

Unbanked and underbanked for Nation, 2017 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	129276	100	6.5	18.7	68.4	6.3
Race/Ethnicity (PCT)						
Black	18201	100	16.9	30.4	45.8	6.9
Hispanic	16655	100	14.0	28.9	49.7	7.4
Asian	6792	100	2.5	17.5	69.2	10.8
White	85599	100	3.0	14.1	77.1	5.7
Other	2030	100	12.8	28.0	55.8	3.3
Age group (PCT)						
15 to 24 years	6625	100	10.0	29.3	56.5	4.2
25 to 34 years	20997	100	8.5	23.1	62.5	5.9
35 to 44 years	21532	100	7.8	22.2	63.6	6.5
45 to 54 years	23277	100	6.9	19.3	67.1	6.7
55 to 64 years	24484	100	5.9	17.8	70.3	6.0
65 years or more	32361	100	3.9	11.6	77.5	7.0
Education (PCT)						
No high school diploma	12461	100	22.4	24.3	46.3	7.0
High school diploma	33334	100	9.4	20.3	63.7	6.5
Some college	37355	100	5.1	20.8	67.8	6.3
College degree	46127	100	1.3	14.4	78.3	6.1
Employment status (PCT)						
Employed	79436	100	4.5	20.4	68.8	6.3
Unemployed	3433	100	19.9	23.9	51.4	4.8
Not in labor force	46407	100	9.0	15.4	69.0	6.6
Family income (PCT)						
Less than \$15,000	15997	100	25.7	20.9	47.7	5.7
\$15,000 to \$30,000	19842	100	12.3	22.4	58.3	7.0
\$30,000 to \$50,000	25610	100	5.1	22.8	65.4	6.8
\$50,000 to \$75,000	23763	100	1.5	19.7	72.8	6.0
At least \$75,000	44064	100	0.6	13.3	79.9	6.2
Disability status (PCT)						
Disabled, age 25 to 64	11297	100	18.1	24.7	52.2	5.0
Not disabled, age 25 to 64	78993	100	5.7	19.9	68.0	6.4
Not applicable (not age 25 to 64)	38985	100	4.9	14.6	73.9	6.5
Metropolitan status (PCT)						
Metropolitan area - principal city	38497	100	9.4	21.2	62.4	7.1

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Metropolitan area - balance	55313	100	4.5	17.1	71.5	6.8
Not in metropolitan area	17366	100	7.5	18.8	69.3	4.5
Not identified	18100	100	5.6	18.3	71.1	5.1

• Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

• Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.