

## Unbanked and Underbanked for National, 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>	123750	100	7.7	20.0	67.0	5.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	16801	100	20.5	33.1	40.0	6.3
<b>Hispanic</b>	14948	100	17.9	28.5	48.4	5.1
<b>Asian</b>	5882	100	2.2	17.9	73.4	6.6
<b>American Indian/Alaskan</b>	1464	100	16.9	25.5	53.0	4.6
<b>Hawaiian/Pacific Islander</b>	314	100	6.1	25.1	64.5	4.2
<b>White non-Black non-Hispanic</b>	84310	100	3.6	15.9	75.4	5.0
<b>Other non-Black non-Hispanic</b>	31	100	NA	NA	NA	NA
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	6244	100	15.7	30.8	48.8	4.6
<b>25 to 34 years</b>	20464	100	12.5	24.7	58.3	4.6
<b>35 to 44 years</b>	21408	100	9.0	23.8	62.5	4.6
<b>45 to 54 years</b>	24551	100	7.5	21.9	65.4	5.2
<b>55 to 64 years</b>	22710	100	5.6	17.7	71.7	5.0
<b>65 years or more</b>	28372	100	3.5	11.6	78.2	6.7
<b>Education (PCT)</b>						
<b>No high school degree</b>	13871	100	25.1	24.1	46.3	4.6
<b>High school degree</b>	33684	100	10.8	21.9	61.7	5.6
<b>Some college</b>	36007	100	5.6	23.0	66.2	5.2
<b>College degree</b>	40188	100	1.1	14.3	79.3	5.3
<b>Employment Status (PCT)</b>						
<b>Employed</b>	75587	100	5.4	21.7	67.8	5.0
<b>Unemployed</b>	5436	100	23.0	25.3	47.8	3.8
<b>Not in labor force</b>	42727	100	9.9	16.3	67.9	5.9
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	19044	100	27.7	22.4	45.2	4.7
<b>Between \$15,000 and \$30,000</b>	21763	100	11.4	25.0	57.9	5.7
<b>Between \$30,000 and \$50,000</b>	24496	100	5.1	23.3	65.7	5.9
<b>Between \$50,000 and \$75,000</b>	22552	100	1.7	19.8	73.2	5.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	35895	100	0.5	13.6	81.0	4.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	10841	100	18.4	28.1	49.0	4.5
<b>Not Disabled</b>	78293	100	7.2	21.1	66.8	4.9
<b>Not Applicable</b>	34616	100	5.7	15.1	72.9	6.3
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	34510	100	11.4	22.3	60.8	5.5
<b>Metropolitan area - Balance</b>	51229	100	5.5	17.8	71.1	5.6
<b>Not in Metropolitan area</b>	19325	100	8.5	21.0	66.1	4.5
<b>Not Identified</b>	18686	100	6.4	20.8	68.1	4.8

- 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.