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

2011 Household Bank Account Type by Demographic Characteristics

Columbus, 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	718	100	58	8.1	512	71.4	3	0.5	132	18.4	12	1.6	645	89.8	516	71.8
Household Type																
Family Household	424	59.0	26	6.2	324	76.6	-	-	65	15.3	8	2.0	389	91.9	324	76.6
Female householder, no husband present	84	11.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	29	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	310	43.2	8	2.5	266	85.7	-	-	32	10.2	5	1.5	297	95.9	266	85.7
Nonfamily household and other	294	41.0	32	10.9	188	63.9	3	1.1	68	23.0	3	1.2	256	86.9	191	65.0
Race/Ethnicity																
Black	107	14.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	577	80.4	25	4.3	441	76.4	-	-	104	18.1	7	1.2	545	94.5	441	76.4
Other non-Black non-Hispanic	23	3.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	186	25.9	37	20.0	123	66.0	-	-	26	14.1	-	-	149	80.0	123	66.0
35 to 44 years	126	17.5	8	6.4	96	76.3	-	-	17	13.5	5	3.8	113	89.8	96	76.3
45 to 64 years	183	25.5	10	5.3	131	71.4	-	-	39	21.4	4	1.9	170	92.7	131	71.4
55 to 64 years	119	16.6	-	-	93	78.4	-	-	26	21.6	-	-	119	100.0	93	78.4
65 years or more	105	14.6	3	3.1	70	67.2	3	3.1	24	23.3	3	3.3	95	90.4	74	70.3
Education																
No high school degree	60	8.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	182	25.4	12	6.7	118	64.5	-	-	44	24.2	8	4.6	162	88.8	118	64.5
Some college	245	34.1	27	11.2	167	68.3	-	-	47	19.1	3	1.4	214	87.4	167	68.3
College degree	231	32.2	5	2.4	208	89.9	-	-	18	7.7	-	-	226	97.6	208	89.9
Household Income																
Less than \$15,000	145	20.2	48	32.8	50	34.3	-	-	44	30.4	3	2.4	94	64.8	50	34.3
Between \$15,000 and \$30,000	114	15.8	7	6.2	57	50.4	3	2.9	42	37.4	4	3.1	100	87.8	60	53.2
Between \$30,000 and \$50,000	170	23.7	4	2.1	132	77.4	-	-	35	20.5	-	-	167	97.9	132	77.4
Between \$50,000 and \$75,000	127	17.6	-	-	119	94.3	-	-	7	5.7	-	-	127	100.0	119	94.3
At Least \$75,000	163	22.6	-	-	154	94.9	-	-	4	2.2	5	2.9	158	97.1	154	94.9
Homeownership																
Homeowner	432	60.2	7	1.6	364	84.2	3	0.8	55	12.7	4	0.8	419	96.9	367	84.9
Non-homeowner	286	39.8	51	18.0	149	52.0	-	-	77	27.1	8	2.9	226	79.1	149	52.0

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](#)