

Unbanked and Underbanked for Madison, WI, 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	284	100	7.0	7.4	78.6	7.0
Race/Ethnicity (PCT)						
Black	10	100	NA	-	NA	-
Hispanic	2	100	-	-	NA	-
Asian	26	100	NA	-	NA	-
American Indian/Alaskan	6	100	NA	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	240	100	3.4	8.8	79.5	8.3
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	20	100	NA	NA	NA	-
25 to 34 years	48	100	NA	NA	NA	NA
35 to 44 years	58	100	NA	-	NA	NA
45 to 54 years	50	100	NA	NA	NA	-
55 to 64 years	53	100	NA	-	NA	-
65 years or more	55	100	NA	-	NA	NA
Education (PCT)						
No high school degree	5	100	-	NA	NA	-
High school degree	56	100	NA	NA	NA	-
Some college	80	100	6.9	13.6	76.3	3.2
College degree	143	100	-	3.3	84.7	12.1
Employment Status (PCT)						
Employed	193	100	4.1	7.2	85.6	3.1
Unemployed	3	100	NA	-	-	-
Not in labor force	87	100	10.1	8.2	65.9	15.8
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	36	100	NA	NA	NA	-
Between \$15,000 and \$30,000	25	100	NA	-	NA	NA
Between \$30,000 and \$50,000	45	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	59	100	-	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	118	100	2.4	6.0	89.2	2.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	38	100	NA	NA	NA	NA
Not Disabled	170	100	6.4	4.6	85.5	3.5
Not Applicable	75	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	145	100	13.7	8.9	65.7	11.7
Metropolitan area - Balance	139	100	-	5.9	92.1	2.0
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.