

FDIC National Survey of Unbanked and Underbanked Households

Federal Deposit
Insurance Corporation



December 2009

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1. Executive Summary

In January 2009, the Federal Deposit Insurance Corporation (FDIC) sponsored a special supplement to the U.S. Census Bureau's Current Population Survey (CPS) to collect national, state, and metropolitan statistical area (MSA) data on the number of U.S. households that are unbanked and underbanked, their demographic characteristics, and their reasons for being unbanked and underbanked.¹ The Census Bureau surveyed approximately 54,000 households, and about 47,000 (86 percent) participated in the FDIC's supplement survey.

The FDIC undertook this effort to address a gap in the availability of comprehensive data on the number of unbanked and underbanked households in the United States. Access to an account at a federally insured institution provides households with the opportunity to conduct basic financial transactions, save for emergency and long-term security needs, and access credit on affordable terms. Many people, particularly low-to-moderate income households, do not have access to mainstream financial products such as bank accounts and low-cost loans. Other households have access to a bank account, but nevertheless rely on more costly financial service providers for a variety of reasons. In addition to paying more for basic transaction and credit financial services, these households may be more vulnerable to loss or theft and often struggle to build credit histories and achieve financial security.

The FDIC also conducted this survey to comply with a statutory mandate that requires it to conduct ongoing surveys of banks on their efforts to serve the unbanked.² The supplement survey complements the FDIC Survey on Banks' Efforts to Serve the Unbanked and Underbanked, published in February 2009, and provides insights into the size of the unbanked and underbanked markets. It also presents a wealth of previously unavailable data regarding households' banking status and related issues. Teamed with the rich demographic and geographic data available through the CPS, the supplement survey represents the

¹ The data for this report were collected through an FDIC-sponsored Unbanked/Underbanked Supplement to the Current Population Survey (CPS). Additional information on the CPS is available at <http://www.census.gov/cps/>. For additional methodological details and definitions, refer to the FDIC technical notes located in Appendix D of the full report.

² Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Reform Act) requires that the FDIC conduct biennial surveys of insured depository institutions' efforts to bring individuals and families who have rarely, if ever, held a checking account, a savings account, or other type of transaction or check-cashing account at an insured depository institution into the conventional finance system. The Reform Act also asks the FDIC for a "fair estimate" of the size and worth of the "unbanked" market in the United States.

first time such data on unbanked and underbanked households are available at the national, state, and large MSA levels. It is hoped that these survey results will help better inform the industry and policymakers about economic inclusion issues, and promote the goal of ensuring that all Americans have access to basic, safe, and affordable bank services.

Key Overall Findings

- **An estimated 7.7 percent of U.S. households, approximately 9 million, are unbanked.**³ At least 17 million adults reside in these unbanked households (see Figure 1.1).⁴
- **The proportion of U.S. households that are unbanked varies considerably among different racial and ethnic groups, with certain racial and ethnic minorities more likely to be unbanked than the population as a whole. Minorities more likely to be unbanked include blacks (an estimated 21.7 percent of black households are unbanked), Hispanics (19.3 percent), and American Indian/Alaskans (15.6 percent). Racial groups less likely to be unbanked are Asians (3.5 percent) and whites (3.3 percent).**⁵
- **In addition to the unbanked households, an estimated 17.9 percent of U.S. households, roughly 21 million, are underbanked.**⁶ The number of adults that

³ For the purposes of this survey, households were identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

⁴ In addition, unbanked adults may also reside in other households. Adults are defined as persons aged 16 and older. This is a lower-bound estimate of the number of unbanked adults in the United States because it is based on the assumption that all adults residing in a "banked" household are banked. A banked household may contain one or more unbanked adults; these unbanked adults residing in banked households are not included in the 17 million adults figure cited above.

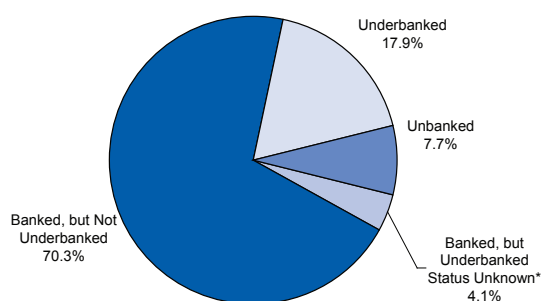
⁵ The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type. For convenience, some abbreviated language will be used to refer to the demographic characteristics of households. For example, the term "black household" refers to a household for which the householder has been identified as black. Refer to the FDIC technical notes for the race/ethnicity and other definitions used in this report.

⁶ Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

reside in these underbanked households is about 43 million.⁷

- **Certain racial and ethnic minorities are more likely to be underbanked than the population as a whole.** Minorities more likely to be underbanked include blacks (an estimated 31.6 percent), American Indian/Alaskans (28.9 percent), and Hispanics (24.0 percent). Asians and whites are less likely to be underbanked (7.2 percent and 14.9 percent, respectively).

Figure 1.1 Banking Status of U.S. Households



Notes: Percentages are based on 118.6 million U.S. households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.
* These households are banked, but there is not enough information to determine if they are underbanked.

- **Taken together, at least 25.6 percent of U.S. households, close to 30 million, are either unbanked or underbanked.** Approximately 60 million adults reside in these households.
- **Overall, almost 54 percent of black households, 44.5 percent of American Indian/Alaskan households, and 43.3 percent of Hispanic households are either unbanked or underbanked.**
- **While 17.9 percent of U.S. households are known to be underbanked, another 4.1 percent of U.S. households, or roughly 5 million, are banked and may also be underbanked, but their use of AFS could not be determined because of missing data.** The number of adults that reside in these households is estimated to be 11 million.
- **The proportion of unbanked and underbanked households varies across different regions of the country, with the highest incidence in the Southern**

⁷ This is an upper-bound estimate of the total number of underbanked adults in the United States because it is based on the assumption that all adults residing in an underbanked household are underbanked. However, an underbanked household may contain one or more adults that are not underbanked.

Region. In addition, the proportion of unbanked households varies considerably among certain racial and ethnic minorities across states and MSAs.

Additional Key Unbanked Findings

- **Family households for which the householder is an unmarried female or unmarried male are considerably more likely than married couple households to be unbanked.**⁸ Almost 20 percent of unmarried female family households and 14.9 percent of unmarried male family households are unbanked, compared with about 4 percent of married couple family households.
- **A substantial percentage of lower-income households are unbanked.** Nearly 20 percent of lower-income U.S. households—almost 7 million households earning below \$30,000 per year—do not currently have a bank account. Households with earnings below \$30,000 account for at least 71 percent of unbanked households.
- **The proportion of unbanked households declines with education and age.** Households more likely to be unbanked than all U.S. households have less than a college education or a householder under age 45.
- **Not having enough money to feel they need an account is the most common reason** why unbanked households are not participating in the mainstream financial system.
- **The 9 million unbanked households are approximately split between households that have never had a bank account (46.9 percent) and households that were previously banked (49.0 percent).**
- **A considerable proportion (an estimated 41.1 percent) of unbanked households believes that opening a bank account in the future is “not likely at all.”** However, among all unbanked households, the previously banked are more likely to consider opening a bank account in the future. About 16 percent of previously banked households believe that they are “very likely” to open a bank account, compared with 4.8 percent of those that have never been banked.

⁸ A family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. For the definition of ‘householder’ see footnote 5. Detailed definitions regarding household types can be found in the CPS Glossary available at <http://www.census.gov/apsd/techdoc/cps/mar97/glossary.html>.

- **About 66 percent of unbanked households use the following alternative financial services (AFS):** non-bank money orders and non-bank check-cashing, pawn shops, payday loans, rent-to-own agreements (RTOs), and refund anticipation loans (RALs). About one-quarter of unbanked households do not use any AFS, suggesting a strong reliance on cash transactions.
- **Approximately 12 percent of unbanked households have used a general spending prepaid card, and an estimated 3.1 percent receive their income through a payroll card.**

Additional Key Underbanked Findings

- **Family households for which the householder is an unmarried female or unmarried male are considerably more likely than married couple family households to be underbanked.** About 28 percent of unmarried female family households and 27 percent of unmarried male family households are underbanked, compared with 15.4 percent of households with a married couple present.
- **The underbanked rate declines with age of the householder but is more evenly distributed across most educational and income groups.** For example, middle-income households (those with annual income between \$30,000 and \$50,000) are about as likely as lower-income households (those with annual income below \$30,000) to be underbanked. The proportion of underbanked households is considerably lower among the highest education level of the householder (at least college degree) and the highest income group (at least \$75,000).
- **The AFS products used most frequently by underbanked households are non-bank money orders (an estimated 81.1 percent of underbanked use money orders) and check-cashing (30.0 percent) transaction services.** Underbanked households also use payday lenders (16.2 percent), pawn shops (15.8 percent), RTO services (13.0 percent), and RALs (13.2 percent) for credit services from non-banks.
- **The survey data indicate that the majority of underbanked households that go to non-banks for money orders and check cashing do so primarily for convenience.** Speed and cost were also reasons underbanked households use these non-bank transaction services.
- **Many underbanked households that use payday loans or pawn shops rather than banks for credit**

services do so primarily because it is easier to qualify for a loan from the AFS provider or because it is more convenient.

- **Approximately 16 percent of underbanked households have used a general spending prepaid card and an estimated 4.2 percent receive their income through a payroll card.**

The full report that follows focuses primarily on the key issues the FDIC intended to address in conducting the survey. It is organized as follows: Section 2 provides background and objectives; Section 3 provides a brief overview of the survey findings related to the national percentage of unbanked and underbanked households; Section 4 summarizes findings related to unbanked households; Section 5 summarizes findings related to underbanked households; Section 6 compares select demographic characteristics of unbanked and underbanked households; and Section 7 provides concluding remarks. Detailed national, state, and MSA-level tables appear in Appendices A, B, and C. Technical notes for the FDIC's supplement survey appear as Appendix D, and the supplement survey instrument is included as Appendix E.

2. Background and Objectives

As part of its efforts to expand access to banking services to underserved populations, in January 2009, the FDIC sponsored a supplement to the U.S. Census Bureau's CPS. The purpose of the supplement survey was to collect national, state, and MSA data on the number of U.S. households that are unbanked and underbanked, their demographic characteristics, and their reasons for not participating fully in the financial mainstream. The Census Bureau surveyed approximately 54,000 households, and about 47,000 (86 percent) participated in the FDIC's supplement survey.

The FDIC undertook this effort to address a gap in the availability of comprehensive data on the number of unbanked and underbanked households in the United States. Access to an account at a federally insured institution provides households with the opportunity to conduct basic financial transactions, save for emergency and long-term security needs, and access credit on affordable terms. Many people, particularly low-to-moderate income households, do not have access to mainstream financial products such as bank accounts and low-cost loans. Other households have access to a bank account, but nevertheless rely on more costly financial service providers for a variety of reasons. In addition to paying more for basic transaction and credit financial services, these households may be more vulnerable to loss or theft and often struggle to build credit histories and achieve financial security.

The FDIC also conducted this survey to comply with a statutory mandate that requires it to conduct ongoing surveys of banks on their efforts to serve the unbanked. Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (Reform Act), 12 USC 1831z, requires that the FDIC conduct biennial surveys of insured depository institutions' efforts to bring individuals and families who have rarely, if ever, held a checking account, a savings account, or other type of transaction or check-cashing account at an insured depository institution into the conventional finance system. The Reform Act also asks the FDIC to take into account the size and worth of the unbanked market in the United States and to identify the primary issues that prevent unbanked individuals from establishing conventional accounts.

In evaluating the requirements of the statutory mandate, it became apparent that comprehensive data concerning unbanked and underbanked U.S. households were relatively limited, particularly at the state and MSA levels.

The FDIC determined that the most effective way to fulfill the statutory mandate was to initiate the collection of such data to provide a more factual basis for developing policies related to expanding financial access in the United States.

The approach the FDIC has taken in complying with the statutory mandate, therefore, involves undertaking surveys of banks (on their efforts to serve unbanked and underbanked households), and, in partnership with the Census Bureau, conducting surveys of households (to quantify the number of unbanked and underbanked households, their demographic characteristics, and their reasons for being unbanked and underbanked). The FDIC initiated work on the first surveys of banks and households during 2007.

The results of the first bank survey were published by the FDIC in February 2009.⁹ In designing the bank survey, the FDIC focused on questions raised in the Reform Act and sought to provide information to the banking industry that would help enhance efforts to serve unbanked and underbanked individuals. The bank survey was designed to identify (1) the extent to which banks were serving the banking needs of the unbanked and underbanked, (2) challenges affecting the ability of banks to serve the unbanked and underbanked, and (3) innovative efforts banks use to serve unbanked and underbanked individuals. Survey results revealed that banks largely recognize that unbanked and underbanked populations exist in their market areas, that some banks have taken considerable steps to serve these populations, but that many opportunities remain for banks to expand their efforts to serve the unbanked and underbanked.

During 2007, the FDIC entered into a partnership with the Census Bureau to develop a supplement survey to the Census Bureau's CPS designed to address key questions concerning unbanked and underbanked households. During 2007 and 2008, the supplement survey instrument was developed and field tested in accordance with Census and Office of Management and Budget guidance on statistical information collection requirements. The supplement survey was administered by the Census Bureau in January 2009. It was composed of 31 questions designed to ascertain the banking status of households and the reasons unbanked and underbanked households did not participate or fully participate in the mainstream financial system. Nearly 47,000 U.S. households participated in the FDIC's supplement survey. The survey is designed to be repeated on a biennial basis.

⁹ See FDIC Survey of Banks' Efforts to Serve the Unbanked and Underbanked, available at <http://www.fdic.gov/unbankedsurveys/>.

The supplement survey provides a wealth of previously unavailable data regarding households' banking status and related issues. Teamed with the rich demographic and geographic data available through the CPS, it represents the first time such data on unbanked and underbanked households are available at the national, state, and large MSA levels.

This initial summary report focuses primarily on the key issues the FDIC intended to address in conducting the survey. It is organized as follows: Section 2 provides background and objectives; Section 3 provides a brief overview of the survey findings related to the national percentage of unbanked and underbanked households; Section 4 summarizes findings related to unbanked households; Section 5 summarizes findings related to underbanked households; Section 6 compares select demographic characteristics of unbanked and underbanked households; and Section 7 provides concluding remarks. Detailed national, state, and MSA-level tables appear in Appendices A, B, and C. Technical notes for the FDIC's supplement survey appear as Appendix D, and the supplement survey instrument is included as Appendix E.

In addition to the information and data included in this report and its appendices, information related to the survey effort and results are presented at www.economicinclusion.gov, hosted by the FDIC. The Census Bureau also plans to release the public use data files for this supplement survey. It is hoped that the data and information made available by the FDIC and Census will be helpful to policymakers, the industry, and all other audiences interested in expanding financial access to the underserved.

3. Overview of Unbanked and Underbanked Households

For the purposes of this survey, households were identified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?”

Households were asked whether the following AFS were used and, if so, with what frequency: non-bank money orders and check-cashing services, payday loans, RTO agreements, and pawn shop loans. Households were also asked if they had used RALs at least once in the past five years.¹⁰

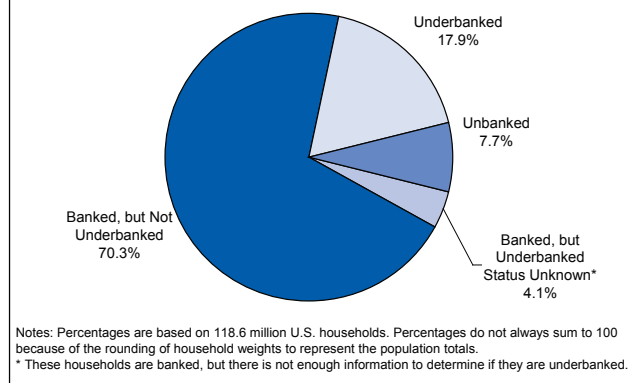
“Underbanked” households were defined as banked households that indicated that they had used at least one of the AFS mentioned above at least once or twice a year, or that they had obtained a RAL during the previous five years.

Based on the survey results, in January 2009:

- An estimated 7.7 percent of U.S. households, approximately 9 million, are unbanked.¹¹ At least 17 million adults reside in these unbanked households.¹²
- The proportion of U.S. households that are unbanked varies considerably among different racial and ethnic groups, with certain racial and ethnic minorities more likely to be unbanked than the population as a whole. Minorities more likely to be unbanked include blacks (an estimated 21.7 percent of black households are unbanked), Hispanics (19.3 percent), and American Indian/Alaskans (15.6 percent). Racial groups less likely to be unbanked are Asians (3.5 percent) and whites (3.3 percent).¹³
- In addition to the unbanked households, an estimated 17.9 percent of U.S. households, roughly 21 million, are underbanked.¹⁴ The number of adults that reside in these underbanked households is about 43 million.¹⁵

- Certain racial and ethnic minorities are more likely to be underbanked than the population as a whole. Minorities more likely to be underbanked include blacks (an estimated 31.6 percent), American Indian/Alaskans (28.9 percent), and Hispanics (24.0 percent). Asians and whites are less likely to be underbanked (7.2 percent and 14.9 percent, respectively).
- Taken together, an estimated 25.6 percent of U.S. households, about 30 million, are either unbanked or underbanked. Approximately 60 million adults reside in these households.
- Almost 54 percent of black households, 44.5 percent of American Indian/Alaskan households, and 43.3 percent of Hispanic households are either unbanked or underbanked.
- While 17.9 percent of U.S. households are known to be underbanked, another 4.1 percent of U.S. households, or roughly 5 million, are banked and may also be underbanked, but their use of AFS could not be determined because of missing data. The number of adults that reside in these households is estimated to be 11 million.

Figure 3.1 Banking Status of U.S. Households



The following sections discuss survey findings related to unbanked households and underbanked households in greater detail.

¹⁰ The different timeframe for refund anticipation loans reflects the fact that these products are typically used only once a year, during tax preparation season.

¹¹ See footnote 3.

¹² See footnote 4.

¹³ See footnote 5.

¹⁴ See footnote 6.

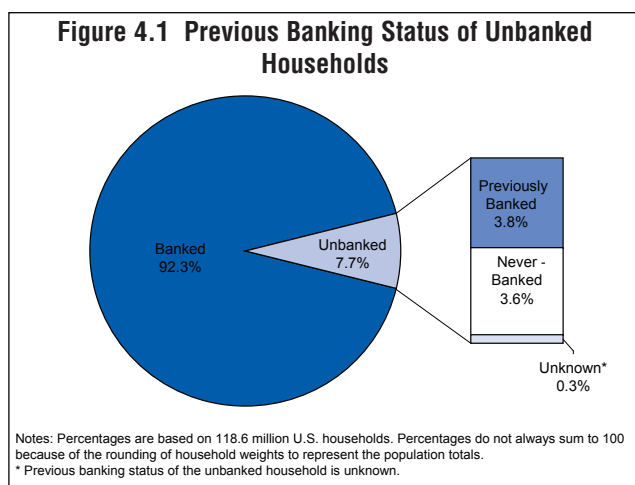
¹⁵ See footnote 7.

4. Unbanked Households

As previously stated, for the purposes of this survey, households were identified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Based on the survey results, in January 2009, an estimated 7.7 percent of U.S. households, or approximately 9 million, are unbanked (see Figure 4.1).

Unbanked households were also asked if they previously had a checking or savings account. Based on their answer, households were classified as “never banked” or “previously banked,” and follow-up questions were asked to explore the reasons why accounts were closed or the household had not pursued opening a bank account.

Almost half (46.9 percent) of the approximately 9 million unbanked households in the United States have never had a bank account (“never-banked” households). Never-banked households represent about 4 percent of all U.S. households (see Figure 4.1). Almost all of the remaining unbanked households (49.0 percent) previously had a bank account at least once in the past (“previously banked” households). Most previously banked households (71.2 percent) have not had an account for more than a year, while 27.9 percent became unbanked within the past year (see Appendix Table A-2).¹⁶



¹⁶ Previously banked households were also asked if they were in the process of opening a new checking or savings account to identify households potentially in transition of becoming banked. About 6 percent of unbanked households were in the process of opening a bank account at the time of the survey. These households are included in the demographic analysis of unbanked households but excluded from all other analysis in this section since they were not asked questions related to the reasons for being unbanked or their future banking plans.

4.1 Demographic Characteristics of Unbanked Households

The proportion of households that are unbanked varies considerably with certain economic and demographics characteristics.¹⁷ Specifically, households with the following characteristics are more likely to be unbanked than the population as whole:¹⁸

- Those with a black, Hispanic non-black, or American Indian/Alaskan householder; or
- Those where Spanish is the only language spoken at home; or
- Those with a householder that is a foreign-born noncitizen; or
- Family households with an unmarried female or male family householder;¹⁹ or
- Those with a householder earning less than \$30,000; or
- Those with a householder holding less than a high school degree; or
- Those with a householder under age 45.

The following sections discuss demographic characteristics of unbanked households in further detail (see Appendix Table A-1 for additional information).

4.1.1 Unbanked Households by Race, Ethnicity, Spanish Language Usage, Nativity and Citizenship

The proportion of U.S. households that are unbanked varies considerably across racial and ethnic groups with certain racial and ethnic groups being more likely to be unbanked than the population as a whole (see Figure 4.2). Minorities more likely to be unbanked include blacks (21.7 percent), Hispanics (19.3 percent), and American Indian/Alaskans (15.6 percent). Racial groups less likely to be unbanked are Asians (3.5 percent) and whites (3.3 percent). Also, households where Spanish is the only language spoken at home are more likely to be unbanked (35.6 percent), as are households where the householder is

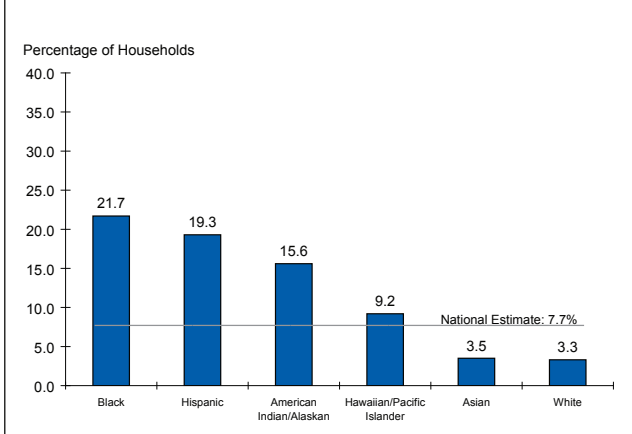
¹⁷ See footnote 5.

¹⁸ All differences described in the text are statistically significant at the 10 percent level, unless otherwise noted. The differences between groups reported in the text do not account for other geographic or demographic factors that may explain the disparities.

¹⁹ See footnote 8.

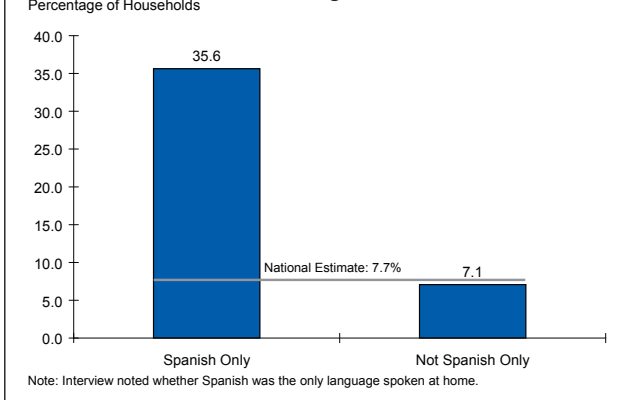
a foreign-born noncitizen (21.9 percent) (see Figures 4.3 and 4.4). Households less likely to be unbanked include those in which Spanish is not the only language spoken at home (7.1 percent), as well as households where the householder is either a native citizen (6.7 percent) or a foreign-born citizen (5.5 percent).

Figure 4.2 Unbanked Households by Race and Ethnicity



Black and Hispanic households, which account for a respective 13.1 and 11.1 percent of U.S. households, are disproportionately represented among the unbanked (see Figure 4.5). Among the 9 million U.S. households that are unbanked, black households represent the largest proportion (36.9 percent), and followed by white (30.5 percent) Hispanics account for more than one-quarter (28.1 percent). In contrast, whites account for the largest proportion of U.S. households (70.4 percent), but make up less than one-third of all unbanked households (30.5 percent).

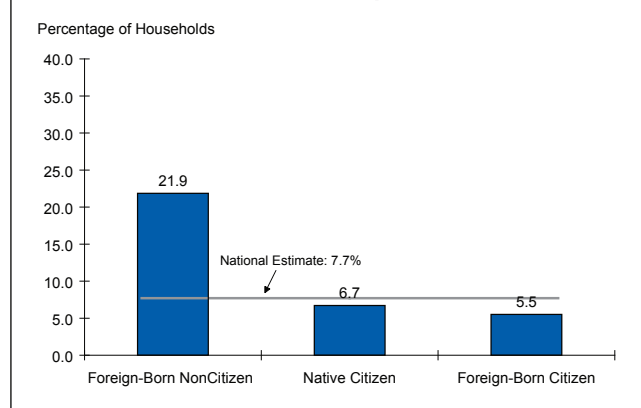
Figure 4.3 Unbanked Households by Spanish Language Usage



Among unbanked households, the distribution of never-banked versus previously banked households also varies

substantially by race and ethnicity (see Table A-1). A higher proportion of unbanked Hispanic households never had a bank account, compared with households of most other races or ethnicities. Almost two-thirds (65.9 percent) of unbanked Hispanic households have never been banked, compared with 44.2 percent of unbanked black households and about one-third (31.9 percent) of unbanked white households. Similarly, an overwhelming majority of unbanked Spanish-speaking-only households were never banked (82.1 percent).

Figure 4.4 Unbanked Households by Nativity and Citizenship



The percentage of foreign-born noncitizen households that have never been banked is considerably higher than the percentage of citizen households that have never been banked. About three out of four (74.8 percent) foreign-born noncitizen households have never been banked, compared with 55.0 percent of foreign-born citizen households and 39.3 percent of native-born households.

4.1.2 Unbanked Households by Household Type

The percentage of U.S. households that are unbanked also varies considerably depending on the marital status of the householder (see Figure 4.6). Almost 20 percent of unmarried female family households are unbanked. Unmarried male family households also have a relatively high rate of being unbanked at 14.9 percent. In contrast, family households with a married couple are less likely to be unbanked (3.6 percent).

Figure 4.5 Racial and Ethnic Distribution of U.S. Households and Unbanked Households

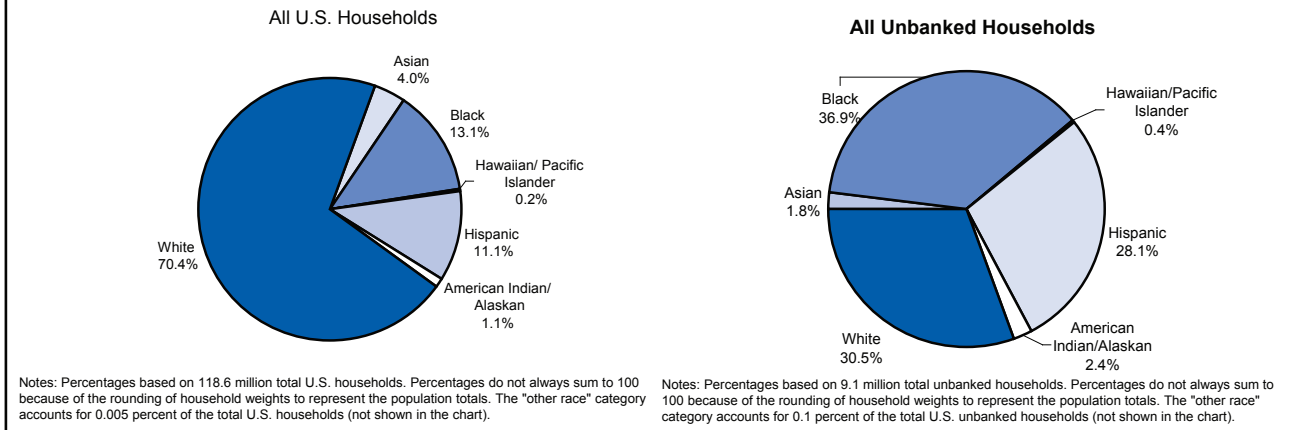
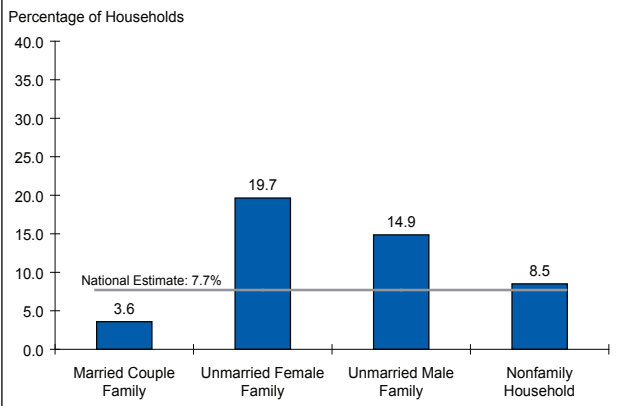


Figure 4.6 Unbanked Households by Household Type



4.1.3 Unbanked Households by Income, Education, and Age

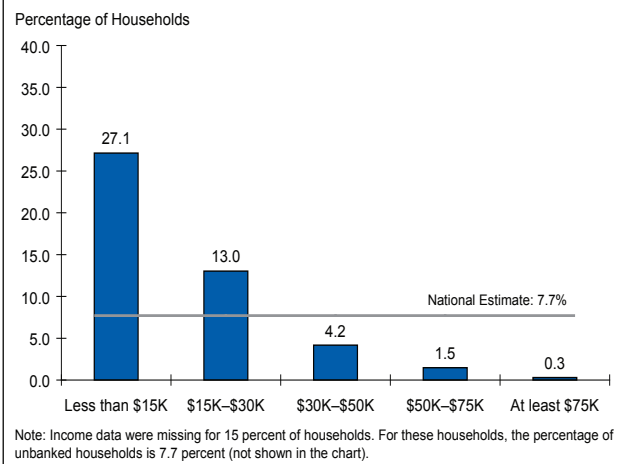
The percentage of households that are unbanked declines sharply with increasing income, education, or age. Those more likely than the population as a whole to be unbanked have an annual household income below \$30,000, have less than a high school degree, or are less than 45 years old.

A substantial percentage of lower-income households are unbanked. Nearly 20 percent of lower-income U.S. households—almost 7 million households earning below \$30,000 per year—do not currently have a bank account. As household income increases, the unbanked rate declines considerably. Only 4.2 percent of households with annual income between \$30,000 and \$50,000 and less than 1.5 percent of households with yearly income of \$75,000 or higher are unbanked (see Figure 4.7). Households with earnings below \$30,000 account for at least 71 percent of unbanked households.²⁰

Nearly one-quarter (24.5 percent) of households without a high school degree are unbanked (see Figure 4.8). In contrast, only 1.2 percent of households with at least a college degree are unbanked. About 40 percent of unbanked households have attained less than a high school degree.

The proportion of households that are unbanked steadily declines with age of the householder (see Figure 4.9). Households with householders under 45 years old are more likely than households with older householders to be

Figure 4.7 Unbanked Households by Income



²⁰ Income data were missing for 15 percent of households. For these households, the proportion of unbanked households is the same as the national average, 7.7 percent.

Figure 4.8 Unbanked Households by Educational Level

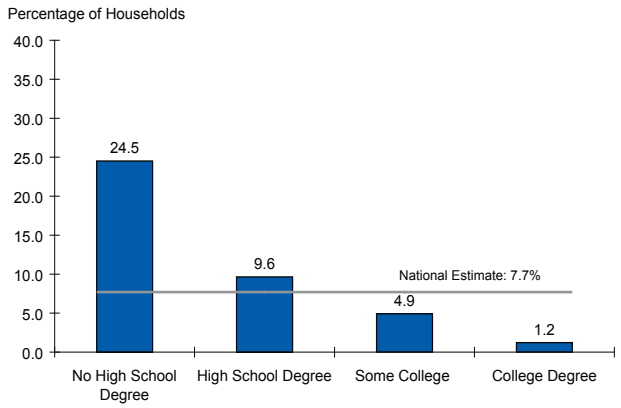
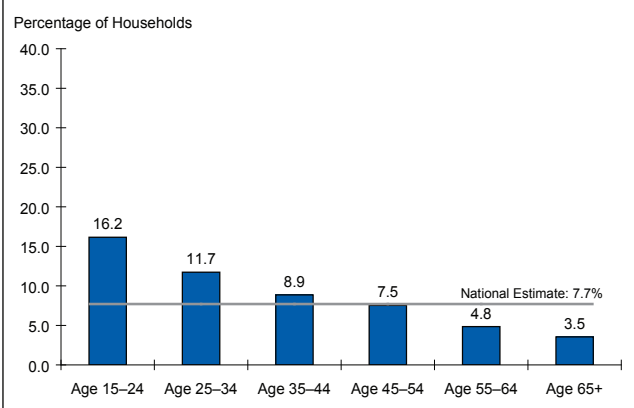


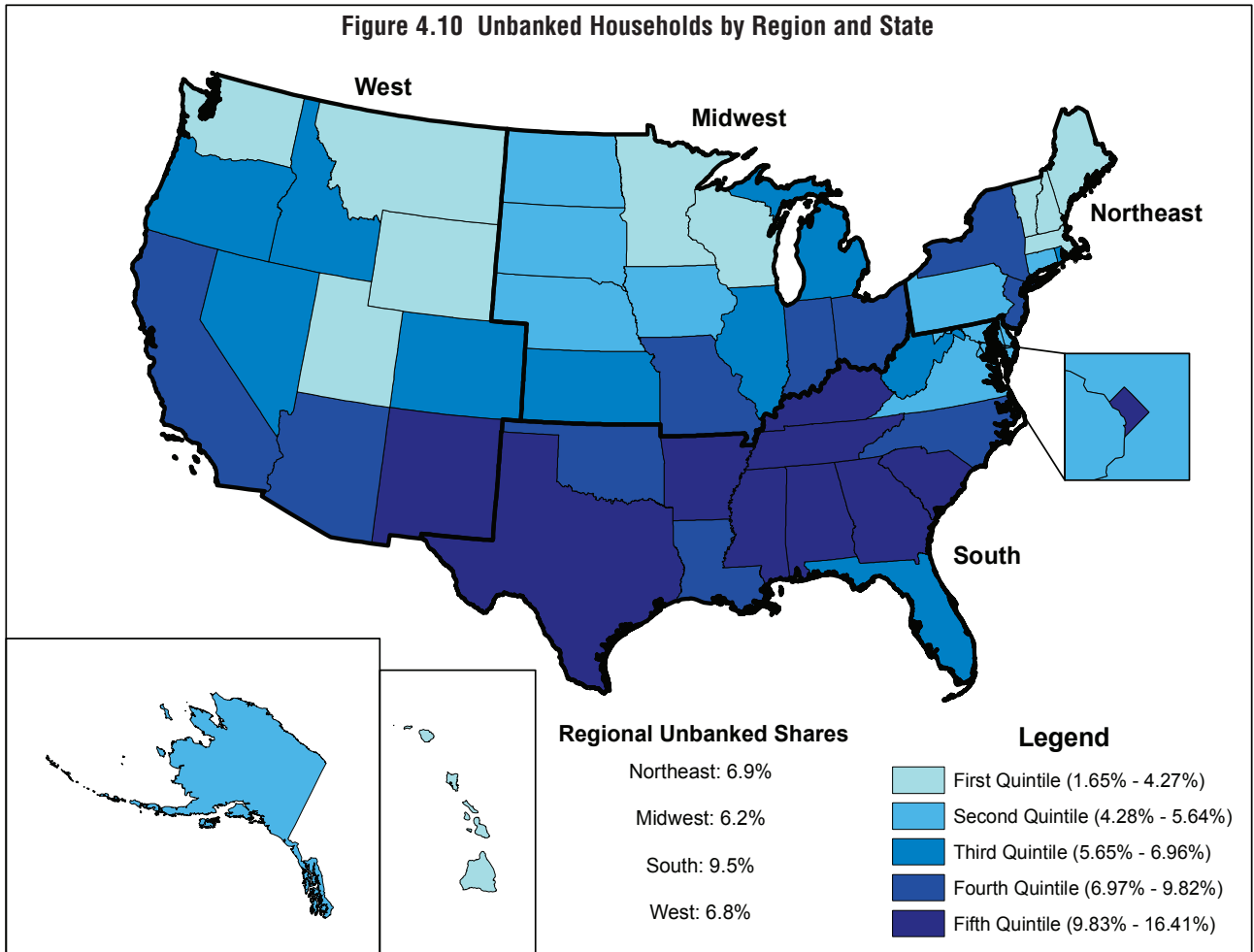
Figure 4.9 Unbanked Households by Age



unbanked. About 16 percent of households between ages 15 and 24 are unbanked, as are 11.7 percent of households with householders between ages 25 and 34 and 8.9 percent of households with householders between ages 35 and 44. Among households with householders above age 45, less than 6 percent are unbanked. The percentage of unbanked

is the lowest for households with householders aged 65 and over (3.5 percent).

Figure 4.10 Unbanked Households by Region and State



4.2 Geographic Variation in the Percentages of Households That Are Unbanked by Region, State, and MSA

The proportion of unbanked households varies across different areas of the country and is highest in the Southern Region. In addition, the proportion of unbanked households varies considerably among certain racial and ethnic minorities across states and MSAs. The variation in the incidence and concentration levels of unbanked households across the nation likely reflects a variety of factors that warrant further research. See Appendices B and C for detailed survey results for each state and the 20 most populated MSAs.

4.2.1 Unbanked Households by Region and State

Among the four Census regions, the percentage of unbanked households is below the national percentage in the Northeast (6.9 percent), the Midwest (6.2 percent), and the West (6.8 percent) and exceeds the national percentage in the South (9.5 percent) (see Figure 4.10 and Appendix Table A-1).²¹

Across the 50 states, the percentage of unbanked households ranges from a low of 1.7 percent to a high of 16.4 percent (see Table 4.1). Statistical analysis shows that in 32 states the estimated percentages of unbanked households are statistically different from the national level. In ten states, the percentage of unbanked households is higher than the national average, and in 22 states, it is below the national level. States with the highest proportions of unbanked households tend to be those located in the South.

As Table 4.1 and Figure 4.11 show, the proportion of unbanked households among certain minorities deviates from the national proportions for these minorities in many states. In several cases, these differences are statistically significant. For example, in seven states, the differences

²¹ The U.S. Census Bureau classifies the United States into four regions. The Northeast region comprises Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont; the Midwest region comprises Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin; the South region comprises Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; the West region is composed of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

between the estimated proportions of Hispanic households that are unbanked are higher than the national estimate for Hispanic households, and in nine states the proportions are below.²² In the case of black households, the estimated proportion of unbanked black households in three states is above the national proportion of unbanked black households; in four states the estimated proportion is below the national estimate for this racial group.

4.2.2 Unbanked Households in Rural/Urban Areas and the 20 Most Populated MSAs

The proportion of unbanked households exceeds the national proportion in urban areas, where unbanked households account for 11.3 percent of households (see Table A-1 in Appendix A). Unbanked households are also more prevalent in rural areas, where they account for 8.6 percent of total households. By contrast, the proportion of households located in suburban areas that are unbanked (5.3 percent) is less than the national estimate.²³

Survey results are presented for the 20 most populated MSAs (see Table 4.2). The proportion of unbanked households among the top 20 MSAs ranges from 2.8 percent to 11.5 percent. In 5 of the 20 most populated MSAs, the estimated proportion of households that is unbanked is significantly above the national proportion, and in 7 MSAs it is significantly below the national proportion.

4.3 Reasons for Being Unbanked

One of the objectives of the survey was to analyze why unbanked households do not currently have a bank account. To this end, households that have never been banked were asked why they do not have a bank account and previously banked households were asked why they closed their account.²⁴ Unbanked households were offered a variety of reasons to choose from that were appropriate

²² For certain racial and ethnic groups within states, the estimated unbanked percentage is not statistically different from the national percentage, even when the difference between estimates appears to be large. This can be attributed to relatively few observations.

²³ In this report, "urban" refers to areas inside a principal city within a metropolitan area; "suburban" refers to areas in a metropolitan area, but that are not inside a principal city; and "rural" refers to areas outside of a metropolitan area.

²⁴ This analysis includes all respondents that are involved in household finances and have never had a bank account, as well as all previously banked respondents that are involved in household finances, did not have their account closed by the bank, and are not in the process of opening a bank account.

Table 4.1 Unbanked Households by State and by Race and Ethnicity per State

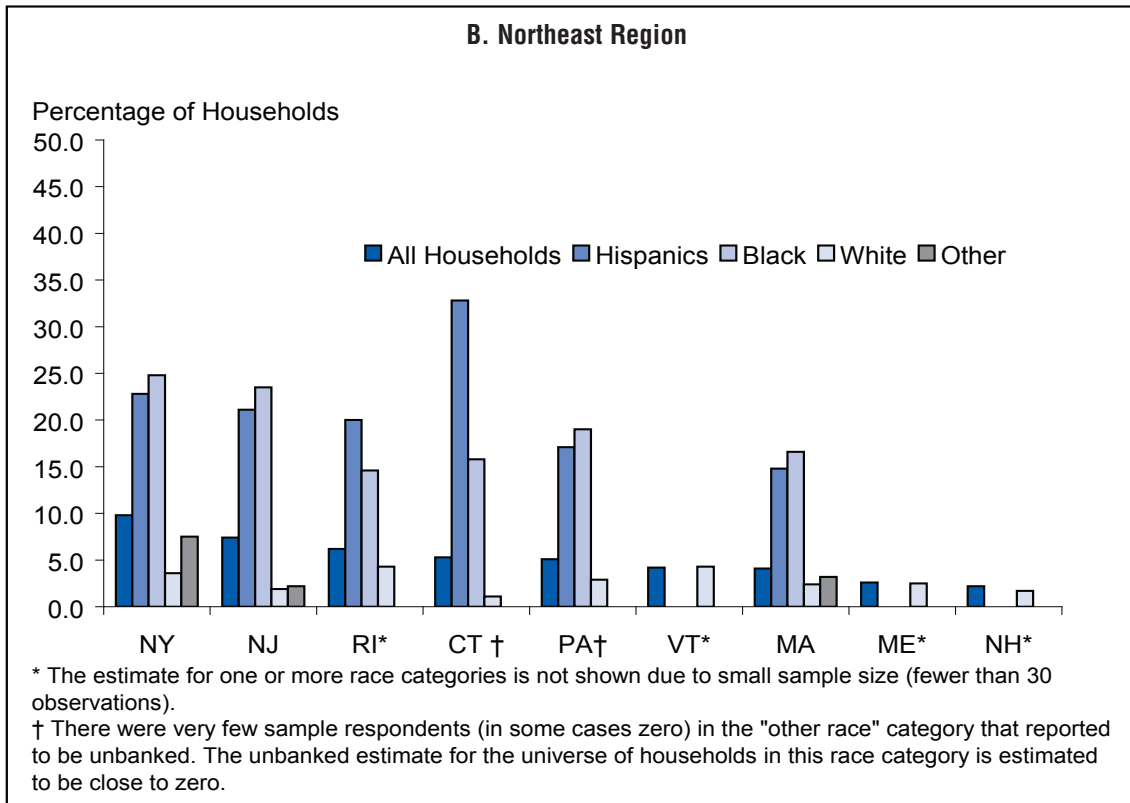
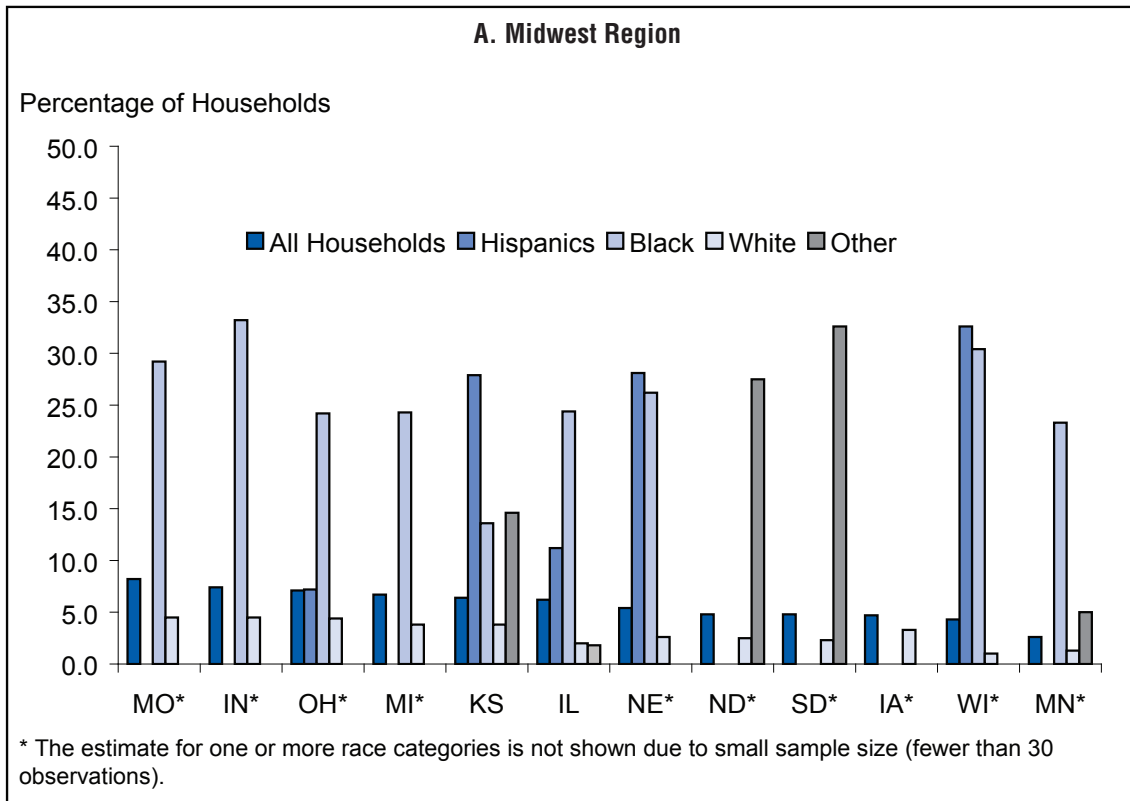
| Region/ State | | | Unbanked | | Race/Ethnicity | | | | | | | |
|----------------------|---------|-------|----------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | | | | Black | | Hispanics | | White | | Other | |
| | | | | | Number (1000s) | Percent | Number (1000s) | Percent | Number (1000s) | Percent | Number (1000s) | Percent |
| All U.S. Households | 118,574 | 100.0 | 9,085 | 7.7 | 3,356 | 21.7 | 2,549 | 19.3 | 2,774 | 3.3 | 406 | 6.4 |
| Midwest | | | | | | | | | | | | |
| Illinois | 4,911 | 100.0 | 304 | 6.2 ^a | 182 | 24.4 | 49 | 11.2 ^a | 70 | 2.0 ^a | 4 | 1.8 ^a |
| Indiana | 2,445 | 100.0 | 180 | 7.4 | 74 | 33.2 ^a | NA | NA | 96 | 4.5 | NA | NA |
| Iowa | 1,229 | 100.0 | 57 | 4.7 ^a | NA | NA | NA | NA | 38 | 3.3 | NA | NA |
| Kansas | 1,147 | 100.0 | 73 | 6.4 | 9 | 13.6 | 19 | 27.9 | 37 | 3.8 | 9 | 14.6 |
| Michigan | 3,938 | 100.0 | 265 | 6.7 | 136 | 24.3 | NA | NA | 119 | 3.8 | * | * ^a |
| Minnesota | 2,131 | 100.0 | 56 | 2.6 ^a | 24 | 23.3 | NA | NA | 25 | 1.3 ^a | 4 | 5.0 |
| Missouri | 2,473 | 100.0 | 204 | 8.2 | 93 | 29.2 | NA | NA | 92 | 4.5 | NA | NA |
| Nebraska | 708 | 100.0 | 38 | 5.4 ^a | 8 | 26.2 | 12 | 28.1 | 16 | 2.6 | NA | NA |
| North Dakota | 275 | 100.0 | 13 | 4.8 | NA | NA | NA | NA | 6 | 2.5 | 7 | 27.5 |
| Ohio | 4,596 | 100.0 | 328 | 7.1 | 144 | 24.2 | 8 | 7.2 ^a | 167 | 4.4 ^a | NA | NA |
| South Dakota | 332 | 100.0 | 16 | 4.8 ^a | NA | NA | NA | NA | 7 | 2.3 ^a | 8 | 32.6 ^a |
| Wisconsin | 2,322 | 100.0 | 99 | 4.3 ^a | 37 | 30.4 | 42 | 32.6 ^a | 20 | 1.0 ^a | NA | NA |
| Northeast | | | | | | | | | | | | |
| Connecticut | 1,374 | 100.0 | 73 | 5.3 ^a | 24 | 15.8 | 37 | 32.8 ^a | 11 | 1.1 ^a | * | * ^a |
| Maine | 550 | 100.0 | 14 | 2.6 ^a | NA | NA | NA | NA | 13 | 2.5 | NA | NA |
| Massachusetts | 2,637 | 100.0 | 108 | 4.1 ^a | 30 | 16.6 | 22 | 14.8 | 53 | 2.4 | 4 | 3.2 |
| New Hampshire | 524 | 100.0 | 12 | 2.2 ^a | NA | NA | NA | NA | 8 | 1.7 ^a | NA | NA |
| New Jersey | 3,141 | 100.0 | 233 | 7.4 | 108 | 23.5 | 81 | 21.1 | 38 | 1.9 ^a | 6 | 2.2 ^a |
| New York | 7,749 | 100.0 | 761 | 9.8 ^a | 331 | 24.8 | 207 | 22.8 | 179 | 3.6 | 43 | 7.5 |
| Pennsylvania | 4,958 | 100.0 | 251 | 5.1 ^a | 102 | 19.0 | 29 | 17.1 | 121 | 2.9 | * | * ^a |
| Rhode Island | 423 | 100.0 | 26 | 6.2 | 4 | 14.6 | 5 | 20.0 | 16 | 4.3 | NA | NA |
| Vermont | 256 | 100.0 | 11 | 4.2 ^a | NA | NA | NA | NA | 11 | 4.3 | NA | NA |
| South | | | | | | | | | | | | |
| Alabama | 1,911 | 100.0 | 222 | 11.6 ^a | 126 | 25.7 | NA | NA | 69 | 5.1 ^a | NA | NA |
| Arkansas | 1,135 | 100.0 | 115 | 10.1 | 52 | 27.8 | NA | NA | 45 | 5.1 | NA | NA |
| Delaware | 341 | 100.0 | 19 | 5.6 ^a | 7 | 9.5 ^a | 6 | 33.9 ^a | 7 | 2.9 | NA | NA |
| District of Columbia | 301 | 100.0 | 37 | 12.2 ^a | 30 | 18.4 | 4 | 26.8 | 2 | 2.1 | NA | NA |
| Florida | 7,567 | 100.0 | 527 | 7.0 | 261 | 24.2 | 104 | 8.5 ^a | 151 | 3.0 | 11 | 6.0 |
| Georgia | 3,765 | 100.0 | 457 | 12.2 ^a | 265 | 22.2 | 92 | 45.1 ^a | 93 | 4.2 | 7 | 5.0 |
| Kentucky | 1,754 | 100.0 | 208 | 11.9 ^a | 26 | 22.7 | NA | NA | 175 | 11.0 ^a | NA | NA |
| Louisiana | 1,769 | 100.0 | 155 | 8.7 | 99 | 18.5 | NA | NA | 39 | 3.4 | NA | NA |
| Maryland | 2,169 | 100.0 | 121 | 5.6 ^a | 78 | 11.6 ^a | 24 | 20.2 | 19 | 1.5 ^a | * | * ^a |
| Mississippi | 1,118 | 100.0 | 184 | 16.4 ^a | 132 | 33.6 ^a | NA | NA | 41 | 5.8 | NA | NA |
| North Carolina | 3,749 | 100.0 | 306 | 8.2 | 153 | 19.7 | 58 | 42.0 ^a | 72 | 2.7 | 23 | 13.3 ^a |
| Oklahoma | 1,445 | 100.0 | 141 | 9.8 | 23 | 23.4 | 38 | 42.2 ^a | 64 | 6.0 ^a | 16 | 8.7 |
| South Carolina | 1,790 | 100.0 | 182 | 10.2 ^a | 114 | 23.2 | NA | NA | 59 | 4.8 ^a | NA | NA |
| Tennessee | 2,517 | 100.0 | 249 | 9.9 ^a | 134 | 33.5 ^a | NA | NA | 96 | 4.7 | NA | NA |
| Texas | 8,891 | 100.0 | 1,040 | 11.7 ^a | 225 | 19.9 | 599 | 20.9 | 193 | 4.2 | 23 | 6.9 |
| Virginia | 2,996 | 100.0 | 153 | 5.1 ^a | 54 | 9.4 ^a | 39 | 28.1 | 53 | 2.5 | 7 | 4.1 |
| West Virginia | 756 | 100.0 | 47 | 6.3 | NA | NA | NA | NA | 44 | 6.1 ^a | NA | NA |
| West | | | | | | | | | | | | |
| Alaska | 250 | 100.0 | 11 | 4.3 ^a | NA | NA | NA | NA | 4 | 2.1 | 5 | 11.7 |
| Arizona | 2,630 | 100.0 | 197 | 7.5 | NA | NA | 111 | 17.6 | 37 | 2.2 | 45 | 27.4 |
| California | 13,094 | 100.0 | 1,013 | 7.7 | 163 | 15.8 ^a | 650 | 18.4 | 142 | 2.1 ^a | 58 | 3.6 ^a |
| Colorado | 2,000 | 100.0 | 138 | 6.9 | 28 | 22.1 | 75 | 28.4 ^a | 29 | 1.9 ^a | 6 | 7.8 |
| Hawaii | 439 | 100.0 | 13 | 2.9 ^a | NA | NA | * | * ^a | 2 | 1.7 | 11 | 3.7 ^a |
| Idaho | 566 | 100.0 | 38 | 6.7 | NA | NA | 4 | 9.7 ^a | 31 | 6.2 ^a | NA | NA |
| Montana | 419 | 100.0 | 16 | 3.8 ^a | NA | NA | NA | NA | 9 | 2.4 | 5 | 16.5 ^a |
| Nevada | 981 | 100.0 | 67 | 6.9 | 19 | 23.2 | 21 | 12.1 ^a | 24 | 3.8 | 2 | 2.6 ^a |
| New Mexico | 780 | 100.0 | 89 | 11.4 ^a | NA | NA | 42 | 13.4 ^a | 17 | 4.6 | 24 | 29.3 ^a |
| Oregon | 1,558 | 100.0 | 88 | 5.7 ^a | NA | NA | 17 | 17.1 | 44 | 3.3 | 15 | 15.9 |
| Utah | 902 | 100.0 | 15 | 1.7 ^a | NA | NA | 6 | 9.0 ^a | 9 | 1.1 ^a | NA | NA |
| Washington | 2,643 | 100.0 | 103 | 3.9 ^a | NA | NA | 11 | 7.3 ^a | 56 | 2.7 | 12 | 4.4 |
| Wyoming | 221 | 100.0 | 9 | 4.0 ^a | NA | NA | 2 | 19.1 | 6 | 3.1 | NA | NA |

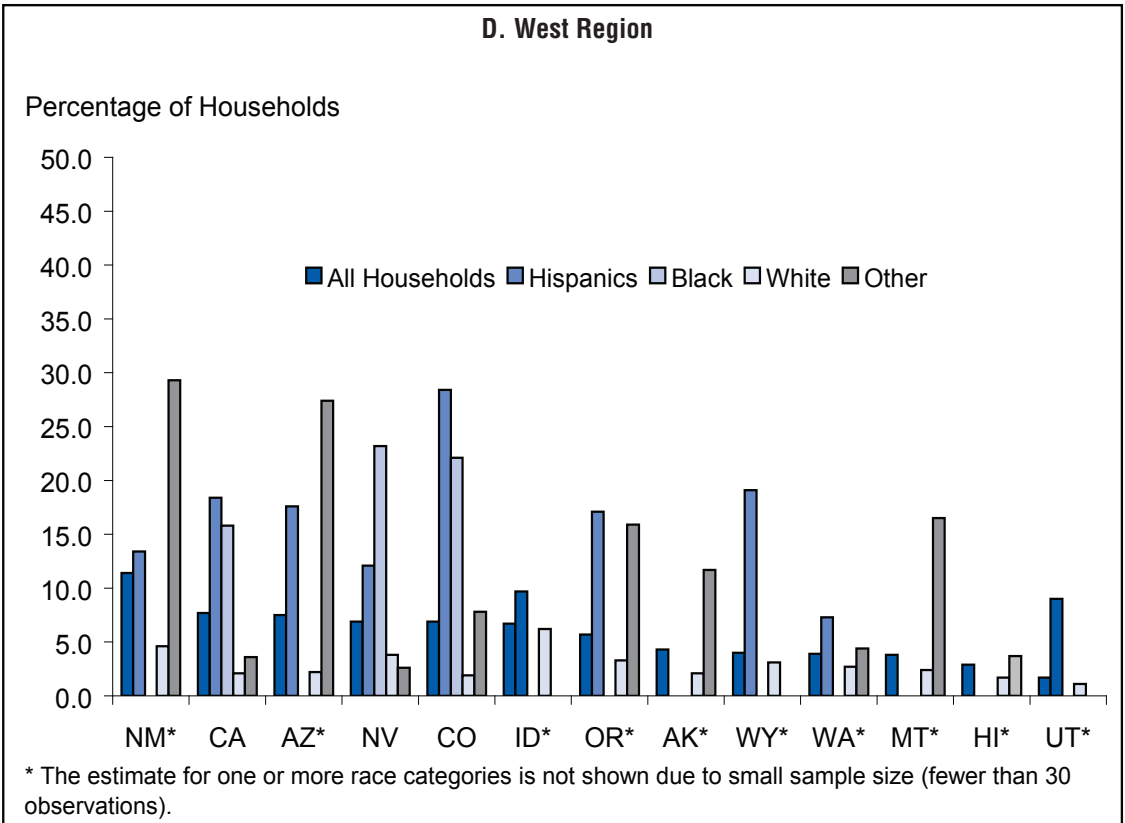
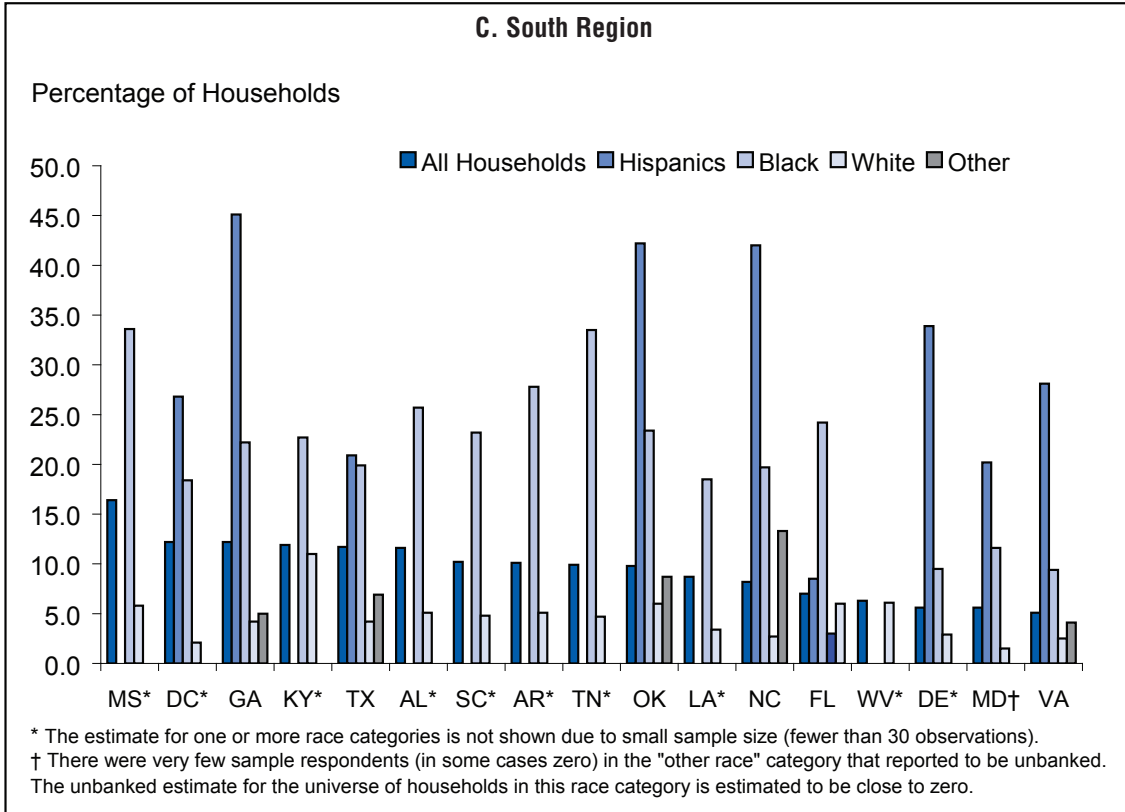
Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

^aEstimates for this area were statistically different from the national average at the 10 percent level.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that this value is only slightly greater than zero.

Figure 4.11 Unbanked Households by Race and Ethnicity per State





to their banking status.²⁵ Most of the reasons cited for not having an account were applicable both to households that have never opened an account and those that have closed a previous account; however, a few reasons varied by previous banking status. For both previously banked and never-banked households, reasons related to financial need were more important than any other type of reason.

4.3.1 Reasons Why Households Have Never Had a Bank Account

For more than one-third (37.1 percent) of never-banked households, not having enough money to need an account was one of the reasons the household never opened an account (see Figure 4.12). Notably, almost all of the households for which lack of money was a reason for not having an account also ranked it as the single most important reason above all others.

²⁵ Refer to Appendix Tables A-3 and A-4 for detailed results, including the specific options offered to respondents for these questions.

Table 4.2 Unbanked Households by Race and Ethnicity per MSA (20 Most Populated MSAs)

| Metropolitan Statistical Areas | All Households | | Unbanked | | Race/Ethnicity | | | | | | | |
|---|----------------|-------|----------|-------------------|----------------|-------------------|----------------|-------------------|----------------|------------------|----------------|------------------|
| | | | | | Black | | Hispanic | | White | | Other | |
| | | | | | Number (1000s) | Percent | Number (1000s) | Percent | Number (1000s) | Percent | Number (1000s) | Percent |
| All U.S. Households | 118,574 | 100.0 | 9,085 | 7.7 | 3,356 | 21.7 | 2,549 | 19.3 | 2,774 | 3.3 | 406 | 6.4 |
| Atlanta-Sandy Springs-Marietta, GA ^b | 2,128 | 100.0 | 192 | 9.0 | 114 | 16.3 ^a | 52 | 35.7 | 23 | 2.0 ^a | NA | NA |
| Baltimore-Towson, MD | 1,045 | 100.0 | 72 | 6.9 | 59 | 17.9 | NA | NA | 11 | 1.7 ^a | NA | NA |
| Boston-Cambridge-Quincy, MA-NH | 1,787 | 100.0 | 71 | 3.9 ^a | NA | NA | NA | NA | 38 | 2.6 | 5 | 3.5 |
| Chicago-Naperville-Joliet, IL-IN-WI ^b | 3,350 | 100.0 | 248 | 7.4 | 166 | 25.5 | 49 | 12.0 ^a | 29 | 1.4 ^a | 4 | 2.1 ^a |
| Dallas-Fort Worth-Arlington, TX ^b | 2,312 | 100.0 | 251 | 10.9 ^a | 82 | 21.5 | 114 | 23.7 | 46 | 3.5 | NA | NA |
| Detroit-Warren-Livonia, MI | 1,724 | 100.0 | 171 | 9.9 | 119 | 30.0 | NA | NA | 48 | 3.9 | NA | NA |
| Houston-Baytown-Sugar Land, TX | 2,016 | 100.0 | 214 | 10.6 ^a | 81 | 20.9 | 88 | 15.3 | 33 | 3.5 | NA | NA |
| Los Angeles-Long Beach-Santa Ana, CA | 4,426 | 100.0 | 406 | 9.2 ^a | 77 | 17.8 | 274 | 18.4 | 31 | 1.6 ^a | 24 | 4.1 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,199 | 100.0 | 186 | 8.4 | 103 | 24.1 | 65 | 8.4 ^a | 15 | 1.5 ^a | NA | NA |
| Minneapolis-St Paul-Bloomington, MN-WI ^b | 1,294 | 100.0 | 36 | 2.8 ^a | 21 | 22.4 | NA | NA | 9 | 0.8 ^a | 4 | 5.8 |
| NY-Northern NJ-Long Island, NY-NJ-PA ^b | 7,211 | 100.0 | 691 | 9.6 ^a | 311 | 22.0 | 234 | 20.9 | 105 | 2.6 | 42 | 6.1 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,228 | 100.0 | 168 | 7.5 | 109 | 22.4 | 17 | 14.4 | 43 | 2.8 | * | * ^a |
| Phoenix-Mesa-Scottsdale, AZ | 1,737 | 100.0 | 91 | 5.3 | NA | NA | 66 | 18.2 | 17 | 1.5 ^a | NA | NA |
| Riverside-San Bernardino, CA | 1,305 | 100.0 | 150 | 11.5 ^a | NA | NA | 91 | 24.3 | 32 | 4.6 | NA | NA |
| San Diego-Carlsbad-San Marcos, CA | 1,065 | 100.0 | 43 | 4.0 ^a | NA | NA | 31 | 13.9 | 6 | 0.9 ^a | NA | NA |
| San Francisco-Oakland-Fremont, CA | 1,570 | 100.0 | 74 | 4.7 ^a | NA | NA | 29 | 11.9 ^a | 11 | 1.4 ^a | 22 | 5.8 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100.0 | 49 | 3.5 ^a | NA | NA | NA | NA | 24 | 2.3 | 6 | 3.3 |
| St. Louis, MO-IL ^b | 1,171 | 100.0 | 88 | 7.5 | 75 | 31.0 | NA | NA | 10 | 1.1 ^a | NA | NA |
| Tampa-St. Petersburg-Clearwater, FL | 1,177 | 100.0 | 55 | 4.7 ^a | NA | NA | NA | NA | 25 | 2.7 | NA | NA |
| Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV ^b | 2,134 | 100.0 | 131 | 6.2 ^a | 56 | 9.8 ^a | 43 | 22.9 | 25 | 2.1 | 7 | 3.4 |

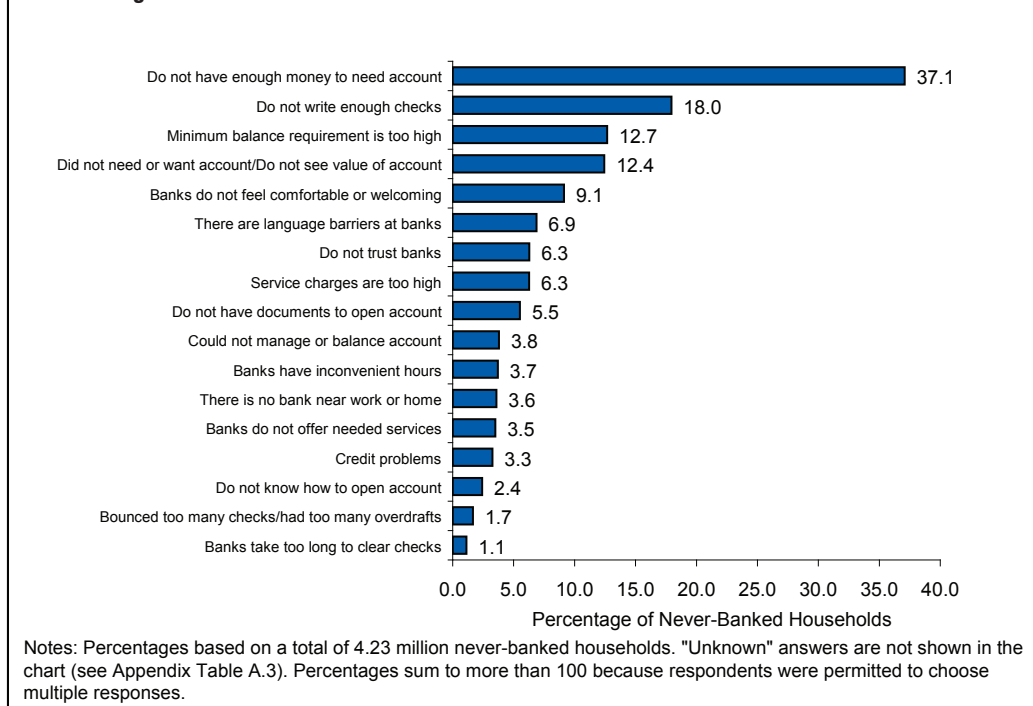
Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

^aEstimates for this area were statistically different from the national average at the 10 percent level.

^bFor the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "FDIC Technical Notes" section.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that this value is only slightly greater than zero.

Figure 4.12 Reasons Never-Banked Households Do Not Have a Bank Account



Other common reasons why households chose never to have an account include not writing enough checks to make it worthwhile to have an account (17.9 percent), high minimum balance requirements (12.7 percent), or lack of desire for an account (12.4 percent). Reasons related to customer service and access issues were not as common. For example, an estimated 9.1 percent of households that have never had an account do not feel comfortable or welcome at banks, and 6.9 percent encounter language barriers at banks. Based on the survey results, none of the reasons presented in the survey instrument apply to many unbanked households, and/or these households have other reasons for never opening an account, suggesting the need for further investigation (see Appendix Tables A-3 and A-4 for additional details).

4.3.2 Reasons Why Previously Banked Households Do Not Currently Have a Bank Account

Similar to households that have never had an account, previously banked households had financial reasons, more than any other type of reason, for closing their account. Slightly more than one-third (34.1 percent) of households that were previously banked closed their account because they did not have enough money to need an account (see Figure 4.13). Notably, nearly one-third (31.4 percent) of

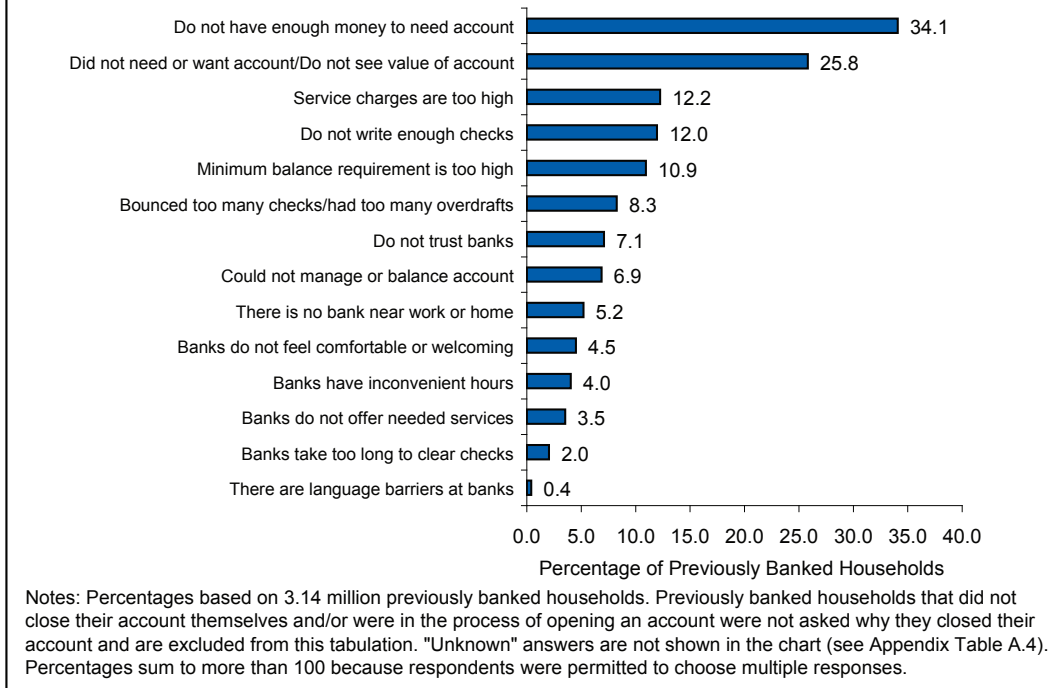
previously banked households closed their account because of the costs of maintaining it (i.e., minimum balance requirement, service charges, overdrafts).

Other common reasons households chose to close an account were not needing or wanting an account (25.8 percent) and not writing enough checks to make an account worthwhile (12.0 percent). Like households that have never had an account, previously banked households did not often close accounts because of customer service reasons. For example, 5.2 percent of previously banked households closed their account because there was no bank near work or home, and 4.5 percent did so because they did not feel welcome or comfortable at banks.

4.3.3 Comparison of Reasons Why Households Do Not Have a Bank Account

The most common reason for not having a bank account—not having enough money to feel an account was needed—was the same for households that never opened an account and households that closed their account (see Figure 4.14). In other cases, however, reasons differed depending on whether the household had previously had an account. The proportion of households that do not write enough checks to make an account

Figure 4.13 Reasons Previously Banked Households Closed Their Bank Account



worthwhile was higher among households that have never had an account (18.0 percent) than among previously banked households (12.0 percent). Conversely, the proportion of households for which service charges were too high was twice as high among previously banked households than among never-banked households (12.2 percent versus 6.3 percent). Previously banked households were also more likely than never-banked households to close their account because they simply did not need or want an account/did not see value in having an account (25.8 percent versus 12.4 percent).

4.4 Future Banking Plans of Unbanked Households

Unbanked households were asked how likely it was that they would open a bank account in the future.²⁶ For those who were “very likely,” the survey further asked when they would be likely to open an account and the main reasons for doing so.

A substantial portion (41.1 percent) of unbanked households are “not likely at all” to open a new bank account in

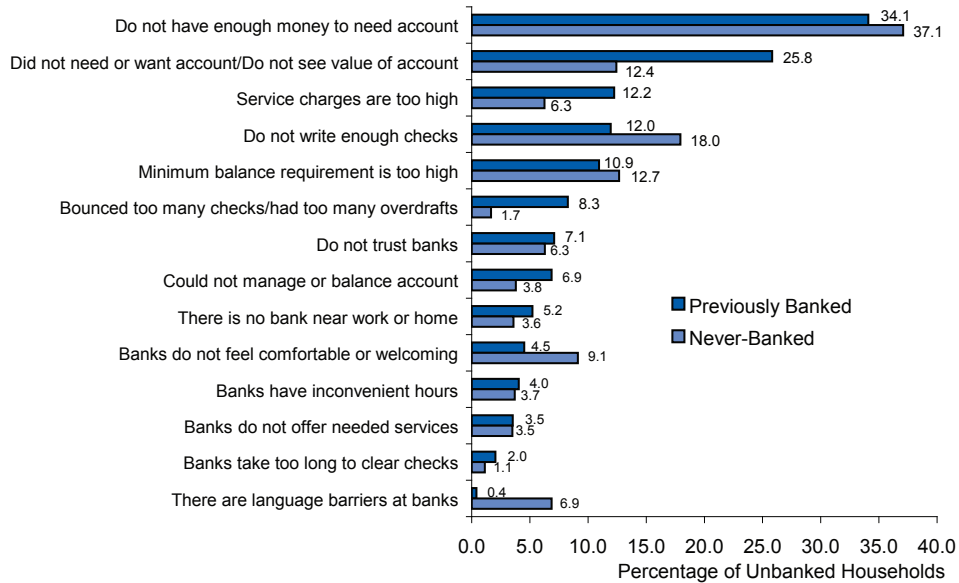
²⁶ This analysis includes all unbanked households except for those that were in the process of opening a bank account, which represent 5.6 percent of all unbanked households or about 11 percent of previously banked households. These households were not asked any of the questions regarding future banking plans.

the future (see Figure 4.15). Among all unbanked households, however, previously banked households are more likely to want to open a bank account in the future. About 16.1 percent of previously banked households are very likely to open a bank account compared with 4.8 percent of never-banked households.

For those unbanked households that were very likely to open an account in the future, most (79.2 percent) plan to do so within the next year (see Figure 4.16). The proportion of previously banked households that would be very likely to open an account within a year (84.3 percent) was considerably higher than for the never-banked households considered in the analysis (62.1 percent).

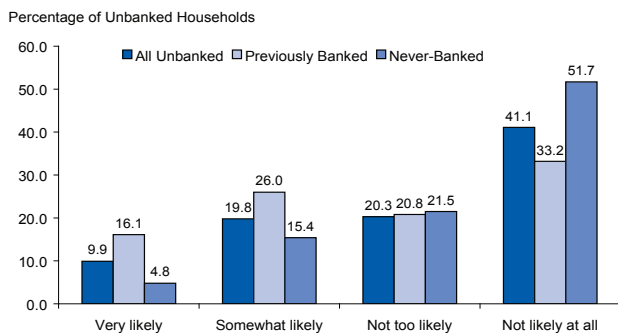
Among unbanked households that were “very likely” to open a bank account in the future, the most common reason to do so was to acquire the ability “to write checks and pay bills” (38.5 percent), followed by “to secure your money” (21.8 percent) and “to save money for the future” (20.3 percent) (see Figure 4.17). Previously banked households were more likely than never-banked households to consider opening a bank account to acquire the ability to write checks and pay bills. Never-banked households were more likely than previously banked households to consider opening an account to secure their money.

Figure 4.14 Comparison of Reasons Why Never-Banked and Previously Banked Households Do Not Have a Bank Account



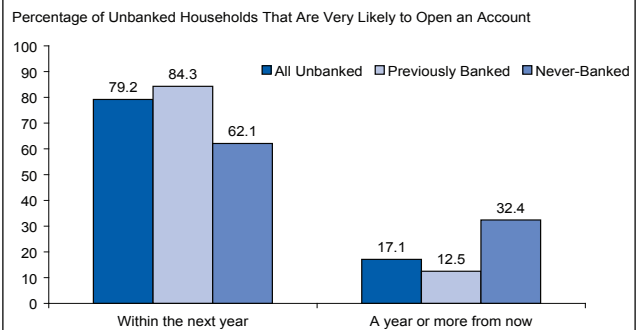
Note: Percentages based on a total of 4.23 million never-banked households and 3.14 million previously banked households. Previously banked households that did not close their account themselves and/or were in the process of opening an account were not asked why they closed their account and are excluded from this analysis. Percentages sum to more than 100 because respondents were permitted to choose multiple responses.

Figure 4.15 Likelihood That Unbanked Households Will Open an Account



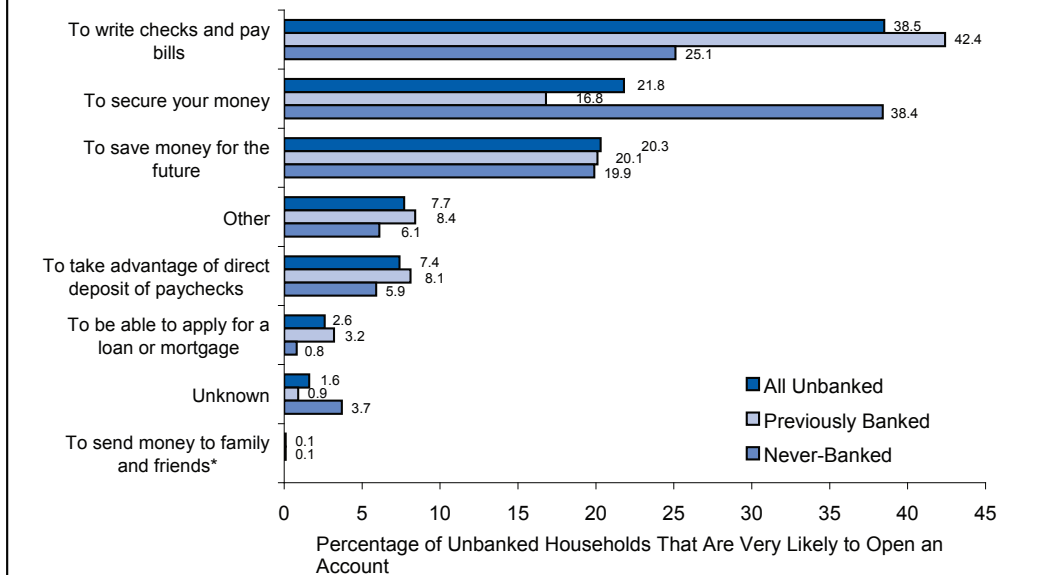
Note: Percentages based on a total of 8.58 million unbanked households. Previously banked households that were in the process of opening an account were not asked questions about their future banking plans and are excluded from this tabulation.

Figure 4.16 Timeframe in Which Unbanked Households Plan to Open an Account



Notes: Percentages are based on all unbanked households that were "very likely" to open an account in the future (849 thousand households). Household respondents that did not report being "very likely" to open an account were not asked this question. Among households included in the analysis, 3.8 percent of all unbanked households, 3.2 percent of previously banked, and 5.5 percent of never banked had missing/unknown information regarding the timeframe for opening an account.

Figure 4.17 Reasons Unbanked Households Want to Open an Account



Notes: Percentages are based on all unbanked households that were "very likely" to open an account in the future (849 thousand households). Household respondents that did not report being "very likely" to open an account were not asked this question.

* No never-banked respondent selected this reason for opening a bank account. It is believed that the universe proportion is only slightly greater than zero.

4.5 AFS Used by Unbanked Households

All households were asked if they had used non-bank money orders and check-cashing services, payday loans, pawn shops, and RTO agreements within the past year or RALs within the past five years. About 66 percent of unbanked households have used AFS. Notably, about one-quarter of unbanked households do not use any AFS, suggesting a strong reliance on cash transactions. For an additional 9.2 percent of unbanked households, there is no indication of AFS product use, but these households cannot be classified as non-AFS users because of missing data.

4.5.1 Types of AFS Used by Unbanked Households: Transaction and Credit Products

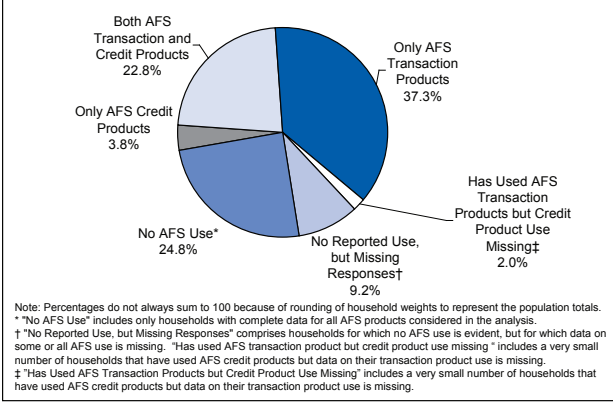
AFS transaction products (non-bank check cashing and non-bank money orders) are more widely used among unbanked households than AFS credit products (payday lending, pawn shops and RTO, and RALs). Slightly less than two-thirds (62.1 percent) of unbanked households have used an AFS transaction product, and just over one-quarter (26.6 percent) have used an AFS credit product

(see Figure 4.18). Nearly one-quarter (22.8 percent) of unbanked households have used both transaction and credit services.

Differences are evident in the use of AFS between previously banked and never-banked households. Nearly four out of five (78.9 percent) previously banked households have used AFS at some time in the past, compared with 57.6 percent of never-banked households (see Appendix Table A-8). Both groups rely more strongly on AFS transaction products than credit products: Almost three-quarters (73.4 percent) of previously banked households and 55.2 percent of never-banked households have used AFS transaction services. However, among never-banked households that use AFS products, the proportion using credit products is lower than among previously-banked AFS product users. While 39.4 percent of previously-banked households have used AFS credit products, only 15.6 percent of never-banked households have used AFS credit services.

Some demographic variations are present in the use of AFS among unbanked households (see Appendix Table A-9). For example, there are notable differences across racial and ethnic groups in the use of AFS credit products. Higher proportions of unbanked white households rely on

Figure 4.18 Types of AFS Used by Unbanked Households



AFS credit products (35.0 percent) than black households (27.0 percent) or Hispanic households (17.3 percent).

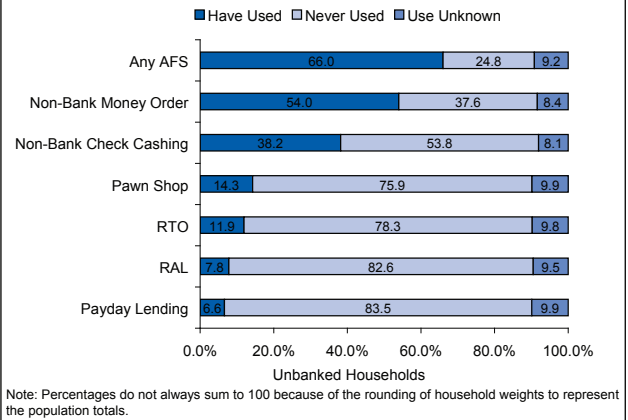
In addition, the proportion of households using any AFS product is lowest among the small number of unbanked households that have a college degree. It is also lower among households where the householder does not have a high school degree than among households where the householder has a high school degree or some college education. These differences reflect the higher incidence of AFS credit product use among households where the householder has a high school degree or some college education but no college degree (31.3 percent for the combined group) than among unbanked households with either no high school degree (21.7 percent) or those with a college degree (15.9 percent). Patterns in AFS use is similar for households classified in terms of household income. The percentage of households using any AFS product is highest among households with income in the \$30,000 to \$50,000 range, reflecting the larger percentage of these unbanked households that use AFS credit products.

Notably, the proportion of unbanked households using AFS transaction and/or AFS credit products is fairly similar across household types.

4.5.2 Specific AFS Products Used by Unbanked Households

As noted above, more unbanked households rely on transaction services than credit products. More than half of unbanked households use non-bank money orders (54.0 percent), followed by non-bank check-cashing services (38.2 percent), pawn shops (14.3 percent), and RTO agreements (11.9 percent) (see Figure 4.19a). It is worth noting that having a bank account is generally a prerequisite

Figure 4.19a Specific AFS Products Used by Unbanked Households

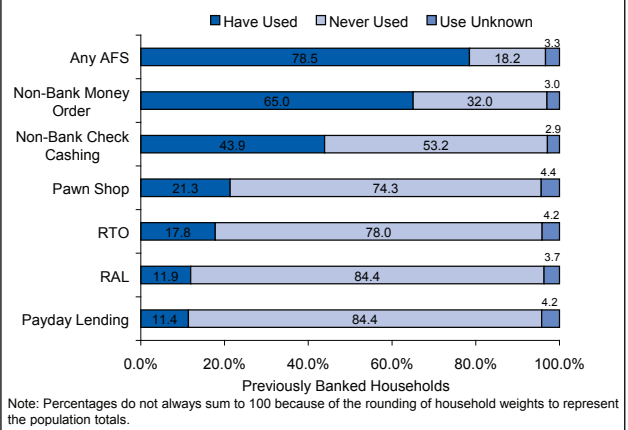


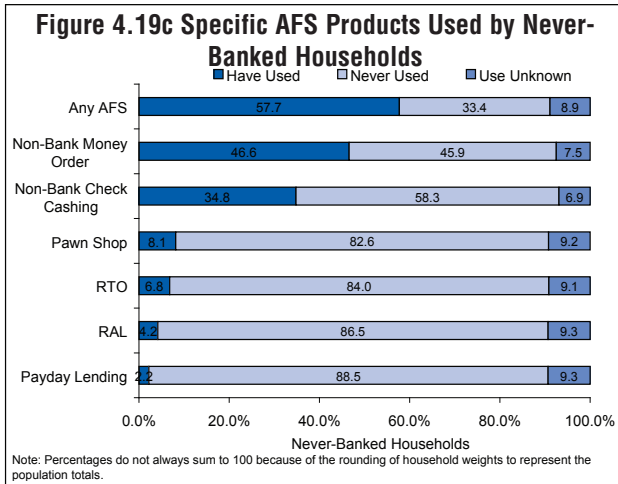
for obtaining a payday loan; therefore, the proportion of payday lending users among unbanked households is not expected to be high.

4.5.2.1 Unbanked Households' Use of Specific Transaction AFS: Non-Bank Money Orders and Non-Bank Check Cashing

The most commonly used AFS among unbanked households is non-bank money orders (see Figure 4.19a). More than half (54.0 percent) of unbanked households have purchased money orders from non-banks. Unbanked households that have had a bank account in the past use non-bank money-order services more than households that have never been banked. Close to two-thirds (65.0 percent) of previously banked households have used non-bank money-order services, compared with less than one-half of households (46.6 percent) that have never had a

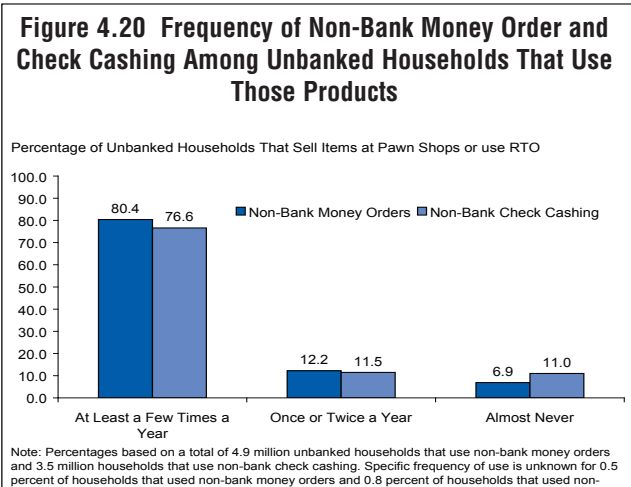
Figure 4.19b Specific AFS Products Used by Previously Banked Households





bank account (see Figure 4.19b and Figure 4.19c).²⁷ Unbanked households that use non-bank money orders tend to use them regularly. As Figure 4.20 shows, more than 80 percent of unbanked households that use non-bank money orders do so at least a few times a year; this is true for both previously banked and never-banked households.²⁸

Non-bank check-cashing services are the second most widely used AFS among unbanked households; 38.2 percent of unbanked households have cashed checks at non-banks (see Figure 4.19a). Among unbanked households that cash checks at non-banks, the frequency is quite high. More than three-quarters of unbanked house-



²⁷ The difference in non-bank money-order use estimated for previously banked and never-banked households also reflects the fact that data on this AFS use are missing for a larger proportion of never-banked households (7.5 percent, compared with only 3 percent for previously banked households).

²⁸ "At least a few times a year" is taken to mean three or more times a year.

holds that use non-bank check cashers (76.6 percent) do so at least a few times a year (see Figure 4.20). Higher proportions of previously banked households have used non-bank check-cashing services than households that have never been banked (43.9 percent versus 34.8 percent) (see Figures 4.19b and 4.19c).

4.5.2.2 Unbanked Households' Use of Specific AFS Credit Products: Payday Lending, Pawn Shop Borrowing, RTO, and RALs

An estimated 6.6 percent of unbanked households have obtained a payday loan (see Figure 4.19a). Given that households generally need to have a bank account to get a payday loan, it is not surprising that payday lending has been used by a larger proportion of unbanked households that were previously banked (see Figures 4.19b and 4.19c). An estimated 11.4 percent of previously banked households have used payday loans compared with only 2.2 percent of never-banked households. As Figure 4.21 shows, among unbanked households, payday lending customers use payday loans more frequently than other AFS credit customers use pawn shop or RTO agreements. More than one-third of unbanked households that use payday lending do so at least a few times a year.²⁹

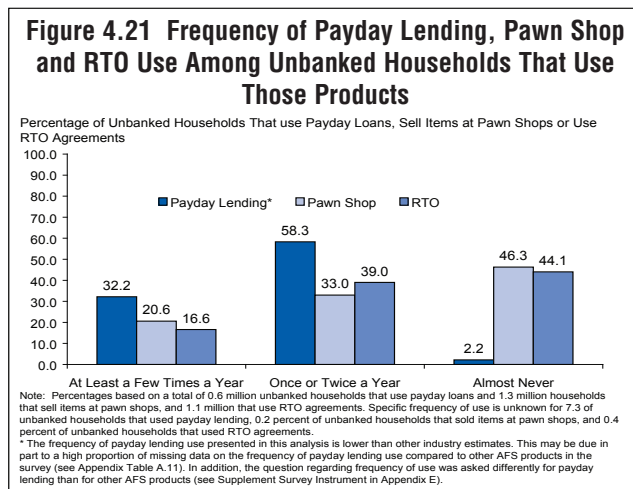
Roughly one out of six unbanked households (14.3 percent) has obtained funds by selling items at pawn shops (see Figure 4.19a). Previously banked households are more likely to have sold items at a pawn shop than never-banked households (see Figures 4.19b and 4.19c). About one-fifth of previously banked households (21.3 percent) have sold items at pawn shops compared with 8.1 percent of never-banked households. In contrast to AFS transaction products that tend to be used rather frequently, pawn shops tend to be used much less frequently. About 20 percent of unbanked households that sell items at pawn shops do so more than once or twice a year, and nearly half of unbanked households that have sold items at pawn shops almost never do so.

More than one out of ten (11.9 percent) unbanked households have used RTO agreements. As with other AFS

²⁹ The frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. More than 7 percent of unbanked households that use payday lending have missing frequency of use data compared with less than 1 percent of households that use other AFS products (see Appendix Table A-11). In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see the Supplement Survey Instrument in Appendix E).

credit products, previously banked households are more likely to have used RTO arrangements than never-banked households; 17.8 percent of previously banked households have used RTO arrangements compared with only 6.8 percent of never-banked households (see Figures 4.19b and 4.19c). Only 16.6 percent of unbanked households that use RTO agreements use them at least a few times a year, but nearly 40 percent use them once or twice a year (see Figure 4.21). Close to one-half (44.1 percent) of unbanked households that use RTO agreements almost never do so.

Among unbanked households, 7.8 percent have used RALs. As with other AFS credit products, previously banked households are more likely to have used RALs than never-banked households. Almost 12 percent of previously banked households have used RALs compared with 4.2 percent of never-banked households.³⁰



³⁰ There is a notably smaller differential in the proportions of these groups that have not used RALs during the past five years: 84.4 percent of previously banked households have not used RALs and 86.5 percent of never-banked households have not used RALs. RAL use is unknown for a notably larger proportion of never-banked households (9.5 percent versus only 3.7 percent for previously banked households)

5. Underbanked Households

As previously noted, for the purposes of this survey, underbanked households were defined as those that indicated that they had used non-bank money orders and check-cashing services, payday loans, RTO agreements, or pawn shops at least once or twice a year or RALs at least once in the past five years.

Survey results indicate that an estimated 17.9 percent of U.S. households, about 21 million, are underbanked. These underbanked households account for 19.4% of banked households. In addition, another 4.1 percent of U.S. households, or about 5 million, are banked and may also be underbanked, but their use of AFS could not be determined because of missing data. The following sections summarize survey findings with respect to underbanked households (see Figure 3.1).

5.1 Demographic Characteristics of Underbanked Households

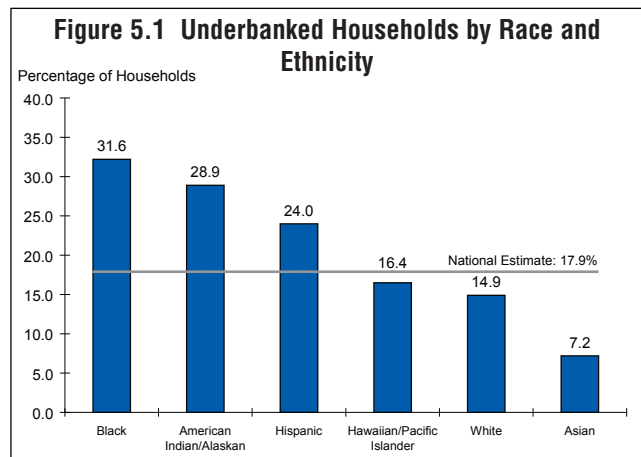
The proportion of households that are underbanked varies significantly based on the demographics of the household. In particular, households with the following demographic characteristics are more likely to be underbanked than the population as whole:

- Those with a black, American Indian/Alaskan, or Hispanic non-black householder; or
- Family households with an unmarried female or male householder; or
- Those earning up to \$50,000; or
- Those with a householder holding less than a college degree; or
- Those with a householder under age 55.

The following sections discuss demographic characteristics of underbanked households in further detail (see Appendix Table A-12 for additional information). As noted above, 4 percent of U.S households are banked, but their underbanked status could not be assessed because of missing data. Therefore, it is possible that the proportions of underbanked households could be higher than the estimates provided in this report.

5.1.1 Underbanked Households by Race, Ethnicity, Spanish Language Usage, Nativity, and Citizenship

Certain racial and ethnic minorities, particularly blacks, American Indian/Alaskans, and Hispanics, are more likely to be underbanked than the population as a whole. Minority or ethnic households more likely to be underbanked are black (31.6 percent), American Indian/Alaskan (28.9 percent), and Hispanic households (24.0 percent) (see Figure 5.1). Asian and white households are less likely to be underbanked (7.2 percent and 14.9 percent, respectively).

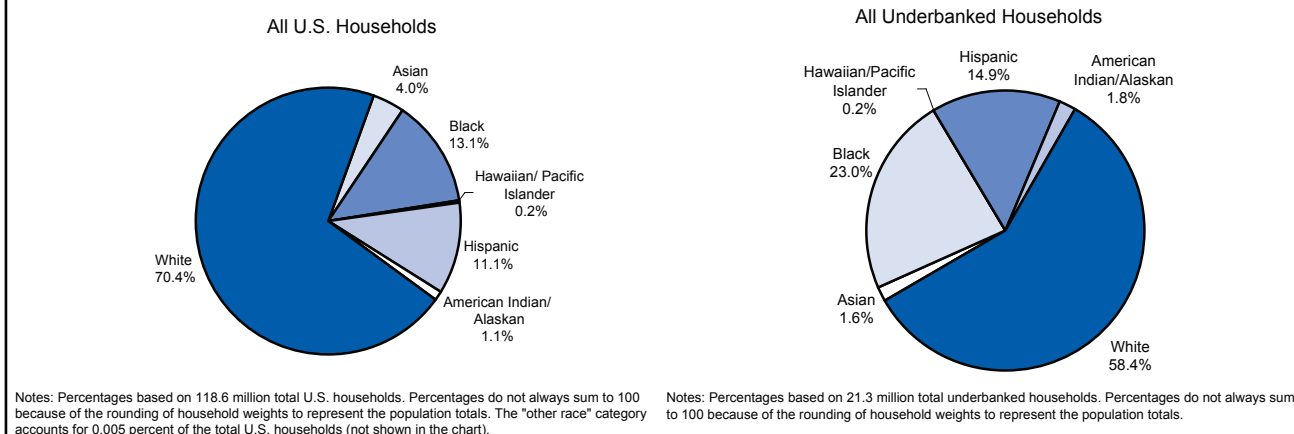


Among the 21 million U.S. households that are underbanked, the largest proportion are white (58.4 percent), followed by black (23.0 percent) and Hispanic (14.9 percent). Blacks and Hispanics are disproportionately represented among the underbanked, as they represent 13.1 and 11.1 percent of the U.S. population, respectively (see Figure 5.2). The proportion of underbanked households does not vary much by the household Spanish language or nativity/citizenship characteristics (see Appendix Table A-12).

5.1.2 Underbanked Households by Household Type

The percentage of households that are underbanked varies depending on the marital status of the householder (see Figure 5.3). Unmarried female or male family households are considerably more likely than married couple family households to be underbanked. Twenty-eight percent of unmarried female family households and 26.8 percent of unmarried male family households are underbanked compared with 15.4 percent of households with a married couple.

Figure 5.2 Racial and Ethnic Distribution of U.S. Households and Underbanked Households



5.1.3 Underbanked Households by Income, Education, and Age

Those more likely than the population as a whole to be underbanked have an annual household income below \$50,000, have less than a college degree, or are less than 55 years old. Middle-income households (i.e., with annual income between \$30,000 and \$50,000) are about as likely as lower-income households (i.e., with annual income below \$30,000) to be underbanked (see Figure 5.4).³¹ The proportion of underbanked households is considerably lower among households with annual income above \$75,000.

households with lower levels of education are underbanked (see Figure 5.5).

Figure 5.4 Underbanked Households by Income

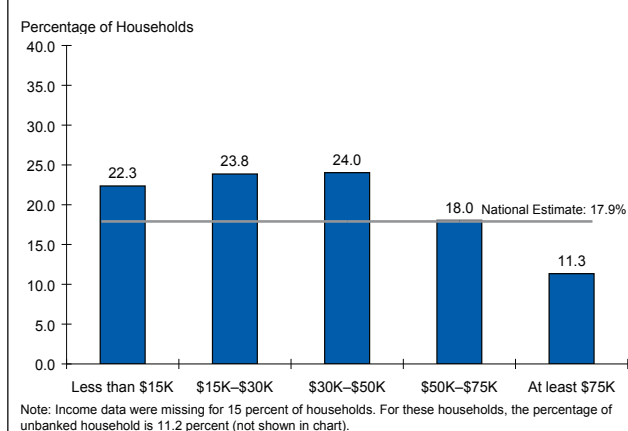
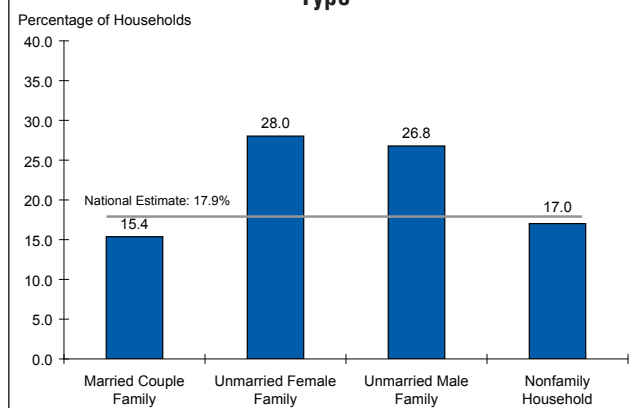


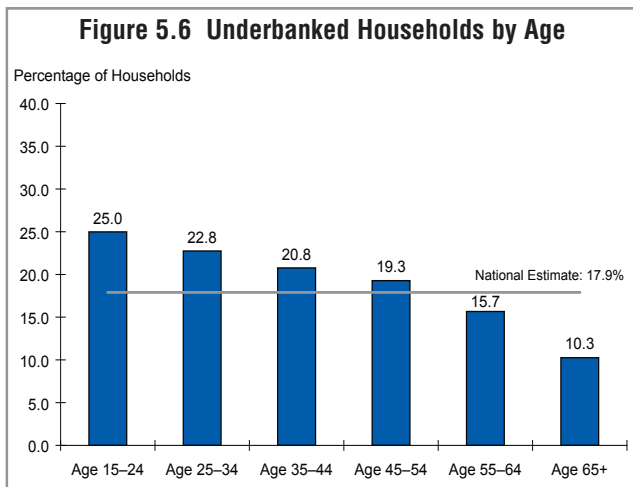
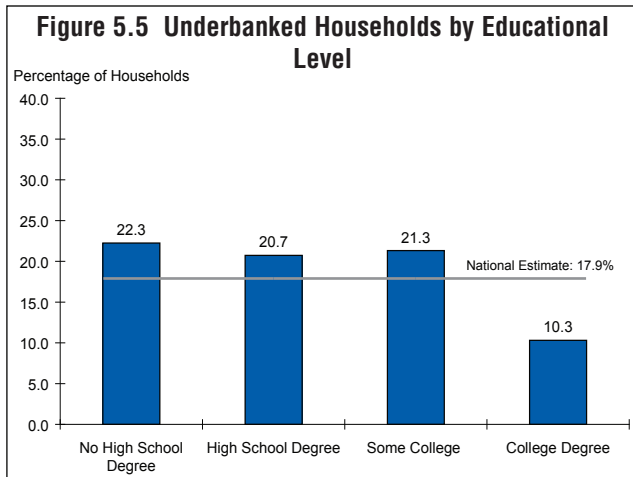
Figure 5.3 Underbanked Households by Household Type



The proportion of households that are underbanked declines with age but less so than is the case for unbanked households. Households with householders under age 55 are more likely than older households to be underbanked (see Figure 5.6). One-quarter (25.0 percent) of households with householders aged 15 to 24 and almost another quarter (22.8 percent) of households aged 25 to 34 are underbanked. In contrast, 10.3 percent of households aged 65 and over are underbanked.

Households with householders with a college degree are less likely to be underbanked than households with lower levels of education. While 10.3 percent of households with a college degree are underbanked, about 20 percent of

³¹ Income data were missing for 15 percent of households. For these households, the proportion of underbanked households is 11.2 percent.



5.2 Geographic Variation in the Percentages of Households That Are Underbanked by Region, State, and MSA

Similar to unbanked households, the proportion of underbanked households varies across different areas of the country and is highest in the Southern Region. The proportion of underbanked households among certain racial and ethnic minorities also varies across states and MSAs. As in the case of unbanked patterns, the variation in the incidence and concentration levels of unbanked households across the nation likely reflects a variety of factors that warrant further research. See Appendices B and C for detailed survey results for each state and the 20 most populated MSAs.

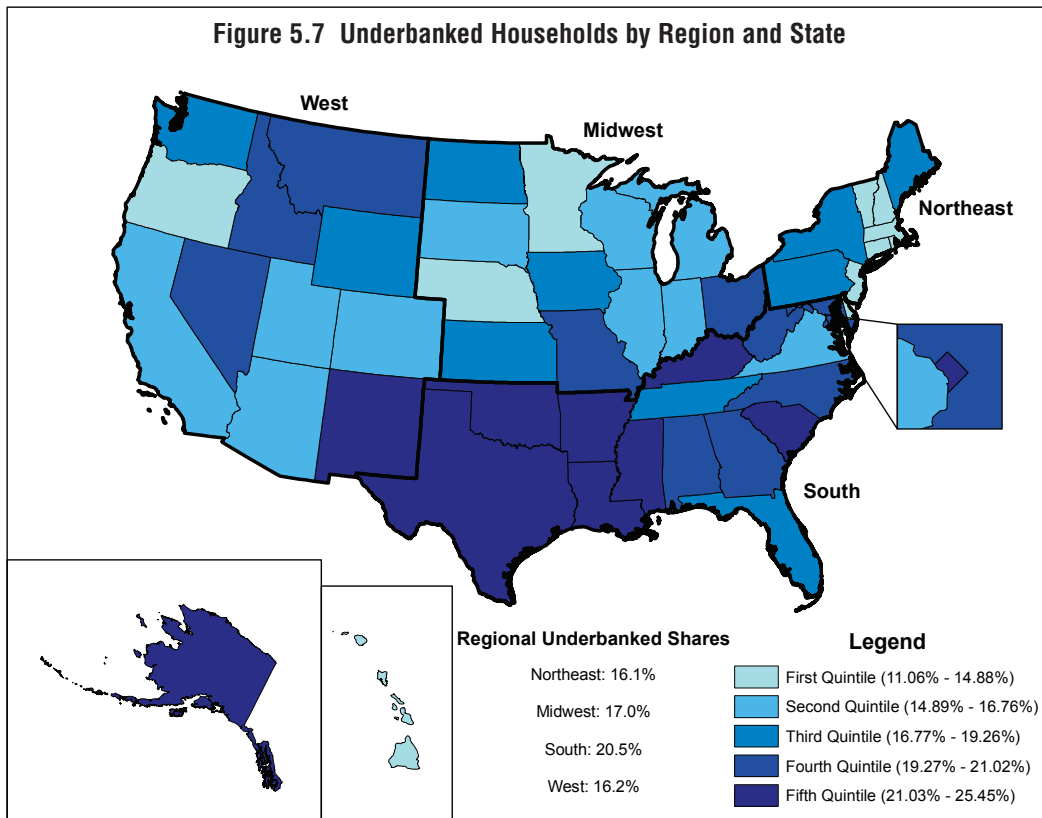
5.2.1 Underbanked Households by Region and State

Among U.S. Census regions, the proportion of underbanked households is slightly below the national proportion in the Northeast (16.1 percent), the Midwest (17.0 percent), and the West (16.2 percent) but exceeds the national proportion in the South (20.5 percent) (see Figure 5.7 and Appendix Table A-12).

Among the 50 U.S. states, the percentage of underbanked households ranges from a low of 11.1 percent to a high of 25.5 percent (see Table 5.1). Statistical analysis shows that in 26 states the estimated percentages of underbanked households are statistically different from the national level. In 11 states, the estimated percentage of underbanked households is significantly higher than the national percentage, and in 15 states, it is significantly below the national percentage. States with the highest proportions of underbanked households tend to be those located in the South.

As Table 5.1 and Figure 5.8 reveal, the proportions of underbanked households among certain minorities deviate from the national proportions for these minorities in many states. In several cases, these differences are statistically significant. For example, in two states, the estimated proportions of Hispanic households that are underbanked are above the national proportion of underbanked Hispanic households, and in five states the proportions are below the national estimate.³² In the case of black households, the estimated proportions of underbanked black household in two states are above the national proportion of underbanked black households, and in one state the proportion is below the national proportion for this racial group.

³² See footnote 22.



5.2.2 Underbanked Households in Urban/Rural Areas and the 20 Most Populated MSAs

The proportions of underbanked households in rural areas and urban areas exceed the national proportion of underbanked households, as they account for 20.1 percent and 19.2 percent of households, respectively (see Appendix Table A-12). In contrast, the proportion of underbanked households located in suburban areas is 15.7 percent, which is lower than the national estimate.

Among the 20 most populated MSAs, the proportion of underbanked households ranges from 8.9 percent to 23.5. As Table 5.2 also shows, the estimated proportion of underbanked household within a racial and ethnic group deviates from national estimates in several of the 20 most populated MSAs.

Table 5.1 Underbanked Households by State and by Race and Ethnicity per State

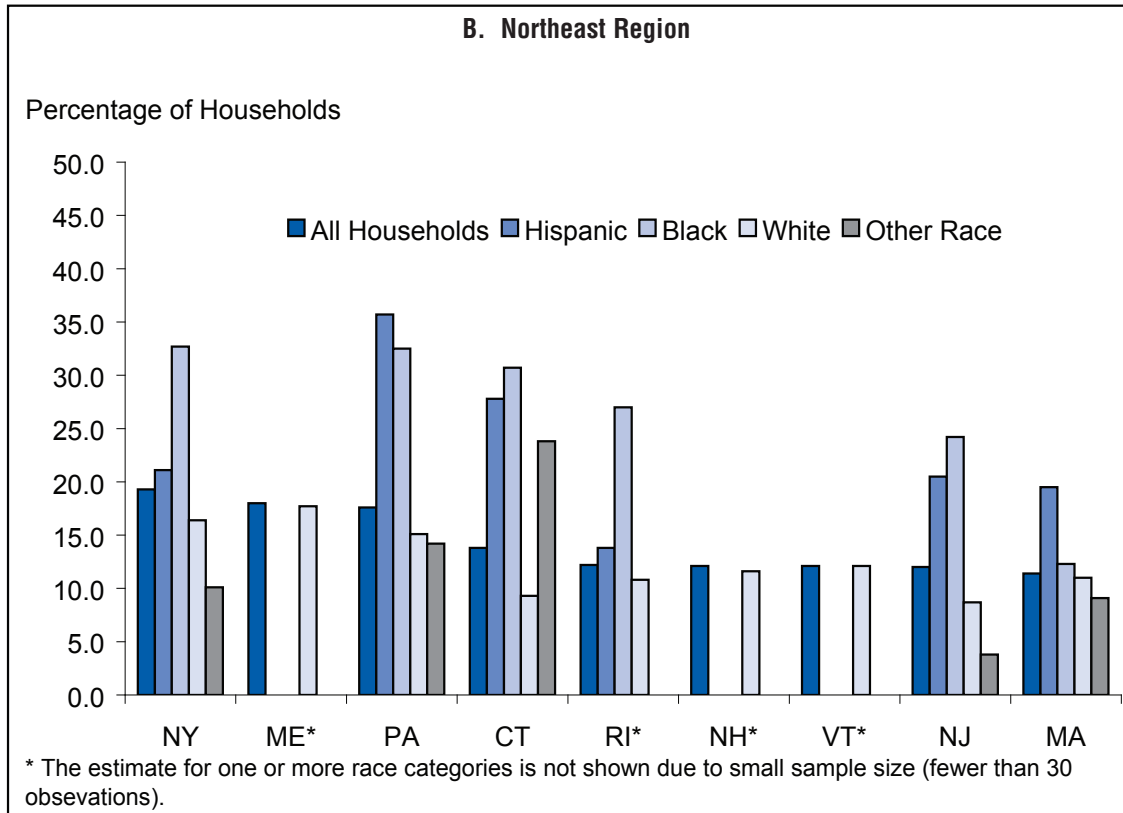
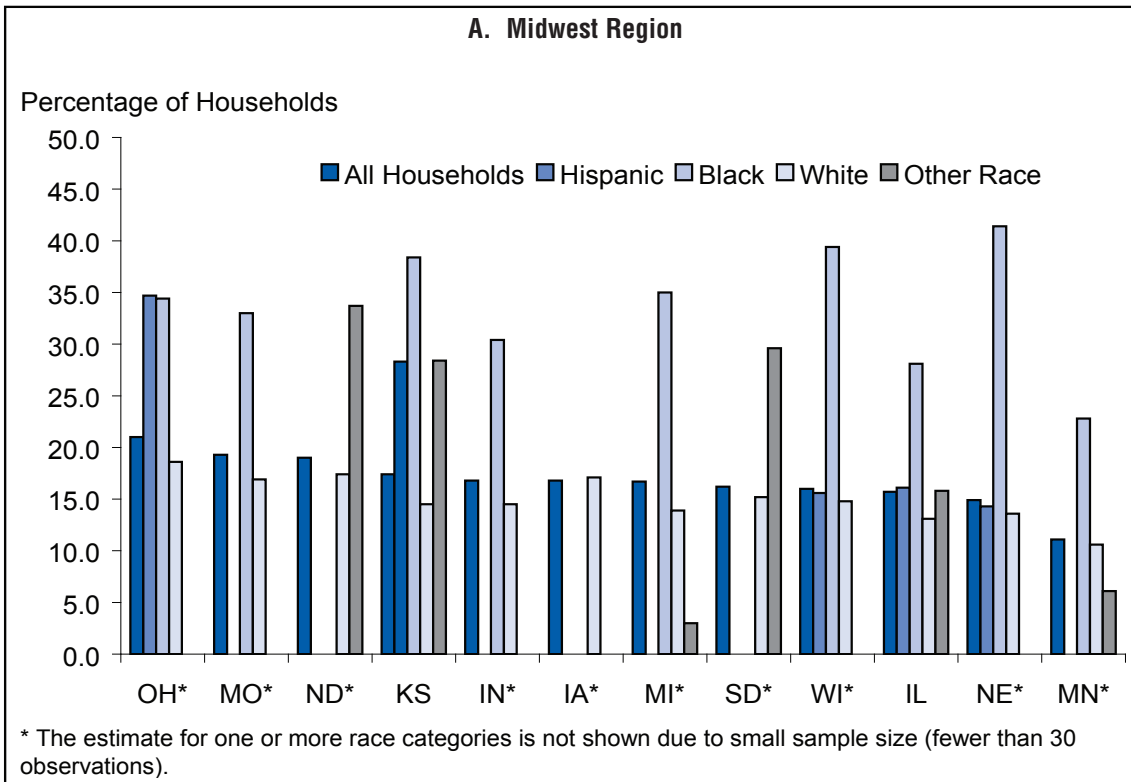
| Region/State | Number (1000s) Percent | | Number Underbanked (1000s) Percent Underbanked | | By Race/Ethnicity | | | | | | | |
|----------------------|------------------------|-------|--|-------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|
| | | | | | Black | | Hispanics | | White | | Other Race | |
| | | | | | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked |
| All U.S. Households | 118,574 | 100.0 | 21,276 | 17.9 | 4,900 | 31.6 | 3,164 | 24.0 | 12,436 | 14.9 | 776 | 12.2 |
| Midwest | | | | | | | | | | | | |
| Illinois | 4,911 | 100.0 | 773 | 15.7 ^a | 209 | 28.1 | 71 | 16.1 ^a | 457 | 13.1 | 36 | 15.8 |
| Indiana | 2,445 | 100.0 | 410 | 16.8 | 67 | 30.4 | NA | NA | 308 | 14.5 | NA | NA |
| Iowa | 1,229 | 100.0 | 206 | 16.8 | NA | NA | NA | NA | 193 | 17.1 | NA | NA |
| Kansas | 1,147 | 100.0 | 200 | 17.4 | 26 | 38.4 | 19 | 28.3 | 138 | 14.5 | 17 | 28.4 ^a |
| Michigan | 3,938 | 100.0 | 658 | 16.7 | 196 | 35.0 | NA | NA | 439 | 13.9 | 4 | 3.0 ^a |
| Minnesota | 2,131 | 100.0 | 236 | 11.1 ^a | 23 | 22.8 | NA | NA | 202 | 10.6 ^a | 5 | 6.1 ^a |
| Missouri | 2,473 | 100.0 | 478 | 19.3 | 105 | 33.0 | NA | NA | 348 | 16.9 | NA | NA |
| Nebraska | 708 | 100.0 | 105 | 14.9 ^a | 13 | 41.4 | 6 | 14.3 | 84 | 13.6 | NA | NA |
| North Dakota | 275 | 100.0 | 52 | 19.0 | NA | NA | NA | NA | 43 | 17.4 ^a | 8 | 33.7 ^a |
| Ohio | 4,596 | 100.0 | 966 | 21.0 ^a | 205 | 34.4 | 36 | 34.7 | 708 | 18.6 ^a | NA | NA |
| South Dakota | 332 | 100.0 | 54 | 16.2 | NA | NA | NA | NA | 45 | 15.2 | 7 | 29.6 ^a |
| Wisconsin | 2,322 | 100.0 | 372 | 16.0 | 48 | 39.4 | 20 | 15.6 | 297 | 14.8 | NA | NA |
| Northeast | | | | | | | | | | | | |
| Connecticut | 1,374 | 100.0 | 190 | 13.8 ^a | 47 | 30.7 | 32 | 27.8 | 98 | 9.3 ^a | 12 | 24 |
| Maine | 550 | 100.0 | 99 | 18.0 | NA | NA | NA | NA | 94 | 17.7 ^a | NA | NA |
| Massachusetts | 2,637 | 100.0 | 302 | 11.4 ^a | 22 | 12.3 ^a | 28 | 19.5 | 239 | 11.0 ^a | 12 | 9.1 |
| New Hampshire | 524 | 100.0 | 63 | 12.1 ^a | NA | NA | NA | NA | 57 | 11.6 ^a | NA | NA |
| New Jersey | 3,141 | 100.0 | 377 | 12.0 ^a | 111 | 24.2 | 79 | 20.5 | 177 | 8.7 ^a | 10 | 3.8 ^a |
| New York | 7,749 | 100.0 | 1,492 | 19.3 | 435 | 32.7 | 192 | 21.1 | 807 | 16.4 | 58 | 10.1 |
| Pennsylvania | 4,958 | 100.0 | 874 | 17.6 | 174 | 32.5 | 60 | 35.7 ^a | 620 | 15.1 | 20 | 14 |
| Rhode Island | 423 | 100.0 | 52 | 12.2 ^a | 8 | 27.0 | 4 | 13.8 ^a | 39 | 10.8 ^a | NA | NA |
| Vermont | 256 | 100.0 | 31 | 12.1 ^a | NA | NA | NA | NA | 30 | 12.1 ^a | NA | NA |
| South | | | | | | | | | | | | |
| Alabama | 1,911 | 100.0 | 386 | 20.2 | 194 | 39.7 ^a | NA | NA | 173 | 12.9 | NA | NA |
| Arkansas | 1,135 | 100.0 | 253 | 22.3 ^a | 62 | 32.9 | NA | NA | 176 | 19.9 ^a | NA | NA |
| Delaware | 341 | 100.0 | 50 | 14.7 ^a | 19 | 27.5 | 4 | 25.5 | 26 | 10.8 ^a | NA | NA |
| District of Columbia | 301 | 100.0 | 72 | 23.9 ^a | 59 | 36.4 | 4 | 23.1 | 9 | 8.2 ^a | NA | NA |
| Florida | 7,567 | 100.0 | 1,270 | 16.8 | 292 | 27.1 | 250 | 20.4 | 705 | 13.9 | 23 | 12.7 |
| Georgia | 3,765 | 100.0 | 731 | 19.4 | 340 | 28.5 | 20 | 10.0 ^a | 353 | 15.8 | 18 | 13.3 |
| Kentucky | 1,754 | 100.0 | 415 | 23.7 ^a | 49 | 42.9 ^a | NA | NA | 357 | 22.5 ^a | NA | NA |
| Louisiana | 1,769 | 100.0 | 405 | 22.9 ^a | 196 | 36.7 | NA | NA | 202 | 17.4 | NA | NA |
| Maryland | 2,169 | 100.0 | 434 | 20.0 | 244 | 36.3 | 21 | 17.1 | 159 | 12.6 ^a | 9 | 8 |
| Mississippi | 1,118 | 100.0 | 282 | 25.2 ^a | 130 | 33.2 | NA | NA | 151 | 21.7 ^a | NA | NA |
| North Carolina | 3,749 | 100.0 | 750 | 20.0 | 239 | 30.9 | 33 | 24.0 | 441 | 16.5 | 36 | 21.4 |
| Oklahoma | 1,445 | 100.0 | 316 | 21.9 ^a | 38 | 38.6 | 20 | 21.8 | 211 | 19.8 ^a | 47 | 25.0 ^a |
| South Carolina | 1,790 | 100.0 | 432 | 24.2 ^a | 176 | 35.8 | NA | NA | 238 | 19.3 ^a | NA | NA |
| Tennessee | 2,517 | 100.0 | 441 | 17.5 | 105 | 26.1 | NA | NA | 314 | 15.5 | NA | NA |
| Texas | 8,891 | 100.0 | 2,145 | 24.1 ^a | 347 | 30.7 | 919 | 32.2 ^a | 836 | 18.3 ^a | 42 | 12.7 |
| Virginia | 2,996 | 100.0 | 464 | 15.5 ^a | 194 | 33.6 | 27 | 19.1 | 237 | 11.2 ^a | 7 | 4.2 ^a |
| West Virginia | 756 | 100.0 | 156 | 20.7 | NA | NA | NA | NA | 147 | 20.5 ^a | NA | NA |
| West | | | | | | | | | | | | |
| Alaska | 250 | 100.0 | 64 | 25.5 ^a | NA | NA | NA | NA | 40 | 21.4 ^a | 15 | 35.1 ^a |
| Arizona | 2,630 | 100.0 | 441 | 16.8 | NA | NA | 144 | 23.0 | 235 | 13.6 | 35 | 21.3 |
| California | 13,094 | 100.0 | 1,990 | 15.2 ^a | 319 | 30.9 | 756 | 21.4 ^a | 795 | 11.5 ^a | 120 | 7.4 ^a |
| Colorado | 2,000 | 100.0 | 307 | 15.3 ^a | 28 | 22.0 | 65 | 24.7 | 204 | 13.3 | 10 | 12.3 |
| Hawaii | 439 | 100.0 | 61 | 13.8 ^a | NA | NA | 6 | 28 | 16 | 15.1 | 31 | 10.5 |
| Idaho | 566 | 100.0 | 111 | 19.7 | NA | NA | 14 | 33.3 | 91 | 18.2 ^a | NA | NA |
| Montana | 419 | 100.0 | 83 | 19.7 | NA | NA | NA | NA | 68 | 18.0 | 12 | 38.0 ^a |
| Nevada | 981 | 100.0 | 201 | 20.5 | 25 | 30.3 | 54 | 30.7 | 110 | 17.3 | 12 | 13.9 |
| New Mexico | 780 | 100.0 | 169 | 21.7 ^a | NA | NA | 85 | 27.2 | 60 | 16.6 | 24 | 29.0 ^a |
| Oregon | 1,558 | 100.0 | 230 | 14.8 ^a | NA | NA | 23 | 23.6 | 188 | 14.1 | 13 | 13.8 |
| Utah | 902 | 100.0 | 137 | 15.2 | NA | NA | 12 | 17.7 | 107 | 13.5 | NA | NA |
| Washington | 2,643 | 100.0 | 456 | 17.3 | NA | NA | 42 | 28.9 | 328 | 15.6 | 12 | 4.4 ^a |
| Wyoming | 221 | 100.0 | 38 | 17.4 | NA | NA | 1 | 6.1 ^a | 36 | 17.7 | NA | NA |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

NA = not applicable because sample size was too small to make an accurate estimate.

^aEstimates for this area were statistically different from the national average at the 10 percent level.

Figure 5.8 Underbanked Households by Race and Ethnicity per State



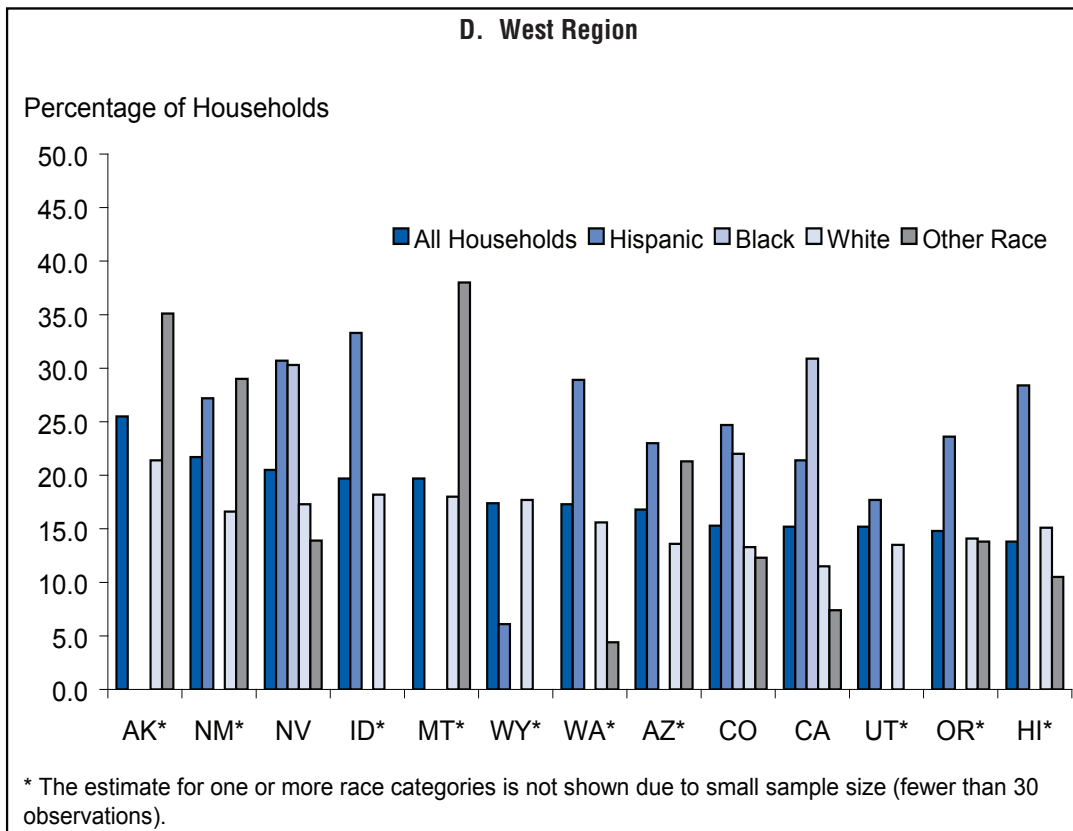
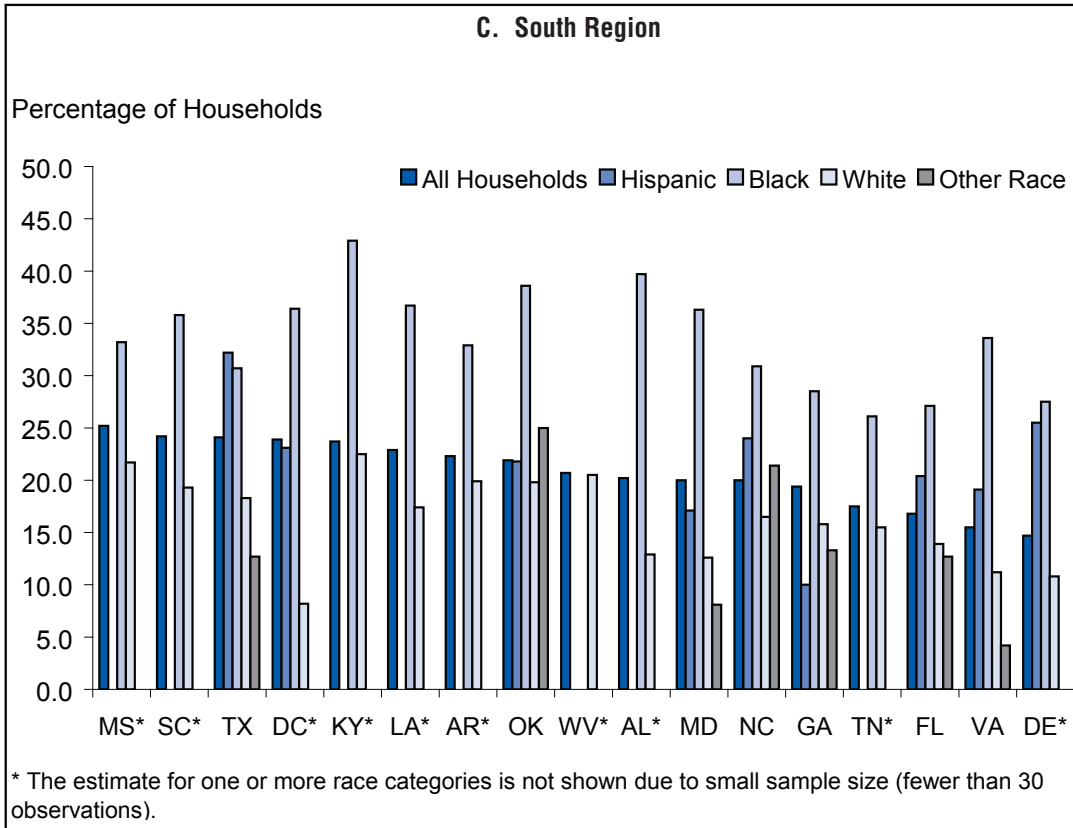


Table 5.2 Underbanked Households by Race and Ethnicity per MSA (20 Most Populated MSAs)

| Metropolitan Statistical Areas | All Households | | Underbanked | | By Race/Ethnicity | | | | | | | |
|---|----------------|-------|-------------|-------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|----------------------------|---------------------|
| | | | | | Black | | Hispanic | | White | | Other | |
| | | | | | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked | Number Underbanked (1000s) | Percent Underbanked |
| All U.S. Households | 118,574 | 100.0 | 21,276 | 17.9 | 4,900 | 31.6 | 3,164 | 24.0 | 12,436 | 14.9 | 776 | 12.2 |
| Atlanta-Sandy Springs-Marietta, GA ^b | 2,128 | 100.0 | 413 | 19.4 | 214 | 30.4 | 16 | 11.4 ^a | 172 | 14.6 | NA | NA |
| Baltimore-Towson, MD | 1,045 | 100.0 | 221 | 21.2 | 116 | 35.1 | NA | NA | 97 | 15.2 | NA | NA |
| Boston-Cambridge-Quincy, MA-NH | 1,787 | 100.0 | 204 | 11.4 ^a | NA | NA | NA | NA | 150 | 10.5 ^a | 13 | 9.7 |
| Chicago-Naperville-Joliet, IL-IN-WI ^b | 3,350 | 100.0 | 463 | 13.8 ^a | 180 | 27.6 | 74 | 18.1 | 184 | 8.8 ^a | 25 | 12.5 |
| Dallas-Fort Worth-Arlington, TX ^b | 2,312 | 100.0 | 544 | 23.5 ^a | 127 | 33.2 | 181 | 37.5 ^a | 216 | 16.4 | NA | NA |
| Detroit-Warren-Livonia, MI | 1,724 | 100.0 | 310 | 18.0 | 141 | 35.6 | NA | NA | 163 | 13.2 | NA | NA |
| Houston-Baytown-Sugar Land, TX | 2,016 | 100.0 | 423 | 21.0 | 108 | 27.7 | 187 | 32.7 ^a | 128 | 13.6 | NA | NA |
| Los Angeles-Long Beach-Santa Ana, CA | 4,426 | 100.0 | 637 | 14.4 ^a | 139 | 32.3 | 316 | 21.2 | 148 | 7.7 ^a | 34 | 5.8 ^a |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,199 | 100.0 | 286 | 13.0 ^a | 69 | 16.1 ^a | 121 | 15.6 ^a | 85 | 8.9 ^a | NA | NA |
| Minneapolis-St Paul-Bloomington, MN-WI ^b | 1,294 | 100.0 | 116 | 8.9 ^a | 21 | 22.8 | NA | NA | 85 | 7.7 ^a | 5 | 7.1 |
| NY-Northern NJ-Long Island, NY-NJ-PA ^b | 7,211 | 100.0 | 1,069 | 14.8 ^a | 389 | 27.6 | 219 | 19.5 ^a | 410 | 10.3 ^a | 51 | 7.5 ^a |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,228 | 100.0 | 410 | 18.4 | 160 | 33.1 | 46 | 39.1 ^a | 193 | 12.7 | 12 | 10.2 |
| Phoenix-Mesa-Scottsdale, AZ | 1,737 | 100.0 | 263 | 15.1 | NA | NA | 76 | 21.0 | 160 | 13.5 | NA | NA |
| Riverside-San Bernardino, CA | 1,305 | 100.0 | 221 | 16.9 | NA | NA | 49 | 12.9 ^a | 130 | 18.5 | NA | NA |
| San Diego-Carlsbad-San Marcos, CA | 1,065 | 100.0 | 136 | 12.8 ^a | NA | NA | 48 | 21.5 | 53 | 7.8 ^a | NA | NA |
| San Francisco-Oakland-Fremont, CA | 1,570 | 100.0 | 161 | 10.2 ^a | NA | NA | 56 | 23.1 | 52 | 6.4 ^a | 14 | 3.6 ^a |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100.0 | 244 | 17.2 | NA | NA | NA | NA | 143 | 13.8 | 3 | 1.6 ^a |
| St. Louis, MO-IL ^b | 1,171 | 100.0 | 262 | 22.4 ^a | 82 | 34.0 | NA | NA | 174 | 19.2 | NA | NA |
| Tampa-St. Petersburg-Clearwater, FL | 1,177 | 100.0 | 223 | 19.0 | NA | NA | NA | NA | 144 | 15.4 | NA | NA |
| Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV ^b | 2,134 | 100.0 | 321 | 15.0 ^a | 201 | 34.9 | 34 | 17.8 | 80 | 6.8 ^a | 5 | 2.7 ^a |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

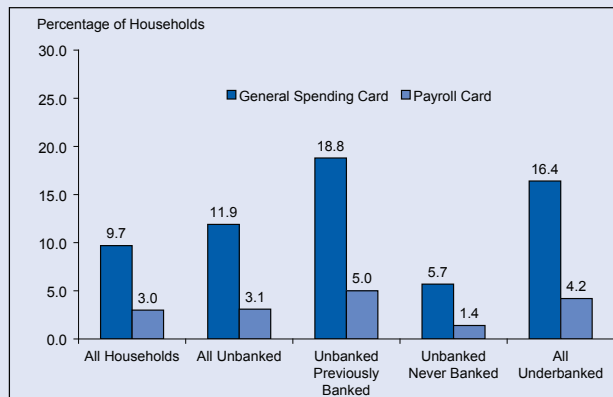
^aEstimates for this area were statistically different from the national average at the 10 percent level.

^bFor the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section.

Figure 5.9 The Use of General Spending Cards and Payroll Cards among Unbanked and Underbanked Households

Prepaid cards are becoming a more common payment product. Prepaid cards, and particularly general spending cards and payroll cards, appear to be increasingly used as alternatives to a traditional deposit account. The FDIC’s Unbanked/Underbanked Supplement asked U.S. households about their use of general spending cards, defined as pre-paid debit cards that are loaded with funds and branded with a payment network logo. Funds can be added to the cards as needed, and they can be used wherever the payment network brand is accepted. The survey also asked households about their use of payroll cards; these are cards onto which employers deposit salary payments instead of providing check or cash to employees. The survey did not intend to collect information on the use of cards commonly known as “gift cards.”

As shown below, about 12 percent of unbanked and 16 of underbanked households have used a general spending card. The use of general spending cards is most prevalent among unbanked households that were previously banked (18.8 percent), with less than 6 percent of never-banked households using the cards. Fewer households currently use payroll cards. An estimated 3.0 percent of unbanked households and 4.2 percent of underbanked households currently receive income through a payroll card. Previously banked households use payroll cards at a higher rate (5.0 percent) than never-banked households (1.4 percent). Refer to Appendix Tables A-13 and A-14 for detailed results.



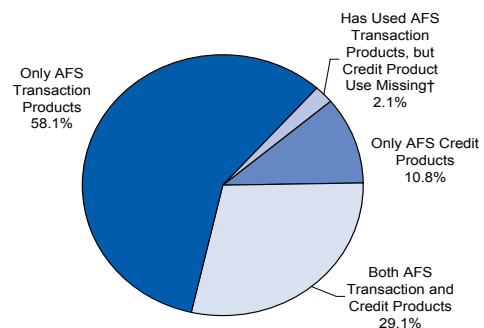
5.3 AFS Used by Underbanked Households

All households were asked to indicate the frequency with which they used AFS providers and the reasons why they turned to AFS providers rather than banks. Frequency and reasons were asked with regard to non-bank money orders and check-cashing services, payday loans, pawn shop borrowing, and RTO agreements. Households that used any type of AFS credit product (payday loan, pawn shop, RTO, or RAL) were also asked why they needed the funds obtained from these credit products.

By definition, all underbanked households have used at least one type of AFS product. This results in higher levels of AFS use among underbanked relative to unbanked households. Overall AFS use among banked households is lower than among unbanked households (this comparison is not presented in this report)

The survey also collected basic data on the use of general spending (prepaid) and payroll cards. Prepaid cards are not considered to be AFS for the purpose of this survey. (Key

Figure 5.10 Types of AFS Used by Underbanked Households



Notes: Percentages are based on 21.3 million underbanked households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.
 †“Has Used AFS Transaction Products but Credit Product Use Missing” includes a very small number of households that have used AFS credit products but data on their transaction product use is missing.

findings related to prepaid cards are discussed in Figure 5.9.)

The following sections summarize underbanked households' use of AFS and the main reasons they use each product or service. The reasons underbanked households use AFS providers varied by the type of service or product. Convenience was the most common reason why households use non-banks for transaction services (money orders or check cashing); for credit services (payday lending and pawn shops), however, convenience was secondary to the fact that households find it more difficult to qualify for a bank loan than to use the AFS provider.

5.3.1 Types of AFS Used by Underbanked Households: Transaction and Credit Products

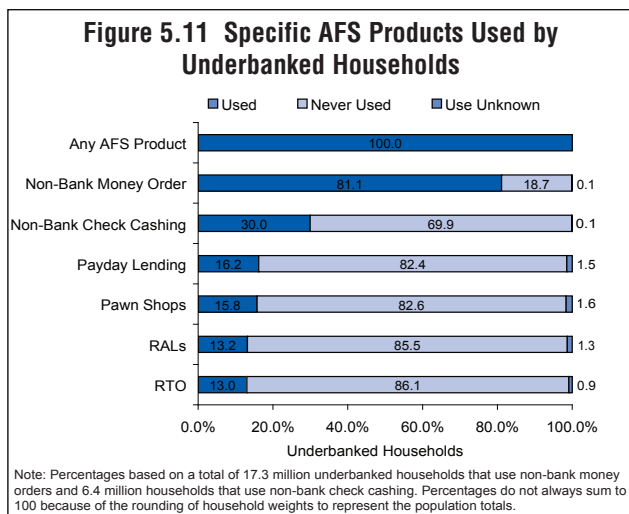
The use of AFS transaction services among underbanked households is more common than the use of credit products. Almost all underbanked households (89.2 percent) have used an AFS transaction product. In many underbanked households (58.1 percent), the only type of AFS that has ever been used is a transaction service. However, a sizable minority of underbanked households (39.9 percent) have used AFS credit products, and nearly one-third (29.1 percent) have used both transaction and credit products (see Figure 5.10).

Use of AFS products varies across demographic groups (see Appendix Table A-16). For example, among underbanked households where the householder is Hispanic, the proportion that use only AFS transaction products is higher than in white, black, or other non-Hispanic households. Conversely, a smaller proportion of Hispanic households use credit products compared with the other races and ethnicities considered in this analysis.

The type of AFS product used by underbanked households also varies with the education of the householder. Although the use of transaction products is similar among households without a college degree (roughly 56 percent), the proportion is higher for households with a college degree (69.2 percent). Conversely, a lower proportion of households with a college degree use AFS credit products (28.4 percent) relative to households without a college degree (42.3 percent). Patterns in the types of AFS use among underbanked households classified in terms of household income are similar to those evident for educational attainment (see Appendix Table A-16).

5.3.2 Specific AFS Products Used by Underbanked Households

Some specific AFS products are much more commonly used than other products. Use of non-bank money orders and check cashing is particularly prevalent (see Figure 5.11). In addition, the frequency with which the AFS products are used by underbanked households varies significantly among the various types of AFS, with underbanked households relying on non-bank money orders and check cashing more regularly than payday lending, pawn shops, or RTOs.



5.3.2.1 Underbanked Households' Use of Specific Transaction AFS: Non-Bank Money Orders and Non-Bank Check Cashing

As mentioned, purchasing money orders at a place other than a bank is the most prevalent type of AFS activity among underbanked households. More than 80 percent of underbanked households have purchased money orders from non-bank providers.³³ More than one-half of underbanked households that use non-bank money orders do so at least a few times a year. However, another 41.2 percent of underbanked households that purchase money orders from non-banks do so only once or twice a year (see Figure 5.12).

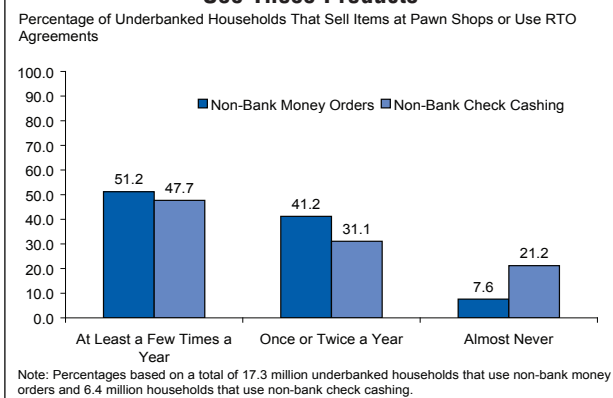
The most important reasons that underbanked households get money orders from AFS providers or other non-banks

³³ For 41 percent of underbanked households, the only AFS they have ever used was non-bank money order purchases. For 49 percent of underbanked households, non-bank money order purchases are the only AFS used more than rarely.

are convenience and cost. Among all underbanked households that purchased money orders someplace other than a bank, more than half (57.8 percent) did so because the place they used was more convenient than a bank, and more than one-quarter (27.7 percent) did so because banks charge more for money orders (see Figures 5.13).

Slightly less than one-third (30.0 percent) of underbanked households have gone someplace other than a bank to cash a check, making non-bank check cashing the second most commonly used AFS among underbanked households. Nearly half of all underbanked households that use non-bank check cashers use them at least a few times a year (see Figure 5.12).

Figure 5.12 Frequency of Non-Bank Money Order and Check-Cashing Use by Underbanked Households That Use Those Products



More than half (55.6 percent) of all underbanked households that have cashed checks at a place other than a bank did so because the place they used was more convenient for them (see Figure 5.14). Another 17.6 percent chose someplace other than a bank because they could get money faster than at a bank. The results imply that most

Figure 5.13 Reasons Underbanked Households Use Non-Bank Money Orders

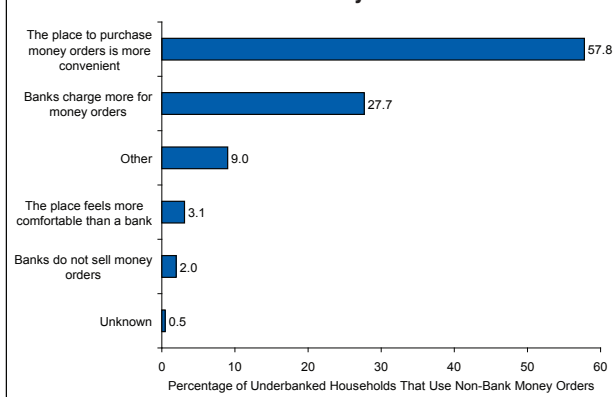
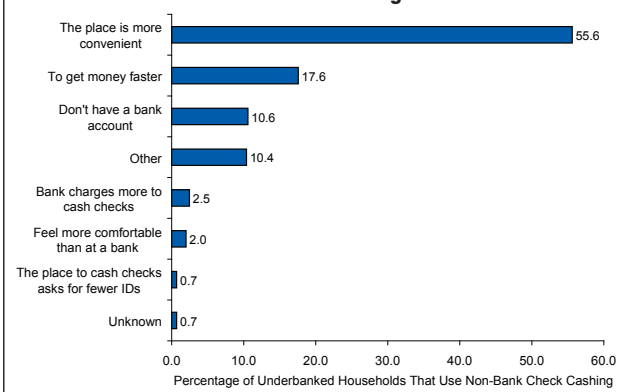


Figure 5.14 Reasons Underbanked Households Use Non-Bank Check-Cashing Services

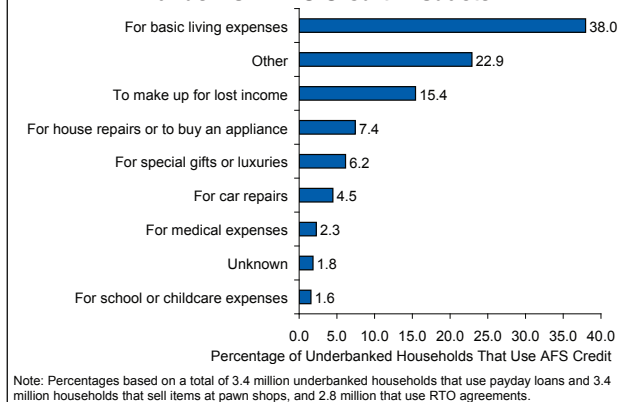


households did not base their decision on cost; the perception that banks charge more for check cashing was a factor for only 2.5 percent of underbanked households that have cashed checks at non-banks.

5.3.2.2 Underbanked Households' Use of Specific AFS Credit Products: Payday Lending, Pawn Shop Borrowing, RTO, and RALs

As mentioned, approximately 40 percent of underbanked households have used an AFS credit product (payday loan, pawn shop, RTO agreements, or RAL) (see Figure 5.10). These underbanked households obtained AFS credit funds for a variety of reasons. Nearly 40 percent of underbanked households that have used some form of AFS credit product did so to pay for basic living expenses (see Figure 5.15). Another 15.4 percent of underbanked households that used AFS credit products indicated a need to make up for lost income. Relatively few underbanked households use AFS credit products for specific expenses such as home

Figure 5.15 Reasons Underbanked Households Need Funds from AFS Credit Products



repairs or appliances (7.0 percent), gifts or luxuries (6.2 percent), car repairs (4.5 percent), medical expenses (2.3 percent), or school or childcare expenses (1.6 percent).

An estimated 16.2 percent of underbanked households have obtained a loan from a payday lender (see Figure 5.11). As Figure 5.16 illustrates, underbanked households that use payday loans, use them more frequently than underbanked households that use pawn shop or RTO agreements. More than one-third of underbanked households that use payday lending do so at least a few times a year.³⁴

The most common reason underbanked households use payday lenders is that a payday loan is an easier type of credit to qualify for than a bank loan (43.3 percent). An additional 16.0 percent of underbanked households turned to payday lenders because they could not qualify for a bank loan. For one-quarter (25.9 percent) of underbanked households, payday lenders were more convenient than banks (see Figure 5.17).

About 16 percent of underbanked households have sold items at pawn shops (see Figure 5.11). Households that use pawn shops tend to do so relatively infrequently. More than half of the underbanked households that use pawn shops do so rarely (almost never), and only 12.5 percent of underbanked households that use pawnshops do so at least a few times a year (see Figure 5.16).

More than one-third (37.9 percent) of underbanked households that sell items at pawn shops do so because it is easier to get money from a pawn shop than to qualify for a bank loan, and another 12.5 percent do not qualify for a bank loan (see Figure 5.18). One-fifth (21.2 percent) of underbanked households that use pawn shops do so because pawn shops are more convenient than banks. Nearly one-fifth (18.8 percent) of underbanked households had “other” reasons for using pawn shops. The write-in comments revealed anecdotal evidence that households viewed pawn shops as simply a place to sell unwanted items, not necessarily as a place to obtain credit.

³⁴ As previously state in footnote 22, the frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. About 4 percent of unbanked households that use payday lending have missing frequency of use data compared with less than 0.5 percent of households that use other AFS products (see Appendix Table A-18). In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see the Supplement Survey Instrument in Appendix E).

Figure 5.16 Frequency of Payday Lending, Pawn Shop and RTO Use by Underbanked Households That Use Those Products

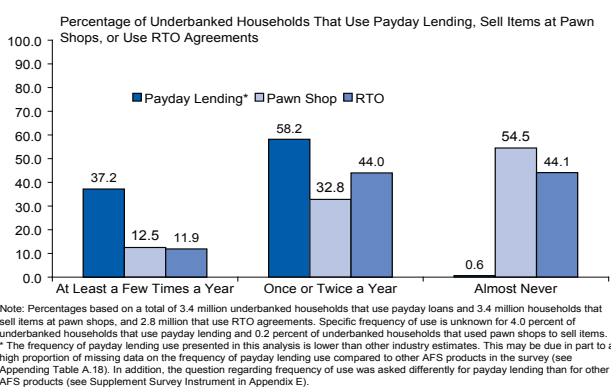


Figure 5.17 Reasons Underbanked Households Use Payday Loans

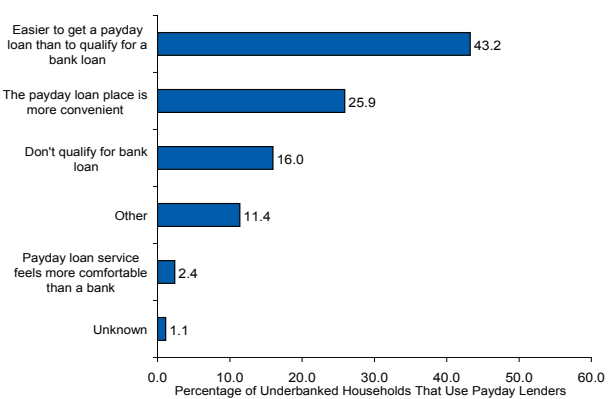
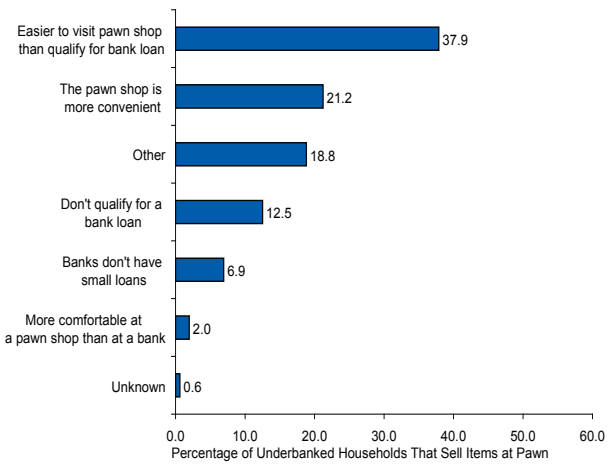


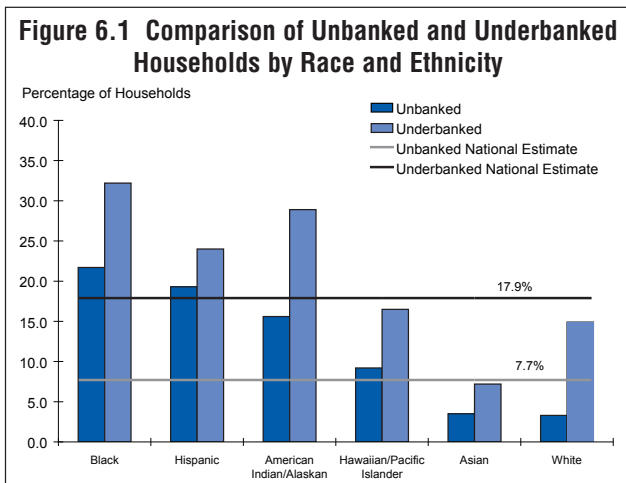
Figure 5.18 Reasons Underbanked Households Use Pawn Shops



6. Demographic Comparison of Unbanked and Underbanked Households

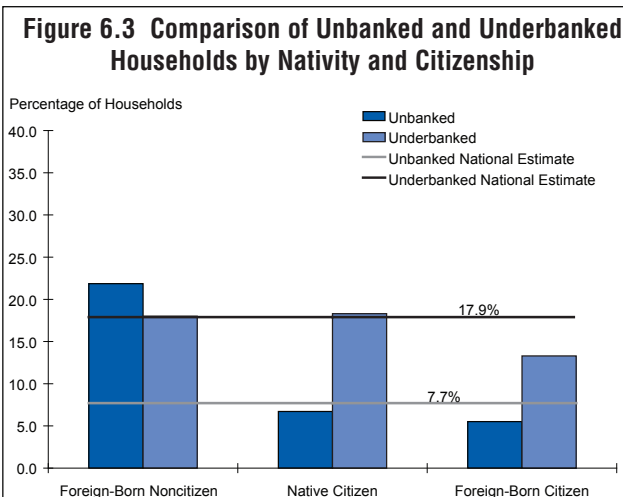
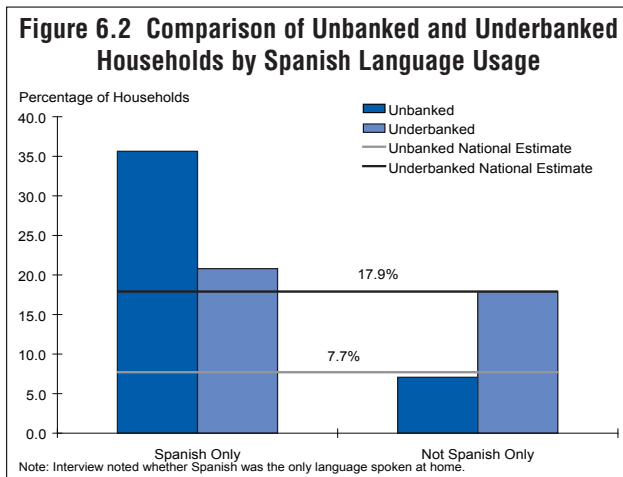
In many cases, unbanked households and underbanked households share similar demographic characteristics. However, some demographic patterns are more pronounced among unbanked households than underbanked households.³⁵

The proportions of households that are unbanked and underbanked are higher among certain minority households than white or Asian households (see Figure 6.1). The disparities among these groups are much more dramatic for unbanked households than for underbanked households, though. For example, the percentage of black households that are unbanked, at 21.7 percent, is more than seven times greater than the percentage of white households that are unbanked (3.3 percent). In contrast, the percentage of black households that are underbanked (31.6 percent) is more than seven times greater than the percentage of white households that are underbanked (14.9 percent).



Similar to patterns seen among households of different races, disparities between households based on language spoken and citizenship status are much more pronounced among unbanked households than underbanked households (see Figure 6.2 and Figure 6.3). For example, the proportion of unbanked households where Spanish is the only language spoken is substantially higher than the proportion of unbanked households where Spanish is not

the only language spoken (35.6 percent compared to 7.1 percent). In contrast, underbanked proportions do not vary much by households' Spanish language and nativity/citizenship characteristics.



Income and education also have a stronger correlation with unbanked status than with underbanked status (see Figures 6.4 and 6.5). The percentage of unbanked households declines sharply with higher levels of income and education, while the proportion of underbanked households is much more evenly distributed across income and education categories. The proportion of underbanked households is considerably lower among the highest education and income groups.

Patterns in the proportions of households that are unbanked and underbanked are similar across households of different types and ages (see Figures 6.6 and 6.7). Both the proportion of households that is unbanked and the

³⁵ As mentioned, 4 percent of U.S. households are banked, but their underbanked status could not be assessed because of missing data. Therefore, it is possible that the proportions of underbanked households could be higher than the estimates provided in this report.

proportion that is underbanked are higher among unmarried (female or male) family households compared to married couple family households. Similarly, both the percentage of households that are unbanked and the percentage of households that are underbanked decline progressively with increasing age.

Figure 6.4 Comparison of Unbanked and Underbanked Households by Income

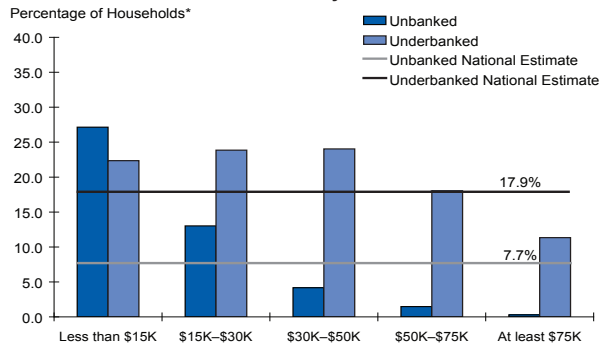


Figure 6.5 Comparison of Unbanked and Underbanked Households by Educational Level

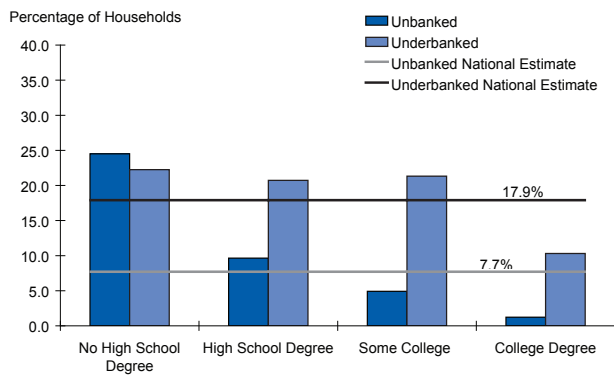


Figure 6.6 Comparison of Unbanked and Underbanked Households by Household Type

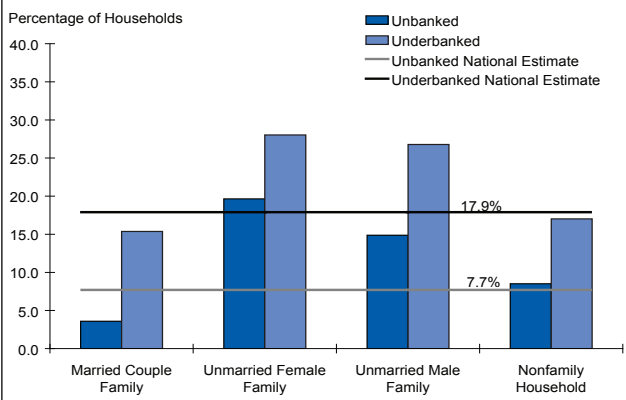
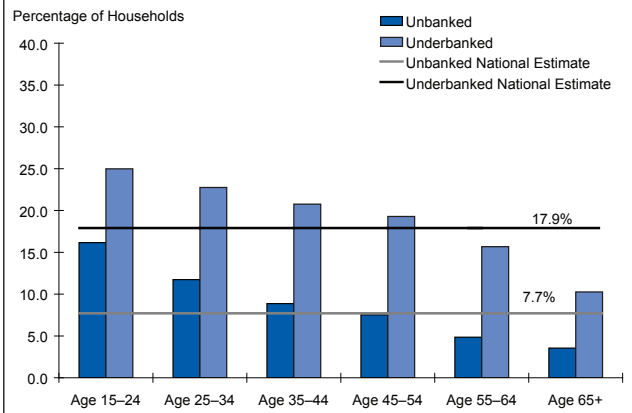


Figure 6.7 Comparison of Unbanked and Underbanked Households by Age



7. Conclusions

Results from the first FDIC Unbanked/Underbanked supplement survey indicate that an estimated 25.6 percent of U.S. households, about 30 million, are either unbanked (9 million) or underbanked (21 million). Up to 5 million additional households may also be underbanked, but their use of AFS could not be determined because of missing survey responses. More than 60 million adults reside in these unbanked and underbanked households, including at least 17 million adults in unbanked households and 43 million adults in underbanked households.

Lower-income and minority populations are disproportionately represented among unbanked and underbanked households. Nearly 20 percent of lower-income U.S. households—almost 7 million households earning below \$30,000 per year—do not currently have a bank account. The proportions of unbanked and underbanked households are higher in some racial minority households. About 22 percent of black households and 19 percent of Hispanic households are unbanked compared with 3 percent of white households. About 32 percent of black households, 29 percent of American Indian/Alaskan households, and 24 percent of Hispanic households are underbanked compared with 15 percent of white households.

The survey also reveals that a substantial proportion of unbanked households were previously banked, and that the perceived convenience of AFS providers and not having enough money to feel an account was needed appear to be among the most common reasons why most unbanked and underbanked households are not participating or fully participating in the mainstream financial system.

In addition, there are geographic variations in the proportions of households that are unbanked and underbanked. Across the 50 states and the largest 20 MSAs, the estimated proportion of unbanked and underbanked households, and in particular the percentage of racial minorities that are unbanked or underbanked, vary significantly. In a number of areas, particularly in the South region, estimated minority unbanked and underbanked proportions substantially exceed the national estimate.

Unbanked and underbanked U.S. households differ in many important ways. By definition, underbanked households already have a bank account and are choosing to use the non-bank sector for transaction and credit services that are or could be fulfilled more cost-effectively by the banking industry. Unlike unbanked households that are

prevalent among lower income or non-college educated households, underbanked households are also prevalent among middle-income households or households with some college education. The reasons underbanked households rely on AFS are convenience and cost of the service.

Taken together, these survey results create an imperative for government and industry to expand financial access to the substantial numbers of households that have never been banked, those that were previously banked, and those that are banked but nevertheless rely on alternative financial service providers. Clearly, a significant opportunity exists for the government and industry to jointly demonstrate a serious commitment to expanding cost-effective and safe financial services to unbanked and underbanked households.

Appendix A - Detailed National Tables

Table A-1 Unbanked Households and Their Demographic Characteristics

| Household Characteristic | All Households | | Unbanked Households | | | Unbanked Status | | | | | |
|--|----------------|------------------|---------------------|------------------|------------------|-------------------|------------------|----------------|------------------|---------------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Pct of Col Total | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 118,574 | 100.0 | 9,085 | 7.7 | 100.0 | 4,454 | 49.0 | 4,263 | 46.9 | 368 | 4.1 |
| Race and Ethnicity of Householder | | | | | | | | | | | |
| Black | 15,485 | 100.0 | 3,356 | 21.7 | 36.9 | 1,714 | 51.1 | 1,482 | 44.2 | 159 | 4.8 |
| Hispanic non-Black | 13,184 | 100.0 | 2,549 | 19.3 | 28.1 | 749 | 29.4 | 1,681 | 65.9 | 120 | 4.7 |
| American Indian/Alaskan | 1,359 | 100.0 | 212 | 15.6 | 2.4 | 105 | 49.6 | 95 | 44.8 | 12 | 5.6 |
| Hawaiian/Pacific Islander | 250 | 100.0 | 23 | 9.2 | 0.4 | NA | NA | NA | NA | NA | NA |
| Asian | 4,766 | 100.0 | 166 | 3.5 | 1.8 | 51 | 30.5 | 110 | 66.3 | 5 | 3.2 |
| White non-Black non-Hispanic | 83,524 | 100.0 | 2,774 | 3.3 | 30.5 | 1,819 | 65.6 | 884 | 31.9 | 71 | 2.6 |
| Other | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish Language Usage | | | | | | | | | | | |
| Not Spanish is only language spoken | 116,093 | 100.0 | 8,201 | 7.1 | 90.3 | 4,320 | 52.7 | 3,537 | 43.1 | 344 | 4.2 |
| Spanish is only language spoken | 2,481 | 100.0 | 884 | 35.6 | 9.7 | 134 | 15.1 | 726 | 82.1 | 24 | 2.7 |
| Nativity of Householder | | | | | | | | | | | |
| Native citizen | 102,667 | 100.0 | 6,889 | 6.7 | 75.8 | 3,937 | 57.1 | 2,705 | 39.3 | 247 | 3.6 |
| Foreign-born naturalized citizen | 7,837 | 100.0 | 432 | 5.5 | 4.8 | 163 | 37.6 | 238 | 55.0 | 32 | 7.4 |
| Foreign-born non-citizen | 8,070 | 100.0 | 1,764 | 21.9 | 19.4 | 354 | 20.1 | 1,320 | 74.8 | 89 | 5.1 |
| Household Type | | | | | | | | | | | |
| Family Household | 78,938 | 100.0 | 5,695 | 7.2 | 62.7 | 2,691 | 47.2 | 2,698 | 47.4 | 306 | 5.4 |
| Married Couple | 59,469 | 100.0 | 2,132 | 3.6 | 23.5 | 972 | 45.6 | 1,028 | 48.2 | 131 | 6.2 |
| Female householder, no husband present | 13,981 | 100.0 | 2,747 | 19.7 | 30.2 | 1,360 | 49.5 | 1,260 | 45.8 | 128 | 4.6 |
| Male householder, no wife present | 5,489 | 100.0 | 816 | 14.9 | 9.0 | 358 | 43.9 | 411 | 50.3 | 47 | 5.8 |
| Nonfamily household | 39,506 | 100.0 | 3,362 | 8.5 | 37.0 | 1,746 | 51.9 | 1,554 | 46.2 | 62 | 1.9 |
| Female householder | 20,809 | 100.0 | 1,369 | 6.6 | 15.1 | 788 | 57.5 | 554 | 40.5 | 27 | 2.0 |
| Male householder | 18,698 | 100.0 | 1,993 | 10.7 | 21.9 | 958 | 48.1 | 1,000 | 50.2 | 35 | 1.7 |
| Other | 129 | 100.0 | 28 | 21.9 | 0.3 | NA | NA | NA | NA | NA | NA |
| Household Income (Primary Family or Individual) | | | | | | | | | | | |
| Less than \$15,000 | 15,504 | 100.0 | 4,208 | 27.1 | 46.3 | 2,136 | 50.8 | 1,980 | 47.1 | 92 | 2.2 |
| Between \$15,000 and \$30,000 | 17,350 | 100.0 | 2,259 | 13.0 | 24.9 | 1,134 | 50.2 | 1,032 | 45.7 | 93 | 4.1 |
| Between \$30,000 and \$50,000 | 21,388 | 100.0 | 891 | 4.2 | 9.8 | 466 | 52.4 | 389 | 43.7 | 35 | 3.9 |
| Between \$50,000 and \$75,000 | 18,849 | 100.0 | 279 | 1.5 | 3.1 | 184 | 65.6 | 89 | 32.0 | 6 | 2.0 |
| At least \$75,000 | 27,699 | 100.0 | 83 | 0.3 | 0.9 | 30 | 35.6 | 41 | 48.6 | 13 | 15.8 |
| Unknown | 17,784 | 100.0 | 1,366 | 7.7 | 15.0 | 504 | 36.9 | 732 | 53.6 | 130 | 9.5 |
| Education of Householder | | | | | | | | | | | |
| No High School Degree | 14,984 | 100.0 | 3,672 | 24.5 | 40.4 | 1,341 | 36.5 | 2,198 | 59.9 | 132 | 3.6 |
| High School Degree | 34,661 | 100.0 | 3,344 | 9.6 | 36.8 | 1,786 | 53.4 | 1,407 | 42.1 | 151 | 4.5 |
| Some College | 33,186 | 100.0 | 1,633 | 4.9 | 18.0 | 1,116 | 68.3 | 453 | 27.7 | 64 | 3.9 |
| College Degree (Four Year) | 35,743 | 100.0 | 437 | 1.2 | 4.8 | 211 | 48.3 | 205 | 46.9 | 21 | 4.8 |
| Age of Householder | | | | | | | | | | | |
| 15 to 24 years | 6,598 | 100.0 | 1,066 | 16.2 | 11.7 | 494 | 46.4 | 509 | 47.7 | 62 | 5.9 |
| 25 to 34 years | 19,611 | 100.0 | 2,301 | 11.7 | 25.3 | 1,137 | 49.4 | 1,089 | 47.3 | 74 | 3.2 |
| 35 to 44 years | 22,547 | 100.0 | 1,998 | 8.9 | 22.0 | 1,002 | 50.2 | 924 | 46.2 | 72 | 3.6 |
| 45 to 54 years | 24,691 | 100.0 | 1,857 | 7.5 | 20.4 | 926 | 49.8 | 850 | 45.8 | 82 | 4.4 |
| 55 to 64 years | 20,236 | 100.0 | 981 | 4.8 | 10.8 | 503 | 51.3 | 444 | 45.3 | 34 | 3.4 |
| 65 years or more | 24,891 | 100.0 | 882 | 3.5 | 9.7 | 391 | 44.4 | 447 | 50.7 | 44 | 5.0 |
| Labor Force Status of Householder | | | | | | | | | | | |
| Employed | 72,554 | 100.0 | 3,969 | 5.5 | 43.7 | 2,022 | 51.0 | 1,809 | 45.6 | 137 | 3.5 |
| Unemployed | 6,592 | 100.0 | 1,275 | 19.3 | 14.0 | 673 | 52.8 | 543 | 42.6 | 58 | 4.6 |
| Not in Labor Force | 38,957 | 100.0 | 3,838 | 9.9 | 42.2 | 1,754 | 45.7 | 1,911 | 49.8 | 173 | 4.5 |
| Unknown | 472 | 100.0 | 4 | 0.8 | * | NA | NA | NA | NA | NA | NA |
| Homeownership Status | | | | | | | | | | | |
| Homeowner | 80,258 | 100.0 | 2,130 | 2.7 | 23.4 | 1,105 | 51.9 | 894 | 42.0 | 131 | 6.1 |
| Non-homeowner | 38,316 | 100.0 | 6,955 | 18.2 | 76.6 | 3,348 | 48.1 | 3,369 | 48.4 | 237 | 3.4 |
| Geographic Region | | | | | | | | | | | |
| Northeast | 21,611 | 100.0 | 1,490 | 6.9 | 16.4 | 706 | 47.4 | 734 | 49.3 | 50 | 3.3 |
| Midwest | 26,508 | 100.0 | 1,634 | 6.2 | 18.0 | 951 | 58.2 | 618 | 37.8 | 65 | 4.0 |
| South | 43,974 | 100.0 | 4,164 | 9.5 | 45.8 | 1,959 | 47.0 | 2,033 | 48.8 | 172 | 4.1 |
| West | 26,482 | 100.0 | 1,797 | 6.8 | 19.8 | 837 | 46.6 | 878 | 48.9 | 82 | 4.5 |

| Metropolitan Status | | | | | | | | | | | |
|----------------------------|--------|-------|-------|------|------|-------|------|-------|------|-----|------|
| Metropolitan All | 98,787 | 100.0 | 7,393 | 7.5 | 81.4 | 3,570 | 48.3 | 3,518 | 47.6 | 305 | 4.1 |
| Inside Principal City | 33,254 | 100.0 | 3,765 | 11.3 | 41.4 | 1,790 | 47.5 | 1,846 | 49.0 | 128 | 3.4 |
| Not Inside Principal City | 48,390 | 100.0 | 2,550 | 5.3 | 28.1 | 1,265 | 49.6 | 1,158 | 45.4 | 127 | 5.0 |
| Not Identified | 17,143 | 100.0 | 1,078 | 6.3 | 11.9 | 515 | 47.7 | 514 | 47.7 | 49 | 4.6 |
| Not in Metropolitan Area | 18,951 | 100.0 | 1,629 | 8.6 | 17.9 | 863 | 53.0 | 712 | 43.7 | 54 | 3.3 |
| Not Identified | 836 | 100.0 | 63 | 7.5 | 0.7 | 21 | 33.3 | 32 | 51.5 | 10 | 15.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because the sample size was too small to make an accurate estimate.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated the population value is only slightly greater than zero for this cell.

Table A-2 Timeframe in Which Previously Banked Households Became Unbanked

| Last Time Household Had a Bank Account | Previously Banked Households | |
|---|-------------------------------------|---------------------|
| | Number (1000s) | Pct of Total |
| Within the last year | 1,244 | 27.9 |
| More than a year ago | 3,172 | 71.2 |
| Unknown | 37 | 0.8 |
| Total | 4,454 | 100.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Households not involved in household finances are excluded from these tabulations.

Table A-3 Reasons Never Banked Households Are Unbanked

| Reasons Household is Unbanked | Never Banked Households | |
|---|-------------------------|--------------|
| | Number (1000s) | Pct of Total |
| Customer Service Reasons | | |
| Banks have inconvenient hours | 158 | 3.7 |
| There is no bank near work or home | 153 | 3.6 |
| There are language barriers at banks | 293 | 6.9 |
| Banks do not feel comfortable or welcoming | 389 | 9.1 |
| Banks do not offer needed services | 149 | 3.5 |
| Other/None of the above | 3,041 | 71.3 |
| Don't know/Refused | 201 | 4.7 |
| Total ² | 4,263 | 100.0 |
| Financial Reasons | | |
| Minimum balance requirement is too high | 540 | 12.7 |
| Service charges are too high | 267 | 6.3 |
| Bounced too many checks/had too many overdrafts | 71 | 1.7 |
| Banks take too long to clear checks | 48 | 1.1 |
| Do not have enough money to need account | 1,581 | 37.1 |
| Credit problems | 139 | 3.3 |
| Other/None of the above | 1,606 | 37.7 |
| Don't know/Refused | 257 | 6.0 |
| Total ³ | 4,263 | 100.0 |
| Other Reasons | | |
| Do not write enough checks | 765 | 18.0 |
| Could not manage or balance account | 162 | 3.8 |
| Do not trust banks | 268 | 6.3 |
| Do not have documents to open account | 235 | 5.5 |
| Do not know how to open account | 103 | 2.4 |
| Do not see value of having account | 530 | 12.4 |
| Other/None of the above | 2,105 | 49.4 |
| Don't know/Refused | 315 | 7.4 |
| Total ³ | 4,263 | 100.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Households not involved in household finance are excluded from this tabulation.

³ Total percentage sums to more than 100 because respondents were permitted to choose multiple responses.

Table A-4 Reasons Previously Banked Households Are Unbanked

| Reasons Household is Unbanked | Previously Banked Households | |
|---|------------------------------|--------------|
| | Number (1000s) | Pct of Total |
| Customer Service Reasons | | |
| Banks have inconvenient hours | 127 | 4.0 |
| There is no bank near work or home | 164 | 5.2 |
| There are language barriers at banks | 13 | 0.4 |
| Banks do not feel comfortable or welcoming | 142 | 4.5 |
| Banks do not offer needed services | 111 | 3.5 |
| Other/None of the above | 2,554 | 81.2 |
| Don't know/Refused | 64 | 2.0 |
| Total ^a | 3,145 | 100.0 |
| Financial Reasons | | |
| Minimum balance requirement is too high | 344 | 10.9 |
| Service charges are too high | 385 | 12.2 |
| Bounced too many checks/had too many overdrafts | 260 | 8.3 |
| Banks take too long to clear checks | 64 | 2.0 |
| Do not have enough money to need account | 1,072 | 34.1 |
| Other/None of the above | 1,174 | 37.3 |
| Don't know/Refused | 115 | 3.6 |
| Total ^a | 3,145 | 100.0 |
| Other Reasons | | |
| Do not write enough checks | 376 | 12.0 |
| Could not manage or balance account | 216 | 6.9 |
| Do not trust banks | 223 | 7.1 |
| Did not need or want account | 812 | 25.8 |
| Other/None of the above | 1,510 | 48.0 |
| Don't know/Refused | 117 | 3.7 |
| Total ^a | 3,145 | 100.0 |

Notes: Previously banked households that did not close their account themselves and/or were in the process of opening an account were not asked why they closed their account and are excluded from the analysis.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a Total percentage sums to more than 100 because respondents were permitted to choose multiple responses.

Table A-5 Likelihood of Unbanked Households Opening an Account

| Likelihood of Opening an Account | Unbanked Households | | Unbanked Status | | | | | |
|----------------------------------|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Very likely | 849 | 9.9 | 635 | 16.1 | 203 | 4.8 | 11 | 3.1 |
| Somewhat likely | 1,702 | 19.8 | 1,024 | 26.0 | 656 | 15.4 | 22 | 5.8 |
| Not too likely | 1,745 | 20.3 | 822 | 20.8 | 915 | 21.5 | 8 | 2.2 |
| Not likely at all | 3,521 | 41.1 | 1,311 | 33.2 | 2,203 | 51.7 | 7 | 1.9 |
| Unknown | 759 | 8.9 | 153 | 3.9 | 286 | 6.7 | 320 | 87.0 |
| Total | 8,575 | 100.0 | 3,944 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |

Notes: Previously banked households that were in the process of opening a bank account were not asked about the likelihood of opening an account and are excluded from this tabulation. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table A-6 Timeframe in Which Unbanked Households Plan to Open an Account

| Timeframe for Opening an Account | Unbanked Households | | Unbanked Status | | | | | |
|----------------------------------|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Within the next year | 672 | 79.2 | 535 | 84.3 | 126 | 62.1 | 11 | 100.0 |
| A year or more from now | 145 | 17.1 | 79 | 12.5 | 66 | 32.4 | * | * |
| Unknown | 31 | 3.8 | 21 | 3.2 | 11 | 5.5 | * | * |
| Total ^a | 849 | 100.0 | 635 | 100.0 | 203 | 100 | 11 | 100.0 |

Notes: Only unbanked households that reported being very likely to open an account in the future were asked about the timeframe for opening an account.

^a Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-7 Reasons Unbanked Households Are Likely to Open a Bank Account

| Reasons for Opening an Account | Unbanked Households | | Unbanked Status | | | | | |
|--|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| To write checks and pay bills | 327 | 38.5 | 269 | 42.4 | 51 | 25.1 | NA | NA |
| To secure your money | 185 | 21.8 | 107 | 16.8 | 78 | 38.4 | NA | NA |
| To save money for the future | 172 | 20.3 | 127 | 20.1 | 40 | 19.9 | NA | NA |
| Other | 66 | 7.7 | 53 | 8.4 | 12 | 6.1 | NA | NA |
| To take advantage of direct deposit of paychecks | 63 | 7.4 | 51 | 8.1 | 12 | 5.9 | NA | NA |
| To be able to apply for a loan or mortgage | 22 | 2.6 | 21 | 3.2 | 2 | 0.8 | NA | NA |
| To send money to family and friends | 1 | 0.1 | 1 | 0.1 | * | * | NA | NA |
| Unknown | 14 | 1.6 | 6 | 0.9 | 8 | 3.7 | NA | NA |
| Total ^a | 849 | 100.0 | 635 | 100.0 | 203 | 100.0 | 11 | 100.0 |

Notes: Only unbanked households that reported being very likely to open an account in the future were asked about the reasons for opening an account.

^a Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the value is only slightly greater than zero for this cell.

Table A-8 Unbanked Households' Use of AFS Transaction and Credit Products

| Types of AFS Products Used ^a | Unbanked Households | | Unbanked Status | | | | | |
|---|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Never Used AFS | 2,254 | 24.8 | 809 | 18.2 | 1,424 | 33.4 | 21 | 5.6 |
| Used Transaction Products Only | 3,392 | 37.3 | 1,665 | 37.4 | 1,697 | 39.8 | 30 | 8.2 |
| Used Both Transaction and Credit Products | 2,072 | 22.8 | 1,508 | 33.9 | 563 | 13.2 | 1 | 0.4 |
| Used Credit Products Only | 347 | 3.8 | 244 | 5.5 | 103 | 2.4 | * | * |
| Unknown ^b | 1,020 | 11.2 | 227 | 5.1 | 476 | 11.2 | 316 | 85.9 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a AFS transaction products are non-bank check cashing and non-bank money orders. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements, and refund anticipation loans.

^b "Unknown" includes: households where transaction products are used, but credit-product use is unknown; households where credit products are used, but transaction-product use is unknown; and households where there is no indication of any AFS use but some responses are missing.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-9 Unbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

| | Unbanked Households | | Types of AFS Used ^a | | | | | | | | | |
|--|---------------------|------------------|--------------------------------|------------------|--------------------------------|------------------|---|------------------|---------------------------|------------------|----------------------|------------------|
| | | | Never Used AFS | | Used Transaction Products Only | | Used Both Transaction and Credit Products | | Used Credit Products Only | | Unknown ^b | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Unbanked Households | 9085 | 100.0 | 2,254 | 24.8 | 3,392 | 37.3 | 2,072 | 22.8 | 347 | 3.8 | 1,020 | 11.2 |
| Race and Ethnicity of Householder | | | | | | | | | | | | |
| Black | 3356 | 100.0 | 802 | 23.9 | 1,220 | 36.4 | 772 | 23.0 | 135 | 4.0 | 426 | 12.7 |
| Hispanic non-Black | 2549 | 100.0 | 637 | 25.0 | 1,143 | 44.8 | 353 | 13.8 | 89 | 3.5 | 328 | 12.9 |
| White non-Black non-Hispanic | 2774 | 100.0 | 663 | 23.9 | 915 | 33.0 | 866 | 31.2 | 107 | 3.8 | 223 | 8.0 |
| Other | 406 | 100.0 | 153 | 37.5 | 114 | 28.2 | 81 | 19.9 | 16 | 4.0 | 43 | 10.6 |
| Spanish Language Usage | | | | | | | | | | | | |
| Not Spanish is only language spoken | 8201 | 100.0 | 1,977 | 24.1 | 2,979 | 36.3 | 2,000 | 24.4 | 320 | 3.9 | 924 | 11.3 |
| Spanish is only language spoken | 884 | 100.0 | 277 | 31.3 | 413 | 46.7 | 72 | 8.1 | 27 | 3.1 | 96 | 10.9 |
| Nativity of Householder | | | | | | | | | | | | |
| Native citizen | 6889 | 100.0 | 1,545 | 22.4 | 2,485 | 36.1 | 1,878 | 27.3 | 298 | 4.3 | 683 | 9.9 |
| Foreign-born naturalized citizen | 432 | 100.0 | 150 | 34.8 | 141 | 32.7 | 45 | 10.4 | 13 | 3.1 | 82 | 19.0 |
| Foreign-born non-citizen | 1764 | 100.0 | 559 | 31.7 | 766 | 43.4 | 149 | 8.5 | 35 | 2.0 | 255 | 14.5 |
| Household Type | | | | | | | | | | | | |
| Family Household | 5695 | 100.0 | 1,325 | 23.3 | 2,114 | 37.1 | 1,402 | 24.6 | 215 | 3.8 | 640 | 11.2 |
| Married Couple | 2132 | 100.0 | 488 | 22.9 | 831 | 39.0 | 511 | 24.0 | 53 | 2.5 | 249 | 11.7 |
| Female householder, no husband present | 2747 | 100.0 | 631 | 23.0 | 1,007 | 36.7 | 698 | 25.4 | 132 | 4.8 | 279 | 10.2 |
| Male householder, no wife present | 816 | 100.0 | 206 | 25.3 | 276 | 33.8 | 193 | 23.6 | 30 | 3.7 | 112 | 13.7 |
| Nonfamily household | 3390 | 100.0 | 912 | 26.9 | 1,278 | 37.7 | 666 | 19.6 | 131 | 3.9 | 374 | 11.0 |
| Female householder | 1369 | 100.0 | 383 | 28.0 | 528 | 38.6 | 244 | 17.9 | 38 | 2.8 | 175 | 12.8 |
| Male householder | 1993 | 100.0 | 529 | 26.6 | 750 | 37.6 | 422 | 21.2 | 93 | 4.7 | 199 | 10.0 |
| Other | 28 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income (Primary Family or Individual) | | | | | | | | | | | | |
| Less than \$15,000 | 4208 | 100.0 | 1,140 | 27.1 | 1,551 | 36.9 | 980 | 23.3 | 200 | 4.7 | 337 | 8.0 |
| Between \$15,000 and \$30,000 | 2259 | 100.0 | 492 | 21.8 | 879 | 38.9 | 588 | 26.0 | 94 | 4.2 | 205 | 9.1 |
| Between \$30,000 and \$50,000 | 891 | 100.0 | 176 | 19.8 | 351 | 39.4 | 275 | 30.9 | 27 | 3.0 | 62 | 7.0 |
| Between \$50,000 and \$75,000 | 279 | 100.0 | 67 | 24.0 | 133 | 47.9 | 47 | 17.0 | * | * | 31 | 11.1 |
| At least \$75,000 | 83 | 100.0 | 30 | 35.6 | 16 | 19.3 | 15 | 18.2 | 1 | 0.7 | 22 | 26.5 |
| Unknown | 1366 | 100.0 | 350 | 25.6 | 462 | 33.8 | 166 | 12.2 | 25 | 1.8 | 363 | 26.6 |

| | | | | | | | | | | | | | |
|--|------|-------|-------|------|-------|------|-------|------|-----|-----|-----|------|--|
| Education of Householder | | | | | | | | | | | | | |
| No High School Degree | 3672 | 100.0 | 1,056 | 28.8 | 1,409 | 38.4 | 674 | 18.4 | 123 | 3.4 | 410 | 11.2 | |
| High School Degree | 3344 | 100.0 | 711 | 21.3 | 1,284 | 38.4 | 841 | 25.2 | 128 | 3.8 | 380 | 11.4 | |
| Some College | 1633 | 100.0 | 308 | 18.9 | 572 | 35.1 | 497 | 30.4 | 86 | 5.3 | 169 | 10.3 | |
| College Degree (Four Year) | 437 | 100.0 | 180 | 41.2 | 127 | 29.0 | 60 | 13.6 | 10 | 2.2 | 61 | 14.0 | |
| Age of Householder | | | | | | | | | | | | | |
| 15 to 24 years | 1066 | 100.0 | 255 | 23.9 | 381 | 35.8 | 231 | 21.7 | 41 | 3.8 | 158 | 14.8 | |
| 25 to 34 years | 2301 | 100.0 | 536 | 23.3 | 772 | 33.5 | 668 | 29.0 | 102 | 4.4 | 223 | 9.7 | |
| 35 to 44 years | 1998 | 100.0 | 390 | 19.5 | 749 | 37.5 | 546 | 27.3 | 94 | 4.7 | 220 | 11.0 | |
| 45 to 54 years | 1857 | 100.0 | 415 | 22.3 | 741 | 39.9 | 468 | 25.2 | 68 | 3.7 | 164 | 8.8 | |
| 55 to 64 years | 981 | 100.0 | 300 | 30.6 | 434 | 44.2 | 122 | 12.5 | 34 | 3.5 | 91 | 9.3 | |
| 65 years or more | 882 | 100.0 | 359 | 40.7 | 315 | 35.7 | 37 | 4.2 | 8 | 1.0 | 163 | 18.5 | |
| Labor Force Status of Householder | | | | | | | | | | | | | |
| Employed | 3969 | 100.0 | 809 | 20.4 | 1,575 | 39.7 | 1,034 | 26.1 | 144 | 3.6 | 406 | 10.2 | |
| Unemployed | 1275 | 100.0 | 274 | 21.5 | 374 | 29.3 | 427 | 33.5 | 65 | 5.1 | 135 | 10.6 | |
| Not in Labor Force | 3838 | 100.0 | 1,172 | 30.5 | 1,443 | 37.6 | 610 | 15.9 | 138 | 3.6 | 474 | 12.4 | |
| Unknown | 4 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | |
| Homeownership Status | | | | | | | | | | | | | |
| Homeowner | 2130 | 100.0 | 611 | 28.7 | 841 | 39.5 | 354 | 16.6 | 53 | 2.5 | 271 | 12.7 | |
| Non-homeowner | 6955 | 100.0 | 1,644 | 23.6 | 2,551 | 36.7 | 1,718 | 24.7 | 294 | 4.2 | 749 | 10.8 | |
| Geographic Region | | | | | | | | | | | | | |
| Northeast | 1490 | 100.0 | 405 | 27.2 | 581 | 39.0 | 300 | 20.1 | 31 | 2.1 | 173 | 11.6 | |
| Midwest | 1634 | 100.0 | 359 | 22.0 | 537 | 32.9 | 458 | 28.0 | 62 | 3.8 | 218 | 13.3 | |
| South | 4164 | 100.0 | 1,065 | 25.6 | 1,544 | 37.1 | 941 | 22.6 | 190 | 4.6 | 424 | 10.2 | |
| West | 1797 | 100.0 | 425 | 23.7 | 730 | 40.6 | 372 | 20.7 | 64 | 3.6 | 205 | 11.4 | |
| Metropolitan Status | | | | | | | | | | | | | |
| Metropolitan Area | 7393 | 100.0 | 1,834 | 24.8 | 2,754 | 37.2 | 1,662 | 22.5 | 269 | 3.6 | 873 | 11.9 | |
| Inside Principal City | 3765 | 100.0 | 976 | 25.9 | 1,480 | 39.3 | 767 | 20.4 | 108 | 2.9 | 434 | 11.5 | |
| Not Inside Principal City | 2550 | 100.0 | 623 | 24.4 | 878 | 34.4 | 591 | 23.2 | 116 | 4.5 | 336 | 13.2 | |
| Not Identified | 1078 | 100.0 | 235 | 21.8 | 396 | 36.7 | 304 | 28.2 | 44 | 4.1 | 98 | 9.1 | |
| Not in Metropolitan Area | 1629 | 100.0 | 414 | 25.4 | 615 | 37.7 | 395 | 24.2 | 75 | 4.6 | 131 | 8.0 | |
| Not Identified | 1141 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA= Not applicable because sample size was too small to make an accurate estimate.

^a AFS transaction products are non-bank check cashing and non-bank money orders. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements, and refund anticipation loans.

^b "Unknown" includes: households where transaction products are used, but credit product use is unknown; households where credit products are used, but transaction product use is unknown and households where there is no indication of any AFS use but some responses are missing.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-10 Unbanked Households' Use of Specific AFS Products

| Type of AFS Product | Unbanked Households | | Unbanked Status | | | | | |
|---------------------------------|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Any AFS Product | | | | | | | | |
| Used | 5997 | 66.0 | 3495 | 78.5 | 2460 | 57.7 | 41 | 11.1 |
| Never Used | 2254 | 24.8 | 809 | 18.2 | 1424 | 33.4 | 21 | 5.6 |
| Use Unknown | 834 | 9.2 | 149 | 3.3 | 379 | 8.9 | 306 | 83.2 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Non-Bank Money Order | | | | | | | | |
| Used | 4905 | 54.0 | 2897 | 65.0 | 1985 | 46.6 | 22 | 6.0 |
| Never Used | 3418 | 37.6 | 1424 | 32.0 | 1956 | 45.9 | 38 | 10.4 |
| Use Unknown | 763 | 8.4 | 133 | 3.0 | 322 | 7.5 | 308 | 83.6 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | |
| Used | 3468 | 38.2 | 1955 | 43.9 | 1484 | 34.8 | 29 | 7.9 |
| Never Used | 4884 | 53.8 | 2371 | 53.2 | 2485 | 58.3 | 29 | 7.8 |
| Use Unknown | 733 | 8.1 | 128 | 2.9 | 294 | 6.9 | 311 | 84.4 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Payday Lending | | | | | | | | |
| Used | 599 | 6.6 | 506 | 11.4 | 93 | 2.2 | 1 | 0.4 |
| Never Used | 7587 | 83.5 | 3758 | 84.4 | 3774 | 88.5 | 55 | 14.8 |
| Use Unknown | 898 | 9.9 | 189 | 4.2 | 397 | 9.3 | 312 | 84.8 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Pawn Shops | | | | | | | | |
| Used | 1297 | 14.3 | 950 | 21.3 | 347 | 8.1 | * | * |
| Never Used | 6893 | 75.9 | 3309 | 74.3 | 3523 | 82.6 | 61 | 16.5 |
| Use Unknown | 895 | 9.9 | 194 | 4.4 | 393 | 9.2 | 308 | 83.7 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Rent-to-Own | | | | | | | | |
| Used | 1084 | 11.9 | 793 | 17.8 | 290 | 6.8 | * | * |
| Never Used | 7114 | 78.3 | 3475 | 78.0 | 3583 | 84.0 | 56 | 15.2 |
| Use Unknown | 887 | 9.8 | 185 | 4.2 | 390 | 9.1 | 312 | 84.8 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Refund Anticipation Loan | | | | | | | | |
| Used | 708 | 7.8 | 530 | 11.9 | 178 | 4.2 | * | * |
| Never Used | 7509 | 82.6 | 3760 | 84.4 | 3688 | 86.5 | 61 | 16.5 |
| Use Unknown | 868 | 9.5 | 164 | 3.7 | 397 | 9.3 | 308 | 83.5 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-11 Unbanked Households' Frequency of Use of AFS Products

| Frequency of AFS Use | Unbanked Households | | Unbanked Status | | | | | |
|-------------------------------|---------------------|--------------|-------------------|------------------|----------------|------------------|---------------------------------|------------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| Non-Bank Money Order | | | | | | | | |
| At least a few times a year | 3,946 | 80.4 | 2,330 | 80.4 | 1,598 | 80.5 | 17 | 77.3 |
| Once or twice a year | 599 | 12.2 | 348 | 12.0 | 251 | 12.6 | * | * |
| Almost never | 337 | 6.9 | 216 | 7.4 | 121 | 6.1 | * | * |
| Unknown | 23 | 0.5 | 3 | 0.1 | 15 | 0.8 | 5 | 22.7 |
| Total | 4,904 | 100.0 | 2,897 | 100.0 | 1,985 | 100.0 | 22 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | |
| At least a few times a year | 2,658 | 76.6 | 1,460 | 74.7 | 1,175 | 79.2 | 23 | 79.8 |
| Once or twice a year | 400 | 11.5 | 233 | 11.9 | 166 | 11.2 | 1 | 4.7 |
| Almost never | 382 | 11.0 | 252 | 12.9 | 130 | 8.8 | * | * |
| Unknown | 28 | 0.8 | 10 | 0.5 | 13 | 0.9 | 4 | 14.6 |
| Total | 3,468 | 100.0 | 1,955 | 100.0 | 1,484 | 100.0 | 29 | 100.0 |
| Payday Lending* | | | | | | | | |
| At least a few times a year | 193 | 32.2 | 151 | 29.8 | 43 | 46.2 | * | * |
| Once or twice a year | 349 | 58.3 | 317 | 62.6 | 32 | 34.4 | * | * |
| Almost never | 13 | 2.2 | 10 | 2.0 | 3 | 3.2 | * | * |
| Unknown | 44 | 7.3 | 28 | 5.5 | 15 | 16.1 | 1 | 100.0 |
| Total | 599 | 100.0 | 506 | 100.0 | 93 | 100.0 | 1 | 100.0 |
| Pawn Shops | | | | | | | | |
| At least a few times a year | 267 | 20.6 | 186 | 19.5 | 81 | 23.4 | * | * |
| Once or twice a year | 428 | 33.0 | 312 | 32.8 | 116 | 33.4 | * | * |
| Almost never | 600 | 46.3 | 450 | 47.4 | 150 | 43.2 | * | * |
| Unknown | 2 | 0.2 | 2 | 0.3 | * | * | * | * |
| Total | 1,297 | 100.0 | 950 | 100.0 | 347 | 100.0 | * | * |
| Rent-to-Own | | | | | | | | |
| At least a few times a year | 180 | 16.6 | 133 | 16.8 | 46 | 16.0 | * | * |
| Once or twice a year | 422 | 39.0 | 286 | 36.1 | 136 | 46.8 | * | * |
| Almost never | 477 | 44.1 | 369 | 46.6 | 108 | 37.2 | * | * |
| Unknown | 4 | 0.4 | 4 | 0.6 | * | * | * | * |
| Total | 1,084 | 100.0 | 793 | 100.0 | 290 | 100.0 | * | * |

Notes: Totals include only unbanked households that use the specified AFS products. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* The frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. Over 7 percent of unbanked households that use payday lending have missing frequency of use data compared to less than 1 percent of households that use other AFS products. In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see Supplement Survey Instrument in Appendix E).

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-12 Underbanked Households and Their Demographic Characteristics

| Household Characteristic | All Households | | Banked Households | | Underbanked Status | | | | | | |
|--|----------------|------------------|-------------------|------------------|--------------------|------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Pct of Col Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 118,574 | 100.0 | 109,489 | 92.3 | 21,276 | 17.9 | 100.0 | 83,399 | 70.3 | 4,813 | 4.1 |
| Race and Ethnicity of Householder | | | | | | | | | | | |
| Black | 15,485 | 100.0 | 12,130 | 78.3 | 4,990 | 31.6 | 23.0 | 6,640 | 42.9 | 590 | 3.8 |
| Hispanic non-Black | 13,184 | 100.0 | 10,635 | 80.7 | 3,164 | 24.0 | 14.9 | 6,802 | 51.6 | 669 | 5.1 |
| American Indian/Alaskan | 1,359 | 100.0 | 1,147 | 84.4 | 393 | 28.9 | 1.8 | 722 | 53.1 | 32 | 2.3 |
| Hawaiian/Pacific Islander | 250 | 100.0 | 227 | 90.8 | 41 | 16.4 | 0.2 | 173 | 69.3 | 12 | 5.0 |
| Asian | 4,766 | 100.0 | 4,601 | 96.5 | 342 | 7.2 | 1.6 | 3,928 | 82.4 | 331 | 6.9 |
| White non-Black non-Hispanic | 83,524 | 100.0 | 80,750 | 96.7 | 12,436 | 14.9 | 58.4 | 65,135 | 78.0 | 3,179 | 3.8 |
| Other | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Spanish Language Usage | | | | | | | | | | | |
| Not Spanish is only language spoken | 116,093 | 100.0 | 107,892 | 92.9 | 20,761 | 17.9 | 97.6 | 82,401 | 71.0 | 4,730 | 4.1 |
| Spanish is only language spoken | 2,481 | 100.0 | 1,597 | 64.4 | 515 | 20.8 | 2.4 | 998 | 40.2 | 84 | 3.4 |
| Nativity of Householder | | | | | | | | | | | |
| Native citizen | 102,667 | 100.0 | 95,778 | 93.3 | 18,780 | 18.3 | 88.3 | 73,131 | 71.2 | 3,867 | 3.8 |
| Foreign-born naturalized citizen | 7,837 | 100.0 | 7,405 | 94.5 | 1,046 | 13.3 | 4.9 | 5,820 | 74.3 | 538 | 6.9 |
| Foreign-born non-citizen | 8,070 | 100.0 | 6,306 | 78.1 | 1,450 | 18.0 | 6.8 | 4,448 | 55.1 | 408 | 5.1 |
| Household Type | | | | | | | | | | | |
| Family Household | 78,938 | 100.0 | 73,244 | 92.8 | 14,527 | 18.4 | 68.3 | 55,251 | 70.0 | 3,466 | 4.4 |
| Married Couple | 59,469 | 100.0 | 57,337 | 96.4 | 9,138 | 15.4 | 42.9 | 45,669 | 76.8 | 2,530 | 4.3 |
| Female householder, no husband present | 13,981 | 100.0 | 11,234 | 80.3 | 3,919 | 28.0 | 18.4 | 6,705 | 48.0 | 610 | 4.4 |
| Male householder, no wife present | 5,489 | 100.0 | 4,673 | 85.1 | 1,470 | 26.8 | 6.9 | 2,877 | 52.4 | 326 | 5.9 |
| Nonfamily household | 39,506 | 100.0 | 36,145 | 91.5 | 6,722 | 17.0 | 31.6 | 28,083 | 71.1 | 1,340 | 3.4 |
| Female householder | 20,809 | 100.0 | 19,440 | 93.4 | 3,067 | 14.7 | 14.4 | 15,684 | 75.4 | 688 | 3.3 |
| Male householder | 18,698 | 100.0 | 16,705 | 89.3 | 3,655 | 19.5 | 17.2 | 12,399 | 66.3 | 651 | 3.5 |
| Other | 129 | 100.0 | 101 | 78.1 | 28 | 21.5 | 0.1 | 66 | 51.1 | 7 | 5.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | | |
| Less than \$15,000 | 15,504 | 100.0 | 11,297 | 72.9 | 3,465 | 22.3 | 16.3 | 7,470 | 48.2 | 362 | 2.3 |
| Between \$15,000 and \$30,000 | 17,350 | 100.0 | 15,091 | 87.0 | 4,138 | 23.8 | 19.4 | 10,436 | 60.1 | 517 | 3.0 |
| Between \$30,000 and \$50,000 | 21,388 | 100.0 | 20,497 | 95.8 | 5,139 | 24.0 | 24.2 | 14,555 | 68.1 | 803 | 3.8 |
| Between \$50,000 and \$75,000 | 18,849 | 100.0 | 18,571 | 98.5 | 3,400 | 18.0 | 16.0 | 14,588 | 77.4 | 582 | 3.1 |
| At least \$75,000 | 27,699 | 100.0 | 27,615 | 99.7 | 3,141 | 11.3 | 14.8 | 23,644 | 85.4 | 830 | 3.0 |
| Unknown | 17,784 | 100.0 | 16,419 | 92.3 | 1,993 | 11.2 | 9.4 | 12,707 | 71.4 | 1,719 | 9.7 |
| Education of Householder | | | | | | | | | | | |
| No High School Degree | 14,984 | 100.0 | 11,312 | 75.5 | 3,334 | 22.3 | 15.7 | 7,282 | 48.6 | 696 | 4.6 |
| High School Degree | 34,661 | 100.0 | 31,317 | 90.4 | 7,184 | 20.7 | 33.8 | 22,648 | 65.3 | 1,485 | 4.3 |
| Some College | 33,186 | 100.0 | 31,553 | 95.1 | 7,074 | 21.3 | 33.2 | 23,098 | 69.6 | 1,380 | 4.2 |
| College Degree (Four Year) | 35,743 | 100.0 | 35,307 | 98.8 | 3,684 | 10.3 | 17.3 | 30,371 | 85.0 | 1,252 | 3.5 |
| Age of Householder | | | | | | | | | | | |
| 15 to 24 years | 6,598 | 100.0 | 5,532 | 83.8 | 1,648 | 25.0 | 7.7 | 3,522 | 53.4 | 363 | 5.5 |
| 25 to 34 years | 19,611 | 100.0 | 17,309 | 88.3 | 4,462 | 22.8 | 21.0 | 12,076 | 61.6 | 771 | 3.9 |
| 35 to 44 years | 22,547 | 100.0 | 20,549 | 91.1 | 4,681 | 20.8 | 22.0 | 14,926 | 66.2 | 942 | 4.2 |
| 45 to 54 years | 24,691 | 100.0 | 22,833 | 92.5 | 4,761 | 19.3 | 22.4 | 17,161 | 69.5 | 912 | 3.7 |
| 55 to 64 years | 20,236 | 100.0 | 19,255 | 95.2 | 3,171 | 15.7 | 14.9 | 15,275 | 75.5 | 810 | 4.0 |
| 65 years or more | 24,891 | 100.0 | 24,009 | 96.5 | 2,554 | 10.3 | 12.0 | 20,439 | 82.1 | 1,016 | 4.1 |
| Labor Force Status of Householder | | | | | | | | | | | |
| Employed | 72,554 | 100.0 | 68,586 | 94.5 | 13,718 | 18.9 | 64.5 | 51,881 | 71.5 | 2,987 | 4.1 |
| Unemployed | 6,592 | 100.0 | 5,317 | 80.7 | 1,754 | 26.6 | 8.2 | 3,333 | 50.6 | 230 | 3.5 |
| Not in Labor Force | 38,957 | 100.0 | 35,119 | 90.1 | 5,691 | 14.6 | 26.7 | 27,860 | 71.5 | 1,569 | 4.0 |
| Unknown | 472 | 100.0 | 468 | 99.2 | 113 | 24.1 | 0.5 | 326 | 69.2 | 28 | 6.0 |
| Homeownership Status | | | | | | | | | | | |
| Homeowner | 80,258 | 100.0 | 78,128 | 97.3 | 11,200 | 14.0 | 52.6 | 63,571 | 79.2 | 3,358 | 4.2 |
| Non-homeowner | 38,316 | 100.0 | 31,361 | 81.8 | 10,076 | 26.3 | 47.4 | 19,828 | 51.7 | 1,456 | 3.8 |
| Geographic Region | | | | | | | | | | | |
| Northeast | 21,611 | 100.0 | 20,121 | 93.1 | 3,479 | 16.1 | 16.4 | 15,649 | 72.4 | 993 | 4.6 |
| Midwest | 26,508 | 100.0 | 24,874 | 93.8 | 4,510 | 17.0 | 21.2 | 19,495 | 73.5 | 869 | 3.3 |
| South | 43,974 | 100.0 | 39,809 | 90.5 | 9,000 | 20.5 | 42.3 | 29,133 | 66.3 | 1,675 | 3.8 |
| West | 26,482 | 100.0 | 24,685 | 93.2 | 4,287 | 16.2 | 20.2 | 19,122 | 72.2 | 1,275 | 4.8 |

| Metropolitan Status | | | | | | | | | | | |
|----------------------------|--------|-------|--------|------|--------|------|------|--------|------|-------|-----|
| Metropolitan All | 98,787 | 100.0 | 91,394 | 92.5 | 17,270 | 17.5 | 81.2 | 69,996 | 70.9 | 4,127 | 4.2 |
| Inside Principal City | 33,254 | 100.0 | 29,489 | 88.7 | 6,373 | 19.2 | 30.0 | 21,599 | 65.0 | 1,516 | 4.6 |
| Not Inside Principal City | 48,390 | 100.0 | 45,840 | 94.7 | 7,587 | 15.7 | 35.7 | 36,273 | 75.0 | 1,980 | 4.1 |
| Not Identified | 17,143 | 100.0 | 16,065 | 93.7 | 3,310 | 19.3 | 15.6 | 12,124 | 70.7 | 631 | 3.7 |
| Not in Metropolitan Area | 18,951 | 100.0 | 17,322 | 91.4 | 3,812 | 20.1 | 17.9 | 12,851 | 67.8 | 659 | 3.5 |
| Not Identified | 836 | 100.0 | 774 | 92.5 | 194 | 23.2 | 0.9 | 552 | 66.0 | 28 | 3.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table A-13 Unbanked Households' Use of General Spending Cards and Payroll Cards

| Type of Pre-Paid Card | Unbanked Households | | Unbanked Status | | | | | |
|------------------------------|---------------------|--------------|-------------------|--------------|----------------|--------------|---------------------------------|--------------|
| | | | Previously Banked | | Never Banked | | Previous Banking Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| General Spending Card | | | | | | | | |
| Used | 1,079 | 11.9 | 838 | 18.8 | 242 | 5.7 | * | * |
| Never Used | 7,190 | 79.1 | 3,461 | 77.7 | 3,669 | 86.1 | 60 | 16.2 |
| Don't Know | 816 | 9.0 | 155 | 3.5 | 352 | 8.3 | 309 | 83.8 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |
| Payroll Card | | | | | | | | |
| Used | 283 | 3.1 | 222 | 5.0 | 62 | 1.4 | * | * |
| Never Used | 7,971 | 87.7 | 4,076 | 91.5 | 3,840 | 90.1 | 56 | 15.1 |
| Don't Know | 831 | 9.1 | 156 | 3.5 | 361 | 8.5 | 313 | 84.9 |
| Total | 9,085 | 100.0 | 4,454 | 100.0 | 4,263 | 100.0 | 368 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

*For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-14 Underbanked Households' Use of General Spending Cards and Payroll Cards

| Type of Pre-Paid Card | Banked Households | | Underbanked Status | | | | | |
|------------------------------|-------------------|--------------|--------------------|--------------|-----------------|--------------|----------------------------|--------------|
| | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| General Spending Card | | | | | | | | |
| Used | 10,462 | 9.6 | 3,495 | 16.4 | 6,745 | 8.1 | 222 | 4.6 |
| Never Used | 95,510 | 87.2 | 17,625 | 82.8 | 76,339 | 91.5 | 1,546 | 32.1 |
| Don't Know | 3,517 | 3.2 | 156 | 0.7 | 316 | 0.4 | 3,045 | 63.3 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Payroll Card | | | | | | | | |
| Used | 3,232 | 3.0 | 898 | 4.2 | 2,281 | 2.7 | 53 | 1.1 |
| Never Used | 102,948 | 94.0 | 20,279 | 95.3 | 80,972 | 97.1 | 1,697 | 35.3 |
| Don't Know | 3,309 | 3.0 | 99 | 0.5 | 146 | 0.2 | 3,064 | 63.6 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table A-15 Underbanked Households' Use of AFS Transaction and Credit Products

| Types of AFS Products Used ^a | Banked Households | | Underbanked Status | | | | | |
|---|-------------------|--------------|--------------------|--------------|-----------------|--------------|----------------------------|--------------|
| | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Never Used AFS | 68,896 | 62.9 | * | * | 68,896 | 82.6 | * | * |
| Used Transaction Products Only | 24,324 | 22.2 | 12,356 | 58.1 | 11,897 | 14.3 | 72 | 1.5 |
| Used Both Transaction and Credit Products | 7,337 | 6.7 | 6,186 | 29.1 | 1,075 | 1.3 | 76 | 1.6 |
| Used Credit Products Only | 3,938 | 3.6 | 2,295 | 10.8 | 1,531 | 1.8 | 113 | 2.3 |
| Unknown ^b | 4,993 | 4.6 | 439 | 2.1 | * | * | 4,552 | 94.6 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a AFS transaction products are non-bank check cashing and non-bank money orders. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements, and refund anticipation loans.

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used, but transaction-product use is unknown.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-16 Underbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic

| | Underbanked Households | | Type of AFS Used ^a | | | | | | | |
|--|------------------------|------------------|--------------------------------|------------------|---|------------------|---------------------------|------------------|----------------------|------------------|
| | | | Used Transaction Products Only | | Used Both Transaction and Credit Products | | Used Credit Products Only | | Unknown ^b | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Underbanked Households | 21,276 | 100.0 | 12,356 | 58.1 | 6,186 | 29.1 | 2,295 | 10.8 | 436 | 2.0 |
| Race and Ethnicity of Householder | | | | | | | | | | |
| Black | 4,900 | 100.0 | 2,710 | 55.3 | 1,663 | 33.9 | 425 | 8.7 | 102 | 2.1 |
| Hispanic non-Black | 3,164 | 100.0 | 2,009 | 63.5 | 736 | 23.3 | 331 | 10.4 | 89 | 2.8 |
| White non-Black non-Hispanic | 12,436 | 100.0 | 7,191 | 57.8 | 3,559 | 28.6 | 1,456 | 11.7 | 231 | 1.8 |
| Other non-Black non-Hispanic | 776 | 100.0 | 445 | 57.3 | 229 | 29.5 | 83 | 10.7 | 20 | 2.5 |
| Spanish Language Usage | | | | | | | | | | |
| Not Spanish is only language spoken | 20,761 | 100.0 | 11,976 | 57.7 | 6,100 | 29.4 | 2,270 | 10.9 | 415 | 2.0 |
| Spanish is only language spoken | 515 | 100.0 | 380 | 73.7 | 86 | 16.7 | 25 | 4.8 | 25 | 4.9 |
| Nativity of Householder | | | | | | | | | | |
| Native citizen | 18,780 | 100.0 | 10,537 | 56.1 | 5,805 | 30.9 | 2,081 | 11.1 | 357 | 1.9 |
| Foreign-born naturalized citizen | 1,046 | 100.0 | 762 | 72.8 | 145 | 13.9 | 94 | 9.0 | 45 | 4.3 |
| Foreign-born non-citizen | 1,450 | 100.0 | 1,057 | 72.9 | 235 | 16.2 | 119 | 8.2 | 39 | 2.7 |
| Household Type | | | | | | | | | | |
| Family Household | 14,527 | 100.0 | 8,143 | 56.1 | 4,373 | 30.1 | 1,668 | 11.5 | 344 | 2.4 |
| Married Couple | 9,138 | 100.0 | 5,618 | 61.5 | 2,284 | 25.0 | 1,039 | 11.4 | 198 | 2.2 |
| Female householder, no husband present | 3,919 | 100.0 | 1,811 | 46.2 | 1,594 | 40.7 | 433 | 11.0 | 81 | 2.0 |
| Male householder, no wife present | 1,470 | 100.0 | 714 | 48.6 | 495 | 33.7 | 196 | 13.3 | 65 | 4.4 |
| Nonfamily household | 6,722 | 100.0 | 4,202 | 62.5 | 1,797 | 26.7 | 628 | 9.3 | 95 | 1.4 |
| Female householder | 3,067 | 100.0 | 2,024 | 66.0 | 715 | 23.3 | 284 | 9.2 | 44 | 1.5 |
| Male householder | 3,655 | 100.0 | 2,178 | 59.6 | 1,082 | 29.6 | 344 | 9.4 | 51 | 1.4 |
| Other | 28 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 3,465 | 100.0 | 2,004 | 57.8 | 1,131 | 32.6 | 300 | 8.7 | 30 | 0.8 |
| Between \$15,000 and \$30,000 | 4,138 | 100.0 | 2,157 | 52.1 | 1,391 | 33.6 | 494 | 11.9 | 96 | 2.4 |
| Between \$30,000 and \$50,000 | 5,139 | 100.0 | 2,718 | 52.9 | 1,759 | 34.2 | 588 | 11.4 | 74 | 1.4 |
| Between \$50,000 and \$75,000 | 3,400 | 100.0 | 2,024 | 59.5 | 918 | 27.0 | 384 | 11.3 | 74 | 2.2 |
| At least \$75,000 | 3,141 | 100.0 | 2,148 | 68.4 | 606 | 19.3 | 321 | 10.2 | 66 | 2.1 |
| Unknown | 1,993 | 100.0 | 1,305 | 65.5 | 382 | 19.2 | 208 | 10.4 | 99 | 4.9 |
| Education of Householder | | | | | | | | | | |
| No High School Degree | 3,334 | 100.0 | 1,947 | 58.4 | 972 | 29.2 | 331 | 9.9 | 84 | 2.5 |
| High School Degree | 7,184 | 100.0 | 4,101 | 57.1 | 2,165 | 30.1 | 782 | 10.9 | 137 | 1.9 |
| Some College | 7,074 | 100.0 | 3,759 | 53.1 | 2,310 | 32.7 | 877 | 12.4 | 128 | 1.8 |
| College Degree (Four Year) | 3,684 | 100.0 | 2,549 | 69.2 | 739 | 20.1 | 305 | 8.3 | 90 | 2.5 |
| Age of Householder | | | | | | | | | | |
| 15 to 24 years | 1,648 | 100.0 | 841 | 51.0 | 574 | 34.8 | 202 | 12.3 | 32 | 1.9 |
| 25 to 34 years | 4,462 | 100.0 | 2,099 | 47.0 | 1,610 | 36.1 | 657 | 14.7 | 96 | 2.2 |
| 35 to 44 years | 4,681 | 100.0 | 2,423 | 51.8 | 1,573 | 33.6 | 604 | 12.9 | 81 | 1.7 |
| 45 to 54 years | 4,761 | 100.0 | 2,771 | 58.2 | 1,445 | 30.4 | 452 | 9.5 | 92 | 2.0 |
| 55 to 64 years | 3,171 | 100.0 | 2,185 | 68.9 | 662 | 20.9 | 265 | 8.3 | 59 | 1.9 |
| 65 years or more | 2,554 | 100.0 | 2,038 | 79.8 | 322 | 12.6 | 115 | 4.5 | 79 | 3.1 |

| | | | | | | | | | | |
|--|--------|-------|--------|------|-------|------|-------|------|-----|-----|
| Labor Force Status of Householder | | | | | | | | | | |
| Employed | 13,718 | 100.0 | 7,768 | 56.6 | 4,129 | 30.1 | 1,537 | 11.2 | 282 | 2.1 |
| Unemployed | 1,754 | 100.0 | 803 | 45.8 | 673 | 38.4 | 260 | 14.8 | 18 | 1.0 |
| Not in Labor Force | 5,691 | 100.0 | 3,714 | 65.3 | 1,356 | 23.8 | 485 | 8.5 | 136 | 2.4 |
| Unknown | 113 | 100.0 | 70 | 62.1 | 28 | 24.7 | 13 | 11.7 | 2 | 1.6 |
| Homeownership Status | | | | | | | | | | |
| Homeowner | 11,200 | 100.0 | 7,253 | 64.8 | 2,516 | 22.5 | 1,178 | 10.5 | 253 | 2.2 |
| Non-homeowner | 10,076 | 100.0 | 5,103 | 50.6 | 3,670 | 36.4 | 1,116 | 11.1 | 187 | 1.8 |
| Geographic Region | | | | | | | | | | |
| Northeast | 3479 | 100.0 | 2,497 | 71.8 | 655 | 18.8 | 252 | 7.2 | 76 | 2.2 |
| Midwest | 4510 | 100.0 | 2,412 | 53.5 | 1,418 | 31.4 | 612 | 13.6 | 67 | 1.5 |
| South | 9000 | 100.0 | 5,096 | 56.6 | 2,768 | 30.8 | 907 | 10.1 | 229 | 2.5 |
| West | 4287 | 100.0 | 2,351 | 54.8 | 1,345 | 31.4 | 524 | 12.2 | 68 | 1.6 |
| Metropolitan Status | | | | | | | | | | |
| Metropolitan Area | 13960 | 100.0 | 10,026 | 58.1 | 4,999 | 28.9 | 1,865 | 10.8 | 381 | 2.2 |
| Inside Principal City | 6373 | 100.0 | 3,590 | 56.3 | 1,930 | 30.3 | 679 | 10.7 | 174 | 2.7 |
| Not Inside Principal City | 7587 | 100.0 | 4,538 | 59.8 | 2,101 | 27.7 | 817 | 10.8 | 132 | 1.7 |
| Not Identified | | | 1,898 | 57.3 | 968 | 29.3 | 369 | 11.2 | 74 | 2.2 |
| Not in Metropolitan Area | 3812 | 100.0 | 2,207 | 57.9 | 1,150 | 30.2 | 398 | 10.4 | 58 | 1.5 |
| Not Identified | 3504 | 100.0 | 123 | 63.5 | 38 | 19.4 | 32 | 16.2 | 2 | 1.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a AFS transaction products are non-bank check cashing and non-bank money orders. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements, and refund anticipation loans.

^b "Unknown" includes households where transaction products are used but credit product use is unknown and households where credit products are used but transaction product use is unknown.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-17 Underbanked Households' Use of Specific AFS Products

| Type of AFS | Banked Households | | Underbanked Status | | | | | |
|---------------------------------|-------------------|--------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| Any AFS Product | | | | | | | | |
| Used | 36,367 | 33.2 | 21,276 | 100.0 | 14,503 | 17.4 | 589 | 12.2 |
| Never Used | 68,896 | 62.9 | * | * | 68,896 | 82.6 | * | * |
| Use Unknown | 4,224 | 3.9 | * | * | * | * | 4,224 | 87.8 |
| Total | 109,489 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Non-Bank Money Order | | | | | | | | |
| Used | 29,357 | 26.8 | 17,261 | 81.1 | 11,732 | 14.1 | 364 | 7.6 |
| Never Used | 77,019 | 70.3 | 3,987 | 18.7 | 71,667 | 85.9 | 1,365 | 28.4 |
| Use Unknown | 3,113 | 2.8 | 29 | 0.1 | * | * | 3,084 | 64.1 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | |
| Used | 8,757 | 8.0 | 6,374 | 30.0 | 2,245 | 2.7 | 138 | 2.9 |
| Never Used | 98,032 | 89.5 | 14,874 | 69.9 | 81,155 | 97.3 | 2,003 | 41.6 |
| Use Unknown | 2,701 | 2.5 | 28 | 0.1 | * | * | 2,673 | 55.5 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Payday Lending | | | | | | | | |
| Used | 3,574 | 3.3 | 3,445 | 16.2 | 7 | 0.0 | 122 | 2.5 |
| Never Used | 102,175 | 93.3 | 17,523 | 82.4 | 83,393 | 100.0 | 1,259 | 26.2 |
| Use Unknown | 3,742 | 3.4 | 310 | 1.5 | * | * | 3,432 | 71.3 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Pawn Shops | | | | | | | | |
| Used | 5,470 | 5.0 | 3,353 | 15.8 | 2,043 | 2.4 | 74 | 1.5 |
| Never Used | 100,233 | 91.5 | 17,575 | 82.6 | 81,357 | 97.6 | 1,301 | 27.0 |
| Use Unknown | 3,788 | 3.5 | 349 | 1.6 | * | * | 3,439 | 71.5 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Rent-to-Own | | | | | | | | |
| Used | 3,480 | 3.2 | 2,771 | 13.0 | 664 | 0.8 | 45 | 0.9 |
| Never Used | 102,459 | 93.6 | 18,316 | 86.1 | 82,735 | 99.2 | 1,408 | 29.3 |
| Use Unknown | 3,551 | 3.2 | 191 | 0.9 | * | * | 3,360 | 69.8 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |
| Refund Anticipation Loan | | | | | | | | |
| Used | 2,802 | 2.6 | 2,802 | 13.2 | * | * | * | * |
| Never Used | 102,777 | 93.9 | 18,197 | 85.5 | 83,399 | 100.0 | 1,181 | 24.5 |
| Use Unknown | 3,910 | 3.6 | 278 | 1.3 | * | * | 3,632 | 75.5 |
| Total | 109,488 | 100.0 | 21,276 | 100.0 | 83,399 | 100.0 | 4,813 | 100.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

*For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-18 Underbanked Households' Frequency of Use of AFS Products

| Frequency of AFS Use | Banked Households | | Underbanked Status | | | | | |
|-----------------------------------|-------------------|--------------|--------------------|--------------|-----------------|--------------|----------------------------|--------------|
| | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Non-Bank Money Order | | | | | | | | |
| At least a few times a year | 8,842 | 30.1 | 8,842 | 51.2 | * | * | * | * |
| Once or twice a year | 7,110 | 24.2 | 7,109 | 41.2 | * | * | * | * |
| Almost never | 13,348 | 45.5 | 1,305 | 7.6 | 11,732 | 100.0 | 311 | 85.4 |
| Unknown | 58 | 0.2 | 5 | 0.0 | * | * | 53 | 14.6 |
| Total ^a | 29,357 | 100.0 | 17,261 | 100.0 | 11,732 | 100.0 | 364 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | |
| At least a few times a year | 3,038 | 34.7 | 3,038 | 47.7 | * | * | * | * |
| Once or twice a year | 1,983 | 22.6 | 1,983 | 31.1 | * | * | * | * |
| Almost never | 3,666 | 41.9 | 1,351 | 21.2 | 2,245 | 100.0 | 70 | 50.5 |
| Unknown | 70 | 0.8 | 2 | 0.0 | * | * | 68 | 49.0 |
| Total | 8,757 | 100.0 | 6,374 | 100.0 | 2,245 | 100.0 | 138 | 100.0 |
| Payday Lending^a | | | | | | | | |
| At least a few times a year | 1,280 | 35.8 | 1,280 | 37.2 | * | * | * | * |
| Once or twice a year | 2,005 | 56.1 | 2,005 | 58.2 | * | * | * | * |
| Almost never | 29 | 0.8 | 22 | 0.6 | 7 | 100.0 | * | * |
| Unknown | 260 | 7.3 | 138 | 4.0 | * | * | 122 | 100.0 |
| Total | 3,574 | 100 | 3,445 | 100 | 7 | 100.0 | 122 | 100.0 |
| Pawn Shops | | | | | | | | |
| At least a few times a year | 420 | 12.5 | 420 | 12.5 | * | * | * | * |
| Once or twice a year | 1,099 | 32.8 | 1,099 | 32.8 | * | * | * | * |
| Almost never | 3,928 | 54.5 | 1,828 | 54.5 | 2,043 | 100.0 | 57 | 76.8 |
| Unknown | 23 | 0.2 | 6 | 0.2 | * | * | 17 | 23.2 |
| Total | 5,470 | 100.0 | 3,353 | 100.0 | 2,043 | 100.0 | 74 | 100.0 |
| Rent-to-Own | | | | | | | | |
| At least a few times a year | 329 | 11.9 | 329 | 11.9 | * | * | * | * |
| Once or twice a year | 1,220 | 44.0 | 1,220 | 44.0 | * | * | * | * |
| Almost never | 1,923 | 44.1 | 1,221 | 44.1 | 664 | 100.0 | 38 | 84.8 |
| Unknown | 8 | 0.0 | 1 | 0.0 | * | * | 7 | 15.2 |
| Total | 3,481 | 100.0 | 2,771 | 100.0 | 664 | 100.0 | 45 | 100.0 |

Notes: Totals include only underbanked households that use the specified AFS products. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a The frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. Over 7 percent of unbanked households that use payday lending have missing frequency of use data compared to less than 1 percent of households that use other AFS products. In addition, the question regarding frequency of use was asked differently for payday lending than for other AFS products (see Supplement Survey Instrument in Appendix E).

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-19 Reasons Underbanked Households Use AFS

| Reasons Household Used AFS Instead of Banks | Banked Households | | Underbanked Status | | | | | |
|---|-------------------|--------------|--------------------|--------------|-----------------|--------------|----------------------------|--------------|
| | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| Non-Bank Money Orders | | | | | | | | |
| Banks do not sell money orders | 575 | 2.0 | 339 | 2.0 | 216 | 1.8 | 20 | 5.5 |
| The place to purchase money orders is more convenient | 18,062 | 61.5 | 9,973 | 57.8 | 7,888 | 67.2 | 201 | 55.3 |
| Banks charge more for money orders | 6,385 | 21.7 | 4,778 | 27.7 | 1,562 | 13.3 | 45 | 12.5 |
| The place feels more comfortable than a bank | 770 | 2.6 | 536 | 3.1 | 225 | 1.9 | 9 | 2.5 |
| Other | 3,234 | 11.0 | 1,555 | 9.0 | 1,649 | 14.1 | 30 | 8.3 |
| Not provided | 330 | 1.1 | 80 | 0.5 | 193 | 1.6 | 58 | 15.9 |
| Total ^a | 29,358 | 100.0 | 17,261 | 100.0 | 11,732 | 100.0 | 364 | 100.0 |
| Non-Bank Check Cashing | | | | | | | | |
| Don't have a bank account | 843 | 9.6 | 675 | 10.6 | 163 | 7.3 | 5 | 3.8 |
| To get money faster | 1,417 | 16.2 | 1,120 | 17.6 | 286 | 12.7 | 11 | 8.3 |
| The place is more convenient | 4,960 | 56.6 | 3,545 | 55.6 | 1,355 | 60.4 | 60 | 43.8 |
| Bank charges more to cash checks | 180 | 2.1 | 157 | 2.5 | 22 | 1.0 | * | * |
| The place to cash checks asks for fewer IDs | 48 | 0.5 | 44 | 0.7 | 4 | 0.2 | * | * |
| Feel more comfortable than at a bank | 179 | 2.0 | 127 | 2.0 | 42 | 1.9 | 9 | 6.7 |
| Other | 1,001 | 11.4 | 662 | 10.4 | 328 | 14.6 | 11 | 8.1 |
| Not provided | 128 | 1.5 | 44 | 0.7 | 45 | 2.0 | 40 | 29.3 |
| Total | 8,757 | 100.0 | 6,374 | 100.0 | 2,245 | 100.0 | 137 | 100.0 |
| Payday Loans | | | | | | | | |
| The payday loan place is more convenient | 920 | 25.8 | 892 | 25.9 | 1 | 9.4 | 27 | 22.4 |
| Easier to get a payday loan than to qualify for a bank loan | 1,532 | 42.9 | 1490 | 43.2 | 6 | 90.6 | 36 | 29.9 |
| Payday loan service feels more comfortable than a bank | 89 | 2.5 | 82 | 2.4 | * | * | 7 | 5.7 |
| Don't qualify for bank loan | 561 | 15.7 | 550 | 16.0 | * | * | 12 | 9.5 |
| Other | 413 | 11.6 | 392 | 11.4 | * | * | 22 | 17.7 |
| Not provided | 57 | 1.6 | 39.0 | 1.1 | * | * | 18.0 | 14.8 |
| Total | 3,572 | 100.0 | 3,444 | 100.0 | 7 | 100.0 | 122 | 100.0 |
| Pawn Shops | | | | | | | | |
| Banks don't have small loans | 315 | 5.7 | 232 | 6.9 | 81 | 4.0 | 2 | 2.3 |
| The pawn shop is more convenient | 1,104 | 20.2 | 712 | 21.2 | 375 | 18.3 | 17 | 22.3 |
| Easier to get money from pawn shop than quality for bank loan | 1,816 | 33.2 | 1271 | 37.9 | 533 | 26.1 | 13 | 18.0 |
| More comfortable at a pawn shop than at a bank | 116 | 2.1 | 66 | 2.0 | 50 | 2.5 | * | * |
| Don't qualify for a bank loan | 529 | 9.7 | 420 | 12.5 | 99 | 4.8 | 10 | 13.8 |
| Other | 1,523 | 27.8 | 631 | 18.8 | 878 | 43.0 | 13 | 17.5 |
| Not provided | 68 | 1.2 | 21 | 0.6 | 27 | 1.3 | 19 | 26.0 |
| Total | 5,470 | 100.0 | 3,353 | 100.0 | 2,043 | 100.0 | 74 | 100.0 |

Notes: Totals include only underbanked households that use the specified AFS products. Figures do not always reconcile to totals because of rounding of household weights to represent the population totals.

* For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportions rounded to 0.0 percent. It is estimated that the population value is only slightly greater than zero for this cell.

Table A-20 Reasons Underbanked Households Use AFS Credit

| Main Reason Household Used AFS Credit | Banked Households | | Underbanked Status | | | | | |
|--|-------------------|--------------|--------------------|--------------|-----------------|--------------|----------------------------|--------------|
| | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total | Number (1000s) | Pct of Total |
| To make up for lost income | 1,517 | 13.4 | 1,308 | 15.4 | 182 | 7.0 | 27 | 12.8 |
| For basic living expenses | 3,624 | 32.1 | 3,221 | 38.0 | 372 | 14.3 | 31 | 15.0 |
| For house repairs or to buy an appliance | 788 | 7.0 | 631 | 7.4 | 152 | 5.8 | 4 | 2.1 |
| For medical expenses | 212 | 1.9 | 193 | 2.3 | 20 | 0.7 | * | * |
| For car repairs | 403 | 3.6 | 379 | 4.5 | 24 | 0.9 | * | * |
| For school or childcare expenses | 163 | 1.4 | 132 | 1.6 | 30 | 1.1 | 1 | 0.3 |
| For special gifts or luxuries | 718 | 6.4 | 522 | 6.2 | 187 | 7.2 | 9 | 4.3 |
| Other | 3,550 | 31.4 | 1,943 | 22.9 | 1,535 | 58.9 | 72 | 34.4 |
| Unknown | 325 | 2.9 | 156 | 1.8 | 104 | 4.0 | 65 | 31.1 |
| Total ^a | 11,300 | 100.0 | 8,484 | 100.0 | 2,606 | 100.0 | 209 | 100.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

^a Totals include only households that have used an AFS credit product.



Appendix B - Detailed State Tables

Table B-1 Banking Status of Households by State

| Region | All Households | | Unbanked | | Has a Bank Account | | | | | |
|----------------------|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All U.S. Households | 118,574 | 100.0 | 9,085 | 7.7 | 21,276 | 17.9 | 83,399 | 70.3 | 4,813 | 4.1 |
| Midwest | | | | | | | | | | |
| Illinois | 4,911 | 100.0 | 304 | 6.2 | 773 | 15.7 | 3,704 | 75.4 | 130 | 2.7 |
| Indiana | 2,445 | 100.0 | 180 | 7.4 | 410 | 16.8 | 1,786 | 73.1 | 69 | 2.8 |
| Iowa | 1,229 | 100.0 | 57 | 4.7 | 206 | 16.8 | 941 | 76.6 | 25 | 2.0 |
| Kansas | 1,147 | 100.0 | 73 | 6.4 | 200 | 17.4 | 843 | 73.5 | 31 | 2.7 |
| Michigan | 3,938 | 100.0 | 265 | 6.7 | 658 | 16.7 | 2,825 | 71.7 | 190 | 4.8 |
| Minnesota | 2,131 | 100.0 | 56 | 2.6 | 236 | 11.1 | 1,791 | 84.1 | 47 | 2.2 |
| Missouri | 2,473 | 100.0 | 204 | 8.2 | 478 | 19.3 | 1,707 | 69.0 | 84 | 3.4 |
| Nebraska | 708 | 100.0 | 38 | 5.4 | 105 | 14.9 | 552 | 77.9 | 13 | 1.8 |
| North Dakota | 275 | 100.0 | 13 | 4.8 | 52 | 19.0 | 203 | 73.7 | 7 | 2.6 |
| Ohio | 4,596 | 100.0 | 328 | 7.1 | 966 | 21.0 | 3,076 | 66.9 | 226 | 4.9 |
| South Dakota | 332 | 100.0 | 16 | 4.8 | 54 | 16.2 | 253 | 76.3 | 9 | 2.7 |
| Wisconsin | 2,322 | 100.0 | 99 | 4.3 | 372 | 16.0 | 1,814 | 78.1 | 37 | 1.6 |
| Northeast | | | | | | | | | | |
| Connecticut | 1,374 | 100.0 | 73 | 5.3 | 190 | 13.8 | 1,053 | 76.7 | 57 | 4.2 |
| Maine | 550 | 100.0 | 14 | 2.6 | 99 | 18.0 | 420 | 76.4 | 16 | 3.0 |
| Massachusetts | 2,637 | 100.0 | 108 | 4.1 | 302 | 11.4 | 2,132 | 80.9 | 95 | 3.6 |
| New Hampshire | 524 | 100.0 | 12 | 2.2 | 63 | 12.1 | 436 | 83.3 | 13 | 2.4 |
| New Jersey | 3,141 | 100.0 | 233 | 7.4 | 377 | 12.0 | 2,394 | 76.2 | 137 | 4.4 |
| New York | 7,749 | 100.0 | 761 | 9.8 | 1,492 | 19.3 | 5,028 | 64.9 | 468 | 6.0 |
| Pennsylvania | 4,958 | 100.0 | 251 | 5.1 | 874 | 17.6 | 3,646 | 73.5 | 186 | 3.8 |
| Rhode Island | 423 | 100.0 | 26 | 6.2 | 52 | 12.2 | 331 | 78.3 | 14 | 3.3 |
| Vermont | 256 | 100.0 | 11 | 4.2 | 31 | 12.1 | 207 | 81.1 | 7 | 2.6 |
| South | | | | | | | | | | |
| Alabama | 1,911 | 100.0 | 222 | 11.6 | 386 | 20.2 | 1,194 | 62.5 | 109 | 5.7 |
| Arkansas | 1,135 | 100.0 | 115 | 10.1 | 253 | 22.3 | 733 | 64.6 | 33 | 2.9 |
| Delaware | 341 | 100.0 | 19 | 5.6 | 50 | 14.7 | 266 | 77.9 | 6 | 1.7 |
| District of Columbia | 301 | 100.0 | 37 | 12.2 | 72 | 23.9 | 182 | 60.4 | 11 | 3.5 |
| Florida | 7,567 | 100.0 | 527 | 7.0 | 1,270 | 16.8 | 5,407 | 71.4 | 364 | 4.8 |
| Georgia | 3,765 | 100.0 | 457 | 12.2 | 731 | 19.4 | 2,439 | 64.8 | 137 | 3.6 |
| Kentucky | 1,754 | 100.0 | 208 | 11.9 | 415 | 23.7 | 1,099 | 62.7 | 31 | 1.8 |
| Louisiana | 1,769 | 100.0 | 155 | 8.7 | 405 | 22.9 | 1,160 | 65.6 | 50 | 2.8 |
| Maryland | 2,169 | 100.0 | 121 | 5.6 | 434 | 20.0 | 1,539 | 71.0 | 75 | 3.5 |
| Mississippi | 1,118 | 100.0 | 184 | 16.4 | 282 | 25.2 | 616 | 55.1 | 37 | 3.3 |
| North Carolina | 3,749 | 100.0 | 306 | 8.2 | 750 | 20.0 | 2,537 | 67.7 | 156 | 4.2 |
| Oklahoma | 1,445 | 100.0 | 141 | 9.8 | 316 | 21.9 | 912 | 63.1 | 75 | 5.2 |
| South Carolina | 1,790 | 100.0 | 182 | 10.2 | 432 | 24.2 | 1,119 | 62.5 | 57 | 3.2 |
| Tennessee | 2,517 | 100.0 | 249 | 9.9 | 441 | 17.5 | 1,746 | 69.4 | 82 | 3.2 |
| Texas | 8,891 | 100.0 | 1,040 | 11.7 | 2,145 | 24.1 | 5,409 | 60.8 | 298 | 3.4 |
| Virginia | 2,996 | 100.0 | 153 | 5.1 | 464 | 15.5 | 2,252 | 75.2 | 127 | 4.3 |
| West Virginia | 756 | 100.0 | 47 | 6.3 | 156 | 20.7 | 524 | 69.3 | 28 | 3.7 |
| West | | | | | | | | | | |
| Alaska | 250 | 100.0 | 11 | 4.3 | 64 | 25.5 | 166 | 66.3 | 10 | 4.0 |
| Arizona | 2,630 | 100.0 | 197 | 7.5 | 441 | 16.8 | 1,915 | 72.8 | 77 | 2.9 |
| California | 13,094 | 100.0 | 1,013 | 7.7 | 1,990 | 15.2 | 9,350 | 71.4 | 741 | 5.7 |
| Colorado | 2,000 | 100.0 | 138 | 6.9 | 307 | 15.3 | 1,474 | 73.7 | 82 | 4.1 |
| Hawaii | 439 | 100.0 | 13 | 2.9 | 61 | 13.8 | 329 | 75.0 | 37 | 8.3 |
| Idaho | 566 | 100.0 | 38 | 6.7 | 111 | 19.7 | 392 | 69.3 | 24 | 4.2 |
| Montana | 419 | 100.0 | 16 | 3.8 | 83 | 19.7 | 300 | 71.4 | 21 | 5.0 |
| Nevada | 981 | 100.0 | 67 | 6.9 | 201 | 20.5 | 680 | 69.3 | 33 | 3.3 |
| New Mexico | 780 | 100.0 | 89 | 11.4 | 169 | 21.7 | 488 | 62.5 | 34 | 4.4 |
| Oregon | 1,558 | 100.0 | 88 | 5.7 | 230 | 14.8 | 1,124 | 72.1 | 116 | 7.5 |
| Utah | 902 | 100.0 | 15 | 1.7 | 137 | 15.2 | 718 | 79.6 | 32 | 3.6 |
| Washington | 2,643 | 100.0 | 103 | 3.9 | 456 | 17.3 | 2,027 | 76.7 | 57 | 2.1 |
| Wyoming | 221 | 100.0 | 9 | 4.0 | 38 | 17.4 | 161 | 73.1 | 12 | 5.5 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals

Table B-2 Banking Status by Household Characteristics: Alabama

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,911 | 100.0 | 222 | 11.6 | 386 | 20.2 | 1,194 | 62.5 | 109 | 5.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 489 | 100 | 126 | 25.7 | 194 | 39.7 | 144 | 29.5 | 25 | 5.1 |
| Hispanic non-Black | 42 | 100 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,343 | 100.0 | 69 | 5.1 | 173 | 12.9 | 1,017 | 75.7 | 84 | 6.2 |
| Other non-Black non-Hispanic | 37 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,250 | 100.0 | 118 | 9.5 | 231 | 18.5 | 808 | 64.6 | 92 | 7.4 |
| Married couple | 961 | 100.0 | 29 | 3.0 | 158 | 16.5 | 701 | 73.0 | 72 | 7.4 |
| Female householder, no husband present | 227 | 100.0 | 65 | 28.5 | 66 | 28.9 | 80 | 35.3 | 16 | 7.3 |
| Male householder, no wife present | 62 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 661 | 100.0 | 104 | 15.7 | 154 | 23.4 | 386 | 58.5 | 16 | 2.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 325 | 100.0 | 124 | 38.0 | 86 | 26.6 | 110 | 34.0 | 5 | 1.4 |
| Between \$15,000 and \$30,000 | 342 | 100.0 | 36 | 10.5 | 97 | 28.3 | 193 | 56.4 | 17 | 4.9 |
| Between \$30,000 and \$50,000 | 284 | 100.0 | 22 | 7.9 | 67 | 23.5 | 183 | 64.7 | 11 | 3.9 |
| Between \$50,000 and \$75,000 | 302 | 100.0 | 6 | 2.1 | 54 | 17.8 | 224 | 74.0 | 18 | 6.1 |
| At least \$75,000 | 341 | 100.0 | * | * | 49 | 14.4 | 278 | 81.3 | 15 | 4.3 |
| Unknown | 316 | 100.0 | 34 | 10.8 | 33 | 10.3 | 206 | 65.2 | 43 | 13.7 |
| Education | | | | | | | | | | |
| No high school degree | 297 | 100.0 | 111 | 37.5 | 67 | 22.4 | 112 | 37.6 | 8 | 2.5 |
| High school degree | 576 | 100.0 | 65 | 11.3 | 135 | 23.4 | 354 | 61.4 | 23 | 4.0 |
| Some college | 584 | 100.0 | 39 | 6.8 | 119 | 20.4 | 375 | 64.1 | 51 | 8.7 |
| College degree (four year) | 453 | 100.0 | 6 | 1.4 | 65 | 14.3 | 354 | 78.2 | 28 | 6.1 |
| Age | | | | | | | | | | |
| 15 to 34 years | 395 | 100.0 | 65 | 16.5 | 115 | 29.1 | 186 | 47.1 | 29 | 7.2 |
| 35 to 44 years | 364 | 100.0 | 61 | 16.7 | 56 | 15.3 | 219 | 60.1 | 29 | 7.8 |
| 45 to 54 years | 354 | 100.0 | 42 | 11.9 | 69 | 19.6 | 224 | 63.2 | 19 | 5.3 |
| 55 to 64 years | 308 | 100.0 | 6 | 2.1 | 68 | 22.1 | 230 | 74.8 | 3 | 1.0 |
| 65 years or more | 490 | 100.0 | 48 | 9.7 | 77 | 15.8 | 335 | 68.4 | 30 | 6.1 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,400 | 100.0 | 63 | 4.5 | 245 | 17.5 | 1,008 | 71.9 | 85 | 6.1 |
| Non-homeowner | 510 | 100.0 | 160 | 31.3 | 140 | 27.5 | 187 | 36.6 | 24 | 4.6 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-3 Banking Status by Household Characteristics: Alaska

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 250 | 100.0 | 11 | 4.3 | 64 | 25.5 | 166 | 66.3 | 10 | 4.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 11 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 9 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 188 | 100.0 | 4 | 2.1 | 40 | 21.4 | 138 | 73.3 | 6 | 3.3 |
| Other non-Black non-Hispanic | 41 | 100.0 | 5 | 11.7 | 15 | 35.1 | 20 | 47.7 | 2 | 5.6 |
| Household Type | | | | | | | | | | |
| Family household | 164 | 100.0 | 5 | 3.1 | 41 | 25.3 | 111 | 67.9 | 6 | 3.7 |
| Married couple | 132 | 100.0 | 1 | 0.9 | 31 | 23.9 | 94 | 71.2 | 5 | 4.0 |
| Female householder, no husband present | 22 | 100.0 | 1 | 5.8 | 8 | 35.6 | 13 | 56.7 | * | 1.8 |
| Male householder, no wife present | 10 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 86 | 100.0 | 6 | 6.6 | 22 | 25.7 | 54 | 63.3 | 4 | 4.4 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 23 | 100.0 | 5 | 22.0 | 4 | 15.3 | 13 | 56.3 | 1 | 6.4 |
| Between \$15,000 and \$30,000 | 30 | 100.0 | 2 | 7.7 | 12 | 39.3 | 15 | 49.2 | 1 | 3.7 |
| Between \$30,000 and \$50,000 | 44 | 100.0 | 1 | 2.0 | 14 | 31.9 | 28 | 65.1 | * | 0.9 |
| Between \$50,000 and \$75,000 | 49 | 100.0 | 1 | 1.8 | 18 | 36.2 | 29 | 59.1 | 1 | 2.8 |
| At least \$75,000 | 83 | 100.0 | * | * | 12 | 14.7 | 67 | 81.3 | 3 | 4.0 |
| Unknown | 21 | 100.0 | 1 | 7.0 | 4 | 20.5 | 13 | 62.0 | 2 | 10.5 |
| Education | | | | | | | | | | |
| No high school degree | 18 | 100.0 | 5 | 25.1 | 5 | 26.4 | 8 | 43.4 | 1 | 5.2 |
| High school degree | 81 | 100.0 | 5 | 5.9 | 24 | 29.8 | 51 | 62.6 | 1 | 1.6 |
| Some college | 78 | 100.0 | 1 | 1.1 | 24 | 31.4 | 48 | 61.9 | 4 | 5.6 |
| College degree (four year) | 73 | 100.0 | * | 0.7 | 10 | 14.0 | 59 | 80.8 | 3 | 4.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 67 | 100.0 | 3 | 4.8 | 27 | 40.1 | 35 | 52.2 | 2 | 2.8 |
| 35 to 44 years | 45 | 100.0 | 3 | 6.7 | 11 | 24.4 | 29 | 65.4 | 2 | 3.4 |
| 45 to 54 years | 63 | 100.0 | 2 | 3.8 | 13 | 21.0 | 45 | 71.7 | 2 | 3.5 |
| 55 to 64 years | 43 | 100.0 | 1 | 3.2 | 6 | 15.1 | 32 | 74.0 | 3 | 7.7 |
| 65 years or more | 32 | 100.0 | 1 | 2.3 | 6 | 19.1 | 25 | 75.7 | 1 | 3.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 167 | 100.0 | 3 | 1.5 | 33 | 20.0 | 123 | 74.0 | 7 | 4.5 |
| Non-homeowner | 83 | 100.0 | 8 | 9.8 | 30 | 36.5 | 42 | 50.8 | 2 | 3.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-4 Banking Status by Household Characteristics: Arizona

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,630 | 100.0 | 197 | 7.5 | 441 | 16.8 | 1,915 | 72.8 | 77 | 2.9 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 110 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 627 | 100.0 | 111 | 17.6 | 144 | 23.0 | 359 | 57.2 | 13 | 2.1 |
| White non-Black non-Hispanic | 1,728 | 100.0 | 37 | 2.2 | 235 | 13.6 | 1,402 | 81.1 | 54 | 3.2 |
| Other non-Black non-Hispanic | 166 | 100.0 | 45 | 27.4 | 35 | 21.3 | 80 | 48.5 | 5 | 2.8 |
| Household Type | | | | | | | | | | |
| Family household | 1,619 | 100.0 | 115 | 7.1 | 312 | 19.3 | 1,123 | 69.4 | 68 | 4.2 |
| Married couple | 1,239 | 100.0 | 46 | 3.7 | 201 | 16.2 | 929 | 75.0 | 63 | 5.1 |
| Female householder, no husband present | 283 | 100.0 | 55 | 19.4 | 69 | 24.3 | 154 | 54.4 | 5 | 1.9 |
| Male householder, no wife present | 96 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 1,012 | 100.0 | 82 | 8.1 | 129 | 12.7 | 793 | 78.3 | 8 | 0.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 284 | 100.0 | 89 | 31.4 | 41 | 14.3 | 145 | 51.0 | 9 | 3.3 |
| Between \$15,000 and \$30,000 | 379 | 100.0 | 59 | 15.5 | 76 | 20.1 | 226 | 59.6 | 18 | 4.9 |
| Between \$30,000 and \$50,000 | 497 | 100.0 | 17 | 3.5 | 109 | 22.0 | 353 | 71.0 | 18 | 3.5 |
| Between \$50,000 and \$75,000 | 472 | 100.0 | 5 | 1.1 | 95 | 20.0 | 363 | 76.9 | 9 | 2.0 |
| At least \$75,000 | 577 | 100.0 | 5 | 0.9 | 91 | 15.8 | 472 | 81.8 | 8 | 1.4 |
| Unknown | 420 | 100.0 | 22 | 5.2 | 29 | 6.8 | 356 | 84.7 | 14 | 3.3 |
| Education | | | | | | | | | | |
| No high school degree | 350 | 100.0 | 83 | 23.7 | 77 | 21.9 | 185 | 52.9 | 5 | 1.5 |
| High school degree | 655 | 100.0 | 75 | 11.4 | 162 | 24.7 | 397 | 60.6 | 22 | 3.3 |
| Some college | 858 | 100.0 | 40 | 4.6 | 151 | 17.6 | 637 | 74.2 | 31 | 3.6 |
| College degree (four year) | 767 | 100.0 | * | * | 52 | 6.7 | 697 | 90.9 | 19 | 2.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 602 | 100.0 | 52 | 8.6 | 127 | 21.1 | 406 | 67.4 | 17 | 2.9 |
| 35 to 44 years | 501 | 100.0 | 59 | 11.8 | 117 | 23.3 | 315 | 63.0 | 9 | 1.9 |
| 45 to 54 years | 497 | 100.0 | 43 | 8.6 | 85 | 17.2 | 347 | 69.7 | 22 | 4.5 |
| 55 to 64 years | 487 | 100.0 | 26 | 5.4 | 73 | 14.9 | 379 | 77.8 | 9 | 1.9 |
| 65 years or more | 544 | 100.0 | 17 | 3.2 | 39 | 7.2 | 469 | 86.2 | 19 | 3.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,848 | 100.0 | 79 | 4.3 | 234 | 12.7 | 1,475 | 79.8 | 60 | 3.2 |
| Non-homeowner | 782 | 100.0 | 118 | 15.1 | 206 | 26.4 | 440 | 56.3 | 17 | 2.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-5 Banking Status by Household Characteristics: Arkansas

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,135 | 100 | 115 | 10.1 | 253 | 22.3 | 733 | 64.6 | 33 | 2.9 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 188 | 100 | 52 | 27.8 | 62 | 32.9 | 65 | 34.8 | 9 | 4.5 |
| Hispanic non-Black | 43 | 100 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 883 | 100 | 45 | 5.1 | 176 | 19.9 | 641 | 72.6 | 21 | 2.4 |
| Other non-Black non-Hispanic | 20 | 100 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 771 | 100 | 89 | 11.6 | 177 | 23.0 | 476 | 61.7 | 29 | 3.7 |
| Married couple | 546 | 100 | 30 | 5.4 | 111 | 20.3 | 385 | 70.5 | 21 | 3.8 |
| Female householder, no husband present | 157 | 100 | 48 | 30.9 | 41 | 26.5 | 62 | 39.7 | 4 | 2.8 |
| Male householder, no wife present | 69 | 100 | 11 | 16.5 | 25 | 36.7 | 29 | 41.6 | 3 | 5.1 |
| Nonfamily household and other | 363 | 100 | 26 | 7.0 | 76 | 20.8 | 257 | 70.9 | 4 | 1.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 230 | 100 | 67 | 29.2 | 47 | 20.3 | 114 | 49.4 | 3 | 1.1 |
| Between \$15,000 and \$30,000 | 245 | 100 | 28 | 11.3 | 72 | 29.4 | 142 | 57.9 | 3 | 1.4 |
| Between \$30,000 and \$50,000 | 199 | 100 | 6 | 3.3 | 59 | 29.8 | 118 | 59.6 | 15 | 7.4 |
| Between \$50,000 and \$75,000 | 164 | 100 | * | * | 34 | 20.5 | 128 | 77.8 | 3 | 1.7 |
| At least \$75,000 | 146 | 100 | * | * | 17 | 12.0 | 127 | 86.7 | 2 | 1.4 |
| Unknown | 151 | 100 | 14 | 9.0 | 24 | 16.1 | 105 | 69.9 | 8 | 5.0 |
| Education | | | | | | | | | | |
| No high school degree | 193 | 100 | 53 | 27.4 | 46 | 23.8 | 86 | 44.3 | 9 | 4.5 |
| High school degree | 410 | 100 | 38 | 9.2 | 96 | 23.3 | 262 | 63.9 | 15 | 3.6 |
| Some college | 329 | 100 | 24 | 7.4 | 79 | 24.1 | 217 | 66.0 | 8 | 2.5 |
| College degree (four year) | 202 | 100 | * | * | 32 | 16.0 | 168 | 83.4 | 1 | 0.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 270 | 100 | 51 | 18.8 | 88 | 32.6 | 127 | 47.0 | 4 | 1.6 |
| 35 to 44 years | 176 | 100 | 22 | 12.5 | 28 | 15.9 | 113 | 64.3 | 13 | 7.3 |
| 45 to 54 years | 229 | 100 | 18 | 8.0 | 70 | 30.6 | 138 | 60.2 | 3 | 1.2 |
| 55 to 64 years | 197 | 100 | 19 | 9.6 | 41 | 20.6 | 126 | 64.0 | 12 | 5.8 |
| 65 years or more | 262 | 100 | 5 | 1.9 | 26 | 10.0 | 229 | 87.4 | 2 | 0.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 761 | 100 | 24 | 3.2 | 126 | 16.6 | 582 | 76.5 | 28 | 3.7 |
| Non-homeowner | 373 | 100 | 91 | 24.3 | 127 | 34.0 | 151 | 40.5 | 5 | 1.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero

Table B-6 Banking Status by Household Characteristics: California

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 13,094 | 100.0 | 1,013 | 7.7 | 1,990 | 15.2 | 9,350 | 71.4 | 741 | 5.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,034 | 100.0 | 163 | 15.8 | 319 | 30.9 | 499 | 48.3 | 53 | 5.1 |
| Hispanic non-Black | 3,533 | 100.0 | 650 | 18.4 | 756 | 21.4 | 1,867 | 52.9 | 260 | 7.4 |
| White non-Black non-Hispanic | 6,903 | 100.0 | 142 | 2.1 | 795 | 11.5 | 5,658 | 82.0 | 308 | 4.5 |
| Other non-Black non-Hispanic | 1,624 | 100.0 | 58 | 3.6 | 120 | 7.4 | 1,326 | 81.6 | 121 | 7.4 |
| Household Type | | | | | | | | | | |
| Family household | 9,031 | 100.0 | 753 | 8.3 | 1,466 | 16.2 | 6,282 | 69.6 | 529 | 5.9 |
| Married couple | 6,688 | 100.0 | 357 | 5.3 | 906 | 13.5 | 5,053 | 75.6 | 372 | 5.6 |
| Female householder, no husband present | 1,578 | 100.0 | 271 | 17.2 | 398 | 25.2 | 805 | 51.0 | 105 | 6.6 |
| Male householder, no wife present | 764 | 100.0 | 125 | 16.4 | 163 | 21.4 | 424 | 55.5 | 52 | 6.8 |
| Nonfamily household and other | 4,063 | 100.0 | 260 | 6.4 | 523 | 12.9 | 3,067 | 75.5 | 213 | 5.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 1,463 | 100.0 | 332 | 22.7 | 320 | 21.8 | 750 | 51.2 | 62 | 4.3 |
| Between \$15,000 and \$30,000 | 1,816 | 100.0 | 370 | 20.4 | 422 | 23.2 | 955 | 52.6 | 69 | 3.8 |
| Between \$30,000 and \$50,000 | 2,276 | 100.0 | 152 | 6.7 | 444 | 19.5 | 1,558 | 68.5 | 121 | 5.3 |
| Between \$50,000 and \$75,000 | 1,985 | 100.0 | 36 | 1.8 | 302 | 15.2 | 1,564 | 78.8 | 82 | 4.2 |
| At least \$75,000 | 3,868 | 100.0 | 4 | 0.1 | 342 | 8.8 | 3,379 | 87.4 | 143 | 3.7 |
| Unknown | 1,685 | 100.0 | 118 | 7.0 | 159 | 9.5 | 1,143 | 67.9 | 264 | 15.7 |
| Education | | | | | | | | | | |
| No high school degree | 1,958 | 100.0 | 525 | 26.8 | 400 | 20.5 | 911 | 46.5 | 121 | 6.2 |
| High school degree | 2,715 | 100.0 | 278 | 10.2 | 447 | 16.5 | 1,801 | 66.3 | 190 | 7.0 |
| Some college | 4,001 | 100.0 | 169 | 4.2 | 753 | 18.8 | 2,857 | 71.4 | 221 | 5.5 |
| College degree (four year) | 4,420 | 100.0 | 41 | 0.9 | 389 | 8.8 | 3,780 | 85.5 | 210 | 4.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 2,951 | 100.0 | 427 | 14.5 | 606 | 20.5 | 1,747 | 59.2 | 171 | 5.8 |
| 35 to 44 years | 2,669 | 100.0 | 208 | 7.8 | 514 | 19.2 | 1,787 | 66.9 | 160 | 6.0 |
| 45 to 54 years | 2,746 | 100.0 | 216 | 7.9 | 371 | 13.5 | 1,996 | 72.7 | 163 | 5.9 |
| 55 to 64 years | 2,301 | 100.0 | 109 | 4.7 | 265 | 11.5 | 1,806 | 78.5 | 121 | 5.3 |
| 65 years or more | 2,426 | 100.0 | 52 | 2.2 | 234 | 9.6 | 2,014 | 83.0 | 127 | 5.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 7,480 | 100.0 | 146 | 2.0 | 676 | 9.0 | 6,198 | 82.9 | 459 | 6.1 |
| Non-homeowner | 5,614 | 100.0 | 867 | 15.4 | 1,314 | 23.4 | 3,152 | 56.1 | 282 | 5.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-7 Banking Status by Household Characteristics: Colorado

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,000 | 100.0 | 138 | 6.9 | 307 | 15.3 | 1,474 | 73.7 | 82 | 4.1 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 127 | 100.0 | 28 | 22.1 | 28 | 22.0 | 68 | 54.0 | 2 | 1.9 |
| Hispanic non-Black | 263 | 100.0 | 75 | 28.4 | 65 | 24.7 | 114 | 43.4 | 9 | 3.5 |
| White non-Black non-Hispanic | 1,528 | 100.0 | 29 | 1.9 | 204 | 13.3 | 1,227 | 80.3 | 68 | 4.5 |
| Other non-Black non-Hispanic | 83 | 100.0 | 6 | 7.8 | 10 | 12.3 | 64 | 77.5 | 2 | 2.4 |
| Household Type | | | | | | | | | | |
| Family household | 1,269 | 100.0 | 92 | 7.3 | 188 | 14.8 | 928 | 73.2 | 60 | 4.7 |
| Married couple | 998 | 100.0 | 45 | 4.5 | 135 | 13.5 | 773 | 77.4 | 46 | 4.6 |
| Female householder, no husband present | 174 | 100.0 | 36 | 20.5 | 34 | 19.3 | 97 | 55.8 | 8 | 4.4 |
| Male householder, no wife present | 96 | 100.0 | 12 | 12.1 | 20 | 20.7 | 59 | 61.1 | 6 | 6.1 |
| Nonfamily household and other | 731 | 100.0 | 46 | 6.2 | 118 | 16.2 | 545 | 74.5 | 22 | 3.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 207 | 100.0 | 77 | 37.4 | 42 | 20.2 | 86 | 41.5 | 2 | 0.9 |
| Between \$15,000 and \$30,000 | 271 | 100.0 | 26 | 9.7 | 69 | 25.3 | 166 | 61.2 | 10 | 3.7 |
| Between \$30,000 and \$50,000 | 403 | 100.0 | 20 | 4.9 | 75 | 18.5 | 290 | 71.8 | 19 | 4.7 |
| Between \$50,000 and \$75,000 | 348 | 100.0 | 9 | 2.6 | 60 | 17.2 | 268 | 76.9 | 12 | 3.3 |
| At least \$75,000 | 621 | 100.0 | NA | NA | 46 | 7.4 | 555 | 89.4 | 20 | 3.2 |
| Unknown | 150 | 100.0 | 5 | 3.6 | 15 | 10.3 | 109 | 73.0 | 20 | 13.1 |
| Education | | | | | | | | | | |
| No high school degree | 144 | 100.0 | 56 | 38.8 | 33 | 22.6 | 45 | 30.9 | 11 | 7.7 |
| High school degree | 465 | 100.0 | 41 | 8.7 | 103 | 22.1 | 307 | 66.1 | 14 | 3.1 |
| Some college | 576 | 100.0 | 30 | 5.2 | 92 | 15.9 | 425 | 73.9 | 29 | 5.0 |
| College degree (four year) | 815 | 100.0 | 11 | 1.4 | 80 | 9.8 | 696 | 85.5 | 27 | 3.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 504 | 100.0 | 69 | 13.6 | 110 | 21.8 | 309 | 61.4 | 16 | 3.2 |
| 35 to 44 years | 380 | 100.0 | 29 | 7.7 | 79 | 20.9 | 259 | 68.1 | 13 | 3.3 |
| 45 to 54 years | 427 | 100.0 | 21 | 4.8 | 59 | 13.9 | 327 | 76.5 | 20 | 4.8 |
| 55 to 64 years | 354 | 100.0 | 9 | 2.6 | 37 | 10.5 | 289 | 81.6 | 19 | 5.3 |
| 65 years or more | 335 | 100.0 | 10 | 2.9 | 21 | 6.3 | 290 | 86.6 | 14 | 4.1 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,401 | 100.0 | 30 | 2.1 | 138 | 9.9 | 1,169 | 83.4 | 64 | 4.5 |
| Non-homeowner | 598 | 100.0 | 108 | 18.0 | 168 | 28.1 | 304 | 50.8 | 18 | 3.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table B-8 Banking Status by Household Characteristics: Connecticut

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,374 | 100.0 | 73 | 5.3 | 190 | 13.8 | 1,053 | 76.7 | 57 | 4.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 155 | 100.0 | 24 | 15.8 | 47 | 30.7 | 75 | 48.5 | 8 | 5.0 |
| Hispanic non-Black | 114 | 100.0 | 37 | 32.8 | 32 | 27.8 | 44 | 38.4 | 1 | 1.0 |
| White non-Black non-Hispanic | 1,054 | 100.0 | 11 | 1.1 | 98 | 9.3 | 899 | 85.4 | 45 | 4.2 |
| Other non-Black non-Hispanic | 51 | 100.0 | * | * | 12 | 23.8 | 35 | 68.6 | 4 | 7.5 |
| Household Type | | | | | | | | | | |
| Family household | 923 | 100.0 | 46 | 5.0 | 122 | 13.2 | 705 | 76.3 | 50 | 5.4 |
| Married couple | 694 | 100.0 | 12 | 1.7 | 60 | 8.7 | 587 | 84.6 | 35 | 5.0 |
| Female householder, no husband present | 173 | 100.0 | 28 | 16.0 | 50 | 29.0 | 83 | 47.9 | 12 | 7.1 |
| Male householder, no wife present | 56 | 100.0 | 7 | 11.9 | 12 | 20.9 | 35 | 62.0 | 3 | 5.2 |
| Nonfamily household and other | 450 | 100.0 | 27 | 6.0 | 67 | 14.9 | 349 | 77.4 | 7 | 1.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 148 | 100.0 | 39 | 26.1 | 29 | 19.4 | 71 | 48.2 | 9 | 6.3 |
| Between \$15,000 and \$30,000 | 147 | 100.0 | 16 | 10.6 | 31 | 21.2 | 96 | 65.4 | 4 | 2.7 |
| Between \$30,000 and \$50,000 | 174 | 100.0 | 5 | 3.0 | 20 | 11.2 | 147 | 84.3 | 3 | 1.5 |
| Between \$50,000 and \$75,000 | 239 | 100.0 | 5 | 2.0 | 52 | 21.9 | 176 | 73.6 | 6 | 2.5 |
| At least \$75,000 | 440 | 100.0 | 1 | 0.3 | 31 | 6.9 | 397 | 90.4 | 11 | 2.4 |
| Unknown | 226 | 100.0 | 8 | 3.4 | 27 | 12.1 | 166 | 73.5 | 25 | 11.0 |
| Education | | | | | | | | | | |
| No high school degree | 137 | 100.0 | 27 | 19.9 | 26 | 18.8 | 73 | 53.2 | 11 | 8.2 |
| High school degree | 387 | 100.0 | 32 | 8.3 | 67 | 17.4 | 272 | 70.4 | 15 | 3.8 |
| Some college | 321 | 100.0 | 11 | 3.5 | 53 | 16.4 | 246 | 76.7 | 11 | 3.3 |
| College degree (four year) | 529 | 100.0 | 3 | 0.5 | 44 | 8.3 | 462 | 87.3 | 21 | 3.9 |
| Age | | | | | | | | | | |
| 15 to 34 years | 244 | 100.0 | 37 | 15.3 | 64 | 26.1 | 129 | 53.0 | 13 | 5.5 |
| 35 to 44 years | 262 | 100.0 | 13 | 5.1 | 29 | 10.9 | 206 | 78.7 | 14 | 5.3 |
| 45 to 54 years | 307 | 100.0 | 7 | 2.3 | 41 | 13.4 | 249 | 81.0 | 10 | 3.3 |
| 55 to 64 years | 231 | 100.0 | 6 | 2.5 | 25 | 10.9 | 191 | 82.7 | 9 | 4.0 |
| 65 years or more | 330 | 100.0 | 10 | 3.0 | 31 | 9.4 | 278 | 84.4 | 11 | 3.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 985 | 100.0 | 6 | 0.6 | 82 | 8.3 | 855 | 86.8 | 42 | 4.2 |
| Non-homeowner | 389 | 100.0 | 67 | 17.3 | 108 | 27.7 | 198 | 51.0 | 15 | 4.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-9 Banking Status by Household Characteristics: Delaware

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 341 | 100.0 | 19 | 5.6 | 50 | 14.7 | 266 | 77.9 | 6 | 1.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 68 | 100.0 | 7 | 9.5 | 19 | 27.5 | 42 | 61.8 | 1 | 1.2 |
| Hispanic non-Black | 16 | 100.0 | 6 | 33.9 | 4 | 25.5 | 7 | 40.5 | * | * |
| White non-Black non-Hispanic | 244 | 100.0 | 7 | 2.9 | 26 | 10.8 | 206 | 84.5 | 4 | 1.7 |
| Other non-Black non-Hispanic | 13 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 226 | 100.0 | 11 | 4.8 | 36 | 15.9 | 174 | 77.0 | 5 | 2.2 |
| Married couple | 174 | 100.0 | 6 | 3.3 | 19 | 11.0 | 146 | 83.8 | 3 | 1.9 |
| Female householder, no husband present | 33 | 100.0 | 4 | 11.1 | 12 | 35.0 | 18 | 52.8 | * | 1.1 |
| Male householder, no wife present | 19 | 100.0 | 1 | 7.9 | 5 | 28.1 | 11 | 57.2 | 1 | 6.8 |
| Nonfamily household and other | 115 | 100.0 | 8 | 7.2 | 14 | 12.4 | 92 | 79.7 | 1 | 0.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 32 | 100.0 | 5 | 15.2 | 4 | 12.9 | 22 | 68.8 | 1 | 3.2 |
| Between \$15,000 and \$30,000 | 40 | 100.0 | 5 | 13.3 | 10 | 24.7 | 24 | 59.8 | 1 | 2.2 |
| Between \$30,000 and \$50,000 | 64 | 100.0 | 2 | 3.5 | 15 | 23.3 | 47 | 72.4 | 1 | 0.8 |
| Between \$50,000 and \$75,000 | 58 | 100.0 | * | 0.7 | 8 | 13.7 | 50 | 85.0 | * | 0.6 |
| At least \$75,000 | 81 | 100.0 | 1 | 1.4 | 5 | 6.4 | 73 | 91.0 | 1 | 1.3 |
| Unknown | 66 | 100.0 | 5 | 8.2 | 8 | 12.4 | 51 | 76.5 | 2 | 2.9 |
| Education | | | | | | | | | | |
| No high school degree | 43 | 100.0 | 10 | 22.6 | 11 | 26.2 | 21 | 48.2 | 1 | 3.1 |
| High school degree | 110 | 100.0 | 8 | 6.9 | 13 | 11.7 | 87 | 78.7 | 3 | 2.7 |
| Some college | 87 | 100.0 | 2 | 1.8 | 19 | 21.5 | 66 | 75.5 | 1 | 1.2 |
| College degree (four year) | 101 | 100.0 | * | 0.5 | 7 | 7.3 | 93 | 91.9 | * | 0.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 70 | 100.0 | 6 | 8.9 | 16 | 22.9 | 48 | 67.6 | * | 0.6 |
| 35 to 44 years | 58 | 100.0 | 5 | 8.6 | 7 | 12.5 | 45 | 77.7 | 1 | 1.3 |
| 45 to 54 years | 75 | 100.0 | 4 | 5.2 | 14 | 18.6 | 56 | 74.5 | 1 | 1.7 |
| 55 to 64 years | 65 | 100.0 | 2 | 2.9 | 7 | 10.7 | 54 | 83.8 | 2 | 2.6 |
| 65 years or more | 73 | 100.0 | 2 | 3.0 | 6 | 8.2 | 63 | 86.5 | 2 | 2.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 256 | 100.0 | 4 | 1.7 | 29 | 11.3 | 219 | 85.2 | 5 | 1.8 |
| Non-homeowner | 85 | 100.0 | 15 | 17.6 | 21 | 25.2 | 47 | 55.9 | 1 | 1.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-10 Banking Status by Household Characteristics: District of Columbia

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 301 | 100.0 | 37 | 12.2 | 72 | 23.9 | 182 | 60.4 | 11 | 3.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 161 | 100.0 | 30 | 18.4 | 59 | 36.4 | 65 | 40.0 | 8 | 5.1 |
| Hispanic non-Black | 16 | 100.0 | 4 | 26.8 | 4 | 23.1 | 8 | 46.2 | 1 | 4.0 |
| White non-Black non-Hispanic | 115 | 100.0 | 2 | 2.1 | 9 | 8.2 | 101 | 88.1 | 2 | 1.5 |
| Other non-Black non-Hispanic | 9 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 125 | 100.0 | 17 | 13.7 | 31 | 24.6 | 71 | 56.9 | 6 | 4.8 |
| Married couple | 66 | 100.0 | 5 | 7.3 | 11 | 16.5 | 48 | 72.9 | 2 | 3.3 |
| Female householder, no husband present | 46 | 100.0 | 9 | 19.6 | 16 | 34.7 | 18 | 39.9 | 3 | 5.7 |
| Male householder, no wife present | 14 | 100.0 | 3 | 24.2 | 4 | 29.7 | 5 | 37.2 | 1 | 8.9 |
| Nonfamily household and other | 176 | 100.0 | 20 | 11.1 | 41 | 23.4 | 111 | 62.9 | 5 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 48 | 100.0 | 17 | 35.9 | 13 | 28.0 | 17 | 34.9 | 1 | 1.1 |
| Between \$15,000 and \$30,000 | 33 | 100.0 | 8 | 22.6 | 11 | 33.8 | 12 | 37.2 | 2 | 6.3 |
| Between \$30,000 and \$50,000 | 51 | 100.0 | 3 | 5.6 | 15 | 30.0 | 30 | 60.0 | 2 | 4.4 |
| Between \$50,000 and \$75,000 | 37 | 100.0 | 1 | 3.8 | 11 | 28.2 | 25 | 66.8 | * | 1.2 |
| At least \$75,000 | 92 | 100.0 | 1 | 1.4 | 12 | 13.6 | 75 | 81.5 | 3 | 3.4 |
| Unknown | 40 | 100.0 | 6 | 15.8 | 9 | 22.5 | 23 | 56.4 | 2 | 5.4 |
| Education | | | | | | | | | | |
| No high school degree | 34 | 100.0 | 15 | 44.0 | 11 | 32.5 | 6 | 17.0 | 2 | 6.5 |
| High school degree | 57 | 100.0 | 13 | 23.5 | 21 | 36.3 | 22 | 38.3 | 1 | 1.9 |
| Some college | 56 | 100.0 | 7 | 12.2 | 17 | 30.8 | 29 | 51.7 | 3 | 5.2 |
| College degree (four year) | 155 | 100.0 | 2 | 1.0 | 23 | 15.0 | 126 | 81.1 | 4 | 2.9 |
| Age | | | | | | | | | | |
| 15 to 34 years | 95 | 100.0 | 10 | 10.6 | 23 | 24.3 | 59 | 62.5 | 2 | 2.6 |
| 35 to 44 years | 59 | 100.0 | 8 | 14.3 | 14 | 23.2 | 33 | 56.8 | 3 | 5.7 |
| 45 to 54 years | 53 | 100.0 | 6 | 11.7 | 14 | 26.7 | 30 | 57.8 | 2 | 3.8 |
| 55 to 64 years | 43 | 100.0 | 7 | 16.2 | 11 | 25.1 | 24 | 57.4 | 1 | 1.3 |
| 65 years or more | 52 | 100.0 | 5 | 9.6 | 10 | 20.0 | 34 | 66.0 | 2 | 4.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 143 | 100.0 | 5 | 3.4 | 30 | 20.9 | 102 | 71.2 | 6 | 4.5 |
| Non-homeowner | 159 | 100.0 | 32 | 20.0 | 42 | 26.6 | 80 | 50.7 | 4 | 2.7 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table B-11 Banking Status by Household Characteristics: Florida

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|---------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 7,567 | 100.0 | 527 | 7.0 | 1,270 | 16.8 | 5,407 | 71.4 | 364 | 4.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,079 | 100.0 | 261 | 24.2 | 292 | 27.1 | 469 | 43.4 | 57 | 5.3 |
| Hispanic non-Black | 1,222 | 100.0 | 104 | 8.5 | 250 | 20.4 | 813 | 66.5 | 56 | 4.6 |
| White non-Black non-Hispanic | 5,086 | 100.0 | 151 | 3.0 | 705 | 13.9 | 3,993 | 78.5 | 238 | 4.7 |
| Other non-Black non-Hispanic | 179 | 100.0 | 11 | 6.0 | 23 | 12.7 | 133 | 74.0 | 13 | 7.3 |
| Household Type | | | | | | | | | | |
| Family household | 4,797 | 100.0 | 321 | 6.7 | 772 | 16.1 | 3,446 | 71.8 | 257 | 5.4 |
| Married couple | 3,631 | 100.0 | 121 | 3.3 | 444 | 12.2 | 2,868 | 79.0 | 197 | 5.4 |
| Female householder, no husband present | 840 | 100.0 | 148 | 17.6 | 252 | 30.0 | 397 | 47.2 | 44 | 5.2 |
| Male householder, no wife present | 326 | 100.0 | 52 | 16.0 | 76 | 23.3 | 181 | 55.7 | 16 | 5.0 |
| Nonfamily household and other | 2,771 | 100.0 | 206 | 7.4 | 497 | 18.0 | 1,961 | 70.8 | 107 | 3.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 1,038 | 100.0 | 264 | 25.5 | 221 | 21.3 | 533 | 51.3 | 20 | 1.9 |
| Between \$15,000 and \$30,000 | 1,115 | 100.0 | 127 | 11.4 | 246 | 22.0 | 723 | 64.8 | 19 | 1.7 |
| Between \$30,000 and \$50,000 | 1,522 | 100.0 | 53 | 3.5 | 345 | 22.7 | 1,072 | 70.5 | 52 | 3.4 |
| Between \$50,000 and \$75,000 | 1,153 | 100.0 | 4 | 0.4 | 194 | 16.8 | 930 | 80.6 | 26 | 2.2 |
| At least \$75,000 | 1,483 | 100.0 | 6 | 0.4 | 159 | 10.7 | 1,227 | 82.7 | 91 | 6.2 |
| Unknown | 1,255 | 100.0 | 73 | 5.8 | 105 | 8.3 | 921 | 73.4 | 156 | 12.5 |
| Education | | | | | | | | | | |
| No high school degree | 838 | 100.0 | 164 | 19.5 | 170 | 20.3 | 468 | 55.8 | 36 | 4.3 |
| High school degree | 2,351 | 100.0 | 243 | 10.4 | 391 | 16.6 | 1,610 | 68.5 | 106 | 4.5 |
| Some college | 2,159 | 100.0 | 92 | 4.3 | 462 | 21.4 | 1,501 | 69.5 | 104 | 4.8 |
| College degree (four year) | 2,220 | 100.0 | 28 | 1.3 | 246 | 11.1 | 1,828 | 82.3 | 118 | 5.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 1,397 | 100.0 | 220 | 15.8 | 322 | 23.1 | 807 | 57.8 | 47 | 3.4 |
| 35 to 44 years | 1,434 | 100.0 | 115 | 8.0 | 295 | 20.6 | 950 | 66.2 | 74 | 5.2 |
| 45 to 54 years | 1,518 | 100.0 | 106 | 7.0 | 288 | 18.9 | 1,034 | 68.1 | 91 | 6.0 |
| 55 to 64 years | 1,301 | 100.0 | 41 | 3.1 | 203 | 15.6 | 980 | 75.3 | 78 | 6.0 |
| 65 years or more | 1,917 | 100.0 | 45 | 2.4 | 162 | 8.4 | 1,635 | 85.3 | 74 | 3.9 |
| Homeowner | | | | | | | | | | |
| Homeownership | 5,384 | 100.0 | 137 | 2.5 | 738 | 13.7 | 4,236 | 78.7 | 273 | 5.1 |
| Non-homeowner | 2,183 | 100.0 | 390 | 17.9 | 532 | 24.4 | 1,171 | 53.6 | 91 | 4.2 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-12 Banking Status by Household Characteristics: Georgia

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|---------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 3,765 | 100.0 | 457 | 12.2 | 731 | 19.4 | 2,439 | 64.8 | 137 | 3.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,194 | 100.0 | 265 | 22.2 | 340 | 28.5 | 554 | 46.4 | 34 | 2.9 |
| Hispanic non-Black | 204 | 100.0 | 92 | 45.1 | 20 | 10.0 | 92 | 44.9 | . | . |
| White non-Black non-Hispanic | 2,233 | 100.0 | 93 | 4.2 | 353 | 15.8 | 1,697 | 76.0 | 90 | 4.0 |
| Other non-Black non-Hispanic | 133 | 100.0 | 7 | 5.0 | 18 | 13.3 | 97 | 72.5 | 12 | 9.1 |
| Household Type | | | | | | | | | | |
| Family household | 2,579 | 100.0 | 278 | 10.8 | 487 | 18.9 | 1,711 | 66.4 | 103 | 4.0 |
| Married couple | 1,885 | 100.0 | 115 | 6.1 | 272 | 14.4 | 1,420 | 75.3 | 78 | 4.1 |
| Female householder, no husband present | 497 | 100.0 | 146 | 29.3 | 150 | 30.2 | 191 | 38.4 | 10 | 2.0 |
| Male householder, no wife present | 197 | 100.0 | 17 | 8.7 | 64 | 32.6 | 101 | 51.1 | 15 | 7.6 |
| Nonfamily household and other | 1,186 | 100.0 | 179 | 15.1 | 245 | 20.6 | 728 | 61.4 | 34 | 2.9 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 553 | 100.0 | 218 | 39.4 | 114 | 20.6 | 218 | 39.5 | 3 | 0.5 |
| Between \$15,000 and \$30,000 | 499 | 100.0 | 109 | 21.8 | 131 | 26.2 | 249 | 49.8 | 11 | 2.1 |
| Between \$30,000 and \$50,000 | 653 | 100.0 | 39 | 5.9 | 207 | 31.8 | 385 | 59.0 | 22 | 3.3 |
| Between \$50,000 and \$75,000 | 491 | 100.0 | 4 | 0.8 | 112 | 22.7 | 369 | 75.2 | 6 | 1.3 |
| At least \$75,000 | 799 | 100.0 | 4 | 0.5 | 101 | 12.6 | 680 | 85.0 | 15 | 1.9 |
| Unknown | 770 | 100.0 | 84 | 10.9 | 67 | 8.7 | 539 | 70.0 | 80 | 10.4 |
| Education | | | | | | | | | | |
| No high school degree | 520 | 100.0 | 234 | 45.0 | 85 | 16.4 | 193 | 37.1 | 7 | 1.4 |
| High school degree | 1,192 | 100.0 | 146 | 12.2 | 242 | 20.3 | 755 | 63.3 | 50 | 4.2 |
| Some college | 1,009 | 100.0 | 65 | 6.4 | 248 | 24.5 | 654 | 64.8 | 44 | 4.3 |
| College degree (four year) | 1,044 | 100.0 | 13 | 1.3 | 157 | 15.0 | 838 | 80.3 | 36 | 3.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 957 | 100.0 | 162 | 17.0 | 248 | 25.9 | 502 | 52.5 | 44 | 4.6 |
| 35 to 44 years | 793 | 100.0 | 74 | 9.3 | 148 | 18.7 | 539 | 68.0 | 32 | 4.0 |
| 45 to 54 years | 801 | 100.0 | 111 | 13.8 | 155 | 19.4 | 512 | 63.9 | 23 | 2.9 |
| 55 to 64 years | 642 | 100.0 | 77 | 12.0 | 103 | 16.0 | 451 | 70.2 | 11 | 1.8 |
| 65 years or more | 572 | 100.0 | 34 | 5.9 | 77 | 13.4 | 435 | 76.1 | 27 | 4.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,580 | 100.0 | 138 | 5.4 | 388 | 15.0 | 1,947 | 75.4 | 107 | 4.2 |
| Non-homeowner | 1,184 | 100.0 | 319 | 26.9 | 343 | 29.0 | 493 | 41.6 | 29 | 2.5 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-13 Banking Status by Household Characteristics: Hawaii

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 439 | 100.0 | 13 | 2.9 | 61 | 13.8 | 329 | 75.0 | 37 | 8.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 19 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 23 | 100.0 | * | * | 6 | 28.4 | 13 | 59.7 | 3 | 12.0 |
| White non-Black non-Hispanic | 106 | 100.0 | 2 | 1.7 | 16 | 15.1 | 81 | 76.2 | 7 | 7.0 |
| Other non-Black non-Hispanic | 291 | 100.0 | 11 | 3.7 | 31 | 10.5 | 224 | 76.8 | 26 | 8.9 |
| Household Type | | | | | | | | | | |
| Family household | 307 | 100.0 | 8 | 2.7 | 39 | 12.8 | 233 | 75.7 | 27 | 8.9 |
| Married couple | 219 | 100.0 | 6 | 2.8 | 24 | 11.1 | 172 | 78.3 | 17 | 7.8 |
| Female householder, no husband present | 59 | 100.0 | 1 | 2.1 | 12 | 19.6 | 41 | 69.0 | 5 | 9.3 |
| Male householder, no wife present | 29 | 100.0 | 1 | 3.2 | 3 | 11.5 | 20 | 69.2 | 5 | 16.1 |
| Nonfamily household and other | 131 | 100.0 | 4 | 3.3 | 21 | 16.3 | 96 | 73.3 | 9 | 7.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 39 | 100.0 | 4 | 11.3 | 6 | 16.1 | 25 | 64.1 | 3 | 8.5 |
| Between \$15,000 and \$30,000 | 47 | 100.0 | 2 | 4.8 | 6 | 13.4 | 34 | 72.8 | 4 | 9.0 |
| Between \$30,000 and \$50,000 | 92 | 100.0 | 4 | 4.0 | 16 | 17.5 | 66 | 72.4 | 6 | 6.1 |
| Between \$50,000 and \$75,000 | 70 | 100.0 | 2 | 2.3 | 10 | 14.2 | 56 | 80.0 | 3 | 3.6 |
| At least \$75,000 | 99 | 100.0 | * | * | 15 | 15.0 | 76 | 77.1 | 8 | 7.9 |
| Unknown | 92 | 100.0 | 1 | 0.7 | 7 | 7.9 | 71 | 77.1 | 13 | 14.3 |
| Education | | | | | | | | | | |
| No high school degree | 40 | 100.0 | 3 | 7.5 | 8 | 19.8 | 27 | 67.0 | 2 | 5.7 |
| High school degree | 134 | 100.0 | 5 | 3.9 | 17 | 12.9 | 92 | 69.0 | 19 | 14.3 |
| Some college | 143 | 100.0 | 4 | 3.0 | 25 | 17.7 | 103 | 71.9 | 10 | 7.3 |
| College degree (four year) | 122 | 100.0 | * | * | 10 | 8.3 | 107 | 87.9 | 5 | 3.9 |
| Age | | | | | | | | | | |
| 15 to 34 years | 84 | 100.0 | 4 | 4.2 | 18 | 21.3 | 54 | 64.3 | 9 | 10.2 |
| 35 to 44 years | 82 | 100.0 | 2 | 2.4 | 15 | 18.4 | 60 | 72.5 | 6 | 6.7 |
| 45 to 54 years | 82 | 100.0 | 2 | 2.9 | 12 | 14.6 | 57 | 69.8 | 10 | 12.6 |
| 55 to 64 years | 75 | 100.0 | 2 | 3.0 | 9 | 11.8 | 59 | 79.1 | 5 | 6.2 |
| 65 years or more | 115 | 100.0 | 2 | 2.0 | 7 | 6.0 | 99 | 85.5 | 8 | 6.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 265 | 100.0 | 2 | 0.9 | 21 | 8.0 | 217 | 81.8 | 25 | 9.3 |
| Non-homeowner | 174 | 100.0 | 10 | 5.9 | 39 | 22.7 | 112 | 64.5 | 12 | 6.8 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-14 Banking Status by Household Characteristics: Idaho

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 566 | 100.0 | 38 | 6.7 | 111 | 19.7 | 392 | 69.3 | 24 | 4.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 9 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 41 | 100.0 | 4 | 9.7 | 14 | 33.3 | 21 | 51.6 | 2 | 5.4 |
| White non-Black non-Hispanic | 496 | 100.0 | 31 | 6.2 | 91 | 18.2 | 356 | 71.6 | 20 | 3.9 |
| Other non-Black non-Hispanic | 19 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 410 | 100.0 | 21 | 5.2 | 75 | 18.4 | 292 | 71.2 | 22 | 5.3 |
| Married couple | 339 | 100.0 | 13 | 3.8 | 56 | 16.6 | 254 | 74.9 | 16 | 4.6 |
| Female householder, no husband present | 48 | 100.0 | 6 | 12.2 | 10 | 20.7 | 27 | 56.4 | 5 | 10.8 |
| Male householder, no wife present | 23 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 155 | 100.0 | 17 | 10.8 | 36 | 23.3 | 100 | 64.5 | 2 | 1.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 84 | 100.0 | 26 | 30.8 | 26 | 30.8 | 30 | 35.8 | 2 | 2.6 |
| Between \$15,000 and \$30,000 | 117 | 100.0 | 7 | 5.7 | 23 | 19.9 | 84 | 71.6 | 3 | 2.8 |
| Between \$30,000 and \$50,000 | 101 | 100.0 | 4 | 3.6 | 27 | 26.3 | 67 | 66.0 | 4 | 4.1 |
| Between \$50,000 and \$75,000 | 92 | 100.0 | * | * | 21 | 23.3 | 67 | 72.8 | 4 | 3.9 |
| At least \$75,000 | 94 | 100.0 | 1 | 1.0 | 7 | 7.7 | 83 | 88.2 | 3 | 3.1 |
| Unknown | 77 | 100.0 | 1 | 1.4 | 7 | 9.1 | 61 | 79.1 | 8 | 10.4 |
| Education | | | | | | | | | | |
| No high school degree | 57 | 100.0 | 10 | 18.4 | 15 | 26.2 | 30 | 52.1 | 2 | 3.3 |
| High school degree | 175 | 100.0 | 16 | 9.0 | 34 | 19.4 | 117 | 67.2 | 8 | 4.4 |
| Some college | 191 | 100.0 | 12 | 6.2 | 46 | 23.9 | 125 | 65.5 | 8 | 4.4 |
| College degree (four year) | 143 | 100.0 | * | * | 17 | 11.8 | 120 | 83.9 | 6 | 4.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 135 | 100.0 | 15 | 11.4 | 38 | 28.0 | 78 | 57.4 | 4 | 3.3 |
| 35 to 44 years | 104 | 100.0 | 10 | 10.0 | 17 | 16.3 | 73 | 70.3 | 4 | 3.4 |
| 45 to 54 years | 105 | 100.0 | 7 | 6.5 | 19 | 17.9 | 74 | 69.9 | 6 | 5.7 |
| 55 to 64 years | 97 | 100.0 | 1 | 1.0 | 25 | 26.3 | 61 | 63.4 | 9 | 9.4 |
| 65 years or more | 125 | 100.0 | 5 | 3.7 | 12 | 10.0 | 107 | 85.5 | 1 | 0.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 416 | 100.0 | 9 | 2.2 | 60 | 14.3 | 327 | 78.6 | 20 | 4.9 |
| Non-homeowner | 149 | 100.0 | 29 | 19.5 | 52 | 34.7 | 65 | 43.4 | 4 | 2.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-15 Banking Status by Household Characteristics: Illinois

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 4,911 | 100.0 | 304 | 6.2 | 773 | 15.7 | 3,704 | 75.4 | 130 | 2.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 745 | 100.0 | 182 | 24.4 | 209 | 28.1 | 326 | 43.7 | 29 | 3.8 |
| Hispanic non-Black | 439 | 100.0 | 49 | 11.2 | 71 | 16.1 | 307 | 69.9 | 12 | 2.8 |
| White non-Black non-Hispanic | 3,497 | 100.0 | 70 | 2.0 | 457 | 13.1 | 2,885 | 82.5 | 86 | 2.5 |
| Other non-Black non-Hispanic | 230 | 100.0 | 4 | 1.8 | 36 | 15.8 | 186 | 81.0 | 3 | 1.3 |
| Household Type | | | | | | | | | | |
| Family household | 3,230 | 100.0 | 197 | 6.1 | 551 | 17.1 | 2,406 | 74.5 | 76 | 2.4 |
| Married couple | 2,424 | 100.0 | 58 | 2.4 | 320 | 13.2 | 1,979 | 81.7 | 67 | 2.7 |
| Female householder, no husband present | 573 | 100.0 | 112 | 19.5 | 177 | 30.8 | 278 | 48.4 | 7 | 1.2 |
| Male householder, no wife present | 233 | 100.0 | 27 | 11.6 | 54 | 23.1 | 149 | 64.0 | 3 | 1.2 |
| Nonfamily household and other | 1,681 | 100.0 | 108 | 6.4 | 222 | 13.2 | 1,297 | 77.2 | 54 | 3.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 567 | 100.0 | 153 | 27.0 | 127 | 22.3 | 277 | 48.8 | 11 | 1.9 |
| Between \$15,000 and \$30,000 | 643 | 100.0 | 65 | 10.1 | 151 | 23.5 | 419 | 65.2 | 8 | 1.2 |
| Between \$30,000 and \$50,000 | 770 | 100.0 | 21 | 2.7 | 171 | 22.2 | 560 | 72.8 | 18 | 2.3 |
| Between \$50,000 and \$75,000 | 752 | 100.0 | 4 | 0.5 | 110 | 14.7 | 628 | 83.5 | 10 | 1.4 |
| At least \$75,000 | 1,200 | 100.0 | * | * | 98 | 8.1 | 1,085 | 90.5 | 17 | 1.4 |
| Unknown | 979 | 100.0 | 62 | 6.3 | 117 | 11.9 | 734 | 74.9 | 67 | 6.8 |
| Education | | | | | | | | | | |
| No high school degree | 505 | 100.0 | 103 | 20.3 | 78 | 15.5 | 308 | 60.9 | 16 | 3.2 |
| High school degree | 1,350 | 100.0 | 112 | 8.3 | 270 | 20.0 | 943 | 69.9 | 25 | 1.8 |
| Some college | 1,380 | 100.0 | 78 | 5.6 | 264 | 19.1 | 1,000 | 72.5 | 39 | 2.8 |
| College degree (four year) | 1,676 | 100.0 | 12 | 0.7 | 161 | 9.6 | 1,452 | 86.6 | 51 | 3.0 |
| Age | | | | | | | | | | |
| 15 to 34 years | 1,078 | 100.0 | 107 | 10.0 | 233 | 21.6 | 700 | 64.9 | 38 | 3.5 |
| 35 to 44 years | 1,060 | 100.0 | 56 | 5.2 | 181 | 17.0 | 800 | 75.4 | 25 | 2.3 |
| 45 to 54 years | 1,019 | 100.0 | 59 | 5.8 | 183 | 17.9 | 746 | 73.2 | 32 | 3.1 |
| 55 to 64 years | 799 | 100.0 | 41 | 5.2 | 97 | 12.2 | 644 | 80.6 | 17 | 2.1 |
| 65 years or more | 956 | 100.0 | 42 | 4.4 | 80 | 8.3 | 815 | 85.3 | 20 | 2.1 |
| Homeownership | | | | | | | | | | |
| Homeowner | 3,361 | 100.0 | 52 | 1.5 | 400 | 11.9 | 2,819 | 83.9 | 91 | 2.7 |
| Non-homeowner | 1,550 | 100.0 | 252 | 16.3 | 373 | 24.1 | 885 | 57.1 | 40 | 2.6 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-16 Banking Status by Household Characteristics: Indiana

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,445 | 100.0 | 180 | 7.4 | 410 | 16.8 | 1,786 | 73.1 | 69 | 2.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 222 | 100.0 | 74 | 33.2 | 67 | 30.4 | 77 | 34.7 | 4 | 1.7 |
| Hispanic non-Black | 55 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,124 | 100.0 | 96 | 4.5 | 308 | 14.5 | 1,662 | 78.2 | 58 | 2.7 |
| Other non-Black non-Hispanic | 44 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,685 | 100.0 | 110 | 6.5 | 306 | 18.1 | 1,221 | 72.4 | 49 | 2.9 |
| Married couple | 1,257 | 100.0 | 25 | 2.0 | 166 | 13.2 | 1,030 | 82.0 | 35 | 2.8 |
| Female householder, no husband present | 298 | 100.0 | 61 | 20.5 | 98 | 32.9 | 132 | 44.3 | 7 | 2.3 |
| Male householder, no wife present | 131 | 100.0 | 23 | 17.8 | 42 | 32.0 | 58 | 44.6 | 7 | 5.6 |
| Nonfamily household and other | 760 | 100.0 | 70 | 9.2 | 104 | 13.7 | 566 | 74.4 | 20 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 319 | 100.0 | 99 | 31.0 | 77 | 24.0 | 137 | 42.9 | 7 | 2.1 |
| Between \$15,000 and \$30,000 | 355 | 100.0 | 42 | 11.7 | 92 | 25.9 | 218 | 61.5 | 3 | 0.9 |
| Between \$30,000 and \$50,000 | 389 | 100.0 | 7 | 1.7 | 83 | 21.3 | 284 | 73.0 | 15 | 4.0 |
| Between \$50,000 and \$75,000 | 364 | 100.0 | * | * | 78 | 21.4 | 272 | 74.8 | 14 | 3.8 |
| At least \$75,000 | 409 | 100.0 | 4 | 0.9 | 26 | 6.4 | 373 | 91.1 | 7 | 1.7 |
| Unknown | 610 | 100.0 | 29 | 4.7 | 54 | 8.9 | 503 | 82.5 | 23 | 3.8 |
| Education | | | | | | | | | | |
| No high school degree | 271 | 100.0 | 37 | 13.6 | 66 | 24.4 | 154 | 56.8 | 14 | 5.2 |
| High school degree | 958 | 100.0 | 97 | 10.1 | 168 | 17.6 | 663 | 69.2 | 30 | 3.1 |
| Some college | 704 | 100.0 | 34 | 4.9 | 150 | 21.4 | 500 | 71.1 | 19 | 2.7 |
| College degree (four year) | 513 | 100.0 | 11 | 2.2 | 25 | 4.9 | 470 | 91.5 | 7 | 1.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 481 | 100.0 | 89 | 18.6 | 80 | 16.6 | 305 | 63.5 | 7 | 1.4 |
| 35 to 44 years | 496 | 100.0 | 29 | 5.9 | 96 | 19.4 | 335 | 67.6 | 35 | 7.2 |
| 45 to 54 years | 507 | 100.0 | 34 | 6.7 | 97 | 19.2 | 365 | 72.0 | 11 | 2.2 |
| 55 to 64 years | 413 | 100.0 | 11 | 2.7 | 68 | 16.4 | 328 | 79.5 | 6 | 1.4 |
| 65 years or more | 548 | 100.0 | 16 | 2.9 | 69 | 12.6 | 453 | 82.6 | 11 | 1.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,749 | 100.0 | 27 | 1.5 | 203 | 11.6 | 1,461 | 83.5 | 59 | 3.4 |
| Non-homeowner | 697 | 100.0 | 153 | 22.0 | 207 | 29.7 | 326 | 46.8 | 11 | 1.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-17 Banking Status by Household Characteristics: Iowa

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,1229 | 100.0 | 57 | 4.7 | 206 | 16.8 | 941 | 76.6 | 25 | 2.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 31 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 34 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,126 | 100.0 | 38 | 3.3 | 193 | 17.1 | 874 | 77.7 | 21 | 1.9 |
| Other non-Black non-Hispanic | 38 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 84 | 100.0 | 32 | 3.8 | 144 | 17.2 | 647 | 77.0 | 17 | 2.0 |
| Married couple | 696 | 100.0 | 13 | 1.9 | 105 | 15.1 | 563 | 80.8 | 16 | 2.3 |
| Female householder, no husband present | 106 | 100.0 | 15 | 13.9 | 30 | 28.6 | 60 | 56.5 | 1 | 1.1 |
| Male householder, no wife present | 38 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 389 | 100.0 | 25 | 6.5 | 62 | 15.9 | 294 | 75.6 | 8 | 2.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 143 | 100.0 | 32 | 22.3 | 23 | 16.1 | 85 | 59.1 | 4 | 2.5 |
| Between \$15,000 and \$30,000 | 197 | 100.0 | 9 | 4.7 | 51 | 26.1 | 130 | 66.1 | 6 | 3.2 |
| Between \$30,000 and \$50,000 | 265 | 100.0 | 4 | 1.5 | 52 | 19.6 | 204 | 76.9 | 6 | 2.1 |
| Between \$50,000 and \$75,000 | 211 | 100.0 | 3 | 1.4 | 33 | 15.9 | 172 | 81.8 | 2 | 1.0 |
| At least \$75,000 | 299 | 100.0 | * | * | 34 | 11.3 | 262 | 87.8 | 3 | 1.0 |
| Unknown | 114 | 100.0 | 9 | 8.3 | 13 | 11.3 | 88 | 76.8 | 4 | 3.6 |
| Education | | | | | | | | | | |
| No high school degree | 114 | 100.0 | 21 | 18.0 | 26 | 22.7 | 68 | 59.3 | . | . |
| High school degree | 407 | 100.0 | 22 | 5.5 | 84 | 20.6 | 286 | 70.4 | 14 | 3.6 |
| Some college | 394 | 100.0 | 13 | 3.4 | 74 | 18.6 | 300 | 76.0 | 8 | 2.0 |
| College degree (four year) | 314 | 100.0 | 1 | 0.4 | 23 | 7.4 | 287 | 91.5 | 2 | 0.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 262 | 100.0 | 23 | 8.8 | 59 | 22.3 | 174 | 66.4 | 6 | 2.4 |
| 35 to 44 years | 224 | 100.0 | 16 | 7.3 | 43 | 19.0 | 163 | 72.8 | 2 | 1.0 |
| 45 to 54 years | 262 | 100.0 | 10 | 3.8 | 55 | 20.9 | 193 | 73.8 | 4 | 1.5 |
| 55 to 64 years | 218 | 100.0 | 8 | 3.7 | 29 | 13.5 | 176 | 80.4 | 5 | 2.4 |
| 65 years or more | 263 | 100.0 | * | * | 21 | 8.0 | 235 | 89.4 | 7 | 2.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 896 | 100.0 | 8 | 0.9 | 125 | 13.9 | 743 | 83.0 | 20 | 2.2 |
| Non-homeowner | 333 | 100.0 | 50 | 14.9 | 81 | 24.4 | 198 | 59.3 | 5 | 1.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-18 Banking Status by Household Characteristics: Kansas

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,147 | 100.0 | 73 | 6.4 | 200 | 17.4 | 843 | 73.5 | 31 | 2.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 67 | 100.0 | 9 | 13.6 | 26 | 38.4 | 30 | 45.1 | 2 | 2.9 |
| Hispanic non-Black | 68 | 100.0 | 19 | 27.9 | 19 | 28.3 | 25 | 37.0 | 5 | 6.7 |
| White non-Black non-Hispanic | 952 | 100.0 | 37 | 3.8 | 138 | 14.5 | 754 | 79.3 | 23 | 2.4 |
| Other non-Black non-Hispanic | 60 | 100.0 | 9 | 14.6 | 17 | 28.4 | 33 | 54.6 | 1 | 2.4 |
| Household Type | | | | | | | | | | |
| Family household | 726 | 100.0 | 33 | 4.5 | 126 | 17.4 | 545 | 75.1 | 22 | 3.0 |
| Married couple | 572 | 100.0 | 18 | 3.1 | 88 | 15.4 | 453 | 79.2 | 14 | 2.4 |
| Female householder, no husband present | 117 | 100.0 | 12 | 10.1 | 27 | 22.7 | 71 | 60.2 | 8 | 7.1 |
| Male householder, no wife present | 37 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 420 | 100.0 | 41 | 9.7 | 73 | 17.4 | 297 | 70.7 | 9 | 2.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 184 | 100.0 | 37 | 19.9 | 41 | 22.2 | 103 | 56.1 | 3 | 1.8 |
| Between \$15,000 and \$30,000 | 201 | 100.0 | 18 | 9.1 | 43 | 21.5 | 133 | 66.1 | 7 | 3.3 |
| Between \$30,000 and \$50,000 | 250 | 100.0 | 10 | 4.2 | 59 | 23.6 | 170 | 67.9 | 11 | 4.3 |
| Between \$50,000 and \$75,000 | 175 | 100.0 | 2 | 0.9 | 20 | 11.4 | 154 | 87.7 | . | . |
| At least \$75,000 | 235 | 100.0 | * | * | 28 | 11.8 | 203 | 86.4 | 4 | 1.9 |
| Unknown | 102 | 100.0 | 6 | 6.4 | 9 | 8.7 | 80 | 79.0 | 6 | 5.9 |
| Education | | | | | | | | | | |
| No high school degree | 101 | 100.0 | 28 | 27.8 | 23 | 22.5 | 47 | 46.4 | 3 | 3.2 |
| High school degree | 337 | 100.0 | 24 | 7.1 | 69 | 20.5 | 232 | 68.7 | 12 | 3.7 |
| Some college | 377 | 100.0 | 20 | 5.3 | 78 | 20.6 | 274 | 72.7 | 5 | 1.3 |
| College degree (four year) | 332 | 100.0 | 2 | 0.5 | 30 | 9.0 | 290 | 87.4 | 10 | 3.2 |
| Age | | | | | | | | | | |
| 15 to 34 years | 285 | 100.0 | 42 | 14.6 | 52 | 18.2 | 183 | 64.4 | 8 | 2.8 |
| 35 to 44 years | 178 | 100.0 | 9 | 5.2 | 30 | 16.7 | 133 | 74.5 | 6 | 3.5 |
| 45 to 54 years | 257 | 100.0 | 16 | 6.2 | 54 | 21.2 | 180 | 70.2 | 6 | 2.4 |
| 55 to 64 years | 196 | 100.0 | 4 | 1.9 | 40 | 20.6 | 147 | 75.1 | 5 | 2.4 |
| 65 years or more | 231 | 100.0 | 3 | 1.2 | 23 | 10.0 | 199 | 86.2 | 6 | 2.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 763 | 100.0 | 9 | 1.2 | 108 | 14.1 | 625 | 82.0 | 20 | 2.7 |
| Non-homeowner | 384 | 100.0 | 64 | 16.7 | 92 | 23.9 | 217 | 56.5 | 11 | 2.8 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-19 Banking Status by Household Characteristics: Kentucky

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,754 | 100.0 | 208 | 11.9 | 415 | 23.7 | 1,099 | 62.7 | 31 | 1.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 115 | 100.0 | 26 | 22.7 | 49 | 42.9 | 39 | 34.1 | . | . |
| Hispanic non-Blac | 21 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,588 | 100.0 | 175 | 11.0 | 357 | 22.5 | 1,024 | 64.5 | 31 | 2.0 |
| Other non-Black non-Hispanic | 31 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,164 | 100.0 | 130 | 11.1 | 270 | 23.2 | 739 | 63.5 | 25 | 2.2 |
| Married couple | 905 | 100.0 | 58 | 6.5 | 178 | 19.7 | 650 | 71.8 | 18 | 2.0 |
| Female householder, no husband present | 193 | 100.0 | 54 | 28.3 | 72 | 37.3 | 62 | 32.1 | 4 | 2.3 |
| Male householder, no wife present | 66 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 590 | 100.0 | 79 | 13.4 | 145 | 24.6 | 360 | 61.0 | 6 | 1.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 346 | 100.0 | 115 | 33.1 | 106 | 30.7 | 123 | 35.6 | 2 | 0.6 |
| Between \$15,000 and \$30,000 | 305 | 100.0 | 45 | 14.6 | 70 | 23.0 | 184 | 60.2 | 7 | 2.2 |
| Between \$30,000 and \$50,000 | 301 | 100.0 | 14 | 4.7 | 105 | 34.8 | 182 | 60.5 | . | . |
| Between \$50,000 and \$75,000 | 280 | 100.0 | 4 | 1.6 | 64 | 23.0 | 209 | 74.5 | 2 | 0.9 |
| At least \$75,000 | 304 | 100.0 | * | * | 41 | 13.4 | 257 | 84.5 | 6 | 2.1 |
| Unknown | 217 | 100.0 | 31 | 14.0 | 29 | 13.2 | 145 | 66.5 | 14 | 6.3 |
| Education | | | | | | | | | | |
| No high school degree | 292 | 100.0 | 86 | 29.4 | 65 | 22.2 | 130 | 44.6 | 11 | 3.8 |
| High school degree | 617 | 100.0 | 75 | 12.1 | 150 | 24.4 | 383 | 62.2 | 8 | 1.4 |
| Some college | 502 | 100.0 | 40 | 8.0 | 146 | 29.0 | 314 | 62.5 | 3 | 0.5 |
| College degree (four year) | 344 | 100.0 | 8 | 2.3 | 54 | 15.8 | 272 | 79.2 | 9 | 2.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 364 | 100.0 | 65 | 17.8 | 120 | 32.9 | 179 | 49.3 | . | . |
| 35 to 44 years | 312 | 100.0 | 41 | 13.1 | 71 | 22.9 | 192 | 61.6 | 8 | 2.5 |
| 45 to 54 years | 404 | 100.0 | 47 | 11.5 | 109 | 27.0 | 240 | 59.5 | 8 | 1.9 |
| 55 to 64 years | 303 | 100.0 | 35 | 11.5 | 64 | 21.1 | 201 | 66.4 | 3 | 1.1 |
| 65 years or more | 371 | 100.0 | 21 | 5.8 | 51 | 13.8 | 286 | 77.1 | 12 | 3.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,280 | 100.0 | 80 | 6.2 | 242 | 18.9 | 930 | 72.6 | 29 | 2.3 |
| Non-homeowner | 473 | 100.0 | 129 | 27.2 | 173 | 36.6 | 169 | 35.8 | 2 | 0.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-20 Banking Status by Household Characteristics: Louisiana

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,769 | 100.0 | 155 | 8.7 | 405 | 22.9 | 1,160 | 65.6 | 50 | 2.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 534 | 100.0 | 99 | 18.5 | 196 | 36.7 | 232 | 43.5 | 7 | 1.3 |
| Hispanic non-Black | 43 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,164 | 100.0 | 39 | 3.4 | 202 | 17.4 | 880 | 75.6 | 43 | 3.7 |
| Other non-Black non-Hispanic | 28 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,195 | 100.0 | 106 | 8.9 | 274 | 22.9 | 778 | 65.1 | 37 | 3.1 |
| Married couple | 816 | 100.0 | 17 | 2.1 | 158 | 19.3 | 613 | 75.1 | 29 | 3.5 |
| Female householder, no husband present | 275 | 100.0 | 61 | 22.3 | 86 | 31.3 | 119 | 43.2 | 9 | 3.2 |
| Male householder, no wife present | 104 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 575 | 100.0 | 49 | 8.5 | 131 | 22.8 | 382 | 66.6 | 12 | 2.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 293 | 100.0 | 84 | 28.8 | 84 | 28.6 | 118 | 40.2 | 7 | 2.4 |
| Between \$15,000 and \$30,000 | 233 | 100.0 | 23 | 10.0 | 71 | 30.6 | 136 | 58.3 | 2 | 1.0 |
| Between \$30,000 and \$50,000 | 312 | 100.0 | 9 | 2.9 | 103 | 32.9 | 200 | 64.1 | . | . |
| Between \$50,000 and \$75,000 | 302 | 100.0 | 6 | 2.1 | 52 | 17.3 | 234 | 77.3 | 10 | 3.3 |
| At least \$75,000 | 346 | 100.0 | 4 | 1.0 | 57 | 16.5 | 272 | 78.9 | 12 | 3.6 |
| Unknown | 284 | 100.0 | 28 | 9.7 | 38 | 13.2 | 200 | 70.6 | 18 | 6.4 |
| Education | | | | | | | | | | |
| No high school degree | 255 | 100.0 | 67 | 26.3 | 77 | 30.3 | 104 | 40.6 | 7 | 2.7 |
| High school degree | 609 | 100.0 | 64 | 10.6 | 134 | 22.0 | 379 | 62.2 | 32 | 5.2 |
| Some college | 451 | 100.0 | 19 | 4.1 | 124 | 27.5 | 304 | 67.4 | 5 | 1.0 |
| College degree (four year) | 454 | 100.0 | 5 | 1.0 | 69 | 15.3 | 374 | 82.4 | 6 | 1.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 386 | 100.0 | 44 | 11.4 | 101 | 26.2 | 232 | 60.0 | 9 | 2.3 |
| 35 to 44 years | 377 | 100.0 | 49 | 13.0 | 101 | 26.7 | 213 | 56.6 | 14 | 3.8 |
| 45 to 54 years | 324 | 100.0 | 22 | 6.9 | 85 | 26.3 | 210 | 64.8 | 7 | 2.0 |
| 55 to 64 years | 310 | 100.0 | 21 | 6.7 | 69 | 22.4 | 217 | 70.1 | 3 | 0.9 |
| 65 years or more | 373 | 100.0 | 19 | 5.0 | 49 | 13.0 | 288 | 77.3 | 17 | 4.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,299 | 100.0 | 56 | 4.3 | 236 | 18.2 | 957 | 73.7 | 50 | 3.8 |
| Non-homeowner | 471 | 100.0 | 99 | 21.1 | 168 | 35.8 | 203 | 43.1 | . | . |

Notes: Figures do not always reconcile to totals due to the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table B-21 Banking Status by Household Characteristics: Maine

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 550 | 100.0 | 14 | 2.6 | 99 | 18.0 | 420 | 76.4 | 16 | 3.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 5 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 5 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 529 | 100.0 | 13 | 2.5 | 94 | 17.7 | 407 | 76.9 | 15 | 2.9 |
| Other non-Black non-Hispanic | 11 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 360 | 100.0 | 8 | 2.2 | 66 | 18.2 | 276 | 76.7 | 10 | 2.9 |
| Married couple | 281 | 100.0 | 3 | 1.0 | 40 | 14.4 | 230 | 81.8 | 8 | 2.9 |
| Female householder, no husband present | 56 | 100.0 | 4 | 7.8 | 17 | 30.2 | 33 | 58.9 | 2 | 3.1 |
| Male householder, no wife present | 23 | 100.0 | 1 | 2.7 | 8 | 36.4 | 13 | 58.4 | 1 | 2.5 |
| Nonfamily household and other | 190 | 100.0 | 6 | 3.4 | 33 | 17.5 | 144 | 75.9 | 6 | 3.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 82 | 100.0 | 9 | 10.9 | 19 | 23.0 | 53 | 64.6 | 1 | 1.5 |
| Between \$15,000 and \$30,000 | 103 | 100.0 | 4 | 4.2 | 24 | 23.5 | 73 | 71.2 | 1 | 1.0 |
| Between \$30,000 and \$50,000 | 114 | 100.0 | * | * | 22 | 19.4 | 89 | 78.1 | 3 | 2.6 |
| Between \$50,000 and \$75,000 | 99 | 100.0 | * | * | 18 | 18.7 | 79 | 80.0 | 1 | 1.2 |
| At least \$75,000 | 113 | 100.0 | * | * | 10 | 8.6 | 99 | 87.5 | 4 | 3.9 |
| Unknown | 40 | 100.0 | 1 | 2.6 | 6 | 14.3 | 28 | 69.2 | 6 | 13.9 |
| Education | | | | | | | | | | |
| No high school degree | 56 | 100.0 | 6 | 10.0 | 10 | 18.5 | 38 | 67.7 | 2 | 3.8 |
| High school degree | 186 | 100.0 | 7 | 3.8 | 38 | 20.4 | 137 | 73.7 | 4 | 2.1 |
| Some college | 172 | 100.0 | 1 | 0.6 | 36 | 21.1 | 128 | 74.7 | 6 | 3.6 |
| College degree (four year) | 135 | 100.0 | 1 | 0.4 | 14 | 10.5 | 116 | 86.0 | 4 | 3.1 |
| Age | | | | | | | | | | |
| 15 to 34 years | 90 | 100.0 | 5 | 5.1 | 25 | 27.4 | 57 | 63.5 | 4 | 4.0 |
| 35 to 44 years | 100 | 100.0 | 2 | 1.8 | 23 | 22.6 | 73 | 73.4 | 2 | 2.3 |
| 45 to 54 years | 125 | 100.0 | 2 | 1.7 | 21 | 17.1 | 97 | 77.4 | 5 | 3.7 |
| 55 to 64 years | 105 | 100.0 | 3 | 2.9 | 22 | 21.1 | 79 | 74.6 | 2 | 1.5 |
| 65 years or more | 130 | 100.0 | 3 | 2.1 | 8 | 6.2 | 115 | 88.3 | 4 | 3.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 407 | 100.0 | 4 | 1.0 | 57 | 14.1 | 334 | 82.2 | 11 | 2.6 |
| Non-homeowner | 143 | 100.0 | 10 | 7.0 | 41 | 28.9 | 86 | 60.1 | 6 | 4.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-22 Banking Status by Household Characteristics: Maryland

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,169 | 100.0 | 121 | 5.6 | 434 | 20.0 | 1,539 | 71.0 | 75 | 3.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 674 | 100.0 | 78 | 11.6 | 244 | 36.3 | 338 | 50.1 | 14 | 2.1 |
| Hispanic non-Black | 121 | 100.0 | 24 | 20.2 | 21 | 17.1 | 63 | 52.4 | 12 | 10.3 |
| White non-Black non-Hispanic | 1,261 | 100.0 | 19 | 1.5 | 159 | 12.6 | 1,043 | 82.7 | 40 | 3.2 |
| Other non-Black non-Hispanic | 113 | 100.0 | * | * | 9 | 8.1 | 95 | 84.3 | 9 | 7.6 |
| Household Type | | | | | | | | | | |
| Family household | 1,448 | 100.0 | 74 | 5.1 | 280 | 19.4 | 1,042 | 72.0 | 51 | 3.5 |
| Married couple | 1,060 | 100.0 | 28 | 2.6 | 166 | 15.6 | 831 | 78.4 | 35 | 3.3 |
| Female householder, no husband present | 293 | 100.0 | 37 | 12.6 | 88 | 29.9 | 155 | 52.7 | 14 | 4.8 |
| Male householder, no wife present | 94 | 100.0 | 9 | 9.8 | 27 | 28.6 | 56 | 60.2 | 1 | 1.4 |
| Nonfamily household and other | 721 | 100.0 | 47 | 6.5 | 153 | 21.2 | 497 | 68.9 | 24 | 3.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 177 | 100.0 | 48 | 27.0 | 40 | 22.9 | 82 | 46.2 | 7 | 4.0 |
| Between \$15,000 and \$30,000 | 196 | 100.0 | 24 | 12.5 | 69 | 35.2 | 98 | 50.4 | 4 | 1.9 |
| Between \$30,000 and \$50,000 | 330 | 100.0 | 22 | 6.6 | 100 | 30.4 | 204 | 61.8 | 4 | 1.2 |
| Between \$50,000 and \$75,000 | 372 | 100.0 | 10 | 2.6 | 80 | 21.5 | 281 | 75.3 | 2 | 0.6 |
| At least \$75,000 | 785 | 100.0 | * | * | 107 | 13.6 | 654 | 83.3 | 24 | 3.1 |
| Unknown | 309 | 100.0 | 17 | 5.6 | 37 | 12.1 | 221 | 71.3 | 34 | 11.0 |
| Education | | | | | | | | | | |
| No high school degree | 201 | 100.0 | 45 | 22.7 | 54 | 27.0 | 90 | 44.7 | 11 | 5.7 |
| High school degree | 533 | 100.0 | 39 | 7.4 | 139 | 26.0 | 327 | 61.2 | 29 | 5.4 |
| Some college | 540 | 100.0 | 29 | 5.3 | 128 | 23.7 | 374 | 69.2 | 10 | 1.8 |
| College degree (four year) | 895 | 100.0 | 8 | 0.8 | 113 | 12.6 | 749 | 83.7 | 25 | 2.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 430 | 100.0 | 34 | 7.9 | 129 | 30.0 | 250 | 58.1 | 17 | 3.9 |
| 35 to 44 years | 423 | 100.0 | 28 | 6.7 | 96 | 22.6 | 283 | 67.0 | 15 | 3.7 |
| 45 to 54 years | 506 | 100.0 | 28 | 5.6 | 107 | 21.1 | 353 | 69.7 | 18 | 3.5 |
| 55 to 64 years | 368 | 100.0 | 18 | 4.8 | 73 | 19.9 | 269 | 73.1 | 8 | 2.2 |
| 65 years or more | 442 | 100.0 | 13 | 2.8 | 29 | 6.5 | 384 | 86.9 | 17 | 3.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,535 | 100.0 | 33 | 2.1 | 232 | 15.1 | 1,226 | 79.9 | 45 | 2.9 |
| Non-homeowner | 634 | 100.0 | 89 | 14.0 | 202 | 31.9 | 313 | 49.4 | 30 | 4.8 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-23 Banking Status by Household Characteristics: Massachusetts

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | Underbanked Status Unknown | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Number (1000s) | Pct of Row Total |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | | |
| All Households | 2,637 | 100.0 | 108 | 4.1 | 302 | 11.4 | 2,132 | 80.9 | 95 | 3.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 179 | 100.0 | 30 | 16.6 | 22 | 12.3 | 122 | 68.4 | 5 | 2.7 |
| Hispanic non-Black | 145 | 100.0 | 22 | 14.8 | 28 | 19.5 | 84 | 57.8 | 11 | 7.9 |
| White non-Black non-Hispanic | 2,176 | 100.0 | 53 | 2.4 | 239 | 11.0 | 1,828 | 84.0 | 57 | 2.6 |
| Other non-Black non-Hispanic | 137 | 100.0 | 4 | 3.2 | 12 | 9.1 | 98 | 71.5 | 22 | 16.2 |
| Household Type | | | | | | | | | | |
| Family household | 1,666 | 100.0 | 56 | 3.3 | 207 | 12.4 | 1,342 | 80.6 | 62 | 3.7 |
| Married couple | 1,256 | 100.0 | 13 | 1.0 | 134 | 10.7 | 1,068 | 85.0 | 41 | 3.3 |
| Female householder, no husband present | 296 | 100.0 | 36 | 12.2 | 45 | 15.1 | 204 | 68.7 | 12 | 3.9 |
| Male householder, no wife present | 114 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 971 | 100.0 | 53 | 5.4 | 95 | 9.8 | 790 | 81.4 | 33 | 3.4 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 268 | 100.0 | 66 | 24.8 | 48 | 18.1 | 149 | 55.8 | 4 | 1.3 |
| Between \$15,000 and \$30,000 | 300 | 100.0 | 17 | 5.7 | 35 | 11.7 | 244 | 81.4 | 4 | 1.2 |
| Between \$30,000 and \$50,000 | 384 | 100.0 | 9 | 2.2 | 57 | 15.0 | 310 | 80.9 | 7 | 1.9 |
| Between \$50,000 and \$75,000 | 412 | 100.0 | 5 | 1.2 | 64 | 15.5 | 340 | 82.4 | 4 | 0.9 |
| At least \$75,000 | 751 | 100.0 | * | * | 59 | 7.9 | 669 | 89.1 | 23 | 3.0 |
| Unknown | 523 | 100.0 | 11 | 2.2 | 37 | 7.1 | 420 | 80.4 | 54 | 10.3 |
| Education | | | | | | | | | | |
| No high school degree | 216 | 100.0 | 41 | 18.8 | 34 | 15.5 | 134 | 62.1 | 8 | 3.5 |
| High school degree | 716 | 100.0 | 47 | 6.6 | 107 | 14.9 | 541 | 75.6 | 21 | 2.9 |
| Some college | 572 | 100.0 | 17 | 2.9 | 91 | 15.9 | 428 | 74.9 | 36 | 6.3 |
| College degree (four year) | 1,132 | 100.0 | 4 | 0.3 | 70 | 6.2 | 1,028 | 90.8 | 31 | 2.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 548 | 100.0 | 26 | 4.8 | 69 | 12.6 | 437 | 79.7 | 16 | 3.0 |
| 35 to 44 years | 513 | 100.0 | 41 | 8.0 | 62 | 12.1 | 391 | 76.2 | 19 | 3.7 |
| 45 to 54 years | 581 | 100.0 | 19 | 3.3 | 81 | 14.0 | 455 | 78.3 | 26 | 4.5 |
| 55 to 64 years | 407 | 100.0 | 15 | 3.7 | 39 | 9.6 | 345 | 84.6 | 9 | 2.1 |
| 65 years or more | 588 | 100.0 | 7 | 1.2 | 51 | 8.6 | 505 | 85.9 | 25 | 4.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,727 | 100.0 | 3 | 0.2 | 171 | 9.9 | 1,481 | 85.8 | 72 | 4.2 |
| Non-homeowner | 911 | 100.0 | 105 | 11.5 | 131 | 14.4 | 651 | 71.5 | 23 | 2.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-24 Banking Status by Household Characteristics: Michigan

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 3,938 | 100.0 | 265 | 6.7 | 658 | 16.7 | 2,825 | 71.7 | 190 | 4.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 560 | 100.0 | 136 | 24.3 | 196 | 35.0 | 202 | 36.0 | 27 | 4.8 |
| Hispanic non-Black | 83 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 3,171 | 100.0 | 119 | 3.8 | 439 | 13.9 | 2,464 | 77.7 | 148 | 4.7 |
| Other non-Black non-Hispanic | 124 | 100.0 | * | * | 4 | 3.0 | 117 | 94.0 | 4 | 3.1 |
| Household Type | | | | | | | | | | |
| Family household | 2,729 | 100.0 | 158 | 5.8 | 444 | 16.3 | 1,980 | 72.6 | 147 | 5.4 |
| Married couple | 2,054 | 100.0 | 22 | 1.1 | 292 | 14.2 | 1,635 | 79.6 | 105 | 5.1 |
| Female householder, no husband present | 491 | 100.0 | 106 | 21.6 | 87 | 17.7 | 258 | 52.6 | 40 | 8.1 |
| Male householder, no wife present | 183 | 100.0 | 29 | 15.9 | 65 | 35.4 | 86 | 47.0 | 3 | 1.6 |
| Nonfamily household and other | 1,210 | 100.0 | 107 | 8.8 | 214 | 17.7 | 846 | 69.9 | 43 | 3.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 465 | 100.0 | 119 | 25.6 | 120 | 25.9 | 200 | 43.1 | 25 | 5.4 |
| Between \$15,000 and \$30,000 | 596 | 100.0 | 66 | 11.1 | 109 | 18.2 | 388 | 65.0 | 34 | 5.7 |
| Between \$30,000 and \$50,000 | 701 | 100.0 | 13 | 1.9 | 123 | 17.6 | 548 | 78.2 | 17 | 2.4 |
| Between \$50,000 and \$75,000 | 638 | 100.0 | 4 | 0.6 | 78 | 12.2 | 543 | 85.1 | 13 | 2.1 |
| At least \$75,000 | 718 | 100.0 | * | * | 94 | 13.1 | 598 | 83.4 | 25 | 3.5 |
| Unknown | 820 | 100.0 | 62 | 7.6 | 134 | 16.3 | 548 | 66.8 | 76 | 9.3 |
| Education | | | | | | | | | | |
| No high school degree | 341 | 100.0 | 74 | 21.6 | 69 | 20.2 | 171 | 50.1 | 28 | 8.1 |
| High school degree | 1,352 | 100.0 | 114 | 8.4 | 300 | 22.2 | 874 | 64.7 | 63 | 4.7 |
| Some college | 1,134 | 100.0 | 62 | 5.4 | 166 | 14.7 | 856 | 75.5 | 50 | 4.4 |
| College degree (four year) | 1,112 | 100.0 | 15 | 1.4 | 122 | 11.0 | 924 | 83.1 | 50 | 4.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | | | | | | | | | | |
| 35 to 44 years | 753 | 100.0 | 69 | 9.2 | 141 | 18.7 | 508 | 67.5 | 35 | 4.6 |
| 45 to 54 years | 858 | 100.0 | 42 | 4.9 | 170 | 19.8 | 601 | 70.0 | 45 | 5.2 |
| 55 to 64 years | 740 | 100.0 | 31 | 4.2 | 103 | 13.8 | 566 | 76.5 | 40 | 5.4 |
| 65 years or more | 843 | 100.0 | 26 | 3.1 | 101 | 12.0 | 674 | 80.0 | 42 | 5.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,940 | 100.0 | 50 | 1.7 | 395 | 13.4 | 2,338 | 79.5 | 156 | 5.3 |
| Non-homeowner | 998 | 100.0 | 214 | 21.5 | 263 | 26.3 | 488 | 48.8 | 34 | 3.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-25 Banking Status by Household Characteristics: Minnesota

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,131 | 100.0 | 56 | 2.6 | 236 | 11.1 | 1,791 | 84.1 | 47 | 2.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 102 | 100.0 | 24 | 23.3 | 23 | 22.8 | 55 | 53.9 | . | . |
| Hispanic non-Black | 50 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,902 | 100.0 | 25 | 1.3 | 202 | 10.6 | 1,631 | 85.8 | 44 | 2.3 |
| Other non-Black non-Hispanic | 77 | 100.0 | 4 | 5.0 | 5 | 6.1 | 69 | 89.0 | . | . |
| Household Type | | | | | | | | | | |
| Family household | 1,326 | 100.0 | 28 | 2.1 | 138 | 10.4 | 1,124 | 84.8 | 36 | 2.7 |
| Married coupl | 1,091 | 100.0 | 7 | 0.6 | 88 | 8.1 | 969 | 88.8 | 27 | 2.4 |
| Female householder, no husband present | 174 | 100.0 | 21 | 12.0 | 37 | 21.2 | 115 | 65.8 | 2 | 1.0 |
| Male householder, no wife present | 61 | 100.0 | * | * | 13 | 21.3 | 41 | 66.6 | 7 | 12.1 |
| Nonfamily household and other | 804 | 100.0 | 28 | 3.5 | 97 | 12.1 | 667 | 82.9 | 12 | 1.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 215 | 100.0 | 28 | 12.9 | 50 | 23.2 | 136 | 62.9 | 2 | 0.9 |
| Between \$15,000 and \$30,000 | 321 | 100.0 | 21 | 6.4 | 40 | 12.4 | 255 | 79.3 | 6 | 1.9 |
| Between \$30,000 and \$50,000 | 355 | 100.0 | * | * | 40 | 11.4 | 302 | 85.1 | 12 | 3.5 |
| Between \$50,000 and \$75,000 | 401 | 100.0 | * | * | 42 | 10.6 | 349 | 87.0 | 10 | 2.4 |
| At least \$75,000 | 613 | 100.0 | 3 | 0.4 | 31 | 5.1 | 569 | 92.9 | 9 | 1.5 |
| Unknown | 226 | 100.0 | 5 | 2.2 | 32 | 14.0 | 181 | 80.3 | 8 | 3.5 |
| Education | | | | | | | | | | |
| No high school degree | 151 | 100.0 | 20 | 13.2 | 29 | 19.2 | 95 | 63.2 | 7 | 4.4 |
| High school degree | 538 | 100.0 | 27 | 5.1 | 78 | 14.5 | 422 | 78.4 | 11 | 2.0 |
| Some college | 705 | 100.0 | 9 | 1.3 | 91 | 12.9 | 594 | 84.2 | 12 | 1.6 |
| College degree (four year) | 737 | 100.0 | * | * | 38 | 5.2 | 681 | 92.4 | 18 | 2.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 524 | 100.0 | 23 | 4.4 | 84 | 16.1 | 397 | 75.7 | 20 | 3.7 |
| 35 to 44 years | 375 | 100.0 | 13 | 3.6 | 56 | 15.0 | 297 | 79.1 | 9 | 2.3 |
| 45 to 54 years | 445 | 100.0 | 12 | 2.8 | 57 | 12.7 | 368 | 82.6 | 8 | 1.9 |
| 55 to 64 years | 348 | 100.0 | 7 | 2.0 | 22 | 6.4 | 311 | 89.5 | 7 | 2.1 |
| 65 years or more | 438 | 100.0 | * | * | 16 | 3.6 | 419 | 95.5 | 4 | 0.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,555 | 100.0 | 11 | 0.7 | 118 | 7.6 | 1,392 | 89.5 | 34 | 2.2 |
| Non-homeowner | 575 | 100.0 | 45 | 7.9 | 118 | 20.4 | 399 | 69.4 | 14 | 2.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-26 Banking Status by Household Characteristics: Mississippi

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,118 | 100.0 | 184 | 16.4 | 282 | 25.2 | 616 | 55.1 | 37 | 3.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 393 | 100.0 | 132 | 33.6 | 130 | 33.2 | 118 | 29.9 | 13 | 3.3 |
| Hispanic non-Black | 20 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 699 | 100.0 | 41 | 5.8 | 151 | 21.7 | 483 | 69.1 | 24 | 3.5 |
| Other non-Black non-Hispanic | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 773 | 100.0 | 101 | 13.1 | 208 | 26.9 | 430 | 55.6 | 35 | 4.5 |
| Married couple | 560 | 100.0 | 42 | 7.4 | 131 | 23.5 | 360 | 64.3 | 27 | 4.8 |
| Female householder, no husband present | 156 | 100.0 | 49 | 31.4 | 57 | 36.6 | 45 | 28.6 | 5 | 3.5 |
| Male householder, no wife present | 57 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 345 | 100.0 | 82 | 23.9 | 74 | 21.5 | 186 | 53.9 | 3 | 0.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 253 | 100.0 | 112 | 44.3 | 73 | 29.0 | 68 | 26.7 | . | . |
| Between \$15,000 and \$30,000 | 234 | 100.0 | 47 | 20.0 | 65 | 27.8 | 115 | 49.2 | 7 | 3.0 |
| Between \$30,000 and \$50,000 | 183 | 100.0 | 8 | 4.3 | 54 | 29.6 | 113 | 61.8 | 8 | 4.3 |
| Between \$50,000 and \$75,000 | 131 | 100.0 | 2 | 1.3 | 44 | 33.5 | 77 | 58.7 | 9 | 6.6 |
| At least \$75,000 | 158 | 100.0 | * | * | 22 | 13.6 | 132 | 83.7 | 4 | 2.6 |
| Unknown | 159 | 100.0 | 15 | 9.4 | 24 | 15.0 | 111 | 69.5 | 10 | 6.0 |
| Education | | | | | | | | | | |
| No high school degree | 258 | 100.0 | 97 | 37.7 | 58 | 22.5 | 98 | 38.1 | 5 | 1.8 |
| High school degree | 333 | 100.0 | 59 | 17.8 | 93 | 28.0 | 165 | 49.4 | 16 | 4.8 |
| Some college | 264 | 100.0 | 23 | 8.7 | 86 | 32.5 | 149 | 56.3 | 7 | 2.5 |
| College degree (four year) | 263 | 100.0 | 4 | 1.6 | 45 | 17.1 | 204 | 77.5 | 10 | 3.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 216 | 100.0 | 41 | 18.9 | 80 | 37.0 | 84 | 38.9 | 11 | 5.2 |
| 35 to 44 years | 209 | 100.0 | 34 | 16.2 | 57 | 27.1 | 119 | 56.7 | . | . |
| 45 to 54 years | 235 | 100.0 | 47 | 19.9 | 59 | 25.1 | 122 | 51.7 | 8 | 3.3 |
| 55 to 64 years | 215 | 100.0 | 37 | 17.4 | 51 | 23.7 | 113 | 52.5 | 14 | 6.5 |
| 65 years or more | 243 | 100.0 | 25 | 10.2 | 35 | 14.5 | 179 | 73.5 | 5 | 1.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 852 | 100.0 | 95 | 11.2 | 183 | 21.4 | 544 | 63.9 | 30 | 3.5 |
| Non-homeowner | 267 | 100.0 | 88 | 33.1 | 99 | 37.2 | 72 | 26.8 | 8 | 2.9 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-27 Banking Status by Household Characteristics: Missouri

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,473 | 100.0 | 204 | 8.2 | 478 | 19.3 | 1,707 | 69.0 | 84 | 3.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 318 | 100.0 | 93 | 29.2 | 105 | 33.0 | 113 | 35.5 | 7 | 2.3 |
| Hispanic non-Black | 49 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,060 | 100.0 | 92 | 4.5 | 348 | 16.9 | 1,543 | 74.9 | 77 | 3.7 |
| Other non-Black non-Hispanic | 46 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,630 | 100.0 | 102 | 6.3 | 299 | 18.4 | 1,171 | 71.9 | 57 | 3.5 |
| Married couple | 1,240 | 100.0 | 38 | 3.1 | 196 | 15.8 | 965 | 77.8 | 40 | 3.3 |
| Female householder, no husband present | 282 | 100.0 | 40 | 14.3 | 85 | 30.0 | 153 | 54.4 | 4 | 1.2 |
| Male householder, no wife present | 108 | 100.0 | 24 | 22.1 | 18 | 16.8 | 53 | 48.9 | 13 | 12.2 |
| Nonfamily household and other | 843 | 100.0 | 101 | 12.0 | 179 | 21.2 | 536 | 63.6 | 27 | 3.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 371 | 100.0 | 132 | 35.6 | 79 | 21.2 | 152 | 41.0 | 8 | 2.1 |
| Between \$15,000 and \$30,000 | 413 | 100.0 | 35 | 8.4 | 108 | 26.0 | 265 | 64.2 | 6 | 1.4 |
| Between \$30,000 and \$50,000 | 522 | 100.0 | 16 | 3.1 | 133 | 25.5 | 353 | 67.5 | 21 | 3.9 |
| Between \$50,000 and \$75,000 | 373 | 100.0 | 12 | 3.1 | 74 | 19.8 | 279 | 74.8 | 8 | 2.2 |
| At least \$75,000 | 463 | 100.0 | * | * | 48 | 10.3 | 390 | 84.3 | 25 | 5.4 |
| Unknown | 330 | 100.0 | 9 | 2.8 | 37 | 11.2 | 268 | 81.1 | 16 | 4.9 |
| Education | | | | | | | | | | |
| No high school degree | 274 | 100.0 | 69 | 25.1 | 55 | 20.0 | 145 | 52.8 | 6 | 2.2 |
| High school degree | 828 | 100.0 | 96 | 11.6 | 182 | 22.0 | 524 | 63.2 | 27 | 3.2 |
| Some college | 703 | 100.0 | 26 | 3.6 | 166 | 23.7 | 490 | 69.7 | 21 | 3.0 |
| College degree (four year) | 667 | 100.0 | 13 | 2.0 | 75 | 11.3 | 549 | 82.3 | 30 | 4.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 627 | 100.0 | 85 | 13.5 | 148 | 23.6 | 368 | 58.7 | 26 | 4.1 |
| 35 to 44 years | 400 | 100.0 | 28 | 6.9 | 87 | 21.9 | 271 | 67.8 | 13 | 3.4 |
| 45 to 54 years | 482 | 100.0 | 45 | 9.3 | 126 | 26.1 | 306 | 63.5 | 6 | 1.1 |
| 55 to 64 years | 457 | 100.0 | 41 | 9.1 | 76 | 16.7 | 325 | 71.1 | 15 | 3.2 |
| 65 years or more | 508 | 100.0 | 5 | 1.0 | 40 | 8.0 | 437 | 86.2 | 25 | 4.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,777 | 100.0 | 40 | 2.3 | 268 | 15.1 | 1,404 | 79.0 | 66 | 3.7 |
| Non-homeowner | 696 | 100.0 | 163 | 23.5 | 210 | 30.2 | 304 | 43.7 | 18 | 2.7 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-28 Banking Status by Household Characteristics: Montana

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 419 | 100.0 | 16 | 3.8 | 83 | 19.7 | 300 | 71.4 | 21 | 5.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 4 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 4 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 380 | 100.0 | 9 | 2.4 | 68 | 18.0 | 283 | 74.5 | 19 | 5.1 |
| Other non-Black non-Hispanic | 32 | 100.0 | 5 | 16.5 | 12 | 38.0 | 13 | 40.6 | 2 | 4.9 |
| Household Type | | | | | | | | | | |
| Family household | 257 | 100.0 | 8 | 3.0 | 47 | 18.4 | 188 | 72.9 | 15 | 5.7 |
| Married couple | 201 | 100.0 | 3 | 1.7 | 27 | 13.4 | 158 | 78.5 | 13 | 6.4 |
| Female householder, no husband present | 37 | 100.0 | 4 | 11.7 | 13 | 35.8 | 19 | 50.3 | 1 | 2.2 |
| Male householder, no wife present | 19 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 162 | 100.0 | 8 | 5.2 | 35 | 21.8 | 112 | 69.2 | 6 | 3.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 65 | 100.0 | 9 | 14.5 | 18 | 28.0 | 35 | 54.1 | 2 | 3.4 |
| Between \$15,000 and \$30,000 | 89 | 100.0 | 5 | 5.9 | 21 | 23.2 | 60 | 67.4 | 3 | 3.5 |
| Between \$30,000 and \$50,000 | 90 | 100.0 | 1 | 0.8 | 17 | 19.0 | 70 | 77.1 | 3 | 3.2 |
| Between \$50,000 and \$75,000 | 73 | 100.0 | * | * | 14 | 18.7 | 54 | 74.0 | 5 | 7.3 |
| At least \$75,000 | 59 | 100.0 | * | * | 5 | 8.6 | 52 | 88.0 | 2 | 3.4 |
| Unknown | 43 | 100.0 | 1 | 1.6 | 8 | 18.9 | 29 | 67.0 | 5 | 12.6 |
| Education | | | | | | | | | | |
| No high school degree | 38 | 100.0 | 5 | 12.8 | 10 | 26.0 | 20 | 53.0 | 3 | 8.1 |
| High school degree | 142 | 100.0 | 9 | 6.5 | 30 | 20.9 | 98 | 68.9 | 5 | 3.8 |
| Some college | 129 | 100.0 | 2 | 1.5 | 33 | 25.5 | 88 | 68.1 | 6 | 4.8 |
| College degree (four year) | 110 | 100.0 | NA | NA | 10 | 9.3 | 94 | 85.0 | 6 | 5.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 85 | 100.0 | 8 | 9.8 | 25 | 29.9 | 46 | 54.3 | 5 | 6.0 |
| 35 to 44 years | 71 | 100.0 | 6 | 7.9 | 16 | 22.8 | 44 | 61.5 | 6 | 7.9 |
| 45 to 54 years | 91 | 100.0 | 1 | 1.5 | 20 | 22.3 | 66 | 72.9 | 3 | 3.3 |
| 55 to 64 years | 67 | 100.0 | 1 | 1.1 | 10 | 14.6 | 53 | 79.1 | 4 | 5.2 |
| 65 years or more | 105 | 100.0 | * | * | 11 | 10.4 | 90 | 86.1 | 4 | 3.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 303 | 100.0 | 5 | 1.8 | 51 | 16.7 | 233 | 77.0 | 14 | 4.5 |
| Non-homeowner | 116 | 100.0 | 11 | 9.1 | 32 | 27.8 | 66 | 57.0 | 7 | 6.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-29 Banking Status by Household Characteristics: Nebraska

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 708 | 100.0 | 38 | 5.4 | 105 | 14.9 | 552 | 77.9 | 13 | 1.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 31 | 100.0 | 8 | 26.2 | 13 | 41.4 | 9 | 29.8 | 1 | 2.6 |
| Hispanic non-Black | 41 | 100.0 | 12 | 28.1 | 6 | 14.3 | 23 | 55.1 | 1 | 2.5 |
| White non-Black non-Hispanic | 619 | 100.0 | 16 | 2.6 | 84 | 13.6 | 509 | 82.3 | 9 | 1.5 |
| Other non-Black non-Hispanic | 17 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 474 | 100.0 | 23 | 4.8 | 71 | 14.9 | 375 | 79.0 | 6 | 1.3 |
| Married couple | 392 | 100.0 | 5 | 1.3 | 47 | 12.0 | 335 | 85.5 | 5 | 1.2 |
| Female householder, no husband present | 60 | 100.0 | 15 | 24.9 | 13 | 21.0 | 31 | 51.9 | 1 | 2.2 |
| Male householder, no wife present | 23 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 234 | 100.0 | 15 | 6.5 | 35 | 14.8 | 177 | 75.8 | 7 | 2.9 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 70 | 100.0 | 18 | 26.3 | 15 | 21.1 | 35 | 49.3 | 2 | 3.3 |
| Between \$15,000 and \$30,000 | 122 | 100.0 | 12 | 9.6 | 27 | 21.9 | 80 | 66.0 | 3 | 2.5 |
| Between \$30,000 and \$50,000 | 146 | 100.0 | 5 | 3.4 | 26 | 17.9 | 114 | 78.0 | 1 | 0.7 |
| Between \$50,000 and \$75,000 | 125 | 100.0 | * | * | 20 | 16.2 | 104 | 83.2 | 1 | 0.7 |
| At least \$75,000 | 158 | 100.0 | 1 | 0.8 | 11 | 6.9 | 143 | 91.0 | 2 | 1.3 |
| Unknown | 88 | 100.0 | 2 | 2.1 | 7 | 7.6 | 76 | 86.2 | 4 | 4.1 |
| Education | | | | | | | | | | |
| No high school degree | 64 | 100.0 | 13 | 19.7 | 12 | 18.4 | 38 | 58.9 | 2 | 3.0 |
| High school degree | 218 | 100.0 | 20 | 9.2 | 38 | 17.6 | 159 | 72.8 | 1 | 0.4 |
| Some college | 230 | 100.0 | 4 | 1.9 | 40 | 17.5 | 179 | 77.5 | 7 | 3.1 |
| College degree (four year) | 196 | 100.0 | 1 | 0.5 | 15 | 7.7 | 177 | 90.3 | 3 | 1.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 177 | 100.0 | 16 | 8.9 | 36 | 20.5 | 121 | 68.2 | 4 | 2.5 |
| 35 to 44 years | 127 | 100.0 | 10 | 7.9 | 23 | 17.8 | 91 | 71.5 | 4 | 2.8 |
| 45 to 54 years | 148 | 100.0 | 10 | 6.5 | 25 | 17.1 | 112 | 75.7 | 1 | 0.7 |
| 55 to 64 years | 113 | 100.0 | 1 | 0.9 | 15 | 13.6 | 95 | 84.4 | 1 | 1.0 |
| 65 years or more | 144 | 100.0 | 2 | 1.1 | 6 | 4.1 | 133 | 92.8 | 3 | 2.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 503 | 100.0 | 9 | 1.7 | 48 | 9.5 | 437 | 87.0 | 9 | 1.7 |
| Non-homeowner | 206 | 100.0 | 29 | 14.3 | 57 | 28.0 | 114 | 55.6 | 4 | 2.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-30 Banking Status by Household Characteristics: Nevada

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 981 | 100.0 | 67 | 6.9 | 201 | 20.5 | 680 | 69.3 | 33 | 3.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 83 | 100.0 | 19 | 23.2 | 25 | 30.3 | 35 | 42.2 | 4 | 4.3 |
| Hispanic non-Black | 176 | 100.0 | 21 | 12.1 | 54 | 30.7 | 91 | 51.8 | 9 | 5.4 |
| White non-Black non-Hispanic | 637 | 100.0 | 24 | 3.8 | 110 | 17.3 | 484 | 76.0 | 18 | 2.9 |
| Other non-Black non-Hispanic | 85 | 100.0 | 2 | 2.6 | 12 | 13.9 | 69 | 81.8 | 1 | 1.6 |
| Household Type | | | | | | | | | | |
| Family household | 613 | 100.0 | 39 | 6.3 | 115 | 18.7 | 438 | 71.5 | 21 | 3.4 |
| Married couple | 465 | 100.0 | 19 | 4.0 | 81 | 17.3 | 352 | 75.7 | 14 | 2.9 |
| Female householder, no husband present | 105 | 100.0 | 13 | 12.3 | 30 | 28.2 | 58 | 55.2 | 5 | 4.3 |
| Male householder, no wife present | 42 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 368 | 100.0 | 28 | 7.7 | 87 | 23.5 | 241 | 65.6 | 12 | 3.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 80 | 100.0 | 13 | 16.0 | 24 | 30.0 | 41 | 50.9 | 3 | 3.2 |
| Between \$15,000 and \$30,000 | 144 | 100.0 | 27 | 18.5 | 32 | 22.4 | 81 | 56.4 | 4 | 2.7 |
| Between \$30,000 and \$50,000 | 213 | 100.0 | 19 | 8.7 | 57 | 26.9 | 129 | 60.9 | 7 | 3.5 |
| Between \$50,000 and \$75,000 | 194 | 100.0 | 3 | 1.8 | 42 | 21.7 | 141 | 72.6 | 8 | 3.9 |
| At least \$75,000 | 256 | 100.0 | 2 | 0.6 | 38 | 14.8 | 208 | 81.3 | 8 | 3.2 |
| Unknown | 94 | 100.0 | 4 | 4.4 | 7 | 7.9 | 79 | 84.3 | 3 | 3.4 |
| Education | | | | | | | | | | |
| No high school degree | 117 | 100.0 | 17 | 14.6 | 31 | 26.1 | 64 | 54.2 | 6 | 5.1 |
| High school degree | 298 | 100.0 | 29 | 9.8 | 62 | 20.7 | 203 | 68.2 | 4 | 1.3 |
| Some college | 341 | 100.0 | 19 | 5.6 | 77 | 22.7 | 227 | 66.7 | 17 | 5.0 |
| College degree (four year) | 225 | 100.0 | 2 | 0.9 | 31 | 14.0 | 185 | 82.5 | 6 | 2.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 248 | 100.0 | 28 | 11.2 | 47 | 18.9 | 164 | 66.2 | 9 | 3.8 |
| 35 to 44 years | 181 | 100.0 | 18 | 9.9 | 49 | 27.2 | 108 | 59.3 | 6 | 3.6 |
| 45 to 54 years | 192 | 100.0 | 12 | 6.3 | 42 | 22.1 | 134 | 69.6 | 4 | 2.0 |
| 55 to 64 years | 171 | 100.0 | 8 | 4.8 | 31 | 18.0 | 126 | 73.9 | 6 | 3.3 |
| 65 years or more | 189 | 100.0 | 1 | 0.7 | 32 | 16.9 | 149 | 78.5 | 7 | 3.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 602 | 100.0 | 9 | 1.5 | 106 | 17.6 | 468 | 77.7 | 19 | 3.2 |
| Non-homeowner | 379 | 100.0 | 58 | 15.4 | 95 | 25.1 | 212 | 55.9 | 13 | 3.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table B-31 Banking Status by Household Characteristics: New Hampshire

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 524 | 100.0 | 12 | 2.2 | 63 | 12.1 | 436 | 83.3 | 13 | 2.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 8 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 496 | 100.0 | 8 | 1.7 | 57 | 11.6 | 419 | 84.6 | 11 | 2.2 |
| Other non-Black non-Hispanic | 14 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 357 | 100.0 | 7 | 1.8 | 41 | 11.5 | 301 | 84.3 | 8 | 2.3 |
| Married couple | 293 | 100.0 | 1 | 0.5 | 29 | 9.9 | 256 | 87.3 | 7 | 2.3 |
| Female householder, no husband present | 45 | 100.0 | 4 | 8.9 | 7 | 16.4 | 33 | 73.5 | 1 | 1.3 |
| Male householder, no wife present | 19 | 100.0 | 1 | 5.8 | 5 | 24.3 | 12 | 64.5 | 1 | 5.5 |
| Nonfamily household and other | 166 | 100.0 | 5 | 3.1 | 22 | 13.3 | 135 | 81.1 | 4 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 31 | 100.0 | 4 | 12.6 | 5 | 17.7 | 20 | 66.1 | 1 | 3.6 |
| Between \$15,000 and \$30,000 | 55 | 100.0 | 2 | 3.7 | 10 | 19.2 | 42 | 76.4 | * | 0.8 |
| Between \$30,000 and \$50,000 | 100 | 100.0 | 4 | 4.4 | 16 | 16.4 | 78 | 78.7 | 1 | 0.6 |
| Between \$50,000 and \$75,000 | 96 | 100.0 | * | * | 10 | 10.0 | 84 | 87.4 | 3 | 2.7 |
| At least \$75,000 | 178 | 100.0 | 1 | 0.3 | 16 | 8.7 | 158 | 88.7 | 4 | 2.3 |
| Unknown | 65 | 100.0 | 1 | 1.5 | 6 | 9.1 | 54 | 83.5 | 4 | 5.9 |
| Education | | | | | | | | | | |
| No high school degree | 43 | 100.0 | 4 | 9.6 | 8 | 17.9 | 28 | 65.1 | 3 | 7.5 |
| High school degree | 147 | 100.0 | 4 | 3.0 | 22 | 15.0 | 119 | 80.6 | 2 | 1.4 |
| Some college | 142 | 100.0 | 3 | 2.2 | 23 | 16.3 | 112 | 78.7 | 4 | 2.8 |
| College degree (four year) | 191 | 100.0 | * | * | 10 | 5.3 | 177 | 93.0 | 3 | 1.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 95 | 100.0 | 4 | 4.0 | 20 | 21.1 | 70 | 73.2 | 2 | 1.7 |
| 35 to 44 years | 102 | 100.0 | 4 | 3.5 | 10 | 9.6 | 86 | 84.3 | 3 | 2.6 |
| 45 to 54 years | 129 | 100.0 | 2 | 1.9 | 20 | 15.4 | 102 | 78.9 | 5 | 3.8 |
| 55 to 64 years | 90 | 100.0 | 2 | 2.1 | 9 | 9.4 | 78 | 86.3 | 2 | 2.1 |
| 65 years or more | 108 | 100.0 | * | * | 5 | 4.6 | 101 | 94.0 | 1 | 1.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 404 | 100.0 | 3 | 0.6 | 31 | 7.8 | 360 | 89.1 | 10 | 2.5 |
| Non-homeowner | 120 | 100.0 | 9 | 7.7 | 32 | 26.6 | 76 | 63.7 | 2 | 2.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-32 Banking Status by Household Characteristics: New Jersey

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 3,141 | 100.0 | 233 | 7.4 | 377 | 12.0 | 2,394 | 76.2 | 137 | 4.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 459 | 100.0 | 108 | 23.5 | 111 | 24.2 | 218 | 47.6 | 21 | 4.7 |
| Hispanic non-Black | 384 | 100.0 | 81 | 21.1 | 79 | 20.5 | 215 | 55.9 | 10 | 2.5 |
| White non-Black non-Hispanic | 2,039 | 100.0 | 38 | 1.9 | 177 | 8.7 | 1,733 | 85.0 | 92 | 4.5 |
| Other non-Black non-Hispanic | 258 | 100.0 | 6 | 2.2 | 10 | 3.8 | 228 | 88.3 | 15 | 5.7 |
| Household Type | | | | | | | | | | |
| Family household | 2,149 | 100.0 | 148 | 6.9 | 270 | 12.6 | 1,643 | 76.5 | 88 | 4.1 |
| Married couple | 1,591 | 100.0 | 44 | 2.7 | 156 | 9.8 | 1,332 | 83.7 | 59 | 3.7 |
| Female householder, no husband present | 389 | 100.0 | 79 | 20.3 | 68 | 17.4 | 222 | 57.0 | 20 | 5.3 |
| Male householder, no wife present | 169 | 100.0 | 25 | 14.8 | 47 | 27.5 | 90 | 53.0 | 8 | 4.7 |
| Nonfamily household and other | 992 | 100.0 | 85 | 8.6 | 107 | 10.7 | 751 | 75.7 | 49 | 5.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 268 | 100.0 | 66 | 24.6 | 50 | 18.7 | 146 | 54.6 | 6 | 2.1 |
| Between \$15,000 and \$30,000 | 301 | 100.0 | 42 | 13.9 | 51 | 16.9 | 199 | 66.1 | 10 | 3.2 |
| Between \$30,000 and \$50,000 | 466 | 100.0 | 48 | 10.2 | 74 | 15.9 | 316 | 67.8 | 28 | 6.1 |
| Between \$50,000 and \$75,000 | 435 | 100.0 | 16 | 3.6 | 58 | 13.4 | 353 | 81.1 | 8 | 1.9 |
| At least \$75,000 | 1,157 | 100.0 | 9 | 0.7 | 111 | 9.6 | 1,009 | 87.2 | 29 | 2.5 |
| Unknown | 512 | 100.0 | 53 | 10.3 | 32 | 6.3 | 371 | 72.4 | 56 | 11.0 |
| Education | | | | | | | | | | |
| No high school degree | 358 | 100.0 | 81 | 22.7 | 39 | 10.9 | 194 | 54.3 | 43 | 12.1 |
| High school degree | 952 | 100.0 | 94 | 9.9 | 123 | 12.9 | 685 | 71.9 | 51 | 5.3 |
| Some college | 565 | 100.0 | 39 | 6.9 | 110 | 19.5 | 401 | 71.0 | 15 | 2.7 |
| College degree (four year) | 1,265 | 100.0 | 18 | 1.4 | 105 | 8.3 | 1,114 | 88.1 | 28 | 2.2 |
| Age | | | | | | | | | | |
| 15 to 34 years | 508 | 100.0 | 87 | 17.1 | 80 | 15.8 | 326 | 64.1 | 15 | 3.0 |
| 35 to 44 years | 618 | 100.0 | 59 | 9.5 | 79 | 12.8 | 462 | 74.8 | 18 | 2.9 |
| 45 to 54 years | 793 | 100.0 | 42 | 5.3 | 87 | 11.0 | 637 | 80.3 | 26 | 3.3 |
| 55 to 64 years | 572 | 100.0 | 15 | 2.6 | 72 | 12.6 | 460 | 80.3 | 26 | 4.5 |
| 65 years or more | 649 | 100.0 | 30 | 4.6 | 57 | 8.8 | 510 | 78.5 | 52 | 8.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,114 | 100.0 | 33 | 1.5 | 191 | 9.1 | 1,781 | 84.2 | 109 | 5.2 |
| Non-homeowner | 1,026 | 100.0 | 200 | 19.5 | 185 | 18.0 | 613 | 59.7 | 28 | 2.8 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-33 Banking Status by Household Characteristics: New Mexico

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|---------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 780 | 100.0 | 89 | 11.4 | 169 | 21.7 | 488 | 62.5 | 34 | 4.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 24 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 311 | 100.0 | 42 | 13.4 | 85 | 27.2 | 165 | 53.1 | 19 | 6.3 |
| White non-Black non-Hispanic | 362 | 100.0 | 17 | 4.6 | 60 | 16.6 | 273 | 75.5 | 12 | 3.3 |
| Other non-Black non-Hispanic | 83 | 100.0 | 24 | 29.3 | 24 | 29.0 | 35 | 41.7 | . | . |
| Household Type | | | | | | | | | | |
| Family household | 489 | 100.0 | 48 | 9.8 | 108 | 22.2 | 308 | 63.1 | 24 | 4.9 |
| Married couple | 355 | 100.0 | 19 | 5.3 | 63 | 17.8 | 262 | 73.9 | 11 | 3.0 |
| Female householder, no husband present | 92 | 100.0 | 23 | 25.2 | 32 | 34.9 | 30 | 32.6 | 7 | 7.4 |
| Male householder, no wife present | 42 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 291 | 100.0 | 41 | 14.1 | 60 | 20.7 | 180 | 61.7 | 10 | 3.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 126 | 100.0 | 35 | 27.9 | 31 | 24.2 | 59 | 47.0 | 1 | 0.9 |
| Between \$15,000 and \$30,000 | 136 | 100.0 | 16 | 12.0 | 37 | 27.6 | 77 | 56.8 | 5 | 3.6 |
| Between \$30,000 and \$50,000 | 158 | 100.0 | 13 | 7.9 | 39 | 24.6 | 101 | 63.7 | 6 | 3.8 |
| Between \$50,000 and \$75,000 | 91 | 100.0 | 1 | 1.5 | 17 | 18.4 | 68 | 74.3 | 5 | 5.8 |
| At least \$75,000 | 156 | 100.0 | * | * | 29 | 18.6 | 122 | 78.5 | 5 | 2.9 |
| Unknown | 113 | 100.0 | 24 | 21.0 | 16 | 14.4 | 61 | 53.6 | 12 | 10.9 |
| Education | | | | | | | | | | |
| No high school degree | 152 | 100.0 | 40 | 26.4 | 39 | 25.8 | 70 | 46.2 | 3 | 1.6 |
| High school degree | 185 | 100.0 | 25 | 13.3 | 49 | 26.7 | 99 | 53.7 | 12 | 6.3 |
| Some college | 195 | 100.0 | 18 | 9.4 | 47 | 24.1 | 118 | 60.7 | 11 | 5.9 |
| College degree (four year) | 249 | 100.0 | 6 | 2.5 | 34 | 13.5 | 200 | 80.5 | 8 | 3.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | | | | | | | | | | |
| 35 to 44 years | 126 | 100.0 | 12 | 9.8 | 34 | 26.8 | 74 | 59.2 | 5 | 4.2 |
| 45 to 54 years | 177 | 100.0 | 21 | 12.0 | 35 | 19.8 | 113 | 63.8 | 8 | 4.5 |
| 55 to 64 years | 125 | 100.0 | 10 | 7.8 | 23 | 18.2 | 83 | 65.9 | 10 | 8.1 |
| 65 years or more | 170 | 100.0 | 20 | 12.0 | 30 | 17.5 | 114 | 67.3 | 5 | 3.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 549 | 100.0 | 48 | 8.8 | 104 | 18.9 | 370 | 67.4 | 27 | 5.0 |
| Non-homeowner | 231 | 100.0 | 41 | 17.8 | 65 | 28.2 | 118 | 51.1 | 7 | 3.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-34 Banking Status by Household Characteristics: New York

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|---------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 7,749 | 100.0 | 761 | 9.8 | 1,492 | 19.3 | 5,028 | 64.9 | 468 | 6.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,332 | 100.0 | 331 | 24.8 | 435 | 32.7 | 494 | 37.1 | 72 | 5.4 |
| Hispanic non-Black | 910 | 100.0 | 207 | 22.8 | 192 | 21.1 | 474 | 52.1 | 36 | 4.0 |
| White non-Black non-Hispanic | 4,927 | 100.0 | 179 | 3.6 | 807 | 16.4 | 3,626 | 73.6 | 314 | 6.4 |
| Other non-Black non-Hispanic | 580 | 100.0 | 43 | 7.5 | 58 | 10.1 | 433 | 74.6 | 46 | 7.9 |
| Household Type | | | | | | | | | | |
| Family household | 5,109 | 100.0 | 464 | 9.1 | 1,090 | 21.3 | 3,272 | 64.0 | 284 | 5.6 |
| Married couple | 3,656 | 100.0 | 140 | 3.8 | 689 | 18.9 | 2,615 | 71.5 | 212 | 5.8 |
| Female householder, no husband present | 1,064 | 100.0 | 242 | 22.8 | 300 | 28.2 | 470 | 44.2 | 51 | 4.8 |
| Male householder, no wife present | 390 | 100.0 | 82 | 21.0 | 100 | 25.7 | 187 | 48.0 | 21 | 5.3 |
| Nonfamily household and other | 2,640 | 100.0 | 297 | 11.2 | 403 | 15.3 | 1,756 | 66.5 | 184 | 7.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 1,171 | 100.0 | 339 | 29.0 | 201 | 17.2 | 598 | 51.1 | 33 | 2.8 |
| Between \$15,000 and \$30,000 | 919 | 100.0 | 157 | 17.1 | 209 | 22.7 | 514 | 55.9 | 39 | 4.2 |
| Between \$30,000 and \$50,000 | 1,145 | 100.0 | 40 | 3.5 | 338 | 29.5 | 707 | 61.7 | 60 | 5.3 |
| Between \$50,000 and \$75,000 | 1,183 | 100.0 | 51 | 4.3 | 284 | 24.0 | 815 | 68.9 | 33 | 2.8 |
| At least \$75,000 | 1,721 | 100.0 | 5 | 0.3 | 258 | 15.0 | 1,389 | 80.7 | 70 | 4.0 |
| Unknown | 1,611 | 100.0 | 169 | 10.5 | 202 | 12.6 | 1,005 | 62.4 | 234 | 14.5 |
| Education | | | | | | | | | | |
| No high school degree | 1,100 | 100.0 | 265 | 24.1 | 238 | 21.6 | 514 | 46.8 | 82 | 7.5 |
| High school degree | 2,258 | 100.0 | 232 | 10.3 | 451 | 20.0 | 1,471 | 65.1 | 105 | 4.6 |
| Some college | 1,830 | 100.0 | 156 | 8.5 | 450 | 24.6 | 1,116 | 61.0 | 108 | 5.9 |
| College degree (four year) | 2,561 | 100.0 | 107 | 4.2 | 354 | 13.8 | 1,926 | 75.2 | 174 | 6.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 1,713 | 100.0 | 254 | 14.8 | 309 | 18.1 | 987 | 57.6 | 163 | 9.5 |
| 35 to 44 years | 1,400 | 100.0 | 145 | 10.3 | 354 | 25.3 | 841 | 60.0 | 61 | 4.3 |
| 45 to 54 years | 1,533 | 100.0 | 162 | 10.6 | 324 | 21.2 | 970 | 63.3 | 76 | 5.0 |
| 55 to 64 years | 1,354 | 100.0 | 95 | 7.0 | 277 | 20.5 | 916 | 67.6 | 66 | 4.9 |
| 65 years or more | 1,748 | 100.0 | 105 | 6.0 | 227 | 13.0 | 1,314 | 75.1 | 102 | 5.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 4,169 | 100.0 | 68 | 1.6 | 716 | 17.2 | 3,173 | 76.1 | 211 | 5.1 |
| Non-homeowner | 3,580 | 100.0 | 693 | 19.4 | 776 | 21.7 | 1,854 | 51.8 | 257 | 7.2 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-35 Banking Status by Household Characteristics: North Carolina

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|---------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 3,749 | 100.0 | 306 | 8.2 | 750 | 20.0 | 2,537 | 67.7 | 156 | 4.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 775 | 100.0 | 153 | 19.7 | 239 | 30.9 | 363 | 46.9 | 19 | 2.5 |
| Hispanic non-Black | 139 | 100.0 | 58 | 42.0 | 33 | 24.0 | 39 | 28.1 | 8 | 5.9 |
| White non-Black non-Hispanic | 2,665 | 100.0 | 72 | 2.7 | 441 | 16.5 | 2,023 | 75.9 | 128 | 4.8 |
| Other non-Black non-Hispanic | 170 | 100.0 | 23 | 13.3 | 36 | 21.4 | 111 | 65.3 | . | . |
| Household Type | | | | | | | | | | |
| Family household | 2,497 | 100.0 | 205 | 8.2 | 550 | 22.0 | 1,631 | 65.3 | 111 | 4.5 |
| Married couple | 1,859 | 100.0 | 57 | 3.1 | 353 | 19.0 | 1,354 | 72.8 | 95 | 5.1 |
| Female householder, no husband present | 498 | 100.0 | 123 | 24.6 | 181 | 36.4 | 186 | 37.3 | 9 | 1.7 |
| Male householder, no wife present | 139 | 100.0 | 25 | 18.3 | 15 | 11.1 | 91 | 65.3 | 7 | 5.2 |
| Nonfamily household and other | 1,252 | 100.0 | 101 | 8.1 | 200 | 16.0 | 906 | 72.4 | 45 | 3.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 543 | 100.0 | 132 | 24.3 | 145 | 26.7 | 266 | 49.0 | . | . |
| Between \$15,000 and \$30,000 | 640 | 100.0 | 104 | 16.2 | 181 | 28.3 | 333 | 52.0 | 22 | 3.5 |
| Between \$30,000 and \$50,000 | 776 | 100.0 | 28 | 3.6 | 169 | 21.7 | 548 | 70.6 | 32 | 4.1 |
| Between \$50,000 and \$75,000 | 524 | 100.0 | 11 | 2.2 | 110 | 21.0 | 379 | 72.3 | 23 | 4.5 |
| At least \$75,000 | 660 | 100.0 | * | * | 106 | 16.0 | 544 | 82.5 | 10 | 1.5 |
| Unknown | 605 | 100.0 | 31 | 5.1 | 39 | 6.5 | 467 | 77.1 | 68 | 11.3 |
| Education | | | | | | | | | | |
| No high school degree | 585 | 100.0 | 164 | 28.0 | 111 | 19.0 | 279 | 47.7 | 31 | 5.3 |
| High school degree | 1,091 | 100.0 | 92 | 8.4 | 255 | 23.4 | 682 | 62.5 | 62 | 5.6 |
| Some college | 965 | 100.0 | 47 | 4.8 | 260 | 27.0 | 616 | 63.8 | 42 | 4.4 |
| College degree (four year) | 1,107 | 100.0 | 4 | 0.4 | 123 | 11.1 | 959 | 86.6 | 22 | 1.9 |
| Age | | | | | | | | | | |
| 15 to 34 years | 878 | 100.0 | 146 | 16.7 | 238 | 27.1 | 456 | 51.9 | 38 | 4.4 |
| 35 to 44 years | 718 | 100.0 | 42 | 5.9 | 172 | 23.9 | 463 | 64.5 | 41 | 5.7 |
| 45 to 54 years | 741 | 100.0 | 75 | 10.1 | 178 | 24.0 | 471 | 63.5 | 18 | 2.4 |
| 55 to 64 years | 623 | 100.0 | 30 | 4.8 | 94 | 15.1 | 494 | 79.3 | 5 | 0.8 |
| 65 years or more | 789 | 100.0 | 13 | 1.7 | 69 | 8.7 | 652 | 82.7 | 54 | 6.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,572 | 100.0 | 71 | 2.8 | 409 | 15.9 | 1,968 | 76.5 | 123 | 4.8 |
| Non-homeowner | 1,177 | 100.0 | 235 | 20.0 | 341 | 29.0 | 568 | 48.3 | 33 | 2.8 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-36 Banking Status by Household Characteristics: North Dakota

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 275 | 100.0 | 13 | 4.8 | 52 | 19.0 | 203 | 73.7 | 7 | 2.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 3 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 246 | 100.0 | 6 | 2.5 | 43 | 17.4 | 190 | 77.4 | 7 | 2.7 |
| Other non-Black non-Hispanic | 25 | 100.0 | 7 | 27.5 | 8 | 33.7 | 10 | 38.8 | . | . |
| Household Type | | | | | | | | | | |
| Family household | 179 | 100.0 | 8 | 4.4 | 33 | 18.7 | 133 | 74.3 | 5 | 2.5 |
| Married couple | 142 | 100.0 | 3 | 2.0 | 24 | 17.2 | 111 | 78.3 | 4 | 2.5 |
| Female householder, no husband present | 27 | 100.0 | 5 | 18.7 | 5 | 19.9 | 16 | 57.9 | 1 | 3.4 |
| Male householder, no wife present | 10 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 96 | 100.0 | 5 | 5.4 | 19 | 19.6 | 70 | 72.4 | 3 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 37 | 100.0 | 8 | 21.8 | 8 | 20.9 | 19 | 51.8 | 2 | 5.5 |
| Between \$15,000 and \$30,000 | 47 | 100.0 | 2 | 3.8 | 14 | 28.6 | 31 | 65.8 | 1 | 1.9 |
| Between \$30,000 and \$50,000 | 60 | 100.0 | 1 | 2.3 | 12 | 20.4 | 45 | 75.7 | 1 | 1.7 |
| Between \$50,000 and \$75,000 | 44 | 100.0 | * | * | 9 | 19.6 | 35 | 79.3 | * | 1.1 |
| At least \$75,000 | 45 | 100.0 | 1 | 1.7 | 4 | 9.4 | 39 | 88.0 | * | 1.0 |
| Unknown | 42 | 100.0 | 1 | 2.4 | 6 | 14.3 | 33 | 78.1 | 2 | 5.2 |
| Education | | | | | | | | | | |
| No high school degree | 23 | 100.0 | 3 | 12.2 | 6 | 25.0 | 13 | 59.6 | 1 | 3.2 |
| High school degree | 84 | 100.0 | 7 | 8.1 | 19 | 23.1 | 55 | 65.7 | 3 | 3.2 |
| Some college | 96 | 100.0 | 3 | 3.3 | 20 | 21.2 | 70 | 73.0 | 2 | 2.5 |
| College degree (four year) | 72 | 100.0 | * | 0.6 | 7 | 9.4 | 64 | 88.3 | 1 | 1.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 78 | 100.0 | 7 | 9.5 | 17 | 22.6 | 50 | 65.0 | 2 | 2.9 |
| 35 to 44 years | 39 | 100.0 | 2 | 3.9 | 9 | 21.8 | 28 | 72.0 | 1 | 2.3 |
| 45 to 54 years | 54 | 100.0 | 2 | 3.7 | 13 | 23.8 | 37 | 68.7 | 2 | 3.8 |
| 55 to 64 years | 47 | 100.0 | 1 | 3.0 | 7 | 14.9 | 37 | 79.1 | 1 | 3.0 |
| 65 years or more | 58 | 100.0 | 1 | 1.4 | 6 | 11.2 | 50 | 86.7 | * | 0.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 181 | 100.0 | 5 | 2.5 | 31 | 16.8 | 144 | 79.2 | 3 | 1.5 |
| Non-homeowner | 94 | 100.0 | 9 | 9.1 | 22 | 23.3 | 59 | 63.0 | 4 | 4.6 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-37 Banking Status by Household Characteristics: Ohio

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 4,596 | 100.0 | 328 | 7.1 | 966 | 21.0 | 3,076 | 66.9 | 226 | 4.9 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 596 | 100.0 | 144 | 24.2 | 205 | 34.4 | 239 | 40.1 | 8 | 1.3 |
| Hispanic non-Black | 105 | 100.0 | 8 | 7.2 | 36 | 34.7 | 61 | 58.2 | * | * |
| White non-Black non-Hispanic | 3,805 | 100.0 | 167 | 4.4 | 708 | 18.6 | 2,720 | 71.5 | 211 | 5.6 |
| Other non-Black non-Hispanic | 90 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 3,078 | 100.0 | 209 | 6.8 | 644 | 20.9 | 2,045 | 66.5 | 180 | 5.8 |
| Married couple | 2,329 | 100.0 | 75 | 3.2 | 399 | 17.1 | 1,727 | 74.2 | 128 | 5.5 |
| Female householder, no husband present | 544 | 100.0 | 95 | 17.6 | 183 | 33.6 | 235 | 43.3 | 30 | 5.5 |
| Male householder, no wife present | 206 | 100.0 | 39 | 18.8 | 62 | 30.3 | 83 | 40.4 | 22 | 10.5 |
| Nonfamily household and other | 1,518 | 100.0 | 119 | 7.9 | 322 | 21.2 | 1,030 | 67.9 | 46 | 3.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 702 | 100.0 | 189 | 26.9 | 159 | 22.6 | 321 | 45.8 | 33 | 4.7 |
| Between \$15,000 and \$30,000 | 691 | 100.0 | 48 | 6.9 | 184 | 26.6 | 435 | 62.9 | 25 | 3.6 |
| Between \$30,000 and \$50,000 | 920 | 100.0 | 34 | 3.7 | 265 | 28.9 | 589 | 64.0 | 31 | 3.4 |
| Between \$50,000 and \$75,000 | 845 | 100.0 | 9 | 1.0 | 186 | 22.0 | 606 | 71.8 | 44 | 5.2 |
| At least \$75,000 | 852 | 100.0 | * | * | 108 | 12.6 | 716 | 84.0 | 28 | 3.3 |
| Unknown | 587 | 100.0 | 50 | 8.5 | 64 | 10.9 | 408 | 69.6 | 64 | 11.0 |
| Education | | | | | | | | | | |
| No high school degree | 554 | 100.0 | 110 | 19.9 | 159 | 28.7 | 252 | 45.5 | 32 | 5.9 |
| High school degree | 1,628 | 100.0 | 142 | 8.7 | 335 | 20.6 | 1,053 | 64.7 | 98 | 6.0 |
| Some college | 1,356 | 100.0 | 64 | 4.7 | 343 | 25.3 | 882 | 65.0 | 68 | 5.0 |
| College degree (four year) | 1,058 | 100.0 | 12 | 1.1 | 129 | 12.2 | 889 | 84.0 | 28 | 2.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 926 | 100.0 | 98 | 10.5 | 255 | 27.5 | 510 | 55.1 | 63 | 6.8 |
| 35 to 44 years | 868 | 100.0 | 86 | 9.9 | 201 | 23.2 | 545 | 62.7 | 37 | 4.2 |
| 45 to 54 years | 1,024 | 100.0 | 78 | 7.6 | 282 | 27.5 | 617 | 60.2 | 47 | 4.6 |
| 55 to 64 years | 853 | 100.0 | 38 | 4.4 | 119 | 14.0 | 661 | 77.5 | 35 | 4.1 |
| 65 years or more | 926 | 100.0 | 30 | 3.2 | 109 | 11.8 | 743 | 80.3 | 44 | 4.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 3,288 | 100.0 | 84 | 2.6 | 533 | 16.2 | 2,498 | 76.0 | 173 | 5.3 |
| Non-homeowner | 1,308 | 100.0 | 244 | 18.7 | 433 | 33.1 | 578 | 44.2 | 52 | 4.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-38 Banking Status by Household Characteristics: Oklahoma

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,445 | 100.0 | 141 | 9.8 | 316 | 21.9 | 912 | 63.1 | 75 | 5.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 99 | 100.0 | 23 | 23.4 | 38 | 38.6 | 31 | 31.4 | 6 | 6.5 |
| Hispanic non-Black | 90 | 100.0 | 38 | 42.2 | 20 | 21.8 | 23 | 25.5 | 9 | 10.5 |
| White non-Black non-Hispanic | 1,066 | 100.0 | 64 | 6.0 | 211 | 19.8 | 739 | 69.3 | 52 | 4.9 |
| Other non-Black non-Hispanic | 189 | 100.0 | 16 | 8.7 | 47 | 25.0 | 119 | 62.7 | 7 | 3.6 |
| Household Type | | | | | | | | | | |
| Family household | 980 | 100.0 | 88 | 9.0 | 241 | 24.6 | 587 | 59.9 | 64 | 6.5 |
| Married couple | 786 | 100.0 | 37 | 4.7 | 164 | 20.9 | 530 | 67.4 | 55 | 7.0 |
| Female householder, no husband present | 144 | 100.0 | 36 | 25.2 | 53 | 36.6 | 46 | 32.3 | 9 | 6.0 |
| Male householder, no wife present | 50 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 465 | 100.0 | 53 | 11.4 | 75 | 16.2 | 325 | 69.9 | 11 | 2.4 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 205 | 100.0 | 70 | 34.0 | 36 | 17.3 | 96 | 46.6 | 4 | 2.1 |
| Between \$15,000 and \$30,000 | 245 | 100.0 | 32 | 13.2 | 67 | 27.6 | 140 | 57.4 | 5 | 1.8 |
| Between \$30,000 and \$50,000 | 284 | 100.0 | 11 | 3.7 | 82 | 28.8 | 176 | 61.8 | 16 | 5.7 |
| Between \$50,000 and \$75,000 | 289 | 100.0 | 5 | 1.6 | 72 | 24.9 | 199 | 69.0 | 13 | 4.6 |
| At least \$75,000 | 219 | 100.0 | * | * | 35 | 16.1 | 176 | 80.4 | 8 | 3.5 |
| Unknown | 203 | 100.0 | 24 | 11.9 | 25 | 12.1 | 125 | 61.7 | 29 | 14.3 |
| Education | | | | | | | | | | |
| No high school degree | 206 | 100.0 | 62 | 29.9 | 42 | 20.3 | 96 | 46.4 | 7 | 3.4 |
| High school degree | 446 | 100.0 | 51 | 11.4 | 91 | 20.4 | 281 | 63.0 | 23 | 5.2 |
| Some college | 434 | 100.0 | 29 | 6.7 | 135 | 31.1 | 242 | 55.7 | 28 | 6.5 |
| College degree (four year) | 358 | 100.0 | * | * | 49 | 13.6 | 293 | 81.9 | 16 | 4.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 365 | 100.0 | 68 | 18.5 | 117 | 32.0 | 165 | 45.4 | 15 | 4.1 |
| 35 to 44 years | 246 | 100.0 | 36 | 14.7 | 71 | 28.7 | 121 | 49.2 | 18 | 7.4 |
| 45 to 54 years | 256 | 100.0 | 16 | 6.1 | 65 | 25.5 | 170 | 66.4 | 5 | 2.0 |
| 55 to 64 years | 220 | 100.0 | 12 | 5.7 | 47 | 21.5 | 149 | 67.9 | 11 | 5.0 |
| 65 years or more | 358 | 100.0 | 10 | 2.7 | 17 | 4.7 | 306 | 85.5 | 26 | 7.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,015 | 100.0 | 43 | 4.3 | 150 | 14.8 | 763 | 75.2 | 58 | 5.7 |
| Non-homeowner | 429 | 100.0 | 98 | 22.8 | 166 | 38.7 | 149 | 34.6 | 17 | 3.9 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-39 Banking Status by Household Characteristics: Oregon

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,558 | 100.0 | 88 | 5.7 | 230 | 14.8 | 1,124 | 72.1 | 116 | 7.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 31 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 98 | 100.0 | 17 | 17.1 | 23 | 23.6 | 45 | 46.0 | 13 | 13.3 |
| White non-Black non-Hispanic | 1,334 | 100.0 | 44 | 3.3 | 188 | 14.1 | 1,004 | 75.3 | 98 | 7.4 |
| Other non-Black non-Hispanic | 95 | 100.0 | 15 | 15.9 | 13 | 13.8 | 64 | 67.3 | 3 | 2.9 |
| Household Type | | | | | | | | | | |
| Family household | 977 | 100.0 | 49 | 5.0 | 161 | 16.5 | 687 | 70.3 | 80 | 8.2 |
| Married couple | 792 | 100.0 | 21 | 2.7 | 115 | 14.6 | 594 | 74.9 | 62 | 7.9 |
| Female householder, no husband present | 121 | 100.0 | 18 | 14.8 | 34 | 28.4 | 54 | 44.8 | 15 | 12.0 |
| Male householder, no wife present | 63 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 581 | 100.0 | 39 | 6.7 | 69 | 11.9 | 437 | 75.1 | 36 | 6.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 182 | 100.0 | 39 | 21.5 | 33 | 18.0 | 108 | 59.3 | 2 | 1.1 |
| Between \$15,000 and \$30,000 | 263 | 100.0 | 26 | 9.8 | 46 | 17.3 | 161 | 61.0 | 31 | 11.9 |
| Between \$30,000 and \$50,000 | 327 | 100.0 | 6 | 1.9 | 84 | 25.7 | 213 | 65.0 | 24 | 7.3 |
| Between \$50,000 and \$75,000 | 277 | 100.0 | 2 | 0.9 | 28 | 10.2 | 226 | 81.7 | 20 | 7.2 |
| At least \$75,000 | 341 | 100.0 | * | * | 23 | 6.9 | 303 | 88.8 | 15 | 4.3 |
| Unknown | 167 | 100.0 | 14 | 8.6 | 16 | 9.5 | 113 | 67.5 | 24 | 14.5 |
| Education | | | | | | | | | | |
| No high school degree | 161 | 100.0 | 27 | 16.8 | 45 | 27.6 | 72 | 44.7 | 18 | 11.0 |
| High school degree | 394 | 100.0 | 41 | 10.4 | 71 | 17.9 | 238 | 60.4 | 45 | 11.3 |
| Some college | 536 | 100.0 | 13 | 2.4 | 85 | 15.8 | 401 | 74.9 | 37 | 6.8 |
| College degree (four year) | 467 | 100.0 | 7 | 1.5 | 30 | 6.4 | 413 | 88.4 | 17 | 3.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 369 | 100.0 | 26 | 7.1 | 89 | 24.1 | 233 | 63.1 | 21 | 5.8 |
| 35 to 44 years | 275 | 100.0 | 26 | 9.3 | 41 | 14.9 | 188 | 68.3 | 21 | 7.4 |
| 45 to 54 years | 288 | 100.0 | 10 | 3.3 | 43 | 15.1 | 210 | 73.2 | 24 | 8.4 |
| 55 to 64 years | 290 | 100.0 | 13 | 4.3 | 27 | 9.3 | 227 | 78.2 | 23 | 8.1 |
| 65 years or more | 337 | 100.0 | 14 | 4.2 | 30 | 8.9 | 266 | 79.0 | 27 | 7.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,063 | 100.0 | 15 | 1.4 | 110 | 10.3 | 847 | 79.7 | 92 | 8.6 |
| Non-homeowner | 495 | 100.0 | 74 | 14.9 | 120 | 24.3 | 276 | 55.8 | 24 | 4.9 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-40 Banking Status by Household Characteristics: Pennsylvania

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 4,958 | 100.0 | 251 | 5.1 | 874 | 17.6 | 3,646 | 73.5 | 186 | 3.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 536 | 100.0 | 102 | 19.0 | 174 | 32.5 | 224 | 41.7 | 36 | 6.7 |
| Hispanic non-Black | 168 | 100.0 | 29 | 17.1 | 60 | 35.7 | 76 | 45.1 | 3 | 2.0 |
| White non-Black non-Hispanic | 4,117 | 100.0 | 121 | 2.9 | 620 | 15.1 | 3,234 | 78.6 | 141 | 3.4 |
| Other non-Black non-Hispanic | 138 | 100.0 | * | * | 20 | 14.2 | 113 | 82.0 | 5 | 3.9 |
| Household Type | | | | | | | | | | |
| Family household | 3,224 | 100.0 | 114 | 3.5 | 567 | 17.6 | 2,407 | 74.6 | 136 | 4.2 |
| Married couple | 2,403 | 100.0 | 25 | 1.0 | 321 | 13.3 | 1,974 | 82.2 | 84 | 3.5 |
| Female householder, no husband present | 617 | 100.0 | 74 | 12.0 | 175 | 28.4 | 336 | 54.5 | 32 | 5.1 |
| Male householder, no wife present | 204 | 100.0 | 15 | 7.4 | 72 | 35.0 | 97 | 47.2 | 21 | 10.3 |
| Nonfamily household and other | 1,734 | 100.0 | 137 | 7.9 | 307 | 17.7 | 1,240 | 71.5 | 50 | 2.9 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 655 | 100.0 | 114 | 17.4 | 151 | 23.1 | 379 | 57.9 | 10 | 1.6 |
| Between \$15,000 and \$30,000 | 745 | 100.0 | 50 | 6.7 | 152 | 20.3 | 518 | 69.5 | 26 | 3.5 |
| Between \$30,000 and \$50,000 | 911 | 100.0 | 29 | 3.2 | 207 | 22.7 | 656 | 72.0 | 19 | 2.0 |
| Between \$50,000 and \$75,000 | 782 | 100.0 | 4 | 0.5 | 128 | 16.3 | 621 | 79.3 | 30 | 3.8 |
| At least \$75,000 | 1,112 | 100.0 | * | * | 120 | 10.8 | 946 | 85.0 | 47 | 4.2 |
| Unknown | 752 | 100.0 | 55 | 7.2 | 117 | 15.5 | 526 | 70.0 | 55 | 7.3 |
| Education | | | | | | | | | | |
| No high school degree | 586 | 100.0 | 91 | 15.6 | 143 | 24.4 | 326 | 55.7 | 26 | 4.4 |
| High school degree | 1,846 | 100.0 | 115 | 6.2 | 382 | 20.7 | 1,280 | 69.3 | 69 | 3.7 |
| Some college | 1,135 | 100.0 | 18 | 1.5 | 201 | 17.8 | 864 | 76.1 | 52 | 4.6 |
| College degree (four year) | 1,392 | 100.0 | 28 | 2.0 | 148 | 10.6 | 1,176 | 84.5 | 40 | 2.9 |
| Age | | | | | | | | | | |
| 15 to 34 years | 937 | 100.0 | 95 | 10.1 | 166 | 17.7 | 640 | 68.3 | 37 | 3.9 |
| 35 to 44 years | 832 | 100.0 | 42 | 5.1 | 183 | 22.1 | 574 | 69.1 | 31 | 3.8 |
| 45 to 54 years | 1,112 | 100.0 | 64 | 5.7 | 234 | 21.0 | 796 | 71.5 | 19 | 1.7 |
| 55 to 64 years | 835 | 100.0 | 13 | 1.6 | 149 | 17.9 | 633 | 75.8 | 40 | 4.8 |
| 65 years or more | 1,242 | 100.0 | 38 | 3.0 | 141 | 11.4 | 1,003 | 80.8 | 60 | 4.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 3,590 | 100.0 | 40 | 1.1 | 489 | 13.6 | 2,929 | 81.6 | 133 | 3.7 |
| Non-homeowner | 1,368 | 100.0 | 212 | 15.5 | 385 | 28.2 | 717 | 52.4 | 53 | 3.9 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-41 Banking Status by Household Characteristics: Rhode Island

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 423 | 100.0 | 26 | 6.2 | 52 | 12.2 | 331 | 78.3 | 14 | 3.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 29 | 100.0 | 4 | 14.6 | 8 | 27.0 | 15 | 50.9 | 2 | 7.6 |
| Hispanic non-Black | 27 | 100.0 | 5 | 20.0 | 4 | 13.8 | 18 | 66.1 | . | . |
| White non-Black non-Hispanic | 357 | 100.0 | 16 | 4.3 | 39 | 10.8 | 291 | 81.6 | 12 | 3.2 |
| Other non-Black non-Hispanic | 10 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 277 | 100.0 | 16 | 5.7 | 34 | 12.4 | 217 | 78.2 | 10 | 3.7 |
| Married couple | 202 | 100.0 | 4 | 1.8 | 22 | 10.7 | 171 | 84.6 | 6 | 2.9 |
| Female householder, no husband present | 56 | 100.0 | 10 | 17.7 | 9 | 15.7 | 36 | 63.4 | 2 | 3.2 |
| Male householder, no wife present | 19 | 100.0 | 2 | 11.5 | 4 | 21.4 | 10 | 53.8 | 3 | 13.3 |
| Nonfamily household and other | 146 | 100.0 | 11 | 7.3 | 17 | 11.8 | 114 | 78.6 | 3 | 2.4 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 57 | 100.0 | 18 | 31.2 | 11 | 18.7 | 27 | 47.3 | 2 | 2.9 |
| Between \$15,000 and \$30,000 | 51 | 100.0 | 2 | 4.1 | 7 | 14.0 | 40 | 77.8 | 2 | 4.1 |
| Between \$30,000 and \$50,000 | 56 | 100.0 | 2 | 3.4 | 8 | 14.7 | 44 | 78.1 | 2 | 3.9 |
| Between \$50,000 and \$75,000 | 71 | 100.0 | * | * | 10 | 14.2 | 58 | 81.2 | 3 | 4.6 |
| At least \$75,000 | 105 | 100.0 | 1 | 1.1 | 9 | 8.6 | 94 | 89.4 | 1 | 0.9 |
| Unknown | 83 | 100.0 | 4 | 4.3 | 6 | 7.8 | 69 | 83.5 | 4 | 4.4 |
| Education | | | | | | | | | | |
| No high school degree | 56 | 100.0 | 11 | 20.0 | 8 | 14.7 | 34 | 60.7 | 3 | 4.6 |
| High school degree | 114 | 100.0 | 10 | 9.2 | 18 | 15.5 | 81 | 71.3 | 5 | 4.0 |
| Some college | 109 | 100.0 | 4 | 3.7 | 14 | 12.5 | 88 | 80.9 | 3 | 2.9 |
| College degree (four year) | 143 | 100.0 | 1 | 0.4 | 12 | 8.4 | 127 | 88.9 | 3 | 2.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 84 | 100.0 | 11 | 12.7 | 11 | 13.2 | 59 | 70.7 | 3 | 3.4 |
| 35 to 44 years | 82 | 100.0 | 4 | 5.0 | 13 | 16.5 | 61 | 74.4 | 3 | 4.1 |
| 45 to 54 years | 83 | 100.0 | 6 | 7.3 | 10 | 11.6 | 66 | 79.2 | 2 | 1.9 |
| 55 to 64 years | 82 | 100.0 | 4 | 5.1 | 8 | 9.9 | 66 | 80.6 | 4 | 4.5 |
| 65 years or more | 93 | 100.0 | 1 | 1.6 | 9 | 10.1 | 80 | 85.9 | 2 | 2.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 274 | 100.0 | 1 | 0.4 | 27 | 10.0 | 237 | 86.5 | 9 | 3.2 |
| Non-homeowner | 148 | 100.0 | 25 | 17.1 | 24 | 16.3 | 94 | 63.1 | 5 | 3.4 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-42 Banking Status by Household Characteristics: South Carolina

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,790 | 100.0 | 182 | 10.2 | 432 | 24.2 | 1,119 | 62.5 | 57 | 3.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 491 | 100.0 | 114 | 23.2 | 176 | 35.8 | 188 | 38.3 | 13 | 2.7 |
| Hispanic non-Black | 31 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,238 | 100.0 | 59 | 4.8 | 238 | 19.3 | 899 | 72.6 | 41 | 3.3 |
| Other non-Black non-Hispanic | 31 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,246 | 100.0 | 120 | 9.6 | 310 | 24.9 | 773 | 62.1 | 43 | 3.4 |
| Married couple | 930 | 100.0 | 37 | 4.0 | 215 | 23.1 | 646 | 69.4 | 32 | 3.5 |
| Female householder, no husband present | 244 | 100.0 | 73 | 29.9 | 73 | 30.0 | 92 | 37.6 | 6 | 2.4 |
| Male householder, no wife present | 71 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 545 | 100.0 | 62 | 11.4 | 123 | 22.5 | 345 | 63.4 | 14 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 252 | 100.0 | 92 | 36.6 | 63 | 24.9 | 95 | 37.7 | 2 | 0.8 |
| Between \$15,000 and \$30,000 | 380 | 100.0 | 36 | 9.6 | 113 | 29.8 | 228 | 59.9 | 3 | 0.7 |
| Between \$30,000 and \$50,000 | 415 | 100.0 | 16 | 3.9 | 114 | 27.6 | 265 | 63.7 | 20 | 4.8 |
| Between \$50,000 and \$75,000 | 288 | 100.0 | 5 | 1.9 | 72 | 25.0 | 193 | 67.2 | 17 | 6.0 |
| At least \$75,000 | 299 | 100.0 | 3 | 1.1 | 43 | 14.3 | 243 | 81.2 | 10 | 3.4 |
| Unknown | 156 | 100.0 | 29 | 18.4 | 27 | 17.3 | 96 | 61.2 | 5 | 3.1 |
| Education | | | | | | | | | | |
| No high school degree | 304 | 100.0 | 74 | 24.2 | 116 | 38.1 | 110 | 36.3 | 4 | 1.3 |
| High school degree | 558 | 100.0 | 65 | 11.7 | 162 | 29.1 | 312 | 56.0 | 18 | 3.2 |
| Some college | 459 | 100.0 | 41 | 8.8 | 96 | 20.9 | 300 | 65.5 | 22 | 4.8 |
| College degree (four year) | 469 | 100.0 | 3 | 0.6 | 58 | 12.3 | 395 | 84.3 | 13 | 2.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 434 | 100.0 | 63 | 14.6 | 126 | 28.9 | 231 | 53.3 | 14 | 3.2 |
| 35 to 44 years | 291 | 100.0 | 42 | 14.4 | 69 | 23.7 | 171 | 58.6 | 10 | 3.4 |
| 45 to 54 years | 309 | 100.0 | 27 | 8.8 | 84 | 27.1 | 185 | 59.9 | 13 | 4.2 |
| 55 to 64 years | 341 | 100.0 | 25 | 7.5 | 85 | 25.0 | 213 | 62.3 | 18 | 5.3 |
| 65 years or more | 414 | 100.0 | 25 | 5.9 | 69 | 16.6 | 319 | 77.0 | 2 | 0.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,313 | 100.0 | 83 | 6.3 | 287 | 21.8 | 904 | 68.8 | 40 | 3.0 |
| Non-homeowner | 477 | 100.0 | 100 | 20.9 | 146 | 30.6 | 215 | 45.0 | 17 | 3.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

Table B-43 Banking Status by Household Characteristics: South Dakota

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 332 | 100.0 | 16 | 4.8 | 54 | 16.2 | 253 | 76.3 | 9 | 2.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 4 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 297 | 100.0 | 7 | 2.3 | 45 | 15.2 | 237 | 80.0 | 7 | 2.5 |
| Other non-Black non-Hispanic | 24 | 100.0 | 8 | 32.6 | 7 | 29.6 | 9 | 35.4 | 1 | 2.5 |
| Household Type | | | | | | | | | | |
| Family household | 209 | 100.0 | 12 | 5.9 | 33 | 15.9 | 159 | 76.1 | 4 | 2.1 |
| Married couple | 168 | 100.0 | 5 | 3.2 | 23 | 13.8 | 137 | 81.5 | 3 | 1.5 |
| Female householder, no husband present | 27 | 100.0 | 5 | 16.7 | 7 | 24.4 | 15 | 55.7 | 1 | 3.2 |
| Male householder, no wife present | 14 | 100.0 | 2 | 17.9 | 3 | 24.5 | 7 | 51.1 | 1 | 6.6 |
| Nonfamily household and other | 122 | 100.0 | 4 | 2.9 | 20 | 16.7 | 94 | 76.7 | 5 | 3.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 54 | 100.0 | 7 | 12.7 | 12 | 22.5 | 34 | 62.3 | 1 | 2.5 |
| Between \$15,000 and \$30,000 | 57 | 100.0 | 4 | 7.3 | 12 | 21.5 | 39 | 68.1 | 2 | 3.2 |
| Between \$30,000 and \$50,000 | 79 | 100.0 | 2 | 2.4 | 10 | 13.1 | 64 | 81.6 | 2 | 2.9 |
| Between \$50,000 and \$75,000 | 58 | 100.0 | * | * | 10 | 17.0 | 48 | 82.4 | * | 0.6 |
| At least \$75,000 | 55 | 100.0 | * | 0.9 | 7 | 12.5 | 47 | 85.9 | * | 0.7 |
| Unknown | 29 | 100.0 | 3 | 8.7 | 2 | 7.8 | 21 | 74.1 | 3 | 9.4 |
| Education | | | | | | | | | | |
| No high school degree | 35 | 100.0 | 4 | 11.7 | 4 | 10.1 | 26 | 73.8 | 2 | 4.5 |
| High school degree | 108 | 100.0 | 8 | 7.8 | 22 | 19.9 | 75 | 69.5 | 3 | 2.8 |
| Some college | 108 | 100.0 | 3 | 2.8 | 22 | 20.0 | 81 | 75.0 | 3 | 2.3 |
| College degree (four year) | 80 | 100.0 | * | 0.4 | 7 | 8.7 | 71 | 88.7 | 2 | 2.2 |
| Age | | | | | | | | | | |
| 15 to 34 years | 85 | 100.0 | 6 | 6.7 | 16 | 19.2 | 60 | 70.9 | 3 | 3.2 |
| 35 to 44 years | 49 | 100.0 | 3 | 6.5 | 12 | 24.7 | 33 | 67.0 | 1 | 1.7 |
| 45 to 54 years | 74 | 100.0 | 3 | 4.5 | 14 | 18.4 | 55 | 74.6 | 2 | 2.6 |
| 55 to 64 years | 51 | 100.0 | 3 | 5.5 | 8 | 14.7 | 39 | 75.6 | 2 | 4.2 |
| 65 years or more | 73 | 100.0 | 1 | 1.3 | 4 | 5.7 | 66 | 91.3 | 1 | 1.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 233 | 100.0 | 6 | 2.7 | 33 | 14.1 | 188 | 80.8 | 6 | 2.4 |
| Non-homeowner | 99 | 100.0 | 10 | 9.8 | 21 | 21.2 | 65 | 65.7 | 3 | 3.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-44 Banking Status by Household Characteristics: Tennessee

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,517 | 100.0 | 249 | 9.9 | 441 | 17.5 | 1,746 | 69.4 | 82 | 3.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 401 | 100.0 | 134 | 33.5 | 105 | 26.1 | 132 | 32.9 | 30 | 7.6 |
| Hispanic non-Black | 41 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 2,032 | 100.0 | 96 | 4.7 | 314 | 15.5 | 1,575 | 77.5 | 47 | 2.3 |
| Other non-Black non-Hispanic | 43 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,658 | 100.0 | 144 | 8.7 | 319 | 19.2 | 1,138 | 68.7 | 56 | 3.4 |
| Married couple | 1,231 | 100.0 | 30 | 2.4 | 233 | 18.9 | 930 | 75.5 | 38 | 3.1 |
| Female householder, no husband present | 326 | 100.0 | 101 | 31.1 | 77 | 23.6 | 133 | 40.9 | 14 | 4.4 |
| Male householder, no wife present | 101 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 859 | 100.0 | 105 | 12.2 | 122 | 14.2 | 608 | 70.7 | 26 | 3.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 422 | 100.0 | 125 | 29.6 | 70 | 16.7 | 212 | 50.1 | 16 | 3.7 |
| Between \$15,000 and \$30,000 | 476 | 100.0 | 72 | 15.2 | 94 | 19.7 | 295 | 61.9 | 15 | 3.2 |
| Between \$30,000 and \$50,000 | 521 | 100.0 | 20 | 3.8 | 161 | 31.0 | 308 | 59.2 | 32 | 6.1 |
| Between \$50,000 and \$75,000 | 320 | 100.0 | * | * | 32 | 10.1 | 284 | 88.9 | 3 | 1.0 |
| At least \$75,000 | 423 | 100.0 | * | * | 44 | 10.4 | 370 | 87.6 | 8 | 2.0 |
| Unknown | 355 | 100.0 | 32 | 9.0 | 39 | 11.0 | 277 | 77.9 | 7 | 2.1 |
| Education | | | | | | | | | | |
| No high school degree | 435 | 100.0 | 85 | 19.5 | 82 | 18.8 | 266 | 61.0 | 3 | 0.7 |
| High school degree | 823 | 100.0 | 101 | 12.3 | 192 | 23.4 | 510 | 61.9 | 19 | 2.4 |
| Some college | 672 | 100.0 | 58 | 8.6 | 135 | 20.1 | 442 | 65.8 | 37 | 5.5 |
| College degree (four year) | 586 | 100.0 | 5 | 0.9 | 32 | 5.4 | 528 | 90.0 | 22 | 3.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 639 | 100.0 | 90 | 14.1 | 159 | 24.9 | 364 | 56.9 | 26 | 4.1 |
| 35 to 44 years | 417 | 100.0 | 56 | 13.5 | 88 | 21.2 | 259 | 62.1 | 13 | 3.1 |
| 45 to 54 years | 495 | 100.0 | 45 | 9.1 | 94 | 19.0 | 352 | 71.1 | 4 | 0.8 |
| 55 to 64 years | 341 | 100.0 | 20 | 5.8 | 40 | 11.8 | 263 | 77.2 | 18 | 5.3 |
| 65 years or more | 625 | 100.0 | 38 | 6.1 | 59 | 9.5 | 507 | 81.2 | 20 | 3.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,825 | 100.0 | 67 | 3.7 | 257 | 14.1 | 1,463 | 80.2 | 39 | 2.1 |
| Non-homeowner | 692 | 100.0 | 182 | 23.3 | 184 | 26.6 | 283 | 40.9 | 43 | 6.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-45 Banking Status by Household Characteristics: Texas

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 8,891 | 100.0 | 1,040 | 11.7 | 2,145 | 24.1 | 5,409 | 60.8 | 298 | 3.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,131 | 100.0 | 225 | 19.9 | 347 | 30.7 | 521 | 46.1 | 37 | 3.3 |
| Hispanic non-Black | 2,859 | 100.0 | 599 | 20.9 | 919 | 32.2 | 1,211 | 42.4 | 129 | 4.5 |
| White non-Black non-Hispanic | 4,567 | 100.0 | 193 | 4.2 | 836 | 18.3 | 3,431 | 75.1 | 108 | 2.4 |
| Other non-Black non-Hispanic | 334 | 100.0 | 23 | 6.9 | 42 | 12.7 | 245 | 73.3 | 24 | 7.1 |
| Household Type | | | | | | | | | | |
| Family household | 6,176 | 100.0 | 738 | 11.9 | 1,524 | 24.7 | 3,687 | 59.7 | 227 | 3.7 |
| Married couple | 4,488 | 100.0 | 363 | 8.1 | 954 | 21.3 | 3,010 | 67.1 | 160 | 3.6 |
| Female householder, no husband present | 1,209 | 100.0 | 317 | 26.2 | 380 | 31.4 | 480 | 39.7 | 32 | 2.7 |
| Male householder, no wife present | 479 | 100.0 | 58 | 12.0 | 190 | 39.7 | 197 | 41.1 | 34 | 7.2 |
| Nonfamily household and other | 2,715 | 100.0 | 302 | 11.1 | 620 | 22.8 | 1,721 | 63.4 | 72 | 2.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 1,392 | 100.0 | 452 | 32.5 | 341 | 24.5 | 574 | 41.3 | 24 | 1.7 |
| Between \$15,000 and \$30,000 | 1,523 | 100.0 | 313 | 20.5 | 461 | 30.2 | 717 | 47.1 | 33 | 2.2 |
| Between \$30,000 and \$50,000 | 1,700 | 100.0 | 109 | 6.4 | 556 | 32.7 | 957 | 56.3 | 78 | 4.6 |
| Between \$50,000 and \$75,000 | 1,299 | 100.0 | 30 | 2.3 | 309 | 23.8 | 914 | 70.4 | 46 | 3.6 |
| At least \$75,000 | 2,096 | 100.0 | 14 | 0.7 | 329 | 15.7 | 1,700 | 81.1 | 53 | 2.5 |
| Unknown | 881 | 100.0 | 121 | 13.8 | 150 | 17.0 | 546 | 62.0 | 64 | 7.2 |
| Education | | | | | | | | | | |
| No high school degree | 1,534 | 100.0 | 458 | 29.8 | 407 | 26.5 | 611 | 39.9 | 58 | 3.8 |
| High school degree | 2,372 | 100.0 | 358 | 15.1 | 726 | 30.6 | 1,175 | 49.5 | 114 | 4.8 |
| Some college | 2,599 | 100.0 | 188 | 7.2 | 720 | 27.7 | 1,606 | 61.8 | 86 | 3.3 |
| College degree (four year) | 2,386 | 100.0 | 36 | 1.5 | 292 | 12.2 | 2,017 | 84.5 | 41 | 1.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 2,277 | 100.0 | 384 | 16.9 | 709 | 31.1 | 1,116 | 49.0 | 67 | 3.0 |
| 35 to 44 years | 1,847 | 100.0 | 279 | 15.1 | 493 | 26.7 | 1,003 | 54.3 | 72 | 3.9 |
| 45 to 54 years | 1,815 | 100.0 | 217 | 12.0 | 437 | 24.1 | 1,122 | 61.8 | 38 | 2.1 |
| 55 to 64 years | 1,333 | 100.0 | 68 | 5.1 | 299 | 22.4 | 895 | 67.2 | 71 | 5.3 |
| 65 years or more | 1,620 | 100.0 | 92 | 5.7 | 207 | 12.8 | 1,272 | 78.5 | 50 | 3.1 |
| Homeownership | | | | | | | | | | |
| Homeowner | 5,788 | 100.0 | 323 | 5.6 | 1,225 | 21.2 | 4,024 | 69.5 | 216 | 3.7 |
| Non-homeowner | 3,103 | 100.0 | 717 | 23.1 | 920 | 29.6 | 1,385 | 44.6 | 82 | 2.6 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-46 Banking Status by Household Characteristics: Utah

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 902 | 100.0 | 15 | 1.7 | 137 | 15.2 | 718 | 79.6 | 32 | 3.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 13 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 65 | 100.0 | 6 | 9.0 | 12 | 17.7 | 41 | 62.7 | 7 | 10.6 |
| White non-Black non-Hispanic | 789 | 100.0 | 9 | 1.1 | 107 | 13.5 | 650 | 82.4 | 23 | 3.0 |
| Other non-Black non-Hispanic | 34 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 691 | 100.0 | 10 | 1.4 | 97 | 14.0 | 561 | 81.2 | 23 | 3.4 |
| Married couple | 592 | 100.0 | 6 | 1.0 | 77 | 12.9 | 497 | 84.0 | 12 | 2.1 |
| Female householder, no husband present | 62 | 100.0 | 2 | 2.8 | 15 | 23.8 | 40 | 64.6 | 6 | 8.8 |
| Male householder, no wife present | 37 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 211 | 100.0 | 5 | 2.4 | 40 | 19.1 | 157 | 74.2 | 9 | 4.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 56 | 100.0 | 4 | 6.9 | 14 | 25.2 | 35 | 62.2 | 3 | 5.7 |
| Between \$15,000 and \$30,000 | 102 | 100.0 | 4 | 3.5 | 10 | 9.6 | 86 | 84.6 | 2 | 2.4 |
| Between \$30,000 and \$50,000 | 187 | 100.0 | 2 | 0.8 | 40 | 21.3 | 144 | 77.1 | 2 | 0.8 |
| Between \$50,000 and \$75,000 | 188 | 100.0 | 3 | 1.8 | 20 | 10.7 | 152 | 81.0 | 12 | 6.5 |
| At least \$75,000 | 253 | 100.0 | * | * | 38 | 15.2 | 210 | 82.7 | 5 | 2.1 |
| Unknown | 115 | 100.0 | 3 | 2.3 | 15 | 12.9 | 90 | 78.4 | 7 | 6.4 |
| Education | | | | | | | | | | |
| No high school degree | 47 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 226 | 100.0 | 3 | 1.2 | 38 | 16.8 | 174 | 76.8 | 12 | 5.2 |
| Some college | 372 | 100.0 | 7 | 1.9 | 65 | 17.4 | 291 | 78.1 | 10 | 2.6 |
| College degree (four year) | 257 | 100.0 | * | * | 19 | 7.5 | 230 | 89.7 | 7 | 2.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 313 | 100.0 | 10 | 3.1 | 55 | 17.6 | 240 | 76.8 | 8 | 2.5 |
| 35 to 44 years | 157 | 100.0 | 2 | 1.0 | 33 | 21.0 | 118 | 74.7 | 5 | 3.3 |
| 45 to 54 years | 150 | 100.0 | NA | NA | 25 | 16.8 | 122 | 80.9 | 3 | 2.3 |
| 55 to 64 years | 140 | 100.0 | 2 | 1.2 | 12 | 8.9 | 118 | 84.6 | 7 | 5.3 |
| 65 years or more | 142 | 100.0 | 2 | 1.3 | 11 | 8.0 | 120 | 84.8 | 8 | 6.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 694 | 100.0 | 2 | 0.3 | 89 | 12.9 | 585 | 84.3 | 18 | 2.6 |
| Non-homeowner | 207 | 100.0 | 13 | 6.3 | 48 | 23.0 | 132 | 63.8 | 14 | 6.8 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-47 Banking Status by Household Characteristics: Vermont

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 256 | 100.0 | 11 | 4.2 | 31 | 12.1 | 207 | 81.1 | 7 | 2.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 2 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 1 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 249 | 100.0 | 11 | 4.3 | 30 | 12.1 | 202 | 81.3 | 6 | 2.4 |
| Other non-Black non-Hispanic | 4 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 163 | 100.0 | 7 | 4.0 | 20 | 12.2 | 132 | 80.9 | 5 | 3.0 |
| Married couple | 125 | 100.0 | 2 | 1.6 | 13 | 10.5 | 106 | 84.6 | 4 | 3.3 |
| Female householder, no husband present | 27 | 100.0 | 3 | 10.9 | 4 | 16.4 | 19 | 70.1 | 1 | 2.5 |
| Male householder, no wife present | 11 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 93 | 100.0 | 4 | 4.4 | 11 | 12.0 | 76 | 81.5 | 2 | 2.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 25 | 100.0 | 4 | 14.9 | 2 | 9.5 | 18 | 70.1 | 1 | 5.2 |
| Between \$15,000 and \$30,000 | 45 | 100.0 | 3 | 6.4 | 9 | 20.1 | 33 | 72.0 | 1 | 1.4 |
| Between \$30,000 and \$50,000 | 48 | 100.0 | 2 | 3.9 | 7 | 13.7 | 38 | 79.8 | 1 | 2.7 |
| Between \$50,000 and \$75,000 | 43 | 100.0 | NA | NA | 4 | 10.1 | 38 | 88.4 | 1 | 1.5 |
| At least \$75,000 | 54 | 100.0 | NA | NA | 5 | 8.7 | 48 | 90.0 | 1 | 1.3 |
| Unknown | 41 | 100.0 | 2 | 5.2 | 4 | 9.6 | 33 | 79.9 | 2 | 5.3 |
| Education | | | | | | | | | | |
| No high school degree | 20 | 100.0 | 2 | 10.2 | 4 | 20.3 | 14 | 68.3 | * | 1.2 |
| High school degree | 78 | 100.0 | 6 | 7.5 | 10 | 12.3 | 59 | 75.7 | 4 | 4.5 |
| Some college | 69 | 100.0 | 3 | 4.0 | 8 | 12.2 | 56 | 82.0 | 1 | 1.8 |
| College degree (four year) | 89 | 100.0 | * | * | 9 | 10.0 | 79 | 88.0 | 2 | 2.0 |
| Age | | | | | | | | | | |
| 15 to 34 years | 48 | 100.0 | 6 | 11.7 | 6 | 13.1 | 35 | 72.6 | 1 | 2.5 |
| 35 to 44 years | 43 | 100.0 | 2 | 5.6 | 5 | 12.8 | 34 | 79.9 | 1 | 1.7 |
| 45 to 54 years | 54 | 100.0 | 1 | 1.1 | 9 | 15.9 | 44 | 80.7 | 1 | 2.3 |
| 55 to 64 years | 55 | 100.0 | 1 | 1.1 | 6 | 11.5 | 46 | 84.9 | 1 | 2.4 |
| 65 years or more | 56 | 100.0 | 1 | 2.5 | 4 | 7.6 | 48 | 86.0 | 2 | 3.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 194 | 100.0 | 3 | 1.6 | 19 | 9.8 | 167 | 85.9 | 5 | 2.7 |
| Non-homeowner | 62 | 100.0 | 8 | 12.2 | 12 | 19.2 | 41 | 66.1 | 2 | 2.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-48 Banking Status by Household Characteristics: Virginia

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,996 | 100.0 | 153 | 5.1 | 464 | 15.5 | 2,252 | 75.2 | 127 | 4.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 577 | 100.0 | 54 | 9.4 | 194 | 33.6 | 309 | 53.6 | 19 | 3.4 |
| Hispanic non-Black | 139 | 100.0 | 39 | 28.1 | 27 | 19.1 | 64 | 46.2 | 9 | 6.6 |
| White non-Black non-Hispanic | 2,121 | 100.0 | 53 | 2.5 | 237 | 11.2 | 1,743 | 82.2 | 89 | 4.2 |
| Other non-Black non-Hispanic | 159 | 100.0 | 7 | 4.1 | 7 | 4.2 | 136 | 85.4 | 10 | 6.3 |
| Household Type | | | | | | | | | | |
| Family household | 2,046 | 100.0 | 98 | 4.8 | 313 | 15.3 | 1,544 | 75.5 | 91 | 4.4 |
| Married couple | 1,605 | 100.0 | 41 | 2.5 | 195 | 12.1 | 1,311 | 81.7 | 59 | 3.6 |
| Female householder, no husband present | 313 | 100.0 | 41 | 13.1 | 89 | 28.3 | 167 | 53.5 | 16 | 5.1 |
| Male householder, no wife present | 128 | 100.0 | 17 | 13.1 | 30 | 23.3 | 65 | 51.1 | 16 | 12.6 |
| Nonfamily household and other | 950 | 100.0 | 55 | 5.8 | 150 | 15.8 | 708 | 74.5 | 37 | 3.9 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 213 | 100.0 | 36 | 17.1 | 59 | 27.5 | 114 | 53.5 | 4 | 1.8 |
| Between \$15,000 and \$30,000 | 358 | 100.0 | 28 | 7.9 | 97 | 27.1 | 221 | 61.6 | 12 | 3.3 |
| Between \$30,000 and \$50,000 | 451 | 100.0 | 15 | 3.4 | 86 | 19.0 | 330 | 73.3 | 19 | 4.3 |
| Between \$50,000 and \$75,000 | 503 | 100.0 | 3 | 0.6 | 61 | 12.1 | 422 | 83.9 | 17 | 3.4 |
| At least \$75,000 | 885 | 100.0 | 13 | 1.5 | 91 | 10.3 | 765 | 86.4 | 15 | 1.7 |
| Unknown | 586 | 100.0 | 57 | 9.7 | 70 | 11.9 | 400 | 68.2 | 60 | 10.2 |
| Education | | | | | | | | | | |
| No high school degree | 344 | 100.0 | 65 | 18.8 | 96 | 27.9 | 168 | 48.7 | 16 | 4.6 |
| High school degree | 840 | 100.0 | 66 | 7.9 | 151 | 18.0 | 591 | 70.3 | 32 | 3.8 |
| Some college | 686 | 100.0 | 15 | 2.1 | 121 | 17.6 | 517 | 75.4 | 34 | 4.9 |
| College degree (four year) | 1,126 | 100.0 | 8 | 0.7 | 96 | 8.5 | 976 | 86.7 | 46 | 4.1 |
| Age | | | | | | | | | | |
| 15 to 34 years | 644 | 100.0 | 55 | 8.5 | 147 | 22.8 | 397 | 61.7 | 45 | 7.0 |
| 35 to 44 years | 604 | 100.0 | 39 | 6.4 | 112 | 18.5 | 432 | 71.5 | 22 | 3.6 |
| 45 to 54 years | 648 | 100.0 | 26 | 4.1 | 91 | 14.0 | 499 | 77.0 | 32 | 4.9 |
| 55 to 64 years | 501 | 100.0 | 4 | 0.8 | 59 | 11.8 | 423 | 84.4 | 15 | 3.0 |
| 65 years or more | 598 | 100.0 | 29 | 4.8 | 55 | 9.2 | 500 | 83.7 | 14 | 2.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,174 | 100.0 | 42 | 1.9 | 225 | 10.4 | 1,830 | 84.1 | 77 | 3.6 |
| Non-homeowner | 821 | 100.0 | 111 | 13.5 | 238 | 29.0 | 422 | 51.4 | 50 | 6.1 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table B-49 Banking Status by Household Characteristics: Washington

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,643 | 100.0 | 103 | 3.9 | 456 | 17.3 | 2,027 | 76.7 | 57 | 2.1 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 117 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 146 | 100.0 | 11 | 7.3 | 42 | 28.9 | 90 | 61.7 | 3 | 2.0 |
| White non-Black non-Hispanic | 2,099 | 100.0 | 56 | 2.7 | 328 | 15.6 | 1,670 | 79.6 | 44 | 2.1 |
| Other non-Black non-Hispanic | 282 | 100.0 | 12 | 4.4 | 12 | 4.4 | 248 | 87.9 | 9 | 3.3 |
| Household Type | | | | | | | | | | |
| Family household | 1,678 | 100.0 | 39 | 2.3 | 264 | 15.7 | 1,332 | 79.4 | 44 | 2.6 |
| Married couple | 1,356 | 100.0 | 19 | 1.4 | 193 | 14.2 | 1,115 | 82.2 | 29 | 2.1 |
| Female householder, no husband present | 240 | 100.0 | 13 | 5.3 | 58 | 24.2 | 158 | 65.8 | 11 | 4.8 |
| Male householder, no wife present | 82 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 965 | 100.0 | 64 | 6.6 | 192 | 19.9 | 696 | 72.1 | 13 | 1.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 306 | 100.0 | 58 | 18.9 | 102 | 33.2 | 143 | 46.9 | 3 | 1.0 |
| Between \$15,000 and \$30,000 | 261 | 100.0 | 15 | 5.8 | 56 | 21.5 | 184 | 70.6 | 6 | 2.2 |
| Between \$30,000 and \$50,000 | 512 | 100.0 | 14 | 2.7 | 113 | 22.0 | 376 | 73.4 | 10 | 1.9 |
| Between \$50,000 and \$75,000 | 498 | 100.0 | 3 | 0.7 | 78 | 15.6 | 396 | 79.6 | 21 | 4.1 |
| At least \$75,000 | 807 | 100.7 | * | * | 81 | 10.1 | 718 | 88.9 | 8 | 1.0 |
| Unknown | 260 | 100.0 | 13 | 5.1 | 26 | 10.2 | 210 | 81.0 | 9 | 3.7 |
| Education | | | | | | | | | | |
| No high school degree | 199 | 100.0 | 32 | 16.0 | 68 | 34.3 | 95 | 47.6 | 4 | 2.0 |
| High school degree | 656 | 100.0 | 51 | 7.7 | 141 | 21.5 | 451 | 68.7 | 14 | 2.1 |
| Some college | 885 | 100.0 | 14 | 1.6 | 180 | 20.4 | 663 | 74.9 | 28 | 3.1 |
| College degree (four year) | 903 | 100.0 | 7 | 0.7 | 66 | 7.4 | 818 | 90.7 | 11 | 1.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 601 | 100.0 | 22 | 3.7 | 141 | 23.5 | 419 | 69.8 | 18 | 3.0 |
| 35 to 44 years | 531 | 100.0 | 29 | 5.5 | 114 | 21.5 | 375 | 70.7 | 12 | 2.3 |
| 45 to 54 years | 549 | 100.0 | 31 | 5.7 | 95 | 17.4 | 414 | 75.5 | 8 | 1.5 |
| 55 to 64 years | 473 | 100.0 | 17 | 3.7 | 62 | 13.2 | 382 | 80.9 | 11 | 2.3 |
| 65 years or more | 490 | 100.0 | 3 | 0.6 | 43 | 8.9 | 436 | 88.9 | 8 | 1.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,757 | 100.0 | 10 | 0.6 | 176 | 10.0 | 1,535 | 87.3 | 37 | 2.1 |
| Non-homeowner | 886 | 100.0 | 93 | 10.5 | 280 | 31.6 | 492 | 55.6 | 20 | 2.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-50 Banking Status by Household Characteristics: West Virginia

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 756 | 100.0 | 47 | 6.3 | 156 | 20.7 | 524 | 69.3 | 28 | 3.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 23 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 8 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 718 | 100.0 | 44 | 6.1 | 147 | 20.5 | 499 | 69.5 | 27 | 3.8 |
| Other non-Black non-Hispanic | 8 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 532 | 100.0 | 32 | 5.9 | 122 | 23.0 | 353 | 66.3 | 26 | 4.8 |
| Married couple | 427 | 100.0 | 13 | 3.1 | 90 | 21.2 | 307 | 72.0 | 16 | 3.7 |
| Female householder, no husband present | 70 | 100.0 | 12 | 17.6 | 23 | 32.3 | 31 | 43.9 | 4 | 6.3 |
| Male householder, no wife present | 36 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 223 | 100.0 | 16 | 7.0 | 34 | 15.2 | 171 | 76.6 | 3 | 1.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 117 | 100.0 | 25 | 21.5 | 20 | 17.1 | 69 | 58.8 | 3 | 2.7 |
| Between \$15,000 and \$30,000 | 130 | 100.0 | 16 | 12.1 | 32 | 25.0 | 79 | 61.2 | 2 | 1.7 |
| Between \$30,000 and \$50,000 | 121 | 100.0 | 2 | 1.3 | 36 | 29.5 | 76 | 62.7 | 8 | 6.5 |
| Between \$50,000 and \$75,000 | 116 | 100.0 | * | * | 23 | 19.9 | 91 | 78.8 | 2 | 1.3 |
| At least \$75,000 | 112 | 100.0 | * | * | 28 | 25.0 | 80 | 71.4 | 4 | 3.6 |
| Unknown | 161 | 100.0 | 5 | 3.1 | 17 | 10.7 | 129 | 80.3 | 9 | 5.9 |
| Education | | | | | | | | | | |
| No high school degree | 124 | 100.0 | 19 | 15.5 | 21 | 17.1 | 76 | 61.9 | 7 | 5.5 |
| High school degree | 300 | 100.0 | 21 | 7.0 | 66 | 21.9 | 199 | 66.4 | 14 | 4.7 |
| Some college | 185 | 100.0 | 7 | 3.8 | 45 | 24.4 | 129 | 69.9 | 4 | 1.9 |
| College degree (four year) | 147 | 100.0 | * | * | 24 | 16.5 | 119 | 80.8 | 4 | 2.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 136 | 100.0 | 18 | 13.4 | 34 | 25.4 | 79 | 58.0 | 4 | 3.2 |
| 35 to 44 years | 126 | 100.0 | 10 | 7.6 | 46 | 36.5 | 68 | 53.5 | 3 | 2.4 |
| 45 to 54 years | 155 | 100.0 | 7 | 4.3 | 36 | 23.3 | 104 | 67.0 | 8 | 5.4 |
| 55 to 64 years | 121 | 100.0 | 8 | 6.6 | 19 | 15.3 | 90 | 74.4 | 5 | 3.8 |
| 65 years or more | 217 | 100.0 | 5 | 2.2 | 21 | 9.7 | 183 | 84.4 | 8 | 3.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 604 | 100.0 | 17 | 2.9 | 121 | 20.0 | 438 | 72.6 | 27 | 4.5 |
| Non-homeowner | 152 | 100.0 | 30 | 19.6 | 36 | 23.4 | 86 | 56.3 | 1 | 0.7 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-51 Banking Status by Household Characteristics: Wisconsin

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,322 | 100.0 | 99 | 4.3 | 372 | 16.0 | 1,814 | 78.1 | 37 | 1.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 122 | 100.0 | 37 | 30.4 | 48 | 39.4 | 37 | 30.3 | * | * |
| Hispanic non-Black | 129 | 100.0 | 42 | 32.6 | 20 | 15.6 | 64 | 49.7 | 3 | 2.2 |
| White non-Black non-Hispanic | 2,012 | 100.0 | 20 | 1.0 | 297 | 14.8 | 1,660 | 82.5 | 35 | 1.7 |
| Other non-Black non-Hispanic | 59 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,495 | 100.0 | 55 | 3.7 | 231 | 15.4 | 1,179 | 78.8 | 30 | 2.0 |
| Married couple | 1,182 | 100.0 | 33 | 2.8 | 140 | 11.8 | 981 | 83.0 | 27 | 2.3 |
| Female householder, no husband present | 196 | 100.0 | 11 | 5.4 | 64 | 32.8 | 118 | 60.3 | 3 | 1.5 |
| Male householder, no wife present | 117 | 100.0 | 11 | 9.6 | 27 | 22.7 | 80 | 67.8 | * | * |
| Nonfamily household and other | 827 | 100.0 | 44 | 5.3 | 141 | 17.0 | 635 | 76.8 | 7 | 0.9 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 289 | 100.0 | 47 | 16.3 | 52 | 18.1 | 190 | 65.7 | * | * |
| Between \$15,000 and \$30,000 | 353 | 100.0 | 29 | 8.3 | 75 | 21.1 | 241 | 68.2 | 8 | 2.4 |
| Between \$30,000 and \$50,000 | 428 | 100.0 | 9 | 2.0 | 97 | 22.6 | 318 | 74.3 | 5 | 1.1 |
| Between \$50,000 and \$75,000 | 488 | 100.0 | 5 | 1.1 | 65 | 13.4 | 410 | 83.9 | 8 | 1.6 |
| At least \$75,000 | 527 | 100.0 | * | * | 54 | 10.3 | 469 | 88.9 | 4 | 0.8 |
| Unknown | 236 | 100.0 | 9 | 3.7 | 28 | 12.1 | 186 | 79.0 | 12 | 5.2 |
| Education | | | | | | | | | | |
| No high school degree | 218 | 100.0 | 44 | 20.2 | 32 | 14.9 | 139 | 63.6 | 3 | 1.3 |
| High school degree | 751 | 100.0 | 41 | 5.4 | 153 | 20.4 | 544 | 72.5 | 13 | 1.7 |
| Some college | 712 | 100.0 | 11 | 1.6 | 140 | 19.7 | 553 | 77.6 | 8 | 1.2 |
| College degree (four year) | 641 | 100.0 | 3 | 0.5 | 46 | 7.2 | 578 | 90.2 | 14 | 2.1 |
| Age | | | | | | | | | | |
| 15 to 34 years | 525 | 100.0 | 34 | 6.6 | 121 | 23.1 | 357 | 68.1 | 12 | 2.3 |
| 35 to 44 years | 416 | 100.0 | 18 | 4.4 | 74 | 17.7 | 318 | 76.6 | 5 | 1.3 |
| 45 to 54 years | 511 | 100.0 | 29 | 5.7 | 74 | 14.5 | 405 | 79.3 | 3 | 0.6 |
| 55 to 64 years | 376 | 100.0 | 11 | 3.0 | 57 | 15.3 | 294 | 78.2 | 13 | 3.5 |
| 65 years or more | 495 | 100.0 | 6 | 1.2 | 46 | 9.2 | 440 | 88.8 | 4 | 0.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,659 | 100.0 | 26 | 1.6 | 208 | 12.5 | 1,395 | 84.1 | 30 | 1.8 |
| Non-homeowner | 663 | 100.0 | 73 | 11.0 | 164 | 24.7 | 419 | 63.2 | 8 | 1.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table B-52 Banking Status by Household Characteristics: Wyoming

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 221 | 100.0 | 9 | 4.0 | 38 | 17.4 | 161 | 73.1 | 12 | 5.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 3 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 11 | 100.0 | 2 | 19.1 | 1 | 6.1 | 8 | 74.8 | * | * |
| White non-Black non-Hispanic | 201 | 100.0 | 6 | 3.1 | 36 | 17.7 | 148 | 73.5 | 11 | 5.6 |
| Other non-Black non-Hispanic | 6 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 40 | 100.0 | 5 | 3.7 | 30 | 20.9 | 99 | 69.2 | 9 | 6.2 |
| Married couple | 114 | 100.0 | 2 | 1.5 | 22 | 19.6 | 82 | 72.0 | 8 | 6.9 |
| Female householder, no husband present | 21 | 100.0 | 3 | 15.1 | 6 | 26.6 | 12 | 54.7 | 1 | 3.6 |
| Male householder, no wife present | 9 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 77 | 100.0 | 4 | 4.7 | 8 | 10.9 | 62 | 80.4 | 3 | 4.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 27 | 100.0 | 2 | 8.7 | 5 | 17.5 | 19 | 69.1 | 1 | 4.7 |
| Between \$15,000 and \$30,000 | 38 | 100.0 | 4 | 10.7 | 7 | 18.0 | 26 | 68.6 | 1 | 2.7 |
| Between \$30,000 and \$50,000 | 40 | 100.0 | 1 | 2.4 | 9 | 21.5 | 30 | 74.1 | 1 | 2.0 |
| Between \$50,000 and \$75,000 | 49 | 100.0 | 1 | 1.6 | 11 | 21.6 | 36 | 73.1 | 2 | 3.6 |
| At least \$75,000 | 52 | 100.0 | * | * | 6 | 12.2 | 41 | 78.8 | 5 | 9.0 |
| Unknown | 15 | 100.0 | 1 | 4.5 | 1 | 9.1 | 11 | 69.8 | 3 | 16.7 |
| Education | | | | | | | | | | |
| No high school degree | 15 | 100.0 | 2 | 16.5 | 3 | 18.1 | 8 | 54.5 | 2 | 10.9 |
| High school degree | 72 | 100.0 | 5 | 6.9 | 15 | 20.2 | 50 | 69.3 | 3 | 3.6 |
| Some college | 84 | 100.0 | 1 | 1.7 | 16 | 18.9 | 62 | 73.0 | 5 | 6.4 |
| College degree (four year) | 49 | 100.0 | * | * | 5 | 10.7 | 42 | 84.5 | 2 | 4.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 58 | 100.0 | 4 | 7.2 | 13 | 22.1 | 38 | 65.7 | 3 | 4.9 |
| 35 to 44 years | 34 | 100.0 | 1 | 2.5 | 8 | 23.0 | 23 | 68.8 | 2 | 5.6 |
| 45 to 54 years | 49 | 100.0 | 2 | 5.1 | 7 | 14.3 | 34 | 71.1 | 5 | 9.6 |
| 55 to 64 years | 40 | 100.0 | * | * | 7 | 17.9 | 31 | 77.8 | 2 | 4.3 |
| 65 years or more | 41 | 100.0 | 1 | 3.4 | 4 | 9.4 | 35 | 84.8 | 1 | 2.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 161 | 100.0 | 4 | 2.2 | 28 | 17.3 | 121 | 75.4 | 8 | 5.2 |
| Non-homeowner | 60 | 100.0 | 5 | 8.9 | 11 | 17.8 | 40 | 67.1 | 4 | 6.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

* There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.



Appendix C - Detailed MSA Tables

Table C-1 Banking Status of Households for the 20 Most Populated Metropolitan Statistical Areas

| | All Households | | Unbanked | | Has a Bank Account | | | | | |
|---|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All U.S. Households | 118,574 | 100.0 | 9,085 | 7.7 | 21,276 | 17.9 | 83,399 | 70.3 | 4,813 | 4.1 |
| Atlanta-Sandy Springs-Marietta, GA* | 2,128 | 100.0 | 192 | 9.0 | 413 | 19.4 | 1,439 | 67.6 | 84 | 3.9 |
| Baltimore-Towson, MD | 1,045 | 100.0 | 72 | 6.9 | 221 | 21.2 | 725 | 69.3 | 27 | 2.6 |
| Boston-Cambridge-Quincy, MA-NH | 1,787 | 100.0 | 71 | 3.9 | 204 | 11.4 | 1,420 | 79.4 | 93 | 5.2 |
| Chicago-Naperville-Joliet, IL-IN-WI* | 3,350 | 100.0 | 248 | 7.4 | 463 | 13.8 | 2,532 | 75.6 | 107 | 3.2 |
| Dallas-Fort Worth-Arlington, TX* | 2,312 | 100.0 | 251 | 10.9 | 544 | 23.5 | 1,433 | 62.0 | 84 | 3.7 |
| Detroit-Warren-Livonia, MI | 1,724 | 100.0 | 171 | 9.9 | 310 | 18.0 | 1,177 | 68.3 | 65 | 3.8 |
| Houston-Baytown-Sugar Land, TX | 2,016 | 100.0 | 214 | 10.6 | 423 | 21.0 | 1,269 | 62.9 | 111 | 5.5 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,426 | 100.0 | 406 | 9.2 | 637 | 14.4 | 3,095 | 69.9 | 288 | 6.5 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,199 | 100.0 | 186 | 8.4 | 286 | 13.0 | 1,580 | 71.9 | 147 | 6.7 |
| Minneapolis-St Paul-Bloomington, MN-WI* | 1,294 | 100.0 | 36 | 2.8 | 116 | 8.9 | 1,113 | 86.0 | 30 | 2.3 |
| NY-Northern NJ-Long Island, NY-NJ-PA* | 7,211 | 100.0 | 691 | 9.6 | 1,069 | 14.8 | 4,979 | 69.0 | 472 | 6.5 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,228 | 100.0 | 168 | 7.5 | 410 | 18.4 | 1,572 | 70.6 | 78 | 3.5 |
| Phoenix-Mesa-Scottsdale, AZ | 1,737 | 100.0 | 91 | 5.3 | 263 | 15.1 | 1,337 | 77.0 | 46 | 2.7 |
| Riverside-San Bernardino, CA | 1,305 | 100.0 | 150 | 11.5 | 221 | 16.9 | 883 | 67.7 | 50 | 3.9 |
| San Diego-Carlsbad-San Marcos, CA | 1,065 | 100.0 | 43 | 4.0 | 136 | 12.8 | 838 | 78.6 | 48 | 4.5 |
| San Francisco-Oakland-Fremont, CA | 1,570 | 100.0 | 74 | 4.7 | 161 | 10.2 | 1,256 | 80.0 | 79 | 5.0 |
| Seattle-Tacoma-Bellevue, WA | 1,413 | 100.0 | 49 | 3.5 | 244 | 17.2 | 1,102 | 78.0 | 19 | 1.3 |
| St. Louis, MO-IL* | 1,171 | 100.0 | 88 | 7.5 | 262 | 22.4 | 772 | 65.9 | 49 | 4.2 |
| Tampa-St. Petersburg-Clearwater, FL | 1,177 | 100.0 | 55 | 4.7 | 223 | 19.0 | 850 | 72.2 | 48 | 4.1 |
| Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV* | 2,134 | 100.0 | 131 | 6.2 | 321 | 15.0 | 1,561 | 73.1 | 122 | 5.7 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

*For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section.

Table C-2 Banking Status by Household Characteristics: Atlanta-Sandy Springs-Marietta, GA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,128 | 100.0 | 192 | 9.0 | 413 | 19.4 | 1,439 | 67.6 | 84 | 3.9 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 702 | 100.0 | 114 | 16.3 | 214 | 30.4 | 358 | 51.0 | 16 | 2.2 |
| Hispanic non-Black | 145 | 100.0 | 52 | 35.7 | 16 | 11.4 | 76 | 52.9 | * | * |
| White non-Black non-Hispanic | 1,178 | 100.0 | 23 | 2.0 | 172 | 14.6 | 927 | 78.7 | 56 | 4.7 |
| Other non-Black non-Hispanic | 104 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,441 | 100.0 | 104 | 7.2 | 271 | 18.8 | 1,010 | 70.0 | 58 | 4.0 |
| Married couple | 1,081 | 100.0 | 44 | 4.0 | 128 | 11.8 | 856 | 79.2 | 54 | 5.0 |
| Female householder, no husband present | 268 | 100.0 | 57 | 21.3 | 101 | 37.6 | 106 | 39.7 | 4 | 1.5 |
| Male householder, no wife present | 93 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 687 | 100.0 | 89 | 12.9 | 142 | 20.7 | 430 | 62.6 | 26 | 3.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 219 | 100.0 | 95 | 43.4 | 43 | 19.6 | 78 | 35.6 | 3 | 1.3 |
| Between \$15,000 and \$30,000 | 265 | 100.0 | 48 | 18.3 | 73 | 27.4 | 144 | 54.3 | * | * |
| Between \$30,000 and \$50,000 | 342 | 100.0 | 12 | 3.6 | 126 | 36.9 | 192 | 56.1 | 12 | 3.5 |
| Between \$50,000 and \$75,000 | 300 | 100.0 | * | * | 62 | 20.7 | 235 | 78.2 | 3 | 1.1 |
| At least \$75,000 | 598 | 100.0 | * | * | 75 | 12.6 | 512 | 85.6 | 11 | 1.8 |
| Unknown | 405 | 100.0 | 37 | 9.0 | 34 | 8.4 | 279 | 69.0 | 55 | 13.5 |
| Education | | | | | | | | | | |
| No high school degree | 202 | 100.0 | 86 | 42.7 | 30 | 15.1 | 81 | 40.4 | 4 | 1.9 |
| High school degree | 580 | 100.0 | 48 | 8.3 | 109 | 18.9 | 397 | 68.6 | 25 | 4.3 |
| Some college | 555 | 100.0 | 45 | 8.1 | 164 | 29.5 | 321 | 57.8 | 25 | 4.6 |
| College degree (four year) | 792 | 100.0 | 13 | 1.7 | 109 | 13.8 | 639 | 80.8 | 30 | 3.7 |
| Age | | | | | | | | | | |
| 15 to 34 years | 569 | 100.0 | 85 | 15.0 | 164 | 28.8 | 301 | 52.9 | 19 | 3.3 |
| 35 to 44 years | 501 | 100.0 | 31 | 6.1 | 100 | 20.0 | 356 | 70.9 | 15 | 3.0 |
| 45 to 54 years | 487 | 100.0 | 53 | 10.8 | 87 | 17.9 | 328 | 67.4 | 19 | 3.9 |
| 55 to 64 years | 349 | 100.0 | 19 | 5.5 | 50 | 14.3 | 273 | 78.1 | 8 | 2.2 |
| 65 years or more | 222 | 100.0 | 4 | 1.9 | 12 | 5.5 | 182 | 82.1 | 23 | 10.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,481 | 100.0 | 35 | 2.4 | 197 | 13.3 | 1,176 | 79.4 | 73 | 4.9 |
| Non-homeowner | 647 | 100.0 | 157 | 24.3 | 216 | 33.3 | 264 | 40.7 | 11 | 1.7 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-3 Banking Status by Household Characteristics: Baltimore-Towson, MD

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,045 | 100.0 | 72 | 6.9 | 221 | 21.2 | 725 | 69.3 | 27 | 2.6 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 331 | 100.0 | 59 | 17.9 | 116 | 35.1 | 149 | 44.9 | 7 | 2.2 |
| Hispanic non-Black | 26 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 636 | 100.0 | 11 | 1.7 | 97 | 15.2 | 515 | 81.0 | 13 | 2.0 |
| Other non-Black non-Hispanic | 52 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 696 | 100.0 | 39 | 5.6 | 142 | 20.4 | 498 | 71.6 | 17 | 2.4 |
| Married couple | 507 | 100.0 | 10 | 1.9 | 97 | 19.2 | 389 | 76.8 | 11 | 2.1 |
| Female householder, no husband present | 146 | 100.0 | 20 | 13.9 | 37 | 25.4 | 82 | 56.6 | 6 | 4.1 |
| Male householder, no wife present | 44 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 349 | 100.0 | 33 | 9.4 | 79 | 22.7 | 227 | 64.9 | 11 | 3.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 101 | 100.0 | 32 | 31.5 | 20 | 20.0 | 43 | 42.8 | 6 | 5.7 |
| Between \$15,000 and \$30,000 | 105 | 100.0 | 16 | 15.6 | 44 | 41.4 | 45 | 42.9 | * | * |
| Between \$30,000 and \$50,000 | 155 | 100.0 | 11 | 7.3 | 54 | 34.7 | 88 | 56.7 | 2 | 1.3 |
| Between \$50,000 and \$75,000 | 186 | 100.0 | 7 | 3.9 | 40 | 21.5 | 139 | 74.6 | * | * |
| At least \$75,000 | 346 | 100.0 | * | * | 51 | 14.8 | 291 | 84.2 | 3 | 1.0 |
| Unknown | 151 | 100.0 | 5 | 3.4 | 12 | 8.2 | 118 | 77.9 | 16 | 10.5 |
| Education | | | | | | | | | | |
| No high school degree | 111 | 100.0 | 22 | 19.5 | 37 | 33.1 | 49 | 43.9 | 4 | 3.5 |
| High school degree | 282 | 100.0 | 29 | 10.4 | 79 | 27.9 | 163 | 57.8 | 11 | 3.9 |
| Some college | 253 | 100.0 | 16 | 6.2 | 58 | 23.0 | 173 | 68.6 | 6 | 2.3 |
| College degree (four year) | 400 | 100.0 | 5 | 1.3 | 48 | 12.0 | 340 | 85.1 | 6 | 1.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 194 | 100.0 | 17 | 8.7 | 63 | 32.5 | 114 | 58.8 | * | * |
| 35 to 44 years | 215 | 100.0 | 14 | 6.6 | 50 | 23.4 | 137 | 63.8 | 13 | 6.2 |
| 45 to 54 years | 230 | 100.0 | 17 | 7.6 | 48 | 20.7 | 160 | 69.7 | 5 | 2.0 |
| 55 to 64 years | 194 | 100.0 | 13 | 6.6 | 42 | 21.5 | 139 | 71.9 | * | * |
| 65 years or more | 212 | 100.0 | 11 | 5.0 | 19 | 8.8 | 174 | 81.8 | 9 | 4.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 712 | 100.0 | 20 | 2.8 | 120 | 16.8 | 563 | 79.0 | 10 | 1.4 |
| Non-homeowner | 333 | 100.0 | 52 | 15.6 | 102 | 30.5 | 162 | 48.6 | 17 | 5.2 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-4 Banking Status by Household Characteristics: Boston-Cambridge-Quincy, MA-NH

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,787 | 100.0 | 71 | 3.9 | 204 | 11.4 | 1,420 | 79.4 | 93 | 5.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 136 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 80 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,433 | 100.0 | 38 | 2.6 | 150 | 10.5 | 1,184 | 82.6 | 61 | 4.3 |
| Other non-Black non-Hispanic | 138 | 100.0 | 5 | 3.5 | 13 | 9.7 | 97 | 70.2 | 23 | 16.6 |
| Household Type | | | | | | | | | | |
| Family household | 1,091 | 100.0 | 22 | 2.0 | 140 | 12.9 | 871 | 79.8 | 58 | 5.3 |
| Married couple | 799 | 100.0 | 5 | 0.6 | 90 | 11.3 | 662 | 82.9 | 41 | 5.2 |
| Female householder, no husband present | 216 | 100.0 | 16 | 7.5 | 32 | 15.0 | 156 | 72.1 | 12 | 5.4 |
| Male householder, no wife present | 76 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 696 | 100.0 | 49 | 7.0 | 64 | 9.2 | 549 | 78.8 | 35 | 5.0 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 167 | 100.0 | 48 | 28.6 | 36 | 21.4 | 80 | 47.8 | 4 | 2.1 |
| Between \$15,000 and \$30,000 | 169 | 100.0 | 5 | 2.7 | 25 | 15.0 | 136 | 80.2 | 4 | 2.1 |
| Between \$30,000 and \$50,000 | 207 | 100.0 | 1 | 0.5 | 35 | 17.0 | 167 | 80.7 | 4 | 1.8 |
| Between \$50,000 and \$75,000 | 241 | 100.0 | 5 | 2.1 | 37 | 15.4 | 194 | 80.7 | 4 | 1.8 |
| At least \$75,000 | 585 | 100.0 | * | * | 54 | 9.2 | 505 | 86.4 | 26 | 4.4 |
| Unknown | 419 | 100.0 | 12 | 2.9 | 17 | 4.1 | 338 | 80.6 | 52 | 12.4 |
| Education | | | | | | | | | | |
| No high school degree | 127 | 100.0 | 29 | 22.8 | 22 | 17.2 | 68 | 53.4 | 8 | 6.5 |
| High school degree | 452 | 100.0 | 29 | 6.5 | 75 | 16.6 | 326 | 72.1 | 21 | 4.8 |
| Some college | 337 | 100.0 | 8 | 2.5 | 47 | 14.0 | 248 | 73.5 | 34 | 10.0 |
| College degree (four year) | 871 | 100.0 | 4 | 0.4 | 60 | 6.9 | 778 | 89.3 | 29 | 3.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 436 | 100.0 | 23 | 5.4 | 63 | 14.5 | 336 | 77.1 | 13 | 3.0 |
| 35 to 44 years | 333 | 100.0 | 14 | 4.1 | 33 | 9.9 | 269 | 80.8 | 17 | 5.1 |
| 45 to 54 years | 421 | 100.0 | 16 | 3.9 | 54 | 12.7 | 323 | 76.7 | 28 | 6.7 |
| 55 to 64 years | 231 | 100.0 | 10 | 4.3 | 19 | 8.4 | 193 | 83.4 | 9 | 3.9 |
| 65 years or more | 366 | 100.0 | 7 | 1.9 | 35 | 9.5 | 299 | 81.7 | 25 | 6.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,169 | 100.0 | 5 | 0.4 | 113 | 9.7 | 975 | 83.4 | 76 | 6.5 |
| Non-homeowner | 618 | 100.0 | 66 | 10.6 | 91 | 14.7 | 445 | 72.0 | 17 | 2.7 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Note: NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-5 Banking Status by Household Characteristics: Chicago-Naperville-Joliet, IL-IN-WI

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 3,350 | 100.0 | 248 | 7.4 | 463 | 13.8 | 2,532 | 75.6 | 107 | 3.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 652 | 100.0 | 166 | 25.5 | 180 | 27.6 | 281 | 43.1 | 25 | 3.8 |
| Hispanic non-Black | 410 | 100.0 | 49 | 12.0 | 74 | 18.1 | 274 | 66.9 | 12 | 3.0 |
| White non-Black non-Hispanic | 2,087 | 100.0 | 29 | 1.4 | 184 | 8.8 | 1,808 | 86.6 | 66 | 3.2 |
| Other non-Black non-Hispanic | 202 | 100.0 | 4 | 2.1 | 25 | 12.5 | 169 | 84.0 | 3 | 1.5 |
| Household Type | | | | | | | | | | |
| Family household | 2,270 | 100.0 | 163 | 7.2 | 327 | 14.4 | 1,714 | 75.5 | 66 | 2.9 |
| Married couple | 1,710 | 100.0 | 42 | 2.4 | 176 | 10.3 | 1,436 | 84.0 | 57 | 3.3 |
| Female householder, no husband present | 397 | 100.0 | 98 | 24.8 | 108 | 27.3 | 183 | 46.2 | 7 | 1.7 |
| Male householder, no wife present | 163 | 100.0 | 23 | 14.3 | 42 | 26.0 | 95 | 58.0 | 3 | 1.7 |
| Nonfamily household and other | 1,080 | 100.0 | 85 | 7.9 | 137 | 12.6 | 818 | 75.8 | 40 | 3.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 337 | 100.0 | 103 | 30.6 | 70 | 20.8 | 160 | 47.5 | 4 | 1.1 |
| Between \$15,000 and \$30,000 | 332 | 100.0 | 65 | 19.5 | 59 | 17.6 | 201 | 60.5 | 8 | 2.4 |
| Between \$30,000 and \$50,000 | 512 | 100.0 | 18 | 3.5 | 118 | 23.0 | 363 | 70.8 | 14 | 2.7 |
| Between \$50,000 and \$75,000 | 455 | 100.0 | 4 | 0.8 | 48 | 10.5 | 397 | 87.2 | 7 | 1.5 |
| At least \$75,000 | 927 | 100.0 | * | * | 66 | 7.2 | 840 | 90.6 | 21 | 2.3 |
| Unknown | 787 | 100.0 | 59 | 7.5 | 102 | 13.0 | 573 | 72.7 | 54 | 6.8 |
| Education | | | | | | | | | | |
| No high school degree | 371 | 100.0 | 89 | 24.0 | 67 | 18.2 | 198 | 53.4 | 16 | 4.4 |
| High school degree | 819 | 100.0 | 88 | 10.7 | 149 | 18.2 | 564 | 68.9 | 17 | 2.1 |
| Some college | 844 | 100.0 | 55 | 6.5 | 144 | 17.0 | 609 | 72.2 | 36 | 4.2 |
| College degree (four year) | 1,317 | 100.0 | 16 | 1.2 | 102 | 7.8 | 1,161 | 88.1 | 37 | 2.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 779 | 100.0 | 79 | 10.1 | 151 | 19.4 | 523 | 67.2 | 26 | 3.4 |
| 35 to 44 years | 735 | 100.0 | 41 | 5.5 | 98 | 13.3 | 571 | 77.7 | 26 | 3.5 |
| 45 to 54 years | 752 | 100.0 | 56 | 7.4 | 112 | 14.9 | 564 | 74.9 | 21 | 2.8 |
| 55 to 64 years | 500 | 100.0 | 32 | 6.4 | 35 | 7.1 | 415 | 83.2 | 17 | 3.3 |
| 65 years or more | 585 | 100.0 | 42 | 7.1 | 67 | 11.5 | 459 | 78.5 | 17 | 2.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,295 | 100.0 | 42 | 1.8 | 234 | 10.2 | 1,948 | 84.9 | 71 | 3.1 |
| Non-homeowner | 1,055 | 100.0 | 207 | 19.6 | 229 | 21.7 | 585 | 55.4 | 36 | 3.4 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals due to the rounding of household weights to represent the population totals.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-6 Banking Status by Household Characteristics: Dallas-Fort Worth-Arlington, TX

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,312 | 100.0 | 251 | 10.9 | 544 | 23.5 | 1,433 | 62.0 | 84 | 3.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 384 | 100.0 | 82 | 21.5 | 127 | 33.2 | 151 | 39.3 | 23 | 6.0 |
| Hispanic non-Black | 482 | 100.0 | 114 | 23.7 | 181 | 37.5 | 175 | 36.4 | 12 | 2.4 |
| White non-Black non-Hispanic | 1,318 | 100.0 | 46 | 3.5 | 216 | 16.4 | 1,006 | 76.3 | 50 | 3.8 |
| Other non-Black non-Hispanic | 128 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,537 | 100.0 | 176 | 11.5 | 329 | 21.4 | 969 | 63.0 | 63 | 4.1 |
| Married couple | 1,165 | 100.0 | 83 | 7.1 | 206 | 17.7 | 833 | 71.6 | 43 | 3.7 |
| Female householder, no husband present | 287 | 100.0 | 74 | 25.8 | 85 | 29.8 | 107 | 37.3 | 20 | 7.0 |
| Male householder, no wife present | 86 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 775 | 100.0 | 75 | 9.7 | 214 | 27.7 | 464 | 59.9 | 22 | 2.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 290 | 100.0 | 97 | 33.3 | 76 | 26.3 | 110 | 37.8 | 8 | 2.6 |
| Between \$15,000 and \$30,000 | 371 | 100.0 | 75 | 20.3 | 122 | 32.9 | 160 | 43.2 | 14 | 3.7 |
| Between \$30,000 and \$50,000 | 406 | 100.0 | 34 | 8.4 | 117 | 28.9 | 238 | 58.6 | 17 | 4.1 |
| Between \$50,000 and \$75,000 | 347 | 100.0 | 10 | 2.7 | 86 | 24.9 | 234 | 67.5 | 17 | 4.9 |
| At least \$75,000 | 688 | 100.0 | * | * | 108 | 15.7 | 557 | 80.9 | 23 | 3.3 |
| Unknown | 209 | 100.0 | 36 | 17.1 | 33 | 15.9 | 134 | 63.8 | 7 | 3.2 |
| Education | | | | | | | | | | |
| No high school degree | 258 | 100.0 | 72 | 27.8 | 101 | 39.1 | 78 | 30.2 | 8 | 2.9 |
| High school degree | 554 | 100.0 | 107 | 19.4 | 147 | 26.5 | 260 | 47.0 | 40 | 7.2 |
| Some college | 734 | 100.0 | 60 | 8.2 | 208 | 28.3 | 439 | 59.8 | 27 | 3.7 |
| College degree (four year) | 766 | 100.0 | 12 | 1.6 | 88 | 11.5 | 656 | 85.7 | 10 | 1.3 |
| Age | | | | | | | | | | |
| 15 to 34 years | 655 | 100.0 | 122 | 18.7 | 203 | 31.1 | 310 | 47.3 | 20 | 3.0 |
| 35 to 44 years | 495 | 100.0 | 72 | 14.6 | 109 | 22.0 | 300 | 60.7 | 13 | 2.7 |
| 45 to 54 years | 474 | 100.0 | 31 | 6.6 | 111 | 23.4 | 329 | 69.3 | 3 | 0.7 |
| 55 to 64 years | 378 | 100.0 | 22 | 5.8 | 87 | 23.1 | 245 | 64.9 | 23 | 6.1 |
| 65 years or more | 310 | 100.0 | 4 | 1.2 | 33 | 10.6 | 249 | 80.2 | 25 | 8.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,398 | 100.0 | 35 | 2.5 | 248 | 17.8 | 1,041 | 74.4 | 74 | 5.3 |
| Non-homeowner | 914 | 100.0 | 217 | 23.7 | 295 | 32.3 | 392 | 42.9 | 10 | 1.1 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-7 Banking Status by Household Characteristics: Detroit-Warren-Livonia, MI

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,724 | 100.0 | 171 | 9.9 | 310 | 18.0 | 1,177 | 68.3 | 65 | 3.8 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 396 | 100.0 | 119 | 30.0 | 141 | 35.6 | 119 | 30.2 | 17 | 4.2 |
| Hispanic non-Black | 14 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,236 | 100.0 | 48 | 3.9 | 163 | 13.2 | 980 | 79.3 | 45 | 3.7 |
| Other non-Black non-Hispanic | 78 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,215 | 100.0 | 112 | 9.2 | 215 | 17.7 | 839 | 69.0 | 50 | 4.1 |
| Married couple | 884 | 100.0 | 11 | 1.2 | 148 | 16.7 | 691 | 78.2 | 34 | 3.9 |
| Female householder, no husband present | 247 | 100.0 | 85 | 34.5 | 33 | 13.4 | 113 | 45.8 | 15 | 6.3 |
| Male householder, no wife present | 85 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 508 | 100.0 | 60 | 11.7 | 95 | 18.8 | 338 | 66.4 | 16 | 3.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 206 | 100.0 | 76 | 37.0 | 42 | 20.4 | 76 | 36.8 | 12 | 5.8 |
| Between \$15,000 and \$30,000 | 244 | 100.0 | 43 | 17.8 | 50 | 20.3 | 147 | 60.3 | 4 | 1.5 |
| Between \$30,000 and \$50,000 | 262 | 100.0 | 8 | 3.2 | 60 | 22.8 | 194 | 74.0 | * | * |
| Between \$50,000 and \$75,000 | 217 | 100.0 | 4 | 1.8 | 32 | 15.0 | 180 | 83.2 | * | * |
| At least \$75,000 | 390 | 100.0 | * | * | 58 | 14.8 | 318 | 81.5 | 14 | 3.7 |
| Unknown | 405 | 100.0 | 39 | 9.7 | 69 | 17.1 | 262 | 64.6 | 35 | 8.7 |
| Education | | | | | | | | | | |
| No high school degree | 191 | 100.0 | 57 | 29.8 | 31 | 16.3 | 92 | 48.1 | 11 | 5.9 |
| High school degree | 538 | 100.0 | 69 | 12.9 | 133 | 24.7 | 315 | 58.6 | 20 | 3.8 |
| Some college | 484 | 100.0 | 37 | 7.7 | 94 | 19.5 | 349 | 72.0 | 4 | 0.9 |
| College degree (four year) | 511 | 100.0 | 8 | 1.5 | 52 | 10.3 | 421 | 82.4 | 30 | 5.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 251 | 100.0 | 58 | 23.0 | 47 | 18.8 | 143 | 56.9 | 3 | 1.3 |
| 35 to 44 years | 378 | 100.0 | 43 | 11.3 | 80 | 21.0 | 239 | 63.3 | 17 | 4.4 |
| 45 to 54 years | 388 | 100.0 | 27 | 7.0 | 83 | 21.5 | 260 | 66.9 | 18 | 4.6 |
| 55 to 64 years | 336 | 100.0 | 25 | 7.5 | 50 | 15.0 | 246 | 73.0 | 15 | 4.5 |
| 65 years or more | 370 | 100.0 | 19 | 5.0 | 50 | 13.5 | 290 | 78.2 | 12 | 3.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,240 | 100.0 | 37 | 3.0 | 194 | 15.6 | 960 | 77.4 | 49 | 4.0 |
| Non-homeowner | 484 | 100.0 | 134 | 27.7 | 117 | 24.1 | 217 | 44.9 | 16 | 3.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-8 Banking Status by Household Characteristics: Houston-Baytown-Sugar Land, TX

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,016 | 100.0 | 214 | 10.6 | 423 | 21.0 | 1,269 | 62.9 | 111 | 5.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 388 | 100.0 | 81 | 20.9 | 108 | 27.7 | 192 | 49.6 | 7 | 1.9 |
| Hispanic non-Black | 572 | 100.0 | 88 | 15.3 | 187 | 32.7 | 240 | 42.0 | 57 | 10.0 |
| White non-Black non-Hispanic | 946 | 100.0 | 33 | 3.5 | 128 | 13.6 | 757 | 80.0 | 28 | 3.0 |
| Other non-Black non-Hispanic | 110 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,355 | 100.0 | 154 | 11.4 | 299 | 22.0 | 826 | 61.0 | 76 | 5.6 |
| Married couple | 977 | 100.0 | 73 | 7.5 | 182 | 18.6 | 670 | 68.5 | 53 | 5.4 |
| Female householder, no husband present | 243 | 100.0 | 67 | 27.6 | 76 | 31.1 | 97 | 40.0 | 3 | 1.4 |
| Male householder, no wife present | 134 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 662 | 100.0 | 60 | 9.0 | 124 | 18.8 | 443 | 67.0 | 35 | 5.2 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 252 | 100.0 | 83 | 32.8 | 72 | 28.5 | 85 | 33.9 | 12 | 4.8 |
| Between \$15,000 and \$30,000 | 302 | 100.0 | 79 | 26.2 | 82 | 27.0 | 141 | 46.7 | * | * |
| Between \$30,000 and \$50,000 | 384 | 100.0 | 19 | 4.8 | 107 | 27.9 | 222 | 57.7 | 37 | 9.5 |
| Between \$50,000 and \$75,000 | 315 | 100.0 | * | * | 61 | 19.4 | 244 | 77.4 | 10 | 3.2 |
| At least \$75,000 | 527 | 100.0 | 4 | 0.8 | 75 | 14.3 | 437 | 83.0 | 10 | 1.9 |
| Unknown | 236 | 100.0 | 29 | 12.3 | 25 | 10.8 | 139 | 59.1 | 42 | 17.8 |
| Education | | | | | | | | | | |
| No high school degree | 405 | 100.0 | 112 | 27.6 | 87 | 21.6 | 167 | 41.2 | 39 | 9.6 |
| High school degree | 471 | 100.0 | 53 | 11.2 | 111 | 23.6 | 279 | 59.3 | 28 | 6.0 |
| Some college | 580 | 100.0 | 41 | 7.0 | 160 | 27.5 | 348 | 60.0 | 32 | 5.5 |
| College degree (four year) | 561 | 100.0 | 9 | 1.6 | 65 | 11.6 | 475 | 84.7 | 12 | 2.1 |
| Age | | | | | | | | | | |
| 15 to 34 years | 542 | 100.0 | 85 | 15.7 | 156 | 28.8 | 272 | 50.2 | 29 | 5.3 |
| 35 to 44 years | 385 | 100.0 | 42 | 10.9 | 98 | 25.6 | 214 | 55.7 | 30 | 7.7 |
| 45 to 54 years | 450 | 100.0 | 64 | 14.3 | 88 | 19.6 | 283 | 62.8 | 15 | 3.3 |
| 55 to 64 years | 266 | 100.0 | 3 | 1.3 | 47 | 17.8 | 190 | 71.4 | 25 | 9.5 |
| 65 years or more | 374 | 100.0 | 19 | 5.1 | 33 | 8.9 | 310 | 82.9 | 12 | 3.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,309 | 100.0 | 42 | 3.2 | 227 | 17.3 | 977 | 74.6 | 63 | 4.8 |
| Non-homeowner | 707 | 100.0 | 171 | 24.2 | 196 | 27.7 | 292 | 41.3 | 48 | 6.8 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-9 Banking Status by Household Characteristics: Los Angeles-Long Beach-Santa Ana, CA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 4,426 | 100.0 | 406 | 9.2 | 637 | 14.4 | 3,095 | 69.9 | 288 | 6.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 431 | 100.0 | 77 | 17.8 | 139 | 32.3 | 197 | 45.8 | 17 | 4.0 |
| Hispanic non-Black | 1,487 | 100.0 | 274 | 18.4 | 316 | 21.2 | 779 | 52.4 | 119 | 8.0 |
| White non-Black non-Hispanic | 1,919 | 100.0 | 31 | 1.6 | 148 | 7.7 | 1,639 | 85.4 | 101 | 5.3 |
| Other non-Black non-Hispanic | 589 | 100.0 | 24 | 4.1 | 34 | 5.8 | 480 | 81.5 | 51 | 8.6 |
| Household Type | | | | | | | | | | |
| Family household | 3,092 | 100.0 | 305 | 9.9 | 484 | 15.7 | 2,069 | 66.9 | 234 | 7.6 |
| Married couple | 2,186 | 100.0 | 151 | 6.9 | 273 | 12.5 | 1,601 | 73.2 | 162 | 7.4 |
| Female householder, no husband present | 613 | 100.0 | 95 | 15.5 | 159 | 25.9 | 305 | 49.8 | 54 | 8.7 |
| Male householder, no wife present | 292 | 100.0 | 59 | 20.1 | 52 | 17.9 | 162 | 55.6 | 19 | 6.4 |
| Nonfamily household and other | 1,334 | 100.0 | 102 | 7.6 | 153 | 11.5 | 1,026 | 76.9 | 54 | 4.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 553 | 100.0 | 147 | 26.5 | 105 | 18.9 | 279 | 50.5 | 23 | 4.1 |
| Between \$15,000 and \$30,000 | 687 | 100.0 | 142 | 20.7 | 138 | 20.1 | 382 | 55.6 | 24 | 3.5 |
| Between \$30,000 and \$50,000 | 736 | 100.0 | 52 | 7.0 | 156 | 21.2 | 480 | 65.1 | 49 | 6.6 |
| Between \$50,000 and \$75,000 | 660 | 100.0 | 12 | 1.8 | 81 | 12.3 | 520 | 78.8 | 47 | 7.2 |
| At least \$75,000 | 1,131 | 100.0 | * | * | 106 | 9.4 | 979 | 86.6 | 46 | 4.1 |
| Unknown | 659 | 100.0 | 54 | 8.3 | 50 | 7.6 | 455 | 69.0 | 99 | 15.1 |
| Education | | | | | | | | | | |
| No high school degree | 820 | 100.0 | 233 | 28.4 | 171 | 20.9 | 369 | 44.9 | 48 | 5.8 |
| High school degree | 947 | 100.0 | 99 | 10.5 | 128 | 13.5 | 643 | 67.9 | 77 | 8.1 |
| Some college | 1,110 | 100.0 | 56 | 5.0 | 197 | 17.7 | 798 | 71.9 | 59 | 5.3 |
| College degree (four year) | 1,549 | 100.0 | 18 | 1.2 | 141 | 9.1 | 1,285 | 83.0 | 105 | 6.8 |
| Age | | | | | | | | | | |
| 15 to 34 years | 947 | 100.0 | 178 | 18.8 | 140 | 14.7 | 575 | 60.7 | 55 | 5.8 |
| 35 to 44 years | 932 | 100.0 | 86 | 9.2 | 200 | 21.4 | 593 | 63.7 | 53 | 5.7 |
| 45 to 54 years | 970 | 100.0 | 73 | 7.5 | 133 | 13.7 | 687 | 70.8 | 77 | 8.0 |
| 55 to 64 years | 716 | 100.0 | 46 | 6.5 | 60 | 8.4 | 565 | 78.9 | 44 | 6.2 |
| 65 years or more | 862 | 100.0 | 24 | 2.8 | 105 | 12.2 | 675 | 78.2 | 59 | 6.8 |
| Homeownership | | | | | | | | | | |
| Homeowner | 2,290 | 100.0 | 47 | 2.0 | 203 | 8.9 | 1,859 | 81.2 | 181 | 7.9 |
| Non-homeowner | 2,136 | 100.0 | 360 | 16.8 | 433 | 20.3 | 1,236 | 57.9 | 107 | 5.0 |

Note: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-10 Banking Status by Household Characteristics: Miami-Fort Lauderdale-Miami Beach, FL

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,199 | 100.0 | 186 | 8.4 | 286 | 13.0 | 1,580 | 71.9 | 147 | 6.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 426 | 100.0 | 103 | 24.1 | 69 | 16.1 | 236 | 55.4 | 19 | 4.4 |
| Hispanic non-Black | 774 | 100.0 | 65 | 8.4 | 121 | 15.6 | 561 | 72.4 | 27 | 3.5 |
| White non-Black non-Hispanic | 950 | 100.0 | 15 | 1.5 | 85 | 8.9 | 754 | 79.3 | 98 | 10.3 |
| Other non-Black non-Hispanic | 48 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,444 | 100.0 | 119 | 8.3 | 152 | 10.6 | 1,056 | 73.1 | 116 | 8.0 |
| Married couple | 1,045 | 100.0 | 27 | 2.6 | 102 | 9.8 | 817 | 78.2 | 99 | 9.5 |
| Female householder, no husband present | 306 | 100.0 | 76 | 24.8 | 38 | 12.5 | 183 | 59.9 | 8 | 2.8 |
| Male householder, no wife present | 93 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 755 | 100.0 | 66 | 8.8 | 134 | 17.7 | 524 | 69.4 | 31 | 4.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 343 | 100.0 | 105 | 30.6 | 40 | 11.6 | 190 | 55.4 | 8 | 2.3 |
| Between \$15,000 and \$30,000 | 349 | 100.0 | 38 | 10.9 | 70 | 20.1 | 241 | 69.0 | * | * |
| Between \$30,000 and \$50,000 | 425 | 100.0 | 20 | 4.6 | 73 | 17.3 | 324 | 76.2 | 8 | 1.8 |
| Between \$50,000 and \$75,000 | 298 | 100.0 | * | * | 48 | 16.3 | 245 | 82.4 | 4 | 1.3 |
| At least \$75,000 | 462 | 100.0 | 6 | 1.2 | 43 | 9.3 | 359 | 77.9 | 54 | 11.6 |
| Unknown | 322 | 100.0 | 17 | 5.2 | 11 | 3.5 | 220 | 68.3 | 74 | 23.0 |
| Education | | | | | | | | | | |
| No high school degree | 303 | 100.0 | 63 | 20.8 | 47 | 15.3 | 182 | 60.0 | 12 | 3.9 |
| High school degree | 646 | 100.0 | 83 | 12.9 | 78 | 12.0 | 453 | 70.1 | 32 | 5.0 |
| Some college | 575 | 100.0 | 34 | 6.0 | 89 | 15.4 | 419 | 72.9 | 33 | 5.7 |
| College degree (four year) | 673 | 100.0 | 5 | 0.7 | 73 | 10.8 | 526 | 78.1 | 70 | 10.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 377 | 100.0 | 76 | 20.1 | 78 | 20.7 | 201 | 53.3 | 22 | 5.8 |
| 35 to 44 years | 427 | 100.0 | 39 | 9.1 | 55 | 12.8 | 313 | 73.4 | 20 | 4.7 |
| 45 to 54 years | 435 | 100.0 | 38 | 8.6 | 59 | 13.6 | 305 | 70.0 | 34 | 7.8 |
| 55 to 64 years | 366 | 100.0 | * | * | 40 | 11.1 | 278 | 75.9 | 48 | 13.0 |
| 65 years or more | 593 | 100.0 | 33 | 5.6 | 53 | 9.0 | 483 | 81.4 | 24 | 4.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,435 | 100.0 | 23 | 1.6 | 144 | 10.1 | 1,162 | 81.0 | 105 | 7.3 |
| Non-homeowner | 763 | 100.0 | 163 | 21.3 | 142 | 18.5 | 417 | 54.7 | 42 | 5.5 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-11 Banking Status by Household Characteristics: Minneapolis-St Paul-Bloomington, MN-WI

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,294 | 100.0 | 36 | 2.8 | 116 | 8.9 | 1,113 | 86.0 | 30 | 2.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 94 | 100.0 | 21 | 22.4 | 21 | 22.8 | 52 | 54.8 | * | * |
| Hispanic non-Black | 38 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,096 | 100.0 | 9 | 0.8 | 85 | 7.7 | 976 | 89.1 | 27 | 2.4 |
| Other non-Black non-Hispanic | 66 | 100.0 | 4 | 5.8 | 5 | 7.1 | 58 | 87.1 | * | * |
| Household Type | | | | | | | | | | |
| Family household | 780 | 100.0 | 20 | 2.5 | 64 | 8.3 | 673 | 86.4 | 22 | 2.8 |
| Married couple | 633 | 100.0 | 5 | 0.8 | 38 | 6.0 | 573 | 90.6 | 16 | 2.6 |
| Female householder, no husband present | 105 | 100.0 | 15 | 13.9 | 20 | 19.2 | 70 | 67.0 | * | * |
| Male householder, no wife present | 41 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 515 | 100.0 | 16 | 3.2 | 51 | 9.9 | 439 | 85.3 | 8 | 1.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 132 | 100.0 | 17 | 13.0 | 27 | 20.1 | 86 | 65.3 | 2 | 1.5 |
| Between \$15,000 and \$30,000 | 171 | 100.0 | 13 | 7.5 | 21 | 12.1 | 135 | 79.2 | 2 | 1.2 |
| Between \$30,000 and \$50,000 | 193 | 100.0 | * | * | 9 | 4.6 | 175 | 90.8 | 9 | 4.6 |
| Between \$50,000 and \$75,000 | 256 | 100.0 | * | * | 28 | 11.1 | 218 | 85.2 | 10 | 3.8 |
| At least \$75,000 | 442 | 100.0 | 3 | 0.6 | 18 | 4.0 | 418 | 94.6 | 4 | 0.8 |
| Unknown | 101 | 100.0 | 4 | 3.6 | 13 | 13.3 | 80 | 79.7 | 3 | 3.4 |
| Education | | | | | | | | | | |
| No high school degree | 85 | 100.0 | 14 | 16.5 | 17 | 20.6 | 50 | 58.8 | 3 | 4.0 |
| High school degree | 282 | 100.0 | 19 | 6.7 | 38 | 13.5 | 218 | 77.2 | 7 | 2.6 |
| Some college | 401 | 100.0 | 3 | 0.8 | 38 | 9.5 | 352 | 87.8 | 7 | 1.9 |
| College degree (four year) | 526 | 100.0 | * | * | 22 | 4.2 | 492 | 93.6 | 12 | 2.2 |
| Age | | | | | | | | | | |
| 15 to 34 years | 324 | 100.0 | 15 | 4.6 | 37 | 11.4 | 257 | 79.3 | 15 | 4.7 |
| 35 to 44 years | 232 | 100.0 | 6 | 2.5 | 27 | 11.6 | 192 | 82.9 | 7 | 3.1 |
| 45 to 54 years | 301 | 100.0 | 9 | 2.8 | 27 | 9.1 | 263 | 87.5 | 2 | 0.6 |
| 55 to 64 years | 179 | 100.0 | 7 | 3.9 | 16 | 8.9 | 154 | 86.1 | 2 | 1.2 |
| 65 years or more | 258 | 100.0 | * | * | 9 | 3.3 | 246 | 95.2 | 4 | 1.4 |
| Homeownership | | | | | | | | | | |
| Homeowner | 897 | 100.0 | 6 | 0.6 | 42 | 4.7 | 829 | 92.4 | 20 | 2.3 |
| Non-homeowner | 397 | 100.0 | 31 | 7.7 | 74 | 18.5 | 284 | 71.4 | 9 | 2.3 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. Note: NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-12 Banking Status by Household Characteristics: NY-Northern NJ-Long Island, NY-NJ-PA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 7,211 | 100.0 | 691 | 9.6 | 1,069 | 14.8 | 4,979 | 69.0 | 472 | 6.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 1,411 | 100.0 | 311 | 22.0 | 389 | 27.6 | 625 | 44.3 | 86 | 6.1 |
| Hispanic non-Black | 1,120 | 100.0 | 234 | 20.9 | 219 | 19.5 | 625 | 55.8 | 42 | 3.8 |
| White non-Black non-Hispanic | 3,990 | 100.0 | 105 | 2.6 | 410 | 10.3 | 3,185 | 79.8 | 290 | 7.3 |
| Other non-Black non-Hispanic | 690 | 100.0 | 42 | 6.1 | 51 | 7.5 | 543 | 78.7 | 54 | 7.8 |
| Household Type | | | | | | | | | | |
| Family household | 4,810 | 100.0 | 462 | 9.6 | 802 | 16.7 | 3,260 | 67.8 | 286 | 5.9 |
| Married couple | 3,388 | 100.0 | 147 | 4.3 | 484 | 14.3 | 2,554 | 75.4 | 203 | 6.0 |
| Female householder, no husband present | 1,051 | 100.0 | 247 | 23.5 | 232 | 22.1 | 504 | 48.0 | 69 | 6.5 |
| Male householder, no wife present | 371 | 100.0 | 68 | 18.4 | 85 | 23.0 | 202 | 54.5 | 15 | 4.1 |
| Nonfamily household and other | 2,401 | 100.0 | 229 | 9.5 | 268 | 11.2 | 1,719 | 71.6 | 186 | 7.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 890 | 100.0 | 238 | 26.7 | 122 | 13.7 | 504 | 56.6 | 27 | 3.0 |
| Between \$15,000 and \$30,000 | 753 | 100.0 | 143 | 19.0 | 167 | 22.2 | 412 | 54.7 | 30 | 4.0 |
| Between \$30,000 and \$50,000 | 862 | 100.0 | 35 | 4.0 | 176 | 20.4 | 598 | 69.4 | 53 | 6.2 |
| Between \$50,000 and \$75,000 | 1,012 | 100.0 | 57 | 5.6 | 222 | 22.0 | 696 | 68.7 | 38 | 3.7 |
| At least \$75,000 | 2,095 | 100.0 | 13 | 0.6 | 217 | 10.4 | 1,784 | 85.2 | 81 | 3.9 |
| Unknown | 1,599 | 100.0 | 205 | 12.8 | 165 | 10.3 | 986 | 61.7 | 243 | 15.2 |
| Education | | | | | | | | | | |
| No high school degree | 926 | 100.0 | 214 | 23.1 | 135 | 14.6 | 468 | 50.6 | 108 | 11.7 |
| High school degree | 2,054 | 100.0 | 256 | 12.5 | 337 | 16.4 | 1,359 | 66.2 | 102 | 5.0 |
| Some college | 1,355 | 100.0 | 116 | 8.5 | 282 | 20.8 | 870 | 64.2 | 87 | 6.4 |
| College degree (four year) | 2,877 | 100.0 | 106 | 3.7 | 316 | 11.0 | 2,281 | 79.3 | 174 | 6.0 |
| Age | | | | | | | | | | |
| 15 to 34 years | 1,494 | 100.0 | 214 | 14.3 | 223 | 14.9 | 932 | 62.3 | 126 | 8.4 |
| 35 to 44 years | 1,383 | 100.0 | 154 | 11.2 | 244 | 17.7 | 917 | 66.3 | 68 | 4.9 |
| 45 to 54 years | 1,559 | 100.0 | 149 | 9.5 | 257 | 16.5 | 1,065 | 68.3 | 88 | 5.7 |
| 55 to 64 years | 1,250 | 100.0 | 79 | 6.3 | 182 | 14.6 | 912 | 72.9 | 78 | 6.2 |
| 65 years or more | 1,525 | 100.0 | 96 | 6.3 | 163 | 10.7 | 1,154 | 75.7 | 112 | 7.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 3,726 | 100.0 | 61 | 1.6 | 445 | 11.9 | 2,983 | 80.1 | 237 | 6.4 |
| Non-homeowner | 3,485 | 100.0 | 631 | 18.1 | 624 | 17.9 | 1,996 | 57.3 | 234 | 6.7 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

Table C-13 Banking Status by Household Characteristics: Philadelphia-Camden-Wilmington, PA-NJ-DE

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | Underbanked Status Unknown | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Number (1000s) | Pct of Row Total |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | | |
| All Households | 2,228 | 100.0 | 168 | 7.5 | 410 | 18.4 | 1,572 | 70.6 | 78 | 3.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 485 | 100.0 | 109 | 22.4 | 160 | 33.1 | 190 | 39.2 | 26 | 5.3 |
| Hispanic non-Black | 117 | 100.0 | 17 | 14.4 | 46 | 39.1 | 54 | 46.5 | * | * |
| White non-Black non-Hispanic | 1,513 | 100.0 | 43 | 2.8 | 193 | 12.7 | 1,231 | 81.4 | 46 | 3.1 |
| Other non-Black non-Hispanic | 114 | 100.0 | * | * | 12 | 10.2 | 96 | 84.5 | 6 | 5.3 |
| Household Type | | | | | | | | | | |
| Family household | 1,437 | 100.0 | 72 | 5.0 | 253 | 17.6 | 1,067 | 74.3 | 45 | 3.1 |
| Married couple | 978 | 100.0 | 6 | 0.7 | 112 | 11.4 | 845 | 86.3 | 15 | 1.6 |
| Female householder, no husband present | 337 | 100.0 | 50 | 14.8 | 93 | 27.6 | 175 | 51.9 | 19 | 5.7 |
| Male householder, no wife present | 122 | 100.0 | 16 | 12.9 | 48 | 39.4 | 48 | 39.1 | 10 | 8.6 |
| Nonfamily household and other | 791 | 100.0 | 96 | 12.1 | 158 | 19.9 | 505 | 63.8 | 33 | 4.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 235 | 100.0 | 55 | 23.3 | 53 | 22.6 | 117 | 49.6 | 10 | 4.4 |
| Between \$15,000 and \$30,000 | 227 | 100.0 | 31 | 13.8 | 56 | 24.7 | 135 | 59.6 | 4 | 1.9 |
| Between \$30,000 and \$50,000 | 330 | 100.0 | 36 | 10.8 | 104 | 31.5 | 182 | 55.3 | 8 | 2.4 |
| Between \$50,000 and \$75,000 | 299 | 100.0 | 4 | 1.4 | 50 | 16.8 | 237 | 79.1 | 8 | 2.6 |
| At least \$75,000 | 694 | 100.0 | 1 | 0.2 | 77 | 11.1 | 589 | 84.9 | 27 | 3.9 |
| Unknown | 443 | 100.0 | 41 | 9.2 | 70 | 15.8 | 311 | 70.3 | 21 | 4.7 |
| Education | | | | | | | | | | |
| No high school degree | 252 | 100.0 | 51 | 20.4 | 69 | 27.4 | 117 | 46.3 | 15 | 5.9 |
| High school degree | 693 | 100.0 | 68 | 9.8 | 171 | 24.7 | 424 | 61.1 | 30 | 4.4 |
| Some college | 517 | 100.0 | 23 | 4.5 | 100 | 19.4 | 379 | 73.4 | 14 | 2.7 |
| College degree (four year) | 766 | 100.0 | 25 | 3.3 | 70 | 9.2 | 652 | 85.1 | 19 | 2.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 455 | 100.0 | 79 | 17.3 | 101 | 22.1 | 255 | 55.9 | 21 | 4.6 |
| 35 to 44 years | 360 | 100.0 | 18 | 5.0 | 58 | 16.2 | 268 | 74.6 | 15 | 4.2 |
| 45 to 54 years | 531 | 100.0 | 40 | 7.5 | 114 | 21.4 | 377 | 71.0 | 1 | 0.1 |
| 55 to 64 years | 371 | 100.0 | 5 | 1.4 | 68 | 18.4 | 282 | 76.0 | 16 | 4.2 |
| 65 years or more | 510 | 100.0 | 26 | 5.2 | 69 | 13.6 | 389 | 76.3 | 25 | 5.0 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,544 | 100.0 | 27 | 1.8 | 211 | 13.7 | 1,254 | 81.3 | 51 | 3.3 |
| Non-homeowner | 684 | 100.0 | 141 | 20.5 | 199 | 29.1 | 318 | 46.4 | 27 | 3.9 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-14 Banking Status by Household Characteristics: Phoenix-Mesa-Scottsdale, AZ

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,737 | 100.0 | 91 | 5.3 | 263 | 15.1 | 1,337 | 77.0 | 46 | 2.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 89 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 363 | 100.0 | 66 | 18.2 | 76 | 21.0 | 211 | 58.2 | 9 | 2.5 |
| White non-Black non-Hispanic | 1,185 | 100.0 | 17 | 1.5 | 160 | 13.5 | 980 | 82.7 | 28 | 2.4 |
| Other non-Black non-Hispanic | 100 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 1,077 | 100.0 | 60 | 5.5 | 188 | 17.5 | 787 | 73.1 | 42 | 3.9 |
| Married couple | 833 | 100.0 | 22 | 2.7 | 123 | 14.7 | 652 | 78.2 | 37 | 4.4 |
| Female householder, no husband present | 155 | 100.0 | 27 | 17.7 | 27 | 17.2 | 96 | 61.7 | 5 | 3.5 |
| Male householder, no wife present | 88 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 660 | 100.0 | 32 | 4.8 | 75 | 11.3 | 550 | 83.3 | 4 | 0.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 151 | 100.0 | 30 | 19.7 | 14 | 9.1 | 102 | 67.6 | 5 | 3.6 |
| Between \$15,000 and \$30,000 | 193 | 100.0 | 26 | 13.3 | 31 | 16.0 | 122 | 63.5 | 14 | 7.2 |
| Between \$30,000 and \$50,000 | 307 | 100.0 | 8 | 2.7 | 65 | 21.1 | 229 | 74.8 | 4 | 1.4 |
| Between \$50,000 and \$75,000 | 336 | 100.0 | 5 | 1.5 | 67 | 20.0 | 259 | 76.9 | 5 | 1.6 |
| At least \$75,000 | 446 | 100.0 | 5 | 1.2 | 73 | 16.3 | 359 | 80.6 | 8 | 1.9 |
| Unknown | 305 | 100.0 | 17 | 5.6 | 13 | 4.4 | 265 | 87.0 | 9 | 3.0 |
| Education | | | | | | | | | | |
| No high school degree | 193 | 100.0 | 33 | 16.9 | 31 | 16.3 | 124 | 64.0 | 5 | 2.8 |
| High school degree | 405 | 100.0 | 28 | 6.8 | 104 | 25.6 | 257 | 63.4 | 17 | 4.2 |
| Some college | 569 | 100.0 | 31 | 5.4 | 96 | 16.8 | 433 | 76.2 | 9 | 1.6 |
| College degree (four year) | 570 | 100.0 | * | * | 32 | 5.6 | 523 | 91.8 | 15 | 2.6 |
| Age | | | | | | | | | | |
| 15 to 34 years | 423 | 100.0 | 26 | 6.1 | 83 | 19.5 | 307 | 72.5 | 8 | 1.9 |
| 35 to 44 years | 332 | 100.0 | 27 | 8.2 | 78 | 23.4 | 222 | 67.0 | 5 | 1.4 |
| 45 to 54 years | 342 | 100.0 | 19 | 5.5 | 43 | 12.5 | 267 | 78.2 | 13 | 3.9 |
| 55 to 64 years | 318 | 100.0 | 13 | 4.2 | 47 | 14.9 | 252 | 79.3 | 5 | 1.7 |
| 65 years or more | 323 | 100.0 | 6 | 1.9 | 13 | 4.0 | 289 | 89.5 | 15 | 4.6 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,246 | 100.0 | 33 | 2.6 | 149 | 12.0 | 1,027 | 82.4 | 37 | 3.0 |
| Non-homeowner | 491 | 100.0 | 58 | 11.9 | 113 | 23.1 | 310 | 63.2 | 9 | 1.9 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-15 Banking Status by Household Characteristics: Riverside-San Bernardino, CA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,305 | 100.0 | 150 | 11.5 | 221 | 16.9 | 883 | 67.7 | 50 | 3.9 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 144 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 376 | 100.0 | 91 | 24.3 | 49 | 12.9 | 213 | 56.6 | 23 | 6.2 |
| White non-Black non-Hispanic | 704 | 100.0 | 32 | 4.6 | 130 | 18.5 | 522 | 74.2 | 20 | 2.8 |
| Other non-Black non-Hispanic | 81 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 976 | 100.0 | 126 | 12.9 | 179 | 18.3 | 628 | 64.4 | 43 | 4.4 |
| Married couple | 702 | 100.0 | 49 | 6.9 | 110 | 15.7 | 516 | 73.5 | 27 | 3.9 |
| Female householder, no husband present | 204 | 100.0 | 67 | 32.7 | 49 | 23.9 | 81 | 39.5 | 8 | 3.9 |
| Male householder, no wife present | 69 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 329 | 100.0 | 24 | 7.4 | 42 | 12.8 | 255 | 77.5 | 8 | 2.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 163 | 100.0 | 49 | 30.2 | 30 | 18.4 | 84 | 51.4 | * | * |
| Between \$15,000 and \$30,000 | 192 | 100.0 | 32 | 16.7 | 45 | 23.3 | 107 | 56.0 | 8 | 4.0 |
| Between \$30,000 and \$50,000 | 244 | 100.0 | 31 | 12.7 | 56 | 23.0 | 141 | 57.8 | 16 | 6.5 |
| Between \$50,000 and \$75,000 | 252 | 100.0 | 14 | 5.6 | 43 | 16.9 | 188 | 74.4 | 8 | 3.1 |
| At least \$75,000 | 340 | 100.0 | 4 | 1.2 | 41 | 12.0 | 292 | 85.7 | 4 | 1.1 |
| Unknown | 114 | 100.0 | 19 | 16.9 | 7 | 6.2 | 72 | 63.1 | 16 | 13.8 |
| Education | | | | | | | | | | |
| No high school degree | 218 | 100.0 | 83 | 38.2 | 18 | 8.4 | 102 | 46.6 | 15 | 6.8 |
| High school degree | 348 | 100.0 | 51 | 14.6 | 76 | 21.9 | 205 | 58.9 | 16 | 4.5 |
| Some college | 446 | 100.0 | 12 | 2.7 | 101 | 22.6 | 322 | 72.2 | 11 | 2.5 |
| College degree (four year) | 293 | 100.0 | 4 | 1.3 | 26 | 8.8 | 255 | 86.9 | 9 | 3.0 |
| Age | | | | | | | | | | |
| 15 to 34 years | 337 | 100.0 | 66 | 19.5 | 88 | 26.1 | 172 | 50.9 | 12 | 3.5 |
| 35 to 44 years | 256 | 100.0 | 44 | 17.3 | 30 | 11.7 | 162 | 63.3 | 20 | 7.6 |
| 45 to 54 years | 283 | 100.0 | 31 | 11.0 | 58 | 20.7 | 182 | 64.5 | 11 | 3.9 |
| 55 to 64 years | 208 | 100.0 | 5 | 2.2 | 30 | 14.2 | 166 | 79.7 | 8 | 3.9 |
| 65 years or more | 221 | 100.0 | 4 | 1.9 | 15 | 6.9 | 201 | 91.2 | * | * |
| Homeownership | | | | | | | | | | |
| Homeowner | 792 | 100.0 | 34 | 4.3 | 78 | 9.8 | 646 | 81.5 | 35 | 4.4 |
| Non-homeowner | 513 | 100.0 | 116 | 22.6 | 143 | 28.0 | 238 | 46.3 | 16 | 3.1 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-16 Banking Status by Household Characteristics: San Diego-Carlsbad-San Marcos, CA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,065 | 100.0 | 43 | 4.0 | 136 | 12.8 | 838 | 78.6 | 48 | 4.5 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 102 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 222 | 100.0 | 31 | 13.9 | 48 | 21.5 | 140 | 63.2 | 3 | 1.4 |
| White non-Black non-Hispanic | 679 | 100.0 | 6 | 0.9 | 53 | 7.8 | 574 | 84.6 | 45 | 6.7 |
| Other non-Black non-Hispanic | 62 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 664 | 100.0 | 25 | 3.8 | 92 | 13.8 | 524 | 78.8 | 24 | 3.6 |
| Married couple | 510 | 100.0 | 13 | 2.5 | 62 | 12.2 | 421 | 82.7 | 13 | 2.6 |
| Female householder, no husband present | 97 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 58 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 401 | 100.0 | 17 | 4.4 | 45 | 11.2 | 314 | 78.4 | 25 | 6.1 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 78 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 163 | 100.0 | 23 | 14.3 | 44 | 27.4 | 91 | 56.2 | 4 | 2.2 |
| Between \$30,000 and \$50,000 | 223 | 100.0 | 14 | 6.2 | 48 | 21.7 | 153 | 68.6 | 8 | 3.5 |
| Between \$50,000 and \$75,000 | 120 | 100.0 | * | * | 6 | 5.3 | 111 | 92.0 | 3 | 2.7 |
| At least \$75,000 | 341 | 100.0 | * | * | 17 | 5.1 | 303 | 88.9 | 21 | 6.0 |
| Unknown | 140 | 100.0 | 3 | 2.4 | * | * | 124 | 88.3 | 13 | 9.4 |
| Education | | | | | | | | | | |
| No high school degree | 119 | 100.0 | 26 | 21.6 | 30 | 25.1 | 60 | 50.3 | 4 | 3.0 |
| High school degree | 177 | 100.0 | 6 | 3.5 | 28 | 15.8 | 140 | 78.9 | 3 | 1.7 |
| Some college | 368 | 100.0 | 11 | 3.0 | 61 | 16.5 | 273 | 74.0 | 24 | 6.4 |
| College degree (four year) | 401 | 100.0 | . | . | 18 | 4.4 | 365 | 91.1 | 18 | 4.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 219 | 100.0 | 17 | 7.9 | 40 | 18.1 | 147 | 67.1 | 15 | 6.9 |
| 35 to 44 years | 247 | 100.0 | 4 | 1.6 | 50 | 20.2 | 180 | 72.7 | 13 | 5.4 |
| 45 to 54 years | 239 | 100.0 | 13 | 5.4 | 34 | 14.1 | 186 | 77.7 | 7 | 2.8 |
| 55 to 64 years | 197 | 100.0 | 6 | 3.3 | 3 | 1.6 | 178 | 90.2 | 10 | 4.9 |
| 65 years or more | 163 | 100.0 | 2 | 1.5 | 10 | 5.9 | 147 | 90.5 | 3 | 2.1 |
| Homeownership | | | | | | | | | | |
| Homeowner | 613 | 100.0 | 13 | 2.2 | 41 | 6.6 | 531 | 86.7 | 27 | 4.4 |
| Non-homeowner | 453 | 100.0 | 30 | 6.5 | 96 | 21.1 | 306 | 67.7 | 21 | 4.7 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-17 Banking Status by Household Characteristics: San Francisco-Oakland-Fremont, CA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,570 | 100.0 | 74 | 4.7 | 161 | 10.2 | 1,256 | 80.0 | 79 | 5.0 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 129 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 241 | 100.0 | 29 | 11.9 | 56 | 23.1 | 149 | 61.8 | 8 | 3.2 |
| White non-Black non-Hispanic | 817 | 100.0 | 11 | 1.4 | 52 | 6.4 | 721 | 88.3 | 33 | 4.0 |
| Other non-Black non-Hispanic | 384 | 100.0 | 22 | 5.8 | 14 | 3.6 | 330 | 86.0 | 18 | 4.6 |
| Household Type | | | | | | | | | | |
| Family household | 1,002 | 100.0 | 43 | 4.3 | 102 | 10.2 | 827 | 82.6 | 30 | 3.0 |
| Married couple | 787 | 100.0 | 26 | 3.3 | 60 | 7.6 | 678 | 86.2 | 23 | 2.9 |
| Female householder, no husband present | 136 | 100.0 | 9 | 6.3 | 32 | 23.3 | 92 | 68.0 | 3 | 2.4 |
| Male householder, no wife present | 80 | 100 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 568 | 100.0 | 31 | 5.5 | 58 | 10.3 | 429 | 75.5 | 49 | 8.7 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 127 | 100.0 | 25 | 19.8 | 24 | 18.5 | 67 | 52.9 | 11 | 8.7 |
| Between \$15,000 and \$30,000 | 118 | 100.0 | 24 | 20.2 | 20 | 16.6 | 75 | 63.1 | * | * |
| Between \$30,000 and \$50,000 | 175 | 100.0 | 8 | 4.5 | 35 | 20.2 | 127 | 72.6 | 5 | 2.7 |
| Between \$50,000 and \$75,000 | 213 | 100.0 | 4 | 1.7 | 16 | 7.3 | 193 | 91.0 | * | * |
| At least \$75,000 | 640 | 100.0 | * | * | 28 | 4.4 | 593 | 92.7 | 18 | 2.9 |
| Unknown | 297 | 100.0 | 13 | 4.5 | 38 | 12.8 | 200 | 67.5 | 45 | 15.2 |
| Education | | | | | | | | | | |
| No high school degree | 136 | 100.0 | 20 | 14.5 | 28 | 20.5 | 84 | 62.0 | 4 | 2.9 |
| High school degree | 245 | 100.0 | 29 | 11.9 | 23 | 9.5 | 168 | 68.4 | 25 | 10.2 |
| Some college | 425 | 100.0 | 12 | 2.9 | 57 | 13.4 | 323 | 76.2 | 32 | 7.6 |
| College degree (four year) | 764 | 100.0 | 13 | 1.7 | 53 | 6.9 | 681 | 89.1 | 18 | 2.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 364 | 100.0 | 20 | 5.4 | 63 | 17.3 | 260 | 71.5 | 21 | 5.8 |
| 35 to 44 years | 315 | 100.0 | 9 | 2.9 | 34 | 10.6 | 253 | 80.3 | 19 | 6.2 |
| 45 to 54 years | 305 | 100.0 | 20 | 6.5 | 20 | 6.4 | 257 | 84.3 | 9 | 2.8 |
| 55 to 64 years | 293 | 100.0 | 13 | 4.5 | 29 | 9.9 | 232 | 79.3 | 19 | 6.3 |
| 65 years or more | 293 | 100.0 | 12 | 4.2 | 16 | 5.3 | 254 | 86.5 | 11 | 3.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 909 | 100.0 | 14 | 1.5 | 39 | 4.3 | 814 | 89.5 | 42 | 4.7 |
| Non-homeowner | 661 | 100.0 | 60 | 9.1 | 122 | 18.4 | 442 | 66.9 | 37 | 5.6 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-18 Banking Status by Household Characteristics: Seattle-Tacoma-Bellevue, WA

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,413 | 100.0 | 49 | 3.5 | 244 | 17.2 | 1,102 | 78.0 | 19 | 1.3 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 105 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 77 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1,034 | 100.0 | 24 | 2.3 | 143 | 13.8 | 861 | 83.3 | 6 | 0.6 |
| Other non-Black non-Hispanic | 197 | 100.0 | 6 | 3.3 | 3 | 1.6 | 178 | 90.4 | 9 | 4.8 |
| Household Type | | | | | | | | | | |
| Family household | 852 | 100.0 | 17 | 1.9 | 125 | 14.7 | 699 | 82.0 | 11 | 1.3 |
| Married couple | 710 | 100.0 | 10 | 1.4 | 92 | 13.0 | 600 | 84.6 | 8 | 1.1 |
| Female householder, no husband present | 82 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Male householder, no wife present | 60 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 562 | 100.0 | 32 | 5.8 | 119 | 21.1 | 403 | 71.8 | 7 | 1.3 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 138 | 100.0 | 23 | 16.9 | 56 | 40.8 | 59 | 42.3 | * | * |
| Between \$15,000 and \$30,000 | 101 | 100.0 | 13 | 12.4 | 26 | 25.6 | 60 | 59.0 | 3 | 3.0 |
| Between \$30,000 and \$50,000 | 237 | 100.0 | 3 | 1.3 | 53 | 22.4 | 179 | 75.3 | 2 | 1.0 |
| Between \$50,000 and \$75,000 | 263 | 100.0 | * | * | 35 | 13.4 | 222 | 84.4 | 6 | 2.3 |
| At least \$75,000 | 518 | 100.0 | * | * | 59 | 11.3 | 457 | 88.1 | 3 | 0.6 |
| Unknown | 154 | 100.0 | 10 | 6.3 | 14 | 9.4 | 126 | 81.7 | 4 | 2.6 |
| Education | | | | | | | | | | |
| No high school degree | 106 | 100.0 | 12 | 11.3 | 55 | 51.4 | 36 | 33.5 | 4 | 3.8 |
| High school degree | 311 | 100.0 | 28 | 8.8 | 67 | 21.5 | 213 | 68.4 | 4 | 1.2 |
| Some college | 407 | 100.0 | 6 | 1.5 | 87 | 21.5 | 305 | 74.9 | 8 | 2.1 |
| College degree (four year) | 589 | 100.0 | 3 | 0.6 | 35 | 5.9 | 549 | 93.2 | 2 | 0.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 334 | 100.0 | 10 | 2.9 | 85 | 25.6 | 230 | 68.8 | 9 | 2.7 |
| 35 to 44 years | 297 | 100.0 | 13 | 4.4 | 65 | 21.9 | 219 | 73.7 | * | * |
| 45 to 54 years | 313 | 100.0 | 15 | 4.8 | 49 | 15.8 | 248 | 79.4 | * | * |
| 55 to 64 years | 225 | 100.0 | 11 | 5.0 | 27 | 12.0 | 181 | 80.6 | 5 | 2.4 |
| 65 years or more | 245 | 100.0 | * | * | 17 | 7.0 | 224 | 91.4 | 4 | 1.7 |
| Homeownership | | | | | | | | | | |
| Homeowner | 875 | 100.0 | * | * | 64 | 7.3 | 800 | 91.4 | 11 | 1.3 |
| Non-homeowner | 539 | 100.0 | 49 | 9.1 | 180 | 33.4 | 303 | 56.2 | 7 | 1.3 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-19 Banking Status by Household Characteristics: St. Louis, MO-IL

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,171 | 100.0 | 88 | 7.5 | 262 | 22.4 | 772 | 65.9 | 49 | 4.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 241 | 100.0 | 75 | 31.0 | 82 | 34.0 | 77 | 31.9 | 7 | 3.0 |
| Hispanic non-Black | 15 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 906 | 100.0 | 10 | 1.1 | 174 | 19.2 | 681 | 75.1 | 41 | 4.6 |
| Other non-Black non-Hispanic | 8 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 739 | 100.0 | 21 | 2.8 | 171 | 23.2 | 509 | 68.9 | 38 | 5.1 |
| Married couple | 557 | 100.0 | 3 | 0.6 | 110 | 19.8 | 415 | 74.6 | 28 | 5.0 |
| Female householder, no husband present | 144 | 100.0 | 12 | 8.6 | 55 | 37.8 | 74 | 51.2 | 4 | 2.4 |
| Male householder, no wife present | 37 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 432 | 100.0 | 67 | 15.5 | 91 | 21.1 | 263 | 60.9 | 11 | 2.5 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 183 | 100.0 | 68 | 37.0 | 45 | 24.4 | 68 | 37.2 | 2 | 1.3 |
| Between \$15,000 and \$30,000 | 193 | 100.0 | 17 | 9.0 | 57 | 29.6 | 118 | 61.4 | * | * |
| Between \$30,000 and \$50,000 | 210 | 100.0 | * | * | 66 | 31.2 | 133 | 63.1 | 12 | 5.7 |
| Between \$50,000 and \$75,000 | 218 | 100.0 | * | * | 43 | 19.9 | 168 | 77.3 | 6 | 2.7 |
| At least \$75,000 | 236 | 100.0 | * | * | 37 | 15.5 | 177 | 74.9 | 23 | 9.6 |
| Unknown | 132 | 100.0 | 3 | 2.2 | 15 | 11.4 | 108 | 82.1 | 6 | 4.4 |
| Education | | | | | | | | | | |
| No high school degree | 114 | 100.0 | 25 | 22.2 | 27 | 23.5 | 56 | 49.0 | 6 | 5.3 |
| High school degree | 374 | 100.0 | 41 | 11.1 | 85 | 22.8 | 236 | 63.2 | 11 | 3.0 |
| Some college | 381 | 100.0 | 16 | 4.1 | 114 | 30.0 | 233 | 61.1 | 18 | 4.8 |
| College degree (four year) | 302 | 100.0 | 6 | 1.9 | 36 | 11.9 | 247 | 81.8 | 13 | 4.4 |
| Age | | | | | | | | | | |
| 15 to 34 years | 255 | 100.0 | 29 | 11.4 | 83 | 32.7 | 123 | 48.3 | 19 | 7.6 |
| 35 to 44 years | 232 | 100.0 | 10 | 4.4 | 66 | 28.5 | 144 | 62.3 | 11 | 4.8 |
| 45 to 54 years | 271 | 100.0 | 27 | 9.8 | 63 | 23.4 | 178 | 65.7 | 3 | 1.1 |
| 55 to 64 years | 204 | 100.0 | 22 | 10.9 | 35 | 17.4 | 140 | 68.3 | 7 | 3.5 |
| 65 years or more | 209 | 100.0 | * | * | 14 | 6.7 | 187 | 89.4 | 8 | 3.9 |
| Homeownership | | | | | | | | | | |
| Homeowner | 851 | 100.0 | 7 | 0.9 | 156 | 18.4 | 644 | 75.6 | 44 | 5.2 |
| Non-homeowner | 319 | 100.0 | 80 | 25.2 | 106 | 33.2 | 128 | 40.2 | 5 | 1.5 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals due to the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-20 Banking Status by Household Characteristics: Tampa-St. Petersburg-Clearwater, FL

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------------|----------------|------------------|--------------------|------------------|-----------------|------------------|----------------------------|------------------|
| | | | | | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 1,177 | 100.0 | 55 | 4.7 | 223 | 19.0 | 850 | 72.2 | 48 | 4.1 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 120 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Hispanic non-Black | 99 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 932 | 100.0 | 25 | 2.7 | 144 | 15.4 | 719 | 77.2 | 44 | 4.7 |
| Other non-Black non-Hispanic | 26 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Household Type | | | | | | | | | | |
| Family household | 705 | 100.0 | 36 | 5.1 | 129 | 18.3 | 508 | 72.1 | 32 | 4.5 |
| Married couple | 502 | 100.0 | 17 | 3.4 | 53 | 10.6 | 405 | 80.7 | 27 | 5.4 |
| Female householder, no husband present | 139 | 100.0 | 10 | 7.4 | 58 | 41.9 | 66 | 47.4 | 5 | 3.2 |
| Male householder, no wife present | 63 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Nonfamily household and other | 472 | 100.0 | 19 | 4.0 | 94 | 19.9 | 342 | 72.4 | 17 | 3.6 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 135 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | 145 | 100.0 | 5 | 3.3 | 29 | 19.7 | 107 | 73.9 | 5 | 3.1 |
| Between \$30,000 and \$50,000 | 282 | 100.0 | 12 | 4.4 | 73 | 25.9 | 181 | 64.2 | 16 | 5.5 |
| Between \$50,000 and \$75,000 | 190 | 100.0 | * | * | 28 | 14.9 | 162 | 85.1 | * | * |
| At least \$75,000 | 235 | 100.0 | * | * | 25 | 10.9 | 201 | 85.8 | 8 | 3.3 |
| Unknown | 189 | 100.0 | 8 | 4.3 | 19 | 9.9 | 149 | 78.8 | 13 | 7.0 |
| Education | | | | | | | | | | |
| No high school degree | 97 | 100.0 | NA | NA | NA | NA | NA | NA | NA | NA |
| High school degree | 349 | 100.0 | 34 | 9.6 | 61 | 17.5 | 226 | 64.7 | 28 | 8.1 |
| Some college | 389 | 100.0 | 10 | 2.5 | 90 | 23.3 | 281 | 72.4 | 7 | 1.9 |
| College degree (four year) | 342 | 100.0 | * | * | 37 | 10.7 | 301 | 88.1 | 4 | 1.2 |
| Age | | | | | | | | | | |
| 15 to 34 years | 236 | 100.0 | 19 | 8.2 | 65 | 27.5 | 147 | 62.2 | 5 | 2.1 |
| 35 to 44 years | 212 | 100.0 | 17 | 8.1 | 55 | 25.9 | 128 | 60.2 | 12 | 5.8 |
| 45 to 54 years | 230 | 100.0 | 14 | 5.9 | 48 | 21.0 | 157 | 68.1 | 11 | 5.0 |
| 55 to 64 years | 208 | 100.0 | 5 | 2.3 | 33 | 15.9 | 165 | 79.5 | 5 | 2.2 |
| 65 years or more | 290 | 100.0 | * | * | 22 | 7.6 | 253 | 87.2 | 15 | 5.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 810 | 100.0 | 8 | 1.0 | 124 | 15.3 | 659 | 81.4 | 19 | 2.4 |
| Non-homeowner | 367 | 100.0 | 47 | 12.8 | 99 | 27.1 | 191 | 52.1 | 29 | 8.0 |

Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Table C-21 Banking Status by Household Characteristics: Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV

| Household Characteristic | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|-------------------|------------------------|-------------------|------------------------|--------------------|------------------------|-------------------|------------------------|-------------------------------|------------------------|
| | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Underbanked | | Not Underbanked | | Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total | Number (1000s) | Pct of Row Total |
| All Households | 2,134 | 100.0 | 131 | 6.2 | 321 | 15.0 | 1,561 | 73.1 | 122 | 5.7 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 577 | 100.0 | 56 | 9.8 | 201 | 34.9 | 300 | 51.9 | 20 | 3.4 |
| Hispanic non-Black | 189 | 100.0 | 43 | 22.9 | 34 | 17.8 | 98 | 51.8 | 14 | 7.4 |
| White non-Black non-Hispanic | 1,174 | 100.0 | 25 | 2.1 | 80 | 6.8 | 997 | 84.9 | 71 | 6.1 |
| Other non-Black non-Hispanic | 194 | 100.0 | 7 | 3.4 | 5 | 2.7 | 166 | 85.4 | 16 | 8.4 |
| Household Type | | | | | | | | | | |
| Family household | 1,339 | 100.0 | 66 | 4.9 | 187 | 14.0 | 1,010 | 75.5 | 75 | 5.6 |
| Married couple | 1,013 | 100.0 | 42 | 4.1 | 95 | 9.4 | 829 | 81.9 | 47 | 4.6 |
| Female householder, no husband present | 248 | 100.0 | 21 | 8.3 | 66 | 26.5 | 145 | 58.4 | 17 | 6.8 |
| Male householder, no wife present | 79 | 100.0 | 3 | 4.2 | 27 | 34.0 | 37 | 46.6 | 12 | 15.1 |
| Nonfamily household and other | 795 | 100.0 | 65 | 8.2 | 133 | 16.8 | 550 | 69.2 | 46 | 5.8 |
| Household Income (Primary Family or Individual) | | | | | | | | | | |
| Less than \$15,000 | 131 | 100.0 | 40 | 30.2 | 29 | 22.4 | 56 | 43.0 | 6 | 4.4 |
| Between \$15,000 and \$30,000 | 155 | 100.0 | 18 | 11.9 | 37 | 23.8 | 88 | 56.9 | 11 | 7.3 |
| Between \$30,000 and \$50,000 | 275 | 100.0 | 16 | 5.8 | 54 | 19.6 | 188 | 68.2 | 18 | 6.4 |
| Between \$50,000 and \$75,000 | 326 | 100.0 | 7 | 2.0 | 61 | 18.8 | 244 | 74.7 | 15 | 4.4 |
| At least \$75,000 | 952 | 100.0 | 9 | 0.9 | 98 | 10.3 | 814 | 85.5 | 32 | 3.4 |
| Unknown | 294 | 100.0 | 42 | 14.2 | 42 | 14.1 | 171 | 58.0 | 40 | 13.7 |
| Education | | | | | | | | | | |
| No high school degree | 158 | 100.0 | 50 | 31.5 | 29 | 18.6 | 60 | 37.6 | 19 | 12.3 |
| High school degree | 379 | 100.0 | 46 | 12.2 | 81 | 21.3 | 228 | 60.0 | 25 | 6.5 |
| Some college | 448 | 100.0 | 23 | 5.2 | 86 | 19.2 | 312 | 69.7 | 26 | 5.9 |
| College degree (four year) | 1,149 | 100.0 | 12 | 1.0 | 125 | 10.9 | 961 | 83.7 | 51 | 4.5 |
| Age | | | | | | | | | | |
| 15 to 34 years | 464 | 100.0 | 45 | 9.7 | 105 | 22.6 | 273 | 58.7 | 42 | 9.0 |
| 35 to 44 years | 478 | 100.0 | 33 | 6.9 | 71 | 14.9 | 360 | 75.4 | 14 | 2.8 |
| 45 to 54 years | 465 | 100.0 | 26 | 5.5 | 63 | 13.5 | 349 | 75.0 | 27 | 5.9 |
| 55 to 64 years | 355 | 100.0 | 16 | 4.5 | 55 | 15.5 | 269 | 75.8 | 15 | 4.3 |
| 65 years or more | 373 | 100.0 | 12 | 3.1 | 27 | 7.3 | 310 | 83.3 | 24 | 6.3 |
| Homeownership | | | | | | | | | | |
| Homeowner | 1,473 | 100.0 | 27 | 1.9 | 156 | 10.6 | 1,209 | 82.0 | 81 | 5.5 |
| Non-homeowner | 661 | 100.0 | 104 | 15.7 | 164 | 24.9 | 352 | 53.2 | 41 | 6.2 |

Notes: For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D in the "Technical Notes" section. Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

*There were so few sample respondents (in some cases zero) reporting that the estimated universe proportion rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

Appendix D - FDIC Technical Notes

FDIC Technical Notes

The data for this report were collected through a Federal Deposit Insurance Corporation (FDIC)-sponsored Unbanked/Underbanked Supplement to the Current Population Survey (CPS). The CPS is a monthly survey of about 54,000 interviewed households conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS). The survey is based on a scientific sample that “represents” the U.S. civilian, non-institutionalized population, aged 15 or older.

The CPS is the primary source of information on the labor force characteristics of the U.S. population, including employment, unemployment, and earnings statistics. The CPS results include a variety of demographic characteristics, such as age, sex, race, marital status, and educational attainment. Additional information about the CPS is available in the Census Bureau’s Technical Paper 66, Design and Methodology of the CPS, available at <http://www.census.gov/cps/>.

The CPS is a state-based design in that separate samples are selected from each state, so that states serve as the primary sampling strata. The sample sizes for each state are set so that specific precision requirements for estimating unemployment rates will be met.¹ The sample design ensures that most of the households in a given state have the same probability of being selected, though in general, these selection probabilities will vary across states. Because the CPS design is state-based, most of the estimates for the Unbanked/Underbanked supplement should be precise at the state level and for some sub-state areas (e.g., large metropolitan statistical areas (MSAs)).

Unbanked/Underbanked Supplement

The Unbanked/Underbanked Supplement was conducted for the first time in January 2009. The primary purpose of the supplement was to estimate the percentage of U.S. households that are “unbanked” and “underbanked” and to identify the reasons why households are unbanked or underbanked. The supplement survey instrument, attached as Appendix E, included approximately 30 questions designed to provide this information. The FDIC developed the survey instrument with the expertise of a national consulting firm, which specializes in public opinion research, as well as input from the Census Bureau’s Demographic Surveys Division and BLS. The survey instrument underwent four rounds of cognitive field pre-testing and

¹ The precision targets that are the basis for the sample design of the CPS are provided on pp.3–1 in Chapter 3 of the U.S. Census Bureau’s Technical Paper 66, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.

was revised to address the feedback gathered from each round.²

Eligibility and Exclusions

All households that participated in the January 2009 CPS were eligible to participate in the Unbanked/Underbanked Supplement, but only those who specified whether someone in their household had a bank account (survey supplement Question 1) were considered supplement respondents. CPS household respondents who did not answer this question or answered “don’t know” were asked no further questions and were classified as nonrespondents for the supplement.

Demographic characteristics, such as race, age, education, and employment, associated with a respondent household for the supplement are those reported for the householder/reference person (i.e., a person who owns or rents the home). These demographic characteristics were used in preparing report estimates and tables.

A small proportion of supplement respondents (1.5 percent, or 1.8 million households) reported that they did not participate in their household finances, or they did not report their level of involvement with their household finances (supplement survey instrument Question 2). Although these households answered Question 1 on whether their household had a bank account, they were excluded from the remainder of the survey because of their lack of involvement in their household’s finances. Consequently, unless otherwise noted, these households were treated as missing/unknown observations in the preparation of tables reporting answers to supplement questions other than Question 1.

Coverage and Response Rates

The target universe for the CPS is all civilian non-institutionalized persons (aged 15 or older) residing in the 50 states and the District of Columbia. In order to reach this universe, a list (sampling frame) of about 110 million households was developed from the Master Address File used for the 2000 Census, plus three additional frame sources (group quarters, area canvassing, and building permits).

For the January 2009 CPS, a statistical sample of approximately 58,600 survey-eligible households was selected from

² The goal of each round was to determine respondents’ comprehension of each question, test the flow of the questions, find major recall difficulties, ascertain the sensitivity or inappropriateness of any questions, and gauge the operational feasibility of the supplement. No changes to the survey were recommended following the fourth round of testing.

the sampling frame. Of these, about 53,900 households participated in the CPS, resulting in a 92 percent response rate. There were about 4,700 nonrespondent households. Most of these nonrespondents either refused to participate (57 percent of nonrespondents) or were not home at the time of the interview visit or call (26 percent). The remaining 17 percent consisted of households where (a) the household respondent was temporarily absent, (b) the household could not be located, (c) language barriers prevented the interview, or (d) “other” reasons. Because of the availability of translators for many languages, only 0.5 percent of the nonrespondents (22 households) did not participate as a result of language barriers.

About 46,500 (86 percent) of the 53,900 households participating in the CPS also participated in the Unbanked/Underbanked Supplement.³ The supplement survey response rates vary by demographic groups, ranging from 81 percent to 88 percent.

Coverage ratios for the CPS are derived as a measure of the percentage of persons in the target universe (civilian non-institutionalized persons aged 15 or older in the United States) that are included in the sampling frame.⁴ The overall coverage ratio for the January 2009 CPS was 88 percent. The missing 12 percent consists of three groups: (1) persons residing in households that are not in the CPS sampling frame, (2) non-institutionalized persons not residing in households at the time the CPS was conducted, and (3) household residents that were not listed as household members for the CPS for various reasons. The coverage ratios varied across demographic groups. For example, the coverage ratio was 89 percent for whites, 80 percent for blacks, and 86 percent for Hispanics.

The weights calculated by the Census Bureau for the CPS and the Unbanked/Underbanked Supplement respondents were adjusted to account for both nonresponse and undercoverage. These weight adjustments help correct any biases in estimates because of nonresponse and undercoverage, so that results from the CPS are “representative” of the civilian, non-institutionalized U.S. population.⁵

³ Taking into account the nonresponse to basic CPS questions, the overall response rate for the Unbanked/Underbanked Supplement Survey was 79 percent.

⁴ The coverage ratio is the weighted number of persons in a demographic group (after weights are adjusted to account for household nonresponse) divided by an independent count of persons in that demographic group (obtained from the 2000 Census with updates based on the American Community Survey).

⁵ This adjustment is done by introducing three stages of ratio estimation that adjust weights to align with population control totals (independent population estimates for various demographic groups). The household weight is generally taken to be the weight of the householder/reference person.

Analysis of Supplement Survey Results

Using supplement survey results, households were classified as “unbanked” if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Households answering “yes” to this question were classified as “underbanked” if they indicated that they had used at least one alternative financial service (non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own services, or pawn shops) at least once or twice in the previous year, or that they had obtained a refund anticipation loan at least once in the previous five years.⁶

The estimated proportion of U.S. households that are unbanked was derived by dividing the sum of the weights of the household respondents that were identified as being unbanked by the sum of the weights of all household respondents. The same formula was used to estimate the proportion of U.S. households that are underbanked. For estimated proportions of unbanked or underbanked households for demographic subgroups, the same computational approach was used and applied to respondent households in the subgroup.

In addition to presenting estimated proportions, many of the tables in this report include estimated numbers of households (e.g., total households, unbanked households, or underbanked households). An estimated number of households for a given category (such as unbanked) is derived as the sum of the weights of the sample households in that category. For example, for the entire sample of about 46,500 households, the sum of the household weights is 118,574,000, which would be an estimate of all U.S. households as of January 2009. However, the Housing Vacancy Survey, another survey related to the CPS that uses household controls to produce household weights, provided an estimate of 110,552,000 as the number of households in January 2009. This difference (118,574,000 vs. 110,552,000) is due to the fact that household weights prepared by Census for the CPS and for this supplement survey are generally taken to be the reference person weights and are not adjusted to align with household controls. Household controls were not used to adjust household weights because the CPS is a person survey rather than a household survey; therefore, universe controls were used only in the preparation of person weights. As a result, the sum of household weights shown in our tables for a category tends to be somewhat higher than the actual household count for the category.

⁶ The different time frame for refund anticipation loans reflects the fact that these products are typically used only once a year, during tax preparation season.

There are a number of tables in this report for which unbanked percentages and other household statistics are computed for subgroups defined by a particular economic or demographic characteristic. The household classification of an economic or demographic variable that is defined at the person level rather than the household level (e.g., race, education, or employment status) is based on the economic or demographic classification of the household/reference person (i.e., a person who owns or rents the home).

The Census Bureau classifies households into different household types. For instance, a family household is a household that includes two or more people related by birth, marriage, or adoption and residing together, along with any unrelated people who may be residing there. Detailed definitions regarding household types can found in the CPS Glossary available at <http://www.census.gov/apspd/techdoc/cps/mar97/glossary.html>.

Households are categorized into racial-ethnic classifications as follows: If the householder was identified as black, the household was classified as “Black” regardless of whether the householder was identified as Hispanic or any other race. If the householder was not identified as black and is identified as Hispanic, the household was classified as “Hispanic Non-Black.” If the householder is identified as white and not any other race and non-Hispanic, then the household was classified as “White.” All remaining households are classified as “Other.” However, in some national summary tables the “Other” category is further disaggregated into “Asian” if the householder is identified as Asian, “American Indian/Alaskan” if the householder is identified as American Indian/Alaskan and not Asian, and “Hawaiian/Pacific Islander” if the householder is identified as Hawaiian/Pacific Islander and not Asian or American Indian/Alaskan. In these tables “Other” consists of the few remaining households in which the householder cannot be classified into any of the preceding groups.

The counties included in some of the MSAs selected for the CPS do not correspond exactly to the counties included for these MSAs in the official definitions prepared by the Office of Management and Budget (OMB) for two basic reasons.

First, in redesigning the CPS in a timely manner to incorporate results from the 2000 Decennial Census, the Census Bureau had to project revised MSA definitions prior to the release of the official OMB definitions in 2003. Therefore, in some cases, the Census Bureau included one or two counties in an MSA for the CPS that were not subsequently included in the official definition of the MSA. In other cases, the Census Bureau excluded one or

two counties that were subsequently included in the official definitions of an MSA. In the latter case, the data for the MSA in the CPS (and in the unbanked/underbanked supplement) will not include any responses for one or two of the counties that are a part of the official definition of the MSA.⁷

Second, since the CPS is a state-based design, MSAs that include counties in more than one state are subdivided into their respective state components for sampling purposes. Therefore, for some multi-state MSAs, the counties belonging to one or two of the states were not selected for the CPS sample, even though the counties making up the other portion of the MSA were selected. The larger portions are usually included in the CPS since they would be selected with certainty for their state sample because of their size (i.e., those larger portions would be “self-representing”). Also, for some multi-state MSAs, the part of the MSA contained in a given state is selected for the CPS sample but cannot be identified as belonging to the MSA (for confidentiality reasons) because it contains fewer than 100,000 people. In such cases the respondents in that state usually would be identified as belonging to a metropolitan area, but the specific MSA would not be identified.

Statistical Precision of Estimates

Standard errors were calculated for certain Unbanked/Underbanked Supplement Report estimates to indicate the precision of these estimates. For example, the standard error can be used to compute a 95 percent confidence interval for a survey estimate (this is generally computed as the estimate plus or minus two times the standard error). If the survey estimate of interest is a difference between estimates for different groups, the estimated standard error can be used to determine whether the observed difference is “statistically significant.” Differences discussed in this report are significant at the 10 percent level of significance. That is, if there were no difference in the true universe values of the two sample estimates being compared, the probability of obtaining sample estimates having this observed difference or a larger difference would be no more than 10 percent, and could be considerably less.

The standard errors presented in the full report on the FDIC’s Unbanked/Underbanked Supplement were calculated based on the variation of a survey estimate across a set of 160 sample replicates provided by the Census Bureau. Details of the calculation of standard errors based

⁷ In the former case, data for any counties that were not subsequently included in the official definition of an MSA are coded as non-metropolitan.

on sample replicates (and on the CPS methodology in general) are available from the Census Bureau.⁸

⁸ For a detailed description of the methodology used to calculate standard errors using replicates see U.S Census Bureau Technical Paper No. 66, Chapter 14, available at <http://www.census.gov/prod/2006pubs/tp-66.pdf>.



Appendix E - Survey Instrument

Supplement Survey Instrument

OMB No. 3064-0167
Expiration Date: 12/31/2011

FDIC National Survey of Unbanked and Underbanked Households

1. Do you or does anyone in your household currently have a checking or savings account?

- Yes
- No
- DK/Refused (TERMINATE)

1b. Which of the following best describes your household's finances? (Read responses 1 through 3)

- The adults have shared finances (CONTINUE)
- The adults have some shared finances and some separate finances (CONTINUE)
- The adults have separate finances even though we share living space (IF Q1 YES, SKIP TO Q14, IF Q1 IS No, SKIP TO Q3)
- I am the only adult in the household (Volunteered) (IF Q1 YES, SKIP TO Q14, IF Q1 IS No, SKIP TO Q3)
- DK/Refused (CONTINUE)

2. How much do you participate in making financial decisions for your household, a lot, some or not at all?

- A lot (CONTINUE)
- Some (CONTINUE)
- Not at all (TERMINATE)
- DK/Refused (TERMINATE)

FDIC FORM No. 6494/03 (12-08)

3. Have you or anyone in your household ever had a checking or savings account?

- Yes (CONTINUE)
 No (SKIP TO INTRO Q7B)
 DK/Refused (SKIP TO INTRO Q7B)

Q4-Q6 and Q7a, Q8a, Q9a, and Q10a are asked to those households that were previously banked, but closed their deposit account with a mainstream financial institution.

4. When was the last time you or anyone in your household had a checking or savings account, was it – within the last year or more than 1 year ago?

- Within the last year (CONTINUE)
 More than 1 year ago (CONTINUE)
 DK/Refused (CONTINUE)

5. Are you or anyone else in your household in the process of opening a new checking or savings account within the next few weeks?

- Yes (GO TO Q14)
 No (CONTINUE)
 DK/Refused (CONTINUE)

6. Who made the decision to close the account?

- I, or someone in my household, closed the account (CONTINUE)
 The bank closed the account (SKIP TO Q11)
 DK/Refused (SKIP TO Q11)

7a. Some people close their bank accounts mostly for reasons relating to customer service. Are any of the following reasons why the account was closed?

(Read responses 1 through 6) (CHECK ALL THAT APPLY)

- The bank had inconvenient hours
 The bank was too far from home or work
 There was a language barrier at the bank
 The bank did not feel welcoming or comfortable
 The bank did not offer needed basic services like check cashing, OR
 Was there some other reason? (Specify)
 None of the preceding reasons (Volunteered)
 DK/Refused

8a. Some people close their bank accounts mostly for financial reasons. Was the account closed for any of the following reasons?

(Read responses 1 through 6) (CHECK ALL THAT APPLY)

- The minimum balance requirement of the bank account was too high
 The service charges of the bank account were too high
 Did not have enough money to need a bank account
 Bounced too many checks or had too many overdrafts
 The bank took too long to clear checks, OR
 Was there some other reason? (Specify)
 None of the preceding reasons (Volunteered)
 DK/Refused

9a. Some people close their checking or savings accounts for other reasons. Was the account closed for any of the following reasons?

(Read responses 1 through 5) (CHECK ALL THAT APPLY)

- Did not write enough checks to make it worthwhile to have a bank account
- Could not manage or balance the bank account
- Did not need or want a bank account
- Didn't trust banks, OR
- Was there some other reason?(Specify)
- None of the preceding reasons (Volunteered)
- DK/Refused

10a. You said that the main reasons for closing the bank account were _____ (Insert response for Q7a, Q8a and Q9a). Which of these was the number one reason for closing the account? (ALL RESPONDENTS SKIP TO Q11 AFTER ANSWERING Q10A)

- The bank had inconvenient hours
- The bank was too far from home or work
- There was a language barrier at the bank
- Didn't trust banks
- The bank did not feel comfortable or welcoming
- The minimum balance requirement of the bank account was too high
- The service charges of the bank account were too high
- Did not have enough money to need a bank account
- Bounced too many checks or had too many overdrafts
- The bank took too long to clear checks
- Did not write enough checks to make it worthwhile to have a bank account
- Could not manage or balance the bank account
- Did not need or want a bank account
- The bank did not offer needed basic services like check cashing
- None of these
- Could not pick a single reason
- DK/Refused

Q7b, Q8b, Q9b, and Q10b relate to reasons why the household has never had an account in a mainstream financial institution.

7b. Some people do not have a bank account for reasons relating to customer service. Are any of the following reasons why no one in your household has a bank account?

(Read responses 1 through 6) (CHECK ALL THAT APPLY)

Banks have inconvenient hours

- There is no bank near home or work
- There are language barriers at banks
- Banks do not feel comfortable or welcoming
- Banks do not offer needed basic services like check cashing, OR
- Was there some other reason? (Specify)
- None of the preceding reasons (Volunteered)
- DK/Refused

8b. Some people do not have a bank account for financial reasons. Are any of the following reasons why neither you or anyone in your household has a bank account?

(Read responses 1 through 7) (CHECK ALL THAT APPLY)

- The minimum balance requirement of bank accounts is too high
- The service charges of bank accounts are too high
- Bounced too many checks or had too many overdrafts
- Banks take too long to clear checks
- Do not have enough money to need a bank account
- Credit problems, OR
- Was there some other reason?(Specify)
- None of the preceding reasons (Volunteered)
- DK/Refused

9b. Some people do not have checking or savings accounts for other reasons. Are any of the following reasons why neither you or anyone in your household has a bank account?

(Read responses 1 through 7) (CHECK ALL THAT APPLY)

- Do not write enough checks to make it worthwhile to have a bank account
- Could not manage or balance a bank account
- Do not trust banks
- Do not have the proper documents to open a bank account
- Do not know how to open a bank account
- Do not see the value of having a bank account, OR
- Was there some other reason? (Specify)
- None of the preceding reasons (Volunteered)
- DK/Refused

10b. You said that the main reasons for not having a bank account are _____ (Insert response for Q7b, Q8b and Q9b). Which of these was the number one reason for not having an account?

- The banks have inconvenient hours
- There is no bank near home or work
- There are language barriers at banks
- Do not trust banks
- Banks do not feel comfortable or welcoming
- The minimum balance requirement of bank accounts is too high
- The service charges of bank accounts are too high
- Do not have enough money to need a bank account
- Do not write enough checks to make it worthwhile to have a bank account
- Could not manage or balance a bank account
- Do not have the proper documents to open a bank account
- Do not know how to open a bank account
- Banks do not offer needed basic services like check cashing
- Credit problems
- Do not see the value of having a bank account
- Bounced too many checks or had too many overdrafts
- Banks take too long to clear checks
- None of these
- Could not pick a single reason
- DK/Refused

FDIC FORM NO. 6494/03 (12-08)

Q11-Q13 apply to all unbanked households.

11. How likely is it that you or anyone in your household will open a bank account in the future – very likely, somewhat likely, not too likely, or not likely at all?

- Very likely (CONTINUE)
- Somewhat likely (SKIP TO Q14)
- Not too likely (SKIP TO Q14)
- Not likely at all (SKIP TO Q14)
- DK/Refused (SKIP TO Q14)

12. What is the main reason why you or someone in your household plan to open a bank account?

(Read responses 1 through 6)

- To secure money
- To be able to write checks and pay bills
- To be able to apply for a loan or mortgage
- To save money for the future
- To take advantage of direct deposit of paychecks
- To send money to family and friends
- Other (Specify)
- DK/Refused

13. When is this planned to occur – within the next year or a year or more from now?

- Within the next year
- A year or more from now
- DK/Refused

Q14- Q31 apply to all households, regardless of their banking status.

14. Have you or anyone in your household ever gone to a place other than a bank, a savings and loan or a credit union to cash a check that was received from someone else?

- Yes (CONTINUE)
- No (SKIP TO Q17)
- DK/Refused (SKIP TO Q17)

15. How often do you or anyone in your household cash a check received from someone else at a place other than a bank? (Read responses 1 through 3)

- At least a few times a year
- Once or twice a year
- Almost never
- DK/Refused

16. What is the main reason for cashing a check received from someone else at a place other than a bank? (Read responses 1 through 6)

- Don't have a bank account
- To get money faster
- The place is more convenient
- A bank charges more to cash checks
- The place to cash checks asks for fewer id's
- Feel more comfortable than at a bank
- Other (Specify)
- DK/Refused

FDIC FORM NO. 6494/03 (12-08)

17. Have you or anyone in your household ever purchased a money order at a place other than a bank, a savings and loan or a credit union?

- Yes (CONTINUE)
 No (SKIP TO Q20)
 DK/Refused (SKIP TO Q20)

18. How often do you or anyone else in your household purchase money orders at a place other than a bank, a savings and loan or a credit union? (Read responses 1 through 3)

- At least a few times a year
 Once or twice a year
 Almost never
 DK/Refused

19. What is the main reason for purchasing money orders at a place other than a bank? (Read responses 1 through 4)

- Banks do not sell money orders
 The place to purchase money orders is more convenient than a bank
 Banks charge more for money orders
 The place feels more comfortable than a bank
 Other (Specify)
 DK/Refused

20. Have you or anyone in your household ever used payday loan or payday advance services?

- Yes (CONTINUE)
 No (SKIP TO Q23)
 I haven't but I'm unsure about others in the household (Volunteered) (SKIP TO Q23)
 DK/Refused (SKIP TO Q23)

21. How many times in the last 12 months did you or anyone in your household use payday loan or payday advance services? In answering this question, please count a rollover of a payday loan as a new loan and also count using a new payday loan to pay off an old one, as a separate new loan.

(Input actual number)

- _____ times in a year
 DK/Refused

22. What is the main reason for using payday loan or payday advance services rather than a bank? (Read responses 1 through 4)

- The payday loan service is more convenient
 It is easier to get a payday loan than to qualify for a bank loan
 A payday loan service feels more comfortable than using a bank
 Don't qualify for a bank loan
 Other (Specify)
 DK/Refused

23. Have you or anyone in your household ever sold items at a pawn shop?

- Yes (CONTINUE)
- No (SKIP TO Q26)
- I haven't but I'm unsure about others in the household (Volunteered) (SKIP TO Q26)
- DK/Refused (SKIP TO Q26)

24. How often do you or anyone in your household sell items at pawn shops? (Read responses 1 through 3)

- At least a few times a year
- Once or twice a year
- Almost never
- DK/Refused

25. What is the main reason for doing business at pawn shops as opposed to a bank, a savings and loan or a credit union?
(Read responses 1 through 5)

- Banks don't have small loans
- The pawn shop service is more convenient
- It is easier to get money from a pawn shop than to qualify for a bank loan
- More comfortable at a pawn shop than at a bank
- Don't qualify for a bank loan
- Other (Specify)
- DK/Refused

26. In the past five years, have you or anyone in your household taken out a tax refund anticipation loan?

- Yes
- No
- I haven't but I'm unsure about others in the household (Volunteered)
- DK/Refused

27. Have you or anyone in your household ever rented or leased anything from a rent-to-own store because it couldn't be financed any other way?

- Yes
- No (SKIP TO Q29)
- I haven't but I'm unsure about others in the household (Volunteered) (SKIP TO Q29)
- DK/Refused (SKIP TO Q29)

28. How many times did you or anyone in your household do business at a rent-to-own store? (Read responses 1-3)

- At least a few times a year
- Once or twice a year
- Almost never
- DK/Refused

Q29 is only asked if respondent answered yes to Q20, Q23, Q26 or Q27

29. Thinking about the past 12 months, what was the MAIN reason you or anyone in your household needed a payday loan, tax refund anticipation loan, a rent-to-own credit agreement or visited a pawn shop? Was it:

(Read responses 1 through 7)

- To make up for lost income
- For basic living expenses
- For house repairs or to buy an appliance
- For medical expenses
- For car repairs
- For school or childcare expenses
- For special gifts or luxuries
- Other (Volunteered, Specify)
- Offered multiple reasons – would not pick 1 main reason (Volunteered)
- DK/Refused

30. Do you or anyone in your household receive payment for wages by having the employer deposit the salary onto a payroll card instead of paying via cash or check?

- Yes
- No
- DK/Refused

31. Now I have a question about pre-paid debit cards that may have logos such as MasterCard, VISA, Discover or American Express. You can keep adding money onto this card and use it to make purchases and pay bills anywhere credit cards are accepted or withdraw the cash from an ATM. We are not talking about phone cards, gift cards for a particular store or service or cards that you cannot add more funds onto.

Have you or anyone in your household ever used pre-paid cards such as those we have described?

- Yes
- No
- DK/Refused

<END>

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