

Unbanked and Underbanked for San Diego-Carlsbad-San Marcos, 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	1105	100	3.4	18.2	70.4	8.0
Race/Ethnicity (PCT)						
Black	68	100	NA	NA	NA	NA
Hispanic	262	100	9.4	22.5	60.3	7.8
Asian	93	100	-	NA	NA	NA
American Indian/Alaskan	18	100	-	NA	NA	-
Hawaiian/Pacific Islander	4	100	-	-	NA	-
White non-Black non-Hispanic	659	100	1.3	15.0	77.3	6.4
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	49	100	-	NA	NA	-
25 to 34 years	191	100	3.9	33.3	56.1	6.7
35 to 44 years	218	100	3.5	13.2	73.0	10.3
45 to 54 years	220	100	1.9	22.1	71.5	4.4
55 to 64 years	186	100	7.3	13.2	67.2	12.3
65 years or more	243	100	1.9	8.4	81.0	8.7
Education (PCT)						
No high school degree	123	100	20.3	21.7	40.0	18.0
High school degree	177	100	-	17.9	77.4	4.7
Some college	289	100	1.3	23.6	69.0	6.1
College degree	516	100	1.7	14.5	76.0	7.9
Employment Status (PCT)						
Employed	715	100	2.9	19.0	69.7	8.4
Unemployed	32	100	-	NA	NA	-
Not in labor force	358	100	4.7	15.3	71.9	8.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	94	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	180	100	4.4	23.1	65.6	6.9
Between \$30,000 and \$50,000	190	100	1.8	24.4	67.3	6.6
Between \$50,000 and \$75,000	184	100	4.9	17.8	67.9	9.4

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	457	100	-	13.5	78.6	7.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	67	100	NA	NA	NA	NA
Not Disabled	747	100	3.8	18.2	69.4	8.5
Not Applicable	291	100	1.6	12.4	78.8	7.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	563	100	4.6	16.0	74.3	5.1
Metropolitan area - Balance	543	100	2.1	20.5	66.2	11.1
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.