

Unbanked and Underbanked for National, 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	127538	100	7.0	19.9	68.0	5.0
Race/Ethnicity (PCT)						
Black	17961	100	18.2	31.1	45.5	5.2
Hispanic	16106	100	16.2	29.3	48.9	5.6
Asian	6275	100	4.0	21.0	67.2	7.8
White	85428	100	3.1	15.6	76.6	4.7
Other	1768	100	11.1	27.5	56.7	4.6
Age group (PCT)						
15 to 24 years	6648	100	13.1	29.4	52.1	5.5
25 to 34 years	21005	100	10.6	24.5	60.8	4.0
35 to 44 years	21640	100	8.9	22.7	63.1	5.3
45 to 54 years	23773	100	6.7	21.1	67.5	4.8
55 to 64 years	23981	100	5.8	18.5	70.9	4.8
65 years or more	30491	100	3.1	13.0	78.1	5.8
Education (PCT)						
No high school degree	13802	100	23.2	25.9	46.4	4.5
High school degree	33239	100	9.7	22.2	62.9	5.3
Some college	37512	100	5.5	22.0	67.7	4.8
College degree	42985	100	1.1	14.5	79.1	5.2
Employment status (PCT)						
Employed	78152	100	5.0	21.4	68.7	5.0
Unemployed	3869	100	23.0	24.8	48.6	3.7
Not in labor force	45517	100	9.2	17.1	68.5	5.3
Family income (PCT)						
Less than \$15,000	18046	100	25.6	24.3	45.1	4.9
Between \$15,000 and \$30,000	21392	100	11.8	23.6	59.5	5.1
Between \$30,000 and \$50,000	25336	100	5.0	23.7	66.2	5.1
Between \$50,000 and \$75,000	23003	100	1.6	20.2	73.0	5.1
At least \$75,000	39761	100	0.5	13.4	81.3	4.9
Disability status (PCT)						
Disabled, age 25 to 64	11497	100	17.6	28.4	49.7	4.3

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Not disabled, age 25 to 64	78902	100	6.5	20.6	68.1	4.8
Not applicable (not age 25 to 64)	37139	100	4.9	15.9	73.4	5.7
Metropolitan status (PCT)						
Metropolitan area - principal city	36531	100	10.3	23.2	60.8	5.7
Metropolitan area - balance	54619	100	5.2	17.5	72.0	5.3
Not in metropolitan area	17895	100	7.6	21.4	67.3	3.6
Not identified	18494	100	5.4	19.2	71.2	4.2

- 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.