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



2011 Household Bank Account Type by Demographic Characteristics Cincinnati-Middletown, OH-KY-IN

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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
All Households	823	100	84	10.3	476	57.8	23	2.8	203	24.6	37	4.5	679	82.5	499	60.6
Household Type																
Family Household	497	60.4	37	7.5	332	66.8	8	1.7	96	19.3	23	4.7	428	86.1	340	68.5
Female householder, no husband present	84	10.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	24	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	389	47.3	18	4.7	287	73.8	-	-	64	16.4	20	5.1	351	90.2	287	73.8
Nonfamily household and other	326	39.6	47	14.4	144	44.1	15	4.6	107	32.7	14	4.2	251	76.9	159	48.7
Race/Ethnicity																
Black	98	12.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	694	84.3	50	7.2	429	61.8	11	1.6	170	24.4	35	5.0	599	86.3	440	63.4
Other non-Black non-Hispanic	11	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	187	22.7	32	16.9	111	59.4	5	2.7	35	18.9	4	2.0	146	78.3	116	62.1
35 to 44 years	137	16.6	23	16.7	71	51.6	-	-	44	31.8	-	-	114	83.3	71	51.6
45 to 54 years	185	22.5	6	3.0	119	64.5	7	3.9	41	21.9	12	6.7	160	86.4	127	68.4
55 to 64 years	169	20.5	10	5.9	102	60.1	4	2.1	47	27.8	7	4.1	149	87.9	105	62.2
65 years or more	146	17.7	15	10.0	74	50.5	7	5.1	36	25.0	14	9.4	110	75.5	81	55.6
Education																
No high school degree	62	7.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	270	32.8	51	18.7	113	41.7	15	5.4	77	28.4	15	5.7	189	70.1	127	47.1
Some college	254	30.9	18	6.9	156	61.5	5	2.0	72	28.3	3	1.4	228	89.7	161	63.5
College degree	237	28.8	3	1.2	187	78.8	-	-	33	14.1	14	5.9	220	92.9	187	78.8
Household Income																
Less than \$15,000	124	15.1	51	41.2	21	17.1	7	6.0	42	34.0	2	1.7	63	51.1	29	23.2
Between \$15,000 and \$30,000	142	17.3	16	11.1	69	48.5	12	8.8	39	27.2	6	4.5	108	75.7	81	57.3
Between \$30,000 and \$50,000	239	29.0	13	5.4	141	59.1	3	1.4	74	31.1	7	3.0	215	90.3	144	60.5
Between \$50,000 and \$75,000	126	15.3	5	3.8	94	74.6	-	-	20	15.7	7	5.9	114	90.3	94	74.6
At Least \$75,000	193	23.4	-	-	151	78.2	-	-	28	14.6	14	7.2	179	92.8	151	78.2
Homeownership																
Homeowner	534	64.8	7	1.3	378	70.9	7	1.3	107	20.0	35	6.5	485	90.9	385	72.2
Non-homeowner	290	35.2	77	26.7	98	33.7	16	5.6	96	33.2	2	0.8	194	66.9	114	39.3

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.

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](#)