

Unbanked and Underbanked for Utah, 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	972	100	3.3	13.0	81.5	2.1
Race/Ethnicity (PCT)						
Black	20	100	-	NA	NA	-
Hispanic	93	100	11.1	21.0	62.7	5.3
Asian	13	100	-	-	NA	-
American Indian/Alaskan	2	100	-	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	844	100	2.6	11.8	83.7	1.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	68	100	NA	NA	NA	-
25 to 34 years	228	100	5.5	18.1	75.1	1.2
35 to 44 years	203	100	2.0	14.7	83.3	-
45 to 54 years	162	100	5.6	13.8	76.3	4.3
55 to 64 years	139	100	3.3	7.1	88.0	1.6
65 years or more	173	100	-	7.1	87.9	5.0
Education (PCT)						
No high school degree	48	100	NA	NA	NA	-
High school degree	213	100	7.2	13.4	76.0	3.4
Some college	405	100	2.7	12.7	82.4	2.3
College degree	306	100	0.7	10.7	87.2	1.4
Employment Status (PCT)						
Employed	644	100	2.1	15.0	81.2	1.8
Unemployed	31	100	NA	NA	NA	-
Not in labor force	297	100	5.0	8.8	83.1	3.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	91	100	12.0	8.9	76.9	2.2
Between \$15,000 and \$30,000	179	100	9.5	17.8	72.7	-
Between \$30,000 and \$50,000	186	100	1.2	17.8	78.5	2.5
Between \$50,000 and \$75,000	240	100	1.0	11.8	83.4	3.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	276	100	-	9.2	89.0	1.8
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	73	100	9.3	19.5	67.5	3.8
Not Disabled	658	100	3.6	13.5	81.5	1.4
Not Applicable	241	100	0.9	9.7	85.7	3.6
Metropolitan Status (PCT)						
Metropolitan area - principal City	159	100	5.4	16.1	75.9	2.6
Metropolitan area - Balance	594	100	3.0	11.5	83.8	1.7
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	219	100	2.8	14.8	79.3	3.0

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.