

## Unbanked and Underbanked for Ogden-Clearfield, UT, 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>                | 207                          | 100                        | 6.4      | 10.4                | 80.9                 | 2.3                                |
| <b>Race/Ethnicity (PCT)</b>          |                              |                            |          |                     |                      |                                    |
| <b>Black</b>                         | 9                            | 100                        | -        | NA                  | NA                   | -                                  |
| <b>Hispanic</b>                      | 28                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Asian</b>                         | 3                            | 100                        | -        | -                   | NA                   | -                                  |
| <b>American Indian/Alaskan</b>       | 2                            | 100                        | -        | -                   | NA                   | -                                  |
| <b>Hawaiian/Pacific Islander</b>     | -                            | 100                        | -        | -                   | -                    | -                                  |
| <b>White non-Black non-Hispanic</b>  | 165                          | 100                        | 5.5      | 8.0                 | 85.1                 | 1.4                                |
| <b>Other non-Black non-Hispanic</b>  | -                            | 100                        | -        | -                   | -                    | -                                  |
| <b>Age Group (PCT)</b>               |                              |                            |          |                     |                      |                                    |
| <b>15 to 24 years</b>                | 8                            | 100                        | NA       | -                   | NA                   | -                                  |
| <b>25 to 34 years</b>                | 58                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>35 to 44 years</b>                | 45                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>45 to 54 years</b>                | 39                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>55 to 64 years</b>                | 35                           | 100                        | -        | -                   | NA                   | NA                                 |
| <b>65 years or more</b>              | 21                           | 100                        | -        | NA                  | NA                   | -                                  |
| <b>Education (PCT)</b>               |                              |                            |          |                     |                      |                                    |
| <b>No high school degree</b>         | 9                            | 100                        | -        | NA                  | NA                   | -                                  |
| <b>High school degree</b>            | 49                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Some college</b>                  | 109                          | 100                        | 8.2      | 4.7                 | 85.0                 | 2.1                                |
| <b>College degree</b>                | 40                           | 100                        | -        | NA                  | NA                   | -                                  |
| <b>Employment Status (PCT)</b>       |                              |                            |          |                     |                      |                                    |
| <b>Employed</b>                      | 134                          | 100                        | 3.3      | 12.1                | 81.1                 | 3.5                                |
| <b>Unemployed</b>                    | 15                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Not in labor force</b>            | 58                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Unknown</b>                       | -                            | 100                        | -        | -                   | -                    | -                                  |
| <b>Family Income (PCT)</b>           |                              |                            |          |                     |                      |                                    |
| <b>Less than \$15,000</b>            | 13                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Between \$15,000 and \$30,000</b> | 38                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Between \$30,000 and \$50,000</b> | 39                           | 100                        | NA       | NA                  | NA                   | NA                                 |
| <b>Between \$50,000 and \$75,000</b> | 44                           | 100                        | -        | NA                  | NA                   | NA                                 |

|   | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| <b>At Least \$75,000</b>                  | 72                           | 100                        | -        | 6.4                 | 93.6                 | -                                  |
| <b>Missing</b>                            | -                            | 100                        | -        | -                   | -                    | -                                  |
| <b>Disability Status (PCT)</b>            |                              |                            |          |                     |                      |                                    |
| <b>Disabled</b>                           | 13                           | 100                        | -        | NA                  | NA                   | -                                  |
| <b>Not Disabled</b>                       | 164                          | 100                        | 6.7      | 9.8                 | 80.6                 | 2.8                                |
| <b>Not Applicable</b>                     | 29                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Metropolitan Status (PCT)</b>          |                              |                            |          |                     |                      |                                    |
| <b>Metropolitan area - principal City</b> | 33                           | 100                        | NA       | NA                  | NA                   | -                                  |
| <b>Metropolitan area - Balance</b>        | 173                          | 100                        | 5.1      | 9.5                 | 82.7                 | 2.7                                |
| <b>Not in Metropolitan area</b>           | -                            | 100                        | -        | -                   | -                    | -                                  |
| <b>Not Identified</b>                     | -                            | 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.