

Bank Account Type for National, 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
All Households	123750	100	7.7	66.8	2.0	21.7	1.8
Race/Ethnicity (PCT)							
Black	16801	100	20.5	47.7	4.3	25.1	2.3
Hispanic	14948	100	17.9	50.7	2.5	27.0	1.9
Asian	5882	100	2.2	76.4	1.4	18.2	1.9
American Indian/Alaskan	1464	100	16.9	50.3	3.6	27.2	1.9
Hawaiian/Pacific Islander	314	100	6.1	58.8	5.2	27.9	1.9
White non-Black non-Hispanic	84310	100	3.6	73.0	1.5	20.1	1.7
Other non-Black non-Hispanic	31	100	NA	NA	-	NA	-
Age Group (PCT)							
15 to 24 years	6244	100	15.7	57.3	1.7	22.9	2.3
25 to 34 years	20464	100	12.5	65.3	1.6	19.3	1.3
35 to 44 years	21408	100	9.0	67.2	2.0	20.3	1.5
45 to 54 years	24551	100	7.5	68.5	2.1	20.0	1.9
55 to 64 years	22710	100	5.6	67.8	2.3	22.5	1.8
65 years or more	28372	100	3.5	67.2	2.1	24.9	2.3
Education (PCT)							
No high school degree	13871	100	25.1	34.9	4.8	33.3	2.0
High school degree	33684	100	10.8	57.0	2.5	27.5	2.1
Some college	36007	100	5.6	69.5	1.7	21.6	1.6
College degree	40188	100	1.1	83.4	0.9	12.8	1.7
Employment Status (PCT)							
Employed	75587	100	5.4	72.5	1.7	18.8	1.6
Unemployed	5436	100	23.0	48.6	2.0	24.1	2.3
Not in labor force	42727	100	9.9	59.0	2.6	26.4	2.2
Unknown	-	100	-	-	-	-	-
Family Income (PCT)							
Less than \$15,000	19044	100	27.7	31.5	4.7	34.1	2.0
Between \$15,000 and \$30,000	21763	100	11.4	51.0	2.9	32.8	1.9
Between \$30,000 and \$50,000	24496	100	5.1	66.6	2.0	24.5	1.9
Between \$50,000 and \$75,000	22552	100	1.7	78.3	1.1	17.0	1.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
At Least \$75,000	35895	100	0.5	87.9	0.7	9.3	1.6
Missing	-	100	-	-	-	-	-
Disability Status (PCT)							
Disabled	10841	100	18.4	41.8	4.9	33.2	1.8
Not Disabled	78293	100	7.2	70.8	1.6	18.8	1.6
Not Applicable	34616	100	5.7	65.4	2.0	24.5	2.3
Metropolitan Status (PCT)							
Metropolitan area - principal City	34510	100	11.4	64.4	2.3	19.9	2.0
Metropolitan area - Balance	51229	100	5.5	71.5	1.4	19.7	1.9
Not in Metropolitan area	19325	100	8.5	57.6	2.7	29.4	1.9
Not Identified	18686	100	6.4	67.5	2.4	22.5	1.2

- 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.