

Unbanked and underbanked for West, 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 | 29420 | 100 | 6.0 | 18.2 | 69.1 | 6.7 |
| Race/Ethnicity (PCT) | | | | | | |
| Black | 1844 | 100 | 17.8 | 27.1 | 48.7 | 6.4 |
| Hispanic | 6611 | 100 | 13.1 | 29.2 | 50.7 | 7.0 |
| Asian | 3038 | 100 | 1.9 | 13.7 | 74.9 | 9.5 |
| White | 17137 | 100 | 2.4 | 13.4 | 77.8 | 6.3 |
| Other | 790 | 100 | 12.1 | 26.4 | 58.6 | 2.9 |
| Age group (PCT) | | | | | | |
| 15 to 24 years | 1632 | 100 | 6.5 | 25.4 | 63.2 | 5.0 |
| 25 to 34 years | 4926 | 100 | 7.4 | 22.1 | 65.4 | 5.1 |
| 35 to 44 years | 5119 | 100 | 7.3 | 22.0 | 63.6 | 7.2 |
| 45 to 54 years | 5130 | 100 | 6.0 | 19.3 | 68.5 | 6.3 |
| 55 to 64 years | 5462 | 100 | 5.7 | 17.2 | 70.1 | 7.1 |
| 65 years or more | 7150 | 100 | 4.3 | 11.2 | 76.5 | 8.0 |
| Education (PCT) | | | | | | |
| No high school diploma | 2975 | 100 | 22.3 | 24.9 | 44.5 | 8.3 |
| High school diploma | 6213 | 100 | 9.5 | 21.4 | 61.1 | 8.0 |
| Some college | 9135 | 100 | 4.2 | 18.9 | 70.8 | 6.2 |
| College degree | 11097 | 100 | 1.2 | 14.0 | 78.7 | 6.1 |
| Employment status (PCT) | | | | | | |
| Employed | 18229 | 100 | 3.9 | 20.1 | 69.5 | 6.4 |
| Unemployed | 829 | 100 | 19.3 | 24.2 | 50.4 | 6.2 |
| Not in labor force | 10363 | 100 | 8.6 | 14.4 | 69.7 | 7.3 |
| Family income (PCT) | | | | | | |
| Less than \$15,000 | 3527 | 100 | 24.7 | 18.6 | 50.3 | 6.4 |
| \$15,000 to \$30,000 | 4102 | 100 | 13.1 | 22.4 | 57.1 | 7.3 |
| \$30,000 to \$50,000 | 5364 | 100 | 4.8 | 24.0 | 63.6 | 7.5 |
| \$50,000 to \$75,000 | 5327 | 100 | 0.9 | 19.1 | 73.5 | 6.5 |
| At least \$75,000 | 11100 | 100 | 0.4 | 13.3 | 79.9 | 6.4 |
| Disability status (PCT) | | | | | | |
| Disabled, age 25 to 64 | 2303 | 100 | 18.0 | 24.7 | 52.0 | 5.4 |
| Not disabled, age 25 to 64 | 18335 | 100 | 5.1 | 19.5 | 68.8 | 6.6 |
| Not applicable (not age 25 to 64) | 8782 | 100 | 4.7 | 13.9 | 74.0 | 7.4 |
| Metropolitan status (PCT) | | | | | | |
| Metropolitan area - principal city | 12020 | 100 | 6.3 | 18.2 | 67.8 | 7.7 |

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|------------------------------------|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| Metropolitan area - balance | 11909 | 100 | 5.6 | 17.2 | 70.5 | 6.7 |
| Not in metropolitan area | 2606 | 100 | 7.0 | 22.8 | 64.9 | 5.3 |
| Not identified | 2885 | 100 | 5.2 | 18.5 | 72.1 | 4.3 |

• Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

• 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.