

Unbanked and Underbanked for Mississippi, 2015 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 | 1180 | 100 | 12.6 | 25.5 | 59.0 | 2.9 |
| Race/Ethnicity (PCT) | | | | | | |
| Black | 428 | 100 | 21.5 | 32.1 | 43.2 | 3.2 |
| Hispanic | NA | 100 | NA | NA | NA | NA |
| Asian | NA | 100 | NA | NA | NA | NA |
| White | 714 | 100 | 6.7 | 20.9 | 70.0 | 2.4 |
| Other | NA | 100 | NA | NA | NA | NA |
| Age group (PCT) | | | | | | |
| 15 to 24 years | NA | 100 | NA | NA | NA | NA |
| 25 to 34 years | NA | 100 | NA | NA | NA | NA |
| 35 to 44 years | 217 | 100 | 13.2 | 25.5 | 59.2 | 2.1 |
| 45 to 54 years | 221 | 100 | 12.8 | 25.8 | 55.4 | 6.0 |
| 55 to 64 years | 232 | 100 | 14.0 | 29.9 | 52.5 | 3.5 |
| 65 years or more | 282 | 100 | 4.5 | 20.7 | 72.7 | 2.2 |
| Education (PCT) | | | | | | |
| No high school degree | 197 | 100 | 27.6 | 28.8 | 40.2 | 3.4 |
| High school degree | 338 | 100 | 14.0 | 28.1 | 56.0 | 1.9 |
| Some college | 381 | 100 | 10.5 | 24.4 | 62.1 | 3.0 |
| College degree | 264 | 100 | 2.5 | 21.5 | 72.5 | 3.5 |
| Employment status (PCT) | | | | | | |
| Employed | 654 | 100 | 9.9 | 26.7 | 60.3 | 3.0 |
| Unemployed | NA | 100 | NA | NA | NA | NA |
| Not in labor force | 490 | 100 | 15.0 | 23.6 | 58.6 | 2.9 |
| Family income (PCT) | | | | | | |
| Less than \$15,000 | 271 | 100 | 32.8 | 32.2 | 33.3 | 1.7 |
| Between \$15,000 and \$30,000 | 263 | 100 | 15.4 | 30.4 | 50.8 | 3.4 |
| Between \$30,000 and \$50,000 | 218 | 100 | 4.3 | 29.2 | 63.7 | 2.8 |
| Between \$50,000 and \$75,000 | 218 | 100 | 4.4 | 20.0 | 71.2 | 4.3 |
| At least \$75,000 | 210 | 100 | - | 12.7 | 85.1 | 2.2 |
| Disability status (PCT) | | | | | | |
| Disabled, age 25 to 64 | 174 | 100 | 23.2 | 32.5 | 38.6 | 5.7 |

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|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| Not disabled, age 25 to 64 | 666 | 100 | 12.4 | 24.5 | 60.5 | 2.7 |
| Not applicable (not age 25 to 64) | 340 | 100 | 7.5 | 24.1 | 66.7 | 1.8 |
| Metropolitan status (PCT) | | | | | | |
| Metropolitan area - principal city | NA | 100 | NA | NA | NA | NA |
| Metropolitan area - balance | 394 | 100 | 5.4 | 25.0 | 66.5 | 3.1 |
| Not in metropolitan area | 626 | 100 | 15.3 | 24.7 | 57.0 | 3.0 |
| Not identified | NA | 100 | NA | NA | NA | NA |

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.