

Unbanked and Underbanked for Louisville, 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	587	100	5.2	25.8	66.2	2.9
Race/Ethnicity (PCT)						
Black	116	100	17.8	40.0	40.0	2.2
Hispanic	15	100	-	NA	NA	NA
Asian	3	100	-	NA	-	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	454	100	2.1	21.4	74.0	2.5
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	16	100	NA	NA	NA	-
25 to 34 years	110	100	6.9	38.3	47.4	7.4
35 to 44 years	98	100	-	32.1	67.9	-
45 to 54 years	115	100	11.6	16.5	69.9	2.0
55 to 64 years	92	100	2.4	36.1	61.4	-
65 years or more	156	100	1.1	15.1	79.5	4.4
Education (PCT)						
No high school degree	62	100	NA	NA	NA	-
High school degree	166	100	10.3	24.9	63.4	1.4
Some college	195	100	-	27.6	69.5	2.9
College degree	163	100	1.3	20.2	72.9	5.7
Employment Status (PCT)						
Employed	340	100	4.2	24.2	68.6	3.1
Unemployed	36	100	NA	NA	NA	-
Not in labor force	211	100	5.2	24.3	67.3	3.2
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	66	100	NA	NA	NA	-
Between \$15,000 and \$30,000	134	100	10.6	32.3	52.0	5.1
Between \$30,000 and \$50,000	167	100	-	31.1	62.7	6.2
Between \$50,000 and \$75,000	99	100	-	17.8	82.2	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	121	100	-	13.1	86.9	-
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	64	100	NA	NA	NA	-
Not Disabled	351	100	4.0	26.9	66.1	3.0
Not Applicable	172	100	4.1	14.7	77.2	3.9
Metropolitan Status (PCT)						
Metropolitan area - principal City	110	100	14.7	29.1	53.9	2.3
Metropolitan area - Balance	477	100	2.9	25.0	69.0	3.1
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.