

Unbanked and Underbanked for Cincinnati-Middletown, OH-KY-IN, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	914	100	9.0	21.5	60.9	8.6
Race/Ethnicity (PCT)						
Black	139	100	NA	NA	NA	NA
Hispanic	26	100	NA	NA	NA	-
Asian	12	100	-	NA	-	NA
American Indian/Alaskan	10	100	NA	NA	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	727	100	4.2	19.3	68.6	7.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	51	100	NA	NA	NA	NA
25 to 34 years	192	100	19.3	29.2	46.9	4.7
35 to 44 years	136	100	9.1	19.6	65.6	5.6
45 to 54 years	161	100	11.2	23.8	64.9	-
55 to 64 years	190	100	1.6	25.5	65.5	7.3
65 years or more	185	100	-	7.3	72.5	20.2
Education (PCT)						
No high school degree	83	100	NA	NA	NA	NA
High school degree	316	100	9.7	21.3	60.9	8.2
Some college	267	100	8.6	24.6	59.6	7.1
College degree	248	100	3.0	18.7	72.4	5.9
Employment Status (PCT)						
Employed	569	100	9.0	20.5	63.1	7.5
Unemployed	37	100	NA	NA	NA	-
Not in labor force	307	100	5.5	24.3	58.5	11.7
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	111	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	204	100	5.5	32.3	53.2	9.0
Between \$30,000 and \$50,000	244	100	6.0	14.9	63.2	15.9
Between \$50,000 and \$75,000	161	100	3.7	19.0	71.9	5.5

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	194	100	2.3	16.3	79.5	1.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	87	100	NA	NA	NA	NA
Not Disabled	592	100	10.0	24.0	61.7	4.3
Not Applicable	235	100	5.0	11.4	63.1	20.4
Metropolitan Status (PCT)						
Metropolitan area - principal City	191	100	17.1	24.3	49.9	8.7
Metropolitan area - Balance	723	100	6.9	20.7	63.8	8.6
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.