

Unbanked and Underbanked for Cleveland-Elyria-Mentor, OH, 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	902	100	6.2	17.2	70.2	6.4
Race/Ethnicity (PCT)						
Black	165	100	18.4	22.4	52.6	6.5
Hispanic	35	100	NA	NA	NA	-
Asian	5	100	-	-	NA	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	698	100	2.7	14.7	75.9	6.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	41	100	-	NA	NA	-
25 to 34 years	96	100	-	NA	NA	NA
35 to 44 years	149	100	10.2	18.5	68.8	2.5
45 to 54 years	174	100	4.6	17.4	72.0	6.0
55 to 64 years	206	100	10.0	15.3	62.6	12.0
65 years or more	236	100	5.2	11.2	78.0	5.6
Education (PCT)						
No high school degree	73	100	NA	NA	NA	NA
High school degree	240	100	11.1	21.8	62.5	4.6
Some college	311	100	6.9	18.7	66.8	7.6
College degree	278	100	1.3	12.3	81.1	5.3
Employment Status (PCT)						
Employed	506	100	3.7	19.5	70.7	6.1
Unemployed	48	100	NA	NA	NA	NA
Not in labor force	348	100	7.7	12.2	74.1	6.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	128	100	18.1	6.8	64.0	11.1
Between \$15,000 and \$30,000	231	100	8.0	25.9	61.1	4.9
Between \$30,000 and \$50,000	191	100	7.5	27.5	61.4	3.6
Between \$50,000 and \$75,000	176	100	-	8.2	81.3	10.5

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	176	100	-	11.2	84.9	3.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	89	100	NA	NA	NA	NA
Not Disabled	536	100	5.4	20.1	66.9	7.6
Not Applicable	277	100	4.4	12.8	78.0	4.7
Metropolitan Status (PCT)						
Metropolitan area - principal City	179	100	16.6	21.9	56.9	4.6
Metropolitan area - Balance	723	100	3.7	16.0	73.5	6.9
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- 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.