

## Unbanked and underbanked for Midwest, 2017 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	27719	100	5.4	15.8	73.3	5.5
<b>Race/Ethnicity (PCT)</b>						
Black	3143	100	20.6	25.9	44.9	8.5
Hispanic	1209	100	11.2	28.1	52.2	8.6
Asian	701	100	1.4	23.7	65.8	9.1
White	22363	100	2.9	13.1	79.2	4.8
Other	304	100	17.8	39.5	36.9	5.7
<b>Age group (PCT)</b>						
15 to 24 years	1561	100	8.2	29.4	57.7	4.7
25 to 34 years	4520	100	5.9	19.2	69.3	5.7
35 to 44 years	4337	100	7.2	18.1	70.0	4.6
45 to 54 years	5004	100	6.6	16.2	71.2	6.1
55 to 64 years	5201	100	4.7	15.4	74.7	5.2
65 years or more	7097	100	3.1	9.2	81.8	5.8
<b>Education (PCT)</b>						
No high school diploma	1919	100	18.4	23.1	51.7	6.8
High school diploma	8044	100	7.7	17.2	69.0	6.1
Some college	8407	100	5.2	17.1	73.2	4.5
College degree	9349	100	0.9	11.9	81.5	5.6
<b>Employment status (PCT)</b>						
Employed	17404	100	3.7	17.4	73.6	5.3
Unemployed	609	100	16.5	21.6	56.1	5.8
Not in labor force	9706	100	7.8	12.6	73.8	5.8
<b>Family income (PCT)</b>						
Less than \$15,000	3119	100	26.8	18.7	49.4	5.1
\$15,000 to \$30,000	4162	100	8.2	20.3	64.2	7.3
\$30,000 to \$50,000	5861	100	4.0	19.2	71.6	5.2
\$50,000 to \$75,000	5467	100	0.8	15.0	79.6	4.6
At least \$75,000	9110	100	0.5	11.1	82.9	5.5
<b>Disability status (PCT)</b>						
Disabled, age 25 to 64	2399	100	19.6	23.3	52.3	4.8
Not disabled, age 25 to 64	16662	100	4.1	16.2	74.2	5.5
Not applicable (not age 25 to 64)	8658	100	4.0	12.9	77.5	5.6
<b>Metropolitan status (PCT)</b>						
Metropolitan area - principal city	6434	100	11.1	18.2	64.8	5.9

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<b>Metropolitan area - balance</b>	11339	100	3.3	14.3	77.0	5.5
<b>Not in metropolitan area</b>	5901	100	4.6	16.6	75.1	3.7
<b>Not identified</b>	4045	100	3.6	15.2	73.9	7.3

• Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

• Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.