

**Unbanked and Underbanked for Charlotte-Gastonia-Concord, NC-SC, 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
<b>All Households</b>	715	100	7.7	28.3	61.9	2.0
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	232	100	12.7	43.6	42.2	1.5
<b>Hispanic</b>	56	100	NA	NA	NA	-
<b>Asian</b>	19	100	-	-	NA	-
<b>American Indian/Alaskan</b>	11	100	-	-	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	397	100	4.4	23.2	69.7	2.8
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	33	100	NA	NA	NA	-
<b>25 to 34 years</b>	98	100	NA	NA	NA	-
<b>35 to 44 years</b>	130	100	NA	NA	NA	NA
<b>45 to 54 years</b>	154	100	12.1	32.0	54.0	1.9
<b>55 to 64 years</b>	143	100	-	36.3	58.7	5.0
<b>65 years or more</b>	156	100	1.9	15.6	82.6	-
<b>Education (PCT)</b>						
<b>No high school degree</b>	98	100	NA	NA	NA	-
<b>High school degree</b>	159	100	14.9	30.5	52.4	2.2
<b>Some college</b>	215	100	1.9	35.1	59.9	3.1
<b>College degree</b>	244	100	2.3	19.7	76.2	1.8
<b>Employment Status (PCT)</b>						
<b>Employed</b>	405	100	8.6	31.6	58.7	1.1
<b>Unemployed</b>	24	100	NA	NA	NA	-
<b>Not in labor force</b>	286	100	5.9	23.4	67.2	3.5
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	109	100	NA	NA	NA	-
<b>Between \$15,000 and \$30,000</b>	166	100	9.9	35.8	50.4	3.9
<b>Between \$30,000 and \$50,000</b>	110	100	-	NA	NA	-
<b>Between \$50,000 and \$75,000</b>	136	100	-	22.8	74.0	3.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	194	100	-	31.7	66.4	1.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	58	100	-	NA	NA	NA
<b>Not Disabled</b>	467	100	9.2	31.7	57.4	1.7
<b>Not Applicable</b>	189	100	6.6	18.1	75.4	-
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	409	100	8.2	31.6	60.2	-
<b>Metropolitan area - Balance</b>	306	100	7.1	24.0	64.2	4.7
<b>Not in Metropolitan area</b>	-	100	-	-	-	-
<b>Not Identified</b>	-	100	-	-	-	-

- 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.