

Unbanked and Underbanked for South, 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	48382	100	8.7	21.6	65.0	4.7
Race/Ethnicity (PCT)						
Black	10025	100	18.2	31.5	45.4	4.9
Hispanic	6345	100	16.9	28.2	50.9	4.0
Asian	1491	100	4.7	26.6	61.7	7.1
White	29889	100	4.0	16.4	74.9	4.6
Other	632	100	11.6	31.3	54.5	2.6
Age group (PCT)						
15 to 24 years	2637	100	15.9	31.8	47.9	4.3
25 to 34 years	7914	100	14.6	25.8	56.4	3.2
35 to 44 years	8356	100	11.5	25.8	57.7	4.9
45 to 54 years	9118	100	7.6	22.2	65.8	4.4
55 to 64 years	9141	100	7.4	19.8	67.9	4.9
65 years or more	11216	100	2.9	14.1	77.5	5.6
Education (PCT)						
No high school degree	6203	100	24.7	26.7	45.7	3.0
High school degree	13096	100	11.9	23.4	59.4	5.3
Some college	14092	100	6.8	24.3	64.6	4.4
College degree	14990	100	1.2	15.4	78.3	5.1
Employment status (PCT)						
Employed	28886	100	6.6	23.7	65.1	4.6
Unemployed	1617	100	32.4	23.3	41.5	2.8
Not in labor force	17878	100	10.1	18.1	67.0	4.8
Family income (PCT)						
Less than \$15,000	7858	100	27.9	25.1	42.2	4.7
Between \$15,000 and \$30,000	9130	100	13.3	24.6	57.5	4.6
Between \$30,000 and \$50,000	10053	100	5.8	24.5	65.0	4.7
Between \$50,000 and \$75,000	8190	100	1.9	22.4	70.6	5.1
At least \$75,000	13151	100	0.6	14.8	80.3	4.3
Disability status (PCT)						
Disabled, age 25 to 64	5044	100	19.5	28.7	47.9	4.0

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Not disabled, age 25 to 64	29485	100	8.5	22.3	64.7	4.5
Not applicable (not age 25 to 64)	13853	100	5.4	17.5	71.8	5.3
Metropolitan status (PCT)						
Metropolitan area - principal city	12770	100	11.4	24.3	59.2	5.1
Metropolitan area - balance	20354	100	6.6	20.4	68.1	5.0
Not in metropolitan area	7456	100	11.8	22.8	62.0	3.4
Not identified	7802	100	7.2	19.2	69.3	4.3

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- 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.