

## Unbanked and Underbanked for Delaware, 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>	373	100	6.1	18.5	68.1	7.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	84	100	14.9	33.6	42.3	9.3
<b>Hispanic</b>	14	100	NA	NA	NA	-
<b>Asian</b>	14	100	NA	NA	NA	-
<b>American Indian/Alaskan</b>	2	100	-	-	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	260	100	2.1	12.5	77.8	7.6
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	10	100	NA	NA	NA	-
<b>25 to 34 years</b>	58	100	11.5	27.8	54.5	6.2
<b>35 to 44 years</b>	64	100	9.1	24.1	57.4	9.4
<b>45 to 54 years</b>	69	100	5.5	19.4	67.3	7.8
<b>55 to 64 years</b>	72	100	4.8	17.5	72.2	5.5
<b>65 years or more</b>	100	100	1.0	7.1	83.4	8.4
<b>Education (PCT)</b>						
<b>No high school degree</b>	30	100	30.3	29.7	35.9	4.0
<b>High school degree</b>	135	100	7.0	14.1	69.0	9.9
<b>Some college</b>	97	100	2.5	30.3	61.9	5.3
<b>College degree</b>	111	100	1.5	10.6	81.0	6.9
<b>Employment Status (PCT)</b>						
<b>Employed</b>	210	100	4.8	22.6	65.3	7.3
<b>Unemployed</b>	15	100	NA	NA	NA	NA
<b>Not in labor force</b>	148	100	7.1	11.9	73.4	7.6
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	48	100	21.3	28.1	48.7	1.9
<b>Between \$15,000 and \$30,000</b>	57	100	12.4	25.7	49.0	12.9
<b>Between \$30,000 and \$50,000</b>	85	100	3.8	17.0	72.9	6.3
<b>Between \$50,000 and \$75,000</b>	70	100	1.7	16.4	75.5	6.4

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	113	100	0.8	13.4	77.6	8.2
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	34	100	23.2	23.2	49.9	3.6
<b>Not Disabled</b>	229	100	5.2	21.7	65.4	7.7
<b>Not Applicable</b>	110	100	2.6	10.6	79.1	7.7
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	-	100	-	-	-	-
<b>Metropolitan area - Balance</b>	-	100	-	-	-	-
<b>Not in Metropolitan area</b>	75	100	2.7	20.9	68.9	7.5
<b>Not Identified</b>	298	100	6.9	17.9	67.9	7.3

- 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.