

Unbanked and Underbanked for Indianapolis, 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	735	100	11.0	18.0	70.4	0.6
Race/Ethnicity (PCT)						
Black	113	100	NA	NA	NA	-
Hispanic	40	100	NA	NA	NA	-
Asian	16	100	-	NA	NA	-
American Indian/Alaskan	10	100	-	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	557	100	5.8	15.0	78.4	0.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	31	100	NA	NA	NA	-
25 to 34 years	158	100	11.6	21.1	67.3	-
35 to 44 years	125	100	13.9	27.7	58.4	-
45 to 54 years	140	100	3.1	16.5	80.4	-
55 to 64 years	150	100	21.9	16.7	61.4	-
65 years or more	131	100	-	5.9	90.8	3.3
Education (PCT)						
No high school degree	49	100	NA	NA	NA	-
High school degree	194	100	18.7	23.8	55.3	2.2
Some college	203	100	7.5	27.7	64.8	-
College degree	290	100	3.0	6.9	90.2	-
Employment Status (PCT)						
Employed	509	100	6.2	19.8	74.0	-
Unemployed	38	100	NA	NA	NA	-
Not in labor force	189	100	19.2	12.8	65.7	2.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	99	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	106	100	NA	NA	NA	-
Between \$30,000 and \$50,000	196	100	6.1	25.1	68.8	-
Between \$50,000 and \$75,000	80	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	254	100	1.5	8.9	89.5	-
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	68	100	NA	NA	NA	-
Not Disabled	505	100	10.9	18.7	70.3	-
Not Applicable	163	100	4.9	10.2	82.2	2.7
Metropolitan Status (PCT)						
Metropolitan area - principal City	368	100	18.7	22.9	57.3	1.2
Metropolitan area - Balance	367	100	3.2	13.2	83.5	-
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.