

Unbanked and Underbanked for Columbus, OH, 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	760	100	7.8	25.6	65.4	1.2
Race/Ethnicity (PCT)						
Black	167	100	16.8	45.4	34.3	3.5
Hispanic	8	100	NA	NA	-	-
Asian	16	100	NA	NA	NA	-
American Indian/Alaskan	13	100	-	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	555	100	3.8	19.6	76.0	0.6
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	53	100	NA	NA	NA	-
25 to 34 years	134	100	NA	NA	NA	-
35 to 44 years	168	100	15.1	26.8	56.1	1.9
45 to 54 years	156	100	10.4	21.4	68.2	-
55 to 64 years	116	100	-	NA	NA	NA
65 years or more	134	100	-	17.7	82.3	-
Education (PCT)						
No high school degree	83	100	NA	NA	NA	-
High school degree	187	100	5.5	37.2	55.6	1.7
Some college	231	100	-	35.2	64.8	-
College degree	260	100	-	13.6	84.1	2.2
Employment Status (PCT)						
Employed	546	100	3.4	28.0	67.6	1.1
Unemployed	28	100	NA	-	NA	-
Not in labor force	186	100	12.9	22.6	62.8	1.7
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	69	100	NA	NA	NA	-
Between \$15,000 and \$30,000	130	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	182	100	6.7	30.9	59.3	3.2
Between \$50,000 and \$75,000	151	100	-	27.5	72.5	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	227	100	-	16.5	83.5	-
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	62	100	-	NA	NA	-
Not Disabled	512	100	9.9	26.1	62.3	1.8
Not Applicable	187	100	4.5	21.6	74.0	-
Metropolitan Status (PCT)						
Metropolitan area - principal City	292	100	12.9	29.1	54.9	3.1
Metropolitan area - Balance	468	100	4.5	23.5	72.0	-
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.