

Unbanked and Underbanked for Iowa, 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	1264	100	4.5	14.4	75.0	6.1
Race/Ethnicity (PCT)						
Black	34	100	NA	NA	NA	NA
Hispanic	53	100	13.2	28.6	52.9	5.3
Asian	34	100	-	NA	NA	NA
American Indian/Alaskan	16	100	NA	NA	NA	NA
Hawaiian/Pacific Islander	2	100	-	NA	-	-
White non-Black non-Hispanic	1125	100	3.0	12.1	79.0	6.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	59	100	-	19.4	77.4	3.2
25 to 34 years	214	100	5.6	19.7	70.2	4.4
35 to 44 years	221	100	7.7	19.1	70.6	2.5
45 to 54 years	217	100	6.4	14.1	72.0	7.5
55 to 64 years	255	100	4.1	14.5	74.6	6.7
65 years or more	298	100	1.2	6.4	83.5	8.9
Education (PCT)						
No high school degree	95	100	17.8	21.7	55.2	5.3
High school degree	376	100	4.3	14.8	72.8	8.0
Some college	420	100	4.9	17.5	73.1	4.4
College degree	373	100	0.9	8.6	84.2	6.3
Employment Status (PCT)						
Employed	856	100	2.7	15.6	76.0	5.8
Unemployed	38	100	NA	NA	NA	NA
Not in labor force	370	100	7.4	11.1	74.3	7.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	168	100	19.7	19.8	55.0	5.5
Between \$15,000 and \$30,000	237	100	4.3	15.7	70.9	9.1
Between \$30,000 and \$50,000	255	100	4.9	13.2	74.7	7.2
Between \$50,000 and \$75,000	267	100	0.5	18.4	74.5	6.6

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At Least \$75,000	337	100	-	8.6	88.3	3.0
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	113	100	17.9	28.7	47.7	5.7
Not Disabled	795	100	4.2	15.1	75.4	5.3
Not Applicable	357	100	1.0	8.5	82.5	8.0
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	240	100	6.8	16.2	67.3	9.7
Not in Metropolitan area	516	100	2.9	15.7	76.4	5.0
Not Identified	508	100	5.0	12.3	77.1	5.5

- 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.