2015

FDIC National Survey of Unbanked and Underbanked Households

Appendix Tables

FDIC

2015

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A.1 Banking Status by Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	127,538	100.0	7.0	19.9	68.0	5.0
Family income						
Less than $15,000	18,046	100.0	25.6	24.3	45.1	4.9
$15,000 to $30,000	21,392	100.0	11.8	23.6	59.5	5.1
$30,000 to $50,000	25,336	100.0	5.0	23.7	66.2	5.1
$50,000 to $75,000	23,003	100.0	1.6	20.2	73.0	5.1
At least $75,000	39,761	100.0	0.5	13.4	81.3	4.9
Education						
No high school diploma	13,802	100.0	23.2	25.9	46.4	4.5
High school diploma	33,239	100.0	9.7	22.2	62.9	5.3
Some college	37,512	100.0	5.5	22.0	67.7	4.8
College degree	42,985	100.0	1.1	14.5	79.1	5.2
Age group						
15 to 24 years	6,648	100.0	13.1	29.4	52.1	5.5
25 to 34 years	21,005	100.0	10.6	24.5	60.8	4.0
35 to 44 years	21,640	100.0	8.9	22.7	63.1	5.3
45 to 54 years	23,773	100.0	6.7	21.1	67.5	4.8
55 to 64 years	23,981	100.0	5.8	18.5	70.9	4.8
65 years or more	30,491	100.0	3.1	13.0	78.1	5.8
Race/Ethnicity						
Black	17,961	100.0	18.2	31.1	45.5	5.2
Hispanic	16,106	100.0	16.2	29.3	48.9	5.6
Asian	6,275	100.0	4.0	21.0	67.2	7.8
White	85,428	100.0	3.1	15.6	76.6	4.7
Other	1,768	100.0	11.1	27.5	56.7	4.6
Disability status						
Disabled, age 25 to 64	11,497	100.0	17.6	28.4	49.7	4.3
Not disabled, age 25 to 64	78,902	100.0	6.5	20.6	68.1	4.8
Not applicable (not age 25 to 64)	37,139	100.0	4.9	15.9	73.4	5.7
Employment status						
Employed	78,152	100.0	5.0	21.4	68.7	5.0
Unemployed	3,869	100.0	23.0	24.8	48.6	3.7
Not in labor force	45,517	100.0	9.2	17.1	68.5	5.3
Homeownership						
Homeowner	80,685	100.0	2.3	15.4	77.4	4.9
Non-homeowner	46,853	100.0	15.2	27.7	51.8	5.3

A.1 Banking Status by Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
Household type						
Married couple	59,549	100.0	3.3	17.6	74.4	4.7
Unmarried female-headed family	15,998	100.0	16.2	29.1	49.6	5.1
Unmarried male-headed family	6,143	100.0	9.8	27.0	57.3	5.8
Female individual	23,474	100.0	6.8	18.1	69.5	5.5
Male individual	22,100	100.0	9.8	19.6	65.5	5.1
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	108,671	100.0	6.1	18.4	70.7	4.8
Foreign-born citizen	9,728	100.0	4.6	25.6	62.9	6.8
Foreign-born non-citizen	9,140	100.0	20.3	32.5	41.2	6.1
Spanish only language spoken						
Spanish is not only language spoken	124,675	100.0	6.5	19.7	68.8	5.0
Spanish is only language spoken	2,863	100.0	31.0	29.1	33.9	6.0
Metropolitan status						
Metropolitan area - principal city	36,531	100.0	10.3	23.2	60.8	5.7
Metropolitan area - balance	54,619	100.0	5.2	17.5	72.0	5.3
Not in metropolitan area	17,895	100.0	7.6	21.4	67.3	3.6
Not identified	18,494	100.0	5.4	19.2	71.2	4.2
Geographic region						
Northeast	22,699	100.0	6.3	19.3	67.9	6.4
Midwest	27,625	100.0	5.7	17.5	72.5	4.3
South	48,382	100.0	8.7	21.6	65.0	4.7
West	28,832	100.0	5.9	19.9	68.9	5.3
Monthly income volatility						
Income was about the same each month	91,549	100.0	5.7	19.1	74.4	0.8
Income varied somewhat from month to month	20,839	100.0	8.7	26.6	64.0	0.6
Income varied a lot from month to month	5,781	100.0	12.9	30.9	55.2	1.0
Unknown	9,370	100.0	12.7	6.3	22.2	58.8

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.2 Distribution of Households by Characteristics and Year, 2011-2015

For all households, column percent

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)
Number of Households (1000s)	120,408	123,750	127,538
Percent of Households	100.0	100.0	100.0
Family income			
Less than $15,000	16.2	15.4	14.1
$15,000 to $30,000	18.3	17.6	16.8
$30,000 to $50,000	20.6	19.8	19.9
$50,000 to $75,000	18.3	18.2	18.0
At least $75,000	26.6	29.0	31.2
Education			
No high school diploma	11.9	11.2	10.8
High school diploma	28.6	27.2	26.1
Some college	28.2	29.1	29.4
College degree	31.2	32.5	33.7
Age group			
15 to 24 years	5.2	5.0	5.2
25 to 34 years	16.9	16.5	16.5
35 to 44 years	17.8	17.3	17.0
45 to 54 years	20.5	19.8	18.6
55 to 64 years	18.3	18.4	18.8
65 years or more	21.3	22.9	23.9
Race/Ethnicity			
Black	13.3	13.6	14.1
Hispanic	11.4	12.1	12.6
Asian	4.1	4.8	4.9
White	69.8	68.1	67.0
Other	1.4	1.4	1.4
Disability status			
Disabled, age 25 to 64	9.1	8.8	9.0
Not disabled, age 25 to 64	64.4	63.3	61.9
Not applicable (not age 25 to 64)	26.5	28.0	29.1
Employment status			
Employed	60.3	61.1	61.3
Unemployed	5.6	4.4	3.0
Not in labor force	34.1	34.5	35.7
Homeownership			
Homeowner	65.7	64.8	63.3
Non-homeowner	34.3	35.2	36.7

A.2 Distribution of Households by Characteristics and Year, 2011-2015

For all households, column percent

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)
Household type			
Married couple	47.8	47.8	46.7
Unmarried female-headed family	12.9	12.8	12.5
Unmarried male-headed family	4.7	5.1	4.8
Female individual	18.0	17.9	18.4
Male individual	16.4	16.4	17.3
Other	0.1	0.1	0.2
Nativity			
U.S.-born	86.5	86.0	85.2
Foreign-born citizen	7.0	7.5	7.6
Foreign-born non-citizen	6.5	6.5	7.2
Spanish only language spoken			
Spanish is not only language spoken	98.0	97.9	97.8
Spanish is only language spoken	2.0	2.1	2.2
Metropolitan status			
Metropolitan area - principal city	27.9	27.9	28.6
Metropolitan area - balance	41.2	41.4	42.8
Not in metropolitan area	15.9	15.6	14.0
Not identified	15.0	15.1	14.5
Geographic region			
Northeast	18.1	17.9	17.8
Midwest	22.3	22.1	21.7
South	37.3	37.8	37.9
West	22.3	22.2	22.6
Monthly income volatility			
Income was about the same each month			71.8
Income varied somewhat from month to month			16.3
Income varied a lot from month to month			4.5
Unknown			7.3

Monthly income volatility is not available in years 2013 and earlier. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.3 Unbanked Rates by Household Characteristics, 2011-2015

For all households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	8.2	7.7	7.0	(6.8, 7.3)	-0.7*	(-1.1, -0.3)
Family income						
Less than $15,000	28.2	27.7	25.6	(24.3, 27.0)	-2.1*	(-3.6, -0.5)
$15,000 to $30,000	11.7	11.4	11.8	(11.1, 12.7)	0.5	(-0.6, 1.6)
$30,000 to $50,000	4.9	5.1	5.0	(4.5, 5.5)	-0.1	(-0.9, 0.7)
$50,000 to $75,000	2.0	1.7	1.6	(1.3, 2.0)	-0.1	(-0.6, 0.3)
At least $75,000	0.4	0.5	0.5	(0.4, 0.6)	-0.1	(-0.3, 0.1)
Education						
No high school diploma	25.8	25.1	23.2	(21.8, 24.6)	-1.9	(-3.8, 0.1)
High school diploma	10.9	10.8	9.7	(9.1, 10.3)	-1.2*	(-2.0, -0.3)
Some college	5.9	5.6	5.5	(5.0, 6.0)	-0.1	(-0.7, 0.6)
College degree	1.1	1.1	1.1	(1.0, 1.4)	0.0	(-0.2, 0.3)
Age group						
15 to 24 years	17.4	15.7	13.1	(11.6, 14.7)	-2.7*	(-5.0, -0.4)
25 to 34 years	12.7	12.5	10.6	(9.9, 11.4)	-1.8*	(-3.0, -0.6)
35 to 44 years	9.3	9.0	8.9	(8.3, 9.7)	-0.1	(-1.1, 1.0)
45 to 54 years	8.1	7.5	6.7	(6.0, 7.4)	-0.9	(-1.8, 0.0)
55 to 64 years	5.5	5.6	5.8	(5.3, 6.4)	0.2	(-0.5, 1.0)
65 years or more	3.9	3.5	3.1	(2.7, 3.5)	-0.4	(-1.0, 0.2)
Race/Ethnicity						
Black	21.4	20.6	18.2	(16.9, 19.5)	-2.4*	(-4.2, -0.6)
Hispanic	20.1	17.9	16.2	(15.1, 17.4)	-1.7*	(-3.4, 0.0)
Asian	2.7	2.2	4.0	(3.1, 5.1)	1.8*	(0.7, 2.9)
White	4.0	3.6	3.1	(2.9, 3.3)	-0.5*	(-0.8, -0.2)
Other	13.0	15.0	11.1	(9.0, 13.6)	-3.9*	(-7.6, -0.2)
Disability status						
Disabled, age 25 to 64	18.9	18.4	17.6	(16.3, 19.0)	-0.8	(-2.6, 1.1)
Not disabled, age 25 to 64	7.4	7.2	6.5	(6.2, 6.9)	-0.7*	(-1.2, -0.2)
Not applicable (not age 25 to 64)	6.5	5.7	4.9	(4.5, 5.3)	-0.8*	(-1.4, -0.2)
Employment status						
Employed	5.3	5.4	5.0	(4.7, 5.3)	-0.5*	(-1.0, 0.0)
Unemployed	22.5	23.0	23.0	(20.4, 25.8)	-0.1	(-3.1, 3.0)
Not in labor force	11.0	9.9	9.2	(8.7, 9.8)	-0.6	(-1.3, 0.0)
Homeownership						
Homeowner	2.8	2.6	2.3	(2.1, 2.5)	-0.2	(-0.5, 0.0)
Non-homeowner	18.5	17.3	15.2	(14.5, 15.9)	-2.1*	(-3.1, -1.1)

A.3 Unbanked Rates by Household Characteristics, 2011-2015

For all households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type						
Married couple	3.7	3.4	3.3	(3.0, 3.6)	-0.1	(-0.5, 0.2)
Unmarried female-headed family	19.1	18.4	16.2	(15.0, 17.4)	-2.2*	(-3.8, -0.6)
Unmarried male-headed family	14.3	13.2	9.8	(8.5, 11.3)	-3.3*	(-5.5, -1.2)
Female individual	7.8	7.4	6.8	(6.2, 7.5)	-0.5	(-1.4, 0.3)
Male individual	11.4	10.7	9.8	(9.1, 10.6)	-0.8	(-1.9, 0.2)
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	7.4	6.9	6.1	(5.8, 6.4)	-0.7*	(-1.1, -0.3)
Foreign-born citizen	5.4	4.7	4.6	(3.8, 5.6)	-0.1	(-1.2, 1.0)
Foreign-born non-citizen	22.2	22.7	20.3	(18.6, 22.0)	-2.5	(-5.0, 0.0)
Spanish only language spoken						
Spanish is not only language spoken	7.6	7.1	6.5	(6.2, 6.8)	-0.7*	(-1.1, -0.3)
Spanish is only language spoken	36.9	34.9	31.0	(27.7, 34.5)	-3.9	(-8.9, 1.0)
Metropolitan status						
Metropolitan area - principal city	12.1	11.4	10.3	(9.6, 11.0)	-1.2*	(-2.1, -0.2)
Metropolitan area - balance	5.6	5.5	5.2	(4.8, 5.7)	-0.3	(-0.8, 0.3)
Not in metropolitan area	9.2	8.5	7.6	(6.9, 8.4)	-0.8	(-1.9, 0.2)
Not identified	7.2	6.4	5.4	(4.8, 6.0)	-1.0*	(-1.9, -0.1)
Geographic region						
Northeast	7.1	6.8	6.3	(5.6, 7.1)	-0.4	(-1.4, 0.5)
Midwest	7.1	6.4	5.7	(5.2, 6.3)	-0.7	(-1.4, 0.1)
South	10.0	9.2	8.7	(8.2, 9.3)	-0.4	(-1.1, 0.2)
West	7.2	7.4	5.9	(5.4, 6.5)	-1.5*	(-2.3, -0.6)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.4 Underbanked Rates by Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	20.0	19.9	(19.5, 20.4)	-0.1	(-0.6, 0.5)
Family income					
Less than $15,000	22.4	24.3	(23.2, 25.5)	2.0*	(0.5, 3.5)
$15,000 to $30,000	25.0	23.6	(22.6, 24.6)	-1.4*	(-2.8, -0.1)
$30,000 to $50,000	23.3	23.7	(22.8, 24.8)	0.5	(-1.0, 1.9)
$50,000 to $75,000	19.8	20.2	(19.3, 21.2)	0.5	(-0.7, 1.6)
At least $75,000	13.6	13.4	(12.8, 14.0)	-0.2	(-1.1, 0.6)
Education					
No high school diploma	24.1	25.9	(24.7, 27.2)	1.8*	(0.1, 3.5)
High school diploma	21.9	22.2	(21.3, 23.0)	0.3	(-0.9, 1.4)
Some college	23.0	22.0	(21.2, 22.8)	-1.1	(-2.2, 0.1)
College degree	14.3	14.5	(13.9, 15.1)	0.2	(-0.6, 1.0)
Age group					
15 to 24 years	30.8	29.4	(27.3, 31.7)	-1.4	(-4.4, 1.6)
25 to 34 years	24.7	24.5	(23.4, 25.6)	-0.2	(-1.8, 1.5)
35 to 44 years	23.8	22.7	(21.7, 23.6)	-1.2	(-2.6, 0.2)
45 to 54 years	21.9	21.1	(20.1, 22.1)	-0.8	(-2.1, 0.4)
55 to 64 years	17.7	18.5	(17.7, 19.5)	0.8	(-0.4, 2.1)
65 years or more	11.6	13.0	(12.4, 13.7)	1.4*	(0.5, 2.4)
Race/Ethnicity					
Black	33.2	31.1	(29.6, 32.7)	-2.0	(-4.1, 0.1)
Hispanic	28.6	29.3	(27.7, 30.8)	0.7	(-1.4, 2.8)
Asian	17.7	21.0	(18.9, 23.3)	3.3*	(0.4, 6.3)
White	15.9	15.6	(15.1, 16.1)	-0.3	(-1.0, 0.4)
Other	25.3	27.5	(24.5, 30.8)	2.2	(-2.3, 6.7)
Disability status					
Disabled, age 25 to 64	28.1	28.4	(27.1, 29.8)	0.3	(-1.6, 2.3)
Not disabled, age 25 to 64	21.1	20.6	(20.0, 21.2)	-0.5	(-1.3, 0.3)
Not applicable (not age 25 to 64)	15.1	15.9	(15.3, 16.6)	0.9	(0.0, 1.8)
Employment status					
Employed	21.7	21.4	(20.8, 22.0)	-0.3	(-1.1, 0.4)
Unemployed	25.3	24.8	(22.3, 27.4)	-0.5	(-3.8, 2.8)
Not in labor force	16.3	17.1	(16.4, 17.7)	0.7	(-0.1, 1.6)
Homeownership					
Homeowner	15.5	15.4	(14.9, 15.9)	-0.1	(-0.8, 0.5)
Non-homeowner	28.2	27.7	(26.9, 28.6)	-0.5	(-1.6, 0.6)

A.4 Underbanked Rates by Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	17.7	17.6	(17.0, 18.2)	-0.2	(-1.0, 0.6)
Unmarried female-headed family	29.2	29.1	(27.8, 30.4)	-0.1	(-2.0, 1.8)
Unmarried male-headed family	28.3	27.0	(25.1, 29.0)	-1.2	(-4.2, 1.8)
Female individual	17.2	18.1	(17.3, 19.0)	0.9	(-0.4, 2.3)
Male individual	20.0	19.6	(18.6, 20.6)	-0.4	(-1.8, 0.9)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	19.1	18.4	(17.9, 18.8)	-0.7*	(-1.3, 0.0)
Foreign-born citizen	24.0	25.6	(23.8, 27.5)	1.7	(-0.8, 4.1)
Foreign-born non-citizen	28.0	32.5	(30.4, 34.6)	4.5*	(1.8, 7.1)
Spanish only language spoken					
Spanish is not only language spoken	19.9	19.7	(19.3, 20.2)	-0.2	(-0.8, 0.4)
Spanish is only language spoken	23.7	29.1	(26.1, 32.4)	5.5*	(0.9, 10.0)
Metropolitan status					
Metropolitan area - principal city	22.3	23.2	(22.3, 24.1)	0.9	(-0.2, 2.1)
Metropolitan area - balance	17.8	17.5	(16.9, 18.2)	-0.3	(-1.1, 0.5)
Not in metropolitan area	21.0	21.4	(20.1, 22.8)	0.5	(-1.3, 2.2)
Not identified	20.8	19.2	(18.0, 20.4)	-1.6*	(-3.1, -0.1)
Geographic region					
Northeast	19.3	19.3	(18.3, 20.3)	0.0	(-1.3, 1.3)
Midwest	16.9	17.5	(16.6, 18.5)	0.6	(-0.6, 1.8)
South	23.5	21.6	(20.9, 22.3)	-1.9*	(-3.0, -0.9)
West	17.6	19.9	(19.1, 20.8)	2.3*	(1.1, 3.5)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.5 Fully Banked Rates by Household Characteristics, 2013-2015
For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	67.0	68.0	(67.5, 68.5)	1.0*	(0.3, 1.7)
Family income					
Less than $15,000	45.2	45.1	(43.7, 46.5)	-0.1	(-1.8, 1.7)
$15,000 to $30,000	57.9	59.5	(58.3, 60.6)	1.5	(-0.1, 3.2)
$30,000 to $50,000	65.7	66.2	(65.1, 67.2)	0.4	(-1.1, 2.0)
$50,000 to $75,000	73.2	73.0	(71.9, 74.1)	-0.2	(-1.6, 1.2)
At least $75,000	81.0	81.3	(80.5, 81.9)	0.3	(-0.7, 1.3)
Education					
No high school diploma	46.3	46.4	(44.8, 48.0)	0.1	(-2.1, 2.3)
High school diploma	61.7	62.9	(61.9, 63.9)	1.2	(-0.2, 2.6)
Some college	66.2	67.7	(66.8, 68.6)	1.5*	(0.2, 2.8)
College degree	79.3	79.1	(78.4, 79.9)	-0.1	(-1.1, 0.9)
Age group					
15 to 24 years	48.8	52.1	(49.7, 54.4)	3.2	(0.0, 6.5)
25 to 34 years	58.3	60.8	(59.5, 62.2)	2.5*	(0.7, 4.4)
35 to 44 years	62.5	63.1	(62.1, 64.2)	0.6	(-0.9, 2.1)
45 to 54 years	65.4	67.5	(66.4, 68.6)	2.1*	(0.6, 3.6)
55 to 64 years	71.7	70.9	(69.8, 71.9)	-0.9	(-2.4, 0.6)
65 years or more	78.2	78.1	(77.3, 78.9)	-0.1	(-1.2, 1.0)
Race/Ethnicity					
Black	40.0	45.5	(43.9, 47.0)	5.5*	(3.3, 7.6)
Hispanic	48.4	48.9	(47.2, 50.6)	0.5	(-1.8, 2.8)
Asian	73.4	67.2	(64.6, 69.7)	-6.3*	(-9.8, -2.8)
White	75.4	76.6	(76.1, 77.2)	1.2*	(0.4, 2.0)
Other	55.2	56.7	(53.2, 60.2)	1.6	(-3.8, 6.9)
Disability status					
Disabled, age 25 to 64	49.0	49.7	(48.2, 51.3)	0.7	(-1.6, 3.0)
Not disabled, age 25 to 64	66.8	68.1	(67.5, 68.8)	1.3*	(0.4, 2.1)
Not applicable (not age 25 to 64)	72.9	73.4	(72.6, 74.2)	0.5	(-0.6, 1.7)
Employment status					
Employed	67.8	68.7	(68.1, 69.4)	0.9*	(0.0, 1.7)
Unemployed	47.8	48.6	(45.7, 51.5)	0.7	(-3.0, 4.4)
Not in labor force	67.9	68.5	(67.7, 69.3)	0.5	(-0.6, 1.6)
Homeownership					
Homeowner	76.7	77.4	(76.8, 78.0)	0.7	(0.0, 1.5)
Non-homeowner	49.2	51.8	(50.9, 52.7)	2.6*	(1.3, 3.9)

A.5 Fully Banked Rates by Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	73.9	74.4	(73.7, 75.2)	0.6	(-0.3, 1.5)
Unmarried female-headed family	47.5	49.6	(48.0, 51.2)	2.1	(0.0, 4.3)
Unmarried male-headed family	53.7	57.3	(54.9, 59.6)	3.6*	(0.2, 6.9)
Female individual	69.4	69.5	(68.5, 70.5)	0.1	(-1.4, 1.6)
Male individual	63.7	65.5	(64.4, 66.7)	1.9*	(0.2, 3.6)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	69.0	70.7	(70.2, 71.3)	1.8*	(1.0, 2.5)
Foreign-born citizen	64.6	62.9	(60.9, 64.9)	-1.7	(-4.3, 1.0)
Foreign-born non-citizen	43.9	41.2	(39.1, 43.2)	-2.7	(-5.5, 0.1)
Spanish only language spoken					
Spanish is not only language spoken	67.6	68.8	(68.3, 69.3)	1.2*	(0.5, 1.9)
Spanish is only language spoken	38.1	33.9	(30.6, 37.3)	-4.2	(-9.2, 0.8)
Metropolitan status					
Metropolitan area - principal city	60.8	60.8	(59.8, 61.9)	0.0	(-1.4, 1.4)
Metropolitan area - balance	71.1	72.0	(71.2, 72.7)	0.9	(-0.1, 1.9)
Not in metropolitan area	66.1	67.3	(65.6, 68.9)	1.2	(-0.7, 3.2)
Not identified	68.1	71.2	(69.9, 72.5)	3.1*	(1.4, 4.8)
Geographic region					
Northeast	68.4	67.9	(66.7, 69.1)	-0.5	(-2.0, 1.0)
Midwest	71.4	72.5	(71.4, 73.5)	1.0	(-0.4, 2.5)
South	62.1	65.0	(64.1, 65.8)	2.9*	(1.7, 4.0)
West	69.6	68.9	(67.7, 69.9)	-0.8	(-2.3, 0.7)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.6 Monthly Income Volatility by Level of Income, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Income was about the same each month (Percent)	Income varied somewhat from month to month (Percent)	Income varied a lot from month to month (Percent)	Unknown (Percent)
All	127,538	100.0	71.8	16.3	4.5	7.3
Family income						
Less than $15,000	18,046	100.0	69.2	14.1	7.5	9.2
$15,000 to $30,000	21,392	100.0	71.1	16.1	4.8	8.0
$30,000 to $50,000	25,336	100.0	71.0	17.5	4.3	7.3
$50,000 to $75,000	23,003	100.0	71.6	17.4	4.0	7.0
At least $75,000	39,761	100.0	74.0	16.1	3.5	6.4

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.7 Banking Status by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	127,538	100.0	7.0	19.9	68.0	5.0
State						
AL	2,130	100.0	12.5	23.9	60.5	3.2
AK	282	100.0	3.5	26.1	65.5	4.8
AZ	2,754	100.0	8.5	18.5	68.3	4.7
AR	1,213	100.0	9.7	22.6	63.1	4.6
CA	14,384	100.0	6.2	19.1	68.2	6.5
CO	2,217	100.0	4.4	19.1	73.8	2.7
CT	1,446	100.0	6.2	14.8	73.3	5.7
DE	386	100.0	4.8	15.4	72.1	7.7
DC	314	100.0	10.8	25.4	60.5	3.3
FL	8,455	100.0	5.9	17.7	68.9	7.5
GA	3,925	100.0	11.9	24.6	60.8	2.8
HI	490	100.0	2.4	17.4	74.2	5.9
ID	620	100.0	3.6	23.1	71.6	1.7
IL	5,082	100.0	7.1	14.3	74.0	4.6
IN	2,697	100.0	4.8	18.2	74.2	2.8
IA	1,328	100.0	4.2	18.2	70.7	6.9
KS	1,163	100.0	7.6	18.3	71.0	3.1
KY	1,815	100.0	9.0	18.2	69.1	3.7
LA	1,884	100.0	14.0	23.8	58.9	3.3
ME	586	100.0	2.3	17.1	76.5	4.1
MD	2,308	100.0	4.8	22.4	68.7	4.1

A.7 Banking Status by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
MA	2,796	100.0	5.7	16.0	71.8	6.5
MI	4,071	100.0	6.0	19.8	70.2	4.0
MN	2,353	100.0	3.4	14.3	79.5	2.8
MS	1,180	100.0	12.6	25.5	59.0	2.9
MO	2,417	100.0	8.5	22.3	65.0	4.2
MT	442	100.0	4.0	13.3	76.7	6.0
NE	746	100.0	5.1	21.1	68.1	5.7
NV	1,212	100.0	8.9	27.3	59.5	4.3
NH	543	100.0	1.8	18.2	76.9	3.0
NJ	3,452	100.0	7.4	15.6	71.3	5.7
NM	806	100.0	9.4	26.9	59.6	4.1
NY	7,986	100.0	8.0	23.8	59.4	8.8
NC	4,018	100.0	7.7	20.6	66.2	5.5
ND	320	100.0	3.0	20.8	71.8	4.4
OH	4,710	100.0	5.8	17.5	71.3	5.3
OK	1,603	100.0	11.0	26.4	60.6	2.0
OR	1,610	100.0	5.1	20.5	67.8	6.6
PA	5,194	100.0	4.7	18.8	72.1	4.4
RI	433	100.0	5.0	16.1	74.5	4.5
SC	1,993	100.0	8.9	23.4	65.1	2.6
SD	332	100.0	4.2	19.8	73.0	3.0
TN	2,863	100.0	10.8	19.2	66.1	4.0
TX	10,291	100.0	9.4	23.7	62.5	4.5
UT	980	100.0	3.9	20.9	73.0	2.2
VT	265	100.0	1.5	12.8	81.3	4.3
VA	3,225	100.0	4.6	19.7	70.8	4.9
WA	2,784	100.0	4.1	20.7	71.9	3.3
WV	779	100.0	8.0	17.5	68.7	5.8
WI	2,405	100.0	3.4	15.6	77.2	3.8
WY	251	100.0	2.4	20.5	73.5	3.6

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.8 Unbanked Rates by State, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	8.2	7.7	7.0	(6.8, 7.3)	-0.7*	(-1.1, -0.3)
State						
AL	10.2	9.2	12.5	(10.3, 15.0)	3.2*	(0.4, 6.1)
AK	5.2	1.9	3.5	(1.8, 6.8)	1.6	(-1.2, 4.4)
AZ	11.6	12.8	8.5	(6.4, 11.2)	-4.2*	(-8.3, -0.2)
AR	12.3	12.3	9.7	(7.4, 12.6)	-2.7	(-6.0, 0.7)
CA	7.8	8.0	6.2	(5.4, 7.1)	-1.8*	(-3.0, -0.5)
CO	5.4	6.4	4.4	(1.7, 10.6)	-2.0	(-6.0, 1.9)
CT	5.3	5.6	6.2	(4.2, 9.1)	0.6	(-2.3, 3.5)
DE	6.7	6.1	4.8	(3.0, 7.5)	-1.3	(-4.0, 1.5)
DC	10.9	11.8	10.8	(9.0, 12.9)	-0.9	(-4.2, 2.3)
FL	7.3	6.2	5.9	(4.8, 7.3)	-0.3	(-2.0, 1.4)
GA	11.5	10.9	11.9	(10.0, 14.1)	1.0	(-1.6, 3.6)
HI	3.8	3.8	2.4	(1.4, 4.1)	-1.4	(-3.6, 0.8)
ID	5.7	5.4	3.6	(2.4, 5.2)	-1.8	(-4.5, 0.9)
IL	7.6	7.4	7.1	(5.8, 8.7)	-0.3	(-2.2, 1.6)
IN	7.8	7.2	4.8	(3.0, 7.4)	-2.5	(-5.3, 0.3)
IA	4.4	4.5	4.2	(2.2, 8.0)	-0.3	(-3.1, 2.5)
KS	7.1	6.0	7.6	(5.6, 10.1)	1.6	(-1.0, 4.1)
KY	9.9	9.7	9.0	(6.7, 12.0)	-0.8	(-4.0, 2.5)
LA	11.5	13.9	14.0	(11.3, 17.3)	0.2	(-3.6, 3.9)
ME	3.7	2.4	2.3	(1.4, 3.7)	-0.1	(-1.5, 1.4)
MD	5.6	4.8	4.8	(3.1, 7.2)	0.0	(-2.4, 2.4)
MA	4.9	5.8	5.7	(4.3, 7.7)	-0.1	(-2.6, 2.5)
MI	7.7	5.7	6.0	(4.7, 7.6)	0.3	(-1.7, 2.2)
MN	4.1	3.6	3.4	(2.3, 5.0)	-0.2	(-2.0, 1.6)
MS	15.1	14.5	12.6	(10.6, 14.8)	-2.0	(-5.6, 1.7)
MO	9.5	8.9	8.5	(6.7, 10.7)	-0.4	(-3.0, 2.1)
MT	4.8	6.6	4.0	(2.6, 5.9)	-2.7	(-6.3, 1.0)
NE	3.7	5.7	5.1	(2.9, 8.7)	-0.6	(-4.0, 2.7)
NV	7.5	7.9	8.9	(6.7, 11.8)	1.0	(-2.0, 4.1)
NH	1.9	2.9	1.8	(1.1, 2.9)	-1.0	(-2.5, 0.4)
NJ	6.6	8.2	7.4	(5.5, 9.8)	-0.8	(-3.6, 2.0)
NM	11.5	10.9	9.4	(7.3, 12.1)	-1.5	(-5.9, 3.0)
NY	9.6	8.5	8.0	(6.9, 9.3)	-0.5	(-2.3, 1.3)
NC	9.3	8.4	7.7	(5.9, 9.9)	-0.8	(-3.1, 1.6)
ND	5.3	2.8	3.0	(1.9, 4.8)	0.2	(-1.7, 2.2)
OH	8.8	7.2	5.8	(4.4, 7.6)	-1.3	(-3.5, 0.8)

A.8 Unbanked Rates by State, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OK	10.9	10.9	11.0	(9.1, 13.2)	0.1	(-3.9, 4.0)
OR	4.3	4.5	5.1	(3.6, 7.1)	0.6	(-1.5, 2.6)
PA	6.1	5.2	4.7	(3.4, 6.6)	-0.5	(-2.5, 1.5)
RI	7.0	6.2	5.0	(3.2, 7.7)	-1.3	(-4.1, 1.6)
SC	9.3	10.5	8.9	(7.2, 11.1)	-1.5	(-4.4, 1.3)
SD	4.4	4.2	4.2	(1.1, 15.0)	0.0	(-5.3, 5.3)
TN	10.9	9.7	10.8	(8.8, 13.2)	1.0	(-2.1, 4.2)
TX	12.8	10.4	9.4	(8.2, 10.6)	-1.1	(-2.9, 0.7)
UT	2.8	3.3	3.9	(2.6, 5.8)	0.6	(-1.6, 2.8)
VT	3.4	3.1	1.5	(0.8, 2.9)	-1.5	(-3.3, 0.2)
VA	6.6	6.5	4.6	(3.3, 6.4)	-1.9	(-4.1, 0.3)
WA	4.5	4.1	4.1	(3.1, 5.5)	0.0	(-1.7, 1.7)
WV	9.5	11.0	8.0	(6.2, 10.2)	-3.0	(-6.6, 0.5)
WI	4.5	4.8	3.4	(2.4, 5.0)	-1.3	(-3.3, 0.6)
WY	5.8	5.6	2.4	(1.5, 4.0)	-3.2*	(-5.3, -1.1)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.9 Underbanked Rates by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	20.0	19.9	(19.5, 20.4)	-0.1	(-0.6, 0.5)
State					
AL	26.4	23.9	(20.5, 27.6)	-2.6	(-7.8, 2.7)
AK	19.3	26.1	(21.2, 31.8)	6.9*	(0.8, 13.0)
AZ	17.6	18.5	(16.0, 21.4)	1.0	(-3.6, 5.5)
AR	25.7	22.6	(19.8, 25.8)	-3.0	(-6.6, 0.5)
CA	17.0	19.1	(17.8, 20.4)	2.0*	(0.2, 3.9)
CO	17.3	19.1	(16.0, 22.6)	1.7	(-2.2, 5.7)
CT	14.4	14.8	(11.7, 18.6)	0.4	(-3.7, 4.5)
DE	18.5	15.4	(12.4, 19.0)	-3.1	(-7.2, 1.0)
DC	24.8	25.4	(22.6, 28.4)	0.6	(-3.7, 4.8)
FL	19.1	17.7	(15.9, 19.6)	-1.4	(-3.9, 1.1)
GA	26.9	24.6	(21.4, 28.0)	-2.4	(-6.6, 1.8)
HI	19.7	17.4	(14.4, 20.8)	-2.3	(-6.5, 1.8)
ID	19.0	23.1	(19.9, 26.8)	4.1	(-0.4, 8.7)
IL	14.6	14.3	(12.5, 16.3)	-0.3	(-2.7, 2.1)
IN	17.6	18.2	(15.1, 21.7)	0.6	(-3.8, 5.0)
IA	14.4	18.2	(15.8, 21.0)	3.8	(-0.1, 7.8)
KS	22.9	18.3	(15.7, 21.3)	-4.5*	(-8.6, -0.5)
KY	23.5	18.2	(14.8, 22.2)	-5.3	(-11.0, 0.3)
LA	24.5	23.8	(20.9, 26.8)	-0.7	(-5.0, 3.5)
ME	19.2	17.1	(14.3, 20.3)	-2.1	(-6.2, 1.9)
MD	23.9	22.4	(19.5, 25.7)	-1.5	(-5.4, 2.5)
MA	17.2	16.0	(13.4, 19.0)	-1.2	(-5.0, 2.6)
MI	18.1	19.8	(16.6, 23.4)	1.7	(-2.4, 5.7)
MN	12.3	14.3	(11.3, 18.0)	2.0	(-1.8, 5.8)
MS	32.8	25.5	(21.7, 29.8)	-7.3*	(-12.5, -2.0)
MO	20.4	22.3	(19.3, 25.5)	1.8	(-2.7, 6.4)
MT	17.0	13.3	(11.5, 15.5)	-3.6	(-8.3, 1.1)
NE	20.1	21.1	(17.7, 25.1)	1.0	(-4.2, 6.2)
NV	24.7	27.3	(23.7, 31.2)	2.6	(-2.4, 7.5)
NH	13.9	18.2	(15.5, 21.2)	4.3*	(0.5, 8.1)
NJ	19.6	15.6	(13.3, 18.3)	-4.0*	(-7.7, -0.3)
NM	22.5	26.9	(23.0, 31.1)	4.4	(-1.2, 10.0)
NY	19.6	23.8	(22.0, 25.6)	4.2*	(1.8, 6.7)
NC	21.5	20.6	(18.2, 23.1)	-0.9	(-4.9, 3.1)
ND	20.0	20.8	(16.1, 26.3)	0.8	(-5.0, 6.5)
OH	20.0	17.5	(15.6, 19.7)	-2.4	(-5.2, 0.4)

A.9 Underbanked Rates by State, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OK	22.2	26.4	(23.3, 29.8)	4.3	(-0.3, 8.8)
OR	17.1	20.5	(17.5, 23.9)	3.4	(-0.6, 7.3)
PA	22.2	18.8	(16.6, 21.3)	-3.4*	(-6.4, -0.4)
RI	14.0	16.1	(12.8, 19.9)	2.0	(-2.5, 6.5)
SC	25.6	23.4	(20.6, 26.5)	-2.2	(-6.4, 1.9)
SD	19.9	19.8	(16.3, 23.8)	-0.1	(-4.8, 4.5)
TN	18.7	19.2	(16.7, 21.9)	0.5	(-2.9, 3.9)
TX	27.4	23.7	(22.1, 25.4)	-3.7*	(-6.2, -1.3)
UT	13.0	20.9	(18.0, 24.2)	7.9*	(3.8, 11.9)
VT	16.2	12.8	(10.7, 15.3)	-3.3*	(-6.6, -0.1)
VA	19.5	19.7	(16.9, 22.7)	0.2	(-3.7, 4.0)
WA	17.2	20.7	(18.0, 23.7)	3.5	(-0.5, 7.5)
WV	19.0	17.5	(14.8, 20.4)	-1.6	(-5.6, 2.4)
WI	10.4	15.6	(12.0, 19.9)	5.1*	(0.6, 9.6)
WY	21.8	20.5	(17.5, 23.8)	-1.3	(-7.2, 4.5)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.10 Fully Banked Rates by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	67.0	68.0	(67.5, 68.5)	1.0*	(0.3, 1.7)
State					
AL	59.1	60.5	(56.4, 64.4)	1.3	(-4.7, 7.3)
AK	70.6	65.5	(60.6, 70.1)	-5.0	(-10.6, 0.5)
AZ	65.1	68.3	(64.4, 71.9)	3.2	(-2.9, 9.2)
AR	58.9	63.1	(58.8, 67.2)	4.2*	(0.1, 8.3)
CA	69.1	68.2	(66.5, 69.9)	-0.9	(-3.1, 1.3)
CO	72.5	73.8	(68.2, 78.8)	1.3	(-4.6, 7.2)
CT	75.2	73.3	(69.3, 76.9)	-1.9	(-6.7, 2.8)
DE	68.1	72.1	(68.5, 75.4)	4.0	(-0.2, 8.3)
DC	58.0	60.5	(57.0, 63.8)	2.5	(-2.2, 7.2)
FL	65.1	68.9	(66.7, 71.0)	3.7*	(0.7, 6.8)
GA	57.5	60.8	(56.8, 64.6)	3.2	(-1.3, 7.8)
HI	70.4	74.2	(70.5, 77.7)	3.8	(-1.3, 8.9)
ID	72.4	71.6	(67.0, 75.8)	-0.8	(-6.1, 4.6)
IL	72.3	74.0	(71.4, 76.4)	1.7	(-1.4, 4.7)
IN	72.1	74.2	(70.6, 77.5)	2.1	(-2.6, 6.8)
IA	75.0	70.7	(64.6, 76.1)	-4.3	(-11.2, 2.6)
KS	68.6	71.0	(67.7, 74.1)	2.4	(-2.0, 6.9)
KY	64.2	69.1	(63.7, 74.1)	4.9	(-2.2, 12.0)
LA	58.3	58.9	(56.2, 61.7)	0.6	(-4.4, 5.6)
ME	74.5	76.5	(72.7, 79.9)	2.1	(-2.5, 6.6)
MD	68.0	68.7	(64.7, 72.4)	0.7	(-4.0, 5.4)
MA	72.3	71.8	(68.4, 74.9)	-0.6	(-5.3, 4.2)
MI	69.0	70.2	(66.6, 73.6)	1.2	(-3.3, 5.7)
MN	81.9	79.5	(75.4, 83.1)	-2.4	(-6.7, 2.0)
MS	49.5	59.0	(55.8, 62.1)	9.5*	(5.4, 13.6)
MO	66.5	65.0	(61.5, 68.4)	-1.5	(-6.4, 3.5)
MT	70.0	76.7	(72.9, 80.1)	6.7*	(0.9, 12.5)
NE	70.6	68.1	(64.5, 71.5)	-2.5	(-7.4, 2.5)
NV	62.1	59.5	(54.9, 63.9)	-2.6	(-8.6, 3.5)
NH	78.1	76.9	(73.6, 79.9)	-1.2	(-5.5, 3.1)
NJ	67.9	71.3	(68.2, 74.2)	3.3	(-0.3, 7.0)
NM	62.1	59.6	(55.0, 64.0)	-2.5	(-8.8, 3.9)
NY	65.2	59.4	(57.2, 61.6)	-5.7*	(-8.6, -2.9)
NC	63.7	66.2	(63.8, 68.5)	2.5	(-1.7, 6.8)
ND	72.8	71.8	(67.6, 75.7)	-1.0	(-6.5, 4.5)
OH	65.0	71.3	(68.3, 74.0)	6.2*	(2.5, 9.9)

A.10 Fully Banked Rates by State, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OK	63.2	60.6	(56.0, 65.1)	-2.5	(-8.9, 3.8)
OR	71.9	67.8	(64.2, 71.2)	-4.1	(-8.8, 0.6)
PA	67.3	72.1	(69.1, 74.9)	4.8*	(1.1, 8.4)
RI	72.6	74.5	(70.4, 78.2)	1.9	(-3.0, 6.9)
SC	61.8	65.1	(62.1, 68.1)	3.3	(-0.7, 7.3)
SD	72.1	73.0	(64.5, 80.1)	0.9	(-7.5, 9.2)
TN	67.8	66.1	(62.3, 69.6)	-1.8	(-6.4, 2.9)
TX	58.9	62.5	(60.4, 64.5)	3.5*	(0.5, 6.5)
UT	81.5	73.0	(69.3, 76.3)	-8.5*	(-13.6, -3.5)
VT	76.8	81.3	(78.4, 83.9)	4.5*	(0.6, 8.5)
VA	66.4	70.8	(66.9, 74.5)	4.4	(-0.1, 8.9)
WA	73.4	71.9	(68.8, 74.8)	-1.6	(-6.2, 3.0)
WV	65.0	68.7	(66.1, 71.2)	3.7	(-0.9, 8.3)
WI	80.7	77.2	(73.0, 80.8)	-3.6	(-8.5, 1.4)
WY	68.0	73.5	(69.1, 77.5)	5.5	(-0.8, 11.8)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.11 Banking Status by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	127,538	100.0	7.0	19.9	68.0	5.0
MSA						
Albuquerque, NM	372	100.0	8.6	21.6	67.1	2.7
Atlanta-Sandy Springs-Roswell, GA~	2,246	100.0	10.1	26.0	61.0	2.9
Austin-Round Rock, TX	686	100.0	8.6	13.3	71.5	6.5
Baltimore-Columbia-Towson, MD	974	100.0	5.9	21.1	66.9	6.1
Baton Rouge, LA	314	100.0	14.3	23.5	55.9	6.3
Billings, MT~	58	100.0	8.6	11.2	79.5	0.8
Birmingham-Hoover, AL	514	100.0	12.3	17.6	63.3	6.7
Boise City, ID	222	100.0	2.6	16.7	79.5	1.3
Boston-Cambridge-Newton, MA-NH~	1,968	100.0	4.3	18.0	72.2	5.5
Bridgeport-Stamford-Norwalk, CT~	365	100.0	2.8	15.2	76.5	5.5
Burlington-South Burlington, VT~	92	100.0	1.7	11.2	83.3	3.8
Charlotte-Concord-Gastonia, NC-SC~	1,100	100.0	7.3	25.1	66.2	1.3
Chicago-Naperville-Elgin, IL-IN-WI	3,707	100.0	8.1	14.3	71.7	6.0
Cincinnati, OH-KY-IN~	829	100.0	7.8	12.2	76.1	3.9
Cleveland-Elyria, OH	924	100.0	11.0	8.5	76.0	4.4
Columbia, SC	419	100.0	10.4	21.1	63.9	4.5
Columbus, OH~	811	100.0	1.4	26.3	67.6	4.7
Dallas-Fort Worth-Arlington, TX~	2,854	100.0	5.5	31.5	60.6	2.3
Denver-Aurora-Lakewood, CO	1,206	100.0	5.2	16.2	75.9	2.7
Detroit-Warren-Dearborn, MI	1,790	100.0	8.0	18.5	70.0	3.4
Fargo, ND-MN	81	100.0	1.8	21.3	75.7	1.2
Grand Rapids-Wyoming, MI~	482	100.0	1.1	17.1	75.8	5.9
Greenville-Anderson-Mauldin, SC~	353	100.0	6.1	27.6	65.3	0.9
Hartford-West Hartford-East Hartford, CT~	483	100.0	9.3	16.3	71.9	2.5
Houston-The Woodlands-Sugar Land, TX~	2,593	100.0	10.4	21.2	60.2	8.2
Indianapolis-Carmel-Anderson, IN~	857	100.0	8.5	21.3	66.4	3.9
Jackson, MS~	241	100.0	12.5	25.4	58.3	3.7
Kansas City, MO-KS~	822	100.0	5.0	22.1	69.1	3.9
Las Vegas-Henderson-Paradise, NV	910	100.0	10.1	29.1	55.1	5.7

A.11 Banking Status by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
Little Rock-North Little Rock-Conway, AR	325	100.0	11.2	25.5	62.7	0.5
Los Angeles-Long Beach-Anaheim, CA	4,843	100.0	8.6	19.7	61.7	10.1
Louisville/Jefferson County, KY-IN~	485	100.0	10.1	17.7	71.6	0.6
Manchester-Nashua, NH~	126	100.0	4.3	21.4	73.5	0.7
Memphis, TN-MS-AR~	521	100.0	17.2	21.0	54.5	7.2
Miami-Fort Lauderdale-West Palm Beach, FL	2,582	100.0	7.4	18.0	65.9	8.7
Milwaukee-Waukesha-West Allis, WI	671	100.0	7.1	14.2	75.4	3.3
Minneapolis-St. Paul-Bloomington, MN-WI~	1,398	100.0	4.5	13.7	77.6	4.1
Nashville-Davidson--Murfreesboro--Franklin, TN~	868	100.0	9.9	16.5	71.2	2.4
New Haven-Milford, CT~	371	100.0	9.2	10.3	68.5	12.0
New Orleans-Metairie, LA~	548	100.0	17.4	16.5	64.8	1.3
New York-Newark-Jersey City, NY-NJ-PA~	8,088	100.0	8.9	21.0	60.8	9.3
Oklahoma City, OK	563	100.0	13.3	26.7	58.6	1.4
Omaha-Council Bluffs, NE-IA	340	100.0	2.9	27.2	63.9	6.0
Orlando-Kissimmee-Sanford, FL	1,030	100.0	4.3	22.8	61.6	11.3
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,415	100.0	4.1	19.0	73.0	3.9
Phoenix-Mesa-Scottsdale, AZ	1,771	100.0	10.6	17.3	65.8	6.3
Pittsburgh, PA	1,100	100.0	7.3	22.7	67.4	2.6
Portland-South Portland, ME~	209	100.0	1.8	17.8	71.7	8.7
Portland-Vancouver-Hillsboro, OR-WA	975	100.0	5.0	18.6	67.4	8.9
Providence-Warwick, RI-MA~	637	100.0	5.7	15.8	68.1	10.4
Richmond, VA~	527	100.0	7.2	10.8	77.2	4.9
Riverside-San Bernardino-Ontario, CA	1,482	100.0	8.2	19.8	68.5	3.5
Sacramento--Roseville--Arden-Arcade, CA	953	100.0	3.5	16.7	76.3	3.5
St. Louis, MO-IL~	1,287	100.0	8.0	16.2	71.5	4.2
Salisbury, MD-DE~	146	100.0	10.7	9.8	75.2	4.3
Salt Lake City, UT~	451	100.0	2.0	21.9	73.6	2.5
San Antonio-New Braunfels, TX	939	100.0	11.3	31.3	54.3	3.1
San Diego-Carlsbad, CA	1,345	100.0	3.1	20.6	68.1	8.1
San Francisco-Oakland-Hayward, CA	1,903	100.0	2.1	16.5	75.7	5.7

A.11 Banking Status by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
Seattle-Tacoma-Bellevue, WA	1,456	100.0	2.6	18.5	75.8	3.1
Sioux Falls, SD	124	100.0	1.9	19.0	74.8	4.2
Tampa-St. Petersburg-Clearwater, FL	1,387	100.0	4.6	16.6	73.4	5.5
Tucson, AZ	421	100.0	5.9	21.5	69.8	2.9
Tulsa, OK	395	100.0	11.3	28.4	58.9	1.5
Urban Honolulu, HI	366	100.0	1.6	18.8	74.2	5.4
Virginia Beach-Norfolk-Newport News, VA-NC~	663	100.0	2.9	29.3	63.4	4.4
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,370	100.0	3.9	21.5	69.7	4.9
Wichita, KS~	256	100.0	12.5	21.4	66.2	-

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.12 Unbanked Rates by MSA, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	8.2	7.7	7.0	(6.8, 7.3)	-0.7*	(-1.1, -0.3)
MSA						
Albuquerque, NM	7.2	11.1	8.6	(5.9, 12.4)	-2.5	(-8.6, 3.5)
Atlanta-Sandy Springs-Roswell, GA~	9.7	9.1	10.1	(7.6, 13.2)	1.0	(-2.7, 4.7)
Austin-Round Rock, TX	10.2	1.3	8.6	(4.7, 15.3)	7.3*	(2.2, 12.4)
Baltimore-Columbia-Towson, MD	7.5	5.3	5.9	(3.5, 9.9)	0.6	(-3.1, 4.4)
Baton Rouge, LA	NA	NA	14.3	(10.4, 19.5)	NA	NA
Billings, MT~	NA	NA	8.6	(3.6, 18.9)	NA	NA
Birmingham-Hoover, AL	12.1	5.7	12.3	(8.2, 18.1)	6.6*	(0.6, 12.7)
Boise City, ID	2.9	6.9	2.6	(0.9, 6.9)	-4.4*	(-8.3, -0.4)
Boston-Cambridge-Newton, MA-NH~	4.2	6.6	4.3	(2.7, 6.8)	-2.3	(-5.3, 0.8)
Bridgeport-Stamford-Norwalk, CT~	1.6	4.0	2.8	(0.8, 9.4)	-1.2	(-4.8, 2.4)
Burlington-South Burlington, VT~	1.7	0.6	1.7	(0.5, 5.0)	1.1	(-0.8, 2.9)
Charlotte-Concord-Gastonia, NC-SC~	8.9	7.7	7.3	(4.4, 12.0)	-0.4	(-5.8, 5.0)
Chicago-Naperville-Elgin, IL-IN-WI	8.6	7.6	8.1	(6.6, 10.0)	0.5	(-1.9, 3.0)
Cincinnati, OH-KY-IN~	10.3	9.0	7.8	(4.3, 13.6)	-1.3	(-7.5, 5.0)
Cleveland-Elyria, OH	8.5	6.2	11.0	(7.5, 15.9)	4.8	(-0.4, 9.9)
Columbia, SC	7.4	12.5	10.4	(5.2, 19.6)	-2.1	(-10.9, 6.6)
Columbus, OH~	8.1	7.8	1.4	(0.3, 5.3)	-6.4*	(-10.9, -1.9)
Dallas-Fort Worth-Arlington, TX~	9.8	8.4	5.5	(3.9, 7.7)	-2.9*	(-5.7, -0.2)
Denver-Aurora-Lakewood, CO	5.2	7.5	5.2	(1.5, 16.4)	-2.3	(-8.4, 3.7)
Detroit-Warren-Dearborn, MI	10.7	8.2	8.0	(5.9, 10.8)	-0.1	(-3.4, 3.2)
Fargo, ND-MN	5.2	6.6	1.8	(0.6, 5.2)	-4.8*	(-9.3, -0.3)
Grand Rapids-Wyoming, MI~	NA	3.5	1.1	(0.1, 7.7)	-2.4	(-5.5, 0.7)
Greenville-Anderson-Mauldin, SC~	NA	NA	6.1	(2.1, 16.4)	NA	NA
Hartford-West Hartford-East Hartford, CT~	5.3	6.4	9.3	(5.5, 15.5)	2.9	(-2.5, 8.3)
Houston-The Woodlands-Sugar Land, TX~	11.9	11.5	10.4	(8.0, 13.4)	-1.1	(-5.0, 2.7)
Indianapolis-Carmel-Anderson, IN~	8.5	11.0	8.5	(4.3, 16.0)	-2.5	(-9.1, 4.1)
Jackson, MS~	NA	NA	12.5	(8.1, 18.9)	NA	NA
Kansas City, MO-KS~	10.0	12.1	5.0	(2.8, 8.6)	-7.1*	(-11.1, -3.2)
Las Vegas-Henderson-Paradise, NV	6.2	6.9	10.1	(7.4, 13.5)	3.2	(-0.4, 6.8)

A.12 Unbanked Rates by MSA, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Little Rock-North Little Rock-Conway, AR	7.8	10.4	11.2	(6.8, 18.0)	0.8	(-7.8, 9.4)
Los Angeles-Long Beach-Anaheim, CA	9.7	9.6	8.6	(7.0, 10.4)	-1.1	(-3.4, 1.2)
Louisville/Jefferson County, KY-IN~	8.4	5.2	10.1	(6.2, 16.0)	4.9	(-0.6, 10.4)
Manchester-Nashua, NH~	NA	NA	4.3	(2.3, 8.1)	NA	NA
Memphis, TN-MS-AR~	11.1	19.5	17.2	(11.4, 25.3)	-2.3	(-11.3, 6.8)
Miami-Fort Lauderdale-West Palm Beach, FL	9.0	7.3	7.4	(5.2, 10.4)	0.1	(-3.2, 3.5)
Milwaukee-Waukesha-West Allis, WI	10.8	7.1	7.1	(4.0, 12.2)	0.0	(-4.8, 4.8)
Minneapolis-St. Paul-Bloomington, MN-WI~	5.2	3.8	4.5	(2.8, 7.3)	0.8	(-1.9, 3.4)
Nashville-Davidson--Murfreesboro--Franklin, TN~	9.5	9.4	9.9	(5.9, 16.1)	0.5	(-7.5, 8.5)
New Haven-Milford, CT~	4.8	7.7	9.2	(5.3, 15.5)	1.5	(-5.8, 8.8)
New Orleans-Metairie, LA~	12.4	13.2	17.4	(11.9, 24.8)	4.2	(-3.4, 11.8)
New York-Newark-Jersey City, NY-NJ-PA~	9.7	9.6	8.9	(7.5, 10.5)	-0.7	(-2.7, 1.2)
Oklahoma City, OK	9.3	8.5	13.3	(9.1, 18.9)	4.8	(-1.7, 11.3)
Omaha-Council Bluffs, NE-IA	4.2	6.5	2.9	(1.3, 6.5)	-3.6	(-7.8, 0.6)
Orlando-Kissimmee-Sanford, FL	7.4	9.9	4.3	(2.0, 8.9)	-5.6*	(-10.5, -0.8)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	7.8	7.0	4.1	(2.6, 6.6)	-2.8*	(-5.4, -0.3)
Phoenix-Mesa-Scottsdale, AZ	10.6	16.3	10.6	(7.6, 14.6)	-5.6*	(-11.2, -0.1)
Pittsburgh, PA	3.4	4.9	7.3	(3.4, 14.9)	2.4	(-3.1, 7.8)
Portland-South Portland, ME~	4.0	1.7	1.8	(0.6, 5.1)	0.1	(-2.2, 2.4)
Portland-Vancouver-Hillsboro, OR-WA	3.1	3.7	5.0	(3.0, 8.2)	1.3	(-2.2, 4.8)
Providence-Warwick, RI-MA~	7.6	5.8	5.7	(3.4, 9.2)	-0.1	(-3.5, 3.3)
Richmond, VA~	6.0	4.0	7.2	(3.3, 15.1)	3.2	(-3.7, 10.1)
Riverside-San Bernardino-Ontario, CA	12.7	9.1	8.2	(5.5, 12.1)	-0.9	(-5.2, 3.4)
Sacramento--Roseville--Arden-Arcade, CA	5.4	5.8	3.5	(1.7, 7.0)	-2.4	(-6.7, 2.0)
St. Louis, MO-IL~	9.7	4.2	8.0	(5.0, 12.5)	3.8	(0.0, 7.6)
Salisbury, MD-DE~	NA	NA	10.7	(4.6, 23.0)	NA	NA
Salt Lake City, UT~	4.4	2.7	2.0	(0.8, 4.9)	-0.7	(-3.2, 1.9)
San Antonio-New Braunfels, TX	15.5	8.1	11.3	(7.3, 16.9)	3.2	(-2.2, 8.6)
San Diego-Carlsbad, CA	4.5	3.4	3.1	(1.4, 6.9)	-0.2	(-3.1, 2.6)
San Francisco-Oakland-Hayward, CA	5.9	5.7	2.1	(1.1, 4.2)	-3.6*	(-6.1, -1.1)

A.12 Unbanked Rates by MSA, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Seattle-Tacoma-Bellevue, WA	4.0	3.5	2.6	(1.4, 4.6)	-0.9	(-3.2, 1.4)
Sioux Falls, SD	5.2	4.8	1.9	(0.4, 9.5)	-2.9	(-6.3, 0.5)
Tampa-St. Peters-burg-Clearwater, FL	6.0	4.9	4.6	(2.7, 7.7)	-0.4	(-3.7, 2.9)
Tucson, AZ	NA	NA	5.9	(2.7, 12.4)	NA	NA
Tulsa, OK	11.7	11.0	11.3	(7.5, 16.6)	0.2	(-6.4, 6.9)
Urban Honolulu, HI	2.8	4.7	1.6	(0.9, 3.0)	-3.1*	(-5.7, -0.5)
Virginia Beach-Nor-folk-Newport News, VA-NC~	5.8	7.8	2.9	(1.3, 6.5)	-4.9*	(-9.4, -0.5)
Washington-Arlington-Al-exandria, DC-VA-MD-WV~	4.6	4.3	3.9	(2.7, 5.6)	-0.4	(-2.2, 1.4)
Wichita, KS~	14.8	10.0	12.5	(8.1, 18.7)	2.5	(-4.3, 9.3)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.13 Underbanked Rates by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	20.0	19.9	(19.5, 20.4)	-0.1	(-0.6, 0.5)
MSA					
Albuquerque, NM	24.4	21.6	(17.4, 26.5)	-2.8	(-10.4, 4.8)
Atlanta-Sandy Springs-Roswell, GA~	27.9	26.0	(22.2, 30.1)	-1.9	(-7.1, 3.3)
Austin-Round Rock, TX	16.6	13.3	(8.2, 21.0)	-3.3	(-11.8, 5.3)
Baltimore-Columbia-Towson, MD	25.4	21.1	(17.0, 26.0)	-4.3	(-9.8, 1.2)
Baton Rouge, LA	NA	23.5	(17.7, 30.5)	NA	NA
Billings, MT~	NA	11.2	(7.3, 16.7)	NA	NA
Birmingham-Hoover, AL	25.1	17.6	(13.5, 22.8)	-7.5	(-16.9, 1.9)
Boise City, ID	16.3	16.7	(12.0, 22.7)	0.4	(-7.0, 7.8)
Boston-Cambridge-Newton, MA-NH~	15.3	18.0	(14.6, 22.0)	2.7	(-1.9, 7.3)
Bridgeport-Stamford-Norwalk, CT~	10.4	15.2	(9.8, 22.8)	4.8	(-2.6, 12.2)
Burlington-South Burlington, VT~	17.3	11.2	(8.0, 15.6)	-6.0*	(-11.5, -0.6)
Charlotte-Concord-Gastonia, NC-SC~	28.3	25.1	(20.1, 30.9)	-3.2	(-10.9, 4.5)
Chicago-Naperville-Elgin, IL-IN-WI	13.5	14.3	(12.2, 16.7)	0.8	(-2.4, 4.0)
Cincinnati, OH-KY-IN~	21.5	12.2	(8.5, 17.2)	-9.3*	(-15.2, -3.4)
Cleveland-Elyria, OH	17.2	8.5	(5.9, 12.1)	-8.7*	(-14.1, -3.3)
Columbia, SC	27.2	21.1	(15.6, 28.0)	-6.0	(-15.8, 3.7)
Columbus, OH~	25.6	26.3	(21.3, 32.1)	0.7	(-6.5, 7.9)
Dallas-Fort Worth-Arlington, TX~	27.3	31.5	(28.1, 35.1)	4.3	(-0.5, 9.0)
Denver-Aurora-Lakewood, CO	16.2	16.2	(12.3, 21.0)	0.0	(-5.4, 5.3)
Detroit-Warren-Dearborn, MI	18.4	18.5	(15.3, 22.2)	0.1	(-4.7, 4.9)
Fargo, ND-MN	21.9	21.3	(15.6, 28.3)	-0.7	(-8.4, 7.1)
Grand Rapids-Wyoming, MI~	13.9	17.1	(11.5, 24.7)	3.3	(-5.8, 12.3)
Greenville-Anderson-Mauldin, SC~	NA	27.6	(20.5, 36.0)	NA	NA
Hartford-West Hartford-East Hartford, CT~	16.6	16.3	(11.2, 23.1)	-0.3	(-7.4, 6.8)
Houston-The Woodlands-Sugar Land, TX~	29.1	21.2	(18.1, 24.6)	-7.9*	(-13.1, -2.7)
Indianapolis-Carmel-Anderson, IN~	18.0	21.3	(15.3, 28.9)	3.2	(-5.0, 11.5)
Jackson, MS~	NA	25.4	(19.6, 32.3)	NA	NA
Kansas City, MO-KS~	19.4	22.1	(17.8, 27.1)	2.7	(-4.5, 9.9)
Las Vegas-Henderson-Paradise, NV	25.0	29.1	(25.1, 33.4)	4.1	(-1.7, 9.9)
Little Rock-North Little Rock-Conway, AR	24.4	25.5	(20.5, 31.4)	1.1	(-7.5, 9.7)

A.13 Underbanked Rates by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Los Angeles-Long Beach-Anaheim, CA	17.5	19.7	(17.3, 22.4)	2.2	(-0.9, 5.2)
Louisville/Jefferson County, KY-IN~	25.8	17.7	(12.5, 24.5)	-8.1	(-17.4, 1.2)
Manchester-Nashua, NH~	NA	21.4	(16.0, 28.1)	NA	NA
Memphis, TN-MS-AR~	24.2	21.0	(15.5, 27.9)	-3.2	(-12.3, 5.9)
Miami-Fort Lauderdale-West Palm Beach, FL	13.9	18.0	(14.7, 21.7)	4.1	(-0.7, 8.9)
Milwaukee-Waukesha-West Allis, WI	10.8	14.2	(10.6, 18.9)	3.4	(-2.1, 8.9)
Minneapolis-St. Paul-Bloomington, MN-WI~	12.6	13.7	(10.3, 18.1)	1.1	(-3.2, 5.5)
Nashville-Davidson--Murfreesboro--Franklin, TN~	18.4	16.5	(12.2, 22.1)	-1.8	(-8.9, 5.3)
New Haven-Milford, CT~	11.2	10.3	(5.8, 17.7)	-0.9	(-8.1, 6.3)
New Orleans-Metairie, LA~	16.7	16.5	(12.5, 21.4)	-0.2	(-8.6, 8.3)
New York-Newark-Jersey City, NY-NJ-PA~	19.5	21.0	(19.4, 22.7)	1.6	(-0.8, 3.9)
Oklahoma City, OK	24.0	26.7	(20.9, 33.5)	2.7	(-5.2, 10.7)
Omaha-Council Bluffs, NE-IA	23.3	27.2	(21.7, 33.5)	3.9	(-4.0, 11.9)
Orlando-Kissimmee-Sanford, FL	25.2	22.8	(17.1, 29.6)	-2.5	(-11.8, 6.9)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	21.7	19.0	(15.8, 22.6)	-2.7	(-7.4, 2.0)
Phoenix-Mesa-Scottsdale, AZ	14.8	17.3	(13.9, 21.3)	2.5	(-2.7, 7.7)
Pittsburgh, PA	22.9	22.7	(17.9, 28.5)	-0.2	(-7.5, 7.1)
Portland-South Portland, ME~	12.8	17.8	(12.7, 24.3)	5.0	(-2.5, 12.6)
Portland-Vancouver-Hillsboro, OR-WA	16.8	18.6	(15.2, 22.6)	1.9	(-3.3, 7.0)
Providence-Warwick, RI-MA~	15.7	15.8	(12.1, 20.4)	0.1	(-5.2, 5.4)
Richmond, VA~	20.3	10.8	(6.1, 18.4)	-9.5*	(-18.0, -1.1)
Riverside-San Bernardino-Ontario, CA	18.4	19.8	(15.7, 24.6)	1.3	(-5.3, 8.0)
Sacramento--Roseville--Arden-Arcade, CA	21.8	16.7	(12.3, 22.4)	-5.1	(-12.3, 2.1)
St. Louis, MO-IL~	19.2	16.2	(12.9, 20.2)	-3.0	(-8.4, 2.5)
Salisbury, MD-DE~	NA	9.8	(5.4, 17.2)	NA	NA
Salt Lake City, UT~	14.3	21.9	(16.8, 27.9)	7.5*	(0.7, 14.4)
San Antonio-New Braunfels, TX	27.6	31.3	(24.9, 38.4)	3.7	(-4.8, 12.1)
San Diego-Carlsbad, CA	18.2	20.6	(16.3, 25.7)	2.4	(-3.1, 7.9)

A.13 Underbanked Rates by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
San Francisco-Oakland-Hayward, CA	12.6	16.5	(13.5, 20.0)	3.8	(-0.6, 8.2)
Seattle-Tacoma-Bellevue, WA	15.7	18.5	(14.9, 22.7)	2.8	(-2.2, 7.7)
Sioux Falls, SD	18.6	19.0	(12.9, 27.2)	0.5	(-9.6, 10.6)
Tampa-St. Petersburg-Clearwater, FL	19.8	16.6	(13.1, 20.8)	-3.3	(-9.3, 2.8)
Tucson, AZ	NA	21.5	(14.1, 31.3)	NA	NA
Tulsa, OK	21.4	28.4	(22.4, 35.3)	7.0	(-1.6, 15.5)
Urban Honolulu, HI	19.7	18.8	(15.3, 22.8)	-0.9	(-6.0, 4.1)
Virginia Beach-Norfolk-Newport News, VA-NC~	28.5	29.3	(22.0, 37.9)	0.8	(-8.9, 10.4)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	19.8	21.5	(19.0, 24.3)	1.7	(-1.6, 5.0)
Wichita, KS~	23.1	21.4	(15.6, 28.6)	-1.8	(-11.2, 7.7)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.14 Fully Banked Rates by MSA, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	67.0	68.0	(67.5, 68.5)	1.0*	(0.3, 1.7)
MSA					
Albuquerque, NM	60.3	67.1	(60.9, 72.7)	6.8	(-2.2, 15.8)
Atlanta-Sandy Springs-Roswell, GA~	57.8	61.0	(56.3, 65.5)	3.2	(-3.0, 9.5)
Austin-Round Rock, TX	77.7	71.5	(64.5, 77.6)	-6.2	(-15.6, 3.3)
Baltimore-Colum-bia-Towson, MD	65.3	66.9	(60.1, 73.0)	1.6	(-5.8, 8.9)
Baton Rouge, LA	NA	55.9	(47.1, 64.3)	NA	NA
Billings, MT~	NA	79.5	(69.9, 86.6)	NA	NA
Birmingham-Hoover, AL	64.0	63.3	(56.9, 69.3)	-0.7	(-10.9, 9.5)
Boise City, ID	74.5	79.5	(73.5, 84.4)	5.0	(-2.9, 12.8)
Boston-Cam-bridge-Newton, MA-NH~	73.9	72.2	(67.7, 76.2)	-1.7	(-7.5, 4.0)
Bridgeport-Stam-ford-Norwalk, CT~	80.1	76.5	(68.8, 82.7)	-3.6	(-11.5, 4.3)
Burlington-South Burl-ington, VT~	77.0	83.3	(78.1, 87.5)	6.3	(-0.7, 13.3)
Charlotte-Con-cord-Gastonia, NC-SC~	61.9	66.2	(60.0, 71.9)	4.3	(-4.7, 13.3)
Chicago-Naperville-El-gin, IL-IN-WI	72.4	71.7	(68.8, 74.4)	-0.7	(-4.8, 3.4)
Cincinnati, OH-KY-IN~	60.9	76.1	(69.7, 81.6)	15.2*	(6.5, 24.0)
Cleveland-Elyria, OH	70.2	76.0	(70.8, 80.6)	5.9	(-1.3, 13.1)
Columbia, SC	59.6	63.9	(55.0, 72.0)	4.4	(-6.5, 15.2)
Columbus, OH~	65.4	67.6	(61.5, 73.2)	2.2	(-6.7, 11.1)
Dallas-Fort Worth-Ar-lington, TX~	60.4	60.6	(56.7, 64.5)	0.2	(-5.5, 5.8)
Denver-Aurora-Lake-wood, CO	73.7	75.9	(67.7, 82.6)	2.3	(-6.4, 10.9)
Detroit-Warren-Dear-born, MI	64.0	70.0	(66.2, 73.6)	6.1*	(0.7, 11.4)
Fargo, ND-MN	70.3	75.7	(68.8, 81.4)	5.4	(-3.7, 14.5)
Grand Rapids-Wyo-ming, MI~	79.1	75.8	(67.5, 82.6)	-3.2	(-13.0, 6.6)
Greenville-Ander-son-Mauldin, SC~	NA	65.3	(56.3, 73.4)	NA	NA
Hartford-West Hart-ford-East Hartford, CT~	73.5	71.9	(63.8, 78.8)	-1.6	(-10.4, 7.2)
Houston-The Wood-lands-Sugar Land, TX~	55.2	60.2	(56.0, 64.3)	5.1	(-0.8, 10.9)
Indianapolis-Carm-el-Anderson, IN~	70.4	66.4	(60.0, 72.2)	-4.0	(-11.6, 3.5)
Jackson, MS~	NA	58.3	(50.5, 65.7)	NA	NA
Kansas City, MO-KS~	65.6	69.1	(63.3, 74.3)	3.4	(-5.1, 11.9)
Las Vegas-Hender-son-Paradise, NV	62.0	55.1	(49.9, 60.2)	-6.9	(-14.2, 0.4)
Little Rock-North Little Rock-Conway, AR	63.9	62.7	(56.3, 68.7)	-1.2	(-10.1, 7.7)

A.14 Fully Banked Rates by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Los Angeles-Long Beach-Anaheim, CA	67.4	61.7	(58.4, 64.8)	-5.8*	(-9.7, -1.9)
Louisville/Jefferson County, KY-IN~	66.2	71.6	(63.7, 78.4)	5.5	(-6.5, 17.5)
Manchester-Nashua, NH~	NA	73.5	(66.5, 79.5)	NA	NA
Memphis, TN-MS-AR~	48.7	54.5	(45.8, 63.0)	5.8	(-6.2, 17.8)
Miami-Fort Lauderdale-West Palm Beach, FL	66.1	65.9	(61.6, 70.0)	-0.2	(-6.2, 5.8)
Milwaukee-Waukesha-West Allis, WI	76.8	75.4	(69.2, 80.7)	-1.4	(-8.9, 6.2)
Minneapolis-St. Paul-Bloomington, MN-WI~	81.5	77.6	(72.6, 82.0)	-3.8	(-9.5, 1.8)
Nashville-Davidson--Murfreesboro--Franklin, TN~	68.5	71.2	(64.0, 77.5)	2.7	(-7.9, 13.4)
New Haven-Milford, CT~	79.0	68.5	(60.4, 75.5)	-10.6*	(-20.3, -0.8)
New Orleans-Metairie, LA~	66.2	64.8	(58.4, 70.7)	-1.5	(-12.0, 9.1)
New York-Newark-Jersey City, NY-NJ-PA~	64.3	60.8	(58.7, 62.9)	-3.5*	(-6.5, -0.5)
Oklahoma City, OK	64.5	58.6	(50.3, 66.4)	-6.0	(-16.4, 4.5)
Omaha-Council Bluffs, NE-IA	66.7	63.9	(57.2, 70.1)	-2.8	(-11.8, 6.1)
Orlando-Kissimmee-Sanford, FL	57.1	61.6	(54.2, 68.6)	4.5	(-5.8, 14.8)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	64.3	73.0	(69.3, 76.4)	8.7*	(3.7, 13.6)
Phoenix-Mesa-Scottsdale, AZ	63.7	65.8	(60.8, 70.4)	2.0	(-4.4, 8.5)
Pittsburgh, PA	69.7	67.4	(61.3, 73.0)	-2.2	(-9.9, 5.4)
Portland-South Portland, ME~	80.1	71.7	(64.6, 77.9)	-8.4	(-17.7, 0.9)
Portland-Vancouver-Hillsboro, OR-WA	74.9	67.4	(62.6, 71.8)	-7.5*	(-14.0, -1.1)
Providence-Warwick, RI-MA~	67.9	68.1	(62.2, 73.5)	0.2	(-6.3, 6.7)
Richmond, VA~	69.8	77.2	(67.7, 84.5)	7.3	(-4.1, 18.7)
Riverside-San Bernardino-Ontario, CA	64.9	68.5	(63.3, 73.3)	3.6	(-3.4, 10.7)
Sacramento--Roseville--Arden-Arcade, CA	71.5	76.3	(69.3, 82.1)	4.8	(-4.0, 13.5)
St. Louis, MO-IL~	72.7	71.5	(66.3, 76.3)	-1.2	(-8.0, 5.7)
Salisbury, MD-DE~	NA	75.2	(58.2, 86.8)	NA	NA
Salt Lake City, UT~	80.8	73.6	(67.5, 79.0)	-7.1	(-14.9, 0.6)
San Antonio-New Braunfels, TX	62.0	54.3	(46.3, 62.2)	-7.6	(-17.6, 2.4)
San Diego-Carlsbad, CA	70.4	68.1	(62.3, 73.4)	-2.2	(-9.3, 4.8)

A.14 Fully Banked Rates by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
San Francisco-Oakland-Hayward, CA	74.3	75.7	(71.5, 79.4)	1.3	(-4.4, 7.1)
Seattle-Tacoma-Bellevue, WA	77.4	75.8	(71.4, 79.8)	-1.5	(-7.2, 4.1)
Sioux Falls, SD	69.3	74.8	(65.0, 82.6)	5.5	(-6.2, 17.1)
Tampa-St. Petersburg-Clearwater, FL	69.9	73.4	(68.5, 77.7)	3.4	(-3.6, 10.5)
Tucson, AZ	NA	69.8	(59.0, 78.8)	NA	NA
Tulsa, OK	66.6	58.9	(51.1, 66.2)	-7.7	(-18.6, 3.2)
Urban Honolulu, HI	68.6	74.2	(69.7, 78.2)	5.5	(-0.5, 11.6)
Virginia Beach-Norfolk-Newport News, VA-NC~	56.8	63.4	(55.7, 70.5)	6.6	(-3.0, 16.2)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	69.4	69.7	(66.3, 72.9)	0.4	(-3.6, 4.3)
Wichita, KS~	63.1	66.2	(57.5, 73.8)	3.0	(-8.8, 14.8)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.15 Likelihood of Opening an Account by Previous Banking Status and Household Characteristics, 2015

For all unbanked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Very likely (Percent)	Somewhat likely (Percent)	Not very likely (Percent)	Not at all likely (Percent)	Unknown (Percent)
All	8,969	100.0	9.5	16.9	18.1	48.6	6.8
Previously banked							
Once had bank account	4,166	100.0	15.3	22.0	19.7	39.8	3.2
Never had bank account	4,644	100.0	4.5	13.0	16.9	57.9	7.7
Unknown	NA	NA	NA	NA	NA	NA	NA
Family income							
Less than $15,000	4,624	100.0	10.8	16.9	16.1	50.4	5.9
$15,000 to $30,000	2,532	100.0	6.7	17.2	20.6	48.5	7.0
$30,000 to $50,000	1,263	100.0	8.1	18.2	21.9	46.9	5.0
$50,000 to $75,000	NA	NA	NA	NA	NA	NA	NA
At least $75,000	NA	NA	NA	NA	NA	NA	NA
Education							
No high school diploma	3,203	100.0	6.5	13.0	20.3	54.8	5.5
High school diploma	3,216	100.0	10.2	19.1	17.8	46.2	6.7
Some college	2,056	100.0	13.1	19.8	16.5	43.7	6.8
College degree	494	100.0	9.6	16.5	13.0	44.6	16.3
Age group							
15 to 24 years	868	100.0	13.6	29.6	20.4	30.1	6.2
25 to 34 years	2,234	100.0	10.8	23.1	17.7	42.9	5.5
35 to 44 years	1,935	100.0	12.0	14.9	19.1	47.3	6.7
45 to 54 years	1,587	100.0	9.2	15.2	17.6	52.5	5.6
55 to 64 years	1,398	100.0	5.8	9.9	19.2	57.6	7.4
65 years or more	947	100.0	3.7	8.0	14.2	62.1	12.0
Race/Ethnicity							
Black	3,262	100.0	12.1	18.3	17.6	44.7	7.3
Hispanic	2,614	100.0	5.2	18.0	21.3	48.9	6.6
Asian	NA	NA	NA	NA	NA	NA	NA
White	2,645	100.0	10.8	14.5	15.8	52.6	6.4
Other	NA	NA	NA	NA	NA	NA	NA
Disability status							
Disabled, age 25 to 64	2,023	100.0	8.8	13.3	16.4	56.1	5.5
Not disabled, age 25 to 64	5,132	100.0	10.2	17.9	19.1	46.3	6.5
Not applicable (not age 25 to 64)	1,814	100.0	8.4	18.3	17.2	46.8	9.2
Employment status							
Employed	3,878	100.0	10.2	17.3	20.7	45.1	6.8
Unemployed	889	100.0	15.0	32.8	14.8	32.6	4.8
Not in labor force	4,202	100.0	7.7	13.3	16.4	55.3	7.3

A.15 Likelihood of Opening an Account by Previous Banking Status and Household Characteristics, 2015

For all unbanked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Very likely (Percent)	Somewhat likely (Percent)	Not very likely (Percent)	Not at all likely (Percent)	Unknown (Percent)
Homeownership							
Homeowner	1,860	100.0	8.1	11.8	16.4	54.5	9.2
Non-homeowner	7,109	100.0	9.9	18.3	18.6	47.1	6.2
Household type							
Married couple	1,964	100.0	8.4	19.1	21.0	46.8	4.6
Unmarried female-headed family	2,586	100.0	12.2	22.1	16.6	44.3	4.8
Unmarried male-headed family	605	100.0	9.3	15.9	14.3	52.5	8.0
Female individual	1,603	100.0	6.6	12.6	16.7	52.3	11.8
Male individual	2,173	100.0	9.3	11.6	19.8	51.9	7.3
Other	NA	NA	NA	NA	NA	NA	NA
Nativity							
U.S.-born	6,668	100.0	10.8	16.6	17.2	48.6	6.8
Foreign-born citizen	NA	NA	NA	NA	NA	NA	NA
Foreign-born non-citizen	1,851	100.0	6.2	15.7	22.1	48.6	7.4
Spanish only language spoken							
Spanish is not only language spoken	8,082	100.0	9.8	17.5	17.9	48.2	6.6
Spanish is only language spoken	887	100.0	7.0	12.1	20.4	52.2	8.4
Metropolitan status							
Metropolitan area - principal city	3,755	100.0	8.1	18.0	21.5	44.9	7.6
Metropolitan area - balance	2,855	100.0	9.1	16.1	16.0	52.1	6.7
Not in metropolitan area	1,364	100.0	14.2	14.8	15.1	49.8	6.2
Not identified	995	100.0	9.7	18.3	15.7	51.3	5.0
Geographic region							
Northeast	1,438	100.0	8.5	18.9	13.6	53.7	5.3
Midwest	1,583	100.0	11.7	18.3	16.0	45.2	8.8
South	4,233	100.0	9.9	16.4	20.5	47.1	6.0
West	1,715	100.0	7.2	15.4	17.9	51.2	8.3
Monthly income volatility							
Income was about the same each month	5,217	100.0	9.1	17.2	18.6	54.1	0.9
Income varied somewhat from month to month	1,814	100.0	11.8	23.4	22.3	41.2	1.3
Income varied a lot from month to month	744	100.0	15.2	17.4	17.5	48.7	1.2
Unknown	1,194	100.0	4.0	5.9	10.0	35.6	44.5

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2015

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
Number of Households (1000s)	8,969	4,166	4,644
Percent of Households	100.0	100.0	100.0
Inconvenient hours (Percent)			
Yes	8.5	10.4	6.9
No	87.9	88.3	90.0
Unknown	3.6	1.3	3.1
Inconvenient locations (Percent)			
Yes	9.0	9.6	8.7
No	86.8	88.8	87.3
Unknown	4.1	1.6	4.0
Account fees too high (Percent)			
Yes	27.7	33.8	23.1
No	67.5	64.5	71.9
Unknown	4.8	1.7	5.0
Account fees unpredictable (Percent)			
Yes	24.0	31.5	17.7
No	70.3	66.2	76.0
Unknown	5.7	2.3	6.3
Banks do not offer needed products or services (Percent)			
Yes	15.4	15.4	15.8
No	79.1	82.0	78.7
Unknown	5.5	2.6	5.5
Do not trust banks (Percent)			
Yes	28.0	28.2	28.3
No	66.4	69.3	65.7
Unknown	5.6	2.6	5.9
Do not have enough money to keep in account (Percent)			
Yes	57.4	59.7	56.9
No	36.8	37.7	36.7
Unknown	5.9	2.7	6.4
Avoiding bank gives more privacy (Percent)			
Yes	28.5	28.6	29.2
No	65.1	68.2	63.9
Unknown	6.4	3.2	6.8
ID, credit, or former bank account problems (Percent)			
Yes	16.4	17.6	15.9
No	76.9	79.8	76.2
Unknown	6.6	2.6	7.9

A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2015

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
Other reason (Percent)			
Yes	13.4	16.1	11.3
No	80.2	81.2	81.4
Unknown	6.4	2.7	7.3
NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.			

A.17 Main Reason Households Were Unbanked by Previous Banking Status, 2015

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
Number of Households (1000s)	8,969	4,166	4,644
Percent of Households	100.0	100.0	100.0
Main reason unbanked			
Inconvenient hours	3.3	4.1	2.7
Inconvenient locations	2.0	2.3	1.8
Account fees too high	9.4	11.6	7.8
Account fees unpredictable	1.9	2.6	1.1
Banks do not offer needed products or services	1.3	0.8	1.7
Do not trust banks	10.9	10.7	11.3
Do not have enough money to keep in account	37.8	39.6	37.3
Avoiding bank gives more privacy	3.4	2.8	4.1
ID, credit, or former bank account problems	5.7	5.6	5.9
Other reason	10.3	12.3	8.8
Unknown	14.0	7.6	17.4
NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.			

A.18 "How Interested Are Banks in Serving Households Like Yours?" by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Very interested (Percent)	Somewhat interested (Percent)	Not at all interested (Percent)	Unknown: Do not know/ Refused (Percent)	Unknown: Dropped out (Percent)
All	127,538	100.0	37.4	39.1	15.8	5.5	2.1
Unbanked and underbanked							
Unbanked	8,969	100.0	8.3	22.6	55.8	9.1	4.2
Banked: Underbanked	25,423	100.0	35.3	44.1	16.6	4.0	-
Banked: Fully banked	86,736	100.0	42.8	41.1	12.0	4.0	-
Banked: Underbanked status unknown	6,410	100.0	13.6	16.3	7.2	26.3	36.6
Family income							
Less than $15,000	18,046	100.0	24.7	35.1	30.2	7.5	2.5
$15,000 to $30,000	21,392	100.0	28.5	39.9	22.1	7.0	2.4
$30,000 to $50,000	25,336	100.0	34.0	42.6	16.3	5.1	2.0
$50,000 to $75,000	23,003	100.0	40.0	41.3	11.9	4.6	2.3
At least $75,000	39,761	100.0	48.7	37.1	7.7	4.6	1.8
Education							
No high school diploma	13,802	100.0	26.0	34.7	29.5	7.5	2.3
High school diploma	33,239	100.0	32.6	39.6	19.6	5.8	2.4
Some college	37,512	100.0	36.1	41.7	15.4	4.7	2.1
College degree	42,985	100.0	46.1	38.0	8.8	5.3	1.9
Age group							
15 to 24 years	6,648	100.0	26.9	44.3	20.9	5.7	2.2
25 to 34 years	21,005	100.0	34.7	41.4	16.4	5.8	1.7
35 to 44 years	21,640	100.0	36.5	39.2	17.0	5.1	2.2
45 to 54 years	23,773	100.0	37.8	40.0	15.4	4.7	2.1
55 to 64 years	23,981	100.0	38.5	39.3	15.7	4.5	2.0
65 years or more	30,491	100.0	41.2	35.6	13.7	7.0	2.5
Race/Ethnicity							
Black	17,961	100.0	29.2	38.0	23.7	6.2	2.9
Hispanic	16,106	100.0	30.3	38.2	23.3	5.3	2.8
Asian	6,275	100.0	38.4	38.1	13.0	8.3	2.3
White	85,428	100.0	40.5	39.7	12.9	5.1	1.8
Other	1,768	100.0	35.7	36.7	18.3	7.3	2.0
Disability status							
Disabled, age 25 to 64	11,497	100.0	27.4	36.1	29.2	5.1	2.2
Not disabled, age 25 to 64	78,902	100.0	38.4	40.5	14.2	5.0	2.0
Not applicable (not age 25 to 64)	37,139	100.0	38.6	37.2	15.0	6.7	2.4
Employment status							
Employed	78,152	100.0	38.5	41.0	13.6	4.9	2.0
Unemployed	3,869	100.0	26.1	42.8	22.9	6.2	2.1
Not in labor force	45,517	100.0	36.5	35.6	19.0	6.5	2.4

A.18 "How Interested Are Banks in Serving Households Like Yours?" by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Very interested (Percent)	Somewhat interested (Percent)	Not at all interested (Percent)	Unknown: Do not know/ Refused (Percent)	Unknown: Dropped out (Percent)
Homeownership							
Homeowner	80,685	100.0	43.1	38.5	11.4	5.1	1.9
Non-homeowner	46,853	100.0	27.7	40.2	23.3	6.2	2.6
Household type							
Married couple	59,549	100.0	44.1	38.4	11.2	4.6	1.8
Unmarried female-headed family	15,998	100.0	28.6	39.7	23.9	5.6	2.2
Unmarried male-headed family	6,143	100.0	30.2	42.1	19.2	5.8	2.8
Female individual	23,474	100.0	34.1	38.9	17.8	6.7	2.6
Male individual	22,100	100.0	31.8	40.1	19.3	6.5	2.4
Other	NA	NA	NA	NA	NA	NA	NA
Nativity							
U.S.-born	108,671	100.0	38.1	39.4	15.3	5.2	2.0
Foreign-born citizen	9,728	100.0	38.3	38.0	15.2	6.0	2.5
Foreign-born non-citizen	9,140	100.0	28.6	37.1	22.7	8.6	3.1
Spanish only language spoken							
Spanish is not only language spoken	124,675	100.0	37.8	39.3	15.5	5.4	2.1
Spanish is only language spoken	2,863	100.0	24.2	33.7	29.0	8.4	4.7
Metropolitan status							
Metropolitan area - principal city	36,531	100.0	33.7	40.1	17.6	6.1	2.5
Metropolitan area - balance	54,619	100.0	38.5	38.8	15.1	5.3	2.3
Not in metropolitan area	17,895	100.0	41.1	37.2	14.5	5.7	1.4
Not identified	18,494	100.0	38.1	40.3	15.3	4.8	1.5
Geographic region							
Northeast	22,699	100.0	34.5	40.2	16.4	6.1	2.8
Midwest	27,625	100.0	39.7	39.3	13.6	6.2	1.1
South	48,382	100.0	38.0	38.4	16.7	4.9	2.0
West	28,832	100.0	36.7	39.4	15.9	5.4	2.7
Monthly income volatility							
Income was about the same each month	91,549	100.0	39.8	40.7	15.3	4.2	-
Income varied somewhat from month to month	20,839	100.0	37.4	42.0	16.8	3.8	-
Income varied a lot from month to month	5,781	100.0	34.0	36.4	25.1	4.5	-
Unknown	9,370	100.0	16.6	19.2	12.5	22.7	29.0

Households recorded as "Unknown: Do not know/Refused" were asked the survey question but did not select a provided response ("very interested," "somewhat interested," or "not at all interested"). Households recorded as "Unknown: Dropped out" dropped out of the survey before being asked this question. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.1 Types of Accounts Owned by Banked Households, 2015

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking and savings (Percent)	Savings only (Percent)	Checking only (Percent)
All	116,137	100.0	75.8	2.0	22.2
Family income					
Less than $15,000	13,082	100.0	46.8	5.7	47.4
$15,000 to $30,000	18,432	100.0	59.4	3.6	37.1
$30,000 to $50,000	23,526	100.0	73.6	1.7	24.7
$50,000 to $75,000	22,203	100.0	82.2	1.1	16.8
At least $75,000	38,893	100.0	90.9	0.7	8.4
Education					
No high school diploma	10,351	100.0	47.7	6.2	46.2
High school diploma	29,362	100.0	66.3	2.8	30.9
Some college	34,780	100.0	77.6	1.5	20.8
College degree	41,643	100.0	87.9	0.7	11.3
Age group					
15 to 24 years	5,585	100.0	73.1	2.4	24.5
25 to 34 years	18,457	100.0	78.2	1.8	20.1
35 to 44 years	19,328	100.0	78.1	1.8	20.1
45 to 54 years	21,781	100.0	77.4	1.8	20.8
55 to 64 years	22,174	100.0	74.4	2.4	23.2
65 years or more	28,811	100.0	73.0	2.0	24.9
Race/Ethnicity					
Black	14,341	100.0	66.4	4.2	29.3
Hispanic	13,209	100.0	64.8	3.4	31.8
Asian	5,865	100.0	80.1	1.1	18.8
White	81,173	100.0	79.0	1.4	19.6
Other	1,548	100.0	69.7	2.5	27.7
Disability status					
Disabled, age 25 to 64	9,298	100.0	53.6	4.9	41.4
Not disabled, age 25 to 64	72,442	100.0	79.9	1.5	18.5
Not applicable (not age 25 to 64)	34,396	100.0	73.0	2.1	24.9
Employment status					
Employed	72,958	100.0	80.4	1.5	18.1
Unemployed	2,919	100.0	65.8	4.7	29.4
Not in labor force	40,259	100.0	68.1	2.7	29.2
Homeownership					
Homeowner	77,375	100.0	81.5	1.3	17.2
Non-homeowner	38,762	100.0	64.4	3.4	32.2

B.1 Types of Accounts Owned by Banked Households, 2015

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking and savings (Percent)	Savings only (Percent)	Checking only (Percent)
Household type					
Married couple	56,516	100.0	83.3	1.1	15.6
Unmarried female-headed family	13,144	100.0	64.3	3.0	32.7
Unmarried male-headed family	5,426	100.0	69.8	2.4	27.9
Female individual	21,375	100.0	70.8	2.5	26.7
Male individual	19,482	100.0	68.8	3.3	27.9
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	99,958	100.0	77.0	2.0	21.1
Foreign-born citizen	9,113	100.0	72.1	1.9	26.0
Foreign-born non-citizen	7,066	100.0	63.5	2.5	34.0
Spanish only language spoken					
Spanish is not only language spoken	114,209	100.0	76.3	1.9	21.8
Spanish is only language spoken	1,928	100.0	45.8	4.5	49.7
Metropolitan status					
Metropolitan area - principal city	31,971	100.0	75.4	2.3	22.3
Metropolitan area - balance	50,725	100.0	79.5	1.3	19.2
Not in metropolitan area	16,241	100.0	66.8	2.7	30.5
Not identified	17,200	100.0	74.1	2.6	23.3
Geographic region					
Northeast	20,757	100.0	76.3	2.1	21.6
Midwest	25,578	100.0	77.9	2.1	20.0
South	43,193	100.0	71.0	2.2	26.8
West	26,609	100.0	81.1	1.5	17.4
Monthly income volatility					
Income was about the same each month	85,594	100.0	76.0	2.0	22.0
Income varied somewhat from month to month	18,854	100.0	77.5	1.9	20.6
Income varied a lot from month to month	4,993	100.0	71.1	2.6	26.2
Unknown	6,696	100.0	71.3	1.7	26.9

Excludes households with missing information on bank account types. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2011-2015

For all banked households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	76.6	76.0	77.8	(77.3, 78.3)	1.7*	(1.1, 2.4)
Family income						
Less than $15,000	53.2	51.5	52.6	(50.9, 54.2)	1.1	(-1.1, 3.2)
$15,000 to $30,000	64.9	62.1	62.9	(61.6, 64.2)	0.8	(-0.8, 2.5)
$30,000 to $50,000	74.6	73.7	75.3	(74.3, 76.3)	1.6*	(0.2, 3.1)
$50,000 to $75,000	83.4	82.3	83.2	(82.4, 84.1)	0.9	(-0.3, 2.1)
At least $75,000	90.9	90.5	91.6	(91.1, 92.1)	1.1*	(0.4, 1.9)
Education						
No high school diploma	54.8	54.4	53.8	(52.1, 55.5)	-0.5	(-2.8, 1.7)
High school diploma	69.6	68.4	69.1	(68.0, 70.1)	0.7	(-0.7, 2.2)
Some college	78.1	76.7	79.2	(78.3, 80.0)	2.4*	(1.4, 3.4)
College degree	87.4	86.8	88.7	(88.1, 89.2)	1.8*	(1.0, 2.7)
Age group						
15 to 24 years	70.8	72.0	75.5	(73.0, 77.9)	3.5*	(0.1, 6.9)
25 to 34 years	77.1	77.6	79.9	(78.6, 81.1)	2.3*	(0.6, 4.0)
35 to 44 years	77.5	77.3	79.9	(78.8, 80.9)	2.6*	(1.0, 4.1)
45 to 54 years	78.3	77.9	79.2	(78.1, 80.3)	1.3	(-0.1, 2.6)
55 to 64 years	77.9	75.7	76.8	(75.8, 77.8)	1.1	(-0.2, 2.5)
65 years or more	74.3	73.6	75.1	(74.2, 75.9)	1.5*	(0.2, 2.8)
Race/Ethnicity						
Black	68.3	67.4	70.7	(69.1, 72.2)	3.3*	(1.4, 5.2)
Hispanic	66.1	66.3	68.2	(66.4, 69.9)	1.9	(-0.6, 4.3)
Asian	80.6	81.2	81.2	(79.1, 83.1)	0.0	(-2.5, 2.5)
White	79.2	78.7	80.4	(79.9, 81.0)	1.7*	(1.0, 2.5)
Other	74.2	67.2	72.3	(68.5, 75.7)	5.1	(-0.9, 11.1)
Disability status						
Disabled, age 25 to 64	61.9	58.4	58.6	(56.6, 60.5)	0.1	(-2.5, 2.8)
Not disabled, age 25 to 64	79.7	79.4	81.5	(80.9, 82.1)	2.1*	(1.3, 2.9)
Not applicable (not age 25 to 64)	73.7	73.3	75.1	(74.3, 75.9)	1.8*	(0.7, 3.0)
Employment status						
Employed	80.5	79.8	81.9	(81.4, 82.4)	2.1*	(1.4, 2.8)
Unemployed	67.4	67.8	70.6	(67.3, 73.6)	2.8	(-1.2, 6.8)
Not in labor force	70.7	70.0	70.8	(70.0, 71.6)	0.8	(-0.3, 1.9)
Homeownership						
Homeowner	81.4	80.9	82.8	(82.2, 83.3)	1.8*	(1.1, 2.5)
Non-homeowner	65.8	65.4	67.8	(66.8, 68.8)	2.4*	(1.1, 3.7)

B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2011-2015

For all banked households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type						
Married couple	83.1	82.7	84.4	(83.8, 85.0)	1.6*	(0.8, 2.5)
Unmarried female-headed family	67.9	67.1	67.3	(65.7, 68.7)	0.2	(-2.0, 2.3)
Unmarried male-headed family	69.2	67.7	72.1	(69.7, 74.5)	4.4*	(1.4, 7.4)
Female individual	71.0	70.6	73.3	(72.4, 74.3)	2.7*	(1.3, 4.2)
Male individual	70.8	69.8	72.1	(70.9, 73.4)	2.3*	(0.6, 4.0)
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	77.5	77.0	78.9	(78.4, 79.4)	1.9*	(1.2, 2.6)
Foreign-born citizen	74.8	73.1	74.0	(72.1, 75.8)	0.9	(-1.4, 3.3)
Foreign-born non-citizen	65.3	65.0	66.0	(63.8, 68.2)	1.0	(-2.1, 4.2)
Spanish only language spoken						
Spanish is not only language spoken	77.0	76.4	78.2	(77.7, 78.7)	1.8*	(1.2, 2.5)
Spanish is only language spoken	52.2	52.6	50.3	(45.8, 54.9)	-2.3	(-8.6, 4.0)
Metropolitan status						
Metropolitan area - principal city	76.8	77.0	77.7	(76.7, 78.7)	0.7	(-0.6, 2.0)
Metropolitan area - balance	79.2	78.8	80.8	(80.2, 81.4)	2.0*	(1.1, 2.9)
Not in metropolitan area	69.8	67.3	69.5	(68.0, 71.0)	2.2*	(0.2, 4.2)
Not identified	76.4	75.7	76.7	(75.2, 78.2)	1.0	(-0.9, 3.0)
Geographic region						
Northeast	79.8	78.2	78.4	(77.1, 79.6)	0.2	(-1.4, 1.7)
Midwest	77.9	78.2	80.0	(78.9, 80.9)	1.7*	(0.5, 3.0)
South	71.4	70.9	73.2	(72.3, 74.1)	2.3*	(1.1, 3.5)
West	81.4	80.8	82.6	(81.7, 83.5)	1.8*	(0.6, 3.0)

Excludes households with missing information on bank account types. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)
All	113,315	100.0	75.5	69.8	27.0	60.4	31.9	1.1
Unbanked and underbanked								
Banked: Underbanked	25,056	100.0	77.0	75.5	32.7	54.8	35.7	0.8
Banked: Fully banked	85,351	100.0	75.2	68.3	25.5	62.5	31.0	1.1
Banked: Underbanked status unknown	2,908	100.0	73.0	65.1	22.3	49.2	26.7	1.7
Family income								
Less than $15,000	12,473	100.0	71.7	56.6	20.9	33.4	19.0	2.8
$15,000 to $30,000	17,896	100.0	77.2	59.8	21.8	39.3	19.6	1.8
$30,000 to $50,000	22,958	100.0	76.6	67.3	24.9	52.1	27.1	0.8
$50,000 to $75,000	21,739	100.0	76.5	72.1	28.1	66.1	34.6	0.7
At least $75,000	38,248	100.0	74.8	79.0	32.0	80.8	43.2	0.5
Education								
No high school diploma	9,844	100.0	76.0	52.8	18.5	24.6	12.7	2.8
High school diploma	28,451	100.0	76.5	63.3	22.2	44.2	21.9	1.4
Some college	34,062	100.0	75.2	71.3	29.0	62.9	33.8	0.9
College degree	40,958	100.0	75.0	77.2	30.6	78.2	41.9	0.6
Age group								
15 to 24 years	5,506	100.0	66.1	78.0	28.0	68.6	51.6	0.3
25 to 34 years	18,235	100.0	67.1	77.2	29.6	73.8	53.3	0.3
35 to 44 years	18,929	100.0	72.0	77.8	31.6	74.0	47.7	0.3
45 to 54 years	21,237	100.0	76.7	77.5	30.2	66.8	34.1	0.6
55 to 64 years	21,676	100.0	78.9	70.2	27.5	58.5	22.0	1.0
65 years or more	27,732	100.0	81.9	51.7	19.0	37.3	9.2	2.7
Race/Ethnicity								
Black	13,905	100.0	74.2	74.1	29.9	49.2	33.0	0.6
Hispanic	12,835	100.0	70.4	70.0	26.3	51.7	34.2	0.7
Asian	5,711	100.0	72.2	67.0	22.8	69.9	34.3	0.4
White	79,378	100.0	76.8	69.2	26.7	63.1	31.2	1.3
Other	1,485	100.0	75.7	72.7	34.0	58.0	32.5	0.8
Disability status								
Disabled, age 25 to 64	8,975	100.0	75.5	68.3	29.2	44.9	22.1	1.5
Not disabled, age 25 to 64	71,102	100.0	73.8	76.4	29.7	70.7	40.5	0.4
Not applicable (not age 25 to 64)	33,238	100.0	79.2	56.1	20.5	42.5	16.2	2.3
Employment status								
Employed	71,556	100.0	73.7	76.1	29.8	70.6	41.1	0.5
Unemployed	2,856	100.0	75.6	76.7	30.2	60.1	32.9	0.5
Not in labor force	38,904	100.0	78.9	57.8	21.5	41.7	14.8	2.2

B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)
Homeownership								
Homeowner	75,565	100.0	78.3	68.6	26.7	62.2	29.4	1.0
Non-homeowner	37,750	100.0	69.9	72.4	27.6	56.8	37.0	1.1
Household type								
Married couple	55,559	100.0	78.4	72.3	29.4	68.4	34.6	0.6
Unmarried female-headed family	12,882	100.0	72.6	74.6	29.2	56.4	33.2	1.0
Unmarried male-headed family	5,245	100.0	73.3	74.9	27.6	55.7	36.9	0.3
Female individual	20,513	100.0	73.6	59.9	23.1	47.7	22.9	2.6
Male individual	18,902	100.0	71.8	68.6	22.5	54.6	31.1	1.0
Other	NA	NA	NA	NA	NA	NA	NA	NA
Nativity								
U.S.-born	97,632	100.0	75.8	70.4	27.7	61.3	32.3	1.1
Foreign-born citizen	8,819	100.0	76.6	63.4	22.3	57.1	28.6	0.8
Foreign-born non-citizen	6,864	100.0	70.5	69.7	23.0	52.2	30.8	0.7
Spanish only language spoken								
Spanish is not only language spoken	111,465	100.0	75.5	70.0	27.1	61.0	32.2	1.1
Spanish is only language spoken	1,850	100.0	77.0	56.3	16.9	25.4	16.9	1.7
Metropolitan status								
Metropolitan area - principal city	31,227	100.0	72.7	73.0	27.9	62.3	35.4	0.9
Metropolitan area - balance	49,508	100.0	74.8	72.2	27.4	65.0	33.9	0.8
Not in metropolitan area	15,769	100.0	80.4	59.4	23.0	46.0	21.9	1.7
Not identified	16,811	100.0	78.4	66.8	27.7	57.1	29.0	1.5
Geographic region								
Northeast	20,234	100.0	75.9	73.5	25.3	60.3	28.4	0.8
Midwest	24,989	100.0	77.6	67.2	24.6	58.4	29.9	1.2
South	42,053	100.0	75.0	67.3	27.7	57.8	32.2	1.2
West	26,038	100.0	74.1	73.5	29.4	66.6	36.1	1.0
Monthly income volatility								
Income was about the same each month	84,922	100.0	74.8	68.6	25.9	59.4	30.1	1.2
Income varied somewhat from month to month	18,800	100.0	78.0	75.2	31.0	66.6	40.6	0.7
Income varied a lot from month to month	4,963	100.0	81.8	73.9	34.5	64.6	38.0	0.8
Unknown	4,630	100.0	72.5	66.7	22.6	49.5	22.4	1.3

Excludes households with missing information on bank account access methods used. Row percents may not sum to 100 because households were asked to select all methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
All	113,315	100.0	28.2	21.0	3.0	36.9	9.5	0.9	0.6
Unbanked and underbanked									
Banked: Underbanked	25,056	100.0	27.8	27.0	3.9	27.6	12.6	0.6	0.5
Banked: Fully banked	85,351	100.0	28.2	19.2	2.7	39.9	8.7	0.9	0.5
Banked: Underbanked status unknown	2,908	100.0	31.5	23.6	2.8	27.6	6.1	1.7	6.7
Family income									
Less than $15,000	12,473	100.0	41.7	25.6	4.6	18.0	7.1	2.7	0.4
$15,000 to $30,000	17,896	100.0	40.5	25.0	3.5	20.8	8.1	1.6	0.6
$30,000 to $50,000	22,958	100.0	32.5	23.8	3.7	29.1	9.7	0.7	0.5
$50,000 to $75,000	21,739	100.0	25.8	19.6	2.5	39.7	11.3	0.5	0.7
At least $75,000	38,248	100.0	16.7	16.9	2.0	53.6	9.7	0.4	0.7
Education									
No high school diploma	9,844	100.0	50.8	26.4	4.2	11.8	4.0	2.5	0.2
High school diploma	28,451	100.0	38.2	24.4	3.6	24.5	7.5	1.2	0.6
Some college	34,062	100.0	25.6	21.5	3.4	36.8	11.6	0.7	0.5
College degree	40,958	100.0	17.9	17.0	1.8	51.5	10.4	0.4	0.9
Age group									
15 to 24 years	5,506	100.0	15.9	24.3	2.1	31.4	25.0	0.3	1.0
25 to 34 years	18,235	100.0	14.3	18.4	2.1	42.6	21.9	0.2	0.5
35 to 44 years	18,929	100.0	16.9	19.7	2.7	45.8	14.3	0.2	0.5
45 to 54 years	21,237	100.0	22.9	23.8	2.9	42.0	7.6	0.4	0.4
55 to 64 years	21,676	100.0	31.7	22.8	3.4	37.3	3.4	0.8	0.8
65 years or more	27,732	100.0	48.7	19.5	3.6	23.8	1.2	2.4	0.8
Race/Ethnicity									
Black	13,905	100.0	30.1	28.2	4.1	25.1	11.3	0.6	0.6
Hispanic	12,835	100.0	29.3	27.0	3.2	27.2	12.6	0.4	0.3
Asian	5,711	100.0	25.5	18.4	1.7	44.4	9.0	0.3	0.8
White	79,378	100.0	27.9	19.0	2.8	40.0	8.6	1.1	0.7
Other	1,485	100.0	25.4	22.9	4.1	33.8	12.5	0.6	0.7
Disability status									
Disabled, age 25 to 64	8,975	100.0	32.4	27.7	5.4	25.9	6.6	1.4	0.5
Not disabled, age 25 to 64	71,102	100.0	20.6	20.5	2.5	43.8	11.9	0.3	0.6
Not applicable (not age 25 to 64)	33,238	100.0	43.3	20.3	3.3	25.0	5.2	2.1	0.8

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
Employment status									
Employed	71,556	100.0	20.6	20.2	2.4	43.3	12.5	0.4	0.6
Unemployed	2,856	100.0	21.4	29.6	1.9	35.3	11.4	0.4	-
Not in labor force	38,904	100.0	42.6	21.9	4.0	25.2	3.7	1.9	0.7
Homeownership									
Homeowner	75,565	100.0	30.2	18.5	2.9	39.8	7.2	0.8	0.7
Non-homeowner	37,750	100.0	24.2	26.2	3.1	31.0	14.0	1.0	0.5
Household type									
Married couple	55,559	100.0	26.2	18.3	2.5	43.4	8.5	0.4	0.6
Unmarried female-headed family	12,882	100.0	25.8	26.4	4.2	30.0	12.4	0.7	0.5
Unmarried male-headed family	5,245	100.0	28.4	26.8	2.9	28.1	12.6	0.3	0.8
Female individual	20,513	100.0	34.8	20.4	3.9	30.4	7.6	2.3	0.6
Male individual	18,902	100.0	28.5	24.4	2.5	31.9	11.1	0.9	0.7
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nativity									
U.S.-born	97,632	100.0	27.5	20.8	3.1	37.3	9.7	0.9	0.6
Foreign-born citizen	8,819	100.0	34.4	18.8	2.4	36.1	6.9	0.7	0.7
Foreign-born non-citizen	6,864	100.0	29.0	27.4	2.3	30.8	9.9	0.4	0.3
Spanish only language spoken									
Spanish is not only language spoken	111,465	100.0	27.8	20.9	2.9	37.2	9.6	0.9	0.6
Spanish is only language spoken	1,850	100.0	49.7	26.6	4.5	13.2	4.8	1.1	-
Metropolitan status									
Metropolitan area - principal city	31,227	100.0	24.6	23.2	2.7	36.9	11.1	0.8	0.7
Metropolitan area - balance	49,508	100.0	24.9	20.6	2.9	40.8	9.5	0.7	0.7
Not in metropolitan area	15,769	100.0	41.5	18.9	3.5	27.4	6.7	1.5	0.4
Not identified	16,811	100.0	31.9	20.2	3.2	34.0	8.9	1.2	0.6
Geographic region									
Northeast	20,234	100.0	27.9	25.5	2.4	35.3	7.4	0.7	0.8
Midwest	24,989	100.0	31.2	19.1	3.1	35.8	9.1	1.1	0.6
South	42,053	100.0	29.7	20.1	3.4	35.5	10.0	1.0	0.4
West	26,038	100.0	23.0	20.8	2.6	41.3	10.7	0.7	1.0

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
Monthly income volatility									
Income was about the same each month	84,922	100.0	28.6	21.1	3.1	37.3	8.7	1.0	0.4
Income varied somewhat from month to month	18,800	100.0	25.3	20.5	2.8	37.4	13.0	0.5	0.6
Income varied a lot from month to month	4,963	100.0	30.2	19.1	2.5	33.7	13.0	0.5	1.1
Unknown	4,630	100.0	30.3	24.8	2.3	30.4	5.7	1.3	5.1

Excludes households with missing information on bank account access methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	32.2	28.2	(27.7, 28.6)	-4.1*	(-4.7, -3.4)
Unbanked and underbanked					
Banked: Underbanked	29.0	27.8	(26.7, 28.9)	-1.3	(-2.6, 0.1)
Banked: Fully banked	33.0	28.2	(27.6, 28.7)	-4.8*	(-5.6, -4.0)
Banked: Underbanked status unknown	38.8	31.5	(28.4, 34.6)	-7.4*	(-11.7, -3.1)
Family income					
Less than $15,000	47.5	41.7	(40.2, 43.1)	-5.8*	(-8.1, -3.6)
$15,000 to $30,000	44.9	40.5	(39.2, 41.9)	-4.4*	(-6.4, -2.4)
$30,000 to $50,000	35.7	32.5	(31.3, 33.7)	-3.3*	(-4.8, -1.7)
$50,000 to $75,000	28.3	25.8	(24.8, 26.9)	-2.5*	(-3.9, -1.0)
At least $75,000	20.1	16.7	(16.1, 17.4)	-3.4*	(-4.3, -2.4)
Education					
No high school diploma	55.6	50.8	(48.9, 52.6)	-4.8*	(-7.3, -2.4)
High school diploma	41.8	38.2	(37.1, 39.3)	-3.6*	(-5.1, -2.2)
Some college	30.2	25.6	(24.7, 26.5)	-4.6*	(-5.9, -3.4)
College degree	21.0	17.9	(17.2, 18.7)	-3.1*	(-4.0, -2.1)
Age group					
15 to 24 years	21.1	15.9	(14.1, 17.9)	-5.2*	(-7.9, -2.4)
25 to 34 years	17.0	14.3	(13.3, 15.3)	-2.8*	(-4.3, -1.3)
35 to 44 years	21.1	16.9	(15.9, 17.9)	-4.2*	(-5.6, -2.9)
45 to 54 years	26.7	22.9	(21.8, 24.0)	-3.8*	(-5.3, -2.3)
55 to 64 years	36.1	31.7	(30.5, 32.8)	-4.4*	(-5.9, -3.0)
65 years or more	54.6	48.7	(47.7, 49.8)	-5.9*	(-7.4, -4.4)
Race/Ethnicity					
Black	33.1	30.1	(28.7, 31.6)	-3.0*	(-5.0, -1.0)
Hispanic	34.0	29.3	(27.8, 30.8)	-4.7*	(-6.9, -2.5)
Asian	29.7	25.5	(23.1, 28.1)	-4.2*	(-7.5, -0.8)
White	32.0	27.9	(27.4, 28.4)	-4.1*	(-4.8, -3.4)
Other	32.0	25.4	(22.1, 29.0)	-6.7*	(-11.9, -1.4)
Disability status					
Disabled, age 25 to 64	35.6	32.4	(30.7, 34.2)	-3.2*	(-5.3, -1.0)
Not disabled, age 25 to 64	24.5	20.6	(20.0, 21.1)	-3.9*	(-4.7, -3.2)
Not applicable (not age 25 to 64)	49.0	43.3	(42.4, 44.2)	-5.7*	(-7.1, -4.4)
Employment status					
Employed	24.7	20.6	(20.0, 21.1)	-4.1*	(-4.9, -3.3)
Unemployed	28.7	21.4	(18.7, 24.5)	-7.3*	(-10.9, -3.6)
Not in labor force	47.1	42.6	(41.7, 43.6)	-4.4*	(-5.7, -3.1)
Homeownership					
Homeowner	34.1	30.2	(29.6, 30.7)	-3.9*	(-4.7, -3.1)
Non-homeowner	28.2	24.2	(23.3, 25.0)	-4.0*	(-5.3, -2.8)

B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	30.4	26.2	(25.6, 26.9)	-4.2*	(-5.1, -3.2)
Unmarried female-headed family	30.2	25.8	(24.4, 27.3)	-4.3*	(-6.2, -2.5)
Unmarried male-headed family	34.1	28.4	(26.2, 30.8)	-5.7*	(-8.8, -2.5)
Female individual	38.4	34.8	(33.6, 36.0)	-3.6*	(-5.4, -1.9)
Male individual	32.2	28.5	(27.3, 29.6)	-3.7*	(-5.5, -2.0)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	31.6	27.5	(27.0, 28.0)	-4.1*	(-4.8, -3.4)
Foreign-born citizen	37.0	34.4	(32.4, 36.4)	-2.6	(-5.3, 0.2)
Foreign-born non-citizen	35.1	29.0	(26.9, 31.1)	-6.2*	(-9.2, -3.1)
Spanish only language spoken					
Spanish is not only language spoken	31.9	27.8	(27.3, 28.3)	-4.1*	(-4.7, -3.4)
Spanish is only language spoken	54.3	49.7	(45.4, 54.0)	-4.6	(-10.3, 1.2)
Metropolitan status					
Metropolitan area - principal city	28.9	24.6	(23.7, 25.5)	-4.3*	(-5.7, -3.0)
Metropolitan area - balance	29.1	24.9	(24.3, 25.6)	-4.2*	(-5.2, -3.1)
Not in metropolitan area	44.9	41.5	(39.9, 43.1)	-3.3*	(-5.6, -1.1)
Not identified	34.0	31.9	(30.4, 33.4)	-2.2*	(-4.1, -0.3)
Geographic region					
Northeast	32.9	27.9	(26.8, 29.1)	-5.0*	(-6.7, -3.4)
Midwest	35.6	31.2	(30.1, 32.3)	-4.4*	(-5.8, -3.0)
South	33.3	29.7	(28.8, 30.5)	-3.6*	(-4.9, -2.4)
West	26.4	23.0	(22.1, 24.0)	-3.4*	(-4.8, -2.0)

Excludes households with missing information on bank account access methods used. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	24.4	21.0	(20.5, 21.5)	-3.4*	(-4.0, -2.7)
Unbanked and underbanked					
Banked: Underbanked	29.5	27.0	(26.0, 28.1)	-2.4*	(-3.9, -0.9)
Banked: Fully banked	23.0	19.2	(18.7, 19.7)	-3.8*	(-4.5, -3.1)
Banked: Underbanked status unknown	21.2	23.6	(21.0, 26.5)	2.4	(-1.6, 6.4)
Family income					
Less than $15,000	27.1	25.6	(24.2, 27.0)	-1.5	(-3.4, 0.5)
$15,000 to $30,000	26.3	25.0	(23.8, 26.1)	-1.4	(-3.0, 0.3)
$30,000 to $50,000	26.3	23.8	(22.8, 24.8)	-2.5*	(-3.8, -1.1)
$50,000 to $75,000	24.0	19.6	(18.6, 20.6)	-4.4*	(-5.8, -3.0)
At least $75,000	21.4	16.9	(16.1, 17.6)	-4.5*	(-5.6, -3.5)
Education					
No high school diploma	26.9	26.4	(24.6, 28.3)	-0.5	(-3.1, 2.1)
High school diploma	27.5	24.4	(23.4, 25.3)	-3.1*	(-4.4, -1.8)
Some college	24.7	21.5	(20.8, 22.3)	-3.2*	(-4.3, -2.1)
College degree	21.1	17.0	(16.3, 17.7)	-4.1*	(-5.2, -3.1)
Age group					
15 to 24 years	27.4	24.3	(22.1, 26.7)	-3.1	(-6.3, 0.1)
25 to 34 years	23.5	18.4	(17.4, 19.5)	-5.1*	(-6.6, -3.6)
35 to 44 years	24.5	19.7	(18.7, 20.7)	-4.8*	(-6.3, -3.2)
45 to 54 years	27.5	23.8	(22.7, 24.9)	-3.7*	(-5.2, -2.1)
55 to 64 years	25.9	22.8	(21.6, 23.9)	-3.2*	(-4.7, -1.6)
65 years or more	20.4	19.5	(18.6, 20.4)	-0.9	(-2.0, 0.3)
Race/Ethnicity					
Black	31.6	28.2	(26.6, 29.8)	-3.4*	(-5.6, -1.2)
Hispanic	29.8	27.0	(25.4, 28.7)	-2.8*	(-5.2, -0.5)
Asian	21.6	18.4	(16.3, 20.6)	-3.2*	(-6.2, -0.2)
White	22.5	19.0	(18.4, 19.5)	-3.5*	(-4.2, -2.8)
Other	29.5	22.9	(19.7, 26.4)	-6.6*	(-11.7, -1.6)
Disability status					
Disabled, age 25 to 64	29.3	27.7	(26.1, 29.4)	-1.6	(-3.9, 0.8)
Not disabled, age 25 to 64	25.0	20.5	(19.9, 21.1)	-4.5*	(-5.3, -3.7)
Not applicable (not age 25 to 64)	21.5	20.3	(19.5, 21.1)	-1.2*	(-2.3, -0.2)
Employment status					
Employed	24.8	20.2	(19.6, 20.8)	-4.6*	(-5.4, -3.8)
Unemployed	27.5	29.6	(26.4, 33.0)	2.1	(-1.9, 6.2)
Not in labor force	23.2	21.9	(21.1, 22.7)	-1.3*	(-2.3, -0.3)
Homeownership					
Homeowner	22.0	18.5	(17.9, 19.0)	-3.6*	(-4.3, -2.9)
Non-homeowner	29.5	26.2	(25.2, 27.1)	-3.3*	(-4.5, -2.1)

B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	21.8	18.3	(17.7, 19.0)	-3.4*	(-4.3, -2.5)
Unmarried female-headed family	31.6	26.4	(25.0, 27.7)	-5.3*	(-7.1, -3.4)
Unmarried male-headed family	30.0	26.8	(24.5, 29.3)	-3.2	(-6.5, 0.0)
Female individual	22.5	20.4	(19.3, 21.5)	-2.1*	(-3.5, -0.8)
Male individual	28.0	24.4	(23.3, 25.6)	-3.5*	(-5.1, -2.0)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	24.1	20.8	(20.3, 21.3)	-3.3*	(-4.0, -2.6)
Foreign-born citizen	24.6	18.8	(17.2, 20.4)	-5.8*	(-8.3, -3.4)
Foreign-born non-citizen	28.2	27.4	(25.3, 29.6)	-0.8	(-3.8, 2.2)
Spanish only language spoken					
Spanish is not only language spoken	24.3	20.9	(20.4, 21.4)	-3.4*	(-4.0, -2.7)
Spanish is only language spoken	28.5	26.6	(23.0, 30.6)	-1.9	(-7.4, 3.7)
Metropolitan status					
Metropolitan area - principal city	26.8	23.2	(22.2, 24.2)	-3.6*	(-4.8, -2.3)
Metropolitan area - balance	23.6	20.6	(19.9, 21.3)	-3.0*	(-3.9, -2.1)
Not in metropolitan area	22.7	18.9	(17.7, 20.2)	-3.8*	(-5.5, -2.1)
Not identified	24.0	20.2	(19.0, 21.5)	-3.8*	(-5.3, -2.3)
Geographic region					
Northeast	29.5	25.5	(24.4, 26.7)	-4.0*	(-5.6, -2.4)
Midwest	22.1	19.1	(18.2, 20.1)	-2.9*	(-4.1, -1.7)
South	23.2	20.1	(19.4, 20.9)	-3.1*	(-4.2, -2.0)
West	24.5	20.8	(19.9, 21.7)	-3.7*	(-5.1, -2.2)

Excludes households with missing information on bank account access methods used. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	3.3	3.0	(2.8, 3.1)	-0.4*	(-0.6, -0.1)
Unbanked and underbanked					
Banked: Underbanked	4.6	3.9	(3.5, 4.4)	-0.6*	(-1.3, 0.0)
Banked: Fully banked	3.0	2.7	(2.5, 2.9)	-0.3*	(-0.5, 0.0)
Banked: Underbanked status unknown	2.8	2.8	(1.9, 4.1)	0.0	(-1.4, 1.4)
Family income					
Less than $15,000	4.2	4.6	(4.0, 5.3)	0.4	(-0.4, 1.2)
$15,000 to $30,000	4.4	3.5	(3.0, 4.0)	-0.9*	(-1.6, -0.3)
$30,000 to $50,000	3.7	3.7	(3.3, 4.2)	0.0	(-0.6, 0.6)
$50,000 to $75,000	3.1	2.5	(2.2, 2.9)	-0.5*	(-1.0, 0.0)
At least $75,000	2.3	2.0	(1.8, 2.2)	-0.3	(-0.7, 0.0)
Education					
No high school diploma	4.0	4.2	(3.6, 4.9)	0.2	(-0.7, 1.1)
High school diploma	3.8	3.6	(3.3, 4.1)	-0.2	(-0.7, 0.3)
Some college	3.6	3.4	(3.1, 3.8)	-0.2	(-0.7, 0.3)
College degree	2.5	1.8	(1.6, 2.1)	-0.7*	(-1.0, -0.4)
Age group					
15 to 24 years	2.9	2.1	(1.4, 3.1)	-0.8	(-2.0, 0.3)
25 to 34 years	3.1	2.1	(1.8, 2.6)	-0.9*	(-1.5, -0.4)
35 to 44 years	3.0	2.7	(2.3, 3.1)	-0.3	(-0.8, 0.2)
45 to 54 years	3.2	2.9	(2.5, 3.4)	-0.3	(-0.9, 0.3)
55 to 64 years	3.5	3.4	(3.0, 3.8)	-0.1	(-0.6, 0.5)
65 years or more	3.8	3.6	(3.2, 4.0)	-0.2	(-0.8, 0.4)
Race/Ethnicity					
Black	4.8	4.1	(3.5, 4.8)	-0.6	(-1.5, 0.2)
Hispanic	3.6	3.2	(2.6, 3.9)	-0.4	(-1.3, 0.4)
Asian	1.5	1.7	(1.1, 2.7)	0.2	(-0.7, 1.1)
White	3.2	2.8	(2.6, 3.0)	-0.4*	(-0.6, -0.1)
Other	3.8	4.1	(2.6, 6.3)	0.3	(-2.2, 2.8)
Disability status					
Disabled, age 25 to 64	5.3	5.4	(4.6, 6.2)	0.1	(-1.0, 1.1)
Not disabled, age 25 to 64	2.9	2.5	(2.3, 2.7)	-0.4*	(-0.7, -0.2)
Not applicable (not age 25 to 64)	3.6	3.3	(3.0, 3.7)	-0.3	(-0.8, 0.2)
Employment status					
Employed	3.0	2.4	(2.2, 2.7)	-0.6*	(-0.9, -0.3)
Unemployed	3.6	1.9	(1.1, 3.2)	-1.7*	(-3.2, -0.3)
Not in labor force	3.9	4.0	(3.7, 4.3)	0.1	(-0.3, 0.6)
Homeownership					
Homeowner	3.0	2.9	(2.7, 3.1)	-0.1	(-0.4, 0.2)
Non-homeowner	4.0	3.1	(2.8, 3.5)	-0.8*	(-1.3, -0.4)

B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	2.7	2.5	(2.3, 2.7)	-0.2	(-0.5, 0.1)
Unmarried female-headed family	4.5	4.2	(3.7, 4.9)	-0.2	(-1.1, 0.6)
Unmarried male-headed family	2.6	2.9	(2.1, 3.9)	0.3	(-0.9, 1.4)
Female individual	4.9	3.9	(3.5, 4.4)	-1.0*	(-1.7, -0.3)
Male individual	2.8	2.5	(2.1, 2.9)	-0.4	(-1.0, 0.2)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	3.4	3.1	(2.9, 3.3)	-0.4*	(-0.6, -0.1)
Foreign-born citizen	2.8	2.4	(1.9, 3.1)	-0.4	(-1.2, 0.5)
Foreign-born non-citizen	2.4	2.3	(1.7, 3.1)	-0.1	(-1.1, 0.9)
Spanish only language spoken					
Spanish is not only language spoken	3.3	2.9	(2.8, 3.1)	-0.4*	(-0.6, -0.1)
Spanish is only language spoken	3.5	4.5	(3.0, 6.8)	1.1	(-1.3, 3.4)
Metropolitan status					
Metropolitan area - principal city	3.4	2.7	(2.4, 3.1)	-0.7*	(-1.2, -0.2)
Metropolitan area - balance	3.0	2.9	(2.6, 3.1)	-0.1	(-0.5, 0.3)
Not in metropolitan area	3.9	3.5	(3.1, 4.0)	-0.4	(-1.1, 0.3)
Not identified	3.4	3.2	(2.8, 3.7)	-0.2	(-0.9, 0.4)
Geographic region					
Northeast	2.8	2.4	(2.1, 2.8)	-0.4	(-0.9, 0.2)
Midwest	3.1	3.1	(2.7, 3.5)	-0.1	(-0.6, 0.5)
South	3.9	3.4	(3.1, 3.7)	-0.5*	(-1.0, -0.1)
West	2.9	2.6	(2.2, 2.9)	-0.3	(-0.9, 0.2)

Excludes households with missing information on bank account access methods used. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	32.9	36.9	(36.3, 37.4)	4.0*	(3.3, 4.7)
Unbanked and underbanked					
Banked: Underbanked	26.6	27.6	(26.6, 28.6)	1.0	(-0.4, 2.4)
Banked: Fully banked	35.1	39.9	(39.3, 40.5)	4.8*	(4.0, 5.6)
Banked: Underbanked status unknown	23.5	27.6	(24.9, 30.5)	4.0	(0.0, 8.1)
Family income					
Less than $15,000	14.5	18.0	(16.7, 19.4)	3.5*	(1.7, 5.3)
$15,000 to $30,000	17.3	20.8	(19.7, 21.9)	3.5*	(2.0, 4.9)
$30,000 to $50,000	26.7	29.1	(28.0, 30.2)	2.4*	(0.9, 3.8)
$50,000 to $75,000	36.8	39.7	(38.5, 40.8)	2.8*	(1.4, 4.2)
At least $75,000	49.4	53.6	(52.6, 54.6)	4.2*	(3.0, 5.5)
Education					
No high school diploma	8.8	11.8	(10.6, 13.2)	3.0*	(1.5, 4.6)
High school diploma	21.0	24.5	(23.7, 25.3)	3.5*	(2.4, 4.7)
Some college	32.5	36.8	(35.8, 37.8)	4.2*	(3.0, 5.5)
College degree	48.0	51.5	(50.6, 52.5)	3.5*	(2.3, 4.7)
Age group					
15 to 24 years	27.8	31.4	(28.9, 33.9)	3.6*	(0.2, 7.0)
25 to 34 years	42.5	42.6	(41.2, 44.0)	0.1	(-1.6, 1.8)
35 to 44 years	41.5	45.8	(44.5, 47.1)	4.3*	(2.5, 6.0)
45 to 54 years	37.7	42.0	(40.8, 43.1)	4.3*	(2.7, 5.9)
55 to 64 years	31.6	37.3	(36.0, 38.6)	5.7*	(4.1, 7.4)
65 years or more	17.8	23.8	(22.9, 24.6)	5.9*	(4.9, 7.0)
Race/Ethnicity					
Black	21.3	25.1	(23.7, 26.5)	3.7*	(1.8, 5.7)
Hispanic	23.0	27.2	(25.5, 29.0)	4.2*	(2.1, 6.3)
Asian	40.2	44.4	(41.8, 47.0)	4.1*	(0.6, 7.7)
White	35.8	40.0	(39.4, 40.6)	4.2*	(3.4, 5.0)
Other	29.4	33.8	(29.6, 38.3)	4.4	(-1.5, 10.3)
Disability status					
Disabled, age 25 to 64	24.8	25.9	(24.3, 27.7)	1.1	(-1.0, 3.3)
Not disabled, age 25 to 64	39.7	43.8	(43.1, 44.5)	4.1*	(3.2, 5.0)
Not applicable (not age 25 to 64)	19.5	25.0	(24.2, 25.9)	5.5*	(4.5, 6.6)
Employment status					
Employed	38.9	43.3	(42.6, 43.9)	4.3*	(3.4, 5.2)
Unemployed	31.1	35.3	(32.4, 38.3)	4.2*	(0.4, 8.0)
Not in labor force	21.5	25.2	(24.4, 26.0)	3.7*	(2.8, 4.6)
Homeownership					
Homeowner	35.4	39.8	(39.1, 40.4)	4.4*	(3.5, 5.2)
Non-homeowner	27.4	31.0	(30.2, 31.9)	3.6*	(2.4, 4.8)

B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	39.1	43.4	(42.6, 44.2)	4.3*	(3.3, 5.3)
Unmarried female-headed family	24.9	30.0	(28.6, 31.5)	5.0*	(2.9, 7.1)
Unmarried male-headed family	23.3	28.1	(25.9, 30.4)	4.8*	(1.5, 8.1)
Female individual	26.7	30.4	(29.3, 31.5)	3.7*	(2.0, 5.3)
Male individual	28.4	31.9	(30.7, 33.1)	3.5*	(1.6, 5.3)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	33.6	37.3	(36.8, 37.9)	3.8*	(3.0, 4.5)
Foreign-born citizen	30.0	36.1	(34.2, 38.1)	6.2*	(3.7, 8.7)
Foreign-born non-citizen	26.0	30.8	(28.6, 33.1)	4.8*	(1.9, 7.7)
Spanish only language spoken					
Spanish is not only language spoken	33.2	37.2	(36.7, 37.8)	4.0*	(3.3, 4.7)
Spanish is only language spoken	8.6	13.2	(10.5, 16.4)	4.6*	(1.0, 8.1)
Metropolitan status					
Metropolitan area - principal city	32.9	36.9	(35.9, 38.0)	4.1*	(2.6, 5.5)
Metropolitan area - balance	37.0	40.8	(40.0, 41.6)	3.8*	(2.6, 4.9)
Not in metropolitan area	23.2	27.4	(25.9, 29.0)	4.2*	(2.3, 6.2)
Not identified	31.1	34.0	(32.7, 35.3)	2.8*	(1.1, 4.5)
Geographic region					
Northeast	29.4	35.3	(34.0, 36.5)	5.8*	(4.2, 7.4)
Midwest	33.1	35.8	(34.8, 36.8)	2.7*	(1.2, 4.1)
South	31.4	35.5	(34.7, 36.3)	4.1*	(3.0, 5.2)
West	37.9	41.3	(40.1, 42.6)	3.4*	(1.8, 5.1)

Excludes households with missing information on bank account access methods used. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	5.7	9.5	(9.2, 9.8)	3.8*	(3.4, 4.2)
Unbanked and underbanked					
Banked: Underbanked	9.5	12.6	(11.8, 13.4)	3.1*	(2.1, 4.2)
Banked: Fully banked	4.7	8.7	(8.3, 9.0)	4.0*	(3.5, 4.4)
Banked: Underbanked status unknown	2.7	6.1	(4.6, 8.0)	3.4*	(1.2, 5.5)
Family income					
Less than $15,000	4.0	7.1	(6.3, 8.0)	3.0*	(2.0, 4.1)
$15,000 to $30,000	5.3	8.1	(7.3, 8.9)	2.7*	(1.8, 3.7)
$30,000 to $50,000	6.3	9.7	(9.0, 10.5)	3.4*	(2.4, 4.3)
$50,000 to $75,000	6.4	11.3	(10.6, 12.1)	4.9*	(3.9, 5.9)
At least $75,000	5.7	9.7	(9.2, 10.3)	4.0*	(3.4, 4.7)
Education					
No high school diploma	2.4	4.0	(3.3, 5.0)	1.6*	(0.6, 2.6)
High school diploma	4.3	7.5	(6.9, 8.1)	3.2*	(2.5, 3.8)
Some college	7.4	11.6	(11.0, 12.2)	4.2*	(3.5, 5.0)
College degree	6.2	10.4	(9.9, 10.9)	4.2*	(3.6, 4.9)
Age group					
15 to 24 years	20.3	25.0	(22.8, 27.4)	4.7*	(1.8, 7.6)
25 to 34 years	13.2	21.9	(20.7, 23.1)	8.7*	(7.2, 10.2)
35 to 44 years	8.9	14.3	(13.4, 15.2)	5.4*	(4.3, 6.5)
45 to 54 years	3.7	7.6	(6.9, 8.3)	3.8*	(3.0, 4.7)
55 to 64 years	1.4	3.4	(2.9, 3.8)	2.0*	(1.5, 2.5)
65 years or more	0.6	1.2	(1.0, 1.5)	0.6*	(0.3, 0.9)
Race/Ethnicity					
Black	7.8	11.3	(10.2, 12.5)	3.5*	(2.1, 4.9)
Hispanic	8.3	12.6	(11.5, 13.7)	4.3*	(2.9, 5.7)
Asian	5.7	9.0	(7.5, 10.7)	3.3*	(1.4, 5.2)
White	5.0	8.6	(8.3, 9.0)	3.6*	(3.2, 4.0)
Other	3.7	12.5	(9.5, 16.3)	8.8*	(5.0, 12.6)
Disability status					
Disabled, age 25 to 64	2.7	6.6	(5.6, 7.6)	3.9*	(2.7, 5.1)
Not disabled, age 25 to 64	6.9	11.9	(11.4, 12.3)	5.0*	(4.5, 5.5)
Not applicable (not age 25 to 64)	3.9	5.2	(4.7, 5.7)	1.3*	(0.7, 1.9)
Employment status					
Employed	7.5	12.5	(12.1, 13.0)	5.0*	(4.5, 5.6)
Unemployed	8.3	11.4	(9.5, 13.7)	3.1*	(0.5, 5.7)
Not in labor force	2.0	3.7	(3.3, 4.1)	1.7*	(1.2, 2.1)
Homeownership					
Homeowner	3.9	7.2	(6.9, 7.6)	3.3*	(2.9, 3.7)
Non-homeowner	9.6	14.0	(13.3, 14.7)	4.4*	(3.5, 5.3)

B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2015

For all banked households that accessed their account in the past 12 months

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	4.8	8.5	(8.1, 8.9)	3.7*	(3.1, 4.2)
Unmarried female-headed family	7.5	12.4	(11.3, 13.6)	4.9*	(3.6, 6.2)
Unmarried male-headed family	8.8	12.6	(10.9, 14.5)	3.8*	(1.6, 6.0)
Female individual	5.1	7.6	(6.9, 8.4)	2.5*	(1.6, 3.5)
Male individual	7.0	11.1	(10.3, 12.0)	4.2*	(3.1, 5.2)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	5.8	9.7	(9.3, 10.0)	3.9*	(3.5, 4.3)
Foreign-born citizen	4.1	6.9	(5.9, 8.1)	2.8*	(1.4, 4.2)
Foreign-born non-citizen	6.9	9.9	(8.5, 11.5)	3.0*	(1.2, 4.8)
Spanish only language spoken					
Spanish is not only language spoken	5.8	9.6	(9.2, 9.9)	3.8*	(3.4, 4.2)
Spanish is only language spoken	3.5	4.8	(3.3, 7.0)	1.3	(-1.1, 3.8)
Metropolitan status					
Metropolitan area - principal city	6.8	11.1	(10.4, 11.8)	4.3*	(3.4, 5.1)
Metropolitan area - balance	6.0	9.5	(9.0, 10.1)	3.5*	(2.9, 4.2)
Not in metropolitan area	3.2	6.7	(6.0, 7.5)	3.5*	(2.7, 4.4)
Not identified	5.5	8.9	(8.2, 9.7)	3.4*	(2.5, 4.2)
Geographic region					
Northeast	3.9	7.4	(6.7, 8.2)	3.5*	(2.7, 4.4)
Midwest	4.4	9.1	(8.5, 9.7)	4.6*	(3.9, 5.4)
South	6.7	10.0	(9.4, 10.5)	3.2*	(2.5, 3.9)
West	6.7	10.7	(10.0, 11.4)	3.9*	(3.0, 4.8)

Excludes households with missing information on bank account access methods used. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.10 Use of Bank Tellers by Banking Status and Household Characteristics, 2015
For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller only (Percent)	Bank teller and other methods used (Percent)	No bank teller but other methods used (Percent)
All	113,315	100.0	14.6	60.9	24.5
Unbanked and underbanked					
Banked: Underbanked	25,056	100.0	12.8	64.2	23.0
Banked: Fully banked	85,351	100.0	15.0	60.2	24.8
Banked: Underbanked status unknown	2,908	100.0	19.3	53.7	27.0
Family income					
Less than $15,000	12,473	100.0	27.4	44.3	28.3
$15,000 to $30,000	17,896	100.0	24.7	52.5	22.8
$30,000 to $50,000	22,958	100.0	16.8	59.8	23.4
$50,000 to $75,000	21,739	100.0	11.5	65.0	23.5
At least $75,000	38,248	100.0	6.2	68.6	25.2
Education					
No high school diploma	9,844	100.0	33.6	42.4	24.0
High school diploma	28,451	100.0	21.9	54.6	23.5
Some college	34,062	100.0	12.1	63.1	24.8
College degree	40,958	100.0	7.0	68.0	25.0
Age group					
15 to 24 years	5,506	100.0	5.8	60.3	33.9
25 to 34 years	18,235	100.0	6.1	61.0	32.9
35 to 44 years	18,929	100.0	7.3	64.6	28.0
45 to 54 years	21,237	100.0	9.6	67.2	23.3
55 to 64 years	21,676	100.0	14.8	64.0	21.1
65 years or more	27,732	100.0	30.6	51.2	18.1
Race/Ethnicity					
Black	13,905	100.0	15.5	58.7	25.8
Hispanic	12,835	100.0	16.0	54.5	29.6
Asian	5,711	100.0	12.7	59.5	27.8
White	79,378	100.0	14.4	62.4	23.2
Other	1,485	100.0	13.6	62.1	24.3
Disability status					
Disabled, age 25 to 64	8,975	100.0	17.9	57.6	24.5
Not disabled, age 25 to 64	71,102	100.0	8.6	65.2	26.2
Not applicable (not age 25 to 64)	33,238	100.0	26.5	52.7	20.8
Employment status					
Employed	71,556	100.0	8.7	65.0	26.3
Unemployed	2,856	100.0	8.7	67.0	24.4
Not in labor force	38,904	100.0	26.0	52.9	21.1
Homeownership					
Homeowner	75,565	100.0	15.4	63.0	21.7
Non-homeowner	37,750	100.0	13.1	56.8	30.1

B.10 Use of Bank Tellers by Banking Status and Household Characteristics, 2015

For all banked households that accessed their account in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller only (Percent)	Bank teller and other methods used (Percent)	No bank teller but other methods used (Percent)
Household type					
Married couple	55,559	100.0	11.8	66.6	21.6
Unmarried female-headed family	12,882	100.0	11.6	61.0	27.4
Unmarried male-headed family	5,245	100.0	11.8	61.6	26.7
Female individual	20,513	100.0	22.5	51.1	26.4
Male individual	18,902	100.0	17.2	54.6	28.2
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	97,632	100.0	14.1	61.6	24.2
Foreign-born citizen	8,819	100.0	19.1	57.5	23.4
Foreign-born non-citizen	6,864	100.0	15.6	54.9	29.5
Spanish only language spoken					
Spanish is not only language spoken	111,465	100.0	14.3	61.2	24.5
Spanish is only language spoken	1,850	100.0	32.5	44.5	23.0
Metropolitan status					
Metropolitan area - principal city	31,227	100.0	12.2	60.4	27.3
Metropolitan area - balance	49,508	100.0	12.4	62.5	25.2
Not in metropolitan area	15,769	100.0	23.8	56.5	19.6
Not identified	16,811	100.0	17.0	61.3	21.6
Geographic region					
Northeast	20,234	100.0	13.8	62.1	24.1
Midwest	24,989	100.0	16.9	60.7	22.4
South	42,053	100.0	16.1	58.9	25.0
West	26,038	100.0	10.6	63.5	25.9
Monthly income volatility					
Income was about the same each month	84,922	100.0	15.6	59.1	25.2
Income varied somewhat from month to month	18,800	100.0	10.2	67.9	22.0
Income varied a lot from month to month	4,963	100.0	11.5	70.3	18.2
Unknown	4,630	100.0	17.5	55.0	27.5

Excludes households with missing information on bank account access methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.11 Internet Access at Home by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Has access (Percent)	Does not have access (Percent)	Unknown (Percent)
All	127,538	100.0	72.0	21.0	7.0
Unbanked and underbanked					
Unbanked	8,969	100.0	27.7	60.3	12.1
Banked: Underbanked	25,423	100.0	72.8	24.9	2.3
Banked: Fully banked	86,736	100.0	80.6	17.2	2.2
Banked: Underbanked status unknown	6,410	100.0	14.3	2.6	83.2
Family income					
Less than $15,000	18,046	100.0	40.3	51.0	8.6
$15,000 to $30,000	21,392	100.0	54.9	37.1	8.0
$30,000 to $50,000	25,336	100.0	71.3	21.7	7.0
$50,000 to $75,000	23,003	100.0	82.4	11.2	6.4
At least $75,000	39,761	100.0	90.0	4.1	6.0
Education					
No high school diploma	13,802	100.0	37.3	54.1	8.6
High school diploma	33,239	100.0	61.5	30.9	7.6
Some college	37,512	100.0	76.6	17.0	6.5
College degree	42,985	100.0	87.2	6.4	6.4
Age group					
15 to 24 years	6,648	100.0	73.6	19.6	6.9
25 to 34 years	21,005	100.0	76.9	17.1	5.9
35 to 44 years	21,640	100.0	78.1	14.5	7.4
45 to 54 years	23,773	100.0	76.9	16.1	7.0
55 to 64 years	23,981	100.0	73.6	20.0	6.4
65 years or more	30,491	100.0	58.8	33.4	7.8
Race/Ethnicity					
Black	17,961	100.0	57.5	33.4	9.1
Hispanic	16,106	100.0	61.2	29.7	9.1
Asian	6,275	100.0	79.9	12.3	7.8
White	85,428	100.0	76.6	17.3	6.1
Other	1,768	100.0	67.6	27.1	5.4
Disability status					
Disabled, age 25 to 64	11,497	100.0	55.4	37.5	7.1
Not disabled, age 25 to 64	78,902	100.0	79.4	14.0	6.6
Not applicable (not age 25 to 64)	37,139	100.0	61.5	30.9	7.6
Employment status					
Employed	78,152	100.0	79.8	13.6	6.6
Unemployed	3,869	100.0	66.2	26.5	7.3
Not in labor force	45,517	100.0	59.0	33.4	7.6

B.11 Internet Access at Home by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Has access (Percent)	Does not have access (Percent)	Unknown (Percent)
Homeownership					
Homeowner	80,685	100.0	77.7	15.8	6.5
Non-homeowner	46,853	100.0	62.1	30.1	7.8
Household type					
Married couple	59,549	100.0	82.5	11.4	6.1
Unmarried female-headed family	15,998	100.0	66.0	26.4	7.7
Unmarried male-headed family	6,143	100.0	69.6	23.0	7.5
Female individual	23,474	100.0	59.2	33.2	7.6
Male individual	22,100	100.0	62.3	29.8	7.9
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	73.0	20.4	6.6
Foreign-born citizen	9,728	100.0	71.3	20.3	8.4
Foreign-born non-citizen	9,140	100.0	60.6	29.8	9.6
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	72.7	20.4	6.8
Spanish is only language spoken	2,863	100.0	39.7	47.3	13.0
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	69.9	22.1	8.0
Metropolitan area - balance	54,619	100.0	76.6	16.4	7.0
Not in metropolitan area	17,895	100.0	63.6	31.1	5.3
Not identified	18,494	100.0	70.8	22.9	6.3
Geographic region					
Northeast	22,699	100.0	73.1	18.4	8.5
Midwest	27,625	100.0	73.0	21.0	6.1
South	48,382	100.0	68.8	24.6	6.6
West	28,832	100.0	75.4	17.3	7.3
Monthly income volatility					
Income was about the same each month	91,549	100.0	76.4	23.1	0.5
Income varied somewhat from month to month	20,839	100.0	80.5	19.1	0.4
Income varied a lot from month to month	5,781	100.0	74.5	25.1	0.5
Unknown	9,370	100.0	8.3	2.5	89.2

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.12 Mobile Phone Access by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Has mobile phone (Percent)	Does not have mobile phone (Percent)	Unknown (Percent)
All	127,538	100.0	84.2	9.0	6.8
Unbanked and underbanked					
Unbanked	8,969	100.0	69.0	19.1	11.9
Banked: Underbanked	25,423	100.0	91.4	6.6	2.0
Banked: Fully banked	86,736	100.0	88.6	9.3	2.1
Banked: Underbanked status unknown	6,410	100.0	16.7	1.8	81.6
Family income					
Less than $15,000	18,046	100.0	72.3	19.1	8.6
$15,000 to $30,000	21,392	100.0	77.7	14.6	7.7
$30,000 to $50,000	25,336	100.0	84.7	8.8	6.6
$50,000 to $75,000	23,003	100.0	87.3	6.4	6.3
At least $75,000	39,761	100.0	90.9	3.2	5.9
Education					
No high school diploma	13,802	100.0	71.1	20.9	8.1
High school diploma	33,239	100.0	80.8	11.8	7.4
Some college	37,512	100.0	86.3	7.4	6.3
College degree	42,985	100.0	89.1	4.6	6.3
Age group					
15 to 24 years	6,648	100.0	88.2	5.6	6.2
25 to 34 years	21,005	100.0	89.8	4.4	5.8
35 to 44 years	21,640	100.0	87.9	4.8	7.3
45 to 54 years	23,773	100.0	87.6	5.7	6.7
55 to 64 years	23,981	100.0	84.8	8.9	6.2
65 years or more	30,491	100.0	73.6	18.7	7.7
Race/Ethnicity					
Black	17,961	100.0	80.7	10.4	8.9
Hispanic	16,106	100.0	81.3	10.0	8.8
Asian	6,275	100.0	84.7	7.6	7.7
White	85,428	100.0	85.3	8.7	5.9
Other	1,768	100.0	88.7	6.7	4.6
Disability status					
Disabled, age 25 to 64	11,497	100.0	79.8	13.2	7.0
Not disabled, age 25 to 64	78,902	100.0	88.6	5.0	6.4
Not applicable (not age 25 to 64)	37,139	100.0	76.2	16.4	7.5
Employment status					
Employed	78,152	100.0	89.1	4.5	6.4
Unemployed	3,869	100.0	87.6	6.0	6.4
Not in labor force	45,517	100.0	75.4	17.0	7.6

B.12 Mobile Phone Access by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Has mobile phone (Percent)	Does not have mobile phone (Percent)	Unknown (Percent)
Homeownership					
Homeowner	80,685	100.0	85.2	8.4	6.4
Non-homeowner	46,853	100.0	82.3	10.2	7.5
Household type					
Married couple	59,549	100.0	87.8	6.2	6.0
Unmarried female-headed family	15,998	100.0	84.9	7.8	7.3
Unmarried male-headed family	6,143	100.0	85.4	7.4	7.2
Female individual	23,474	100.0	76.7	15.8	7.5
Male individual	22,100	100.0	81.4	11.0	7.6
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	84.7	8.9	6.4
Foreign-born citizen	9,728	100.0	81.9	9.7	8.4
Foreign-born non-citizen	9,140	100.0	80.6	10.0	9.3
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	84.4	8.9	6.7
Spanish is only language spoken	2,863	100.0	73.1	14.7	12.2
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	83.9	8.4	7.7
Metropolitan area - balance	54,619	100.0	85.0	8.1	6.9
Not in metropolitan area	17,895	100.0	82.2	12.5	5.4
Not identified	18,494	100.0	84.2	9.8	6.0
Geographic region					
Northeast	22,699	100.0	81.6	10.2	8.2
Midwest	27,625	100.0	85.0	9.0	6.0
South	48,382	100.0	84.7	8.9	6.4
West	28,832	100.0	84.4	8.5	7.1
Monthly income volatility					
Income was about the same each month	91,549	100.0	89.0	10.6	0.4
Income varied somewhat from month to month	20,839	100.0	93.7	6.1	0.2
Income varied a lot from month to month	5,781	100.0	93.3	6.4	0.3
Unknown	9,370	100.0	10.1	1.7	88.2

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.13 Smartphone Access by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Smartphone (Percent)	Non-smartphone (Percent)	No mobile phone (Percent)	Unknown (Percent)
All	127,538	100.0	67.1	16.7	9.0	7.2
Unbanked and underbanked						
Unbanked	8,969	100.0	42.9	25.5	19.1	12.5
Banked: Underbanked	25,423	100.0	75.5	15.5	6.6	2.4
Banked: Fully banked	86,736	100.0	71.1	17.2	9.3	2.4
Banked: Underbanked status unknown	6,410	100.0	13.3	2.0	1.8	82.9
Family income						
Less than $15,000	18,046	100.0	43.9	28.1	19.1	9.0
$15,000 to $30,000	21,392	100.0	50.6	26.4	14.6	8.3
$30,000 to $50,000	25,336	100.0	64.6	19.5	8.8	7.1
$50,000 to $75,000	23,003	100.0	73.9	13.1	6.4	6.6
At least $75,000	39,761	100.0	84.1	6.6	3.2	6.1
Education						
No high school diploma	13,802	100.0	41.4	29.0	20.9	8.8
High school diploma	33,239	100.0	57.6	22.8	11.8	7.8
Some college	37,512	100.0	70.5	15.5	7.4	6.7
College degree	42,985	100.0	79.7	9.1	4.6	6.6
Age group						
15 to 24 years	6,648	100.0	82.5	5.1	5.6	6.8
25 to 34 years	21,005	100.0	84.0	5.6	4.4	6.0
35 to 44 years	21,640	100.0	80.9	6.9	4.8	7.5
45 to 54 years	23,773	100.0	75.4	11.8	5.7	7.1
55 to 64 years	23,981	100.0	63.9	20.4	8.9	6.7
65 years or more	30,491	100.0	38.2	34.8	18.7	8.3
Race/Ethnicity						
Black	17,961	100.0	63.5	16.8	10.4	9.2
Hispanic	16,106	100.0	66.3	14.3	10.0	9.4
Asian	6,275	100.0	75.4	8.9	7.6	8.1
White	85,428	100.0	67.3	17.6	8.7	6.3
Other	1,768	100.0	69.3	18.9	6.7	5.2
Disability status						
Disabled, age 25 to 64	11,497	100.0	54.3	25.1	13.2	7.4
Not disabled, age 25 to 64	78,902	100.0	78.8	9.5	5.0	6.8
Not applicable (not age 25 to 64)	37,139	100.0	46.2	29.5	16.4	8.0
Employment status						
Employed	78,152	100.0	79.6	9.2	4.5	6.7
Unemployed	3,869	100.0	70.5	16.9	6.0	6.6
Not in labor force	45,517	100.0	45.4	29.5	17.0	8.1

B.13 Smartphone Access by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Smartphone (Percent)	Non-smartphone (Percent)	No mobile phone (Percent)	Unknown (Percent)
Homeownership						
Homeowner	80,685	100.0	67.8	17.1	8.4	6.8
Non-homeowner	46,853	100.0	65.9	16.0	10.2	7.9
Household type						
Married couple	59,549	100.0	74.0	13.5	6.2	6.3
Unmarried female-headed family	15,998	100.0	71.2	13.1	7.8	8.0
Unmarried male-headed family	6,143	100.0	73.1	11.9	7.4	7.6
Female individual	23,474	100.0	50.8	25.5	15.8	7.9
Male individual	22,100	100.0	61.0	20.1	11.0	7.9
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	108,671	100.0	67.2	17.0	8.9	6.8
Foreign-born citizen	9,728	100.0	65.9	15.6	9.7	8.8
Foreign-born non-citizen	9,140	100.0	66.5	13.7	10.0	9.8
Spanish only language spoken						
Spanish is not only language spoken	124,675	100.0	67.5	16.5	8.9	7.0
Spanish is only language spoken	2,863	100.0	46.9	25.3	14.7	13.1
Metropolitan status						
Metropolitan area - principal city	36,531	100.0	69.1	14.3	8.4	8.2
Metropolitan area - balance	54,619	100.0	70.3	14.4	8.1	7.2
Not in metropolitan area	17,895	100.0	56.7	25.0	12.5	5.9
Not identified	18,494	100.0	63.6	20.2	9.8	6.3
Geographic region						
Northeast	22,699	100.0	64.0	17.1	10.2	8.7
Midwest	27,625	100.0	66.5	18.1	9.0	6.3
South	48,382	100.0	67.1	17.3	8.9	6.8
West	28,832	100.0	70.0	14.0	8.5	7.4
Monthly income volatility						
Income was about the same each month	91,549	100.0	69.2	19.5	10.6	0.7
Income varied somewhat from month to month	20,839	100.0	81.7	11.7	6.1	0.5
Income varied a lot from month to month	5,781	100.0	77.6	15.5	6.4	0.4
Unknown	9,370	100.0	7.2	1.6	1.7	89.6

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.14 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	82.7	84.2	(83.7, 84.6)	1.5*	(0.9, 2.0)
Unbanked and underbanked					
Unbanked	68.1	69.0	(66.9, 71.0)	0.9	(-1.7, 3.6)
Banked: Underbanked	90.5	91.4	(90.7, 92.0)	0.9	(-0.1, 1.9)
Banked: Fully banked	86.8	88.6	(88.2, 89.0)	1.8*	(1.2, 2.3)
Banked: Underbanked status unknown	22.0	16.7	(14.9, 18.7)	-5.3*	(-8.0, -2.5)
Family income					
Less than $15,000	69.2	72.3	(70.9, 73.7)	3.1*	(1.3, 4.9)
$15,000 to $30,000	74.4	77.7	(76.6, 78.6)	3.3*	(1.9, 4.7)
$30,000 to $50,000	82.3	84.7	(83.9, 85.4)	2.4*	(1.3, 3.5)
$50,000 to $75,000	88.3	87.3	(86.5, 88.1)	-1.0	(-2.1, 0.2)
At least $75,000	91.6	90.9	(90.3, 91.5)	-0.7	(-1.5, 0.0)
Education					
No high school diploma	67.0	71.1	(69.5, 72.6)	4.0*	(1.9, 6.2)
High school diploma	78.2	80.8	(80.0, 81.7)	2.6*	(1.4, 3.9)
Some college	85.4	86.3	(85.6, 87.0)	0.9	(0.0, 1.9)
College degree	89.5	89.1	(88.5, 89.7)	-0.4	(-1.1, 0.4)
Age group					
15 to 24 years	88.9	88.2	(86.3, 89.8)	-0.8	(-3.0, 1.5)
25 to 34 years	89.9	89.8	(89.0, 90.6)	0.0	(-1.1, 1.0)
35 to 44 years	89.1	87.9	(87.0, 88.8)	-1.1*	(-2.2, 0.0)
45 to 54 years	86.6	87.6	(86.8, 88.3)	0.9	(-0.2, 2.1)
55 to 64 years	83.5	84.8	(83.9, 85.7)	1.3*	(0.2, 2.5)
65 years or more	67.3	73.6	(72.7, 74.4)	6.3*	(5.0, 7.5)
Race/Ethnicity					
Black	79.1	80.7	(79.4, 81.9)	1.6	(-0.2, 3.4)
Hispanic	80.0	81.3	(80.0, 82.5)	1.3	(-0.5, 3.0)
Asian	86.4	84.7	(82.8, 86.4)	-1.7	(-4.0, 0.6)
White	83.7	85.3	(84.9, 85.7)	1.6*	(1.1, 2.2)
Other	81.1	88.7	(86.0, 90.9)	7.6*	(3.9, 11.2)
Disability status					
Disabled, age 25 to 64	78.2	79.8	(78.3, 81.4)	1.7	(-0.4, 3.8)
Not disabled, age 25 to 64	88.4	88.6	(88.1, 89.0)	0.2	(-0.5, 0.8)
Not applicable (not age 25 to 64)	71.2	76.2	(75.4, 76.9)	5.0*	(3.9, 6.0)
Employment status					
Employed	89.0	89.1	(88.6, 89.6)	0.1	(-0.6, 0.7)
Unemployed	85.0	87.6	(85.8, 89.2)	2.6*	(0.1, 5.0)
Not in labor force	71.2	75.4	(74.7, 76.1)	4.2*	(3.1, 5.2)

B.14 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Homeownership					
Homeowner	83.5	85.2	(84.7, 85.8)	1.7*	(1.0, 2.4)
Non-homeowner	81.2	82.3	(81.6, 83.0)	1.2*	(0.2, 2.1)
Household type					
Married couple	86.8	87.8	(87.2, 88.4)	1.0*	(0.3, 1.8)
Unmarried female-headed family	84.2	84.9	(83.8, 85.9)	0.7	(-0.7, 2.1)
Unmarried male-headed family	84.3	85.4	(83.5, 87.1)	1.1	(-1.2, 3.3)
Female individual	73.2	76.7	(75.8, 77.6)	3.5*	(2.2, 4.8)
Male individual	79.5	81.4	(80.4, 82.4)	1.9*	(0.7, 3.2)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	83.1	84.7	(84.2, 85.1)	1.5*	(1.0, 2.1)
Foreign-born citizen	80.8	81.9	(80.2, 83.4)	1.1	(-1.0, 3.1)
Foreign-born non-citizen	79.2	80.6	(78.9, 82.2)	1.4	(-0.9, 3.8)
Spanish only language spoken					
Spanish is not only language spoken	83.0	84.4	(84.0, 84.8)	1.5*	(0.9, 2.0)
Spanish is only language spoken	70.2	73.1	(69.4, 76.5)	2.8	(-1.8, 7.5)
Metropolitan status					
Metropolitan area - principal city	82.3	83.9	(83.0, 84.7)	1.6*	(0.4, 2.7)
Metropolitan area - balance	84.6	85.0	(84.4, 85.7)	0.4	(-0.4, 1.2)
Not in metropolitan area	78.2	82.2	(81.1, 83.2)	3.9*	(2.1, 5.7)
Not identified	82.8	84.2	(83.0, 85.2)	1.4	(-0.2, 3.0)
Geographic region					
Northeast	81.4	81.6	(80.5, 82.7)	0.3	(-1.2, 1.7)
Midwest	82.7	85.0	(84.1, 85.8)	2.2*	(1.0, 3.5)
South	82.9	84.7	(84.1, 85.4)	1.9*	(0.9, 2.8)
West	83.4	84.4	(83.6, 85.2)	1.0	(-0.1, 2.1)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.15 Smartphone Access by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	55.7	67.1	(66.6, 67.6)	11.4*	(10.7, 12.1)
Unbanked and underbanked					
Unbanked	33.1	42.9	(41.1, 44.7)	9.8*	(7.2, 12.4)
Banked: Underbanked	64.5	75.5	(74.4, 76.6)	11.0*	(9.5, 12.5)
Banked: Fully banked	59.0	71.1	(70.6, 71.6)	12.1*	(11.3, 12.9)
Banked: Underbanked status unknown	13.6	13.3	(11.7, 15.2)	-0.2	(-2.5, 2.0)
Family income					
Less than $15,000	31.3	43.9	(42.5, 45.2)	12.6*	(10.8, 14.3)
$15,000 to $30,000	37.9	50.6	(49.4, 51.8)	12.7*	(11.0, 14.3)
$30,000 to $50,000	51.0	64.6	(63.5, 65.7)	13.6*	(12.0, 15.2)
$50,000 to $75,000	63.4	73.9	(72.9, 74.9)	10.6*	(9.0, 12.1)
At least $75,000	77.7	84.1	(83.4, 84.8)	6.3*	(5.4, 7.3)
Education					
No high school diploma	30.1	41.4	(39.7, 43.0)	11.3*	(9.2, 13.3)
High school diploma	44.2	57.6	(56.6, 58.6)	13.4*	(12.0, 14.8)
Some college	59.4	70.5	(69.6, 71.3)	11.1*	(9.9, 12.4)
College degree	70.8	79.7	(79.0, 80.4)	8.9*	(7.9, 9.9)
Age group					
15 to 24 years	76.2	82.5	(80.3, 84.5)	6.2*	(3.4, 9.1)
25 to 34 years	76.5	84.0	(83.0, 84.9)	7.5*	(6.0, 9.1)
35 to 44 years	72.1	80.9	(79.8, 82.0)	8.8*	(7.4, 10.3)
45 to 54 years	62.8	75.4	(74.4, 76.4)	12.6*	(11.2, 13.9)
55 to 64 years	48.7	63.9	(62.8, 65.1)	15.2*	(13.6, 16.8)
65 years or more	23.2	38.2	(37.3, 39.2)	15.0*	(13.8, 16.3)
Race/Ethnicity					
Black	52.3	63.5	(62.0, 65.0)	11.2*	(9.1, 13.3)
Hispanic	55.7	66.3	(64.9, 67.6)	10.6*	(8.8, 12.4)
Asian	68.0	75.4	(73.3, 77.3)	7.4*	(4.5, 10.3)
White	55.6	67.3	(66.8, 67.9)	11.7*	(10.9, 12.5)
Other	50.0	69.3	(65.6, 72.7)	19.3*	(14.4, 24.2)
Disability status					
Disabled, age 25 to 64	39.4	54.3	(52.5, 56.2)	15.0*	(12.5, 17.5)
Not disabled, age 25 to 64	68.1	78.8	(78.2, 79.3)	10.7*	(9.9, 11.5)
Not applicable (not age 25 to 64)	32.8	46.2	(45.2, 47.1)	13.4*	(12.1, 14.7)
Employment status					
Employed	69.1	79.6	(79.0, 80.1)	10.5*	(9.6, 11.3)
Unemployed	57.3	70.5	(67.9, 73.0)	13.2*	(9.9, 16.5)
Not in labor force	31.8	45.4	(44.6, 46.2)	13.6*	(12.4, 14.8)

B.15 Smartphone Access by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Homeownership					
Homeowner	55.4	67.8	(67.2, 68.4)	12.4*	(11.6, 13.2)
Non-homeowner	56.3	65.9	(65.0, 66.8)	9.6*	(8.4, 10.9)
Household type					
Married couple	62.6	74.0	(73.3, 74.7)	11.4*	(10.5, 12.4)
Unmarried female-headed family	58.5	71.2	(69.8, 72.6)	12.7*	(10.9, 14.4)
Unmarried male-headed family	61.0	73.1	(70.9, 75.2)	12.0*	(9.1, 15.0)
Female individual	39.1	50.8	(49.6, 52.0)	11.7*	(10.1, 13.3)
Male individual	50.0	61.0	(59.8, 62.2)	11.0*	(9.3, 12.8)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	55.6	67.2	(66.7, 67.8)	11.6*	(10.8, 12.4)
Foreign-born citizen	57.5	65.9	(64.0, 67.8)	8.4*	(5.9, 10.9)
Foreign-born non-citizen	54.4	66.5	(64.5, 68.5)	12.1*	(9.4, 14.9)
Spanish only language spoken					
Spanish is not only language spoken	56.1	67.5	(67.1, 68.0)	11.4*	(10.7, 12.1)
Spanish is only language spoken	36.2	46.9	(42.8, 51.0)	10.6*	(5.5, 15.7)
Metropolitan status					
Metropolitan area - principal city	58.8	69.1	(68.2, 70.0)	10.3*	(9.0, 11.5)
Metropolitan area - balance	59.8	70.3	(69.5, 71.1)	10.5*	(9.4, 11.7)
Not in metropolitan area	42.0	56.7	(55.3, 58.1)	14.7*	(12.7, 16.6)
Not identified	52.8	63.6	(62.2, 65.0)	10.8*	(8.8, 12.9)
Geographic region					
Northeast	54.6	64.0	(62.7, 65.3)	9.5*	(7.7, 11.2)
Midwest	52.1	66.5	(65.6, 67.5)	14.4*	(13.1, 15.8)
South	56.2	67.1	(66.3, 67.8)	10.8*	(9.7, 12.0)
West	59.2	70.0	(69.0, 71.0)	10.8*	(9.3, 12.3)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2015
For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
All	127,538	100.0	9.8	85.8	4.4
Unbanked and underbanked					
Unbanked	8,969	100.0	27.1	64.3	8.6
Banked: Underbanked	25,423	100.0	15.4	84.1	0.4
Banked: Fully banked	86,736	100.0	6.9	92.9	0.2
Banked: Underbanked status unknown	6,410	100.0	2.2	26.4	71.4
Family income					
Less than $15,000	18,046	100.0	14.3	79.9	5.8
$15,000 to $30,000	21,392	100.0	10.8	84.4	4.8
$30,000 to $50,000	25,336	100.0	8.8	86.8	4.3
$50,000 to $75,000	23,003	100.0	9.2	86.4	4.3
At least $75,000	39,761	100.0	8.1	88.2	3.7
Education					
No high school diploma	13,802	100.0	11.0	83.7	5.3
High school diploma	33,239	100.0	10.3	84.7	5.0
Some college	37,512	100.0	10.8	85.2	4.0
College degree	42,985	100.0	8.0	87.9	4.1
Age group					
15 to 24 years	6,648	100.0	12.4	82.4	5.2
25 to 34 years	21,005	100.0	12.6	83.7	3.8
35 to 44 years	21,640	100.0	11.4	84.1	4.5
45 to 54 years	23,773	100.0	11.0	84.7	4.3
55 to 64 years	23,981	100.0	9.3	86.8	3.9
65 years or more	30,491	100.0	5.5	89.2	5.2
Race/Ethnicity					
Black	17,961	100.0	13.9	80.2	5.9
Hispanic	16,106	100.0	9.6	85.0	5.4
Asian	6,275	100.0	5.7	88.7	5.5
White	85,428	100.0	9.1	87.1	3.9
Other	1,768	100.0	17.0	79.2	3.9
Disability status					
Disabled, age 25 to 64	11,497	100.0	15.2	80.7	4.2
Not disabled, age 25 to 64	78,902	100.0	10.4	85.5	4.1
Not applicable (not age 25 to 64)	37,139	100.0	6.8	88.0	5.2
Employment status					
Employed	78,152	100.0	9.9	85.9	4.1
Unemployed	3,869	100.0	18.4	77.6	4.0
Not in labor force	45,517	100.0	8.7	86.3	5.0

C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
Homeownership					
Homeowner	80,685	100.0	8.0	88.1	3.9
Non-homeowner	46,853	100.0	12.9	81.8	5.3
Household type					
Married couple	59,549	100.0	8.9	87.4	3.7
Unmarried female-headed family	15,998	100.0	15.4	79.9	4.8
Unmarried male-headed family	6,143	100.0	13.0	81.4	5.6
Female individual	23,474	100.0	7.6	86.9	5.5
Male individual	22,100	100.0	9.4	85.9	4.8
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	10.1	85.6	4.2
Foreign-born citizen	9,728	100.0	6.3	88.6	5.1
Foreign-born non-citizen	9,140	100.0	9.0	84.8	6.2
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	9.8	85.9	4.3
Spanish is only language spoken	2,863	100.0	8.5	82.7	8.8
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	10.0	84.7	5.3
Metropolitan area - balance	54,619	100.0	9.1	86.3	4.6
Not in metropolitan area	17,895	100.0	11.1	85.7	3.2
Not identified	18,494	100.0	9.7	86.7	3.5
Geographic region					
Northeast	22,699	100.0	8.4	86.2	5.3
Midwest	27,625	100.0	10.2	85.8	4.0
South	48,382	100.0	10.7	85.2	4.1
West	28,832	100.0	8.8	86.4	4.8
Monthly income volatility					
Income was about the same each month	91,549	100.0	9.2	90.4	0.4
Income varied somewhat from month to month	20,839	100.0	13.5	85.8	0.7
Income varied a lot from month to month	5,781	100.0	15.5	84.1	0.4
Unknown	9,370	100.0	3.7	42.1	54.2

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.2 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.9	9.8	(9.4, 10.1)	1.8*	(1.4, 2.3)
Unbanked and underbanked					
Unbanked	22.3	27.1	(25.3, 28.9)	4.8*	(2.5, 7.2)
Banked: Underbanked	13.1	15.4	(14.6, 16.3)	2.3*	(1.2, 3.4)
Banked: Fully banked	5.3	6.9	(6.6, 7.2)	1.6*	(1.2, 2.0)
Banked: Underbanked status unknown	0.7	2.2	(1.6, 3.1)	1.5*	(0.7, 2.4)
Family income					
Less than $15,000	11.4	14.3	(13.4, 15.4)	3.0*	(1.7, 4.2)
$15,000 to $30,000	8.3	10.8	(10.0, 11.6)	2.5*	(1.4, 3.5)
$30,000 to $50,000	8.3	8.8	(8.2, 9.5)	0.6	(-0.3, 1.4)
$50,000 to $75,000	6.4	9.2	(8.5, 10.0)	2.8*	(1.9, 3.6)
At least $75,000	6.5	8.1	(7.6, 8.6)	1.5*	(0.8, 2.2)
Education					
No high school diploma	8.9	11.0	(10.0, 12.1)	2.1*	(0.8, 3.4)
High school diploma	8.1	10.3	(9.6, 11.0)	2.2*	(1.4, 3.1)
Some college	8.8	10.8	(10.2, 11.4)	2.0*	(1.3, 2.7)
College degree	6.7	8.0	(7.6, 8.5)	1.4*	(0.7, 2.0)
Age group					
15 to 24 years	12.7	12.4	(10.8, 14.2)	-0.3	(-2.5, 1.9)
25 to 34 years	10.9	12.6	(11.8, 13.4)	1.6*	(0.6, 2.6)
35 to 44 years	10.3	11.4	(10.6, 12.3)	1.1	(0.0, 2.2)
45 to 54 years	9.1	11.0	(10.2, 11.8)	1.8*	(0.8, 2.8)
55 to 64 years	6.4	9.3	(8.7, 9.9)	2.9*	(2.1, 3.7)
65 years or more	3.0	5.5	(5.1, 6.1)	2.6*	(2.0, 3.1)
Race/Ethnicity					
Black	11.5	13.9	(12.8, 15.1)	2.4*	(1.0, 3.8)
Hispanic	7.8	9.6	(8.7, 10.7)	1.9*	(0.6, 3.2)
Asian	4.4	5.7	(4.7, 7.0)	1.3	(-0.2, 2.8)
White	7.3	9.1	(8.7, 9.4)	1.7*	(1.3, 2.2)
Other	13.8	17.0	(14.1, 20.2)	3.2	(-1.2, 7.5)
Disability status					
Disabled, age 25 to 64	12.4	15.2	(14.0, 16.5)	2.8*	(1.2, 4.4)
Not disabled, age 25 to 64	8.7	10.4	(9.9, 10.8)	1.7*	(1.1, 2.3)
Not applicable (not age 25 to 64)	4.7	6.8	(6.3, 7.3)	2.0*	(1.4, 2.7)
Employment status					
Employed	8.4	9.9	(9.5, 10.4)	1.6*	(1.0, 2.1)
Unemployed	14.8	18.4	(16.2, 20.9)	3.5*	(0.8, 6.3)
Not in labor force	6.2	8.7	(8.2, 9.2)	2.5*	(1.9, 3.1)

C.2 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Homeownership					
Homeowner	5.9	8.0	(7.6, 8.3)	2.1*	(1.6, 2.5)
Non-homeowner	11.6	12.9	(12.2, 13.5)	1.3*	(0.5, 2.0)
Household type					
Married couple	7.1	8.9	(8.5, 9.3)	1.8*	(1.2, 2.4)
Unmarried female-headed family	13.1	15.4	(14.2, 16.5)	2.2*	(0.8, 3.7)
Unmarried male-headed family	10.2	13.0	(11.3, 14.8)	2.8*	(0.5, 5.0)
Female individual	6.3	7.6	(6.9, 8.3)	1.2*	(0.4, 2.1)
Male individual	7.2	9.4	(8.7, 10.1)	2.2*	(1.1, 3.2)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	8.3	10.1	(9.8, 10.5)	1.8*	(1.3, 2.3)
Foreign-born citizen	4.0	6.3	(5.3, 7.5)	2.2*	(1.0, 3.5)
Foreign-born non-citizen	6.8	9.0	(7.8, 10.3)	2.2*	(0.6, 3.7)
Spanish only language spoken					
Spanish is not only language spoken	7.9	9.8	(9.4, 10.1)	1.9*	(1.4, 2.3)
Spanish is only language spoken	6.8	8.5	(6.6, 10.9)	1.7	(-0.8, 4.3)
Metropolitan status					
Metropolitan area - principal city	8.2	10.0	(9.4, 10.7)	1.8*	(0.9, 2.7)
Metropolitan area - balance	7.2	9.1	(8.7, 9.6)	1.9*	(1.3, 2.5)
Not in metropolitan area	8.8	11.1	(10.2, 12.1)	2.3*	(1.1, 3.5)
Not identified	8.2	9.7	(8.9, 10.6)	1.5*	(0.4, 2.6)
Geographic region					
Northeast	6.6	8.4	(7.7, 9.2)	1.9*	(0.9, 2.8)
Midwest	8.9	10.2	(9.5, 10.9)	1.2*	(0.3, 2.2)
South	8.4	10.7	(10.2, 11.3)	2.3*	(1.6, 3.0)
West	7.1	8.8	(8.1, 9.4)	1.7*	(0.8, 2.6)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.3 Prepaid Card Use Among Unbanked Households by Household Characteristics, 2015

For all unbanked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
All	8,969	100.0	27.1	64.3	8.6
Family income					
Less than $15,000	4,624	100.0	28.5	63.6	7.9
$15,000 to $30,000	2,532	100.0	24.2	67.1	8.7
$30,000 to $50,000	1,263	100.0	26.8	65.9	7.3
$50,000 to $75,000	NA	NA	NA	NA	NA
At least $75,000	NA	NA	NA	NA	NA
Education					
No high school diploma	3,203	100.0	21.4	71.7	6.9
High school diploma	3,216	100.0	30.7	60.1	9.2
Some college	2,056	100.0	30.8	60.8	8.4
College degree	494	100.0	25.4	57.4	17.2
Age group					
15 to 24 years	868	100.0	35.7	57.1	7.2
25 to 34 years	2,234	100.0	33.0	59.0	8.1
35 to 44 years	1,935	100.0	27.3	65.9	6.8
45 to 54 years	1,587	100.0	25.9	66.6	7.5
55 to 64 years	1,398	100.0	22.7	67.9	9.4
65 years or more	947	100.0	13.4	70.8	15.8
Race/Ethnicity					
Black	3,262	100.0	30.9	59.6	9.5
Hispanic	2,614	100.0	16.3	75.9	7.8
Asian	NA	NA	NA	NA	NA
White	2,645	100.0	32.7	58.9	8.4
Other	NA	NA	NA	NA	NA
Disability status					
Disabled, age 25 to 64	2,023	100.0	30.4	62.0	7.6
Not disabled, age 25 to 64	5,132	100.0	26.9	65.2	8.0
Not applicable (not age 25 to 64)	1,814	100.0	24.0	64.3	11.7
Employment status					
Employed	3,878	100.0	29.0	63.1	7.9
Unemployed	889	100.0	35.5	58.1	6.4
Not in labor force	4,202	100.0	23.6	66.6	9.8
Homeownership					
Homeowner	1,860	100.0	21.2	67.5	11.4
Non-homeowner	7,109	100.0	28.6	63.4	7.9

C.3 Prepaid Card Use Among Unbanked Households by Household Characteristics, 2015

For all unbanked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
Household type					
Married couple	1,964	100.0	25.7	68.7	5.6
Unmarried female-headed family	2,586	100.0	33.3	59.5	7.2
Unmarried male-headed family	605	100.0	28.7	65.6	5.7
Female individual	1,603	100.0	22.5	63.8	13.7
Male individual	2,173	100.0	23.8	66.0	10.3
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	6,668	100.0	31.7	59.9	8.4
Foreign-born citizen	NA	NA	NA	NA	NA
Foreign-born non-citizen	1,851	100.0	14.2	75.7	10.1
Spanish only language spoken					
Spanish is not only language spoken	8,082	100.0	29.0	62.6	8.4
Spanish is only language spoken	887	100.0	9.8	79.5	10.7
Metropolitan status					
Metropolitan area - principal city	3,755	100.0	26.0	64.6	9.3
Metropolitan area - balance	2,855	100.0	26.2	65.1	8.8
Not in metropolitan area	1,364	100.0	29.5	62.8	7.7
Not identified	995	100.0	30.4	62.7	6.9
Geographic region					
Northeast	1,438	100.0	25.6	65.8	8.6
Midwest	1,583	100.0	32.5	56.5	11.0
South	4,233	100.0	28.4	64.7	6.9
West	1,715	100.0	20.0	69.2	10.8
Monthly income volatility					
Income was about the same each month	5,217	100.0	30.0	69.5	0.5
Income varied somewhat from month to month	1,814	100.0	31.1	67.9	1.0
Income varied a lot from month to month	744	100.0	31.7	68.3	-
Unknown	1,194	100.0	5.2	33.6	61.2

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.4 Prepaid Card Use Among Unbanked Households by Household Characteristics, 2013-2015

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	22.3	27.1	(25.3, 28.9)	4.8*	(2.5, 7.2)
Family income					
Less than $15,000	20.9	28.5	(26.0, 31.1)	7.6*	(4.3, 10.8)
$15,000 to $30,000	23.3	24.2	(21.3, 27.4)	0.9	(-3.3, 5.1)
$30,000 to $50,000	28.3	26.8	(22.6, 31.5)	-1.5	(-7.8, 4.8)
$50,000 to $75,000	19.8	NA	NA	NA	NA
At least $75,000	NA	NA	NA	NA	NA
Education					
No high school diploma	18.4	21.4	(18.9, 24.1)	3.0	(-0.3, 6.2)
High school diploma	22.4	30.7	(27.7, 33.8)	8.3*	(4.5, 12.1)
Some college	30.0	30.8	(27.1, 34.7)	0.8	(-4.5, 6.1)
College degree	17.3	25.4	(18.4, 33.9)	8.1	(-1.0, 17.2)
Age group					
15 to 24 years	21.1	35.7	(29.4, 42.5)	14.6*	(6.6, 22.6)
25 to 34 years	25.7	33.0	(29.2, 37.0)	7.3*	(2.8, 11.9)
35 to 44 years	24.9	27.3	(23.5, 31.5)	2.4	(-2.9, 7.7)
45 to 54 years	25.0	25.9	(22.4, 29.7)	0.8	(-4.1, 5.8)
55 to 64 years	18.7	22.7	(18.8, 27.0)	4.0	(-1.4, 9.3)
65 years or more	8.9	13.4	(10.1, 17.4)	4.5	(-0.2, 9.1)
Race/Ethnicity					
Black	25.1	30.9	(27.6, 34.3)	5.8*	(1.4, 10.2)
Hispanic	12.2	16.3	(13.0, 20.1)	4.0*	(0.2, 7.9)
Asian	NA	NA	NA	NA	NA
White	28.2	32.7	(30.1, 35.5)	4.5*	(0.3, 8.7)
Other	28.8	NA	NA	NA	NA
Disability status					
Disabled, age 25 to 64	27.9	30.4	(26.5, 34.6)	2.5	(-2.8, 7.8)
Not disabled, age 25 to 64	22.8	26.9	(24.4, 29.4)	4.0*	(1.1, 7.0)
Not applicable (not age 25 to 64)	15.0	24.0	(20.4, 28.0)	9.1*	(4.4, 13.7)
Employment status					
Employed	23.2	29.0	(26.4, 31.7)	5.7*	(2.5, 9.0)
Unemployed	27.5	35.5	(29.6, 41.9)	8.1*	(0.6, 15.5)
Not in labor force	19.8	23.6	(21.1, 26.3)	3.8*	(0.2, 7.3)
Homeownership					
Homeowner	16.1	21.2	(18.1, 24.6)	5.1*	(0.5, 9.7)
Non-homeowner	24.0	28.6	(26.7, 30.7)	4.7*	(2.2, 7.2)

C.4 Prepaid Card Use Among Unbanked Households by Household Characteristics, 2013-2015

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	20.6	25.7	(22.2, 29.5)	5.1*	(0.7, 9.6)
Unmarried female-headed family	28.4	33.3	(30.0, 36.6)	4.9*	(0.6, 9.1)
Unmarried male-headed family	18.7	28.7	(22.4, 35.9)	10.0*	(2.3, 17.8)
Female individual	20.2	22.5	(18.3, 27.2)	2.3	(-3.0, 7.6)
Male individual	18.7	23.8	(20.5, 27.3)	5.0*	(0.6, 9.4)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	26.6	31.7	(29.5, 33.9)	5.1*	(2.1, 8.1)
Foreign-born citizen	6.0	NA	NA	NA	NA
Foreign-born non-citizen	9.1	14.2	(11.2, 17.9)	5.1*	(1.1, 9.2)
Spanish only language spoken					
Spanish is not only language spoken	23.8	29.0	(27.1, 31.0)	5.2*	(2.7, 7.7)
Spanish is only language spoken	8.0	9.8	(6.4, 14.7)	1.8	(-3.4, 7.1)
Metropolitan status					
Metropolitan area - principal city	21.3	26.0	(23.0, 29.3)	4.8*	(1.2, 8.3)
Metropolitan area - balance	22.5	26.2	(23.1, 29.5)	3.7	(-0.4, 7.8)
Not in metropolitan area	22.3	29.5	(25.2, 34.3)	7.2*	(1.4, 13.0)
Not identified	25.0	30.4	(25.0, 36.4)	5.4	(-1.3, 12.0)
Geographic region					
Northeast	19.3	25.6	(21.0, 30.9)	6.3*	(0.4, 12.2)
Midwest	26.7	32.5	(27.8, 37.6)	5.8	(-0.2, 11.9)
South	23.6	28.4	(25.8, 31.2)	4.9*	(1.3, 8.5)
West	17.9	20.0	(16.4, 24.0)	2.0	(-2.5, 6.6)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.5 Prepaid Card Use by State, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.9	9.8	(9.4, 10.1)	1.8*	(1.4, 2.3)
State					
AL	6.8	11.9	(10.3, 13.7)	5.1*	(2.0, 8.2)
AK	7.8	7.8	(5.5, 10.9)	0.0	(-3.0, 2.9)
AZ	6.4	7.3	(5.5, 9.6)	0.9	(-1.7, 3.5)
AR	10.2	17.7	(14.8, 20.9)	7.4*	(3.3, 11.6)
CA	7.0	8.9	(7.9, 10.1)	1.9*	(0.5, 3.4)
CO	9.4	9.2	(7.2, 11.8)	-0.1	(-3.4, 3.1)
CT	6.5	7.1	(5.1, 9.9)	0.7	(-2.1, 3.5)
DE	5.8	7.8	(5.8, 10.3)	1.9	(-1.0, 4.8)
DC	9.0	10.2	(8.3, 12.3)	1.1	(-1.5, 3.8)
FL	7.6	9.5	(8.2, 11.0)	1.9*	(0.1, 3.7)
GA	9.1	11.3	(9.4, 13.6)	2.2	(-0.4, 4.9)
HI	3.5	6.2	(4.4, 8.6)	2.8*	(0.2, 5.3)
ID	5.9	9.3	(7.4, 11.7)	3.4*	(0.5, 6.3)
IL	8.0	7.3	(6.1, 8.9)	-0.6	(-2.5, 1.2)
IN	9.0	8.1	(6.5, 10.1)	-0.9	(-3.6, 1.8)
IA	10.1	9.9	(7.5, 13.1)	-0.2	(-3.9, 3.5)
KS	9.8	11.8	(9.2, 14.9)	2.0	(-1.6, 5.6)
KY	10.2	12.3	(9.7, 15.5)	2.1	(-1.5, 5.8)
LA	8.2	11.4	(9.2, 14.0)	3.2*	(0.4, 5.9)
ME	8.7	10.3	(7.8, 13.5)	1.6	(-1.6, 4.8)
MD	6.7	11.0	(8.8, 13.5)	4.2*	(1.7, 6.8)
MA	5.1	8.4	(6.7, 10.4)	3.3*	(0.9, 5.8)
MI	8.2	11.9	(9.7, 14.7)	3.7*	(0.8, 6.7)
MN	8.2	12.7	(9.9, 16.1)	4.5*	(1.1, 7.9)
MS	14.9	11.4	(9.3, 13.9)	-3.5	(-7.8, 0.9)
MO	9.6	12.7	(10.1, 15.8)	3.1	(-0.3, 6.4)
MT	5.2	8.0	(6.6, 9.8)	2.9	(0.0, 5.8)
NE	8.1	13.9	(11.1, 17.2)	5.8*	(2.3, 9.3)
NV	7.1	11.1	(8.9, 13.6)	4.0*	(0.4, 7.5)
NH	9.4	7.8	(6.1, 9.9)	-1.6	(-4.3, 1.0)
NJ	7.0	8.1	(6.5, 10.0)	1.1	(-1.3, 3.4)
NM	9.6	8.4	(6.8, 10.4)	-1.2	(-4.7, 2.3)
NY	6.8	7.9	(6.7, 9.3)	1.1	(-0.7, 2.9)
NC	6.6	10.0	(8.3, 12.0)	3.5*	(1.0, 6.0)
ND	9.5	11.0	(9.2, 13.0)	1.5	(-1.3, 4.3)
OH	9.4	9.9	(8.5, 11.4)	0.5	(-1.6, 2.5)
OK	12.9	13.4	(10.4, 17.2)	0.6	(-3.7, 4.8)

C.5 Prepaid Card Use by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OR	7.6	10.1	(8.2, 12.4)	2.5	(-0.6, 5.6)
PA	6.1	9.8	(7.8, 12.1)	3.7*	(1.4, 6.0)
RI	9.6	10.2	(7.9, 13.1)	0.6	(-2.2, 3.4)
SC	8.1	9.2	(7.1, 12.0)	1.2	(-2.4, 4.8)
SD	8.5	10.7	(7.7, 14.7)	2.2	(-1.5, 5.8)
TN	8.5	12.5	(10.0, 15.6)	4.0*	(0.5, 7.5)
TX	9.3	10.2	(9.0, 11.5)	0.9	(-1.0, 2.7)
UT	7.6	10.6	(8.0, 13.8)	2.9	(-1.5, 7.3)
VT	6.8	7.7	(6.1, 9.7)	0.9	(-1.5, 3.4)
VA	6.3	9.3	(7.3, 11.7)	2.9*	(0.2, 5.6)
WA	6.2	7.2	(5.7, 9.0)	0.9	(-1.4, 3.3)
WV	6.3	10.2	(6.3, 16.3)	4.0	(-1.4, 9.4)
WI	10.4	9.2	(7.5, 11.3)	-1.2	(-3.8, 1.4)
WY	7.1	9.9	(7.8, 12.6)	2.8	(-0.2, 5.8)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.6 Prepaid Card Use by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.9	9.8	(9.4, 10.1)	1.8*	(1.4, 2.3)
MSA					
Albuquerque, NM	8.6	7.8	(5.6, 10.8)	-0.7	(-4.9, 3.5)
Atlanta-Sandy Springs-Roswell, GA~	8.6	8.6	(6.4, 11.6)	0.0	(-3.5, 3.5)
Austin-Round Rock, TX	5.5	10.1	(6.2, 15.9)	4.6	(-1.2, 10.3)
Baltimore-Columbia-Towson, MD	8.2	10.2	(7.0, 14.6)	2.0	(-2.5, 6.4)
Baton Rouge, LA	NA	8.2	(4.9, 13.4)	NA	NA
Billings, MT~	NA	9.7	(4.9, 18.1)	NA	NA
Birmingham-Hoover, AL	5.4	8.8	(5.8, 13.1)	3.4	(-1.4, 8.3)
Boise City, ID	4.4	6.2	(3.9, 9.8)	1.9	(-1.8, 5.5)
Boston-Cambridge-Newton, MA-NH~	6.5	9.2	(7.2, 11.8)	2.8	(-0.2, 5.8)
Bridgeport-Stamford-Norwalk, CT~	5.1	8.2	(4.5, 14.2)	3.1	(-2.5, 8.6)
Burlington-South Burlington, VT~	5.5	9.2	(6.5, 12.9)	3.7	(-1.1, 8.5)
Charlotte-Concord-Gastonia, NC-SC~	6.2	8.5	(5.8, 12.4)	2.3	(-2.1, 6.7)
Chicago-Naperville-Elgin, IL-IN-WI	6.5	7.2	(5.7, 9.1)	0.7	(-1.3, 2.8)
Cincinnati, OH-KY-IN~	6.3	8.7	(5.8, 13.0)	2.5	(-2.0, 7.0)
Cleveland-Elyria, OH	7.4	13.1	(9.7, 17.5)	5.7*	(1.0, 10.4)
Columbia, SC	1.8	7.4	(4.1, 13.1)	5.6*	(0.8, 10.4)
Columbus, OH~	12.3	11.7	(8.5, 15.8)	-0.7	(-5.9, 4.6)
Dallas-Fort Worth-Arlington, TX~	7.7	12.3	(9.9, 15.1)	4.6*	(1.4, 7.8)
Denver-Aurora-Lakewood, CO	8.6	9.2	(6.4, 13.0)	0.6	(-3.5, 4.6)
Detroit-Warren-Dearborn, MI	7.5	9.3	(6.8, 12.6)	1.8	(-2.0, 5.8)
Fargo, ND-MN	11.0	17.2	(12.8, 22.8)	6.2	(-0.9, 13.3)
Grand Rapids-Wyoming, MI~	9.2	19.9	(13.5, 28.4)	10.8*	(2.4, 19.1)
Greenville-Anderson-Mauldin, SC~	NA	3.5	(1.5, 8.2)	NA	NA
Hartford-West Hartford-East Hartford, CT~	8.2	11.7	(7.6, 17.5)	3.4	(-2.4, 9.3)
Houston-The Woodlands-Sugar Land, TX~	10.2	8.8	(6.6, 11.7)	-1.4	(-4.9, 2.2)
Indianapolis-Carmel-Anderson, IN~	11.2	9.7	(6.4, 14.6)	-1.5	(-7.1, 4.1)
Jackson, MS~	NA	13.4	(8.9, 19.5)	NA	NA
Kansas City, MO-KS~	11.4	13.5	(10.3, 17.6)	2.1	(-3.0, 7.3)
Las Vegas-Henderson-Paradise, NV	7.5	12.1	(9.5, 15.2)	4.6*	(0.6, 8.5)
Little Rock-North Little Rock-Conway, AR	11.8	21.7	(16.5, 28.0)	9.9*	(1.6, 18.2)
Los Angeles-Long Beach-Anaheim, CA	5.5	7.3	(5.9, 9.1)	1.9	(-0.2, 3.9)
Louisville/Jefferson County, KY-IN~	10.8	8.9	(5.6, 13.9)	-1.9	(-8.2, 4.4)
Manchester-Nashua, NH~	NA	7.4	(4.8, 11.2)	NA	NA
Memphis, TN-MS-AR~	12.4	14.7	(9.5, 21.8)	2.2	(-5.8, 10.2)
Miami-Fort Lauderdale-West Palm Beach, FL	6.2	10.1	(7.5, 13.5)	3.9*	(0.2, 7.6)

C.6 Prepaid Card Use by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Milwaukee-Waukesha-West Allis, WI	12.5	12.2	(8.5, 17.2)	-0.3	(-6.4, 5.7)
Minneapolis-St. Paul-Bloomington, MN-WI~	8.8	12.2	(9.4, 15.7)	3.4	(0.0, 6.9)
Nashville-Davidson--Murfreesboro--Franklin, TN~	6.0	13.9	(8.4, 22.0)	7.9	(-0.5, 16.2)
New Haven-Milford, CT~	5.7	-			
New Orleans-Metairie, LA~	8.1	9.9	(7.0, 13.8)	1.8	(-3.5, 7.1)
New York-Newark-Jersey City, NY-NJ-PA~	5.6	7.4	(6.3, 8.7)	1.8*	(0.3, 3.3)
Oklahoma City, OK	11.9	17.4	(12.5, 23.9)	5.6	(-1.6, 12.8)
Omaha-Council Bluffs, NE-IA	10.3	18.1	(13.5, 23.9)	7.8*	(1.4, 14.2)
Orlando-Kissimmee-Sanford, FL	6.1	7.8	(4.9, 12.2)	1.7	(-2.8, 6.1)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4.8	6.6	(4.6, 9.2)	1.8	(-1.0, 4.6)
Phoenix-Mesa-Scottsdale, AZ	6.7	6.4	(4.5, 9.0)	-0.3	(-3.2, 2.6)
Pittsburgh, PA	9.8	18.1	(12.5, 25.5)	8.3*	(1.9, 14.7)
Portland-South Portland, ME~	5.2	6.8	(3.6, 12.5)	1.6	(-3.4, 6.5)
Portland-Vancouver-Hillsboro, OR-WA	6.5	11.1	(8.1, 15.2)	4.7*	(0.5, 8.8)
Providence-Warwick, RI-MA~	9.8	11.7	(9.0, 15.2)	2.0	(-2.8, 6.7)
Richmond, VA~	4.1	9.0	(4.7, 16.8)	4.9	(-1.8, 11.6)
Riverside-San Bernardino-Ontario, CA	5.3	11.3	(7.7, 16.1)	5.9*	(1.4, 10.4)
Sacramento--Roseville--Arden-Arcade, CA	8.4	10.2	(6.8, 15.1)	1.8	(-3.3, 6.9)
St. Louis, MO-IL~	10.8	10.3	(7.4, 14.3)	-0.5	(-5.1, 4.1)
Salisbury, MD-DE~	NA	3.2	(1.5, 7.0)	NA	NA
Salt Lake City, UT~	9.9	8.9	(6.0, 13.1)	-1.0	(-5.9, 3.9)
San Antonio-New Braunfels, TX	10.1	14.9	(10.8, 20.1)	4.7	(-0.9, 10.4)
San Diego-Carlsbad, CA	8.5	7.5	(5.3, 10.5)	-1.0	(-5.0, 2.9)
San Francisco-Oakland-Hayward, CA	7.8	7.5	(5.5, 10.4)	-0.2	(-3.4, 3.0)
Seattle-Tacoma-Bellevue, WA	5.9	6.6	(4.7, 9.3)	0.7	(-2.4, 3.9)
Sioux Falls, SD	10.3	8.2	(4.0, 16.0)	-2.1	(-7.9, 3.6)
Tampa-St. Petersburg-Clearwater, FL	7.7	8.3	(5.7, 11.8)	0.5	(-3.4, 4.5)
Tucson, AZ	NA	7.4	(3.9, 13.5)	NA	NA
Tulsa, OK	14.9	11.9	(7.9, 17.6)	-3.0	(-9.3, 3.4)
Urban Honolulu, HI	4.5	6.9	(4.8, 9.9)	2.4	(-0.8, 5.6)
Virginia Beach-Norfolk-Newport News, VA-NC~	7.0	9.7	(5.9, 15.7)	2.7	(-3.2, 8.6)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	6.5	9.1	(7.3, 11.4)	2.6*	(0.2, 5.0)
Wichita, KS~	14.0	17.0	(11.4, 24.5)	3.0	(-5.2, 11.2)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.7 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2015

For all households that used prepaid cards in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
All	12,450	100.0	17.3	42.6	14.8	9.2	14.2	6.8	1.3
Unbanked and underbanked									
Unbanked	2,430	100.0	9.3	46.5	24.8	13.8	4.4	5.2	1.0
Banked: Underbanked	3,926	100.0	18.4	47.1	13.1	9.9	13.2	4.8	1.0
Banked: Fully banked	5,953	100.0	19.8	38.2	12.1	7.0	19.1	8.9	0.9
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA
Family income									
Less than $15,000	2,587	100.0	12.1	42.3	29.1	8.8	7.6	4.4	1.1
$15,000 to $30,000	2,301	100.0	16.6	42.0	20.5	10.8	10.0	6.1	1.6
$30,000 to $50,000	2,241	100.0	21.5	42.9	7.9	9.1	16.7	6.2	1.1
$50,000 to $75,000	2,119	100.0	17.7	41.5	10.2	9.3	18.2	7.2	2.0
At least $75,000	3,202	100.0	18.8	43.6	7.2	8.3	18.3	9.6	1.0
Education									
No high school diploma	1,516	100.0	16.7	41.0	29.6	6.4	6.2	4.1	1.6
High school diploma	3,427	100.0	15.5	43.6	17.4	11.8	11.3	5.3	1.1
Some college	4,053	100.0	16.7	43.2	12.8	10.5	14.8	6.4	1.6
College degree	3,454	100.0	20.1	41.4	8.3	6.3	19.9	10.1	1.1
Age group									
15 to 24 years	825	100.0	11.4	37.3	14.0	19.4	18.3	5.1	1.4
25 to 34 years	2,639	100.0	14.3	41.4	12.9	13.5	15.5	7.2	1.2
35 to 44 years	2,467	100.0	16.5	46.6	14.1	8.5	14.9	5.8	1.5
45 to 54 years	2,603	100.0	19.5	44.1	15.4	7.6	11.7	6.7	1.2
55 to 64 years	2,224	100.0	16.6	39.4	18.5	7.9	13.2	8.4	1.1
65 years or more	1,692	100.0	23.6	42.7	13.7	2.6	14.6	6.8	1.6
Race/Ethnicity									
Black	2,492	100.0	16.7	46.3	17.6	13.0	6.1	5.6	1.6
Hispanic	1,553	100.0	24.8	39.8	19.4	7.1	11.5	2.6	0.9
Asian	NA	NA	NA	NA	NA	NA	NA	NA	NA
White	7,746	100.0	15.5	41.8	12.9	8.6	17.7	8.3	1.4
Other	300	100.0	19.1	53.3	13.8	6.1	8.0	2.6	2.2
Disability status									
Disabled, age 25 to 64	1,747	100.0	13.4	38.7	33.3	5.9	5.5	5.9	1.8
Not disabled, age 25 to 64	8,186	100.0	17.4	43.9	11.2	10.2	15.6	7.2	1.2
Not applicable (not age 25 to 64)	2,517	100.0	19.6	41.0	13.8	8.1	15.8	6.2	1.5

C.7 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2015
For all households that used prepaid cards in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
Employment status									
Employed	7,772	100.0	17.4	43.4	9.6	11.7	15.9	7.0	1.4
Unemployed	712	100.0	10.0	42.8	27.8	10.4	5.8	7.0	0.1
Not in labor force	3,966	100.0	18.4	41.0	22.8	3.9	12.4	6.4	1.3
Homeownership									
Homeowner	6,423	100.0	18.3	43.9	10.2	6.5	17.4	7.7	1.4
Non-homeowner	6,027	100.0	16.2	41.1	19.8	12.0	10.8	5.9	1.2
Household type									
Married couple	5,295	100.0	17.9	42.3	11.5	8.9	15.8	7.9	0.6
Unmarried female-headed family	2,458	100.0	13.7	47.4	20.2	8.9	10.0	5.7	2.1
Unmarried male-headed family	797	100.0	17.3	40.9	16.7	16.0	8.5	7.6	2.2
Female individual	1,784	100.0	19.7	40.0	17.8	7.4	17.1	4.8	1.4
Male individual	2,070	100.0	17.8	40.5	13.8	8.8	14.9	7.1	1.9
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nativity									
U.S.-born	11,020	100.0	15.8	43.2	14.7	9.5	14.8	7.2	1.4
Foreign-born citizen	611	100.0	31.4	34.6	19.4	6.4	10.1	1.9	1.4
Foreign-born non-citizen	819	100.0	26.7	40.1	13.3	7.5	9.9	5.9	0.5
Spanish only language spoken									
Spanish is not only language spoken	12,206	100.0	17.1	42.6	14.8	9.3	14.3	7.0	1.3
Spanish is only language spoken	NA	NA	NA	NA	NA	NA	NA	NA	NA
Metropolitan status									
Metropolitan area - principal city	3,664	100.0	19.4	39.3	17.5	12.6	10.3	6.2	1.6
Metropolitan area - balance	4,997	100.0	18.3	41.7	12.1	7.7	16.8	7.3	1.6
Not in metropolitan area	1,989	100.0	11.8	53.1	15.7	7.4	13.3	4.9	1.2
Not identified	1,799	100.0	16.4	40.1	16.2	8.2	16.0	9.1	0.3
Geographic region									
Northeast	1,918	100.0	18.6	37.4	17.2	10.5	17.1	7.0	1.2
Midwest	2,814	100.0	16.6	42.3	13.0	11.2	15.4	6.5	1.9
South	5,188	100.0	16.1	46.2	13.4	8.8	12.8	6.9	0.9
West	2,530	100.0	19.5	39.3	17.9	6.8	13.6	7.1	1.6

C.7 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2015

For all households that used prepaid cards in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
Monthly income volatility									
Income was about the same each month	8,396	100.0	18.9	40.1	16.5	8.5	14.3	6.9	0.7
Income varied somewhat from month to month	2,817	100.0	13.6	50.3	9.4	12.4	14.8	6.2	1.3
Income varied a lot from month to month	895	100.0	13.7	42.8	19.8	7.2	11.4	8.4	1.1
Unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA

Row percents may not sum to 100 because households were asked to select all sources of prepaid cards. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
All	127,538	100.0	24.0	70.3	5.8
Unbanked					
Unbanked	8,969	100.0	57.3	31.9	10.8
Has bank account	118,569	100.0	21.4	73.2	5.4
Family income					
Less than $15,000	18,046	100.0	38.6	53.9	7.5
$15,000 to $30,000	21,392	100.0	31.0	62.6	6.4
$30,000 to $50,000	25,336	100.0	26.6	67.8	5.5
$50,000 to $75,000	23,003	100.0	21.0	73.5	5.5
At least $75,000	39,761	100.0	13.5	81.4	5.0
Education					
No high school diploma	13,802	100.0	39.0	54.3	6.6
High school diploma	33,239	100.0	27.8	65.9	6.3
Some college	37,512	100.0	25.3	69.3	5.4
College degree	42,985	100.0	15.0	79.6	5.4
Age group					
15 to 24 years	6,648	100.0	37.8	55.4	6.8
25 to 34 years	21,005	100.0	31.1	63.8	5.1
35 to 44 years	21,640	100.0	28.1	65.8	6.1
45 to 54 years	23,773	100.0	24.8	69.7	5.5
55 to 64 years	23,981	100.0	21.8	72.9	5.4
65 years or more	30,491	100.0	14.1	79.5	6.3
Race/Ethnicity					
Black	17,961	100.0	42.2	50.5	7.3
Hispanic	16,106	100.0	38.5	54.3	7.2
Asian	6,275	100.0	22.3	69.2	8.5
White	85,428	100.0	17.3	77.7	5.0
Other	1,768	100.0	34.1	60.3	5.5
Disability status					
Disabled, age 25 to 64	11,497	100.0	38.0	56.0	6.0
Not disabled, age 25 to 64	78,902	100.0	24.5	70.0	5.5
Not applicable (not age 25 to 64)	37,139	100.0	18.4	75.2	6.4
Employment status					
Employed	78,152	100.0	24.5	70.0	5.5
Unemployed	3,869	100.0	39.0	55.5	5.5
Not in labor force	45,517	100.0	21.7	71.9	6.3
Homeownership					
Homeowner	80,685	100.0	16.5	78.3	5.2
Non-homeowner	46,853	100.0	36.7	56.4	6.8

D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2015
For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
Household type					
Married couple	59,549	100.0	19.5	75.6	4.9
Unmarried female-headed family	15,998	100.0	39.3	54.1	6.6
Unmarried male-headed family	6,143	100.0	33.4	60.0	6.6
Female individual	23,474	100.0	21.2	72.2	6.6
Male individual	22,100	100.0	25.1	68.5	6.4
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	21.9	72.7	5.4
Foreign-born citizen	9,728	100.0	27.7	65.1	7.1
Foreign-born non-citizen	9,140	100.0	44.2	47.1	8.7
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	23.5	70.9	5.7
Spanish is only language spoken	2,863	100.0	45.7	43.6	10.7
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	29.2	63.9	6.9
Metropolitan area - balance	54,619	100.0	20.5	73.7	5.9
Not in metropolitan area	17,895	100.0	25.5	70.2	4.4
Not identified	18,494	100.0	22.5	72.8	4.7
Geographic region					
Northeast	22,699	100.0	22.8	69.9	7.3
Midwest	27,625	100.0	20.8	74.1	5.1
South	48,382	100.0	26.7	67.9	5.4
West	28,832	100.0	23.2	70.8	6.0
Monthly income volatility					
Income was about the same each month	91,549	100.0	22.6	76.6	0.8
Income varied somewhat from month to month	20,839	100.0	32.6	66.6	0.8
Income varied a lot from month to month	5,781	100.0	40.3	58.6	1.1
Unknown	9,370	100.0	8.1	23.8	68.1

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.2 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	24.9	24.0	(23.5, 24.4)	-0.9*	(-1.5, -0.3)
Unbanked					
Unbanked	63.2	57.3	(55.3, 59.3)	-5.9*	(-8.6, -3.1)
Has bank account	21.7	21.4	(21.0, 21.9)	-0.2	(-0.9, 0.4)
Family income					
Less than $15,000	39.1	38.6	(37.3, 39.9)	-0.5	(-2.3, 1.3)
$15,000 to $30,000	33.1	31.0	(29.9, 32.1)	-2.1*	(-3.6, -0.6)
$30,000 to $50,000	26.5	26.6	(25.7, 27.6)	0.1	(-1.3, 1.6)
$50,000 to $75,000	20.9	21.0	(20.0, 22.0)	0.1	(-1.2, 1.3)
At least $75,000	13.8	13.5	(12.9, 14.2)	-0.3	(-1.1, 0.6)
Education					
No high school diploma	39.5	39.0	(37.6, 40.5)	-0.4	(-2.4, 1.5)
High school diploma	28.7	27.8	(26.9, 28.7)	-1.0	(-2.3, 0.4)
Some college	26.9	25.3	(24.5, 26.2)	-1.6*	(-2.7, -0.4)
College degree	14.9	15.0	(14.4, 15.6)	0.1	(-0.7, 1.0)
Age group					
15 to 24 years	41.5	37.8	(35.4, 40.4)	-3.7*	(-7.0, -0.3)
25 to 34 years	33.6	31.1	(29.9, 32.3)	-2.5*	(-4.3, -0.7)
35 to 44 years	29.6	28.1	(27.1, 29.1)	-1.5*	(-2.9, 0.0)
45 to 54 years	26.7	24.8	(23.8, 25.9)	-1.9*	(-3.2, -0.5)
55 to 64 years	20.9	21.8	(20.8, 22.7)	0.8	(-0.5, 2.2)
65 years or more	13.1	14.1	(13.5, 14.8)	1.1*	(0.2, 2.0)
Race/Ethnicity					
Black	46.1	42.2	(40.6, 43.8)	-3.9*	(-6.0, -1.8)
Hispanic	40.3	38.5	(36.9, 40.1)	-1.9	(-4.2, 0.4)
Asian	18.6	22.3	(20.2, 24.6)	3.8*	(0.8, 6.8)
White	18.1	17.3	(16.8, 17.8)	-0.8*	(-1.5, -0.1)
Other	36.5	34.1	(30.8, 37.6)	-2.3	(-7.3, 2.7)
Disability status					
Disabled, age 25 to 64	38.7	38.0	(36.5, 39.5)	-0.7	(-2.7, 1.3)
Not disabled, age 25 to 64	26.0	24.5	(23.9, 25.2)	-1.4*	(-2.2, -0.6)
Not applicable (not age 25 to 64)	18.2	18.4	(17.7, 19.1)	0.2	(-0.8, 1.2)
Employment status					
Employed	25.6	24.5	(23.9, 25.1)	-1.1*	(-1.9, -0.3)
Unemployed	41.0	39.0	(36.3, 41.8)	-2.0	(-5.5, 1.5)
Not in labor force	21.6	21.7	(21.1, 22.4)	0.1	(-0.8, 1.1)
Homeownership					
Homeowner	17.0	16.5	(16.0, 17.1)	-0.5	(-1.1, 0.2)
Non-homeowner	39.4	36.7	(35.9, 37.6)	-2.7*	(-3.9, -1.5)

D.2 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	20.1	19.5	(18.9, 20.1)	-0.6	(-1.4, 0.2)
Unmarried female-headed family	41.3	39.3	(37.8, 40.8)	-2.0	(-4.1, 0.2)
Unmarried male-headed family	37.5	33.4	(31.3, 35.6)	-4.1*	(-7.4, -0.7)
Female individual	21.2	21.2	(20.3, 22.2)	0.1	(-1.3, 1.5)
Male individual	26.2	25.1	(24.0, 26.1)	-1.2	(-2.8, 0.5)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	23.4	21.9	(21.4, 22.4)	-1.4*	(-2.1, -0.8)
Foreign-born citizen	26.9	27.7	(25.9, 29.6)	0.8	(-1.8, 3.4)
Foreign-born non-citizen	42.8	44.2	(42.2, 46.1)	1.4	(-1.2, 4.0)
Spanish only language spoken					
Spanish is not only language spoken	24.4	23.5	(23.0, 23.9)	-1.0*	(-1.6, -0.4)
Spanish is only language spoken	46.3	45.7	(42.3, 49.2)	-0.6	(-5.6, 4.4)
Metropolitan status					
Metropolitan area - principal city	29.6	29.2	(28.3, 30.1)	-0.4	(-1.6, 0.9)
Metropolitan area - balance	21.2	20.5	(19.8, 21.1)	-0.8	(-1.7, 0.1)
Not in metropolitan area	26.3	25.5	(23.9, 27.1)	-0.8	(-2.7, 1.1)
Not identified	24.8	22.5	(21.3, 23.8)	-2.3*	(-4.0, -0.6)
Geographic region					
Northeast	23.6	22.8	(21.7, 23.9)	-0.8	(-2.2, 0.6)
Midwest	21.0	20.8	(19.8, 21.9)	-0.2	(-1.5, 1.2)
South	29.3	26.7	(26.0, 27.5)	-2.6*	(-3.6, -1.5)
West	22.3	23.2	(22.3, 24.2)	0.9	(-0.5, 2.3)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.3 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
All	127,538	100.0	20.2	74.2	5.6
Unbanked					
Unbanked	8,969	100.0	54.1	35.3	10.7
Has bank account	118,569	100.0	17.6	77.2	5.2
Family income					
Less than $15,000	18,046	100.0	33.7	59.0	7.3
$15,000 to $30,000	21,392	100.0	26.8	66.9	6.2
$30,000 to $50,000	25,336	100.0	21.7	73.0	5.3
$50,000 to $75,000	23,003	100.0	17.3	77.4	5.4
At least $75,000	39,761	100.0	11.1	84.0	4.9
Education					
No high school diploma	13,802	100.0	34.3	59.3	6.4
High school diploma	33,239	100.0	23.5	70.3	6.2
Some college	37,512	100.0	21.0	73.9	5.2
College degree	42,985	100.0	12.3	82.3	5.3
Age group					
15 to 24 years	6,648	100.0	33.0	60.6	6.3
25 to 34 years	21,005	100.0	26.6	68.4	4.9
35 to 44 years	21,640	100.0	23.4	70.5	6.1
45 to 54 years	23,773	100.0	20.5	74.1	5.4
55 to 64 years	23,981	100.0	18.3	76.5	5.1
65 years or more	30,491	100.0	11.8	82.1	6.2
Race/Ethnicity					
Black	17,961	100.0	37.7	55.2	7.1
Hispanic	16,106	100.0	34.7	58.3	7.0
Asian	6,275	100.0	19.5	72.2	8.3
White	85,428	100.0	13.6	81.5	4.9
Other	1,768	100.0	28.5	66.3	5.2
Disability status					
Disabled, age 25 to 64	11,497	100.0	31.4	62.8	5.8
Not disabled, age 25 to 64	78,902	100.0	20.7	74.0	5.3
Not applicable (not age 25 to 64)	37,139	100.0	15.6	78.2	6.2
Employment status					
Employed	78,152	100.0	20.7	73.9	5.3
Unemployed	3,869	100.0	33.5	61.3	5.2
Not in labor force	45,517	100.0	18.1	75.8	6.2
Homeownership					
Homeowner	80,685	100.0	13.5	81.5	5.0
Non-homeowner	46,853	100.0	31.7	61.7	6.7

D.3 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
Household type					
Married couple	59,549	100.0	16.2	79.0	4.8
Unmarried female-headed family	15,998	100.0	33.9	59.9	6.1
Unmarried male-headed family	6,143	100.0	28.7	65.2	6.1
Female individual	23,474	100.0	17.7	75.9	6.5
Male individual	22,100	100.0	21.2	72.4	6.4
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	17.9	76.8	5.2
Foreign-born citizen	9,728	100.0	25.3	67.7	7.0
Foreign-born non-citizen	9,140	100.0	41.4	50.0	8.6
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	19.6	74.9	5.5
Spanish is only language spoken	2,863	100.0	43.1	46.2	10.7
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	25.7	67.6	6.7
Metropolitan area - balance	54,619	100.0	17.3	76.9	5.8
Not in metropolitan area	17,895	100.0	20.3	75.6	4.1
Not identified	18,494	100.0	17.6	77.8	4.5
Geographic region					
Northeast	22,699	100.0	19.6	73.0	7.3
Midwest	27,625	100.0	17.1	78.0	4.9
South	48,382	100.0	22.7	72.1	5.2
West	28,832	100.0	19.2	75.1	5.7
Monthly income volatility					
Income was about the same each month	91,549	100.0	18.9	80.4	0.7
Income varied somewhat from month to month	20,839	100.0	27.7	71.6	0.7
Income varied a lot from month to month	5,781	100.0	34.3	64.7	1.0
Unknown	9,370	100.0	6.9	25.5	67.7

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.4 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2011-2015

For all households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	23.3	21.9	20.2	(19.8, 20.6)	-1.7*	(-2.3, -1.2)
Unbanked						
Unbanked	62.1	60.5	54.1	(52.1, 56.1)	-6.5*	(-9.1, -3.8)
Has bank account	19.8	18.6	17.6	(17.2, 18.0)	-1.0*	(-1.6, -0.5)
Family income						
Less than $15,000	36.2	35.4	33.7	(32.5, 35.0)	-1.6	(-3.4, 0.1)
$15,000 to $30,000	30.3	29.1	26.8	(25.8, 27.9)	-2.2*	(-3.8, -0.7)
$30,000 to $50,000	24.1	22.6	21.7	(20.8, 22.7)	-0.8	(-2.1, 0.5)
$50,000 to $75,000	18.5	17.9	17.3	(16.4, 18.2)	-0.6	(-1.7, 0.6)
At least $75,000	13.2	12.5	11.1	(10.5, 11.7)	-1.4*	(-2.1, -0.6)
Education						
No high school diploma	37.6	36.0	34.3	(32.9, 35.7)	-1.7	(-3.5, 0.2)
High school diploma	26.8	25.0	23.5	(22.7, 24.3)	-1.4*	(-2.6, -0.3)
Some college	23.9	23.1	21.0	(20.2, 21.8)	-2.1*	(-3.2, -1.1)
College degree	14.0	13.4	12.3	(11.8, 12.9)	-1.0*	(-1.8, -0.3)
Age group						
15 to 24 years	39.9	37.2	33.0	(30.7, 35.5)	-4.2*	(-7.4, -1.0)
25 to 34 years	30.6	29.5	26.6	(25.5, 27.7)	-2.9*	(-4.6, -1.2)
35 to 44 years	26.8	25.4	23.4	(22.5, 24.4)	-1.9*	(-3.3, -0.6)
45 to 54 years	24.4	23.3	20.5	(19.5, 21.5)	-2.8*	(-4.1, -1.5)
55 to 64 years	20.0	18.4	18.3	(17.5, 19.3)	0.0	(-1.2, 1.2)
65 years or more	12.1	12.0	11.8	(11.1, 12.4)	-0.2	(-1.1, 0.6)
Race/Ethnicity						
Black	44.7	41.9	37.7	(36.2, 39.3)	-4.2*	(-6.3, -2.1)
Hispanic	39.5	36.8	34.7	(33.1, 36.3)	-2.1	(-4.4, 0.1)
Asian	16.7	17.3	19.5	(17.6, 21.6)	2.2	(-0.5, 4.9)
White	16.7	15.4	13.6	(13.2, 14.0)	-1.7*	(-2.4, -1.1)
Other	32.2	32.3	28.5	(25.3, 31.9)	-3.8	(-8.6, 1.0)
Disability status						
Disabled, age 25 to 64	34.5	32.8	31.4	(30.0, 32.8)	-1.4	(-3.3, 0.5)
Not disabled, age 25 to 64	24.0	22.7	20.7	(20.2, 21.3)	-2.0*	(-2.8, -1.3)
Not applicable (not age 25 to 64)	17.6	16.5	15.6	(14.9, 16.2)	-1.0*	(-1.9, -0.1)
Employment status						
Employed	23.1	22.4	20.7	(20.2, 21.3)	-1.7*	(-2.4, -1.0)
Unemployed	39.0	35.6	33.5	(30.9, 36.3)	-2.0	(-5.3, 1.2)
Not in labor force	21.0	19.2	18.1	(17.5, 18.7)	-1.1*	(-2.0, -0.2)
Homeownership						
Homeowner	16.1	14.7	13.5	(13.0, 14.0)	-1.2*	(-1.8, -0.6)
Non-homeowner	37.0	35.2	31.7	(30.9, 32.5)	-3.5*	(-4.6, -2.4)

D.4 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2011-2015

For all households

Characteristics	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type						
Married couple	19.2	17.6	16.2	(15.6, 16.8)	-1.4*	(-2.1, -0.6)
Unmarried female-headed family	38.9	36.0	33.9	(32.5, 35.4)	-2.1*	(-4.1, 0.0)
Unmarried male-headed family	36.5	33.0	28.7	(26.7, 30.8)	-4.3*	(-7.5, -1.1)
Female individual	17.9	18.7	17.7	(16.8, 18.5)	-1.0	(-2.3, 0.2)
Male individual	24.7	23.5	21.2	(20.3, 22.1)	-2.4*	(-3.8, -0.8)
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	21.8	20.1	17.9	(17.5, 18.4)	-2.2*	(-2.8, -1.6)
Foreign-born citizen	24.0	25.2	25.3	(23.6, 27.2)	0.1	(-2.3, 2.6)
Foreign-born non-citizen	42.1	41.4	41.4	(39.5, 43.4)	0.0	(-2.6, 2.6)
Spanish only language spoken						
Spanish is not only language spoken	22.7	21.4	19.6	(19.2, 20.1)	-1.7*	(-2.3, -1.2)
Spanish is only language spoken	51.1	45.3	43.1	(39.7, 46.6)	-2.2	(-7.2, 2.8)
Metropolitan status						
Metropolitan area - principal city	28.1	26.7	25.7	(24.8, 26.6)	-1.0	(-2.2, 0.2)
Metropolitan area - balance	20.5	18.8	17.3	(16.7, 17.9)	-1.5*	(-2.3, -0.7)
Not in metropolitan area	23.1	22.3	20.3	(18.9, 21.7)	-2.0*	(-3.8, -0.3)
Not identified	21.8	21.0	17.6	(16.6, 18.8)	-3.4*	(-4.9, -1.9)
Geographic region						
Northeast	21.3	21.7	19.6	(18.6, 20.7)	-2.1*	(-3.4, -0.7)
Midwest	20.0	18.0	17.1	(16.2, 18.0)	-0.9	(-2.1, 0.3)
South	27.2	25.6	22.7	(22.0, 23.5)	-2.9*	(-3.9, -1.9)
West	21.6	19.5	19.2	(18.3, 20.1)	-0.3	(-1.7, 1.1)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.5 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
All	127,538	100.0	7.7	86.9	5.5
Unbanked					
Unbanked	8,969	100.0	16.5	72.9	10.6
Has bank account	118,569	100.0	7.0	87.9	5.1
Family income					
Less than $15,000	18,046	100.0	12.0	80.5	7.5
$15,000 to $30,000	21,392	100.0	10.2	83.8	6.0
$30,000 to $50,000	25,336	100.0	9.6	85.1	5.3
$50,000 to $75,000	23,003	100.0	6.6	88.2	5.2
At least $75,000	39,761	100.0	3.7	91.8	4.6
Education					
No high school diploma	13,802	100.0	11.3	82.2	6.6
High school diploma	33,239	100.0	9.8	84.2	6.0
Some college	37,512	100.0	8.7	86.1	5.2
College degree	42,985	100.0	3.9	91.2	4.9
Age group					
15 to 24 years	6,648	100.0	13.1	80.8	6.2
25 to 34 years	21,005	100.0	11.4	83.7	4.9
35 to 44 years	21,640	100.0	9.6	84.7	5.6
45 to 54 years	23,773	100.0	8.0	86.6	5.4
55 to 64 years	23,981	100.0	5.9	89.1	5.0
65 years or more	30,491	100.0	3.6	90.4	6.0
Race/Ethnicity					
Black	17,961	100.0	12.9	79.6	7.5
Hispanic	16,106	100.0	9.7	83.5	6.8
Asian	6,275	100.0	4.6	88.2	7.2
White	85,428	100.0	6.2	89.1	4.7
Other	1,768	100.0	16.1	79.1	4.9
Disability status					
Disabled, age 25 to 64	11,497	100.0	14.6	79.7	5.7
Not disabled, age 25 to 64	78,902	100.0	7.8	87.1	5.2
Not applicable (not age 25 to 64)	37,139	100.0	5.3	88.7	6.0
Employment status					
Employed	78,152	100.0	7.8	87.1	5.1
Unemployed	3,869	100.0	14.9	80.1	4.9
Not in labor force	45,517	100.0	6.8	87.1	6.1
Homeownership					
Homeowner	80,685	100.0	5.1	90.1	4.9
Non-homeowner	46,853	100.0	12.2	81.4	6.4

D.5 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Yes (Percent)	No (Percent)	Unknown (Percent)
Household type					
Married couple	59,549	100.0	6.2	89.2	4.6
Unmarried female-headed family	15,998	100.0	14.5	79.1	6.4
Unmarried male-headed family	6,143	100.0	9.7	83.5	6.8
Female individual	23,474	100.0	6.4	87.5	6.1
Male individual	22,100	100.0	7.4	86.6	6.0
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	108,671	100.0	7.9	87.0	5.1
Foreign-born citizen	9,728	100.0	4.7	88.9	6.5
Foreign-born non-citizen	9,140	100.0	8.5	83.3	8.2
Spanish only language spoken					
Spanish is not only language spoken	124,675	100.0	7.7	87.0	5.3
Spanish is only language spoken	2,863	100.0	7.5	81.8	10.7
Metropolitan status					
Metropolitan area - principal city	36,531	100.0	8.2	85.3	6.6
Metropolitan area - balance	54,619	100.0	6.1	88.3	5.5
Not in metropolitan area	17,895	100.0	9.9	86.1	4.0
Not identified	18,494	100.0	9.1	86.5	4.4
Geographic region					
Northeast	22,699	100.0	5.6	87.9	6.5
Midwest	27,625	100.0	7.3	87.8	4.9
South	48,382	100.0	9.0	85.8	5.2
West	28,832	100.0	7.4	86.9	5.6
Monthly income volatility					
Income was about the same each month	91,549	100.0	6.9	92.6	0.6
Income varied somewhat from month to month	20,839	100.0	11.4	87.9	0.7
Income varied a lot from month to month	5,781	100.0	15.7	83.7	0.6
Unknown	9,370	100.0	2.2	31.0	66.8

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.6 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.0	7.7	(7.4, 8.0)	0.6*	(0.3, 1.0)
Unbanked					
Unbanked	16.7	16.5	(15.1, 18.0)	-0.2	(-2.1, 1.7)
Has bank account	6.2	7.0	(6.7, 7.3)	0.8*	(0.4, 1.1)
Family income					
Less than $15,000	11.4	12.0	(11.1, 12.9)	0.6	(-0.6, 1.8)
$15,000 to $30,000	11.0	10.2	(9.5, 11.0)	-0.8	(-1.8, 0.2)
$30,000 to $50,000	8.1	9.6	(8.9, 10.4)	1.5*	(0.6, 2.4)
$50,000 to $75,000	5.4	6.6	(6.1, 7.2)	1.2*	(0.5, 2.0)
At least $75,000	2.6	3.7	(3.4, 4.0)	1.1*	(0.7, 1.5)
Education					
No high school diploma	11.4	11.3	(10.4, 12.2)	-0.2	(-1.4, 1.1)
High school diploma	8.6	9.8	(9.2, 10.5)	1.2*	(0.5, 2.0)
Some college	8.8	8.7	(8.2, 9.3)	0.0	(-0.8, 0.7)
College degree	2.7	3.9	(3.6, 4.3)	1.3*	(0.8, 1.7)
Age group					
15 to 24 years	12.5	13.1	(11.5, 14.8)	0.5	(-1.8, 2.8)
25 to 34 years	10.7	11.4	(10.6, 12.3)	0.8	(-0.4, 1.9)
35 to 44 years	9.6	9.6	(8.9, 10.4)	0.0	(-1.0, 1.1)
45 to 54 years	8.1	8.0	(7.5, 8.6)	-0.1	(-0.9, 0.7)
55 to 64 years	5.0	5.9	(5.4, 6.4)	0.9*	(0.1, 1.6)
65 years or more	1.9	3.6	(3.2, 4.0)	1.7*	(1.2, 2.1)
Race/Ethnicity					
Black	13.6	12.9	(11.9, 14.0)	-0.6	(-2.0, 0.7)
Hispanic	9.5	9.7	(8.8, 10.7)	0.3	(-1.0, 1.5)
Asian	2.4	4.6	(3.6, 6.0)	2.2*	(0.8, 3.6)
White	5.5	6.2	(5.9, 6.5)	0.7*	(0.3, 1.1)
Other	11.5	16.1	(13.7, 18.8)	4.6*	(1.1, 8.0)
Disability status					
Disabled, age 25 to 64	14.5	14.6	(13.5, 15.8)	0.2	(-1.3, 1.6)
Not disabled, age 25 to 64	7.4	7.8	(7.4, 8.1)	0.4	(-0.1, 0.8)
Not applicable (not age 25 to 64)	3.8	5.3	(4.9, 5.8)	1.5*	(0.9, 2.0)
Employment status					
Employed	7.2	7.8	(7.4, 8.2)	0.6*	(0.1, 1.1)
Unemployed	16.0	14.9	(12.9, 17.3)	-1.1	(-3.9, 1.8)
Not in labor force	5.6	6.8	(6.4, 7.3)	1.2*	(0.6, 1.8)
Homeownership					
Homeowner	4.2	5.1	(4.8, 5.4)	0.9*	(0.5, 1.2)
Non-homeowner	12.3	12.2	(11.6, 12.7)	-0.1	(-0.9, 0.6)

D.6 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2015

For all households

Characteristics	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Household type					
Married couple	5.2	6.2	(5.8, 6.6)	1.0*	(0.5, 1.4)
Unmarried female-headed family	15.1	14.5	(13.5, 15.6)	-0.6	(-2.0, 0.8)
Unmarried male-headed family	12.4	9.7	(8.5, 11.2)	-2.7*	(-4.8, -0.5)
Female individual	5.3	6.4	(5.8, 7.0)	1.1*	(0.4, 1.9)
Male individual	6.2	7.4	(6.8, 8.0)	1.1*	(0.3, 1.9)
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	7.4	7.9	(7.5, 8.2)	0.5*	(0.0, 0.9)
Foreign-born citizen	3.8	4.7	(3.9, 5.6)	0.8	(-0.2, 1.9)
Foreign-born non-citizen	6.0	8.5	(7.4, 9.8)	2.5*	(1.1, 4.0)
Spanish only language spoken					
Spanish is not only language spoken	7.1	7.7	(7.4, 8.0)	0.6*	(0.2, 1.0)
Spanish is only language spoken	4.7	7.5	(5.8, 9.5)	2.7*	(0.5, 5.0)
Metropolitan status					
Metropolitan area - principal city	7.9	8.2	(7.6, 8.7)	0.3	(-0.5, 1.0)
Metropolitan area - balance	5.5	6.1	(5.8, 6.5)	0.7*	(0.2, 1.1)
Not in metropolitan area	8.3	9.9	(9.0, 10.8)	1.6*	(0.4, 2.7)
Not identified	8.4	9.1	(8.3, 9.9)	0.7	(-0.4, 1.7)
Geographic region					
Northeast	4.3	5.6	(5.0, 6.2)	1.3*	(0.5, 2.0)
Midwest	6.4	7.3	(6.6, 8.0)	0.9	(0.0, 1.7)
South	9.0	9.0	(8.5, 9.5)	0.0	(-0.7, 0.6)
West	6.4	7.4	(6.9, 7.9)	1.0*	(0.3, 1.8)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.7 AFS Use by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	24.9	24.0	(23.5, 24.4)	-0.9*	(-1.5, -0.3)
State					
AL	33.6	31.1	(26.7, 35.9)	-2.5	(-8.0, 3.0)
AK	20.7	28.7	(24.2, 33.7)	8.0*	(2.7, 13.3)
AZ	23.0	22.2	(19.3, 25.5)	-0.7	(-5.8, 4.3)
AR	34.4	29.0	(25.2, 33.1)	-5.3*	(-9.4, -1.2)
CA	22.3	22.6	(21.3, 24.1)	0.3	(-1.7, 2.4)
CO	22.0	20.5	(17.1, 24.3)	-1.5	(-6.0, 3.0)
CT	17.8	16.5	(13.1, 20.5)	-1.3	(-5.7, 3.1)
DE	21.4	17.8	(14.9, 21.1)	-3.7	(-7.5, 0.2)
DC	30.6	31.8	(28.8, 35.0)	1.2	(-3.3, 5.7)
FL	22.7	20.8	(18.9, 22.8)	-1.9	(-4.6, 0.8)
GA	33.9	32.4	(29.1, 36.0)	-1.5	(-5.6, 2.6)
HI	21.4	17.5	(14.6, 20.9)	-3.9	(-8.0, 0.3)
ID	23.3	25.0	(21.2, 29.2)	1.7	(-3.5, 7.0)
IL	19.2	18.1	(16.0, 20.4)	-1.1	(-4.0, 1.8)
IN	21.8	20.8	(17.3, 24.9)	-0.9	(-5.5, 3.7)
IA	17.9	20.1	(17.2, 23.3)	2.2	(-2.6, 7.0)
KS	27.0	22.2	(19.3, 25.5)	-4.8*	(-9.3, -0.2)
KY	29.9	24.4	(19.9, 29.6)	-5.4	(-12.1, 1.2)
LA	32.7	32.7	(30.1, 35.3)	-0.1	(-4.7, 4.5)
ME	20.7	18.5	(15.6, 21.7)	-2.2	(-6.3, 1.8)
MD	26.7	25.0	(21.9, 28.4)	-1.7	(-5.8, 2.4)
MA	20.8	19.9	(17.3, 22.7)	-0.9	(-5.0, 3.1)
MI	21.4	23.3	(19.7, 27.3)	1.9	(-2.5, 6.3)
MN	14.9	15.7	(12.8, 19.2)	0.8	(-2.8, 4.4)
MS	40.5	32.7	(28.8, 36.8)	-7.8*	(-13.5, -2.1)
MO	25.4	27.5	(24.2, 31.2)	2.1	(-2.8, 7.0)
MT	21.5	15.7	(13.7, 17.9)	-5.8*	(-10.1, -1.5)
NE	23.6	24.0	(20.5, 28.0)	0.4	(-4.9, 5.8)
NV	29.9	32.8	(28.9, 37.0)	2.9	(-2.4, 8.2)
NH	15.9	19.6	(16.7, 22.8)	3.7	(-0.3, 7.6)
NJ	25.4	18.7	(16.0, 21.6)	-6.7*	(-10.2, -3.2)
NM	30.0	32.6	(28.6, 37.0)	2.6	(-3.4, 8.7)
NY	24.9	28.7	(26.7, 30.8)	3.8*	(1.1, 6.5)
NC	26.5	24.9	(22.7, 27.3)	-1.6	(-5.4, 2.3)
ND	21.7	22.0	(17.2, 27.6)	0.3	(-5.7, 6.3)
OH	25.2	21.4	(19.3, 23.7)	-3.8*	(-6.9, -0.7)
OK	29.4	32.7	(29.2, 36.4)	3.2	(-2.8, 9.3)

D.7 AFS Use by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OR	20.6	23.7	(20.3, 27.5)	3.2	(-1.0, 7.3)
PA	25.5	21.3	(19.0, 23.9)	-4.1*	(-7.1, -1.1)
RI	16.7	18.8	(15.5, 22.6)	2.1	(-2.4, 6.6)
SC	32.3	29.5	(26.5, 32.7)	-2.8	(-6.9, 1.2)
SD	21.2	23.4	(16.5, 31.9)	2.2	(-6.0, 10.4)
TN	23.9	24.3	(21.5, 27.4)	0.4	(-3.8, 4.6)
TX	34.3	29.1	(27.2, 31.0)	-5.2*	(-8.1, -2.4)
UT	15.0	23.1	(20.1, 26.5)	8.1*	(3.7, 12.4)
VT	18.4	13.9	(11.6, 16.5)	-4.5*	(-8.0, -1.1)
VA	23.4	22.5	(19.2, 26.2)	-0.9	(-5.4, 3.5)
WA	20.2	23.7	(20.5, 27.2)	3.5	(-1.0, 7.9)
WV	27.2	22.1	(18.8, 25.7)	-5.1*	(-10.1, 0.0)
WI	13.3	17.8	(14.1, 22.1)	4.5	(-0.3, 9.2)
WY	25.2	21.9	(18.7, 25.4)	-3.4	(-9.1, 2.3)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.8 Transaction AFS Use by State, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	23.3	21.9	20.2	(19.8, 20.6)	-1.7*	(-2.3, -1.2)
State						
AL	31.7	28.7	27.7	(23.5, 32.4)	-1.0	(-6.5, 4.5)
AK	21.0	17.1	21.3	(17.6, 25.4)	4.2	(-0.5, 8.8)
AZ	25.9	19.1	19.3	(16.0, 23.0)	0.2	(-5.1, 5.4)
AR	32.8	31.1	23.4	(20.2, 27.0)	-7.7*	(-11.5, -3.9)
CA	21.9	19.9	18.5	(17.2, 19.9)	-1.3	(-3.2, 0.6)
CO	16.9	18.3	15.5	(12.2, 19.4)	-2.9	(-6.9, 1.1)
CT	15.5	16.0	14.3	(11.2, 18.1)	-1.7	(-5.8, 2.5)
DE	18.6	18.7	16.0	(13.4, 19.1)	-2.7	(-6.4, 1.0)
DC	28.2	28.4	29.5	(26.5, 32.6)	1.1	(-3.5, 5.6)
FL	23.6	20.0	18.2	(16.3, 20.2)	-1.8	(-4.4, 0.8)
GA	30.9	31.4	29.1	(25.8, 32.6)	-2.3	(-6.5, 1.9)
HI	20.3	18.5	15.1	(12.2, 18.5)	-3.4	(-7.5, 0.7)
ID	20.2	19.5	18.1	(14.1, 23.0)	-1.4	(-6.8, 4.1)
IL	21.0	17.5	16.3	(14.4, 18.4)	-1.2	(-3.8, 1.5)
IN	20.9	18.8	17.0	(13.8, 20.8)	-1.8	(-6.2, 2.7)
IA	17.9	14.8	14.9	(12.1, 18.3)	0.1	(-4.0, 4.2)
KS	22.9	24.6	17.4	(14.9, 20.2)	-7.3*	(-11.4, -3.2)
KY	25.1	24.6	19.6	(16.3, 23.5)	-5.0*	(-9.8, -0.1)
LA	31.9	29.9	28.1	(25.6, 30.7)	-1.8	(-5.5, 1.9)
ME	18.5	16.0	13.2	(10.8, 16.1)	-2.8	(-6.2, 0.7)
MD	23.7	25.5	21.1	(18.3, 24.1)	-4.4*	(-8.2, -0.6)
MA	15.8	18.7	18.5	(16.1, 21.3)	-0.2	(-4.1, 3.7)
MI	20.8	18.3	20.3	(16.9, 24.0)	2.0	(-2.2, 6.1)
MN	12.8	12.9	11.5	(9.0, 14.5)	-1.4	(-4.5, 1.7)
MS	31.4	34.5	28.3	(24.3, 32.7)	-6.2*	(-11.6, -0.9)
MO	24.5	21.2	23.8	(20.9, 26.9)	2.6	(-1.6, 6.8)
MT	21.3	17.9	11.7	(10.0, 13.6)	-6.3*	(-10.4, -2.1)
NE	18.1	20.1	17.9	(15.0, 21.1)	-2.3	(-6.5, 1.9)
NV	32.2	26.4	28.6	(25.0, 32.5)	2.2	(-3.0, 7.3)
NH	12.6	14.2	16.1	(13.5, 19.1)	1.9	(-1.8, 5.5)
NJ	23.5	23.9	16.2	(13.8, 18.8)	-7.7*	(-10.9, -4.5)
NM	28.0	25.9	27.8	(23.9, 32.1)	1.9	(-4.0, 7.8)
NY	24.8	23.3	25.4	(23.6, 27.3)	2.1	(-0.6, 4.8)
NC	25.5	21.9	21.6	(19.3, 24.0)	-0.4	(-4.2, 3.5)
ND	18.6	17.2	16.3	(12.4, 21.3)	-0.8	(-6.1, 4.5)
OH	20.9	20.9	17.4	(15.5, 19.4)	-3.5*	(-6.4, -0.6)
OK	28.4	24.0	27.3	(23.7, 31.3)	3.4	(-2.7, 9.4)

D.8 Transaction AFS Use by State, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OR	16.0	18.3	20.4	(17.3, 24.0)	2.1	(-2.0, 6.3)
PA	20.4	23.3	16.9	(14.8, 19.2)	-6.4*	(-9.1, -3.8)
RI	19.2	14.6	17.0	(13.8, 20.8)	2.4	(-2.0, 6.7)
SC	24.3	27.2	24.7	(22.0, 27.8)	-2.4	(-6.4, 1.6)
SD	21.8	16.5	17.5	(10.7, 27.3)	1.0	(-7.3, 9.4)
TN	23.6	20.3	18.5	(15.6, 21.9)	-1.8	(-6.5, 2.9)
TX	32.7	30.0	24.3	(22.6, 26.2)	-5.7*	(-8.3, -3.0)
UT	18.8	13.1	18.8	(15.9, 22.1)	5.7*	(1.6, 9.8)
VT	17.5	15.8	11.9	(9.8, 14.5)	-3.9*	(-7.2, -0.5)
VA	17.8	20.5	19.1	(16.2, 22.5)	-1.4	(-5.6, 2.8)
WA	18.2	17.4	20.4	(17.4, 23.8)	3.0	(-1.0, 7.0)
WV	22.8	23.6	18.5	(14.9, 22.7)	-5.1	(-10.4, 0.2)
WI	15.8	11.9	12.8	(9.9, 16.3)	0.9	(-3.0, 4.7)
WY	23.3	21.8	17.8	(15.1, 21.0)	-4.0	(-8.9, 1.0)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.9 Credit AFS Use by State, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.0	7.7	(7.4, 8.0)	0.6*	(0.3, 1.0)
State					
AL	11.9	10.4	(8.6, 12.6)	-1.4	(-5.0, 2.1)
AK	6.3	10.5	(8.0, 13.7)	4.2*	(0.8, 7.7)
AZ	9.4	6.2	(4.7, 8.2)	-3.2*	(-6.1, -0.3)
AR	11.2	10.3	(8.6, 12.3)	-1.0	(-4.0, 2.1)
CA	5.3	7.1	(6.3, 8.0)	1.8*	(0.7, 3.0)
CO	7.8	7.4	(5.7, 9.6)	-0.4	(-3.3, 2.4)
CT	3.2	3.8	(2.5, 5.7)	0.5	(-1.4, 2.5)
DE	5.9	4.1	(2.5, 6.6)	-1.8	(-4.2, 0.6)
DC	3.8	6.1	(4.7, 7.8)	2.2*	(0.3, 4.1)
FL	6.3	6.6	(5.7, 7.7)	0.3	(-0.9, 1.6)
GA	8.3	10.4	(8.4, 12.7)	2.1	(-0.8, 5.0)
HI	5.4	4.4	(3.0, 6.4)	-1.0	(-3.4, 1.4)
ID	8.5	10.7	(8.1, 14.0)	2.1	(-1.6, 5.8)
IL	5.3	4.7	(3.4, 6.4)	-0.6	(-2.5, 1.3)
IN	6.6	8.0	(6.0, 10.5)	1.4	(-1.4, 4.1)
IA	5.7	9.9	(7.8, 12.4)	4.2*	(1.2, 7.2)
KS	8.1	8.3	(6.2, 11.0)	0.2	(-2.9, 3.3)
KY	8.9	10.7	(7.2, 15.6)	1.7	(-3.0, 6.5)
LA	7.8	10.7	(9.1, 12.5)	2.9*	(0.4, 5.4)
ME	7.9	6.5	(4.8, 8.8)	-1.4	(-4.1, 1.4)
MD	4.0	7.3	(5.1, 10.3)	3.3*	(0.5, 6.1)
MA	4.2	3.0	(2.0, 4.6)	-1.2	(-3.0, 0.6)
MI	5.9	8.3	(6.0, 11.3)	2.4	(-0.4, 5.2)
MN	5.5	6.0	(4.5, 8.0)	0.5	(-1.5, 2.4)
MS	13.6	11.9	(9.5, 14.8)	-1.8	(-5.2, 1.6)
MO	8.7	8.6	(6.7, 10.9)	-0.2	(-3.0, 2.6)
MT	7.7	5.8	(4.4, 7.5)	-1.9	(-4.7, 0.8)
NE	6.9	8.2	(5.9, 11.4)	1.4	(-2.0, 4.8)
NV	8.8	10.0	(7.6, 13.1)	1.2	(-2.0, 4.4)
NH	3.5	5.3	(3.9, 7.1)	1.8	(-0.2, 3.7)
NJ	3.8	4.0	(2.7, 5.8)	0.2	(-2.0, 2.3)
NM	10.3	10.7	(8.9, 12.8)	0.3	(-2.9, 3.6)
NY	4.5	6.8	(5.7, 8.1)	2.3*	(0.8, 3.7)
NC	9.3	6.6	(5.2, 8.3)	-2.7*	(-4.8, -0.6)
ND	6.8	7.2	(5.5, 9.4)	0.4	(-2.2, 3.0)
OH	8.7	7.7	(6.5, 9.1)	-1.0	(-2.9, 0.9)
OK	13.1	13.7	(11.1, 16.7)	0.6	(-2.9, 4.0)

D.9 Credit AFS Use by State, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
OR	6.0	7.0	(5.1, 9.7)	1.0	(-1.5, 3.6)
PA	4.4	7.0	(5.6, 8.7)	2.6*	(0.7, 4.5)
RI	5.2	2.9	(1.7, 4.9)	-2.3*	(-4.4, -0.2)
SC	12.7	9.3	(7.4, 11.7)	-3.4*	(-6.3, -0.5)
SD	7.8	10.6	(7.7, 14.3)	2.8	(-1.1, 6.6)
TN	8.9	11.3	(9.3, 13.7)	2.4	(-0.3, 5.1)
TX	11.4	10.4	(9.1, 11.8)	-1.0	(-2.9, 0.8)
UT	4.8	8.7	(6.5, 11.4)	3.9*	(1.0, 6.8)
VT	3.9	3.6	(2.5, 5.0)	-0.3	(-2.2, 1.5)
VA	6.5	5.4	(3.9, 7.3)	-1.1	(-3.7, 1.4)
WA	5.7	7.5	(5.7, 9.9)	1.9	(-0.9, 4.6)
WV	7.8	8.2	(7.2, 9.3)	0.4	(-2.1, 2.9)
WI	2.6	6.9	(4.9, 9.7)	4.3*	(1.7, 7.0)
WY	10.1	7.9	(5.9, 10.6)	-2.1	(-6.6, 2.3)

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.10 AFS Use by MSA, 2013-2015
For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	24.9	24.0	(23.5, 24.4)	-0.9*	(-1.5, -0.3)
MSA					
Albuquerque, NM	34.3	25.3	(20.4, 30.9)	-9.0*	(-17.1, -0.9)
Atlanta-Sandy Springs-Roswell, GA~	34.0	32.8	(28.7, 37.3)	-1.1	(-7.2, 4.9)
Austin-Round Rock, TX	17.9	18.6	(12.6, 26.5)	0.7	(-8.7, 10.1)
Baltimore-Columbia-Towson, MD	28.5	25.3	(20.3, 31.0)	-3.2	(-9.6, 3.3)
Baton Rouge, LA	NA	31.4	(24.5, 39.3)	NA	NA
Billings, MT~	NA	18.0	(11.9, 26.3)	NA	NA
Birmingham-Hoover, AL	27.9	25.3	(19.8, 31.7)	-2.6	(-12.3, 7.1)
Boise City, ID	21.5	18.3	(13.5, 24.3)	-3.2	(-11.1, 4.8)
Boston-Cambridge-Newton, MA-NH~	19.1	21.0	(17.6, 24.9)	1.9	(-2.9, 6.8)
Bridgeport-Stamford-Norwalk, CT~	13.5	16.5	(11.1, 23.9)	3.0	(-4.3, 10.3)
Burlington-South Burlington, VT~	17.3	12.3	(8.6, 17.2)	-5.0	(-10.7, 0.7)
Charlotte-Concord-Gastonia, NC-SC~	33.0	30.0	(24.4, 36.2)	-3.0	(-11.5, 5.5)
Chicago-Naperville-Elgin, IL-IN-WI	18.5	18.7	(16.4, 21.3)	0.2	(-3.5, 3.8)
Cincinnati, OH-KY-IN~	29.4	15.9	(11.4, 21.6)	-13.5*	(-21.3, -5.7)
Cleveland-Elyria, OH	23.0	15.5	(11.6, 20.4)	-7.5*	(-13.9, -1.1)
Columbia, SC	34.6	29.1	(21.4, 38.1)	-5.5	(-15.9, 4.9)
Columbus, OH~	31.7	27.7	(22.4, 33.7)	-4.1	(-12.5, 4.4)
Dallas-Fort Worth-Arlington, TX~	33.4	35.7	(31.9, 39.7)	2.3	(-3.2, 7.7)
Denver-Aurora-Lakewood, CO	21.5	18.1	(13.5, 23.6)	-3.4	(-9.8, 2.9)
Detroit-Warren-Dearborn, MI	22.1	22.7	(19.4, 26.4)	0.6	(-4.6, 5.8)
Fargo, ND-MN	26.7	23.1	(17.3, 30.1)	-3.6	(-12.4, 5.3)
Grand Rapids-Wyoming, MI~	17.4	18.2	(12.1, 26.5)	0.9	(-9.1, 10.8)
Greenville-Anderson-Mauldin, SC~	NA	30.2	(23.0, 38.4)	NA	NA
Hartford-West Hartford-East Hartford, CT~	21.3	18.3	(13.0, 25.1)	-3.0	(-10.4, 4.5)
Houston-The Woodlands-Sugar Land, TX~	36.6	27.2	(23.8, 31.0)	-9.4*	(-14.8, -4.0)
Indianapolis-Carmel-Anderson, IN~	24.1	25.3	(19.5, 32.1)	1.2	(-6.6, 9.1)
Jackson, MS~	NA	31.5	(25.5, 38.2)	NA	NA
Kansas City, MO-KS~	26.3	26.5	(21.5, 32.1)	0.2	(-7.9, 8.3)
Las Vegas-Henderson-Paradise, NV	29.8	35.6	(31.1, 40.4)	5.7	(-0.6, 12.1)
Little Rock-North Little Rock-Conway, AR	30.7	34.1	(27.9, 40.8)	3.3	(-6.8, 13.4)
Los Angeles-Long Beach-Anaheim, CA	22.8	24.5	(21.9, 27.3)	1.7	(-1.6, 5.1)
Louisville/Jefferson County, KY-IN~	29.4	24.7	(17.8, 33.1)	-4.8	(-15.9, 6.4)
Manchester-Nashua, NH~	NA	25.8	(19.8, 32.7)	NA	NA
Memphis, TN-MS-AR~	34.6	25.0	(19.3, 31.7)	-9.6	(-19.6, 0.5)
Miami-Fort Lauderdale-West Palm Beach, FL	17.1	21.8	(18.4, 25.7)	4.7	(-0.4, 9.8)
Milwaukee-Waukesha-West Allis, WI	14.8	18.6	(14.1, 24.1)	3.9	(-2.6, 10.4)
Minneapolis-St. Paul-Bloomington, MN-WI~	14.8	15.9	(12.5, 20.0)	1.1	(-3.4, 5.7)

D.10 AFS Use by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Nashville-Davidson--Murfreesboro--Franklin, TN~	24.7	22.6	(16.3, 30.4)	-2.1	(-12.0, 7.8)
New Haven-Milford, CT~	14.3	12.9	(7.3, 21.8)	-1.4	(-10.3, 7.6)
New Orleans-Metairie, LA~	26.6	27.3	(22.2, 32.9)	0.6	(-9.0, 10.3)
New York-Newark-Jersey City, NY-NJ-PA~	25.7	25.7	(23.8, 27.7)	0.0	(-2.7, 2.7)
Oklahoma City, OK	28.8	35.1	(28.2, 42.7)	6.3	(-3.1, 15.7)
Omaha-Council Bluffs, NE-IA	27.5	29.2	(23.6, 35.6)	1.7	(-6.8, 10.2)
Orlando-Kissimmee-Sanford, FL	30.4	25.7	(19.8, 32.6)	-4.7	(-14.7, 5.2)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	25.9	21.4	(18.1, 25.1)	-4.5	(-9.3, 0.2)
Phoenix-Mesa-Scottsdale, AZ	20.2	21.5	(17.8, 25.7)	1.3	(-4.5, 7.0)
Pittsburgh, PA	26.4	27.9	(22.8, 33.6)	1.5	(-5.9, 8.8)
Portland-South Portland, ME~	13.7	18.5	(13.3, 24.9)	4.8	(-2.8, 12.3)
Portland-Vancouver-Hillsboro, OR-WA	19.3	22.5	(18.6, 27.1)	3.2	(-2.6, 9.0)
Providence-Warwick, RI-MA~	17.8	18.5	(14.2, 23.8)	0.7	(-5.1, 6.6)
Richmond, VA~	21.3	15.8	(9.4, 25.2)	-5.5	(-15.1, 4.0)
Riverside-San Bernardino-Ontario, CA	24.1	22.4	(17.6, 28.1)	-1.7	(-8.9, 5.4)
Sacramento--Roseville--Arden-Arcade, CA	27.6	18.5	(13.6, 24.6)	-9.1*	(-17.2, -1.0)
St. Louis, MO-IL~	21.4	20.1	(16.3, 24.6)	-1.3	(-7.3, 4.7)
Salisbury, MD-DE~	NA	16.3	(9.2, 27.1)	NA	NA
Salt Lake City, UT~	16.4	21.9	(16.8, 27.9)	5.4	(-1.6, 12.4)
San Antonio-New Braunfels, TX	32.5	37.6	(30.5, 45.3)	5.2	(-4.2, 14.5)
San Diego-Carlsbad, CA	20.9	22.3	(17.7, 27.7)	1.4	(-4.6, 7.4)
San Francisco-Oakland-Hayward, CA	16.8	17.9	(14.9, 21.3)	1.1	(-3.6, 5.7)
Seattle-Tacoma-Bellevue, WA	17.7	20.0	(16.3, 24.3)	2.3	(-2.8, 7.5)
Sioux Falls, SD	21.1	19.9	(13.5, 28.2)	-1.2	(-11.6, 9.2)
Tampa-St. Petersburg-Clearwater, FL	24.1	19.1	(15.5, 23.3)	-5.0	(-11.3, 1.3)
Tucson, AZ	NA	27.3	(18.9, 37.8)	NA	NA
Tulsa, OK	29.2	35.8	(29.5, 42.6)	6.6	(-2.7, 16.0)
Urban Honolulu, HI	21.6	18.9	(15.5, 22.9)	-2.6	(-7.7, 2.4)
Virginia Beach-Norfolk-Newport News, VA-NC~	34.9	29.9	(22.5, 38.4)	-5.0	(-15.1, 5.1)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	22.2	23.5	(20.8, 26.4)	1.3	(-2.2, 4.7)
Wichita, KS~	30.4	30.5	(23.1, 39.1)	0.1	(-11.4, 11.6)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.11 Transaction AFS Use by MSA, 2011-2015

For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	23.3	21.9	20.2	(19.8, 20.6)	-1.7*	(-2.3, -1.2)
MSA						
Albuquerque, NM	24.5	29.6	21.8	(17.0, 27.4)	-7.8	(-16.2, 0.6)
Atlanta-Sandy Springs-Roswell, GA~	29.0	31.2	30.7	(26.4, 35.3)	-0.5	(-6.6, 5.5)
Austin-Round Rock, TX	23.3	17.9	17.2	(11.5, 24.9)	-0.7	(-10.0, 8.6)
Baltimore-Columbia-Towson, MD	25.2	27.5	23.1	(18.4, 28.6)	-4.3	(-10.5, 1.9)
Baton Rouge, LA	NA	NA	27.2	(20.7, 35.0)	NA	NA
Billings, MT~	NA	NA	16.3	(10.7, 24.0)	NA	NA
Birmingham-Hoover, AL	41.1	22.8	22.0	(16.8, 28.3)	-0.8	(-10.0, 8.3)
Boise City, ID	18.6	17.6	12.3	(8.2, 17.9)	-5.3	(-12.6, 1.9)
Boston-Cambridge-Newton, MA-NH~	15.4	17.2	19.6	(16.3, 23.3)	2.3	(-2.3, 7.0)
Bridgeport-Stamford-Norwalk, CT~	13.2	12.6	15.5	(10.0, 23.4)	3.0	(-4.4, 10.3)
Burlington-South Burlington, VT~	12.9	14.2	11.7	(8.2, 16.5)	-2.5	(-7.7, 2.8)
Charlotte-Concord-Gastonia, NC-SC~	34.4	27.4	26.6	(21.2, 32.7)	-0.9	(-9.4, 7.7)
Chicago-Naperville-Elgin, IL-IN-WI	21.1	17.1	17.1	(14.8, 19.6)	0.0	(-3.5, 3.5)
Cincinnati, OH-KY-IN~	16.8	25.3	11.5	(7.8, 16.7)	-13.8*	(-20.8, -6.7)
Cleveland-Elyria, OH	23.0	18.1	15.5	(11.6, 20.4)	-2.6	(-8.8, 3.6)
Columbia, SC	22.8	33.6	29.1	(21.4, 38.1)	-4.5	(-14.7, 5.7)
Columbus, OH~	26.7	27.2	22.9	(18.0, 28.7)	-4.3	(-12.1, 3.5)
Dallas-Fort Worth-Arlington, TX~	32.5	29.1	30.6	(27.0, 34.4)	1.4	(-3.7, 6.5)
Denver-Aurora-Lakewood, CO	18.8	17.7	14.0	(10.3, 18.7)	-3.6	(-9.0, 1.7)
Detroit-Warren-Dearborn, MI	25.5	20.3	20.0	(17.0, 23.4)	-0.3	(-5.3, 4.7)
Fargo, ND-MN	17.0	18.4	16.6	(11.8, 23.0)	-1.7	(-9.1, 5.6)
Grand Rapids-Wyoming, MI~	NA	11.1	16.3	(10.7, 24.1)	5.2	(-3.7, 14.1)
Greenville-Anderson-Mauldin, SC~	NA	NA	21.4	(15.0, 29.6)	NA	NA
Hartford-West Hartford-East Hartford, CT~	14.2	19.4	17.4	(12.6, 23.6)	-2.0	(-9.2, 5.1)
Houston-The Woodlands-Sugar Land, TX~	36.3	33.4	24.2	(20.7, 28.0)	-9.2*	(-14.6, -3.8)
Indianapolis-Carmel-Anderson, IN~	20.5	21.7	22.7	(17.4, 29.1)	1.0	(-6.5, 8.5)
Jackson, MS~	NA	NA	28.2	(22.3, 34.9)	NA	NA
Kansas City, MO-KS~	25.5	23.7	21.4	(16.9, 26.8)	-2.2	(-9.8, 5.4)
Las Vegas-Henderson-Paradise, NV	33.1	26.9	31.7	(27.5, 36.3)	4.9	(-1.3, 11.1)
Little Rock-North Little Rock-Conway, AR	28.0	27.4	28.4	(22.3, 35.3)	1.0	(-9.2, 11.1)
Los Angeles-Long Beach-Anaheim, CA	23.7	20.3	20.9	(18.5, 23.4)	0.6	(-2.6, 3.8)
Louisville/Jefferson County, KY-IN~	28.4	24.1	19.7	(13.9, 27.2)	-4.3	(-12.9, 4.2)
Manchester-Nashua, NH~	NA	NA	18.0	(12.9, 24.5)	NA	NA
Memphis, TN-MS-AR~	26.6	32.0	18.2	(12.8, 25.1)	-13.9*	(-23.9, -3.9)
Miami-Fort Lauderdale-West Palm Beach, FL	25.5	15.5	19.8	(16.5, 23.5)	4.3	(-0.6, 9.1)
Milwaukee-Waukesha-West Allis, WI	18.7	14.0	15.9	(11.6, 21.4)	1.9	(-4.6, 8.4)

D.11 Transaction AFS Use by MSA, 2011-2015
For all households

Geography	2011 (Percent)	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Minneapolis-St. Paul-Bloomington, MN-WI~	11.4	12.5	13.0	(10.0, 16.6)	0.4	(-3.6, 4.4)
Nashville-Davidson--Murfreesboro--Franklin, TN~	18.1	20.2	17.1	(11.6, 24.5)	-3.1	(-12.8, 6.5)
New Haven-Milford, CT~	15.3	13.3	9.0	(4.7, 16.5)	-4.3	(-12.1, 3.4)
New Orleans-Metairie, LA~	29.7	23.3	24.1	(19.3, 29.6)	0.8	(-7.6, 9.2)
New York-Newark-Jersey City, NY-NJ-PA~	25.2	24.6	23.3	(21.6, 25.1)	-1.3	(-3.9, 1.3)
Oklahoma City, OK	32.9	23.5	30.6	(24.9, 36.9)	7.1	(-1.6, 15.8)
Omaha-Council Bluffs, NE-IA	16.4	24.5	22.8	(18.2, 28.1)	-1.7	(-9.5, 6.0)
Orlando-Kissimmee-Sanford, FL	28.7	27.9	22.6	(17.2, 29.2)	-5.2	(-14.4, 4.0)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	20.8	24.6	18.1	(15.0, 21.6)	-6.5*	(-10.9, -2.0)
Phoenix-Mesa-Scottsdale, AZ	23.5	18.3	19.2	(15.5, 23.5)	0.9	(-4.7, 6.5)
Pittsburgh, PA	19.4	24.3	20.9	(16.3, 26.3)	-3.4	(-10.0, 3.1)
Portland-South Portland, ME~	14.0	9.3	14.1	(9.8, 19.9)	4.8	(-1.3, 11.0)
Portland-Vancouver-Hillsboro, OR-WA	13.5	16.8	19.6	(15.7, 24.2)	2.9	(-3.1, 8.8)
Providence-Warwick, RI-MA~	19.6	16.2	16.8	(12.6, 22.1)	0.6	(-5.1, 6.4)
Richmond, VA~	21.6	19.1	11.5	(6.5, 19.7)	-7.6	(-16.3, 1.2)
Riverside-San Bernardino-Ontario, CA	28.4	22.3	19.6	(15.3, 24.8)	-2.7	(-9.2, 3.8)
Sacramento--Roseville--Arden-Arcade, CA	23.5	20.5	13.6	(9.5, 19.1)	-6.9*	(-13.5, -0.4)
St. Louis, MO-IL~	24.0	18.9	18.6	(14.8, 23.1)	-0.3	(-6.3, 5.8)
Salisbury, MD-DE~	NA	NA	15.3	(8.4, 26.4)	NA	NA
Salt Lake City, UT~	17.0	13.1	18.5	(13.8, 24.3)	5.4	(-1.1, 12.0)
San Antonio-New Braunfels, TX	31.9	26.5	31.2	(24.5, 38.8)	4.7	(-4.1, 13.5)
San Diego-Carlsbad, CA	19.2	19.1	18.7	(14.2, 24.3)	-0.3	(-6.4, 5.8)
San Francisco-Oakland-Hayward, CA	15.6	15.7	10.7	(8.3, 13.8)	-5.0*	(-9.2, -0.8)
Seattle-Tacoma-Bellevue, WA	15.5	16.7	16.3	(12.9, 20.2)	-0.4	(-5.4, 4.6)
Sioux Falls, SD	21.5	12.7	13.3	(8.4, 20.5)	0.6	(-7.2, 8.4)
Tampa-St. Petersburg-Clearwater, FL	23.8	20.3	16.2	(13.0, 20.1)	-4.1	(-9.6, 1.4)
Tucson, AZ	NA	NA	23.4	(16.0, 32.8)	NA	NA
Tulsa, OK	26.7	23.1	28.8	(22.9, 35.6)	5.7	(-3.8, 15.2)
Urban Honolulu, HI	20.4	18.6	15.9	(12.6, 19.8)	-2.7	(-7.3, 1.9)
Virginia Beach-Norfolk-Newport News, VA-NC~	31.0	31.7	27.4	(20.9, 35.1)	-4.3	(-13.9, 5.3)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	19.0	20.8	19.8	(17.3, 22.6)	-1.0	(-4.3, 2.4)
Wichita, KS~	41.5	29.6	23.9	(17.5, 31.7)	-5.7	(-16.5, 5.2)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.12 Credit AFS Use by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
All	7.0	7.7	(7.4, 8.0)	0.6*	(0.3, 1.0)
MSA					
Albuquerque, NM	12.7	9.8	(7.2, 13.3)	-2.9	(-7.7, 2.0)
Atlanta-Sandy Springs-Roswell, GA~	8.6	7.9	(5.9, 10.5)	-0.7	(-4.0, 2.7)
Austin-Round Rock, TX	2.4	4.8	(2.0, 11.1)	2.4	(-1.8, 6.7)
Baltimore-Columbia-Towson, MD	4.1	5.4	(2.8, 10.4)	1.3	(-2.5, 5.1)
Baton Rouge, LA	NA	6.1	(3.4, 10.9)	NA	NA
Billings, MT~	NA	5.1	(2.0, 12.1)	NA	NA
Birmingham-Hoover, AL	8.9	10.4	(7.2, 14.8)	1.4	(-4.8, 7.7)
Boise City, ID	7.2	8.0	(5.2, 12.2)	0.8	(-3.9, 5.6)
Boston-Cambridge-Newton, MA-NH~	4.2	2.0	(1.1, 3.4)	-2.2*	(-4.1, -0.3)
Bridgeport-Stamford-Norwalk, CT~	3.2	2.0	(0.5, 7.7)	-1.2	(-4.2, 1.8)
Burlington-South Burlington, VT~	4.3	1.2	(0.3, 4.4)	-3.1*	(-6.2, -0.1)
Charlotte-Concord-Gastonia, NC-SC~	11.8	11.1	(8.1, 15.2)	-0.7	(-6.1, 4.6)
Chicago-Naperville-Elgin, IL-IN-WI	3.8	4.3	(3.0, 6.0)	0.4	(-1.4, 2.3)
Cincinnati, OH-KY-IN~	6.8	6.8	(4.2, 10.9)	0.1	(-4.4, 4.5)
Cleveland-Elyria, OH	7.6	5.2	(2.9, 9.2)	-2.4	(-6.5, 1.7)
Columbia, SC	15.6	4.8	(2.0, 11.4)	-10.7*	(-17.7, -3.7)
Columbus, OH~	10.9	8.8	(5.7, 13.4)	-2.1	(-7.5, 3.4)
Dallas-Fort Worth-Arlington, TX~	10.1	11.0	(8.7, 13.8)	1.0	(-2.6, 4.6)
Denver-Aurora-Lakewood, CO	7.9	5.8	(3.4, 9.8)	-2.0	(-6.0, 1.9)
Detroit-Warren-Dearborn, MI	5.1	7.2	(4.8, 10.5)	2.1	(-1.1, 5.2)
Fargo, ND-MN	10.7	7.6	(4.7, 12.1)	-3.1	(-9.7, 3.5)
Grand Rapids-Wyoming, MI~	9.0	4.0	(1.5, 10.7)	-4.9	(-11.4, 1.6)
Greenville-Anderson-Mauldin, SC~	NA	14.5	(8.9, 22.8)	NA	NA
Hartford-West Hartford-East Hartford, CT~	3.8	2.7	(1.0, 7.0)	-1.0	(-4.3, 2.3)
Houston-The Woodlands-Sugar Land, TX~	12.4	7.7	(5.9, 9.9)	-4.7*	(-7.9, -1.5)
Indianapolis-Carmel-Anderson, IN~	9.8	9.4	(5.6, 15.3)	-0.4	(-6.7, 5.8)
Jackson, MS~	NA	9.6	(6.2, 14.6)	NA	NA
Kansas City, MO-KS~	6.0	8.5	(5.8, 12.4)	2.5	(-1.4, 6.4)
Las Vegas-Henderson-Paradise, NV	7.7	10.4	(8.0, 13.4)	2.7	(-0.7, 6.0)
Little Rock-North Little Rock-Conway, AR	12.6	13.3	(9.2, 18.7)	0.7	(-7.1, 8.4)
Los Angeles-Long Beach-Anaheim, CA	5.0	6.7	(5.4, 8.3)	1.7	(0.0, 3.5)
Louisville/Jefferson County, KY-IN~	7.4	11.1	(6.7, 17.7)	3.6	(-3.6, 10.9)
Manchester-Nashua, NH~	NA	11.4	(7.8, 16.5)	NA	NA
Memphis, TN-MS-AR~	9.0	10.3	(6.3, 16.5)	1.4	(-5.0, 7.7)
Miami-Fort Lauderdale-West Palm Beach, FL	3.5	5.2	(3.8, 7.2)	1.7	(-0.6, 4.0)
Milwaukee-Waukesha-West Allis, WI	1.2	5.7	(3.1, 10.5)	4.5*	(0.7, 8.3)
Minneapolis-St. Paul-Bloomington, MN-WI~	5.6	4.6	(3.1, 6.6)	-1.0	(-3.3, 1.3)

D.12 Credit AFS Use by MSA, 2013-2015

For all households

Geography	2013 (Percent)	2015 (Percent)	90% Confidence Interval, 2015	Difference (2015-2013)	90% Confidence Interval, Difference
Nashville-Davidson--Murfreesboro--Franklin, TN~	8.9	10.9	(6.7, 17.3)	1.9	(-4.9, 8.7)
New Haven-Milford, CT~	1.0	3.9	(1.7, 8.8)	3.0	(-0.4, 6.3)
New Orleans-Metairie, LA~	5.8	8.2	(5.4, 12.2)	2.4	(-2.3, 7.1)
New York-Newark-Jersey City, NY-NJ-PA~	3.6	5.4	(4.4, 6.6)	1.8*	(0.4, 3.1)
Oklahoma City, OK	11.8	14.0	(9.9, 19.4)	2.1	(-3.5, 7.7)
Omaha-Council Bluffs, NE-IA	7.0	8.6	(5.0, 14.3)	1.5	(-3.6, 6.7)
Orlando-Kissimmee-Sanford, FL	6.5	8.4	(5.1, 13.5)	1.9	(-3.6, 7.3)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	3.5	4.9	(3.3, 7.1)	1.3	(-0.7, 3.4)
Phoenix-Mesa-Scottsdale, AZ	5.7	4.9	(3.3, 7.2)	-0.8	(-3.5, 2.0)
Pittsburgh, PA	4.2	9.6	(6.2, 14.8)	5.4*	(0.7, 10.1)
Portland-South Portland, ME~	6.3	5.9	(3.4, 10.1)	-0.5	(-5.1, 4.2)
Portland-Vancouver-Hillsboro, OR-WA	5.2	6.6	(4.5, 9.6)	1.5	(-1.5, 4.4)
Providence-Warwick, RI-MA~	4.1	4.7	(2.5, 8.5)	0.6	(-2.4, 3.6)
Richmond, VA~	7.3	5.2	(2.1, 12.2)	-2.1	(-8.5, 4.3)
Riverside-San Bernardino-Ontario, CA	6.2	6.3	(4.0, 9.7)	0.0	(-3.8, 3.9)
Sacramento--Roseville--Arden-Arcade, CA	10.4	9.8	(6.4, 14.6)	-0.6	(-6.1, 4.9)
St. Louis, MO-IL~	6.7	6.8	(4.7, 9.7)	0.1	(-3.2, 3.4)
Salisbury, MD-DE~	NA	1.6	(0.5, 5.3)	NA	NA
Salt Lake City, UT~	4.9	6.7	(4.3, 10.3)	1.8	(-2.0, 5.6)
San Antonio-New Braunfels, TX	14.1	16.5	(11.8, 22.5)	2.4	(-4.7, 9.4)
San Diego-Carlsbad, CA	5.2	7.2	(4.7, 10.9)	2.0	(-2.1, 6.2)
San Francisco-Oakland-Hayward, CA	2.1	8.5	(6.3, 11.3)	6.4*	(3.7, 9.1)
Seattle-Tacoma-Bellevue, WA	3.2	6.6	(4.4, 9.6)	3.3*	(0.4, 6.2)
Sioux Falls, SD	10.8	8.5	(4.7, 14.8)	-2.4	(-9.5, 4.8)
Tampa-St. Petersburg-Clearwater, FL	9.6	7.4	(5.0, 10.8)	-2.2	(-6.5, 2.1)
Tucson, AZ	NA	8.8	(5.0, 14.9)	NA	NA
Tulsa, OK	11.7	13.2	(8.7, 19.5)	1.5	(-5.4, 8.5)
Urban Honolulu, HI	5.3	5.0	(3.2, 7.7)	-0.3	(-3.4, 2.9)
Virginia Beach-Norfolk-Newport News, VA-NC~	12.3	4.2	(2.0, 8.4)	-8.1*	(-13.4, -2.9)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2.9	5.4	(4.0, 7.4)	2.5*	(0.6, 4.5)
Wichita, KS~	9.6	16.4	(10.6, 24.5)	6.7	(-0.9, 14.3)

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.13 Use of Bank and Nonbank Remittances in Past 12 Months by Bank Account Ownership and Selected Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Nonbank only (Percent)	Nonbank and bank (Percent)	Bank only (Percent)	Sent, place unknown (Percent)	Did not send (Percent)	Unknown (Percent)
All	127,538	100.0	3.2	0.5	1.2	0.9	88.9	5.4
Unbanked								
Unbanked	8,969	100.0	7.5	0.4	0.2	1.0	80.5	10.4
Has bank account	118,569	100.0	2.9	0.5	1.2	0.9	89.5	5.0
Race/Ethnicity								
Black	17,961	100.0	3.8	0.6	0.9	0.6	87.2	6.9
Hispanic	16,106	100.0	13.1	1.7	1.9	2.9	73.5	7.0
Asian	6,275	100.0	9.8	1.3	7.3	2.4	71.5	7.8
White	85,428	100.0	0.8	0.2	0.6	0.4	93.4	4.6
Other	1,768	100.0	2.1	0.3	0.6	1.8	90.4	4.8
Nativity								
U.S.-born	108,671	100.0	0.8	0.2	0.5	0.4	93.1	5.0
Foreign-born citizen	9,728	100.0	12.4	2.1	5.1	2.4	71.4	6.5
Foreign-born non-citizen	9,140	100.0	22.0	2.3	4.9	4.1	58.2	8.5

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.14 Use of Bank and Nonbank Remittances in a Typical Month by Bank Account Ownership and Selected Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Nonbank only (Percent)	Nonbank and bank (Percent)	Bank only (Percent)	Sent in past 12 months but not in typical month (Percent)	Did not send in past 12 months (Percent)	Unknown (Percent)
All	127,538	100.0	1.7	0.2	0.5	3.3	88.9	5.4
Unbanked								
Unbanked	8,969	100.0	4.8	0.2	0.2	3.8	80.5	10.4
Has bank account	118,569	100.0	1.4	0.2	0.6	3.3	89.5	5.1
Race/Ethnicity								
Black	17,961	100.0	1.7	0.3	0.4	3.4	87.2	7.0
Hispanic	16,106	100.0	7.9	0.5	1.3	9.7	73.5	7.2
Asian	6,275	100.0	4.6	0.5	3.2	12.3	71.5	8.0
White	85,428	100.0	0.3	0.1	0.2	1.4	93.4	4.6
Other	1,768	100.0	0.4	0.1	0.5	3.9	90.4	4.8
Nativity								
U.S.-born	108,671	100.0	0.3	-	0.2	1.3	93.1	5.0
Foreign-born citizen	9,728	100.0	5.6	0.5	2.5	13.2	71.4	6.8
Foreign-born non-citizen	9,140	100.0	13.3	1.2	2.4	16.1	58.2	8.9

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Saved (Percent)
All	117,453	100.0	56.3
Unbanked and underbanked			
Unbanked	7,826	100.0	20.2
Banked: Underbanked	24,780	100.0	55.2
Banked: Fully banked	84,257	100.0	60.0
Banked: Underbanked status unknown	589	100.0	57.8
Family income			
Less than $15,000	16,353	100.0	30.8
$15,000 to $30,000	19,507	100.0	42.2
$30,000 to $50,000	23,334	100.0	53.2
$50,000 to $75,000	21,241	100.0	63.6
At least $75,000	37,019	100.0	72.9
Education			
No high school diploma	12,535	100.0	30.1
High school diploma	30,483	100.0	47.2
Some college	34,682	100.0	58.9
College degree	39,752	100.0	69.4
Age group			
15 to 24 years	6,111	100.0	55.7
25 to 34 years	19,554	100.0	60.7
35 to 44 years	19,825	100.0	58.8
45 to 54 years	21,934	100.0	58.2
55 to 64 years	22,233	100.0	56.4
65 years or more	27,796	100.0	50.1
Race/Ethnicity			
Black	16,195	100.0	45.6
Hispanic	14,543	100.0	42.5
Asian	5,667	100.0	52.9
White	79,397	100.0	61.3
Other	1,651	100.0	56.2
Disability status			
Disabled, age 25 to 64	10,631	100.0	39.0
Not disabled, age 25 to 64	72,914	100.0	61.3
Not applicable (not age 25 to 64)	33,907	100.0	51.1
Employment status			
Employed	72,240	100.0	63.1
Unemployed	3,587	100.0	44.5
Not in labor force	41,626	100.0	45.6

E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Saved (Percent)
Homeownership			
Homeowner	74,619	100.0	61.5
Non-homeowner	42,834	100.0	47.3
Household type			
Married couple	55,349	100.0	63.1
Unmarried female-headed family	14,624	100.0	46.2
Unmarried male-headed family	5,634	100.0	50.6
Female individual	21,424	100.0	51.1
Male individual	20,167	100.0	52.1
Other	NA	NA	NA
Nativity			
U.S.-born	100,528	100.0	58.4
Foreign-born citizen	8,773	100.0	47.9
Foreign-born non-citizen	8,152	100.0	39.9
Spanish only language spoken			
Spanish is not only language spoken	114,957	100.0	57.0
Spanish is only language spoken	2,496	100.0	25.8
Metropolitan status			
Metropolitan area - principal city	33,288	100.0	55.1
Metropolitan area - balance	50,148	100.0	58.4
Not in metropolitan area	16,787	100.0	52.5
Not identified	17,230	100.0	56.5
Geographic region			
Northeast	20,507	100.0	56.2
Midwest	25,657	100.0	61.1
South	44,843	100.0	52.1
West	26,445	100.0	59.1
Monthly income volatility			
Income was about the same each month	90,483	100.0	56.3
Income varied somewhat from month to month	20,682	100.0	58.3
Income varied a lot from month to month	5,737	100.0	51.3
Unknown	551	100.0	42.2

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Saved (Percent)
All	117,453	100.0	56.3
State			
AL	2,017	100.0	52.7
AK	263	100.0	60.8
AZ	2,519	100.0	64.3
AR	1,129	100.0	50.4
CA	12,902	100.0	54.0
CO	2,128	100.0	70.3
CT	1,285	100.0	62.2
DE	349	100.0	53.3
DC	296	100.0	53.2
FL	7,515	100.0	42.7
GA	3,704	100.0	50.2
HI	455	100.0	59.0
ID	601	100.0	52.6
IL	4,698	100.0	64.0
IN	2,566	100.0	59.6
IA	1,193	100.0	61.4
KS	1,079	100.0	58.1
KY	1,698	100.0	56.2
LA	1,780	100.0	50.6
ME	549	100.0	68.7
MD	2,149	100.0	59.1
MA	2,542	100.0	57.2
MI	3,761	100.0	56.3
MN	2,244	100.0	64.9
MS	1,112	100.0	50.6
MO	2,280	100.0	64.3
MT	408	100.0	69.3
NE	676	100.0	55.6
NV	1,120	100.0	54.8
NH	515	100.0	60.3
NJ	3,146	100.0	53.2
NM	757	100.0	49.9
NY	7,008	100.0	51.8
NC	3,668	100.0	53.3
ND	299	100.0	67.1
OH	4,258	100.0	58.9
OK	1,520	100.0	52.7

E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Saved (Percent)
OR	1,467	100.0	65.7
PA	4,823	100.0	60.1
RI	388	100.0	59.0
SC	1,921	100.0	60.8
SD	320	100.0	63.6
TN	2,687	100.0	56.3
TX	9,622	100.0	53.0
UT	944	100.0	71.3
VT	250	100.0	61.9
VA	2,968	100.0	59.4
WA	2,647	100.0	65.9
WV	710	100.0	45.8
WI	2,284	100.0	63.2
WY	235	100.0	63.9

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015
For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Saved (Percent)
All	117,453	100.0	56.3
MSA			
Albuquerque, NM	353	100.0	57.5
Atlanta-Sandy Springs-Roswell, GA~	2,125	100.0	52.4
Austin-Round Rock, TX	605	100.0	46.1
Baltimore-Columbia-Towson, MD	892	100.0	66.0
Baton Rouge, LA	287	100.0	62.6
Billings, MT~	54	100.0	72.2
Birmingham-Hoover, AL	446	100.0	61.0
Boise City, ID	216	100.0	55.7
Boston-Cambridge-Newton, MA-NH~	1,817	100.0	60.4
Bridgeport-Stamford-Norwalk, CT~	340	100.0	63.0
Burlington-South Burlington, VT~	87	100.0	65.2
Charlotte-Concord-Gastonia, NC-SC~	1,075	100.0	55.0
Chicago-Naperville-Elgin, IL-IN-WI	3,359	100.0	63.8
Cincinnati, OH-KY-IN~	767	100.0	50.5
Cleveland-Elyria, OH	807	100.0	51.9
Columbia, SC	396	100.0	66.0
Columbus, OH~	760	100.0	69.1
Dallas-Fort Worth-Arlington, TX~	2,751	100.0	63.0
Denver-Aurora-Lakewood, CO	1,154	100.0	68.8
Detroit-Warren-Dearborn, MI	1,658	100.0	64.3
Fargo, ND-MN	79	100.0	72.6
Grand Rapids-Wyoming, MI~	NA	NA	NA
Greenville-Anderson-Mauldin, SC~	343	100.0	62.8
Hartford-West Hartford-East Hartford, CT~	430	100.0	67.0
Houston-The Woodlands-Sugar Land, TX~	2,346	100.0	53.5
Indianapolis-Carmel-Anderson, IN~	812	100.0	56.6
Jackson, MS~	226	100.0	58.9
Kansas City, MO-KS~	768	100.0	57.8
Las Vegas-Henderson-Paradise, NV	825	100.0	57.4
Little Rock-North Little Rock-Conway, AR	319	100.0	52.3
Los Angeles-Long Beach-Anaheim, CA	4,131	100.0	49.6
Louisville/Jefferson County, KY-IN~	467	100.0	55.5
Manchester-Nashua, NH~	122	100.0	68.2
Memphis, TN-MS-AR~	455	100.0	53.7
Miami-Fort Lauderdale-West Palm Beach, FL	2,249	100.0	37.8
Milwaukee-Waukesha-West Allis, WI	633	100.0	61.3
Minneapolis-St. Paul-Bloomington, MN-WI~	1,299	100.0	68.1

E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Saved (Percent)
Nashville-Davidson--Murfreesboro--Franklin, TN~	812	100.0	71.1
New Haven-Milford, CT~	NA	NA	NA
New Orleans-Metairie, LA~	535	100.0	43.8
New York-Newark-Jersey City, NY-NJ-PA~	7,054	100.0	49.5
Oklahoma City, OK	530	100.0	51.7
Omaha-Council Bluffs, NE-IA	313	100.0	63.2
Orlando-Kissimmee-Sanford, FL	861	100.0	44.3
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,280	100.0	57.7
Phoenix-Mesa-Scottsdale, AZ	1,573	100.0	64.7
Pittsburgh, PA	1,062	100.0	64.0
Portland-South Portland, ME~	185	100.0	69.2
Portland-Vancouver-Hillsboro, OR-WA	857	100.0	66.1
Providence-Warwick, RI-MA~	521	100.0	55.1
Richmond, VA~	472	100.0	57.9
Riverside-San Bernardino-Ontario, CA	1,346	100.0	46.6
Sacramento--Roseville--Arden-Arcade, CA	900	100.0	59.9
St. Louis, MO-IL~	1,200	100.0	68.8
Salisbury, MD-DE~	127	100.0	42.5
Salt Lake City, UT~	431	100.0	72.4
San Antonio-New Braunfels, TX	880	100.0	52.3
San Diego-Carlsbad, CA	1,212	100.0	52.2
San Francisco-Oakland-Hayward, CA	1,694	100.0	55.0
Seattle-Tacoma-Bellevue, WA	1,395	100.0	67.4
Sioux Falls, SD	119	100.0	71.1
Tampa-St. Petersburg-Clearwater, FL	1,268	100.0	42.6
Tucson, AZ	NA	NA	NA
Tulsa, OK	376	100.0	64.8
Urban Honolulu, HI	344	100.0	59.3
Virginia Beach-Norfolk-Newport News, VA-NC~	626	100.0	68.4
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,204	100.0	60.9
Wichita, KS~	250	100.0	53.5

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.4 Savings Methods by Banking Status and Household Characteristics, 2015
For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking account (Percent)	Savings account (Percent)	Prepaid card (Percent)	Other accounts (Percent)	In home, or with family or friends (Percent)	Intent to pawn or sell (Percent)	Other method (Percent)	Unknown method (Percent)
All	66,166	100.0	24.5	70.1	0.5	9.5	10.5	0.2	2.0	1.4
Unbanked and underbanked										
Unbanked	1,579	100.0	0.7	3.0	12.6	2.4	67.8	0.4	12.3	2.7
Banked: Underbanked	13,681	100.0	24.7	65.7	0.7	5.9	16.7	0.4	2.2	1.2
Banked: Fully banked	50,565	100.0	25.2	73.4	0.1	10.8	7.0	0.2	1.6	1.4
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Family income										
Less than $15,000	5,029	100.0	25.5	47.3	2.2	3.1	26.5	0.1	3.6	1.9
$15,000 to $30,000	8,229	100.0	27.8	59.7	1.1	4.4	15.8	0.2	2.5	1.4
$30,000 to $50,000	12,421	100.0	25.4	66.5	0.5	5.2	12.4	0.2	2.5	1.5
$50,000 to $75,000	13,504	100.0	23.5	73.1	0.5	8.7	9.8	0.4	1.9	1.3
At least $75,000	26,983	100.0	23.4	77.6	0.1	14.6	5.3	0.2	1.4	1.4
Education										
No high school diploma	3,769	100.0	26.6	52.1	1.6	3.7	21.6	0.3	3.9	1.9
High school diploma	14,388	100.0	24.8	62.9	0.8	5.6	15.8	0.3	2.2	1.7
Some college	20,413	100.0	23.5	70.5	0.6	6.5	11.6	0.2	2.3	1.2
College degree	27,595	100.0	24.8	76.0	0.1	14.6	5.3	0.2	1.4	1.4
Age group										
15 to 24 years	3,403	100.0	23.7	66.1	1.5	3.4	17.8	-	3.0	0.8
25 to 34 years	11,876	100.0	22.8	70.7	1.0	5.5	12.5	0.2	2.0	1.2
35 to 44 years	11,660	100.0	21.1	72.9	0.5	8.8	10.9	0.1	1.5	0.9
45 to 54 years	12,770	100.0	24.3	71.4	0.5	9.5	10.3	0.3	2.2	1.3
55 to 64 years	12,530	100.0	25.3	69.4	0.3	12.4	9.1	0.1	2.4	1.7
65 years or more	13,926	100.0	28.5	67.6	0.1	12.4	7.9	0.3	1.8	2.2
Race/Ethnicity										
Black	7,378	100.0	24.6	65.1	1.9	4.9	16.1	0.3	1.4	1.6
Hispanic	6,184	100.0	24.3	65.2	0.8	4.1	16.0	0.1	2.0	1.2
Asian	2,996	100.0	28.6	72.8	0.2	8.4	6.8	0.2	1.5	1.6
White	48,679	100.0	24.3	71.4	0.2	11.0	9.1	0.2	2.1	1.5
Other	928	100.0	23.1	63.7	2.7	5.6	14.3	1.2	3.8	1.3
Disability status										
Disabled, age 25 to 64	4,141	100.0	22.3	55.1	1.5	5.3	22.2	0.1	4.1	1.9
Not disabled, age 25 to 64	44,695	100.0	23.5	72.5	0.5	9.5	9.6	0.2	1.8	1.2
Not applicable (not age 25 to 64)	17,329	100.0	27.5	67.3	0.4	10.6	9.8	0.3	2.0	1.9
Employment status										
Employed	45,594	100.0	23.6	72.6	0.5	8.9	9.9	0.2	1.9	1.3
Unemployed	1,597	100.0	23.4	63.1	2.0	6.5	17.5	0.3	2.9	1.1
Not in labor force	18,975	100.0	26.7	64.6	0.5	11.2	11.2	0.3	2.3	1.9

E.4 Savings Methods by Banking Status and Household Characteristics, 2015
For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking account (Percent)	Savings account (Percent)	Prepaid card (Percent)	Other accounts (Percent)	In home, or with family or friends (Percent)	Intent to pawn or sell (Percent)	Other method (Percent)	Unknown method (Percent)
Homeownership										
Homeowner	45,903	100.0	24.2	73.1	0.1	11.7	7.8	0.2	1.8	1.5
Non-homeowner	20,263	100.0	25.1	63.3	1.3	4.6	16.6	0.2	2.5	1.3
Household type										
Married couple	34,941	100.0	23.0	73.9	0.2	11.3	8.3	0.2	1.7	1.4
Unmarried female-headed family	6,757	100.0	23.7	62.8	1.8	3.7	17.5	0.2	2.2	1.8
Unmarried male-headed family	2,853	100.0	27.0	62.8	1.3	6.0	13.9	0.2	3.2	1.0
Female individual	10,947	100.0	25.3	70.2	0.3	7.9	10.3	-	1.7	1.6
Male individual	10,499	100.0	28.4	64.1	0.7	10.0	12.4	0.4	3.0	1.2
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nativity										
U.S.-born	58,707	100.0	24.0	70.4	0.5	9.8	10.4	0.2	2.1	1.4
Foreign-born citizen	4,204	100.0	27.1	72.5	0.1	9.2	7.1	0.1	1.1	1.8
Foreign-born non-citizen	3,255	100.0	30.1	61.0	0.4	5.2	15.0	0.1	1.8	1.7
Spanish only language spoken										
Spanish is not only language spoken	65,522	100.0	24.5	70.3	0.5	9.6	10.3	0.2	2.0	1.4
Spanish is only language spoken	643	100.0	21.8	46.8	-	2.5	27.8	0.8	1.9	3.9
Metropolitan status										
Metropolitan area - principal city	18,347	100.0	24.6	69.7	0.8	8.9	10.8	0.2	1.8	1.6
Metropolitan area - balance	29,273	100.0	24.9	71.9	0.3	11.3	8.8	0.2	1.6	1.4
Not in metropolitan area	8,810	100.0	24.3	65.5	0.5	6.2	14.1	0.2	3.0	1.6
Not identified	9,735	100.0	23.1	69.3	0.4	8.3	11.4	0.2	2.8	1.3
Geographic region										
Northeast	11,521	100.0	25.5	69.4	0.5	10.8	9.8	0.2	1.9	1.8
Midwest	15,668	100.0	24.9	69.7	0.6	9.3	10.7	0.1	2.1	1.5
South	23,350	100.0	25.9	68.0	0.6	8.5	11.2	0.2	1.9	1.1
West	15,627	100.0	21.2	74.0	0.3	10.3	9.6	0.4	2.3	1.7
Monthly income volatility										
Income was about the same each month	50,922	100.0	24.7	71.3	0.4	9.4	9.4	0.2	1.8	1.3
Income varied somewhat from month to month	12,065	100.0	23.6	68.3	0.7	9.7	13.4	0.2	2.1	1.0
Income varied a lot from month to month	2,946	100.0	24.7	58.8	1.2	10.5	17.1	1.3	4.7	1.7
Unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Row percents may not sum to 100 because households were asked to select all methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.1 Bank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
All	115,767	100.0	66.5	9.8	67.9
Unbanked and underbanked					
Unbanked	7,738	100.0	6.5	1.6	7.9
Banked: Underbanked	24,436	100.0	57.8	12.4	60.5
Banked: Fully banked	83,387	100.0	74.6	9.8	75.6
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
Family income					
Less than $15,000	16,065	100.0	30.8	3.7	32.2
$15,000 to $30,000	19,277	100.0	48.8	6.4	50.9
$30,000 to $50,000	22,993	100.0	63.6	8.9	65.4
$50,000 to $75,000	20,948	100.0	75.9	11.4	77.4
At least $75,000	36,484	100.0	87.9	14.1	88.7
Education					
No high school diploma	12,340	100.0	33.1	4.1	34.4
High school diploma	30,009	100.0	55.4	8.5	57.2
Some college	34,214	100.0	67.1	10.9	68.8
College degree	39,204	100.0	85.0	11.8	85.8
Age group					
15 to 24 years	5,940	100.0	51.2	7.4	53.4
25 to 34 years	19,183	100.0	62.9	9.9	64.8
35 to 44 years	19,548	100.0	65.9	11.3	67.4
45 to 54 years	21,634	100.0	67.5	11.6	69.0
55 to 64 years	21,923	100.0	69.3	10.4	70.6
65 years or more	27,538	100.0	69.7	7.5	70.5
Race/Ethnicity					
Black	15,828	100.0	43.3	6.8	45.2
Hispanic	14,291	100.0	48.4	6.1	50.0
Asian	5,530	100.0	78.9	7.7	79.2
White	78,491	100.0	73.9	11.3	75.2
Other	1,626	100.0	51.7	9.8	54.3
Disability status					
Disabled, age 25 to 64	10,507	100.0	40.1	7.7	42.5
Not disabled, age 25 to 64	71,782	100.0	70.4	11.2	71.8
Not applicable (not age 25 to 64)	33,478	100.0	66.4	7.5	67.4
Employment status					
Employed	71,231	100.0	71.3	11.7	72.8
Unemployed	3,476	100.0	44.9	6.1	46.5
Not in labor force	41,059	100.0	60.1	6.9	61.2

F.1 Bank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
Homeownership					
Homeowner	73,744	100.0	76.7	11.7	77.9
Non-homeowner	42,023	100.0	48.5	6.6	50.3
Household type					
Married couple	54,622	100.0	76.4	12.1	77.6
Unmarried female-headed family	14,358	100.0	48.4	7.7	50.6
Unmarried male-headed family	5,480	100.0	53.9	10.3	55.8
Female individual	21,114	100.0	62.3	6.9	63.4
Male individual	19,938	100.0	60.6	8.2	62.1
Other	NA	NA	NA	NA	NA
Nativity					
U.S.-born	99,198	100.0	67.7	10.4	69.2
Foreign-born citizen	8,613	100.0	69.1	7.3	69.9
Foreign-born non-citizen	7,956	100.0	48.2	5.6	49.2
Spanish only language spoken					
Spanish is not only language spoken	113,322	100.0	67.3	10.0	68.7
Spanish is only language spoken	2,445	100.0	28.5	3.0	29.4
Metropolitan status					
Metropolitan area - principal city	32,566	100.0	63.0	8.4	64.3
Metropolitan area - balance	49,555	100.0	72.2	9.8	73.2
Not in metropolitan area	16,634	100.0	56.3	11.0	58.8
Not identified	17,012	100.0	66.4	11.7	68.1
Geographic region					
Northeast	20,156	100.0	71.5	10.1	72.7
Midwest	25,311	100.0	70.2	10.9	71.6
South	44,301	100.0	59.1	9.1	60.7
West	25,999	100.0	71.5	9.9	72.8
Monthly income volatility					
Income was about the same each month	89,427	100.0	67.5	9.2	68.8
Income varied somewhat from month to month	20,321	100.0	64.5	11.9	66.3
Income varied a lot from month to month	5,669	100.0	58.8	13.5	61.0
Unknown	NA	NA	NA	NA	NA

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.2 Bank and Nonbank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank credit only (Percent)	Bank and nonbank credit (Percent)	Nonbank credit only (Percent)	No credit (Percent)
All	115,767	100.0	63.8	4.0	4.1	28.0
Unbanked and underbanked						
Unbanked	7,738	100.0	5.7	2.2	16.4	75.7
Banked: Underbanked	24,436	100.0	42.1	18.5	14.4	25.1
Banked: Fully banked	83,387	100.0	75.6	-	-	24.4
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA
Family income						
Less than $15,000	16,065	100.0	29.1	3.1	10.0	57.8
$15,000 to $30,000	19,277	100.0	46.8	4.1	6.9	42.2
$30,000 to $50,000	22,993	100.0	59.9	5.5	4.8	29.9
$50,000 to $75,000	20,948	100.0	72.7	4.7	2.3	20.3
At least $75,000	36,484	100.0	85.6	3.1	0.7	10.6
Education						
No high school diploma	12,340	100.0	30.4	4.0	8.2	57.3
High school diploma	30,009	100.0	53.0	4.2	6.3	36.5
Some college	34,214	100.0	63.9	4.9	4.4	26.8
College degree	39,204	100.0	82.6	3.2	0.9	13.3
Age group						
15 to 24 years	5,940	100.0	47.0	6.4	7.9	38.7
25 to 34 years	19,183	100.0	59.1	5.7	6.4	28.8
35 to 44 years	19,548	100.0	62.5	4.9	5.4	27.2
45 to 54 years	21,634	100.0	64.7	4.3	4.3	26.7
55 to 64 years	21,923	100.0	67.4	3.2	3.0	26.4
65 years or more	27,538	100.0	68.2	2.2	1.5	28.0
Race/Ethnicity						
Black	15,828	100.0	40.4	4.8	9.4	45.4
Hispanic	14,291	100.0	45.3	4.8	5.8	44.2
Asian	5,530	100.0	75.5	3.7	1.1	19.7
White	78,491	100.0	71.5	3.7	2.8	22.0
Other	1,626	100.0	48.0	6.3	10.8	35.0
Disability status						
Disabled, age 25 to 64	10,507	100.0	37.3	5.1	10.5	47.0
Not disabled, age 25 to 64	71,782	100.0	67.4	4.4	3.9	24.3
Not applicable (not age 25 to 64)	33,478	100.0	64.4	3.0	2.7	29.9
Employment status						
Employed	71,231	100.0	68.2	4.5	3.7	23.5
Unemployed	3,476	100.0	41.4	5.1	11.1	42.5
Not in labor force	41,059	100.0	58.1	3.1	4.2	34.6

F.2 Bank and Nonbank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank credit only (Percent)	Bank and nonbank credit (Percent)	Nonbank credit only (Percent)	No credit (Percent)
Homeownership						
Homeowner	73,744	100.0	74.5	3.5	1.9	20.2
Non-homeowner	42,023	100.0	45.2	5.1	8.1	41.6
Household type						
Married couple	54,622	100.0	73.8	3.8	2.7	19.7
Unmarried female-headed family	14,358	100.0	44.7	5.9	10.0	39.4
Unmarried male-headed family	5,480	100.0	51.4	4.4	6.1	38.1
Female individual	21,114	100.0	59.9	3.4	3.4	33.3
Male individual	19,938	100.0	58.2	4.0	3.9	33.9
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	99,198	100.0	65.1	4.1	4.3	26.5
Foreign-born citizen	8,613	100.0	67.1	2.9	2.0	28.1
Foreign-born non-citizen	7,956	100.0	44.5	4.7	4.4	46.3
Spanish only language spoken						
Spanish is not only language spoken	113,322	100.0	64.6	4.1	4.1	27.2
Spanish is only language spoken	2,445	100.0	27.0	2.4	5.8	64.8
Metropolitan status						
Metropolitan area - principal city	32,566	100.0	60.0	4.3	4.5	31.2
Metropolitan area - balance	49,555	100.0	69.8	3.5	3.1	23.7
Not in metropolitan area	16,634	100.0	54.6	4.2	6.3	34.9
Not identified	17,012	100.0	63.0	5.2	4.4	27.4
Geographic region						
Northeast	20,156	100.0	69.5	3.3	2.8	24.5
Midwest	25,311	100.0	67.7	3.8	3.8	24.6
South	44,301	100.0	56.5	4.2	5.4	33.9
West	25,999	100.0	68.2	4.6	3.3	24.0
Monthly income volatility						
Income was about the same each month	89,427	100.0	65.3	3.5	3.4	27.8
Income varied somewhat from month to month	20,321	100.0	60.8	5.5	6.1	27.6
Income varied a lot from month to month	5,669	100.0	53.4	7.6	7.9	31.1
Unknown	NA	NA	NA	NA	NA	NA

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. Households may have used credit products that were not asked about in the survey (e.g., mortgages, auto loans, certain nonbank installment loans, and informal loans from family or friends). NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.3 Applications and Potential Ability to Qualify for Bank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
All	115,767	100.0	13.9	2.8	6.1	16.9
Unbanked and underbanked						
Unbanked	7,738	100.0	2.5	1.5	10.7	42.2
Banked: Underbanked	24,436	100.0	17.8	5.8	13.3	32.5
Banked: Fully banked	83,387	100.0	13.8	2.0	3.5	10.0
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA
Family income						
Less than $15,000	16,065	100.0	6.0	2.5	9.5	32.0
$15,000 to $30,000	19,277	100.0	9.3	3.3	8.7	24.8
$30,000 to $50,000	22,993	100.0	12.1	3.1	6.4	18.3
$50,000 to $75,000	20,948	100.0	15.9	3.2	5.6	13.6
At least $75,000	36,484	100.0	19.8	2.1	3.3	7.1
Education						
No high school diploma	12,340	100.0	5.5	1.9	7.0	25.5
High school diploma	30,009	100.0	10.3	2.7	7.3	21.2
Some college	34,214	100.0	15.5	3.7	7.1	19.5
College degree	39,204	100.0	17.9	2.4	4.0	8.6
Age group						
15 to 24 years	5,940	100.0	16.6	5.4	10.2	20.8
25 to 34 years	19,183	100.0	17.8	4.3	9.3	22.0
35 to 44 years	19,548	100.0	16.9	3.7	7.3	21.7
45 to 54 years	21,634	100.0	15.8	2.9	6.9	19.7
55 to 64 years	21,923	100.0	12.7	2.2	4.9	16.0
65 years or more	27,538	100.0	7.9	0.9	2.4	7.6
Race/Ethnicity						
Black	15,828	100.0	10.0	2.8	10.7	30.7
Hispanic	14,291	100.0	11.5	3.6	8.7	23.0
Asian	5,530	100.0	17.3	2.9	4.4	8.8
White	78,491	100.0	14.9	2.6	4.7	13.4
Other	1,626	100.0	12.6	3.0	9.6	25.7
Disability status						
Disabled, age 25 to 64	10,507	100.0	11.3	3.7	11.3	34.2
Not disabled, age 25 to 64	71,782	100.0	16.4	3.2	6.4	17.6
Not applicable (not age 25 to 64)	33,478	100.0	9.4	1.7	3.8	9.9
Employment status						
Employed	71,231	100.0	17.1	3.2	6.6	16.8
Unemployed	3,476	100.0	11.9	5.6	13.2	41.3
Not in labor force	41,059	100.0	8.6	1.8	4.7	15.0

F.3 Applications and Potential Ability to Qualify for Bank Credit by Banking Status and Household Characteristics, 2015

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
Homeownership						
Homeowner	73,744	100.0	14.5	2.0	3.7	11.5
Non-homeowner	42,023	100.0	12.9	4.2	10.3	26.3
Household type						
Married couple	54,622	100.0	15.9	2.5	4.4	12.8
Unmarried female-headed family	14,358	100.0	12.4	3.8	11.6	34.0
Unmarried male-headed family	5,480	100.0	12.4	3.5	9.6	25.2
Female individual	21,114	100.0	10.7	2.1	5.7	14.6
Male individual	19,938	100.0	13.2	3.3	6.2	16.0
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	99,198	100.0	14.1	2.8	6.0	16.9
Foreign-born citizen	8,613	100.0	13.4	2.5	5.5	13.6
Foreign-born non-citizen	7,956	100.0	11.8	3.5	7.3	20.5
Spanish only language spoken						
Spanish is not only language spoken	113,322	100.0	14.0	2.8	6.1	16.7
Spanish is only language spoken	2,445	100.0	7.5	3.3	6.3	24.2
Metropolitan status						
Metropolitan area - principal city	32,566	100.0	14.4	3.2	7.6	19.0
Metropolitan area - balance	49,555	100.0	14.8	2.6	5.6	15.0
Not in metropolitan area	16,634	100.0	10.8	2.4	4.9	18.7
Not identified	17,012	100.0	13.5	2.9	5.8	16.7
Geographic region						
Northeast	20,156	100.0	14.6	2.7	5.9	17.1
Midwest	25,311	100.0	14.3	2.6	5.4	16.6
South	44,301	100.0	12.4	2.7	6.0	17.7
West	25,999	100.0	15.6	3.3	7.0	15.7
Monthly income volatility						
Income was about the same each month	89,427	100.0	13.0	2.2	4.8	13.5
Income varied somewhat from month to month	20,321	100.0	16.3	4.1	9.1	24.8
Income varied a lot from month to month	5,669	100.0	19.2	6.6	15.4	41.8
Unknown	NA	NA	NA	NA	NA	NA

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.4 Bank Credit by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
All	115,767	100.0	66.5	9.8	67.9
State					
AL	1,985	100.0	49.9	7.7	51.7
AK	259	100.0	66.0	15.8	67.5
AZ	2,493	100.0	64.7	6.6	65.4
AR	1,122	100.0	53.7	9.0	55.3
CA	12,634	100.0	73.0	9.4	74.2
CO	2,088	100.0	76.2	9.4	76.9
CT	1,269	100.0	79.8	12.2	80.5
DE	342	100.0	77.9	8.0	78.2
DC	293	100.0	70.0	8.5	70.2
FL	7,438	100.0	60.9	6.4	61.8
GA	3,665	100.0	53.8	10.2	55.1
HI	445	100.0	77.8	11.0	79.5
ID	598	100.0	60.9	12.7	63.4
IL	4,605	100.0	74.9	7.8	75.6
IN	2,523	100.0	69.5	8.7	70.1
IA	1,175	100.0	70.0	18.6	73.0
KS	1,072	100.0	57.8	13.3	61.0
KY	1,681	100.0	61.9	11.7	65.0
LA	1,771	100.0	54.4	7.5	56.2
ME	545	100.0	70.3	13.6	72.8
MD	2,108	100.0	75.2	14.9	76.4
MA	2,475	100.0	72.8	8.1	72.9
MI	3,745	100.0	68.8	10.6	70.0
MN	2,216	100.0	74.3	14.5	77.1
MS	1,108	100.0	47.9	11.3	49.9
MO	2,249	100.0	66.7	12.2	68.4
MT	398	100.0	76.9	11.1	78.2
NE	670	100.0	71.8	17.5	73.9
NV	1,109	100.0	66.5	7.8	67.3
NH	509	100.0	74.3	14.7	76.0
NJ	3,116	100.0	76.6	8.6	76.8
NM	739	100.0	53.7	7.6	55.4
NY	6,825	100.0	64.7	7.4	66.2
NC	3,608	100.0	57.7	8.5	59.8
ND	298	100.0	68.1	17.6	69.7
OH	4,189	100.0	68.6	9.6	69.2

F.4 Bank Credit by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
OK	1,525	100.0	56.0	13.3	59.9
OR	1,427	100.0	73.0	14.2	74.5
PA	4,781	100.0	73.7	14.2	75.9
RI	389	100.0	77.2	10.0	78.0
SC	1,895	100.0	58.2	11.4	60.0
SD	315	100.0	72.8	15.5	74.2
TN	2,621	100.0	51.1	9.0	52.6
TX	9,497	100.0	59.8	8.3	61.3
UT	938	100.0	77.5	12.9	78.5
VT	248	100.0	80.6	14.3	81.6
VA	2,937	100.0	71.0	9.6	72.2
WA	2,638	100.0	72.1	11.9	73.7
WV	705	100.0	52.6	11.6	55.9
WI	2,254	100.0	71.9	9.0	73.2
WY	232	100.0	76.1	13.9	78.8

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.5 Applications and Potential Ability to Qualify for Bank Credit by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
All	115,767	100.0	13.9	2.8	6.1	16.9
State						
AL	1,985	100.0	7.8	1.5	5.6	17.6
AK	259	100.0	17.0	2.7	8.7	18.0
AZ	2,493	100.0	14.0	2.7	6.3	14.1
AR	1,122	100.0	9.7	1.7	5.9	14.8
CA	12,634	100.0	16.6	3.8	7.6	15.0
CO	2,088	100.0	12.7	0.9	6.3	13.7
CT	1,269	100.0	20.7	5.4	6.4	18.3
DE	342	100.0	9.9	3.1	3.4	14.0
DC	293	100.0	14.7	2.8	8.1	15.6
FL	7,438	100.0	11.9	2.5	6.1	16.1
GA	3,665	100.0	12.3	2.9	8.9	21.0
HI	445	100.0	8.6	2.0	4.5	15.9
ID	598	100.0	14.9	2.2	6.0	16.7
IL	4,605	100.0	14.7	3.0	5.4	16.8
IN	2,523	100.0	13.1	1.9	5.1	16.0
IA	1,175	100.0	18.6	3.3	6.5	14.4
KS	1,072	100.0	12.7	2.4	4.0	16.7
KY	1,681	100.0	11.9	4.4	7.5	17.2
LA	1,771	100.0	9.5	2.4	5.2	22.1
ME	545	100.0	15.1	3.1	5.4	19.8
MD	2,108	100.0	16.4	4.5	6.7	19.7
MA	2,475	100.0	15.4	2.2	8.0	20.4
MI	3,745	100.0	11.8	1.7	5.3	19.1
MN	2,216	100.0	15.8	3.6	3.9	14.3
MS	1,108	100.0	8.9	1.9	6.6	18.3
MO	2,249	100.0	15.1	2.5	4.9	16.6
MT	398	100.0	15.2	2.5	3.0	14.5
NE	670	100.0	14.4	2.5	6.3	15.5
NV	1,109	100.0	12.0	4.0	10.4	20.6
NH	509	100.0	17.7	2.0	4.3	14.8
NJ	3,116	100.0	13.2	1.5	4.5	13.9
NM	739	100.0	10.3	2.5	6.4	22.8
NY	6,825	100.0	11.7	2.6	5.8	16.5
NC	3,608	100.0	14.0	2.3	6.1	20.6
ND	298	100.0	16.2	2.0	6.1	11.6
OH	4,189	100.0	14.9	2.5	6.8	16.6

F.5 Applications and Potential Ability to Qualify for Bank Credit by State, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
OK	1,525	100.0	11.8	3.1	5.7	17.3
OR	1,427	100.0	17.4	3.1	7.0	16.9
PA	4,781	100.0	17.2	3.1	6.3	17.9
RI	389	100.0	17.0	2.9	5.8	17.7
SC	1,895	100.0	10.7	2.3	5.9	19.2
SD	315	100.0	13.3	2.0	6.5	14.4
TN	2,621	100.0	9.7	1.8	4.6	13.9
TX	9,497	100.0	14.4	3.1	5.3	17.3
UT	938	100.0	15.2	2.3	4.9	19.4
VT	248	100.0	14.5	2.6	3.2	13.4
VA	2,937	100.0	13.5	1.6	5.5	15.1
WA	2,638	100.0	18.0	4.1	6.3	16.0
WV	705	100.0	10.5	3.4	6.5	19.5
WI	2,254	100.0	14.0	3.0	4.8	17.3
WY	232	100.0	14.5	3.3	4.4	15.7

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.6 Bank Credit by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
All	115,767	100.0	66.5	9.8	67.9
MSA					
Albuquerque, NM	348	100.0	62.0	6.7	64.4
Atlanta-Sandy Springs-Roswell, GA~	2,105	100.0	59.4	9.9	60.5
Austin-Round Rock, TX	NA	NA	NA	NA	NA
Baltimore-Columbia-Towson, MD	872	100.0	72.5	17.6	74.5
Baton Rouge, LA	282	100.0	54.8	4.6	56.2
Billings, MT~	52	100.0	75.3	9.4	77.0
Birmingham-Hoover, AL	446	100.0	61.1	6.5	61.9
Boise City, ID	217	100.0	67.6	13.5	68.7
Boston-Cambridge-Newton, MA-NH~	1,753	100.0	77.3	10.1	77.8
Bridgeport-Stamford-Norwalk, CT~	336	100.0	80.3	12.6	81.5
Burlington-South Burlington, VT~	86	100.0	80.8	16.9	81.4
Charlotte-Concord-Gastonia, NC-SC~	1,058	100.0	59.7	10.6	61.5
Chicago-Naperville-Elgin, IL-IN-WI	3,252	100.0	75.8	6.2	76.1
Cincinnati, OH-KY-IN~	748	100.0	69.1	8.2	69.8
Cleveland-Elyria, OH	807	100.0	70.3	8.6	70.3
Columbia, SC	393	100.0	69.3	20.0	69.3
Columbus, OH~	742	100.0	77.9	15.9	79.0
Dallas-Fort Worth-Arlington, TX~	2,734	100.0	70.4	8.9	71.0
Denver-Aurora-Lakewood, CO	1,123	100.0	75.5	9.4	75.8
Detroit-Warren-Dearborn, MI	1,644	100.0	68.8	9.8	69.7
Fargo, ND-MN	80	100.0	85.3	25.3	86.7
Grand Rapids-Wyoming, MI~	NA	NA	NA	NA	NA
Greenville-Anderson-Mauldin, SC~	340	100.0	58.0	11.1	60.8
Hartford-West Hartford-East Hartford, CT~	430	100.0	76.5	13.3	76.5
Houston-The Woodlands-Sugar Land, TX~	2,311	100.0	58.6	6.8	60.2
Indianapolis-Carmel-Anderson, IN~	790	100.0	66.4	7.4	67.7
Jackson, MS~	224	100.0	60.8	12.5	62.0
Kansas City, MO-KS~	771	100.0	59.9	10.1	61.8
Las Vegas-Henderson-Paradise, NV	813	100.0	60.6	8.0	61.5
Little Rock-North Little Rock-Conway, AR	315	100.0	55.4	8.2	57.5
Los Angeles-Long Beach-Anaheim, CA	4,020	100.0	70.0	7.7	70.9
Louisville/Jefferson County, KY-IN~	465	100.0	66.2	13.5	67.9
Manchester-Nashua, NH~	123	100.0	71.1	10.7	72.1
Memphis, TN-MS-AR~	443	100.0	45.8	10.9	45.8
Miami-Fort Lauderdale-West Palm Beach, FL	2,225	100.0	55.7	5.0	56.4
Milwaukee-Waukesha-West Allis, WI	629	100.0	63.2	5.7	64.1
Minneapolis-St. Paul-Bloomington, MN-WI~	1,279	100.0	78.3	14.1	80.8

F.6 Bank Credit by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Personal loan or line of credit from bank (Percent)	Credit card or personal loan or line of credit from bank (Percent)
Nashville-Davidson--Murfreesboro--Franklin, TN~	791	100.0	61.9	7.6	63.9
New Haven-Milford, CT~	NA	NA	NA	NA	NA
New Orleans-Metairie, LA~	535	100.0	56.1	3.1	56.1
New York-Newark-Jersey City, NY-NJ-PA~	6,895	100.0	66.8	6.7	67.9
Oklahoma City, OK	534	100.0	58.8	10.3	60.4
Omaha-Council Bluffs, NE-IA	310	100.0	76.8	20.1	80.0
Orlando-Kissimmee-Sanford, FL	854	100.0	55.4	7.0	57.8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,238	100.0	77.6	11.8	78.7
Phoenix-Mesa-Scottsdale, AZ	1,555	100.0	64.1	5.9	64.9
Pittsburgh, PA	1,072	100.0	73.7	17.3	79.1
Portland-South Portland, ME~	183	100.0	78.6	15.1	79.2
Portland-Vancouver-Hillsboro, OR-WA	842	100.0	75.6	9.3	75.9
Providence-Warwick, RI-MA~	522	100.0	74.5	7.5	75.1
Richmond, VA~	NA	NA	NA	NA	NA
Riverside-San Bernardino-Ontario, CA	1,342	100.0	71.1	8.1	71.9
Sacramento--Roseville--Arden-Arcade, CA	885	100.0	63.2	13.1	65.9
St. Louis, MO-IL~	1,188	100.0	74.7	10.4	74.7
Salisbury, MD-DE~	125	100.0	61.4	4.6	61.4
Salt Lake City, UT~	427	100.0	78.4	11.6	78.9
San Antonio-New Braunfels, TX	843	100.0	57.1	7.7	58.9
San Diego-Carlsbad, CA	1,162	100.0	80.2	11.7	81.6
San Francisco-Oakland-Hayward, CA	1,678	100.0	81.6	9.6	81.9
Seattle-Tacoma-Bellevue, WA	1,390	100.0	79.1	11.1	79.8
Sioux Falls, SD	117	100.0	79.1	14.2	79.7
Tampa-St. Petersburg-Clearwater, FL	1,250	100.0	69.0	6.5	69.4
Tucson, AZ	NA	NA	NA	NA	NA
Tulsa, OK	376	100.0	55.0	12.8	57.5
Urban Honolulu, HI	339	100.0	79.3	10.4	80.7
Virginia Beach-Norfolk-Newport News, VA-NC~	621	100.0	69.9	9.3	70.7
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,177	100.0	82.6	10.1	82.9
Wichita, KS~	251	100.0	63.8	12.6	63.8

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.7 Applications and Potential Ability to Qualify for Bank Credit by MSA, 2015

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
All	115,767	100.0	13.9	2.8	6.1	16.9
MSA						
Albuquerque, NM	348	100.0	12.1	2.8	6.0	22.3
Atlanta-Sandy Springs-Roswell, GA~	2,105	100.0	12.7	3.3	8.6	17.7
Austin-Round Rock, TX	NA	NA	NA	NA	NA	NA
Baltimore-Columbia-Towson, MD	872	100.0	22.0	5.5	7.6	21.3
Baton Rouge, LA	282	100.0	9.6	-	5.7	18.0
Billings, MT~	52	100.0	7.5	1.7	6.1	18.7
Birmingham-Hoover, AL	446	100.0	8.5	3.6	5.8	16.2
Boise City, ID	217	100.0	12.6	1.4	5.6	13.3
Boston-Cambridge-Newton, MA-NH~	1,753	100.0	18.6	2.2	6.9	20.9
Bridgeport-Stamford-Norwalk, CT~	336	100.0	16.7	3.5	6.2	20.9
Burlington-South Burlington, VT~	86	100.0	17.6	1.2	3.6	11.3
Charlotte-Concord-Gastonia, NC-SC~	1,058	100.0	20.5	3.8	8.6	20.5
Chicago-Naperville-Elgin, IL-IN-WI	3,252	100.0	14.9	3.3	5.5	17.9
Cincinnati, OH-KY-IN~	748	100.0	13.1	1.2	2.6	12.0
Cleveland-Elyria, OH	807	100.0	15.2	0.7	6.9	15.3
Columbia, SC	393	100.0	3.1	-	4.9	17.8
Columbus, OH~	742	100.0	18.1	3.2	8.3	18.0
Dallas-Fort Worth-Arlington, TX~	2,734	100.0	18.7	4.4	8.5	20.6
Denver-Aurora-Lakewood, CO	1,123	100.0	17.4	1.1	5.5	12.9
Detroit-Warren-Dearborn, MI	1,644	100.0	11.4	1.1	6.3	20.3
Fargo, ND-MN	80	100.0	21.9	4.6	10.6	19.6
Grand Rapids-Wyoming, MI~	NA	NA	NA	NA	NA	NA
Greenville-Anderson-Mauldin, SC~	340	100.0	11.8	1.6	6.4	16.8
Hartford-West Hartford-East Hartford, CT~	430	100.0	26.3	4.4	7.3	22.9
Houston-The Woodlands-Sugar Land, TX~	2,311	100.0	13.0	2.2	3.1	12.1
Indianapolis-Carmel-Anderson, IN~	790	100.0	13.4	2.7	4.7	16.2
Jackson, MS~	224	100.0	4.4	-	7.7	20.9
Kansas City, MO-KS~	771	100.0	16.8	3.3	6.1	17.3
Las Vegas-Henderson-Paradise, NV	813	100.0	12.9	4.6	11.9	24.3
Little Rock-North Little Rock-Conway, AR	315	100.0	12.4	2.2	7.7	20.4
Los Angeles-Long Beach-Anaheim, CA	4,020	100.0	17.6	5.5	6.6	15.7
Louisville/Jefferson County, KY-IN~	465	100.0	9.9	3.9	4.4	18.0
Manchester-Nashua, NH~	123	100.0	14.6	3.6	6.7	10.7
Memphis, TN-MS-AR~	443	100.0	5.6	0.8	3.2	10.6
Miami-Fort Lauderdale-West Palm Beach, FL	2,225	100.0	10.5	3.2	5.6	15.8
Milwaukee-Waukesha-West Allis, WI	629	100.0	11.3	3.3	5.9	23.0
Minneapolis-St. Paul-Bloomington, MN-WI~	1,279	100.0	18.6	3.3	5.3	16.6

F.7 Applications and Potential Ability to Qualify for Bank Credit by MSA, 2015
For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for bank credit (Percent)	Denied bank credit (Percent)	Discouraged about applying for bank credit (Percent)	Fell behind on bills (Percent)
Nashville-Davidson--Murfreesboro--Franklin, TN~	791	100.0	10.0	1.1	4.2	11.7
New Haven-Milford, CT~	NA	NA	NA	NA	NA	NA
New Orleans-Metairie, LA~	535	100.0	5.5	1.6	4.6	24.1
New York-Newark-Jersey City, NY-NJ-PA~	6,895	100.0	11.1	1.6	4.7	15.1
Oklahoma City, OK	534	100.0	12.5	3.2	4.0	14.9
Omaha-Council Bluffs, NE-IA	310	100.0	19.8	3.6	10.4	18.6
Orlando-Kissimmee-Sanford, FL	854	100.0	14.4	0.7	7.9	14.5
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,238	100.0	15.4	2.6	5.8	14.6
Phoenix-Mesa-Scottsdale, AZ	1,555	100.0	15.9	3.4	7.9	14.0
Pittsburgh, PA	1,072	100.0	23.1	2.9	9.2	20.4
Portland-South Portland, ME~	183	100.0	21.1	4.8	7.4	18.1
Portland-Vancouver-Hillsboro, OR-WA	842	100.0	22.1	4.8	10.5	15.9
Providence-Warwick, RI-MA~	522	100.0	16.6	2.7	7.5	18.6
Richmond, VA~	NA	NA	NA	NA	NA	NA
Riverside-San Bernardino-Ontario, CA	1,342	100.0	15.1	4.5	11.4	14.0
Sacramento--Roseville--Arden-Arcade, CA	885	100.0	14.7	5.8	9.4	17.7
St. Louis, MO-IL~	1,188	100.0	19.3	2.8	6.1	14.2
Salisbury, MD-DE~	125	100.0	4.0	0.9	0.6	21.6
Salt Lake City, UT~	427	100.0	15.3	2.8	4.6	23.3
San Antonio-New Braunfels, TX	843	100.0	15.0	3.3	5.9	19.2
San Diego-Carlsbad, CA	1,162	100.0	16.2	4.0	9.2	16.8
San Francisco-Oakland-Hayward, CA	1,678	100.0	16.8	1.2	3.5	10.4
Seattle-Tacoma-Bellevue, WA	1,390	100.0	18.6	3.7	4.6	11.5
Sioux Falls, SD	117	100.0	7.8	0.6	5.1	10.9
Tampa-St. Petersburg-Clearwater, FL	1,250	100.0	15.5	3.4	5.6	15.4
Tucson, AZ	NA	NA	NA	NA	NA	NA
Tulsa, OK	376	100.0	10.3	2.4	4.5	19.0
Urban Honolulu, HI	339	100.0	7.8	1.3	2.8	14.6
Virginia Beach-Norfolk-Newport News, VA-NC~	621	100.0	9.4	1.8	3.2	17.6
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,177	100.0	15.4	2.4	5.3	13.8
Wichita, KS~	251	100.0	11.9	2.3	6.4	22.7

Excludes households with missing information on any of the following: credit card, personal loan or line of credit from bank, nonbank credit, bank credit application or denial, discouraged about applying for bank credit, or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.1 All Methods Used to Pay Bills in a Typical Month by Banking Status, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Unbanked	Banked: Underbanked	Banked: Fully banked
Number of Households (1000s)	116,131	7,345	24,503	84,023
Percent of Households	100.0	100.0	100.0	100.0
Cash (Percent)				
Yes	16.7	62.3	27.7	9.4
No	83.3	37.7	72.3	90.6
Personal check (Percent)				
Yes	61.2	1.7	55.3	68.2
No	38.8	98.3	44.7	31.8
Debit card (Percent)				
Yes	39.7	2.7	56.2	38.2
No	60.3	97.3	43.8	61.8
Credit card (Percent)				
Yes	21.3	6.6	21.1	22.7
No	78.7	93.4	78.9	77.3
Prepaid card (Percent)				
Yes	2.4	18.2	4.0	0.6
No	97.6	81.8	96.0	99.4
Electronic payment from bank account (Percent)				
Yes	64.3	1.6	62.3	70.4
No	35.7	98.4	37.7	29.6
Nonbank money order (Percent)				
Yes	7.6	35.5	25.6	-
No	92.4	64.5	74.4	100.0
Bank money order or cashiers check (Percent)				
Yes	5.7	12.4	12.3	3.1
No	94.3	87.6	87.7	96.9
Other (Percent)				
Yes	1.4	7.7	1.6	0.8
No	98.6	92.3	98.4	99.2
None selected (Percent)				
Yes	1.9	10.7	0.9	1.4
No	98.1	89.3	99.1	98.6
Any bank method (Percent)				
Yes	91.4	20.4	92.7	97.2
No	8.6	79.6	7.3	2.8
Only bank methods (Percent)				
Yes	75.5	3.9	54.3	88.0
No	24.5	96.1	45.7	12.0

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.2 Primary Method Used to Pay Bills in a Typical Month by Banking Status, 2015
For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Unbanked	Banked: Underbanked	Banked: Fully banked
Number of Households (1000s)	116,131	7,345	24,503	84,023
Percent of Households	100.0	100.0	100.0	100.0
Most common method (Percent)				
Cash	7.7	50.0	11.0	3.0
Personal check	32.5	0.7	26.2	37.1
Debit card	10.8	1.1	19.6	9.1
Credit card	2.9	2.5	2.3	3.1
Prepaid card	0.8	9.9	0.6	0.1
Electronic payment from bank account	39.2	0.2	31.1	44.9
Nonbank money order	2.2	15.6	5.7	-
Bank money order or cashiers check	1.0	3.9	1.5	0.6
Other	0.7	5.2	0.7	0.3
Unknown	2.3	10.7	1.2	1.8

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.3 All Methods Used to Receive Income in a Typical Month by Banking Status, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Unbanked	Banked: Underbanked	Banked: Fully banked
Number of Households (1000s)	116,131	7,345	24,503	84,023
Percent of Households	100.0	100.0	100.0	100.0
Paper check or money order (Percent)				
Yes	29.1	42.1	33.7	26.6
No	70.9	57.9	66.3	73.4
Direct deposit or electronic transfer into bank account (Percent)				
Yes	81.3	3.5	82.0	87.9
No	18.7	96.5	18.0	12.1
Direct deposit or electronic transfer onto prepaid card (Percent)				
Yes	3.9	16.9	5.8	2.2
No	96.1	83.1	94.2	97.8
Cash (Percent)				
Yes	8.2	22.8	10.9	6.2
No	91.8	77.2	89.1	93.8
Other (Percent)				
Yes	1.8	10.7	2.0	1.0
No	98.2	89.3	98.0	99.0
Used nonbank check casher (Percent)				
Yes	2.1	19.1	4.2	-
No	97.9	80.9	95.8	100.0
None selected (Percent)				
Yes	5.8	28.7	3.9	4.3
No	94.2	71.3	96.1	95.7
Any bank method (Percent)				
Yes	88.5	3.5	92.4	94.8
No	11.5	96.5	7.6	5.2
Only bank methods (Percent)				
Yes	79.2	2.1	76.2	86.8
No	20.8	97.9	23.8	13.2

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. Estimates of income received through direct deposit onto a prepaid card or using Other methods incorporate imputed values for certain households with missing information. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.4 All Methods Used to Pay Bills in a Typical Month by Income, 2015
For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Less than $15,000	$15,000 to $30,000	$30,000 to $50,000	$50,000 to $75,000	At least $75,000
Number of Households (1000s)	116,131	15,551	19,310	23,177	21,207	36,886
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Cash (Percent)						
Yes	16.7	33.8	25.4	17.8	11.8	7.0
No	83.3	66.2	74.6	82.2	88.2	93.0
Personal check (Percent)						
Yes	61.2	43.7	56.9	63.0	66.4	66.7
No	38.8	56.3	43.1	37.0	33.6	33.3
Debit card (Percent)						
Yes	39.7	29.9	37.3	44.0	44.2	39.9
No	60.3	70.1	62.7	56.0	55.8	60.1
Credit card (Percent)						
Yes	21.3	11.3	14.1	18.8	23.4	29.7
No	78.7	88.7	85.9	81.2	76.6	70.3
Prepaid card (Percent)						
Yes	2.4	6.3	3.7	2.2	1.9	0.6
No	97.6	93.7	96.3	97.8	98.1	99.4
Electronic payment from bank account (Percent)						
Yes	64.3	33.1	45.7	60.5	73.4	84.2
No	35.7	66.9	54.3	39.5	26.6	15.8
Nonbank money order (Percent)						
Yes	7.6	17.7	13.2	8.4	4.8	1.7
No	92.4	82.3	86.8	91.6	95.2	98.3
Bank money order or cashiers check (Percent)						
Yes	5.7	9.8	8.3	6.8	4.3	2.5
No	94.3	90.2	91.7	93.2	95.7	97.5
Other (Percent)						
Yes	1.4	4.0	2.0	1.2	0.8	0.6
No	98.6	96.0	98.0	98.8	99.2	99.4
None selected (Percent)						
Yes	1.9	4.7	2.6	1.8	1.2	0.8
No	98.1	95.3	97.4	98.2	98.8	99.2
Any bank method (Percent)						
Yes	91.4	71.8	86.0	92.7	96.8	98.6
No	8.6	28.2	14.0	7.3	3.2	1.4
Only bank methods (Percent)						
Yes	75.5	48.4	63.0	74.0	82.8	90.4
No	24.5	51.6	37.0	26.0	17.2	9.6

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.5 Primary Method Used to Pay Bills in a Typical Month by Income, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Less than $15,000	$15,000 to $30,000	$30,000 to $50,000	$50,000 to $75,000	At least $75,000
Number of Households (1000s)	116,131	15,551	19,310	23,177	21,207	36,886
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Most common method (Percent)						
Cash	7.7	21.4	14.3	7.4	3.2	1.2
Personal check	32.5	29.0	37.6	36.9	33.8	27.6
Debit card	10.8	11.5	13.6	13.4	11.9	6.8
Credit card	2.9	2.1	2.1	2.2	2.9	4.0
Prepaid card	0.8	2.8	1.2	0.7	0.4	-
Electronic payment from bank account	39.2	15.7	21.4	33.8	44.5	58.6
Nonbank money order	2.2	7.3	4.0	2.0	0.7	0.1
Bank money order or cashiers check	1.0	2.9	1.8	0.9	0.5	0.2
Other	0.7	2.5	1.0	0.4	0.4	0.2
Unknown	2.3	4.8	3.0	2.2	1.6	1.2

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.6 All Methods Used to Receive Income in a Typical Month by Income, 2015
For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Less than $15,000	$15,000 to $30,000	$30,000 to $50,000	$50,000 to $75,000	At least $75,000
Number of Households (1000s)	116,131	15,551	19,310	23,177	21,207	36,886
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Paper check or money order (Percent)						
Yes	29.1	26.1	29.1	30.8	29.9	28.8
No	70.9	73.9	70.9	69.2	70.1	71.2
Direct deposit or electronic transfer into bank account (Percent)						
Yes	81.3	61.8	71.7	79.7	87.3	92.0
No	18.7	38.2	28.3	20.3	12.7	8.0
Direct deposit or electronic transfer onto prepaid card (Percent)						
Yes	3.9	8.3	5.0	3.4	3.2	2.2
No	96.1	91.7	95.0	96.6	96.8	97.8
Cash (Percent)						
Yes	8.2	11.6	10.4	8.5	7.8	5.7
No	91.8	88.4	89.6	91.5	92.2	94.3
Other (Percent)						
Yes	1.8	4.4	2.2	1.6	1.0	1.1
No	98.2	95.6	97.8	98.4	99.0	98.9
Used nonbank check casher (Percent)						
Yes	2.1	5.4	3.9	2.1	0.9	0.4
No	97.9	94.6	96.1	97.9	99.1	99.6
None selected (Percent)						
Yes	5.8	13.3	7.7	5.1	4.2	2.9
No	94.2	86.7	92.3	94.9	95.8	97.1
Any bank method (Percent)						
Yes	88.5	69.0	81.7	89.6	93.9	96.5
No	11.5	31.0	18.3	10.4	6.1	3.5
Only bank methods (Percent)						
Yes	79.2	59.6	72.0	79.8	83.8	88.3
No	20.8	40.4	28.0	20.2	16.2	11.7

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. Estimates of income received through direct deposit onto a prepaid card or using Other methods incorporate imputed values for certain households with missing information. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.7 All Methods Used to Pay Bills in a Typical Month by Education, 2015
For all households that paid bills and received income in a typical month, column percent

Characteristics	All	No high school diploma	High school diploma	Some college	College degree
Number of Households (1000s)	116,131	12,191	29,981	34,368	39,591
Percent of Households	100.0	100.0	100.0	100.0	100.0
Cash (Percent)					
Yes	16.7	36.0	21.7	16.1	7.4
No	83.3	64.0	78.3	83.9	92.6
Personal check (Percent)					
Yes	61.2	46.5	60.5	61.6	66.0
No	38.8	53.5	39.5	38.4	34.0
Debit card (Percent)					
Yes	39.7	29.7	37.7	46.0	38.9
No	60.3	70.3	62.3	54.0	61.1
Credit card (Percent)					
Yes	21.3	10.0	14.9	19.4	31.4
No	78.7	90.0	85.1	80.6	68.6
Prepaid card (Percent)					
Yes	2.4	4.5	3.3	2.8	0.9
No	97.6	95.5	96.7	97.2	99.1
Electronic payment from bank account (Percent)					
Yes	64.3	28.9	51.4	67.6	82.0
No	35.7	71.1	48.6	32.4	18.0
Nonbank money order (Percent)					
Yes	7.6	16.4	10.2	8.6	2.2
No	92.4	83.6	89.8	91.4	97.8
Bank money order or cashiers check (Percent)					
Yes	5.7	10.3	6.9	6.4	2.6
No	94.3	89.7	93.1	93.6	97.4
Other (Percent)					
Yes	1.4	3.6	1.7	1.3	0.7
No	98.6	96.4	98.3	98.7	99.3
None selected (Percent)					
Yes	1.9	4.5	2.4	1.5	1.0
No	98.1	95.5	97.6	98.5	99.0
Any bank method (Percent)					
Yes	91.4	72.2	87.9	93.6	98.1
No	8.6	27.8	12.1	6.4	1.9
Only bank methods (Percent)					
Yes	75.5	47.4	68.7	76.0	89.0
No	24.5	52.6	31.3	24.0	11.0

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.8 Primary Method Used to Pay Bills in a Typical Month by Education, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	No high school diploma	High school diploma	Some college	College degree
Number of Households (1000s)	116,131	12,191	29,981	34,368	39,591
Percent of Households	100.0	100.0	100.0	100.0	100.0
Most common method (Percent)					
Cash	7.7	24.1	11.0	6.2	1.3
Personal check	32.5	32.6	38.9	31.9	28.1
Debit card	10.8	10.8	12.4	13.5	7.3
Credit card	2.9	1.1	1.7	2.4	4.7
Prepaid card	0.8	1.8	1.2	0.8	0.1
Electronic payment from bank account	39.2	12.8	26.6	39.9	56.2
Nonbank money order	2.2	6.9	3.3	1.8	0.3
Bank money order or cashiers check	1.0	2.8	1.4	1.0	0.2
Other	0.7	2.3	0.9	0.6	0.2
Unknown	2.3	4.8	2.7	1.9	1.4

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.9 All Methods Used to Receive Income in a Typical Month by Education, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	No high school diploma	High school diploma	Some college	College degree
Number of Households (1000s)	116,131	12,191	29,981	34,368	39,591
Percent of Households	100.0	100.0	100.0	100.0	100.0
Paper check or money order (Percent)					
Yes	29.1	31.6	30.4	29.6	26.8
No	70.9	68.4	69.6	70.4	73.2
Direct deposit or electronic transfer into bank account (Percent)					
Yes	81.3	60.0	75.1	83.4	90.7
No	18.7	40.0	24.9	16.6	9.3
Direct deposit or electronic transfer onto prepaid card (Percent)					
Yes	3.9	6.2	4.6	4.2	2.4
No	96.1	93.8	95.4	95.8	97.6
Cash (Percent)					
Yes	8.2	12.6	8.6	8.6	6.2
No	91.8	87.4	91.4	91.4	93.8
Other (Percent)					
Yes	1.8	3.8	1.8	1.8	1.2
No	98.2	96.2	98.2	98.2	98.8
Used nonbank check casher (Percent)					
Yes	2.1	5.8	3.1	1.9	0.3
No	97.9	94.2	96.9	98.1	99.7
None selected (Percent)					
Yes	5.8	11.1	7.3	5.1	3.6
No	94.2	88.9	92.7	94.9	96.4
Any bank method (Percent)					
Yes	88.5	70.7	84.6	90.4	95.3
No	11.5	29.3	15.4	9.6	4.7
Only bank methods (Percent)					
Yes	79.2	62.0	75.6	79.6	86.9
No	20.8	38.0	24.4	20.4	13.1

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. Estimates of income received through direct deposit onto a prepaid card or using Other methods incorporate imputed values for certain households with missing information. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.10 All Methods Used to Pay Bills in a Typical Month by Age, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years or more
Number of Households (1000s)	116,131	5,884	19,340	19,762	21,787	21,916	27,442
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Cash (Percent)							
Yes	16.7	27.1	21.7	19.9	17.3	14.3	9.9
No	83.3	72.9	78.3	80.1	82.7	85.7	90.1
Personal check (Percent)							
Yes	61.2	42.4	49.6	54.0	60.2	65.5	76.0
No	38.8	57.6	50.4	46.0	39.8	34.5	24.0
Debit card (Percent)							
Yes	39.7	51.0	53.1	46.8	42.3	34.5	25.0
No	60.3	49.0	46.9	53.2	57.7	65.5	75.0
Credit card (Percent)							
Yes	21.3	20.0	21.7	22.7	20.3	21.1	21.4
No	78.7	80.0	78.3	77.3	79.7	78.9	78.6
Prepaid card (Percent)							
Yes	2.4	4.8	3.9	3.3	2.3	2.0	0.8
No	97.6	95.2	96.1	96.7	97.7	98.0	99.2
Electronic payment from bank account (Percent)							
Yes	64.3	59.6	70.6	71.3	69.2	63.8	52.2
No	35.7	40.4	29.4	28.7	30.8	36.2	47.8
Nonbank money order (Percent)							
Yes	7.6	15.1	10.7	8.5	7.6	7.3	3.6
No	92.4	84.9	89.3	91.5	92.4	92.7	96.4
Bank money order or cashiers check (Percent)							
Yes	5.7	11.1	6.7	6.8	5.3	5.3	3.5
No	94.3	88.9	93.3	93.2	94.7	94.7	96.5
Other (Percent)							
Yes	1.4	1.2	1.1	1.5	1.5	1.4	1.6
No	98.6	98.8	98.9	98.5	98.5	98.6	98.4
None selected (Percent)							
Yes	1.9	3.2	1.5	1.9	1.4	1.8	2.3
No	98.1	96.8	98.5	98.1	98.6	98.2	97.7
Any bank method (Percent)							
Yes	91.4	85.5	89.0	90.3	92.0	92.2	94.1
No	8.6	14.5	11.0	9.7	8.0	7.8	5.9
Only bank methods (Percent)							
Yes	75.5	60.3	69.2	72.0	75.5	78.2	83.8
No	24.5	39.7	30.8	28.0	24.5	21.8	16.2

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.11 Primary Method Used to Pay Bills in a Typical Month by Age, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years or more
Number of Households (1000s)	116,131	5,884	19,340	19,762	21,787	21,916	27,442
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Most common method (Percent)							
Cash	7.7	13.4	10.9	9.5	7.6	6.2	4.0
Personal check	32.5	19.9	17.6	19.5	28.7	37.0	54.3
Debit card	10.8	20.8	16.8	13.6	10.0	8.7	4.8
Credit card	2.9	3.1	3.6	2.7	2.1	2.4	3.4
Prepaid card	0.8	1.2	1.3	1.3	0.7	0.6	0.1
Electronic payment from bank account	39.2	31.5	43.9	47.4	45.0	38.4	27.5
Nonbank money order	2.2	4.3	2.5	1.9	2.5	2.4	1.4
Bank money order or cashiers check	1.0	1.5	1.1	1.1	0.9	1.1	0.9
Other	0.7	0.7	0.5	0.7	0.8	0.8	0.9
Unknown	2.3	3.6	1.8	2.2	1.7	2.2	2.8

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.12 All Methods Used to Receive Income in a Typical Month by Age, 2015
For all households that paid bills and received income in a typical month, column percent

Characteristics	All	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years or more
Number of Households (1000s)	116,131	5,884	19,340	19,762	21,787	21,916	27,442
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Paper check or money order (Percent)							
Yes	29.1	37.6	30.6	31.0	32.0	29.6	22.0
No	70.9	62.4	69.4	69.0	68.0	70.4	78.0
Direct deposit or electronic transfer into bank account (Percent)							
Yes	81.3	69.7	77.3	77.5	80.1	82.1	89.6
No	18.7	30.3	22.7	22.5	19.9	17.9	10.4
Direct deposit or electronic transfer onto prepaid card (Percent)							
Yes	3.9	5.7	5.6	4.0	4.4	3.5	2.1
No	96.1	94.3	94.4	96.0	95.6	96.5	97.9
Cash (Percent)							
Yes	8.2	14.0	11.1	10.0	8.8	7.1	4.1
No	91.8	86.0	88.9	90.0	91.2	92.9	95.9
Other (Percent)							
Yes	1.8	2.1	2.1	1.9	1.7	1.8	1.5
No	98.2	97.9	97.9	98.1	98.3	98.2	98.5
Used nonbank check casher (Percent)							
Yes	2.1	5.2	3.7	2.6	1.8	1.4	0.6
No	97.9	94.8	96.3	97.4	98.2	98.6	99.4
None selected (Percent)							
Yes	5.8	7.0	5.3	5.8	5.7	6.1	5.7
No	94.2	93.0	94.7	94.2	94.3	93.9	94.3
Any bank method (Percent)							
Yes	88.5	80.9	85.7	86.2	89.1	89.5	92.5
No	11.5	19.1	14.3	13.8	10.9	10.5	7.5
Only bank methods (Percent)							
Yes	79.2	66.6	74.2	76.8	78.5	80.9	86.4
No	20.8	33.4	25.8	23.2	21.5	19.1	13.6

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. Estimates of income received through direct deposit onto a prepaid card or using Other methods incorporate imputed values for certain households with missing information. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.13 All Methods Used to Pay Bills in a Typical Month by Race/Ethnicity, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Black	Hispanic	Asian	White	Other
Number of Households (1000s)	116,131	15,780	14,416	5,543	78,755	1,637
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Cash (Percent)						
Yes	16.7	28.1	32.1	12.2	11.7	23.9
No	83.3	71.9	67.9	87.8	88.3	76.1
Personal check (Percent)						
Yes	61.2	45.3	42.8	60.4	68.0	53.1
No	38.8	54.7	57.2	39.6	32.0	46.9
Debit card (Percent)						
Yes	39.7	43.9	43.1	32.3	38.7	44.8
No	60.3	56.1	56.9	67.7	61.3	55.2
Credit card (Percent)						
Yes	21.3	14.2	16.2	33.7	22.9	17.3
No	78.7	85.8	83.8	66.3	77.1	82.7
Prepaid card (Percent)						
Yes	2.4	6.4	3.2	0.9	1.5	6.8
No	97.6	93.6	96.8	99.1	98.5	93.2
Electronic payment from bank account (Percent)						
Yes	64.3	48.5	49.6	72.3	69.7	59.5
No	35.7	51.5	50.4	27.7	30.3	40.5
Nonbank money order (Percent)						
Yes	7.6	21.1	14.2	1.9	4.0	14.1
No	92.4	78.9	85.8	98.1	96.0	85.9
Bank money order or cashiers check (Percent)						
Yes	5.7	12.1	10.4	3.4	3.6	8.0
No	94.3	87.9	89.6	96.6	96.4	92.0
Other (Percent)						
Yes	1.4	2.7	2.6	0.4	1.0	1.6
No	98.6	97.3	97.4	99.6	99.0	98.4
None selected (Percent)						
Yes	1.9	3.1	3.1	2.1	1.4	2.6
No	98.1	96.9	96.9	97.9	98.6	97.4
Any bank method (Percent)						
Yes	91.4	80.4	79.7	95.4	95.6	87.4
No	8.6	19.6	20.3	4.6	4.4	12.6
Only bank methods (Percent)						
Yes	75.5	53.3	55.4	83.5	83.4	63.9
No	24.5	46.7	44.6	16.5	16.6	36.1

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.14 Primary Method Used to Pay Bills in a Typical Month by Race/Ethnicity, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Black	Hispanic	Asian	White	Other
Number of Households (1000s)	116,131	15,780	14,416	5,543	78,755	1,637
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Most common method (Percent)						
Cash	7.7	15.8	19.1	3.6	4.2	11.1
Personal check	32.5	23.6	20.7	31.2	36.6	25.3
Debit card	10.8	16.0	16.4	6.5	8.9	15.3
Credit card	2.9	1.6	2.0	8.1	2.9	2.5
Prepaid card	0.8	2.3	1.0	0.3	0.4	2.7
Electronic payment from bank account	39.2	25.9	28.9	46.5	43.3	35.7
Nonbank money order	2.2	6.6	4.9	0.8	0.9	2.2
Bank money order or cashiers check	1.0	3.0	2.1	0.7	0.4	1.7
Other	0.7	1.6	1.6	0.3	0.4	0.9
Unknown	2.3	3.5	3.3	2.1	1.8	2.6

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.15 All Methods Used to Receive Income in a Typical Month by Race/Ethnicity, 2015

For all households that paid bills and received income in a typical month, column percent

Characteristics	All	Black	Hispanic	Asian	White	Other
Number of Households (1000s)	116,131	15,780	14,416	5,543	78,755	1,637
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
Paper check or money order (Percent)						
Yes	29.1	24.0	34.1	27.9	29.2	31.0
No	70.9	76.0	65.9	72.1	70.8	69.0
Direct deposit or electronic transfer into bank account (Percent)						
Yes	81.3	74.1	64.1	77.4	86.2	76.7
No	18.7	25.9	35.9	22.6	13.8	23.3
Direct deposit or electronic transfer onto prepaid card (Percent)						
Yes	3.9	7.4	4.5	2.1	3.1	7.7
No	96.1	92.6	95.5	97.9	96.9	92.3
Cash (Percent)						
Yes	8.2	7.8	14.4	7.9	7.2	9.4
No	91.8	92.2	85.6	92.1	92.8	90.6
Other (Percent)						
Yes	1.8	2.9	2.4	2.0	1.5	3.0
No	98.2	97.1	97.6	98.0	98.5	97.0
Used nonbank check casher (Percent)						
Yes	2.1	4.3	5.1	1.0	1.1	4.3
No	97.9	95.7	94.9	99.0	98.9	95.7
None selected (Percent)						
Yes	5.8	9.4	8.8	7.4	4.4	7.4
No	94.2	90.6	91.2	92.6	95.6	92.6
Any bank method (Percent)						
Yes	88.5	78.7	76.3	87.9	92.9	83.9
No	11.5	21.3	23.7	12.1	7.1	16.1
Only bank methods (Percent)						
Yes	79.2	69.9	65.8	79.7	83.6	72.6
No	20.8	30.1	34.2	20.3	16.4	27.4

Excludes households with missing information on any of the following: use of prepaid cards or nonbank money orders or check cashers in the past 12 months, or methods used to pay bills or receive income. Estimates of income received through direct deposit onto a prepaid card or using Other methods incorporate imputed values for certain households with missing information. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

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