

Unbanked and Underbanked for Los Angeles-Long Beach-Santa Ana, CA, 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	4500	100	9.6	17.5	67.4	5.4
Race/Ethnicity (PCT)						
Black	444	100	26.4	23.4	47.8	2.4
Hispanic	1581	100	17.7	25.1	52.5	4.8
Asian	663	100	1.3	11.2	83.2	4.4
American Indian/Alaskan	17	100	NA	NA	NA	-
Hawaiian/Pacific Islander	22	100	-	NA	NA	-
White non-Black non-Hispanic	1773	100	1.3	11.6	79.8	7.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	198	100	10.8	25.6	61.4	2.3
25 to 34 years	800	100	12.3	18.0	62.9	6.8
35 to 44 years	822	100	12.2	20.2	62.5	5.1
45 to 54 years	1098	100	7.0	18.8	67.9	6.3
55 to 64 years	761	100	11.1	15.9	69.1	3.9
65 years or more	821	100	6.4	12.1	76.1	5.3
Education (PCT)						
No high school degree	786	100	30.0	23.0	44.7	2.2
High school degree	838	100	9.5	21.3	65.2	4.0
Some college	1274	100	7.3	20.8	65.9	6.0
College degree	1601	100	1.5	10.2	80.9	7.3
Employment Status (PCT)						
Employed	2834	100	6.3	18.4	68.5	6.8
Unemployed	319	100	20.5	14.6	58.2	6.8
Not in labor force	1347	100	14.1	16.3	67.3	2.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	714	100	30.3	16.5	49.4	3.8
Between \$15,000 and \$30,000	696	100	16.2	23.9	55.5	4.4
Between \$30,000 and \$50,000	935	100	9.3	25.0	60.4	5.4
Between \$50,000 and \$75,000	783	100	2.3	17.4	75.1	5.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	1372	100	-	9.8	83.2	7.0
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	261	100	27.3	21.3	51.4	-
Not Disabled	3220	100	9.0	18.1	66.9	6.1
Not Applicable	1019	100	7.3	14.7	73.2	4.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	2651	100	11.9	18.4	64.0	5.6
Metropolitan area - Balance	1849	100	6.3	16.2	72.3	5.1
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	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.