

Unbanked and Underbanked for West, 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	28832	100	5.9	19.9	68.9	5.3
Race/Ethnicity (PCT)						
Black	1789	100	10.7	27.6	54.9	6.8
Hispanic	6460	100	14.5	28.8	50.9	5.9
Asian	2705	100	3.6	19.8	68.1	8.5
White	17105	100	2.4	15.5	77.8	4.4
Other	773	100	11.5	26.9	56.7	5.0
Age group (PCT)						
15 to 24 years	1567	100	8.9	29.6	53.4	8.0
25 to 34 years	4979	100	8.3	25.9	62.7	3.1
35 to 44 years	5362	100	7.2	20.6	66.1	6.1
45 to 54 years	5329	100	6.3	21.7	67.1	4.9
55 to 64 years	5073	100	4.8	17.6	73.0	4.7
65 years or more	6522	100	3.1	12.9	77.7	6.3
Education (PCT)						
No high school degree	3196	100	24.0	26.9	44.3	4.7
High school degree	6012	100	8.1	23.3	63.3	5.3
Some college	9178	100	3.9	21.5	68.8	5.8
College degree	10446	100	1.0	14.4	79.6	4.9
Employment status (PCT)						
Employed	18194	100	4.2	21.3	69.5	5.0
Unemployed	872	100	14.7	26.3	53.0	6.0
Not in labor force	9766	100	8.5	16.8	69.1	5.6
Family income (PCT)						
Less than \$15,000	3625	100	21.8	25.8	46.8	5.5
Between \$15,000 and \$30,000	4545	100	11.5	23.6	59.3	5.6
Between \$30,000 and \$50,000	5459	100	5.6	25.1	63.4	5.9
Between \$50,000 and \$75,000	5185	100	1.6	21.2	72.0	5.1
At least \$75,000	10017	100	0.1	12.7	82.5	4.7
Disability status (PCT)						
Disabled, age 25 to 64	2183	100	13.5	31.2	49.8	5.6

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	18560	100	5.8	20.3	69.3	4.6
Not applicable (not age 25 to 64)	8089	100	4.2	16.2	73.0	6.6
Metropolitan status (PCT)						
Metropolitan area - principal city	11042	100	6.5	20.8	67.1	5.6
Metropolitan area - balance	12024	100	6.0	17.8	70.4	5.9
Not in metropolitan area	2665	100	5.4	24.8	65.5	4.3
Not identified	3101	100	4.3	20.9	72.1	2.7

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- 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.