

Unbanked and Underbanked for West 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	779	100	8.0	17.5	68.7	5.8
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	721	100	8.0	16.9	69.2	5.9
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	114	100	15.1	23.7	56.4	4.7
35 to 44 years	119	100	9.9	17.4	68.3	4.5
45 to 54 years	128	100	8.0	19.5	68.2	4.3
55 to 64 years	157	100	6.9	14.7	72.6	5.8
65 years or more	233	100	3.4	14.2	74.2	8.1
Education (PCT)						
No high school degree	100	100	14.3	17.5	62.5	5.7
High school degree	321	100	8.1	17.9	67.1	6.9
Some college	176	100	9.8	19.2	66.7	4.4
College degree	182	100	2.6	15.0	77.0	5.4
Employment status (PCT)						
Employed	406	100	5.7	18.1	70.8	5.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	350	100	9.1	16.9	67.5	6.5
Family income (PCT)						
Less than \$15,000	155	100	21.6	20.0	52.8	5.6
Between \$15,000 and \$30,000	165	100	10.0	18.8	63.0	8.3
Between \$30,000 and \$50,000	188	100	4.1	17.0	72.0	6.9
Between \$50,000 and \$75,000	113	100	2.4	16.3	77.6	3.8
At least \$75,000	157	100	1.1	14.9	80.3	3.7
Disability status (PCT)						
Disabled, age 25 to 64	117	100	18.0	21.2	57.3	3.5

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	401	100	7.2	17.7	69.8	5.3
Not applicable (not age 25 to 64)	260	100	4.7	15.4	72.2	7.7
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	NA	100	NA	NA	NA	NA
Not in metropolitan area	335	100	8.3	19.6	66.4	5.6
Not identified	405	100	6.9	15.8	71.4	5.9

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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.