

Unbanked and Underbanked for Louisiana, 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
All Households	1884	100	14.0	23.8	58.9	3.3
Race/Ethnicity (PCT)						
Black	610	100	26.9	29.9	39.2	4.0
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1143	100	6.2	20.9	70.1	2.8
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	304	100	16.7	22.3	58.4	2.6
35 to 44 years	326	100	21.0	26.9	46.8	5.3
45 to 54 years	406	100	12.3	21.9	65.3	0.5
55 to 64 years	367	100	13.1	22.5	62.0	2.4
65 years or more	362	100	5.2	20.8	67.6	6.3
Education (PCT)						
No high school degree	280	100	25.9	33.9	39.5	0.7
High school degree	654	100	17.0	22.8	56.0	4.2
Some college	541	100	12.6	22.8	62.3	2.2
College degree	409	100	3.0	19.6	72.5	4.9
Employment status (PCT)						
Employed	1152	100	12.0	23.7	61.7	2.5
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	663	100	14.8	24.6	55.6	5.0
Family income (PCT)						
Less than \$15,000	415	100	37.8	27.4	33.1	1.7
Between \$15,000 and \$30,000	393	100	13.4	25.3	58.2	3.1
Between \$30,000 and \$50,000	330	100	13.3	22.6	60.1	3.9
Between \$50,000 and \$75,000	286	100	-	27.2	65.2	7.6
At least \$75,000	459	100	2.3	17.8	78.2	1.7
Disability status (PCT)						
Disabled, age 25 to 64	261	100	27.4	27.4	40.0	5.3

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Not disabled, age 25 to 64	1141	100	12.8	22.3	62.9	2.0
Not applicable (not age 25 to 64)	482	100	9.8	25.1	59.8	5.3
Metropolitan status (PCT)						
Metropolitan area - principal city	493	100	22.1	20.0	53.7	4.1
Metropolitan area - balance	686	100	10.1	22.1	65.2	2.7
Not in metropolitan area	320	100	10.5	30.0	55.6	4.0
Not identified	385	100	13.6	26.4	57.3	2.7

- 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.