

Unbanked and Underbanked for Mississippi, 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	1126	100	14.5	32.8	49.5	3.1
Race/Ethnicity (PCT)						
Black	405	100	29.0	40.1	27.7	3.3
Hispanic	17	100	NA	-	NA	-
Asian	16	100	-	NA	NA	-
American Indian/Alaskan	5	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	684	100	5.7	29.0	62.1	3.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	69	100	NA	NA	NA	-
25 to 34 years	173	100	17.5	37.9	44.6	-
35 to 44 years	164	100	26.6	26.2	40.8	6.5
45 to 54 years	209	100	11.4	37.9	45.6	5.1
55 to 64 years	225	100	8.9	42.5	47.5	1.1
65 years or more	286	100	7.6	23.3	65.1	4.0
Education (PCT)						
No high school degree	184	100	35.6	27.3	37.1	-
High school degree	306	100	17.8	29.0	49.1	4.1
Some college	371	100	8.8	41.5	47.4	2.2
College degree	265	100	4.1	28.9	61.6	5.4
Employment Status (PCT)						
Employed	601	100	8.0	35.3	52.7	3.9
Unemployed	58	100	NA	NA	NA	-
Not in labor force	467	100	19.9	29.9	47.7	2.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	266	100	40.3	28.1	30.7	0.9
Between \$15,000 and \$30,000	293	100	13.3	36.1	45.0	5.6
Between \$30,000 and \$50,000	194	100	7.6	38.8	50.6	3.0
Between \$50,000 and \$75,000	182	100	-	34.6	64.2	1.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	191	100	1.5	26.5	67.7	4.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	175	100	24.4	44.3	31.3	-
Not Disabled	597	100	12.6	34.5	48.9	4.0
Not Applicable	355	100	12.9	24.2	59.7	3.3
Metropolitan Status (PCT)						
Metropolitan area - principal City	95	100	9.7	32.8	54.8	2.7
Metropolitan area - Balance	293	100	14.6	25.4	55.8	4.1
Not in Metropolitan area	633	100	16.0	36.1	44.9	2.9
Not Identified	105	100	9.5	33.5	54.9	2.2

- 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.
- 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.