FDIC National Survey of Unbanked and Underbanked Households

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Table of Contents

1. Executive Summary 10
2. Background and Objectives 13
3. Overview of Unbanked and Underbanked Households 15
4. Unbanked Households 16
4.1 Demographic Characteristics of Unbanked Households 16
4.1.1 Unbanked Households by Race, Ethnicity, Spanish Language Usage, Nativity and Citizenship 16
4.1.2 Unbanked Households by Household Type 17
4.1.3 Unbanked Households by Income, Education, and Age 18
4.2 Geographic Variation in the Percentages of Households That Are Unbanked by Region, State, and MSA 20
4.2.1 Unbanked Households by Region and State 20
4.2.2 Unbanked Households in Rural/Urban Areas and the 20 Most Populated MSAs 20
4.3 Reasons for Being Unbanked 20
4.3.1 Reasons Why Households Have Never Had a Bank Account 24
4.3.2 Reasons Why Previously Banked Households Do Not Currently Have a Bank Account 25
4.3.3 Comparison of Reasons Why Households Do Not Have a Bank Account 25
4.4 Future Banking Plans of Unbanked Households 26
4.5 AFS Used by Unbanked Households 28
4.5.1 Types of AFS Used by Unbanked Households: Transaction and Credit Products 28
4.5.2 Specific AFS Products Used by Unbanked Households 29
4.5.2.1 Unbanked Households' Use of Specific Transaction AFS: Non-Bank Money Orders and Non-Bank Check Cashing 29
4.5.2.2 Unbanked Households' Use of Specific AFS Credit Products: Payday Lending, Pawn Shop Borrowing, RTO, and RALs 30
5. Underbanked Households 32
5.1 Demographic Characteristics of Underbanked Households 32
5.1.1 Underbanked Households by Race, Ethnicity, Spanish Language Usage, Nativity, and Citizenship 32
5.1.2 Underbanked Households by Household Type 32
5.1.3 Underbanked Households by Income, Education, and Age 33
5.2 Geographic Variation in the Percentages of Households That Are Underbanked by Region, State, and MSA 34
5.2.1 Underbanked Households by Region and State 34
5.2.2 Underbanked Households in Urban/Rural Areas and the 20 Most Populated MSAs 35
5.3 AFS Used by Underbanked Households 40
5.3.1 Types of AFS Used by Underbanked Households: Transaction and Credit Products 41
5.3.2 Specific AFS Products Used by Underbanked Households 41
5.3.2.1 Underbanked Households' Use of Specific Transaction AFS: Non-Bank Money Orders and Non-Bank Check Cashing 41
5.3.2.2 Underbanked Households' Use of Specific AFS Credit Products: Payday Lending, Pawn Shop Borrowing, RTO, and RALs 42

6. Demographic Comparison of Unbanked and Underbanked Households....44
7. Conclusions....46
Appendix A - Detailed National Tables....47
Appendix B - Detailed State Tables....69
Appendix C - Detailed MSA Tables....123
Appendix D - FDIC Technical Notes....145
Appendix E - Survey Instrument....151

List of Tables and Figures

Figure 1.1 Banking Status of U.S. Households 11
Figure 3.1 Banking Status of U.S. Households 15
Figure 4.1 Previous Banking Status of Unbanked Households 16
Figure 4.2 Unbanked Households by Race and Ethnicity 17
Figure 4.3 Unbanked Households by Spanish Language Usage 17
Figure 4.4 Unbanked Households by Nativity and Citizenship 17
Figure 4.5 Racial and Ethnic Distribution of U.S. Households and Unbanked Households 18
Figure 4.6 Unbanked Households by Household Type 18
Figure 4.7 Unbanked Households by Income 18
Figure 4.8 Unbanked Households by Educational Level 19
Figure 4.10 Unbanked Households by Region and State 19
Figure 4.9 Unbanked Households by Age 19
Table 4.1 Unbanked Households by State and by Race and Ethnicity per State 21
Figure 4.11 Unbanked Households by Race and Ethnicity per State 22
Table 4.2 Unbanked Households by Race and Ethnicity per MSA (20 Most Populated MSAs) 24
Figure 4.12 Reasons Never-Banked Households Do Not Have a Bank Account 25
Figure 4.13 Reasons Previously Banked Households Closed Their Bank Account 26
Figure 4.15 Likelihood That Unbanked Households Will Open an Account 27
Figure 4.14 Comparison of Reasons Why Never-Banked and Previously Banked Households Do Not Have a Bank Account 27
Figure 4.16 Timeframe in Which Unbanked Households Plan to Open an Account 27
Figure 4.17 Reasons Unbanked Households Want to Open an Account 28
Figure 4.18 Types of AFS Used by Unbanked Households 29
Figure 4.19a Specific AFS Products Used by Unbanked Households 29
Figure 4.19b Specific AFS Products Used by Previously Banked Households 29
Figure 4.19c Specific AFS Products Used by Never-Banked Households 30
Figure 4.20 Frequency of Non-Bank Money Order and Check Cashing Among Unbanked Households That Use Those Products 30
Figure 4.21 Frequency of Payday Lending, Pawn Shop and RTO Use Among Unbanked Households That Use Those Products 31
Figure 5.1 Underbanked Households by Race and Ethnicity 32
Figure 5.2 Racial and Ethnic Distribution of U.S. Households and Underbanked Households 33
Figure 5.3 Underbanked Households by Household Type 33
Figure 5.4 Underbanked Households by Income 33
Figure 5.5 Underbanked Households by Educational Level 34
Figure 5.6 Underbanked Households by Age 34

Figure 5.7 Underbanked Households by Region and State....35
Table 5.1 Underbanked Households by State and by Race and Ethnicity per State....36
Figure 5.8 Underbanked Households Households by Race and Ethnicity per State....37
Table 5.2 Underbanked Households by Race and Ethnicity per MSA (20 Most Populated MSAs)....39
Figure 5.9 The Use of General Spending Cards and Payroll Cards among Unbanked and Underbanked Households....40
Figure 5.10 Types of AFS Used by Underbanked Households....40
Figure 5.11 Specific AFS Products Used by Underbanked Households....41
Figure 5.12 Frequency of Non-Bank Money Order and Check-Cashing Use by Underbanked Households That Use Those Products....42
Figure 5.13 Reasons Underbanked Households Use Non-Bank Money Orders....42
Figure 5.14 Reasons Underbanked Households Use Non-Bank Check-Cashing Services....42
Figure 5.15 Reasons Underbanked Households Need Funds from AFS Credit Products....42
Figure 5.16 Frequency of Payday Lending, Pawn Shop and RTO Use by Underbanked Households That Use Those Products....43
Figure 5.17 Reasons Underbanked Households Use Payday Loans....43
Figure 5.18 Reasons Underbanked Households Use Pawn Shops....43
Figure 6.1 Comparison of Unbanked and Underbanked Households by Race and Ethnicity....44
Figure 6.2 Comparison of Unbanked and Underbanked Households by Spanish Language Usage....44
Figure 6.3 Comparison of Unbanked and Underbanked Households by Nativity and Citizenship....44
Figure 6.4 Comparison of Unbanked and Underbanked Households by Income....45
Figure 6.5 Comparison of Unbanked and Underbanked Households by Educational Level....45
Figure 6.6 Comparison of Unbanked and Underbanked Households by Household Type....45
Figure 6.7 Comparison of Unbanked and Underbanked Households by Age....45
Table A-1 Unbanked Households and Their Demographic Characteristics....48
Table A-2 Timeframe in Which Previously Banked Households Became Unbanked....49
Table A-3 Reasons Never Banked Households Are Unbanked....50
Table A-4 Reasons Previously Banked Households Are Unbanked....51
Table A-5 Likelihood of Unbanked Households Opening an Account....51
Table A-6 Timeframe in Which Unbanked Households Plan to Open an Account....52
Table A-7 Reasons Unbanked Households Are Likely to Open a Bank Account....52
Table A-8 Unbanked Households' Use of AFS Transaction and Credit Products....53
Table A-9 Unbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic....54
Table A-10 Unbanked Households' Use of Specific AFS Products....56
Table A-11 Unbanked Households' Frequency of Use of AFS Products....57
Table A-12 Underbanked Households and Their Demographic Characteristics....58
Table A-13 Unbanked Households' Use of General Spending Cards and Payroll Cards....60

Table A-14 Underbanked Households' Use of General Spending Cards and Payroll Cards....60
Table A-15 Underbanked Households' Use of AFS Transaction and Credit Products....61
Table A-16 Underbanked Households' Use of AFS Transaction and Credit Products by Demographic Characteristic....62
Table A-17 Underbanked Households' Use of Specific AFS Products....64
Table A-18 Underbanked Households' Frequency of Use of AFS Products....65
Table A-19 Reasons Underbanked Households Use AFS....66
Table A-20 Reasons Underbanked Households Use AFS Credit....67
Table B-1 Banking Status of Households by State....70
Table B-2 Banking Status by Household Characteristics: Alabama....71
Table B-3 Banking Status by Household Characteristics: Alaska....72
Table B-4 Banking Status by Household Characteristics: Arizona....73
Table B-5 Banking Status by Household Characteristics: Arkansas....74
Table B-6 Banking Status by Household Characteristics: California....75
Table B-7 Banking Status by Household Characteristics: Colorado....76
Table B-8 Banking Status by Household Characteristics: Connecticut....77
Table B-9 Banking Status by Household Characteristics: Delaware....78
Table B-10 Banking Status by Household Characteristics: District of Columbia....79
Table B-11 Banking Status by Household Characteristics: Florida....80
Table B-12 Banking Status by Household Characteristics: Georgia....81
Table B-13 Banking Status by Household Characteristics: Hawaii....82
Table B-14 Banking Status by Household Characteristics: Idaho....83
Table B-15 Banking Status by Household Characteristics: Illinois....84
Table B-16 Banking Status by Household Characteristics: Indiana....85
Table B-17 Banking Status by Household Characteristics: Iowa....86
Table B-18 Banking Status by Household Characteristics: Kansas....87
Table B-19 Banking Status by Household Characteristics: Kentucky....88
Table B-20 Banking Status by Household Characteristics: Louisiana....89
Table B-21 Banking Status by Household Characteristics: Maine....90
Table B-22 Banking Status by Household Characteristics: Maryland....91
Table B-23 Banking Status by Household Characteristics: Massachusetts....92
Table B-24 Banking Status by Household Characteristics: Michigan....93
Table B-25 Banking Status by Household Characteristics: Minnesota....94
Table B-26 Banking Status by Household Characteristics: Mississippi....95
Table B-27 Banking Status by Household Characteristics: Missouri....96

Table B-28 Banking Status by Household Characteristics: Montana 97
Table B-29 Banking Status by Household Characteristics: Nebraska 98
Table B-30 Banking Status by Household Characteristics: Nevada 99
Table B-31 Banking Status by Household Characteristics: New Hampshire 100
Table B-32 Banking Status by Household Characteristics: New Jersey 101
Table B-33 Banking Status by Household Characteristics: New Mexico 102
Table B-34 Banking Status by Household Characteristics: New York 103
Table B-35 Banking Status by Household Characteristics: North Carolina 104
Table B-36 Banking Status by Household Characteristics: North Dakota 105
Table B-37 Banking Status by Household Characteristics: Ohio 106
Table B-38 Banking Status by Household Characteristics: Oklahoma 107
Table B-39 Banking Status by Household Characteristics: Oregon 108
Table B-40 Banking Status by Household Characteristics: Pennsylvania 109
Table B-41 Banking Status by Household Characteristics: Rhode Island 110
Table B-42 Banking Status by Household Characteristics: South Carolina 111
Table B-43 Banking Status by Household Characteristics: South Dakota 112
Table B-44 Banking Status by Household Characteristics: Tennessee 113
Table B-45 Banking Status by Household Characteristics: Texas 114
Table B-46 Banking Status by Household Characteristics: Utah 115
Table B-47 Banking Status by Household Characteristics: Vermont 116
Table B-48 Banking Status by Household Characteristics: Virginia 117
Table B-49 Banking Status by Household Characteristics: Washington 118
Table B-50 Banking Status by Household Characteristics: West Virginia 119
Table B-51 Banking Status by Household Characteristics: Wisconsin 120
Table B-52 Banking Status by Household Characteristics: Wyoming 121
Table C-1 Banking Status of Households for the 20 Most Populated Metropolitan Statistical Areas 124
Table C-2 Banking Status by Household Characteristics: Atlanta-Sandy Springs-Marietta, GA 125
Table C-3 Banking Status by Household Characteristics: Baltimore-Towson, MD 126
Table C-4 Banking Status by Household Characteristics: Boston-Cambridge-Quincy, MA-NH 127
Table C-5 Banking Status by Household Characteristics: Chicago-Naperville-Joliet, IL-IN-WI 128
Table C-6 Banking Status by Household Characteristics: Dallas-Fort Worth-Arlington, TX 129
Table C-7 Banking Status by Household Characteristics: Detroit-Warren-Livonia, MI 130
Table C-8 Banking Status by Household Characteristics: Houston-Baytown-Sugar Land, TX 131
Table C-9 Banking Status by Household Characteristics: Los Angeles-Long Beach-Santa Ana, CA 132

Table C-10 Banking Status by Household Characteristics: Miami-Fort Lauderdale-Miami Beach, FL 133
Table C-11 Banking Status by Household Characteristics: Minneapolis-St Paul-Bloomington, MN-WI 134
Table C-12 Banking Status by Household Characteristics: NY-Northern NJ-Long Island, NY-NJ-PA 135
Table C-13 Banking Status by Household Characteristics: Philadelphia-Camden-Wilmington, PA-NJ-DE 136
Table C-14 Banking Status by Household Characteristics: Phoenix-Mesa-Scottsdale, AZ 137
Table C-15 Banking Status by Household Characteristics: Riverside-San Bernardino, CA 138
Table C-16 Banking Status by Household Characteristics: San Diego-Carlsbad-San Marcos, CA 139
Table C-17 Banking Status by Household Characteristics: San Francisco-Oakland-Fremont, CA 140
Table C-18 Banking Status by Household Characteristics: Seattle-Tacoma-Bellevue, WA 141
Table C-19 Banking Status by Household Characteristics: St. Louis, MO-IL 142
Table C-20 Banking Status by Household Characteristics: Tampa-St. Petersburg-Clearwater, FL 143
Table C-21 Banking Status by Household Characteristics: Washington-Arlington-Alexandria, D.C.-VA-Maryland-WV 144

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 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

[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.

[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.

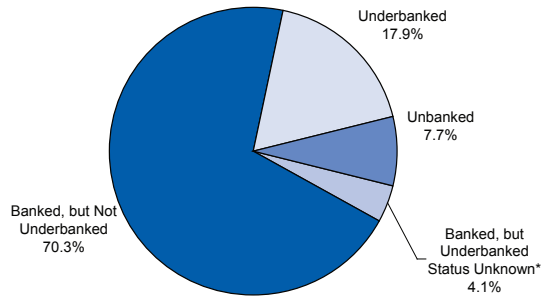
[5] The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., "householder"), unless the demographic characteristic is one defined at the household level, such as income or household type. For convenience, some abbreviated language will be used to 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 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.

[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.

[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?"

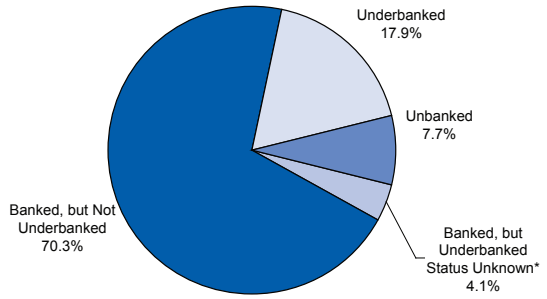
Households were asked whether the following AFS were used and, if so, with what frequency: non-bank money orders and check-cashing services, payday loans, RTO agreements, and pawn shop loans. Households were also asked if they had used RALs at least once in the past five years.[10]

"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



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.

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.

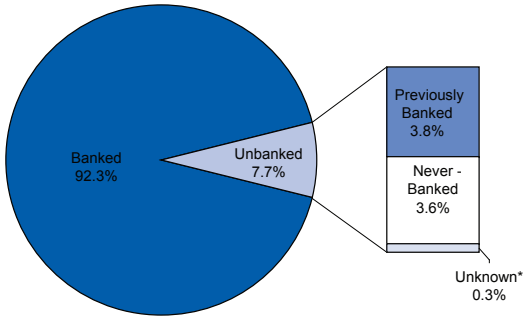
4. Unbanked Households

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]

Figure 4.1 Previous Banking Status of Unbanked 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.
* Previous banking status of the unbanked household is unknown.

[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).

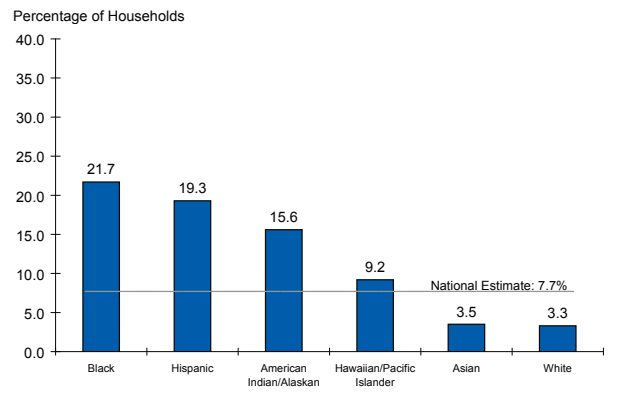
4.1.1 Unbanked Households by Race, Ethnicity, Spanish Language Usage, Nativity and Citizenship

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.

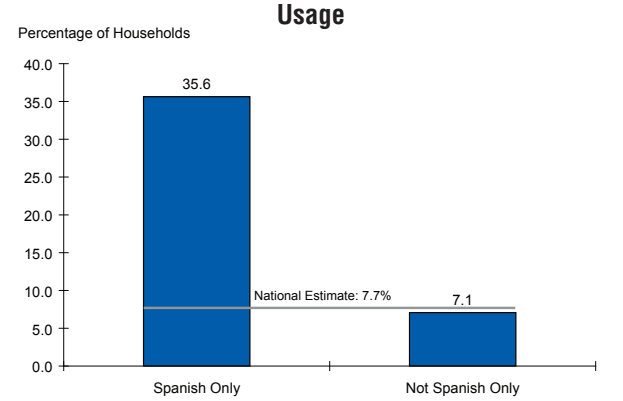
a foreign-born noncitizen (21.9 percent) (see Figures 4.3 and 4.4). Households less likely to be unbanked include those in which Spanish is not the only language spoken at home (7.1 percent), as well as households where the householder is either a native citizen (6.7 percent) or a foreign-born citizen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

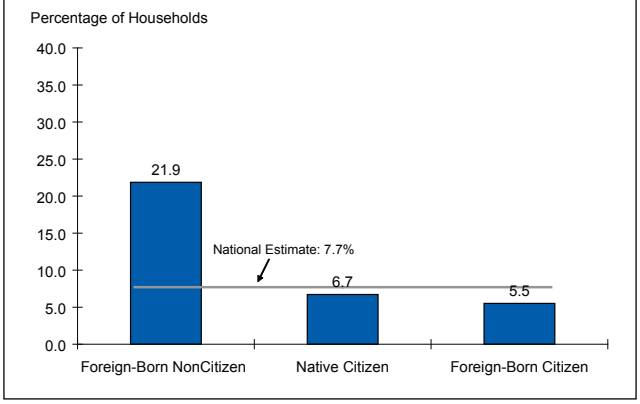
Figure 4.3 Unbanked Households by Spanish Language Usage



Note: Interview noted whether Spanish was the only language spoken at home.

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

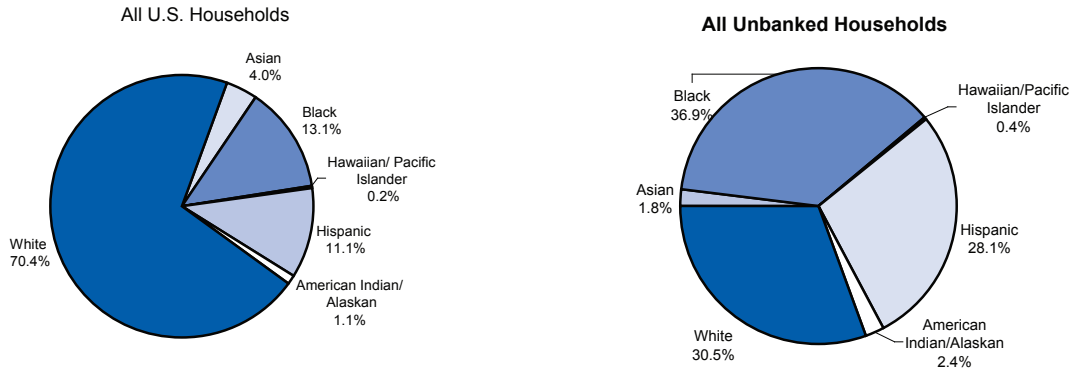


The percentage of foreign-born noncitizen households that have never been banked is considerably higher than the percentage of citizen households that have never been banked. About three out of four (74.8 percent) foreign-born noncitizen households have never been banked, compared with 55.0 percent of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



Notes: Percentages based on 118.6 million total U.S. households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals. The "other race" category accounts for 0.005 percent of the total U.S. households (not shown in the chart).

Notes: Percentages based on 9.1 million total unbanked households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals. The "other race" category accounts for 0.1 percent of the total U.S. unbanked households (not shown in the chart).

Figure 4.6 Unbanked Households by Household Type

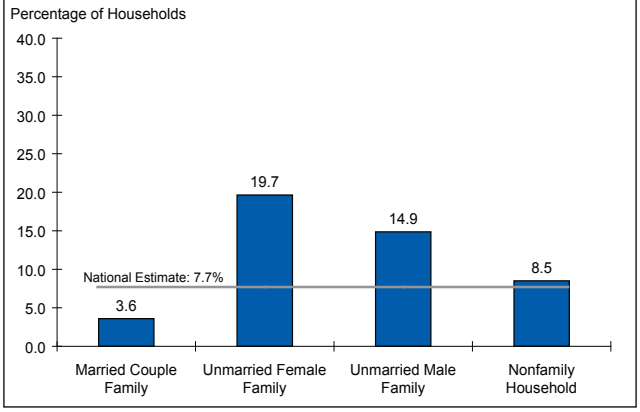
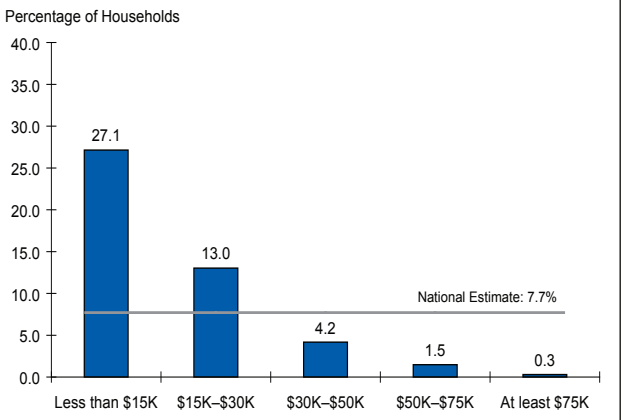


Figure 4.7 Unbanked Households by Income



Note: Income data were missing for 15 percent of households. For these households, the percentage of unbanked households is 7.7 percent (not shown in the chart).

4.1.3 Unbanked Households by Income, Education, and Age

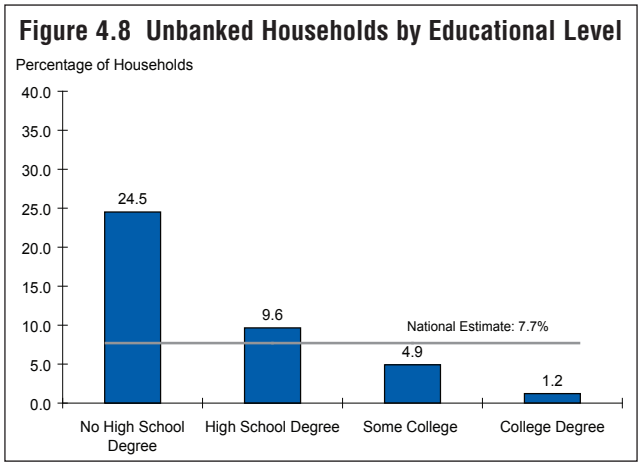
The percentage of households that are unbanked declines sharply with increasing income, education, or age. Those more likely than the population as a whole to be unbanked have an annual household income below $30,000, have less than a high school degree, or are less than 45 years old.

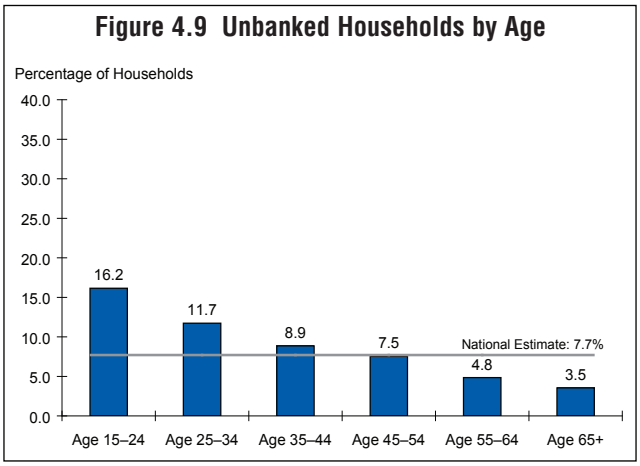
A substantial percentage of lower-income households are unbanked. Nearly 20 percent of lower-income U.S. households—almost 7 million households earning below $30,000 per year—do not currently have a bank account. As household income increases, the unbanked rate declines considerably. Only 4.2 percent 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.

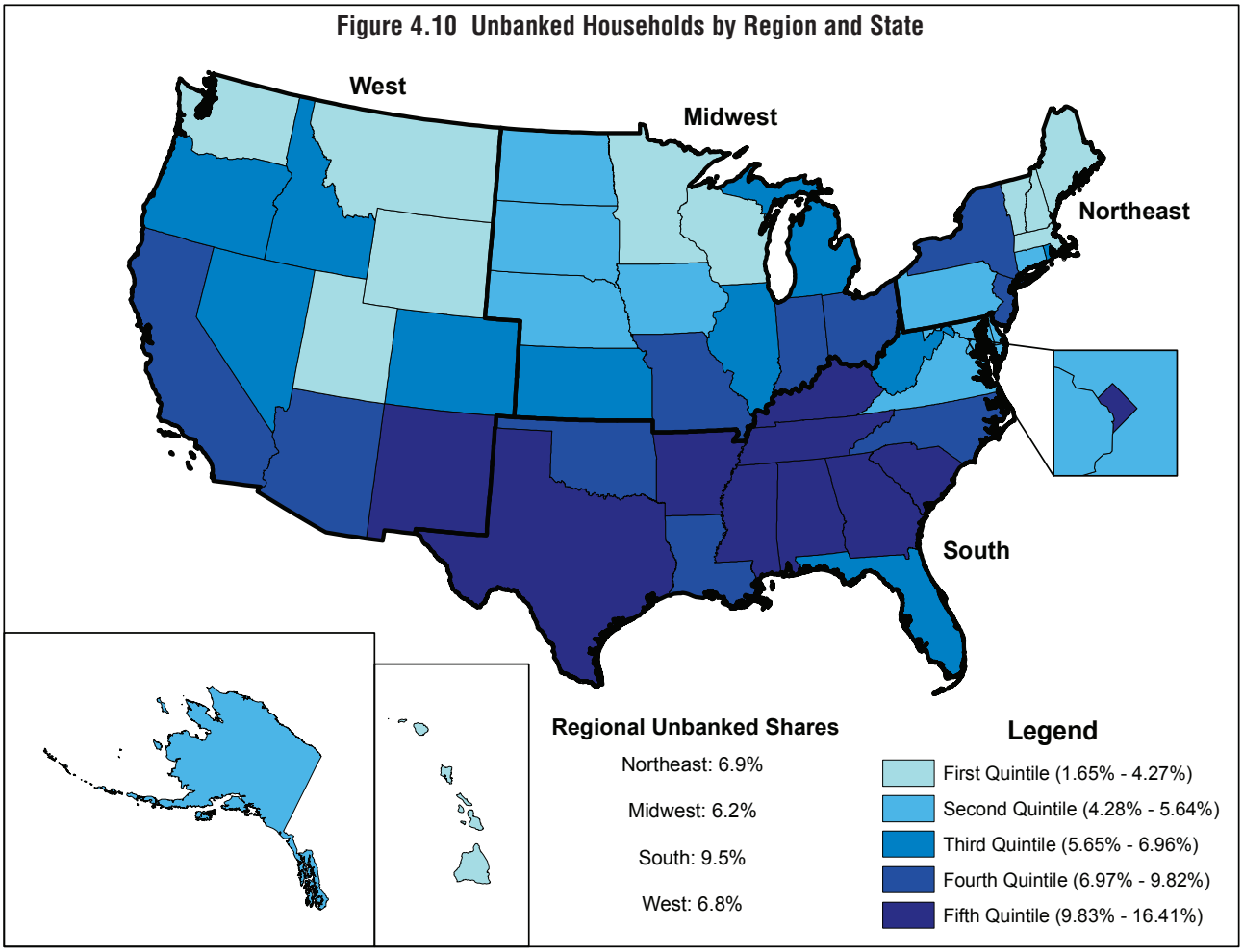
The proportion of households that are unbanked steadily declines with age of the householder (see Figure 4.9). Households with householders under 45 years old are more likely than households with older householders to be

[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.





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).



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 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

[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.

[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 Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked
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

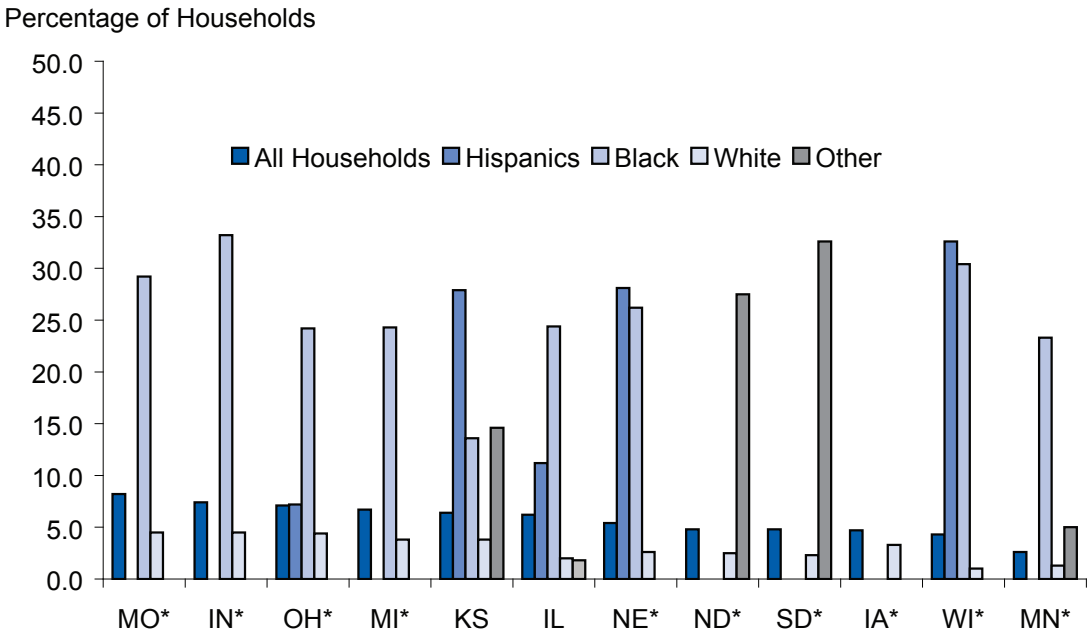
Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

[a]Estimates 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.

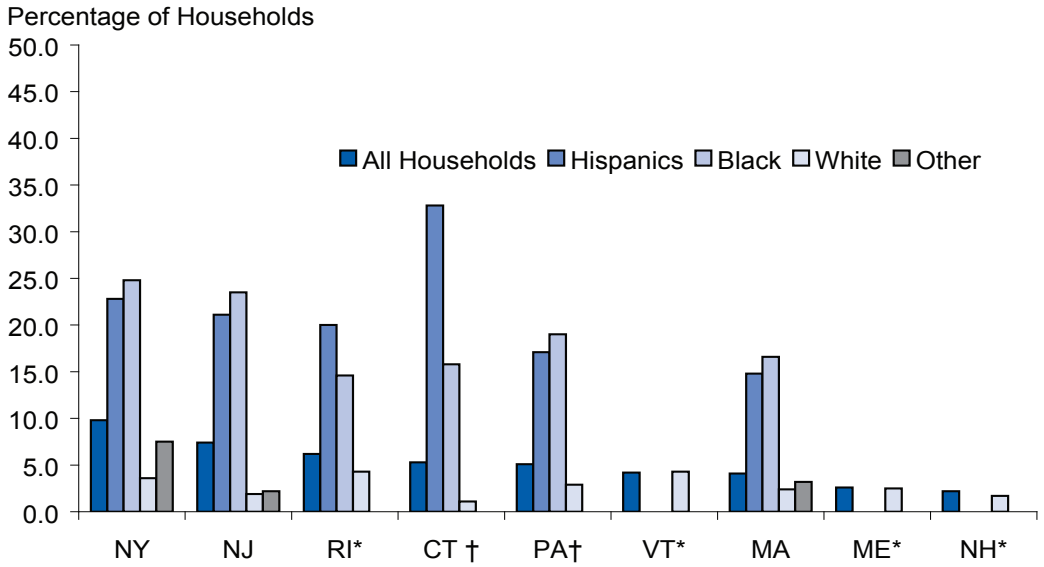
Figure 4.11 Unbanked Households by Race and Ethnicity per State

A. Midwest Region



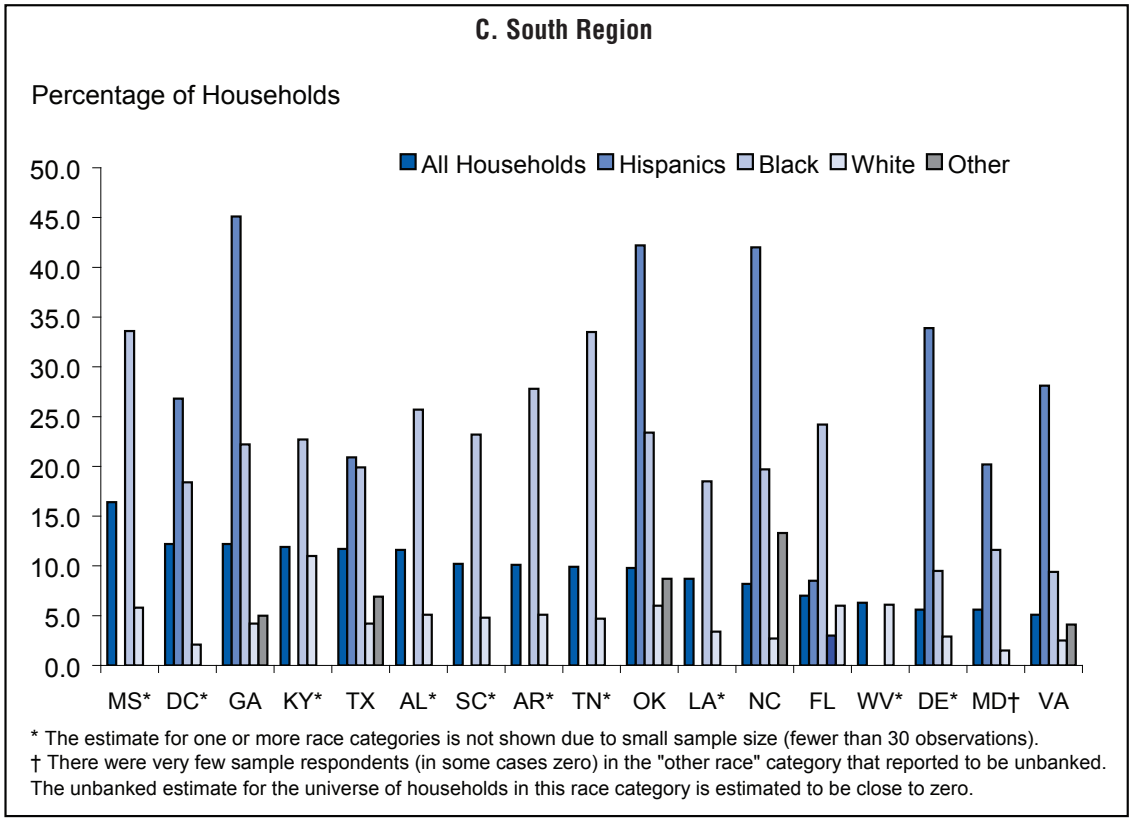
* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).

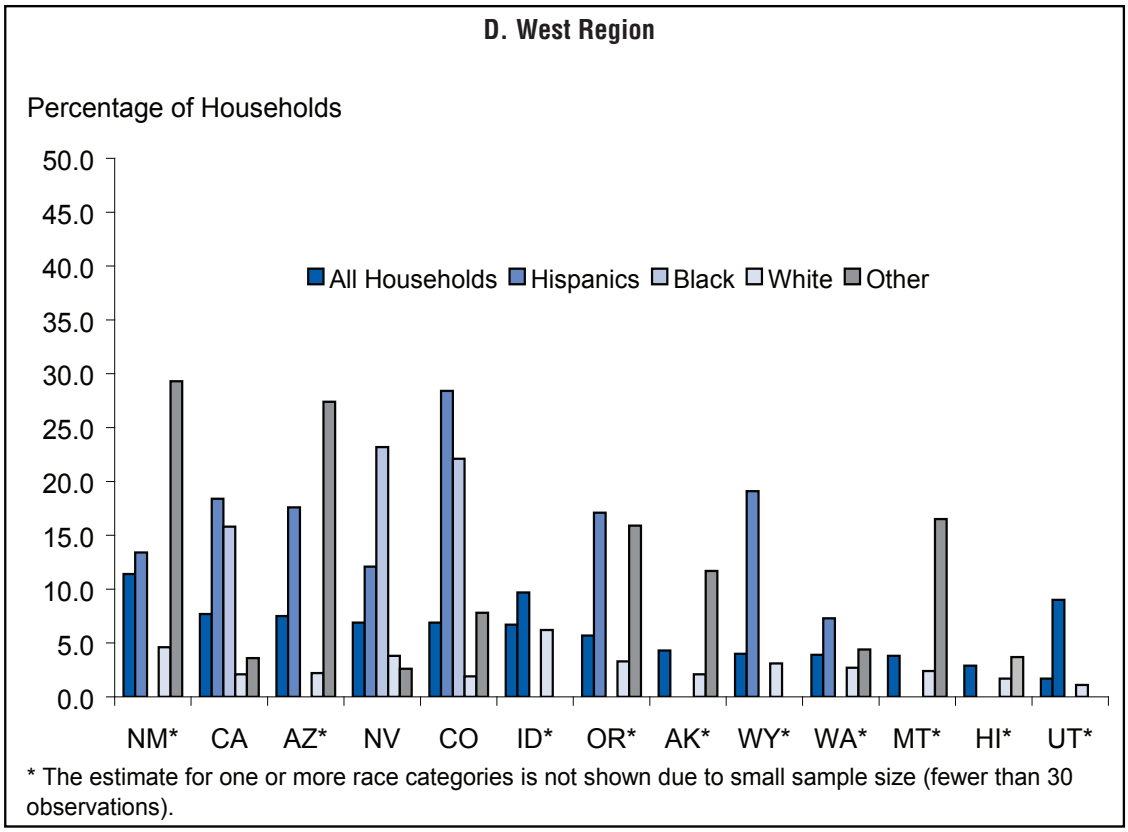
B. Northeast Region



* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).

† There were very few sample respondents (in some cases zero) in the "other race" category that reported to be unbanked. The unbanked estimate for the universe of households in this race category is estimated to be close to zero.


C. South Region
Percentage of Households
All Households
Hispanics
Black
White
Other
50.0
45.0
40.0
35.0
30.0
25.0
20.0
15.0
10.0
5.0
0.0
MS*
DC*
GA
KY*
TX
AL*
SC*
AR*
TN*
OK
LA*
NC
FL
WV*
DE*
MD†
VA
* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).
† There were very few sample respondents (in some cases zero) in the "other race" category that reported to be unbanked.
The unbanked estimate for the universe of households in this race category is estimated to be close to zero.


D. West Region
Percentage of Households
All Households
Hispanics
Black
White
Other
50.0
45.0
40.0
35.0
30.0
25.0
20.0
15.0
10.0
5.0
0.0
NM*
CA
AZ*
NV
CO
ID*
OR*
AK*
WY*
WA*
MT*
HI*
UT*
* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).

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.

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

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.

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 Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked	Number Unbanked (1000s)	Percent Unbanked
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

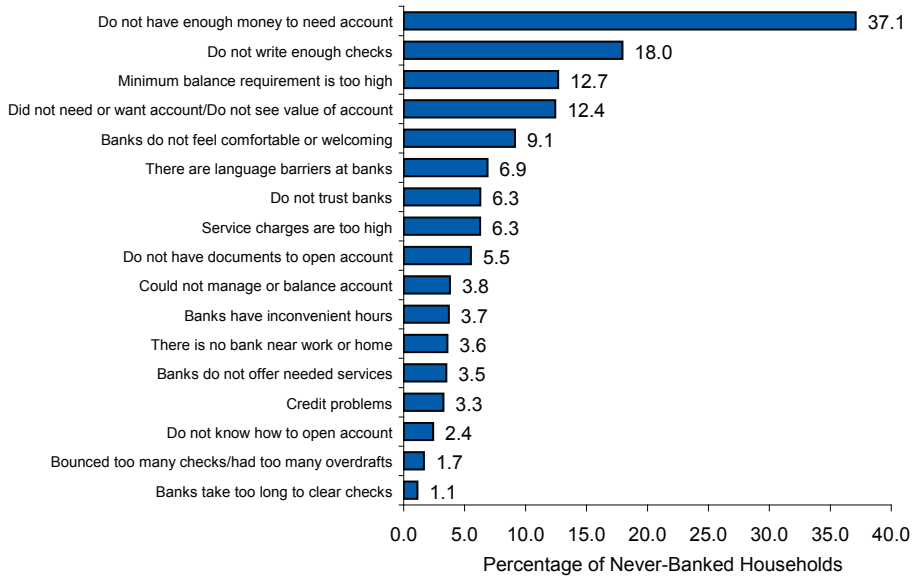
Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals. NA = not applicable because sample size was too small to make an accurate estimate.

[a]Estimates for this area were statistically different from the national average at the 10 percent level.

[b]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 "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



Notes: Percentages based on a total of 4.23 million never-banked households. "Unknown" answers are not shown in the chart (see Appendix Table A.3). Percentages sum to more than 100 because respondents were permitted to choose multiple responses.

Other common reasons why households chose never to have an account include not writing enough checks to make it 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

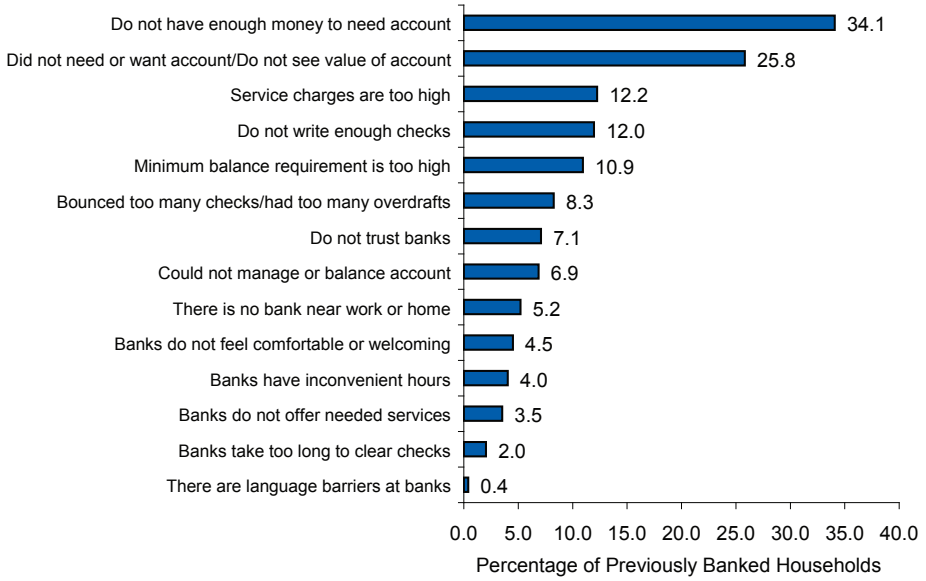
Similar to households that have never had an account, previously banked households had financial reasons, more than any other type of reason, for closing their account. Slightly more than one-third (34.1 percent) of households that were previously banked closed their account because they did not have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



Notes: Percentages based on 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 tabulation. "Unknown" answers are not shown in the chart (see Appendix Table A.4). Percentages sum to more than 100 because respondents were permitted to choose multiple responses.

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 ant 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.

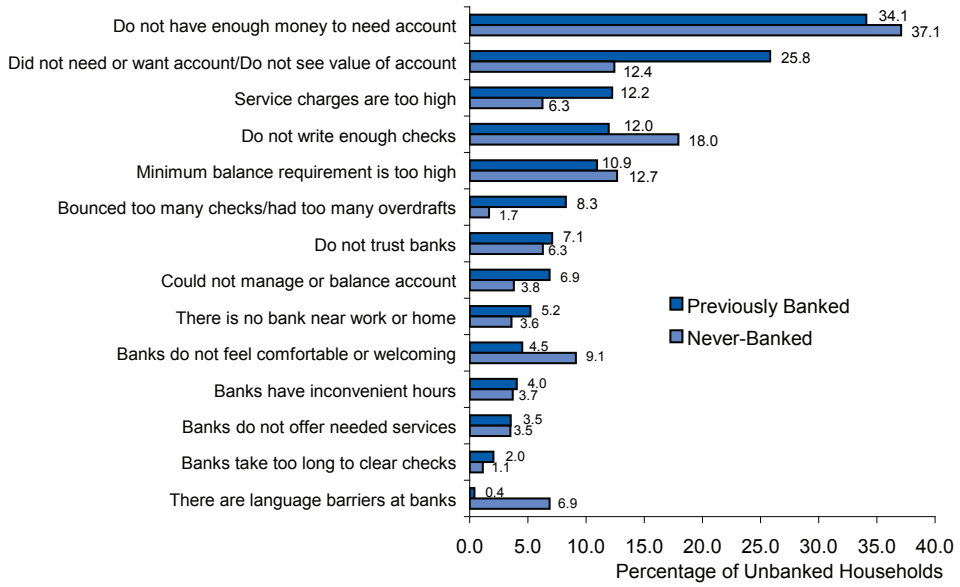
A substantial portion (41.1 percent) of unbanked households are "not likely at all" to open a new bank account in the future (see Figure 4.15). Among all unbanked households, however, previously banked households are more likely to want to open a bank account in the future. About 16.1 percent of previously 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.

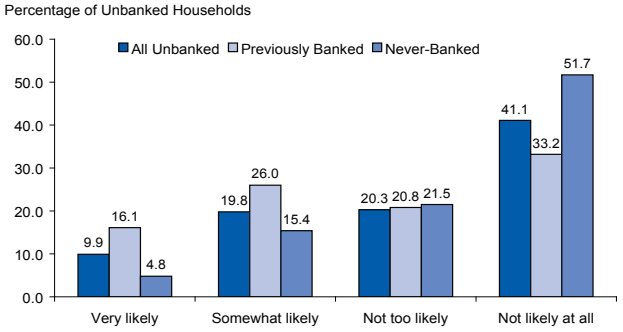
[26] This analysis includes all unbanked households except for those that were in the process of opening a bank account, which represent 5.6 percent of all unbanked households or about 11 percent of previously banked households. These households were not asked any of the questions regarding future banking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

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



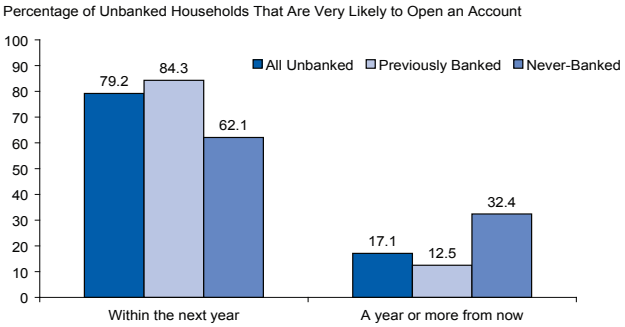
Note: Percentages based on a total of 4.23 million never-banked households and 3.14 million previously banked households. Previously banked households that did not close their account themselves and/or were in the process of opening an account were not asked why they closed their account and are excluded 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



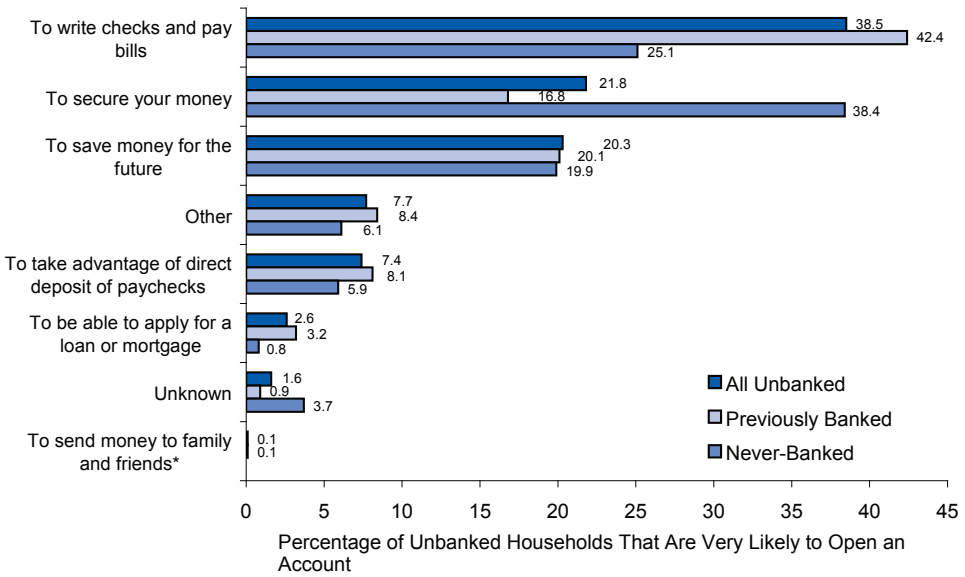
Note: Percentages based on a total of 8.58 million unbanked households. Previously banked households that were in the process of opening an account were not asked questions about their future banking plans and are excluded from this tabulation.

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.

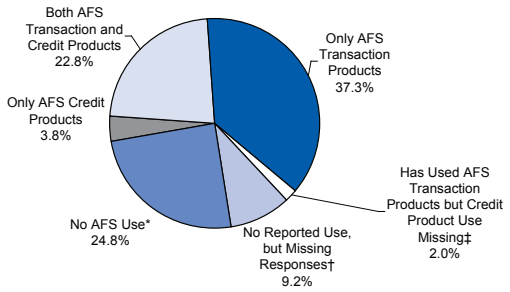
4.5.1 Types of AFS Used by Unbanked Households: Transaction and Credit Products

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



Note: Percentages do not always sum to 100 because of rounding of household weights to represent the population totals.
* "No AFS Use" includes only households with complete data for all AFS products considered in the analysis.
† "No Reported Use, but Missing Responses" comprises households for which no AFS use is evident, but for which data on some or all AFS use is missing. "Has used AFS transaction product 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.
‡ "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.

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

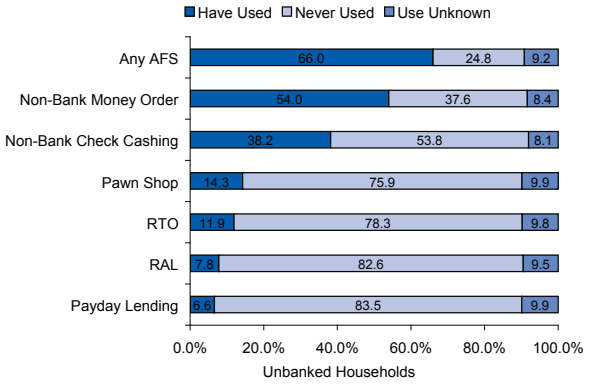
In addition, the proportion of households using any AFS product is lowest among the small number of unbanked households that have a college degree. It is also lower among households where the householder does not have a high school degree than among households where the householder has a high school 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 for obtaining a payday loan; therefore, the proportion of payday lending users among unbanked households is not expected to be high.

Figure 4.19a Specific AFS Products Used by Unbanked Households

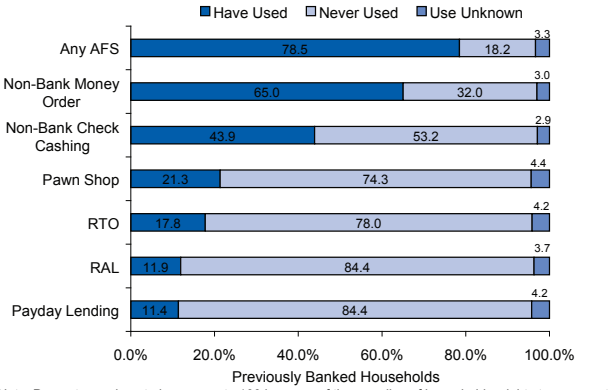


Note: Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.

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

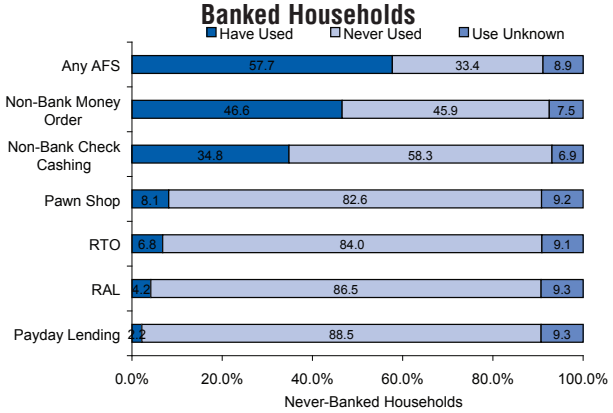
The most commonly used AFS among unbanked households is non-bank money orders (see Figure 4.19a). More than half (54.0 percent) of unbanked households have purchased money orders from non-banks. Unbanked households that have had a bank account in the past use non-bank money-order services more than households 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



Note: Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.

Figure 4.19c Specific AFS Products Used by Never-Banked Households

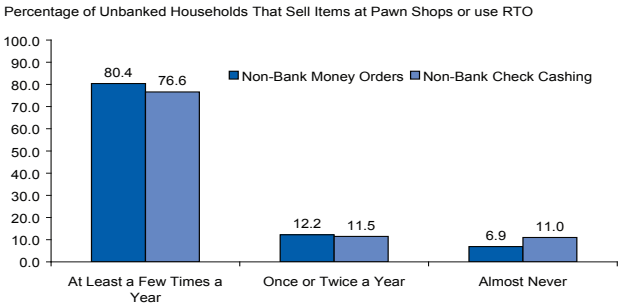


Note: Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.

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 households 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).

Figure 4.20 Frequency of Non-Bank Money Order and Check Cashing Among Unbanked Households That Use Those Products



Note: Percentages based on a total of 4.9 million unbanked households that use non-bank money orders and 3.5 million households that use non-bank check cashing. Specific frequency of use is unknown for 0.5 percent of households that used non-bank money orders and 0.8 percent of households that used non-

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

[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.

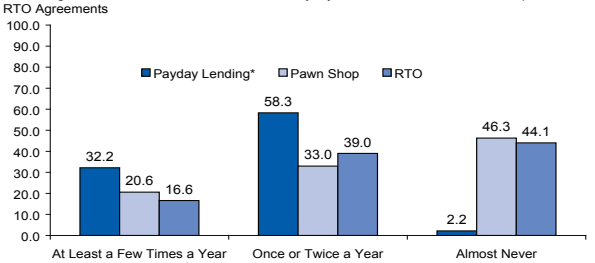
[29] The frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. More than 7 percent of unbanked households that 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]

Figure 4.21 Frequency of Payday Lending, Pawn Shop and RTO Use Among Unbanked Households That Use Those Products

Percentage of Unbanked Households That use Payday Loans, Sell Items at Pawn Shops or Use RTO Agreements



Note: Percentages based on a total of 0.6 million unbanked households that use payday loans and 1.3 million households that sell items at pawn shops, and 1.1 million that use RTO agreements. Specific frequency of use is unknown for 7.3 of unbanked households that used payday lending, 0.2 percent of unbanked households that sold items at pawn shops, and 0.4 percent of unbanked households that used RTO agreements.

* 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 (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 Supplement Survey Instrument in Appendix E).

[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:

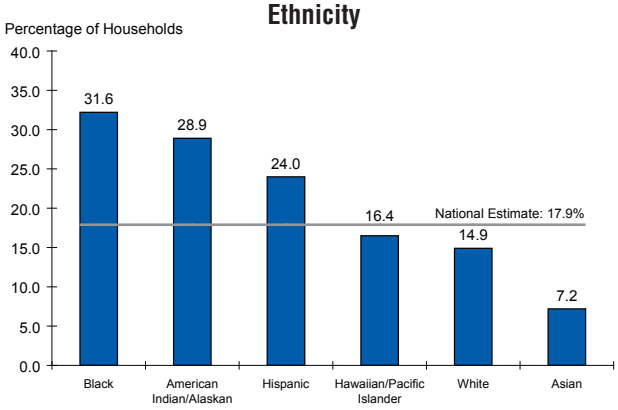
- Those with a black, American Indian/Alaskan, or Hispanic non-black householder; or
- Family households with an unmarried female or male householder; or
- Those earning up to $50,000; or
- Those with a householder holding less than a college degree; or
- Those with a householder under age 55.

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).

Figure 5.1 Underbanked Households by Race and Ethnicity

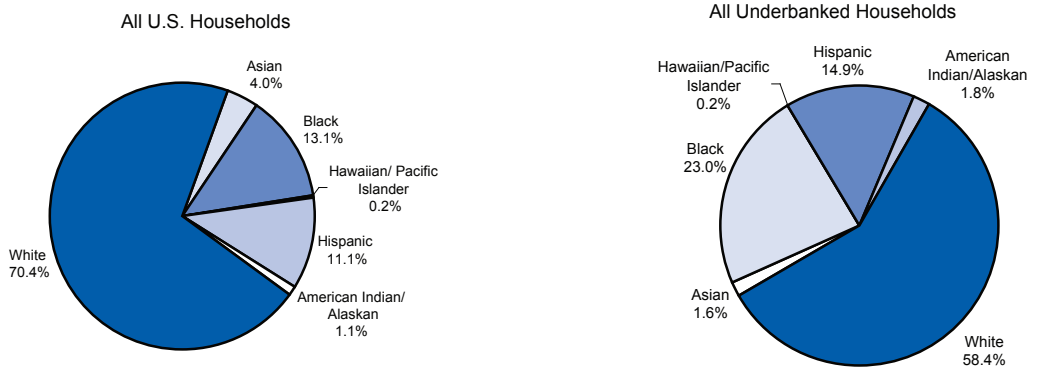


Among the 21 million U.S. households that are underbanked, the largest proportion are white (58.4 percent), followed by black (23.0 percent) and Hispanic (14.9 percent). Blacks and Hispanics are disproportionately represented among the underbanked, as they represent 13.1 and 11.1 percent of the U.S. 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



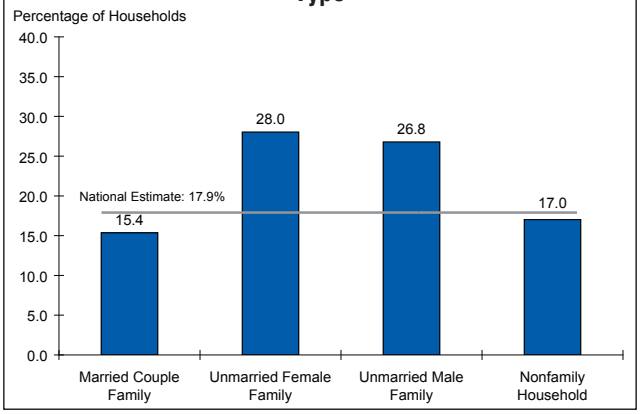
Notes: Percentages based on 118.6 million total U.S. households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals. The "other race" category accounts for 0.005 percent of the total U.S. households (not shown in the chart).

Notes: Percentages based on 21.3 million total underbanked households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.

5.1.3 Underbanked Households by Income, Education, and Age

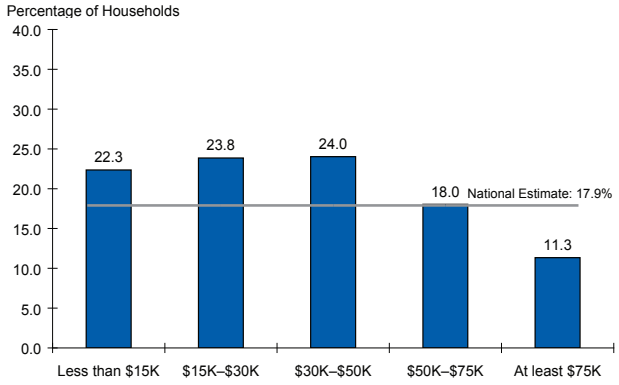
Those more likely than the population as a whole to be underbanked have an annual household income below $50,000, have less than a college degree, or are less than 55 years old. Middle-income households (i.e., with annual income between $30,000 and $50,000) are about as likely as lower-income households (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.

Figure 5.3 Underbanked Households by Household Type



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

Figure 5.4 Underbanked Households by Income



Note: Income data were missing for 15 percent of households. For these households, the percentage of unbanked household is 11.2 percent (not shown in chart).

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.

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

Figure 5.5 Underbanked Households by Educational Level

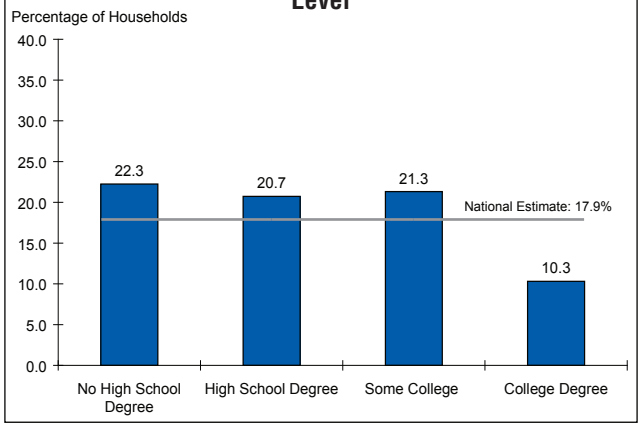
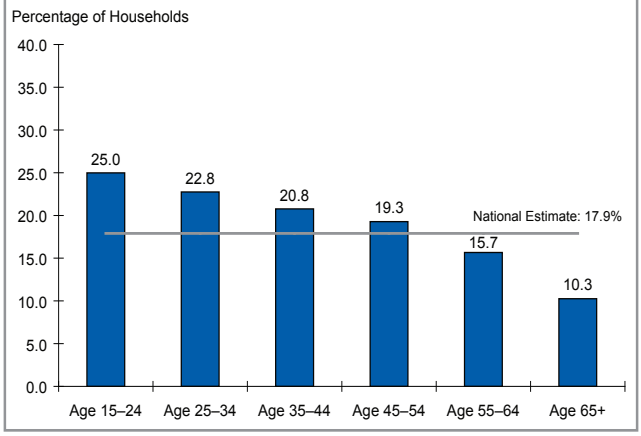


Figure 5.6 Underbanked Households by Age



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.

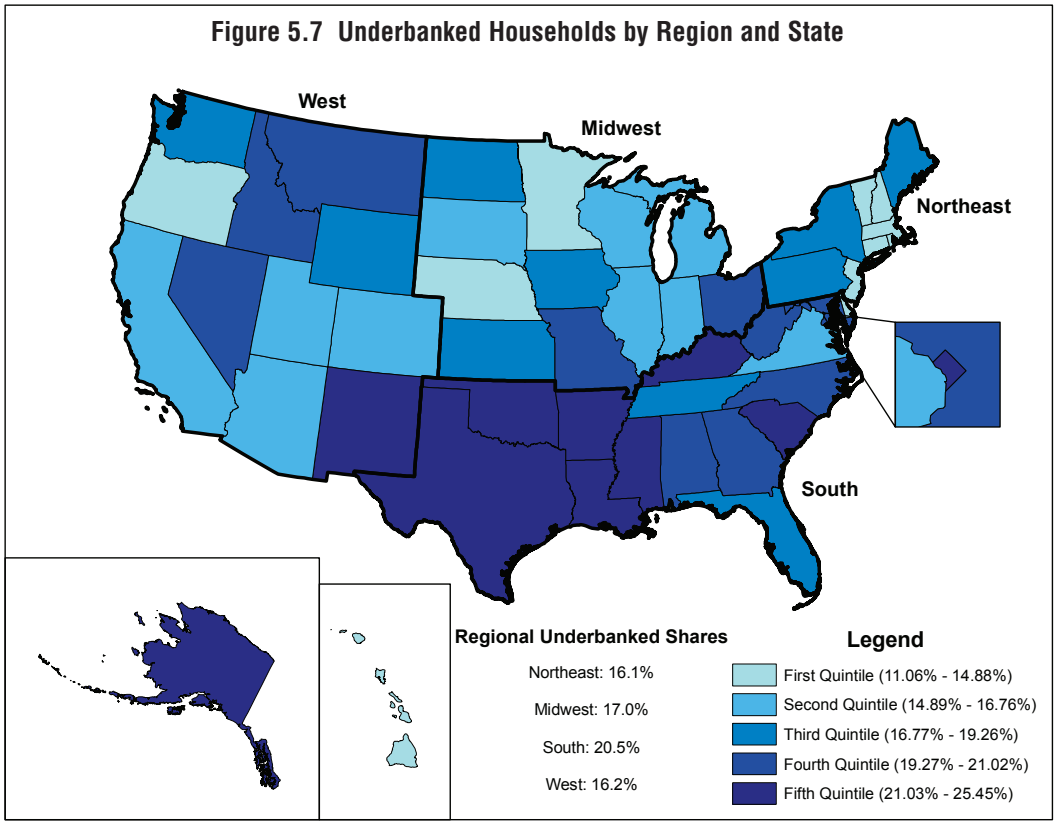


Figure 5.7 Underbanked Households by Region and State

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

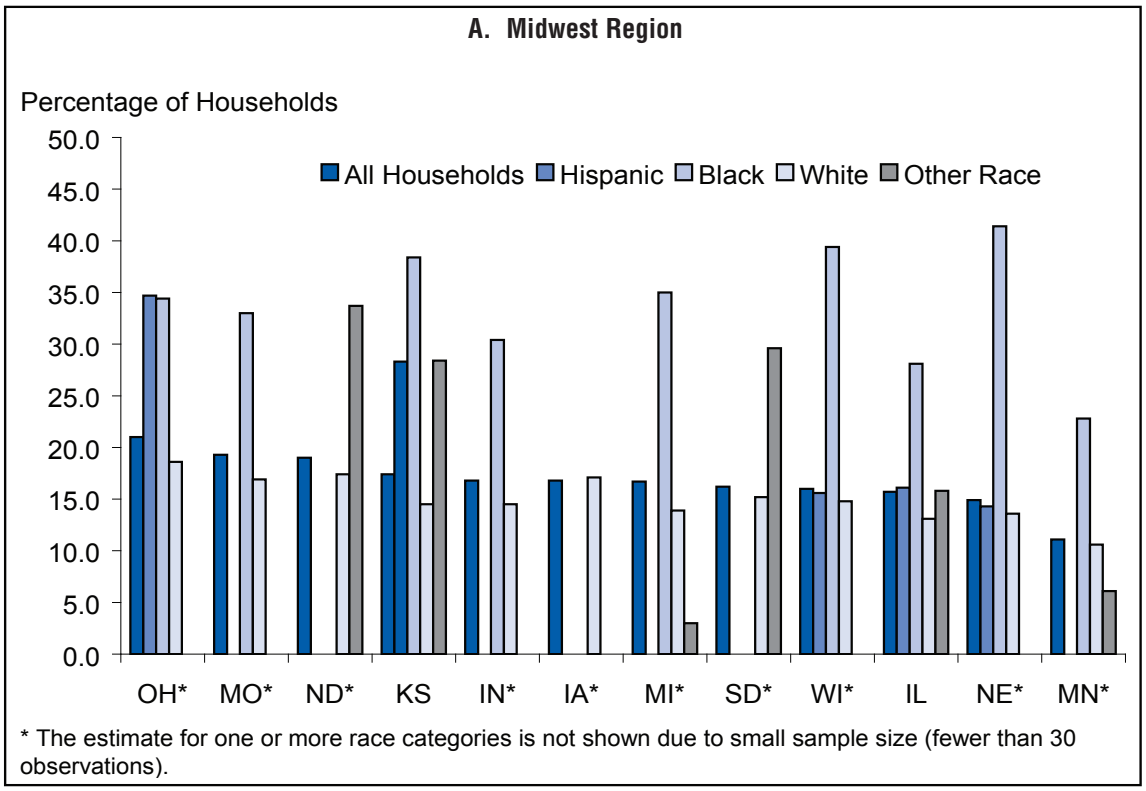
Region/State					By Race/Ethnicity							
					Black		Hispanics		White		Other Race	
	Number (1000s)	Percent	Number Underbanked (1000s)	Percent Underbanked	Number Underbanked (1000s)	Percent Underbanked	Number Underbanked (1000s)	Percent Underbanked	Number Underbanked (1000s)	Percent Underbanked	Number 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

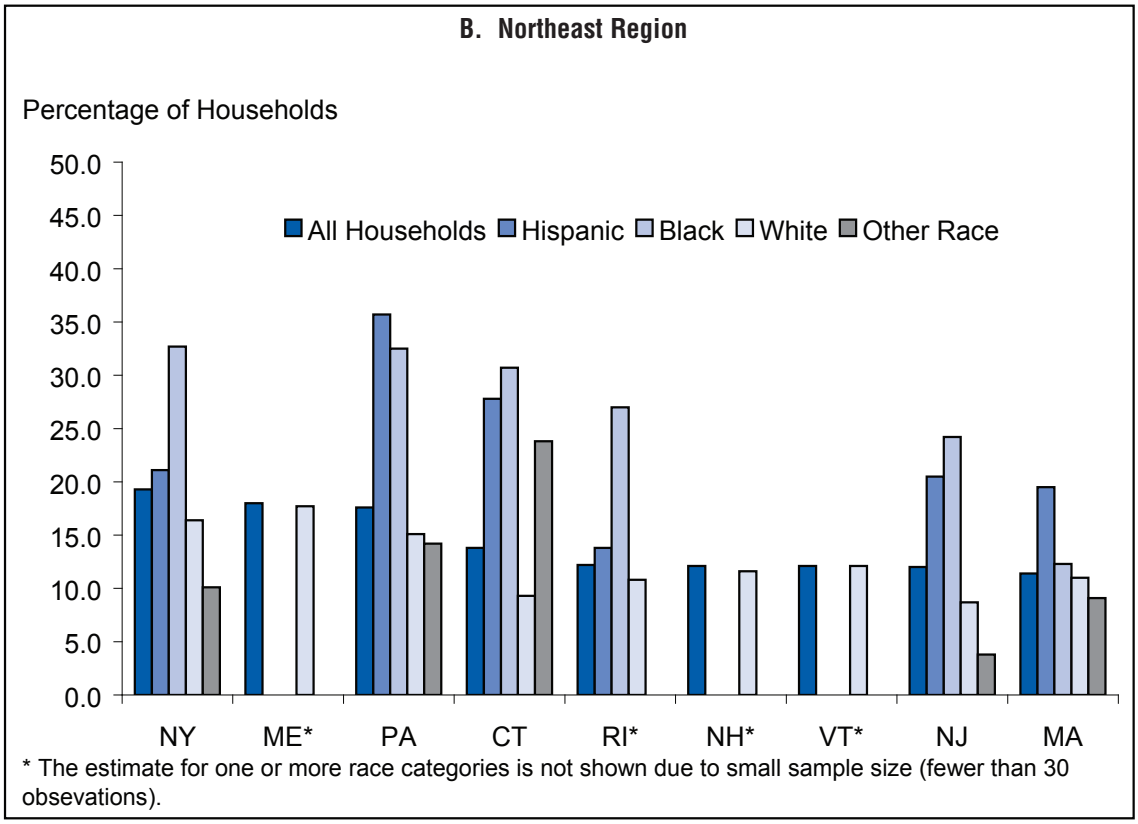
Notes: Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

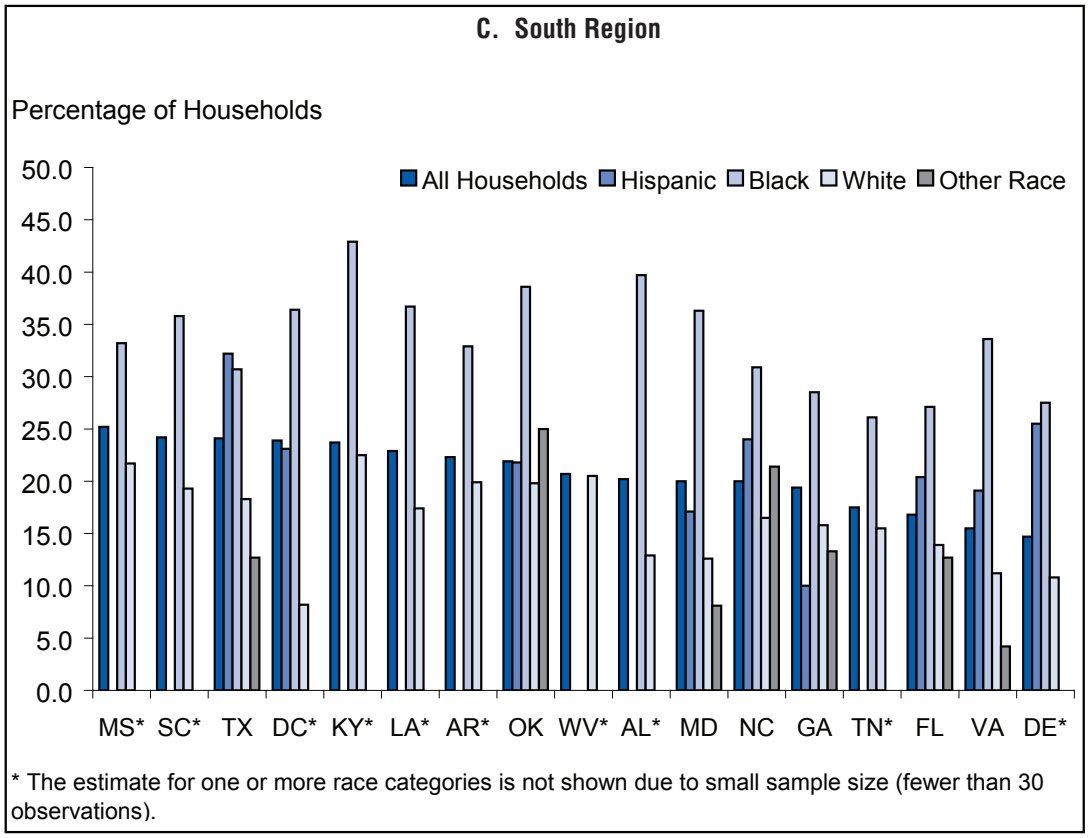
NA = not applicable because sample size was too small to make an accurate estimate.

[a]Estimates for this area were statistically different from the national average at the 10 percent level.

Figure 5.8 Underbanked Households Households by Race and Ethnicity per State






C. South Region
Percentage of Households
All Households
Hispanic
Black
White
Other Race
50.0
45.0
40.0
35.0
30.0
25.0
20.0
15.0
10.0
5.0
0.0
MS* SC* TX DC* KY* LA* AR* OK WV* AL* MD NC GA TN* FL VA DE*
* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).

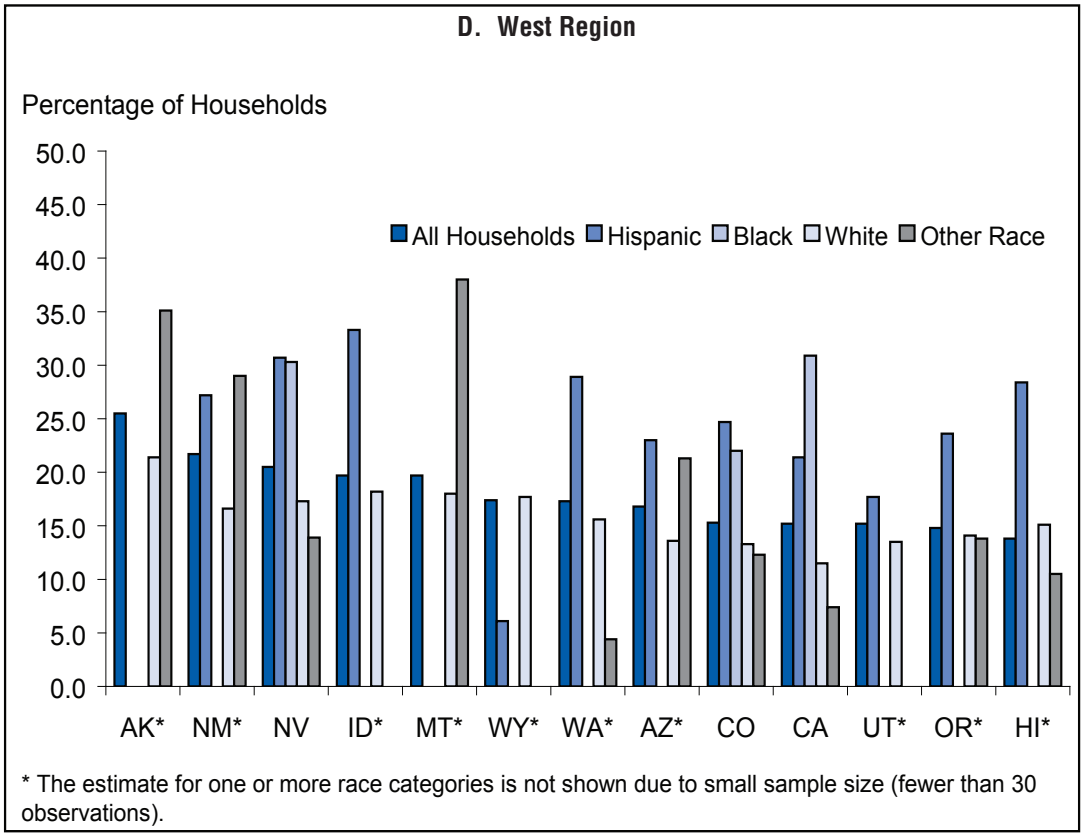

D. West Region
Percentage of Households
All Households
Hispanic
Black
White
Other Race
50.0
45.0
40.0
35.0
30.0
25.0
20.0
15.0
10.0
5.0
0.0
AK* NM* NV ID* MT* WY* WA* AZ* CO CA UT* OR* HI*
* The estimate for one or more race categories is not shown due to small sample size (fewer than 30 observations).

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 (1000s)	Pct of Row Total	Number (1000s)	Percent Underbanked	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 male an accurate estimate.

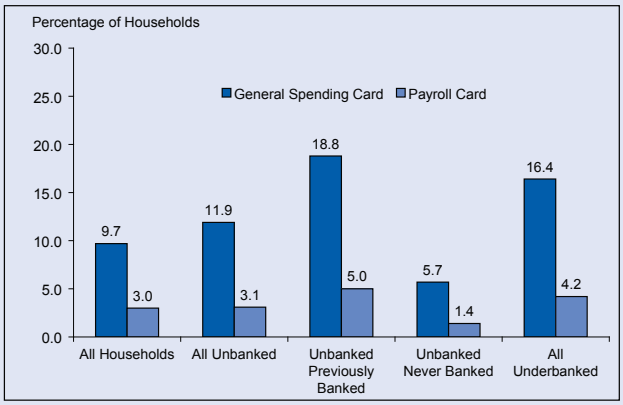
[a]Estimates for this area were statistically different from the national average at the 10 percent level.

[b]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.

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.



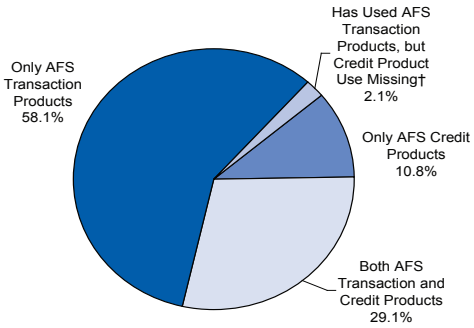
5.3 AFS Used by Underbanked Households

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).

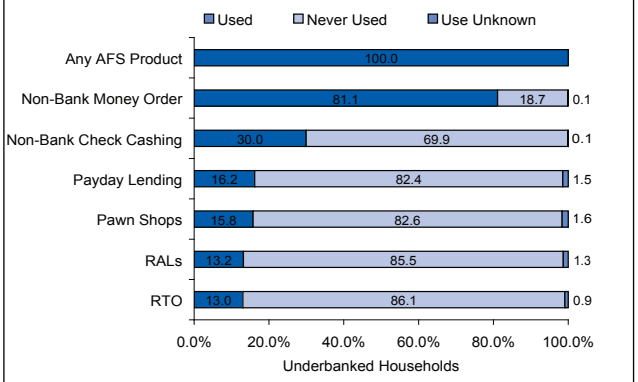
Use of AFS products varies across demographic groups (see Appendix Table A-16). For example, among underbanked households where the householder is Hispanic, the proportion that use only AFS transaction products is higher than in white, black, or other non-Hispanic households. Conversely, a smaller proportion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

Figure 5.11 Specific AFS Products Used by Underbanked Households



Note: Percentages based on a total of 17.3 million underbanked households that use non-bank money orders and 6.4 million households that use non-bank check cashing. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.

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

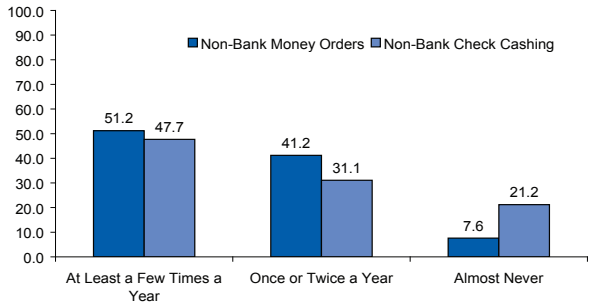
[33] For 41 percent of underbanked households, the only AFS they have ever used was non-bank money order purchases. For 49 percent of underbanked households, non-bank money order purchases are the only AFS used more than rarely.

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

Percentage of Underbanked Households That Sell Items at Pawn Shops or Use RTO Agreements



Note: Percentages based on a total of 17.3 million underbanked households that use non-bank money orders and 6.4 million households that use non-bank check cashing.

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

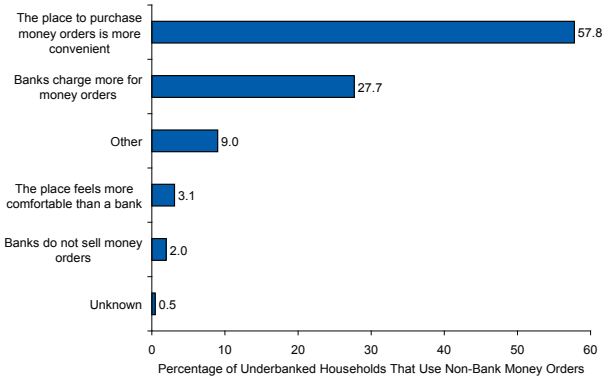
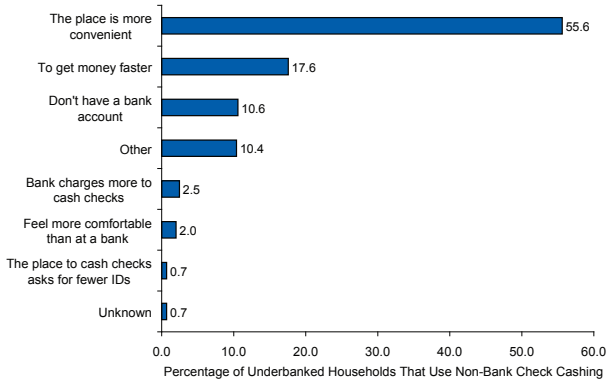


Figure 5.14 Reasons Underbanked Households Use Non-Bank Check-Cashing Services

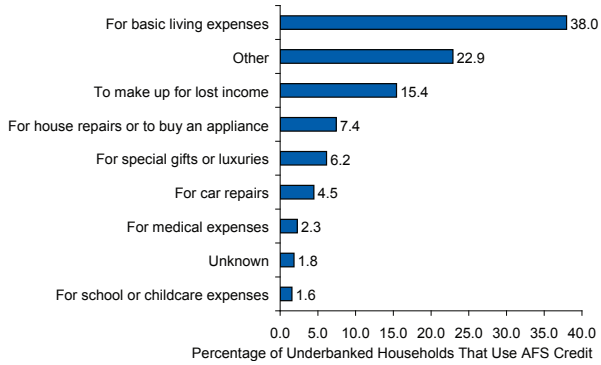


households did not base their decision on cost; the perception that banks charge more for check cashing was a factor for only 2.5 percent of underbanked households that have cashed checks at non-banks.

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



Note: Percentages based on a total of 3.4 million underbanked households that use payday loans and 3.4 million households that sell items at pawn shops, and 2.8 million that use RTO agreements.

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).

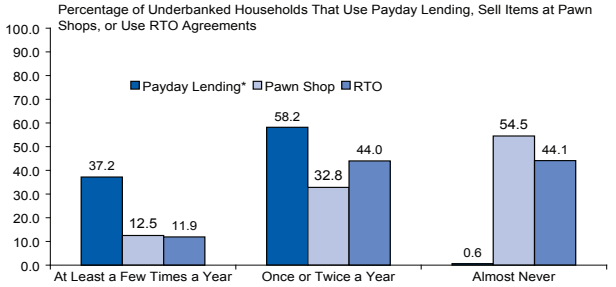
An estimated 16.2 percent of underbanked households have obtained a loan from a payday lender (see Figure 5.11). As Figure 5.16 illustrates, underbanked households that use payday loans, use them more frequently than underbanked households that use pawn shop or RTO agreements. More than one-third of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

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



Note: Percentages based on a total of 3.4 million underbanked households that use payday loans and 3.4 million households that sell items at pawn shops, and 2.8 million that use RTO agreements. Specific frequency of use is unknown for 4.0 percent of underbanked households that use payday lending and 0.2 percent of underbanked households that used pawn shops to sell items.
* 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 (see Appending Table A.18). 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).

Figure 5.17 Reasons Underbanked Households Use Payday Loans

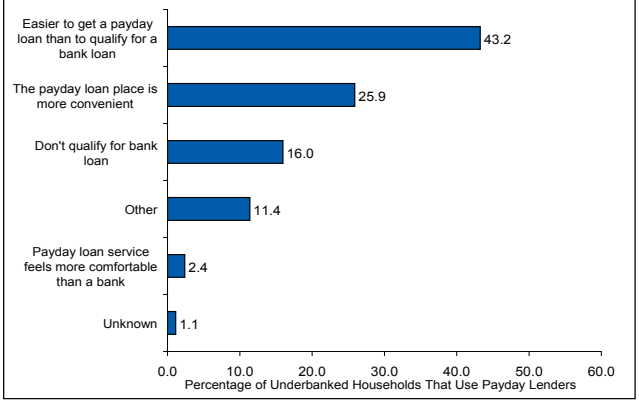
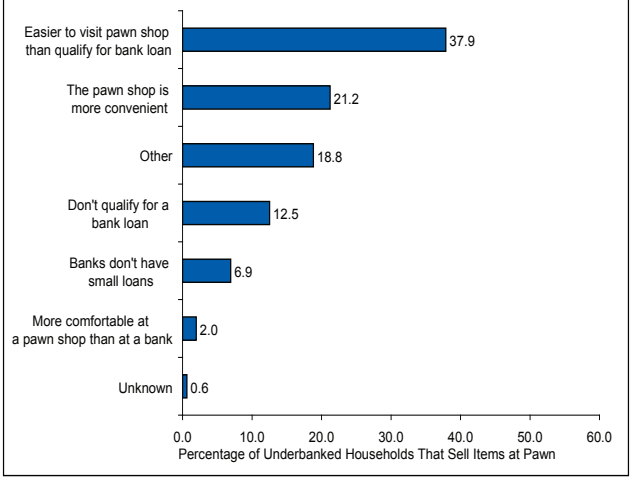


Figure 5.18 Reasons Underbanked Households Use Pawn Shops



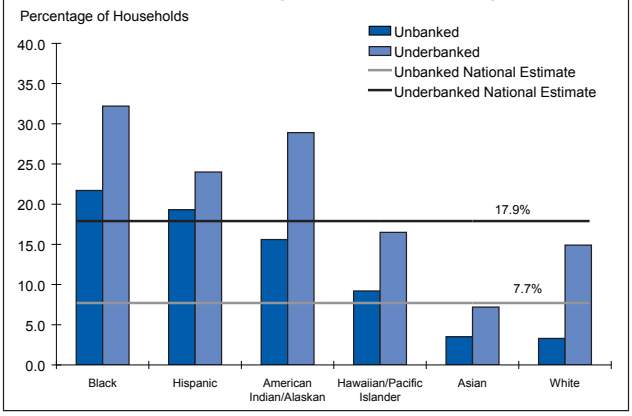
[34] As previously state in footnote 22, the frequency of payday lending use presented in this analysis is lower than other industry estimates. This may be due in part to a high proportion of missing data on the frequency of payday lending use compared to other AFS products in the survey. About 4 percent 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).

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]

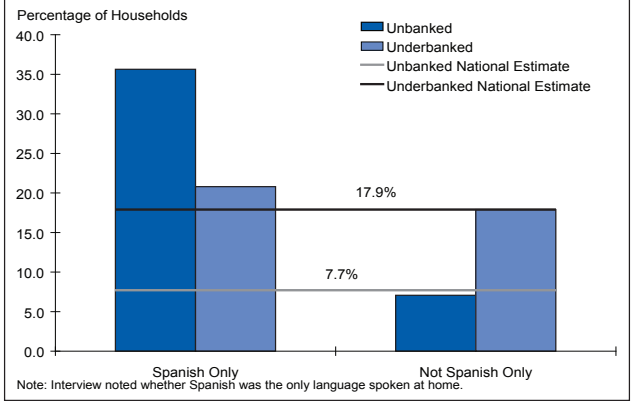
The proportions of households that are unbanked and underbanked are higher among certain minority households than white or Asian households (see Figure 6.1). The disparities among these groups are much more dramatic for unbanked households than for underbanked households, though. For example, the percentage 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 twice as high as the percentage of white households that are underbanked (14.9 percent).

Figure 6.1 Comparison of Unbanked and Underbanked Households by Race and Ethnicity



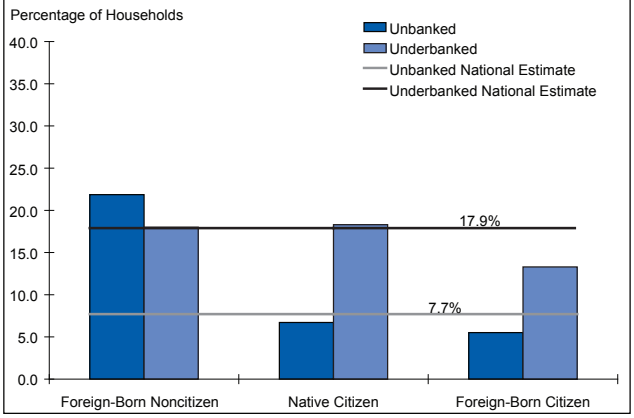
Similar to patterns seen among households of different races, disparities between households based on language spoken and citizenship status are much more pronounced among unbanked households than underbanked households (see Figure 6.2 and Figure 6.3). For example, the proportion of unbanked households 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.

Figure 6.2 Comparison of Unbanked and Underbanked Households by Spanish Language Usage



Note: Interview noted whether Spanish was the only language spoken at home.

Figure 6.3 Comparison of Unbanked and Underbanked Households by Nativity and Citizenship



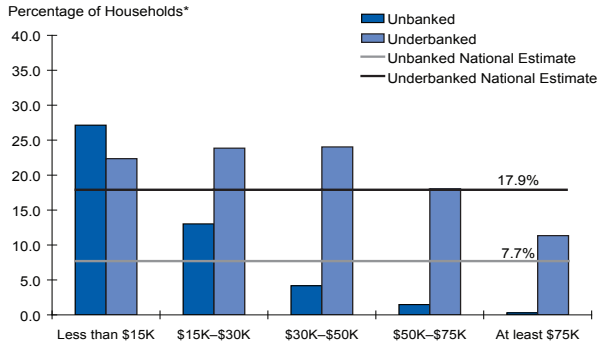
Income and education also have a stronger correlation with unbanked status than with underbanked status (see Figures 6.4 and 6.5). The percentage of unbanked households declines sharply with higher levels of income and education, while the proportion of underbanked households is much more evenly distributed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



* Income data were missing for 15 percent of households. For these households, the percentage of unbanked household is 7.7 percent and the percentage of underbanked households is 11.2 percent (not shown in chart).

Figure 6.5 Comparison of Unbanked and Underbanked Households by Educational Level

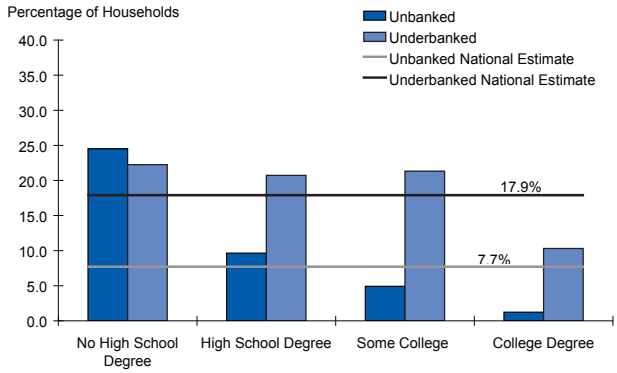


Figure 6.6 Comparison of Unbanked and Underbanked Households by Household Type

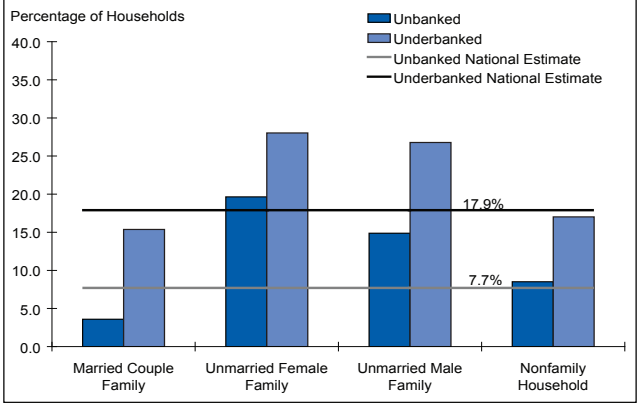
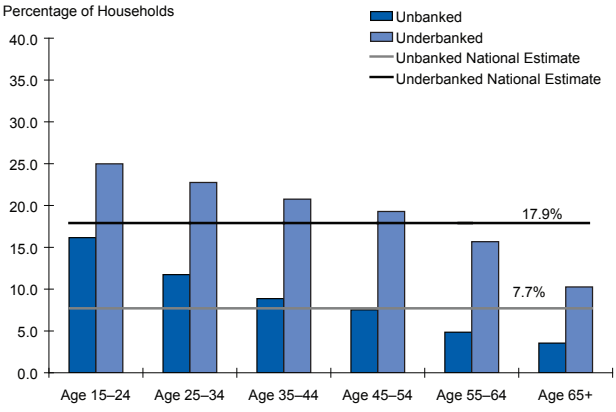


Figure 6.7 Comparison of Unbanked and Underbanked Households by Age



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

	All Households		Unbanked Households			Unbanked Status					
						Previously Banked		Never Banked		Previous Banking Status Unknown	
Household Characteristic	**Number (1000s)**	**Pct of Row Total**	**Number (1000s)**	**Pct of Row Total**	**Pct of Col Total**	**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

	Previously Banked Households	
Last Time Household Had a Bank Account	**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

	Never Banked Households	
Reasons Household is Unbanked	**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[a]	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[a]	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[a]	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.

[a] 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

			Unbanked Status					
	Unbanked Households		Previously Banked		Never Banked		Previous Banking Status Unknown	
Timeframe for Opening an Account	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

			Unbanked Status					
	Unbanked Households		Previously Banked		Never Banked		Previous Banking Status Unknown	
Reasons for Opening an Account	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

			Unbanked Status					
	Unbanked Households		Previously Banked		Never Banked		Previous Banking Status Unknown	
Types of AFS Products Used[a]	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 house-holder, no husband present	2747	100.0	631	23.0	1,007	36.7	698	25.4	132	4.8	279	10.2
Male house-holder, 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 transactiont 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

	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
Type of AFS Product	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

	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
Frequency of AFS Use	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[a]								
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 thepopulation 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-12 Underbanked Households and Their Demographic Characteristics

Household Characteristic	All Households		Banked Households		Underbanked Status						
					Underbanked			Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	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

	Unbanked Households		Unbanked Status					
			Previously Banked		Never Banked		Previous Banking Status Unknown	
Type of Pre-Paid Card	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
Totalb	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Type of Pre-Paid Card	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	20279	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Types of AFS Products Used[a]	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	1450	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	3655	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	7074	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	1648	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	2554	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Type of AFS	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Frequency of AFS Use	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[b]	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Reasons Household Used AFS Instead of Banks	**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[b]	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

	Banked Households		Underbanked Status					
			Underbanked		Not Underbanked		Underbanked Status Unknown	
Main Reason Household Used AFS Credit	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Region	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	1,911	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	1,135	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	3,765	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,445	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	1,754	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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					
					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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,169	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,637	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	Number (1000s)	Pct of Row Tota	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,131	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	1,118	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,473	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	3,141	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	100.00	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	3,749	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	4,596	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	1,445	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	4,958	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,517	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,643	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	207	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	2,322	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	2,128	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**Number (1000s)**	**Pct of Row Total**	**Number (1000s)**	**Pct of Row Total**	**Number (1000s)I**	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,787	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	3,350	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	2,312	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,724	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**Number (1000s)**	**Pct of Row Total**	**Number (1000s)**	**Pct of Row Total**	**Number (1000s)l**	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	4,426	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	2,199	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	2,228	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,737	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,305	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,065	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,570	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	1,413	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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
Household Characteristic	**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	2,134	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 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

[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.

[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 householder/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/apsd/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

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

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 planed 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

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

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

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

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>

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

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