

## Bank Account Type for Michigan, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
<b>All Households</b>	3911	100	5.7	72.8	2.9	15.1	3.5
<b>Race/Ethnicity (PCT)</b>							
<b>Black</b>	506	100	17.6	51.1	3.5	17.3	10.4
<b>Hispanic</b>	79	100	NA	NA	NA	NA	-
<b>Asian</b>	100	100	-	NA	NA	NA	-
<b>American Indian/Alaskan</b>	44	100	NA	NA	-	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-	-
<b>White non-Black non-Hispanic</b>	3181	100	3.5	76.6	2.5	14.8	2.6
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-	-
<b>Age Group (PCT)</b>							
<b>15 to 24 years</b>	161	100	5.3	64.7	-	20.1	9.9
<b>25 to 34 years</b>	449	100	12.4	72.0	-	13.4	2.2
<b>35 to 44 years</b>	714	100	6.4	70.7	4.6	15.2	2.9
<b>45 to 54 years</b>	766	100	6.2	71.9	3.9	13.9	4.1
<b>55 to 64 years</b>	817	100	4.2	70.2	4.2	18.4	2.9
<b>65 years or more</b>	1004	100	3.1	78.8	1.5	13.2	3.3
<b>Education (PCT)</b>							
<b>No high school degree</b>	325	100	21.6	46.0	9.8	20.3	2.4
<b>High school degree</b>	1190	100	7.1	65.5	3.2	18.8	5.4
<b>Some college</b>	1244	100	4.8	74.6	2.0	15.6	3.0
<b>College degree</b>	1151	100	0.8	86.0	1.6	9.3	2.3
<b>Employment Status (PCT)</b>							
<b>Employed</b>	2225	100	2.6	77.6	2.2	14.3	3.3
<b>Unemployed</b>	175	100	21.4	54.4	2.0	14.0	8.1
<b>Not in labor force</b>	1510	100	8.5	67.9	3.9	16.4	3.1
<b>Unknown</b>	-	100	-	-	-	-	-
<b>Family Income (PCT)</b>							
<b>Less than \$15,000</b>	553	100	25.5	40.6	8.0	19.3	6.6
<b>Between \$15,000 and \$30,000</b>	689	100	5.8	61.6	3.0	24.0	5.7
<b>Between \$30,000 and \$50,000</b>	866	100	2.5	72.3	3.4	17.9	4.0
<b>Between \$50,000 and \$75,000</b>	713	100	2.2	83.0	2.0	12.8	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
<b>At Least \$75,000</b>	1090	100	0.5	90.0	0.4	6.7	2.3
<b>Missing</b>	-	100	-	-	-	-	-
<b>Disability Status (PCT)</b>							
<b>Disabled</b>	427	100	16.2	46.8	8.4	26.9	1.8
<b>Not Disabled</b>	2318	100	4.9	75.6	2.7	13.4	3.4
<b>Not Applicable</b>	1165	100	3.4	76.9	1.3	14.2	4.2
<b>Metropolitan Status (PCT)</b>							
<b>Metropolitan area - principal City</b>	869	100	12.0	62.6	2.8	15.5	7.1
<b>Metropolitan area - Balance</b>	1846	100	4.0	78.3	1.7	14.0	2.0
<b>Not in Metropolitan area</b>	600	100	4.0	69.7	3.4	20.0	2.9
<b>Not Identified</b>	596	100	3.6	73.9	6.1	13.1	3.4

- 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.
- 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.