

Bank Account Type for National, 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	127538	100	7.0	69.0	1.8	20.2	1.9
Race/Ethnicity (PCT)							
Black	17961	100	18.2	53.0	3.4	23.4	2.0
Hispanic	16106	100	16.2	53.1	2.8	26.1	1.8
Asian	6275	100	4.0	74.9	1.0	17.6	2.5
American Indian/Alaskan	1457	100	11.4	60.1	2.5	24.8	1.1
Hawaiian/Pacific Islander	310	100	9.5	65.6	0.6	22.0	2.3
White non-Black non-Hispanic	85428	100	3.1	75.1	1.3	18.6	1.9
Other non-Black non-Hispanic	NA	100	NA	NA	NA	NA	NA
Age Group (PCT)							
15 to 24 years	6648	100	13.1	61.4	2.0	20.6	2.9
25 to 34 years	21005	100	10.6	68.7	1.5	17.7	1.5
35 to 44 years	21640	100	8.9	69.8	1.6	18.0	1.7
45 to 54 years	23773	100	6.7	71.0	1.6	19.1	1.7
55 to 64 years	23981	100	5.8	68.8	2.2	21.4	1.7
65 years or more	30491	100	3.1	69.0	1.9	23.6	2.4
Education (PCT)							
No high school degree	13802	100	23.2	35.7	4.6	34.6	1.8
High school degree	33239	100	9.7	58.6	2.5	27.3	2.0
Some college	37512	100	5.5	72.0	1.4	19.3	1.8
College degree	42985	100	1.1	85.2	0.7	11.0	2.0
Employment Status (PCT)							
Employed	78152	100	5.0	75.1	1.4	16.9	1.7
Unemployed	3869	100	23.0	49.7	3.6	22.2	1.6
Not in labor force	45517	100	9.2	60.3	2.4	25.8	2.3
Unknown	NA	100	NA	NA	NA	NA	NA
Family Income (PCT)							
Less than \$15,000	18046	100	25.6	34.0	4.2	34.4	1.9
Between \$15,000 and \$30,000	21392	100	11.8	51.2	3.1	31.9	2.0
Between \$30,000 and \$50,000	25336	100	5.0	68.4	1.6	22.9	2.2

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Between \$50,000 and \$75,000	23003	100	1.6	79.3	1.0	16.2	1.9
At Least \$75,000	39761	100	0.5	89.0	0.7	8.2	1.7
Missing	NA	100	NA	NA	NA	NA	NA
Disability Status (PCT)							
Disabled	11497	100	17.6	43.4	4.0	33.5	1.5
Not Disabled	78902	100	6.5	73.4	1.4	17.0	1.7
Not Applicable	37139	100	4.9	67.6	2.0	23.0	2.5
Metropolitan Status (PCT)							
Metropolitan area - principal City	36531	100	10.3	66.0	2.0	19.5	2.2
Metropolitan area - Balance	54619	100	5.2	73.8	1.2	17.8	1.9
Not in Metropolitan area	17895	100	7.6	60.6	2.4	27.7	1.6
Not Identified	18494	100	5.4	68.9	2.4	21.7	1.6

- 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.