

Unbanked and Underbanked for South, 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	46738	100	9.2	23.5	62.1	5.2
Race/Ethnicity (PCT)						
Black	9318	100	19.6	35.3	39.6	5.6
Hispanic	5812	100	18.3	30.5	46.4	4.8
Asian	1277	100	2.1	26.0	67.2	4.8
American Indian/Alaskan	593	100	13.0	24.1	59.1	3.8
Hawaiian/Pacific Islander	79	100	NA	NA	NA	NA
White non-Black non-Hispanic	29651	100	4.4	18.3	72.2	5.1
Other non-Black non-Hispanic	8	100	-	-	NA	-
Age Group (PCT)						
15 to 24 years	2784	100	18.1	35.8	42.6	3.5
25 to 34 years	7833	100	15.7	28.5	51.6	4.2
35 to 44 years	8087	100	10.5	27.9	57.1	4.4
45 to 54 years	9115	100	9.0	25.8	59.4	5.8
55 to 64 years	8267	100	5.5	21.3	68.4	4.8
65 years or more	10651	100	4.1	13.1	76.2	6.6
Education (PCT)						
No high school degree	5946	100	26.3	26.1	43.5	4.1
High school degree	13278	100	12.8	24.7	57.2	5.3
Some college	13582	100	6.3	27.3	61.3	5.2
College degree	13932	100	1.3	17.7	75.6	5.5
Employment Status (PCT)						
Employed	28218	100	7.0	25.9	62.0	5.1
Unemployed	1971	100	26.5	32.1	38.1	3.3
Not in labor force	16549	100	10.9	18.5	65.2	5.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	7906	100	29.6	25.0	41.4	4.0
Between \$15,000 and \$30,000	9268	100	13.0	28.7	53.1	5.2
Between \$30,000 and \$50,000	9447	100	5.8	26.3	62.2	5.8
Between \$50,000 and \$75,000	8401	100	1.5	22.3	70.8	5.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	11717	100	0.7	17.1	77.0	5.2
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	4388	100	18.5	31.0	46.6	3.9
Not Disabled	28914	100	8.8	25.1	61.2	5.0
Not Applicable	13435	100	7.0	17.8	69.3	6.0
Metropolitan Status (PCT)						
Metropolitan area - principal City	11782	100	11.3	26.5	57.6	4.6
Metropolitan area - Balance	19780	100	6.6	21.1	65.9	6.3
Not in Metropolitan area	8410	100	13.0	25.4	57.6	4.0
Not Identified	6765	100	8.3	23.1	64.6	4.0

- 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.