

## Unbanked and Underbanked for South Carolina, 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
<b>All Households</b>	1945	100	10.5	25.6	61.8	2.1
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	533	100	20.1	39.1	38.0	2.8
<b>Hispanic</b>	56	100	NA	NA	NA	-
<b>Asian</b>	21	100	-	-	NA	-
<b>American Indian/Alaskan</b>	10	100	-	NA	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	1324	100	5.5	20.8	71.8	1.9
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	114	100	NA	NA	NA	-
<b>25 to 34 years</b>	298	100	23.9	27.3	48.8	-
<b>35 to 44 years</b>	334	100	11.8	29.8	58.5	-
<b>45 to 54 years</b>	345	100	8.4	37.2	52.5	2.0
<b>55 to 64 years</b>	382	100	5.3	24.7	65.1	5.0
<b>65 years or more</b>	473	100	5.8	12.5	78.7	3.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	257	100	28.9	32.2	36.8	2.1
<b>High school degree</b>	555	100	11.5	26.3	60.4	1.8
<b>Some college</b>	591	100	9.0	28.6	60.9	1.5
<b>College degree</b>	541	100	2.3	18.6	76.3	2.9
<b>Employment Status (PCT)</b>						
<b>Employed</b>	1081	100	8.5	26.1	63.8	1.5
<b>Unemployed</b>	101	100	NA	NA	NA	-
<b>Not in labor force</b>	762	100	10.4	23.8	62.7	3.1
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	374	100	26.7	25.9	45.2	2.2
<b>Between \$15,000 and \$30,000</b>	497	100	15.9	32.3	49.2	2.6
<b>Between \$30,000 and \$50,000</b>	430	100	3.3	27.5	69.2	-
<b>Between \$50,000 and \$75,000</b>	292	100	-	22.9	72.0	5.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	351	100	3.0	15.8	80.1	1.1
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	202	100	13.5	32.6	49.1	4.8
<b>Not Disabled</b>	1157	100	11.5	29.2	58.0	1.4
<b>Not Applicable</b>	587	100	7.6	16.3	73.8	2.4
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	187	100	11.3	23.5	63.1	2.1
<b>Metropolitan area - Balance</b>	534	100	10.7	23.3	63.7	2.3
<b>Not in Metropolitan area</b>	613	100	11.7	28.4	59.0	0.9
<b>Not Identified</b>	611	100	8.8	25.5	62.7	3.0

- 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.