

Unbanked and underbanked for North Carolina, 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	4244	100	5.8	18.4	69.3	6.5
Race/Ethnicity (PCT)						
Black	999	100	12.4	24.7	57.0	5.9
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2807	100	2.6	13.6	77.4	6.4
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	732	100	7.7	19.7	62.8	9.8
45 to 54 years	665	100	4.0	18.6	69.5	7.9
55 to 64 years	787	100	4.2	19.1	71.5	5.2
65 years or more	1163	100	4.9	10.9	77.3	6.9
Education (PCT)						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	978	100	7.5	19.7	66.2	6.6
Some college	1244	100	8.3	17.9	66.7	7.1
College degree	1514	100	1.1	16.3	75.6	7.1
Employment status (PCT)						
Employed	2510	100	3.5	22.1	67.6	6.8
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1630	100	8.7	11.8	72.9	6.6
Family income (PCT)						
Less than \$15,000	634	100	21.8	23.9	49.2	5.0
\$15,000 to \$30,000	682	100	6.9	14.4	73.6	5.1
\$30,000 to \$50,000	973	100	4.4	23.3	64.2	8.1
\$50,000 to \$75,000	779	100	1.4	26.3	68.1	4.2
At least \$75,000	1176	100	0.5	8.3	82.8	8.5
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	2377	100	4.8	19.4	68.3	7.5
Not applicable (not age 25 to 64)	1481	100	5.6	15.0	73.7	5.7
Metropolitan status (PCT)						
Metropolitan area - principal city	1330	100	5.9	18.9	67.7	7.5

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Metropolitan area - balance	1149	100	5.0	12.8	75.2	7.0
Not in metropolitan area	880	100	10.1	19.0	64.1	6.8
Not identified	884	100	2.1	24.2	69.4	4.2

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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.