

Unbanked and Underbanked for Omaha-Council Bluffs, NE-IA, 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	344	100	6.5	23.3	66.7	3.5
Race/Ethnicity (PCT)						
Black	28	100	NA	NA	NA	NA
Hispanic	26	100	NA	NA	NA	-
Asian	5	100	-	NA	NA	-
American Indian/Alaskan	4	100	NA	NA	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	280	100	2.7	20.0	73.6	3.6
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	21	100	NA	NA	NA	-
25 to 34 years	57	100	13.1	21.3	63.7	1.8
35 to 44 years	63	100	9.1	22.8	65.3	2.9
45 to 54 years	73	100	3.3	32.9	60.3	3.4
55 to 64 years	63	100	5.9	20.9	70.7	2.5
65 years or more	67	100	-	16.2	76.2	7.6
Education (PCT)						
No high school degree	41	100	23.2	33.7	43.1	-
High school degree	91	100	9.7	26.0	60.7	3.6
Some college	104	100	3.8	22.5	72.7	1.0
College degree	107	100	-	17.8	75.2	7.1
Employment Status (PCT)						
Employed	233	100	4.1	24.3	68.5	3.1
Unemployed	19	100	NA	NA	NA	NA
Not in labor force	92	100	6.1	22.9	67.1	4.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	45	100	40.9	17.9	36.4	4.7
Between \$15,000 and \$30,000	67	100	-	20.4	74.6	4.9
Between \$30,000 and \$50,000	70	100	5.7	35.1	55.0	4.2
Between \$50,000 and \$75,000	61	100	-	27.5	68.4	4.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	101	100	-	16.9	82.0	1.1
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	30	100	NA	NA	NA	-
Not Disabled	226	100	6.6	25.1	65.1	3.1
Not Applicable	88	100	3.4	18.6	72.2	5.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	173	100	10.2	30.3	57.7	1.8
Metropolitan area - Balance	121	100	3.9	17.8	75.8	2.4
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	49	100	-	12.2	75.9	11.8

- 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.