

## Unbanked and Underbanked for Virginia, 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>	3206	100	6.5	19.5	66.4	7.6
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	656	100	16.2	29.9	43.4	10.6
<b>Hispanic</b>	168	100	13.4	14.7	59.1	12.9
<b>Asian</b>	166	100	3.6	21.7	71.2	3.5
<b>American Indian/Alaskan</b>	20	100	NA	NA	-	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	2196	100	3.1	16.1	74.1	6.7
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	172	100	13.8	35.4	38.9	11.9
<b>25 to 34 years</b>	512	100	11.6	23.0	61.0	4.5
<b>35 to 44 years</b>	642	100	5.7	22.1	65.6	6.6
<b>45 to 54 years</b>	634	100	5.1	20.7	65.3	8.8
<b>55 to 64 years</b>	545	100	5.2	17.0	71.7	6.1
<b>65 years or more</b>	701	100	4.0	11.5	74.7	9.8
<b>Education (PCT)</b>						
<b>No high school degree</b>	263	100	28.2	9.4	52.8	9.6
<b>High school degree</b>	857	100	10.4	23.5	57.3	8.8
<b>Some college</b>	834	100	4.4	22.4	64.4	8.8
<b>College degree</b>	1253	100	0.7	16.9	76.9	5.5
<b>Employment Status (PCT)</b>						
<b>Employed</b>	2089	100	5.1	19.8	66.9	8.1
<b>Unemployed</b>	169	100	21.4	36.5	39.0	3.2
<b>Not in labor force</b>	949	100	7.0	15.7	70.1	7.2
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	401	100	26.9	22.8	41.5	8.8
<b>Between \$15,000 and \$30,000</b>	425	100	14.8	33.9	44.2	7.1
<b>Between \$30,000 and \$50,000</b>	504	100	4.6	24.2	61.9	9.3
<b>Between \$50,000 and \$75,000</b>	604	100	2.3	13.5	74.0	10.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	1272	100	-	14.6	79.9	5.5
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	218	100	12.2	38.8	41.5	7.4
<b>Not Disabled</b>	2116	100	6.1	18.9	68.5	6.5
<b>Not Applicable</b>	873	100	5.9	16.2	67.7	10.2
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	697	100	6.4	26.0	60.0	7.7
<b>Metropolitan area - Balance</b>	1418	100	3.7	17.1	70.6	8.6
<b>Not in Metropolitan area</b>	549	100	13.8	15.6	63.9	6.7
<b>Not Identified</b>	542	100	6.6	21.3	66.3	5.8

- 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.