

Unbanked and underbanked for California, 2017 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	14756	100	7.4	17.6	67.4	7.5
Race/Ethnicity (PCT)						
Black	1180	100	20.5	25.4	49.9	4.3
Hispanic	4231	100	14.5	26.6	51.9	7.0
Asian	2195	100	1.9	11.5	75.4	11.2
White	6914	100	2.6	12.9	77.2	7.3
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	806	100	10.4	18.7	65.7	5.2
25 to 34 years	2504	100	8.0	22.3	64.0	5.7
35 to 44 years	2639	100	9.7	22.2	60.4	7.6
45 to 54 years	2646	100	6.3	17.5	69.6	6.5
55 to 64 years	2724	100	6.5	15.8	69.2	8.5
65 years or more	3437	100	6.1	12.0	72.5	9.4
Education (PCT)						
No high school diploma	1849	100	24.8	24.5	42.2	8.4
High school diploma	3020	100	11.6	19.0	60.5	9.0
Some college	4264	100	4.6	17.9	71.0	6.5
College degree	5622	100	1.6	14.4	76.7	7.3
Employment status (PCT)						
Employed	9014	100	4.9	19.9	67.7	7.5
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	5236	100	10.6	13.4	68.2	7.8
Family income (PCT)						
Less than \$15,000	1850	100	27.3	17.1	48.8	6.7
\$15,000 to \$30,000	1980	100	19.0	19.4	54.0	7.7
\$30,000 to \$50,000	2626	100	5.9	26.4	59.0	8.7
\$50,000 to \$75,000	2436	100	1.3	17.3	73.7	7.7
At least \$75,000	5864	100	0.5	13.3	79.0	7.2
Disability status (PCT)						
Disabled, age 25 to 64	1062	100	20.7	23.3	50.7	5.3
Not disabled, age 25 to 64	9451	100	6.2	18.9	67.6	7.3
Not applicable (not age 25 to 64)	4243	100	6.9	13.2	71.2	8.6
Metropolitan status (PCT)						
Metropolitan area - principal city	6941	100	7.0	18.6	66.5	7.9

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Metropolitan area - balance	6766	100	7.5	16.6	68.3	7.5
Not in metropolitan area	536	100	9.8	23.3	63.5	3.4
Not identified	514	100	9.9	11.6	72.0	6.4

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.