

## Unbanked and Underbanked for North Carolina, 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
<b>All Households</b>	4018	100	7.7	20.6	66.2	5.5
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	910	100	16.7	31.7	45.6	6.0
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	2587	100	1.4	15.2	78.4	5.0
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	656	100	17.2	28.8	52.4	1.6
<b>35 to 44 years</b>	610	100	11.5	27.0	54.3	7.2
<b>45 to 54 years</b>	848	100	6.5	19.0	69.4	5.0
<b>55 to 64 years</b>	652	100	4.8	19.6	66.3	9.3
<b>65 years or more</b>	1034	100	1.4	11.5	82.3	4.8
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	1098	100	9.2	22.8	62.1	5.9
<b>Some college</b>	1040	100	5.1	25.8	65.3	3.8
<b>College degree</b>	1356	100	1.8	12.9	78.0	7.3
<b>Employment status (PCT)</b>						
<b>Employed</b>	2395	100	5.9	23.5	64.6	6.0
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	1467	100	7.5	14.8	72.3	5.4
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	667	100	25.9	23.2	47.1	3.7
<b>Between \$15,000 and \$30,000</b>	763	100	6.7	24.0	63.6	5.7
<b>Between \$30,000 and \$50,000</b>	861	100	6.0	22.7	66.8	4.5
<b>Between \$50,000 and \$75,000</b>	720	100	2.8	20.6	69.7	7.0
<b>At least \$75,000</b>	1007	100	1.2	14.5	77.9	6.4
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Not disabled, age 25 to 64</b>	2350	100	8.8	23.2	61.5	6.5
<b>Not applicable (not age 25 to 64)</b>	1251	100	3.1	14.7	77.0	5.2
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	1019	100	10.7	24.7	55.2	9.4
<b>Metropolitan area - balance</b>	1228	100	2.5	19.5	75.5	2.5
<b>Not in metropolitan area</b>	954	100	13.9	21.4	60.6	4.0
<b>Not identified</b>	817	100	4.3	16.1	72.5	7.1

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is 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, and auto title loan.