

2011 Household Bank Account Type by Demographic Characteristics

Louisville, 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	Number (1000s)	Pct of Row
All Households	571	100	48	8.4	356	62.4	-	-	167	29.2	-	-	522	91.6	356	62.4
Household Type																
Family Household	417	73.0	36	8.6	265	63.5	-	-	116	27.9	-	-	381	91.4	265	63.5
Female householder, no husband present	84	14.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	44	7.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	289	50.7	2	0.9	213	73.6	-	-	74	25.6	-	-	287	99.1	213	73.6
Nonfamily household and other	154	27.0	12	7.9	91	59.3	-	-	50	32.8	-	-	142	92.1	91	59.3
Race/Ethnicity																
Black	85	14.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	20	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	456	80.0	25	5.5	319	69.9	-	-	112	24.6	-	-	431	94.5	319	69.9
Other non-Black non-Hispanic	9	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	173	30.4	24	13.9	95	55.0	-	-	54	31.1	-	-	149	86.1	95	55.0
35 to 44 years	91	16.0	5	5.4	47	51.1	-	-	40	43.4	-	-	86	94.6	47	51.1
45 to 54 years	101	17.7	4	4.2	60	59.8	-	-	36	36.0	-	-	97	95.8	60	59.8
55 to 64 years	116	20.4	12	10.1	87	75.3	-	-	17	14.7	-	-	104	89.9	87	75.3
65 years or more	89	15.5	3	3.5	66	74.3	-	-	20	22.2	-	-	85	96.5	66	74.3
Education																
No high school degree	63	11.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	164	28.8	16	9.6	93	56.6	-	-	55	33.8	-	-	148	90.4	93	56.6
Some college	219	38.5	15	6.6	143	65.0	-	-	62	28.4	-	-	205	93.4	143	65.0
College degree	124	21.8	-	-	104	83.7	-	-	20	16.3	-	-	124	100.0	104	83.7
Household Income																
Less than \$15,000	110	19.2	43	39.3	27	24.6	-	-	40	36.1	-	-	67	60.7	27	24.6
Between \$15,000 and \$30,000	141	24.7	3	1.8	76	54.2	-	-	62	44.1	-	-	138	98.2	76	54.2
Between \$30,000 and \$50,000	121	21.2	-	-	88	72.8	-	-	33	27.2	-	-	121	100.0	88	72.8
Between \$50,000 and \$75,000	90	15.7	2	2.7	64	71.5	-	-	23	25.7	-	-	87	97.3	64	71.5
At Least \$75,000	109	19.2	-	-	100	91.7	-	-	9	8.3	-	-	109	100.0	100	91.7
Homeownership																
Homeowner	354	62.0	6	1.8	272	77.0	-	-	75	21.2	-	-	347	98.2	272	77.0
Non-homeowner	217	38.0	42	19.2	83	38.5	-	-	92	42.3	-	-	175	80.8	83	38.5

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.

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](#)