

Unbanked and Underbanked for California, 2013 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	13537	100	8.0	17.0	69.1	5.8
Race/Ethnicity (PCT)						
Black	1070	100	25.4	28.4	40.8	5.4
Hispanic	3872	100	16.6	25.4	52.3	5.7
Asian	1799	100	1.3	12.4	78.9	7.4
American Indian/Alaskan	131	100	NA	NA	NA	NA
Hawaiian/Pacific Islander	82	100	NA	NA	NA	NA
White non-Black non-Hispanic	6575	100	2.1	11.5	80.9	5.6
Other non-Black non-Hispanic	7	100	-	-	NA	-
Age Group (PCT)						
15 to 24 years	600	100	14.0	29.6	53.0	3.4
25 to 34 years	2379	100	13.6	22.0	58.7	5.6
35 to 44 years	2558	100	9.2	18.9	66.1	5.8
45 to 54 years	2779	100	5.1	18.3	71.2	5.5
55 to 64 years	2373	100	7.0	14.0	73.6	5.4
65 years or more	2848	100	4.8	9.9	78.3	7.1
Education (PCT)						
No high school degree	1850	100	27.8	23.2	44.0	4.9
High school degree	2576	100	11.5	20.0	64.0	4.6
Some college	4034	100	5.3	20.7	67.5	6.4
College degree	5077	100	1.2	10.4	82.2	6.3
Employment Status (PCT)						
Employed	8344	100	5.9	18.3	69.8	6.0
Unemployed	734	100	21.3	18.7	56.5	3.5
Not in labor force	4459	100	9.9	14.3	69.9	5.9
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	1742	100	28.7	19.6	44.8	6.9
Between \$15,000 and \$30,000	2024	100	15.2	21.7	57.9	5.3
Between \$30,000 and \$50,000	2640	100	7.5	24.3	62.3	5.9
Between \$50,000 and \$75,000	2360	100	2.3	17.6	73.8	6.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	4770	100	0.5	9.8	84.3	5.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	852	100	17.8	19.8	56.7	5.7
Not Disabled	9237	100	7.7	18.2	68.5	5.6
Not Applicable	3448	100	6.4	13.3	73.9	6.5
Metropolitan Status (PCT)						
Metropolitan area - principal City	6429	100	9.4	16.6	68.7	5.3
Metropolitan area - Balance	5584	100	7.1	17.1	69.2	6.5
Not in Metropolitan area	264	100	4.6	13.6	76.2	5.5
Not Identified	1259	100	5.6	19.6	69.4	5.4

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to 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, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.