

Unbanked and Underbanked for Grand Rapids-Wyoming, MI, 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	396	100	3.5	13.9	79.1	3.6
Race/Ethnicity (PCT)						
Black	30	100	-	NA	NA	-
Hispanic	11	100	-	NA	-	-
Asian	-	100	-	-	-	-
American Indian/Alaskan	15	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	340	100	4.1	8.3	83.5	4.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	31	100	NA	NA	NA	-
25 to 34 years	51	100	NA	NA	NA	-
35 to 44 years	82	100	NA	NA	NA	-
45 to 54 years	104	100	NA	NA	NA	NA
55 to 64 years	63	100	-	NA	NA	-
65 years or more	64	100	-	-	NA	NA
Education (PCT)						
No high school degree	25	100	NA	NA	NA	-
High school degree	119	100	-	17.0	77.0	6.1
Some college	152	100	4.5	10.1	83.0	2.4
College degree	101	100	-	NA	NA	NA
Employment Status (PCT)						
Employed	265	100	-	18.0	79.3	2.7
Unemployed	16	100	NA	-	NA	-
Not in labor force	115	100	9.0	6.2	78.6	6.2
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	44	100	NA	NA	NA	-
Between \$15,000 and \$30,000	68	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	88	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	78	100	-	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	117	100	-	-	100.0	-
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	52	100	NA	NA	NA	-
Not Disabled	249	100	1.3	14.7	82.7	1.4
Not Applicable	95	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	171	100	6.0	21.2	66.6	6.2
Metropolitan area - Balance	225	100	1.6	8.3	88.5	1.6
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.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.