

## Unbanked and Underbanked for Ohio, 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>	4786	100	7.2	20.0	65.0	7.8
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	653	100	20.4	28.9	43.9	6.8
<b>Hispanic</b>	85	100	NA	NA	NA	-
<b>Asian</b>	44	100	NA	NA	NA	NA
<b>American Indian/Alaskan</b>	34	100	-	NA	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	3970	100	4.5	18.2	69.5	7.8
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	283	100	11.6	19.5	63.1	5.8
<b>25 to 34 years</b>	678	100	10.6	28.5	52.8	8.2
<b>35 to 44 years</b>	807	100	9.0	23.9	62.3	4.8
<b>45 to 54 years</b>	967	100	9.8	17.7	66.8	5.7
<b>55 to 64 years</b>	998	100	5.4	19.2	65.0	10.4
<b>65 years or more</b>	1053	100	1.5	14.5	74.0	10.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	535	100	27.4	21.0	41.2	10.3
<b>High school degree</b>	1623	100	7.6	20.6	63.4	8.3
<b>Some college</b>	1373	100	4.7	22.7	65.0	7.6
<b>College degree</b>	1255	100	0.6	15.7	77.3	6.3
<b>Employment Status (PCT)</b>						
<b>Employed</b>	2894	100	4.1	21.9	67.3	6.7
<b>Unemployed</b>	203	100	35.2	12.9	45.1	6.9
<b>Not in labor force</b>	1688	100	8.9	17.6	63.6	9.9
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	783	100	23.7	22.0	44.5	9.8
<b>Between \$15,000 and \$30,000</b>	984	100	10.6	26.0	56.7	6.7
<b>Between \$30,000 and \$50,000</b>	1069	100	3.7	21.9	64.0	10.4
<b>Between \$50,000 and \$75,000</b>	853	100	0.5	18.5	74.3	6.7

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	1097	100	0.9	12.4	81.0	5.8
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	553	100	20.1	23.6	49.4	6.9
<b>Not Disabled</b>	2897	100	6.3	21.3	65.0	7.4
<b>Not Applicable</b>	1336	100	3.7	15.5	71.7	9.1
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	1048	100	16.1	25.2	52.7	6.0
<b>Metropolitan area - Balance</b>	2512	100	4.1	17.9	69.1	8.8
<b>Not in Metropolitan area</b>	1065	100	5.9	17.4	68.6	8.1
<b>Not Identified</b>	161	100	4.6	34.6	58.2	2.5

- 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.