

Unbanked and Underbanked for Louisiana, 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	1786	100	13.9	24.5	58.3	3.3
Race/Ethnicity (PCT)						
Black	582	100	27.4	29.8	40.8	2.0
Hispanic	60	100	NA	NA	NA	-
Asian	24	100	-	NA	NA	-
American Indian/Alaskan	12	100	-	NA	NA	-
Hawaiian/Pacific Islander	8	100	-	-	NA	NA
White non-Black non-Hispanic	1100	100	6.9	20.7	68.5	3.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	115	100	NA	NA	NA	-
25 to 34 years	257	100	30.4	18.1	48.1	3.4
35 to 44 years	326	100	9.7	31.1	58.0	1.2
45 to 54 years	337	100	20.1	24.1	51.1	4.7
55 to 64 years	322	100	7.0	21.3	68.5	3.2
65 years or more	429	100	2.7	21.7	70.8	4.8
Education (PCT)						
No high school degree	256	100	33.6	26.1	37.5	2.9
High school degree	585	100	17.6	23.9	55.9	2.6
Some college	472	100	10.1	29.1	57.6	3.1
College degree	473	100	2.4	19.6	73.3	4.7
Employment Status (PCT)						
Employed	1041	100	12.2	25.7	59.2	2.8
Unemployed	83	100	NA	NA	NA	NA
Not in labor force	662	100	14.0	22.2	60.5	3.2
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	359	100	34.8	24.7	38.2	2.2
Between \$15,000 and \$30,000	413	100	16.3	32.1	48.2	3.4
Between \$30,000 and \$50,000	341	100	14.3	29.1	51.5	5.1
Between \$50,000 and \$75,000	262	100	-	23.2	72.1	4.7

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At Least \$75,000	411	100	1.6	13.6	83.0	1.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	187	100	21.1	23.3	55.6	-
Not Disabled	1056	100	15.2	24.1	57.0	3.7
Not Applicable	544	100	8.8	25.6	61.8	3.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	471	100	13.4	23.9	57.6	5.1
Metropolitan area - Balance	669	100	16.1	19.6	60.5	3.8
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	645	100	11.9	30.0	56.5	1.6

- 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.