

Unbanked and Underbanked for Oregon, 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	1590	100	4.5	17.1	71.9	6.5
Race/Ethnicity (PCT)						
Black	24	100	NA	-	NA	NA
Hispanic	94	100	12.9	35.4	39.3	12.3
Asian	69	100	-	NA	NA	NA
American Indian/Alaskan	38	100	NA	NA	NA	-
Hawaiian/Pacific Islander	3	100	-	-	NA	-
White non-Black non-Hispanic	1363	100	3.7	15.6	74.9	5.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	85	100	NA	NA	NA	NA
25 to 34 years	233	100	7.3	23.4	64.5	4.8
35 to 44 years	287	100	4.4	17.8	70.9	6.9
45 to 54 years	283	100	3.4	14.7	76.1	5.8
55 to 64 years	318	100	4.7	16.9	71.3	7.2
65 years or more	384	100	1.9	11.5	80.2	6.4
Education (PCT)						
No high school degree	93	100	14.0	22.9	51.9	11.2
High school degree	368	100	8.4	15.5	67.4	8.7
Some college	543	100	3.7	21.6	69.7	5.0
College degree	586	100	1.3	13.1	79.9	5.7
Employment Status (PCT)						
Employed	964	100	2.6	17.6	73.7	6.0
Unemployed	68	100	NA	NA	NA	NA
Not in labor force	559	100	6.4	15.9	70.0	7.6
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	223	100	19.6	9.9	61.4	9.1
Between \$15,000 and \$30,000	252	100	7.3	22.5	64.4	5.8
Between \$30,000 and \$50,000	337	100	2.1	21.6	69.4	6.9
Between \$50,000 and \$75,000	328	100	0.7	16.5	78.9	3.8

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At Least \$75,000	450	100	-	14.8	78.0	7.2
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	139	100	16.1	22.7	53.8	7.3
Not Disabled	982	100	3.2	17.2	73.4	6.1
Not Applicable	469	100	3.8	15.2	74.0	7.0
Metropolitan Status (PCT)						
Metropolitan area - principal City	491	100	4.1	16.2	77.7	2.0
Metropolitan area - Balance	561	100	2.7	15.7	74.0	7.6
Not in Metropolitan area	367	100	9.2	18.2	61.9	10.8
Not Identified	171	100	1.4	22.3	69.8	6.5

- 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.