

Unbanked and Underbanked for Riverside-San Bernardino, CA, 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	1459	100	9.1	18.4	64.9	7.6
Race/Ethnicity (PCT)						
Black	120	100	NA	NA	NA	NA
Hispanic	534	100	15.6	21.1	54.4	8.9
Asian	99	100	-	NA	NA	NA
American Indian/Alaskan	24	100	-	-	NA	NA
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	678	100	3.3	12.3	77.4	7.0
Other non-Black non-Hispanic	3	100	-	-	NA	-
Age Group (PCT)						
15 to 24 years	68	100	NA	NA	NA	-
25 to 34 years	304	100	15.5	21.7	52.8	9.9
35 to 44 years	255	100	3.1	15.7	73.1	8.2
45 to 54 years	257	100	5.5	18.0	76.5	-
55 to 64 years	256	100	8.7	22.8	59.9	8.5
65 years or more	319	100	8.9	7.1	72.0	12.0
Education (PCT)						
No high school degree	205	100	21.0	24.1	50.8	4.1
High school degree	330	100	16.7	16.6	61.2	5.5
Some college	564	100	4.6	22.6	63.1	9.7
College degree	360	100	2.4	10.3	79.0	8.2
Employment Status (PCT)						
Employed	777	100	6.9	18.0	69.0	6.1
Unemployed	105	100	NA	NA	NA	-
Not in labor force	577	100	9.8	17.2	61.9	11.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	256	100	22.2	27.1	43.7	7.0
Between \$15,000 and \$30,000	306	100	17.8	20.2	59.2	2.9
Between \$30,000 and \$50,000	290	100	-	24.9	62.8	12.3
Between \$50,000 and \$75,000	228	100	7.5	10.9	68.6	12.9

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	378	100	1.1	10.7	83.1	5.1
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	104	100	NA	NA	NA	NA
Not Disabled	968	100	8.2	19.5	66.1	6.2
Not Applicable	386	100	10.6	15.0	64.5	9.9
Metropolitan Status (PCT)						
Metropolitan area - principal City	373	100	10.3	22.6	60.4	6.6
Metropolitan area - Balance	1086	100	8.7	17.0	66.4	7.9
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.