

Unbanked and Underbanked for Sacramento-Arden-Arcade-Roseville, 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	957	100	5.8	21.8	71.5	0.9
Race/Ethnicity (PCT)						
Black	86	100	NA	NA	NA	NA
Hispanic	162	100	17.5	41.7	38.1	2.6
Asian	69	100	-	NA	NA	-
American Indian/Alaskan	23	100	-	NA	NA	-
Hawaiian/Pacific Islander	9	100	-	-	NA	-
White non-Black non-Hispanic	608	100	1.4	13.6	85.0	-
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	40	100	-	NA	NA	-
25 to 34 years	129	100	NA	NA	NA	-
35 to 44 years	207	100	9.0	35.1	55.9	-
45 to 54 years	198	100	-	24.7	75.3	-
55 to 64 years	183	100	9.0	5.3	83.5	2.2
65 years or more	200	100	-	8.1	89.7	2.1
Education (PCT)						
No high school degree	85	100	NA	NA	NA	-
High school degree	227	100	7.4	32.3	58.4	1.9
Some college	320	100	4.6	21.2	74.2	-
College degree	325	100	-	9.1	89.6	1.2
Employment Status (PCT)						
Employed	560	100	4.0	27.3	68.7	-
Unemployed	39	100	NA	NA	NA	-
Not in labor force	358	100	8.0	14.0	75.7	2.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	143	100	NA	NA	NA	-
Between \$15,000 and \$30,000	139	100	10.6	20.4	66.0	3.1
Between \$30,000 and \$50,000	156	100	-	38.3	61.7	-
Between \$50,000 and \$75,000	157	100	-	19.8	80.2	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	361	100	-	12.7	86.2	1.1
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	90	100	NA	NA	NA	NA
Not Disabled	628	100	7.0	24.9	68.0	-
Not Applicable	239	100	-	17.3	80.9	1.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	328	100	6.9	21.0	70.8	1.3
Metropolitan area - Balance	301	100	11.0	19.8	67.9	1.3
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	328	100	-	24.5	75.5	-

- 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.