

Unbanked and Underbanked for Richmond, VA, 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	422	100	4.0	20.3	69.8	5.9
Race/Ethnicity (PCT)						
Black	114	100	NA	NA	NA	NA
Hispanic	8	100	-	-	NA	-
Asian	11	100	-	-	NA	NA
American Indian/Alaskan	4	100	-	NA	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	285	100	1.3	18.2	74.3	6.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	23	100	-	NA	NA	NA
25 to 34 years	59	100	NA	NA	NA	-
35 to 44 years	82	100	NA	NA	NA	NA
45 to 54 years	89	100	NA	NA	NA	NA
55 to 64 years	88	100	-	NA	NA	-
65 years or more	81	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	36	100	NA	NA	NA	NA
High school degree	119	100	NA	NA	NA	NA
Some college	114	100	-	NA	NA	NA
College degree	153	100	3.0	11.4	80.9	4.7
Employment Status (PCT)						
Employed	260	100	1.6	22.2	69.9	6.4
Unemployed	32	100	-	NA	NA	-
Not in labor force	130	100	9.8	12.6	71.2	6.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	45	100	NA	NA	NA	-
Between \$15,000 and \$30,000	62	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	79	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	95	100	-	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	140	100	-	25.4	72.5	2.1
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	52	100	NA	NA	NA	NA
Not Disabled	266	100	1.6	20.6	75.2	2.6
Not Applicable	104	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	69	100	NA	NA	NA	-
Metropolitan area - Balance	353	100	3.6	16.5	72.9	7.0
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.