

## Unbanked and Underbanked for Midwest, 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
<b>All Households</b>	27315	100	6.4	16.9	71.4	5.2
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	2916	100	22.3	27.9	41.6	8.2
<b>Hispanic</b>	1169	100	16.2	30.3	48.6	4.9
<b>Asian</b>	715	100	3.0	23.7	63.9	9.3
<b>American Indian/Alaskan</b>	319	100	23.8	25.8	48.4	2.0
<b>Hawaiian/Pacific Islander</b>	24	100	-	NA	NA	-
<b>White non-Black non-Hispanic</b>	22172	100	3.6	14.4	77.2	4.8
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	1321	100	14.0	24.4	57.1	4.5
<b>25 to 34 years</b>	4465	100	9.3	21.0	64.8	4.8
<b>35 to 44 years</b>	4530	100	7.8	21.7	66.0	4.5
<b>45 to 54 years</b>	5264	100	7.0	17.5	70.6	4.8
<b>55 to 64 years</b>	5378	100	5.4	15.1	74.8	4.7
<b>65 years or more</b>	6357	100	2.1	10.3	80.7	7.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	2466	100	24.4	23.0	47.3	5.3
<b>High school degree</b>	8091	100	8.2	19.2	66.5	6.0
<b>Some college</b>	8266	100	4.9	19.0	71.3	4.8
<b>College degree</b>	8492	100	0.9	11.0	83.2	4.9
<b>Employment Status (PCT)</b>						
<b>Employed</b>	16986	100	3.9	17.9	73.2	4.9
<b>Unemployed</b>	1102	100	26.1	17.5	51.9	4.5
<b>Not in labor force</b>	9226	100	8.5	15.1	70.5	5.9
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	4012	100	25.2	22.3	47.9	4.5
<b>Between \$15,000 and \$30,000</b>	4864	100	7.7	21.5	64.5	6.4
<b>Between \$30,000 and \$50,000</b>	5750	100	4.1	18.6	71.2	6.1
<b>Between \$50,000 and \$75,000</b>	5195	100	1.5	16.9	76.0	5.7

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	7493	100	0.6	9.9	85.6	3.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	2514	100	18.6	27.1	51.1	3.3
<b>Not Disabled</b>	17123	100	5.6	17.4	72.1	4.9
<b>Not Applicable</b>	7678	100	4.1	12.7	76.6	6.6
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	5790	100	13.5	19.8	60.2	6.5
<b>Metropolitan area - Balance</b>	10784	100	3.8	15.0	76.0	5.2
<b>Not in Metropolitan area</b>	6171	100	5.1	17.0	73.4	4.5
<b>Not Identified</b>	4570	100	5.2	17.9	72.1	4.8

- 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.