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



2011 Household Bank Account Type by Demographic Characteristics Cleveland-Elyria-Mentor, OH

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	Number (1000s)	Pct of Row
All Households	909	100	77	8.5	599	65.9	23	2.5	196	21.6	14	1.6	798	87.8	621	68.4
Household Type																
Family Household	558	61.4	43	7.7	388	69.5	9	1.5	108	19.4	11	1.9	499	89.5	396	71.0
Female householder, no husband present	119	13.1	31	26.3	57	47.9	5	4.0	26	21.9	-	-	83	69.7	62	51.9
Male Householder, no wife present	40	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	400	44.0	12	2.9	312	78.0	4	1.0	62	15.5	11	2.7	377	94.3	315	78.9
Nonfamily household and other	350	38.6	34	9.8	211	60.2	14	4.0	87	25.0	3	1.0	299	85.2	225	64.2
Race/Ethnicity																
Black	154	16.9	49	31.6	49	31.9	11	7.1	45	29.4	-	-	94	61.3	60	39.0
Hispanic non-Black	34	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	700	77.0	24	3.4	508	72.6	12	1.7	142	20.3	14	2.0	653	93.4	520	74.3
Other non-Black non-Hispanic	21	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	171	18.8	34	19.9	94	54.8	4	2.6	39	22.8	-	-	132	77.6	98	57.3
35 to 44 years	171	18.8	4	2.1	120	70.3	-	-	40	23.3	7	4.2	160	93.6	120	70.3
45 to 64 years	205	22.5	13	6.1	153	74.5	3	1.6	36	17.8	-	-	189	92.3	156	76.1
55 to 64 years	168	18.5	9	5.4	113	67.6	15	8.9	27	15.9	4	2.1	140	83.6	128	76.5
65 years or more	194	21.4	18	9.2	119	61.2	-	-	54	27.8	3	1.7	176	90.8	119	61.2
Education																
No high school degree	92	10.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	252	27.7	25	9.9	136	54.0	10	4.2	77	30.5	4	1.4	213	84.5	147	58.2
Some college	250	27.5	19	7.7	178	71.0	9	3.4	45	17.9	-	-	222	88.9	186	74.4
College degree	315	34.6	-	-	257	81.7	4	1.1	43	13.8	11	3.4	304	96.6	261	82.8
Household Income																
Less than \$15,000	158	17.4	43	27.5	59	37.5	3	2.1	52	32.9	-	-	111	70.4	62	39.5
Between \$15,000 and \$30,000	150	16.5	27	17.9	63	42.3	12	8.0	48	31.9	-	-	111	74.1	75	50.2
Between \$30,000 and \$50,000	176	19.3	7	3.9	106	60.5	4	2.0	55	31.5	4	2.2	162	92.0	110	62.5
Between \$50,000 and \$75,000	210	23.1	-	-	189	90.3	-	-	17	8.0	4	1.7	206	98.3	189	90.3
At Least \$75,000	215	23.7	-	-	180	83.9	4	1.8	24	11.1	7	3.2	208	96.6	184	85.7
Homeownership																
Homeowner	635	69.9	27	4.2	467	73.5	12	1.9	115	18.1	14	2.2	585	92.2	479	75.4
Non-homeowner	274	30.1	50	18.3	132	48.3	10	3.8	81	29.6	-	-	213	77.8	143	52.1

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](#)