

Bank Account Type for North Carolina, 2015 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	4018	100	7.7	66.1	1.9	21.9	2.4
Race/Ethnicity (PCT)							
Black	910	100	16.7	56.4	4.1	20.5	2.4
Hispanic	NA	100	NA	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA	NA
American Indian/Alaskan	NA	100	NA	NA	NA	NA	NA
Hawaiian/Pacific Islander	NA	100	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2587	100	1.4	73.8	1.5	20.3	3.0
Other non-Black non-Hispanic	NA	100	NA	NA	NA	NA	NA
Age Group (PCT)							
15 to 24 years	NA	100	NA	NA	NA	NA	NA
25 to 34 years	656	100	17.2	55.7	2.0	23.3	1.8
35 to 44 years	610	100	11.5	66.1	1.3	18.2	3.0
45 to 54 years	848	100	6.5	65.0	1.9	25.7	0.8
55 to 64 years	652	100	4.8	67.9	3.9	19.9	3.4
65 years or more	1034	100	1.4	70.8	1.3	22.8	3.7
Education (PCT)							
No high school degree	NA	100	NA	NA	NA	NA	NA
High school degree	1098	100	9.2	56.3	2.7	28.7	3.1
Some college	1040	100	5.1	68.0	2.7	23.2	1.1
College degree	1356	100	1.8	84.3	0.7	9.6	3.6
Employment Status (PCT)							
Employed	2395	100	5.9	71.7	2.2	18.2	2.0
Unemployed	NA	100	NA	NA	NA	NA	NA
Not in labor force	1467	100	7.5	59.8	1.5	27.8	3.4
Unknown	NA	100	NA	NA	NA	NA	NA
Family Income (PCT)							
Less than \$15,000	667	100	25.9	31.7	2.1	38.8	1.4
Between \$15,000 and \$30,000	763	100	6.7	52.9	1.5	36.1	2.7
Between \$30,000 and \$50,000	861	100	6.0	67.9	3.3	21.1	1.7

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
Between \$50,000 and \$75,000	720	100	2.8	78.8	2.3	12.6	3.6
At Least \$75,000	1007	100	1.2	88.0	0.6	7.4	2.8
Missing	NA	100	NA	NA	NA	NA	NA
Disability Status (PCT)							
Disabled	NA	100	NA	NA	NA	NA	NA
Not Disabled	2350	100	8.8	68.0	2.1	18.9	2.3
Not Applicable	1251	100	3.1	71.2	1.1	21.6	3.1
Metropolitan Status (PCT)							
Metropolitan area - principal City	1019	100	10.7	69.9	0.6	15.9	2.9
Metropolitan area - Balance	1228	100	2.5	69.0	1.8	25.2	1.5
Not in Metropolitan area	954	100	13.9	51.8	2.6	28.6	3.1
Not Identified	817	100	4.3	73.5	2.8	16.7	2.6

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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.