

Unbanked and Underbanked for Oxnard-Thousand Oaks-Ventura, CA, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked
All Households	352	100	7.3	12.6	80.1
Race/Ethnicity (PCT)					
Black	15	100	-	-	NA
Hispanic	100	100	NA	NA	NA
Asian	14	100	-	NA	NA
American Indian/Alaskan	-	100	-	-	-
Hawaiian/Pacific Islander	10	100	-	-	NA
White non-Black non-Hispanic	214	100	4.0	6.6	89.5
Other non-Black non-Hispanic	-	100	-	-	-
Age Group (PCT)					
15 to 24 years	-	100	-	-	-
25 to 34 years	31	100	NA	-	NA
35 to 44 years	95	100	NA	NA	NA
45 to 54 years	101	100	NA	NA	NA
55 to 64 years	42	100	-	NA	NA
65 years or more	83	100	NA	NA	NA
Education (PCT)					
No high school degree	74	100	NA	NA	NA
High school degree	57	100	NA	-	NA
Some college	105	100	-	NA	NA
College degree	116	100	NA	NA	NA
Employment Status (PCT)					
Employed	216	100	8.0	12.3	79.7
Unemployed	-	100	-	-	-
Not in labor force	136	100	6.2	13.1	80.7
Unknown	-	100	-	-	-
Family Income (PCT)					
Less than \$15,000	13	100	NA	NA	NA
Between \$15,000 and \$30,000	8	100	NA	-	NA
Between \$30,000 and \$50,000	62	100	NA	NA	NA
Between \$50,000 and \$75,000	92	100	-	NA	NA
At Least \$75,000	178	100	2.3	10.5	87.2
Missing	-	100	-	-	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked
Disability Status (PCT)					
Disabled	17	100	-	NA	NA
Not Disabled	252	100	8.6	12.4	78.9
Not Applicable	83	100	NA	NA	NA
Metropolitan Status (PCT)					
Metropolitan area - principal City	224	100	7.7	7.4	84.9
Metropolitan area - Balance	128	100	NA	NA	NA
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.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.