

## Unbanked and Underbanked for Ohio, 2015 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>	4710	100	5.8	17.5	71.3	5.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	651	100	19.0	28.6	48.5	3.9
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	3817	100	3.1	15.5	75.4	5.9
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	761	100	8.7	24.9	62.9	3.5
<b>35 to 44 years</b>	708	100	6.8	21.2	66.8	5.2
<b>45 to 54 years</b>	884	100	6.7	19.1	69.4	4.8
<b>55 to 64 years</b>	884	100	2.8	15.7	74.8	6.6
<b>65 years or more</b>	1230	100	2.1	9.7	81.9	6.2
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	1503	100	8.0	20.9	64.8	6.3
<b>Some college</b>	1349	100	4.4	18.3	73.9	3.4
<b>College degree</b>	1451	100	0.6	12.5	81.3	5.7
<b>Employment status (PCT)</b>						
<b>Employed</b>	2850	100	4.2	19.1	71.4	5.3
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	1715	100	6.2	14.6	73.6	5.6
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	756	100	24.7	22.5	49.8	3.0
<b>Between \$15,000 and \$30,000</b>	851	100	7.4	17.4	69.6	5.6
<b>Between \$30,000 and \$50,000</b>	1015	100	2.1	20.6	70.6	6.8
<b>Between \$50,000 and \$75,000</b>	883	100	-	18.4	76.2	5.4
<b>At least \$75,000</b>	1204	100	0.4	11.4	82.9	5.4
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	522	100	17.5	22.2	58.5	1.8

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<b>Not disabled, age 25 to 64</b>	2716	100	3.9	19.6	70.8	5.7
<b>Not applicable (not age 25 to 64)</b>	1472	100	5.2	12.1	76.7	6.0
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	1013	100	10.5	30.9	54.3	4.3
<b>Metropolitan area - balance</b>	2647	100	4.6	12.4	76.9	6.1
<b>Not in metropolitan area</b>	983	100	4.7	17.9	74.2	3.2
<b>Not identified</b>	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.