

Unbanked and Underbanked for Virginia, 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	3225	100	4.6	19.7	70.8	4.9
Race/Ethnicity (PCT)						
Black	657	100	11.8	25.4	51.4	11.4
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2161	100	1.9	15.7	79.0	3.4
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	637	100	4.6	26.7	66.2	2.5
45 to 54 years	587	100	5.7	23.4	60.1	10.8
55 to 64 years	641	100	2.4	13.5	79.8	4.3
65 years or more	745	100	2.2	13.0	80.0	4.7
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	655	100	11.9	17.2	65.6	5.4
Some college	902	100	0.6	26.9	69.6	2.9
College degree	1326	100	0.4	16.7	77.3	5.6
Employment status (PCT)						
Employed	2020	100	3.0	21.1	70.9	5.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1111	100	4.4	16.4	74.1	5.2
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	469	100	7.6	24.2	65.3	2.9
Between \$30,000 and \$50,000	477	100	4.5	25.8	66.6	3.1
Between \$50,000 and \$75,000	553	100	3.3	22.1	71.0	3.6
At least \$75,000	1371	100	-	14.8	78.2	7.0
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	2075	100	3.6	19.8	71.5	5.1
Not applicable (not age 25 to 64)	878	100	4.8	15.1	76.2	4.0
Metropolitan status (PCT)						
Metropolitan area - principal city	670	100	7.5	23.7	65.5	3.3
Metropolitan area - balance	1575	100	2.2	18.2	72.6	7.0
Not in metropolitan area	452	100	7.0	25.3	66.2	1.6
Not identified	528	100	5.9	14.1	76.1	3.9

- 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.