

Unbanked and Underbanked for North Carolina, 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	3843	100	8.4	21.5	63.7	6.4
Race/Ethnicity (PCT)						
Black	896	100	17.8	29.2	45.9	7.1
Hispanic	208	100	18.4	29.2	50.7	1.7
Asian	92	100	-	NA	NA	NA
American Indian/Alaskan	128	100	NA	NA	NA	NA
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	2519	100	4.4	18.2	71.0	6.4
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	230	100	22.7	29.5	36.9	10.9
25 to 34 years	561	100	8.3	28.8	57.0	5.9
35 to 44 years	705	100	7.2	28.4	59.4	5.0
45 to 54 years	732	100	11.7	21.3	61.4	5.6
55 to 64 years	648	100	7.1	18.5	68.9	5.5
65 years or more	967	100	4.5	12.3	75.3	8.0
Education (PCT)						
No high school degree	538	100	16.7	24.7	51.4	7.2
High school degree	1090	100	13.1	20.3	59.7	6.9
Some college	1147	100	6.0	25.9	61.5	6.6
College degree	1068	100	2.1	16.3	76.2	5.5
Employment Status (PCT)						
Employed	2206	100	6.7	23.4	63.7	6.2
Unemployed	183	100	18.6	27.2	52.4	1.8
Not in labor force	1454	100	9.8	17.8	65.0	7.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	698	100	25.5	22.0	44.9	7.5
Between \$15,000 and \$30,000	876	100	12.1	24.3	56.1	7.5
Between \$30,000 and \$50,000	664	100	4.6	21.9	68.2	5.3
Between \$50,000 and \$75,000	727	100	1.4	20.4	73.1	5.1

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At Least \$75,000	879	100	-	18.8	74.7	6.5
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	316	100	14.8	23.8	57.0	4.4
Not Disabled	2331	100	7.8	24.2	62.4	5.6
Not Applicable	1197	100	8.0	15.6	67.9	8.5
Metropolitan Status (PCT)						
Metropolitan area - principal City	1127	100	8.1	23.0	63.7	5.2
Metropolitan area - Balance	1001	100	6.9	19.2	69.0	4.9
Not in Metropolitan area	1200	100	10.9	23.1	57.9	8.1
Not Identified	514	100	6.4	18.7	66.5	8.4

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.