

Unbanked and Underbanked for South 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
All Households	1993	100	8.9	23.4	65.1	2.6
Race/Ethnicity (PCT)						
Black	540	100	20.7	34.4	44.3	0.5
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1333	100	2.6	19.3	74.7	3.3
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	NA	100	NA	NA	NA	NA
45 to 54 years	398	100	5.8	32.8	60.6	0.8
55 to 64 years	426	100	7.6	16.6	72.3	3.5
65 years or more	452	100	3.2	16.2	77.6	3.0
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	553	100	12.2	26.7	58.3	2.8
Some college	605	100	6.8	27.3	62.5	3.4
College degree	576	100	1.9	10.0	86.1	2.1
Employment status (PCT)						
Employed	1192	100	6.8	24.6	65.7	2.9
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	721	100	10.4	21.7	65.7	2.3
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	348	100	12.5	28.5	57.0	2.0
Between \$30,000 and \$50,000	402	100	6.5	20.5	71.6	1.4
Between \$50,000 and \$75,000	351	100	0.7	27.7	67.0	4.6
At least \$75,000	567	100	0.7	15.1	82.6	1.6
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	1260	100	8.8	23.7	65.5	2.0
Not applicable (not age 25 to 64)	506	100	4.1	19.4	73.9	2.7
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	882	100	7.9	25.8	63.8	2.4
Not in metropolitan area	318	100	16.0	22.6	59.5	1.9
Not identified	570	100	4.9	23.4	68.1	3.6

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