

Unbanked and Underbanked for West, 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	27498	100	7.4	17.6	69.6	5.3
Race/Ethnicity (PCT)						
Black	1614	100	23.4	28.2	42.2	6.2
Hispanic	6086	100	17.2	25.8	51.7	5.2
Asian	2516	100	2.1	13.2	77.1	7.6
American Indian/Alaskan	469	100	18.1	27.3	47.7	7.0
Hawaiian/Pacific Islander	199	100	8.0	13.9	74.1	4.0
White non-Black non-Hispanic	16590	100	2.8	14.1	78.3	4.9
Other non-Black non-Hispanic	23	100	NA	NA	NA	NA
Age Group (PCT)						
15 to 24 years	1308	100	13.6	28.8	51.7	5.9
25 to 34 years	4767	100	11.5	23.5	60.8	4.2
35 to 44 years	5170	100	8.7	19.1	66.9	5.3
45 to 54 years	5377	100	5.6	19.1	70.0	5.3
55 to 64 years	4942	100	6.6	14.6	73.6	5.2
65 years or more	5935	100	4.0	10.4	79.5	6.1
Education (PCT)						
No high school degree	3118	100	28.1	22.6	44.6	4.8
High school degree	5932	100	10.2	20.5	64.1	5.2
Some college	8720	100	5.2	20.6	68.7	5.6
College degree	9729	100	1.1	11.7	81.9	5.3
Employment Status (PCT)						
Employed	16845	100	5.3	19.1	70.6	5.0
Unemployed	1332	100	17.5	22.5	55.8	4.2
Not in labor force	9322	100	9.8	14.3	69.8	6.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	3730	100	27.4	17.8	48.6	6.2
Between \$15,000 and \$30,000	4336	100	13.6	22.1	59.3	5.0
Between \$30,000 and \$50,000	5384	100	5.3	24.5	64.9	5.3
Between \$50,000 and \$75,000	4965	100	1.8	18.5	74.1	5.6

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	9084	100	0.6	10.9	83.6	4.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	2008	100	17.5	22.2	54.1	6.2
Not Disabled	18248	100	7.0	18.7	69.4	4.9
Not Applicable	7243	100	5.7	13.7	74.5	6.0
Metropolitan Status (PCT)						
Metropolitan area - principal City	10802	100	9.9	17.7	67.4	5.0
Metropolitan area - Balance	10125	100	6.2	16.8	71.9	5.2
Not in Metropolitan area	2299	100	5.7	16.3	71.5	6.5
Not Identified	4272	100	5.2	20.2	69.1	5.6

- 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.