

Unbanked and Underbanked for Des Moines, 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	240	100	6.8	16.2	67.3	9.7
Race/Ethnicity (PCT)						
Black	19	100	NA	NA	NA	NA
Hispanic	15	100	NA	NA	NA	NA
Asian	14	100	-	NA	NA	NA
American Indian/Alaskan	3	100	-	NA	-	NA
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	189	100	5.8	10.8	74.9	8.5
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	13	100	-	NA	NA	-
25 to 34 years	57	100	11.6	26.8	53.2	8.4
35 to 44 years	37	100	NA	NA	NA	-
45 to 54 years	45	100	NA	NA	NA	NA
55 to 64 years	55	100	3.1	6.1	76.1	14.7
65 years or more	33	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	20	100	NA	NA	NA	NA
High school degree	49	100	9.7	18.3	62.6	9.4
Some college	78	100	5.9	21.9	64.1	8.1
College degree	93	100	1.6	10.1	78.9	9.4
Employment Status (PCT)						
Employed	186	100	4.4	17.3	70.5	7.8
Unemployed	9	100	NA	-	NA	NA
Not in labor force	45	100	NA	NA	NA	NA
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	24	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	33	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	43	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	50	100	2.8	15.9	72.4	9.0

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	90	100	-	7.5	85.8	6.7
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	22	100	NA	NA	NA	-
Not Disabled	172	100	6.6	16.0	68.2	9.2
Not Applicable	46	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	240	100	6.8	16.2	67.3	9.7
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.