

Unbanked and Underbanked for West Virginia, 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	791	100	11.0	19.0	65.0	4.9
Race/Ethnicity (PCT)						
Black	29	100	NA	NA	NA	-
Hispanic	4	100	NA	-	-	NA
Asian	9	100	NA	NA	NA	-
American Indian/Alaskan	9	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	740	100	10.3	17.8	67.0	4.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	39	100	NA	NA	NA	-
25 to 34 years	109	100	22.1	16.2	58.3	3.4
35 to 44 years	110	100	15.7	18.9	58.3	7.1
45 to 54 years	158	100	9.2	24.6	61.1	5.1
55 to 64 years	170	100	5.4	27.3	63.5	3.8
65 years or more	205	100	4.7	9.0	80.1	6.2
Education (PCT)						
No high school degree	112	100	21.6	24.4	51.1	2.9
High school degree	300	100	13.1	19.1	62.9	4.9
Some college	193	100	10.1	21.2	63.3	5.3
College degree	187	100	2.2	13.6	78.6	5.6
Employment Status (PCT)						
Employed	379	100	7.7	18.9	67.8	5.6
Unemployed	21	100	NA	NA	NA	-
Not in labor force	390	100	12.9	19.3	63.3	4.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	150	100	29.7	21.5	44.6	4.2
Between \$15,000 and \$30,000	182	100	14.9	22.7	60.9	1.4
Between \$30,000 and \$50,000	181	100	7.3	19.7	65.2	7.8
Between \$50,000 and \$75,000	150	100	1.6	14.4	78.7	5.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	128	100	-	15.4	78.6	6.1
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	130	100	19.6	31.9	44.5	4.1
Not Disabled	417	100	9.5	19.7	65.8	5.0
Not Applicable	245	100	9.1	11.0	74.7	5.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	51	100	NA	NA	NA	NA
Metropolitan area - Balance	210	100	9.0	14.9	73.4	2.7
Not in Metropolitan area	334	100	12.4	19.5	61.8	6.4
Not Identified	197	100	8.4	24.9	61.5	5.1

- 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.