Banking Status by Demographic Characteristics

Louisville, 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	571	100.0	48	8.4	131	23.0	389	68.2	2	0.4
Household Type										
Family Household	417	73.0	36	8.6	101	24.2	280	67.2	-	-
Female householder, no husband present	84	14.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	44	7.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	289	50.7	2	0.9	77	26.5	210	72.7	-	-
Nonfamily household and other	154	27.0	12	7.9	30	19.7	109	71.1	2	1.4
Race/Ethnicity										
Black	85	14.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	20	3.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	456	80.0	25	5.5	83	18.2	348	76.3	-	-
Other non-Black non-Hispanic	9	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	173	30.4	24	13.9	73	42.1	76	44.0	-	-
35 to 44 years	91	16.0	5	5.4	28	31.0	58	63.5	-	-
45 to 54 years	101	17.7	4	4.2	14	13.5	83	82.3	-	-
55 to 64 years	116	20.4	12	10.1	12	10.5	92	79.4	-	-
65 years or more	89	15.5	3	3.5	4	4.4	79	89.7	2	2.4
Education										
No high school degree	63	11.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	164	28.8	16	9.6	32	19.5	116	70.9	-	-
Some college	219	38.5	15	6.6	48	21.8	157	71.6	-	-
College degree	124	21.8	-	-	33	26.5	91	73.5	-	-
Household Income										
Less than \$15,000	110	19.2	43	39.3	13	11.9	53	48.8	-	-
Between \$15,000 and \$30,000	141	24.7	3	1.8	54	38.4	82	58.3	2	1.5
Between \$30,000 and \$50,000	121	21.2	-	-	36	29.5	85	70.5	-	-
Between \$50,000 and \$75,000	90	15.7	2	2.7	8	8.9	79	88.3	-	-
At Least \$75,000	109	19.2	-	-	20	18.5	89	81.5	-	-
Homeownership										
Homeowner	354	62.0	6	1.8	37	10.5	308	87.1	2	0.6
Non-homeowner	217	38.0	42	19.2	94	43.3	81	37.5	-	-

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](#)