

## Unbanked and Underbanked for California, 2015 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>	14384	100	6.2	19.1	68.2	6.5
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	1156	100	9.9	25.4	57.5	7.2
<b>Hispanic</b>	4074	100	14.8	26.9	51.7	6.6
<b>Asian</b>	1895	100	2.7	17.6	69.5	10.1
<b>White</b>	7027	100	1.7	13.7	79.3	5.3
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	725	100	7.1	28.9	55.5	8.6
<b>25 to 34 years</b>	2528	100	10.7	24.6	61.2	3.5
<b>35 to 44 years</b>	2802	100	8.4	18.7	65.1	7.9
<b>45 to 54 years</b>	2741	100	6.0	20.9	67.4	5.7
<b>55 to 64 years</b>	2464	100	3.4	17.0	73.2	6.3
<b>65 years or more</b>	3124	100	3.0	12.7	76.3	8.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	1895	100	24.0	25.1	44.5	6.4
<b>High school degree</b>	2783	100	7.7	20.1	65.6	6.5
<b>Some college</b>	4310	100	4.4	21.7	66.3	7.5
<b>College degree</b>	5397	100	0.7	14.3	79.3	5.7
<b>Employment status (PCT)</b>						
<b>Employed</b>	9230	100	4.4	21.0	68.5	6.1
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	4762	100	9.2	14.9	69.0	6.9
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	1790	100	21.4	26.1	46.3	6.2
<b>Between \$15,000 and \$30,000</b>	2106	100	15.1	21.6	54.8	8.5
<b>Between \$30,000 and \$50,000</b>	2601	100	6.8	24.2	62.4	6.6
<b>Between \$50,000 and \$75,000</b>	2404	100	0.8	22.1	70.0	7.1
<b>At least \$75,000</b>	5483	100	-	12.0	82.5	5.5
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	947	100	10.0	28.0	52.7	9.3

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<b>Not disabled, age 25 to 64</b>	9588	100	6.9	19.5	68.1	5.6
<b>Not applicable (not age 25 to 64)</b>	3849	100	3.7	15.7	72.4	8.1
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	6344	100	5.4	20.5	67.6	6.6
<b>Metropolitan area - balance</b>	6977	100	7.1	17.6	68.4	6.9
<b>Not in metropolitan area</b>	512	100	4.8	23.5	67.3	4.4
<b>Not identified</b>	551	100	6.2	17.5	74.5	1.8

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.