
How America Banks: Household Use of Banking and Financial Services

2019 FDIC Survey

Appendix Tables

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A.1 Distribution of Households by Characteristics and Year, 2015–2019

For All Households, Column Percent

Characteristics	2015	2017	2019
Number of Households (1000s)	127,538	129,276	131,248
Percent of Households	100.0	100.0	100.0
Family Income (Percent)			
Less Than \$15,000	14.1	12.4	10.7
\$15,000 to \$30,000	16.8	15.3	14.4
\$30,000 to \$50,000	19.9	19.8	18.8
\$50,000 to \$75,000	18.0	18.4	18.2
At Least \$75,000	31.2	34.1	37.9
Education (Percent)			
No High School Diploma	10.8	9.6	8.7
High School Diploma	26.1	25.8	24.9
Some College	29.4	28.9	28.3
College Degree	33.7	35.7	38.1
Age Group (Percent)			
15 to 24 Years	5.2	5.1	4.8
25 to 34 Years	16.5	16.2	16.3
35 to 44 Years	17.0	16.7	17.0
45 to 54 Years	18.6	18.0	17.0
55 to 64 Years	18.8	18.9	18.6
65 Years or More	23.9	25.0	26.2
Race/Ethnicity (Percent)			
Black	12.7	12.8	12.7
Hispanic	13.5	13.8	14.0
Asian	4.7	5.0	5.3
American Indian or Alaska Native	0.7	0.8	0.7
Native Hawaiian or Other Pacific Islander	0.2	0.3	0.2
White	67.0	66.2	65.6
Two or More Races	1.2	1.2	1.3
Disability Status (Percent)			
Disabled, Aged 25 to 64	9.0	8.7	8.1
Not Disabled, Aged 25 to 64	61.9	61.1	60.9
Not Applicable (Not Aged 25 to 64)	29.1	30.2	31.0
Monthly Income Volatility (Percent)			
Income Was About the Same Each Month	71.8	71.3	77.7
Income Varied Somewhat From Month to Month	16.3	16.2	18.3
Income Varied a Lot From Month to Month	4.5	3.9	4.1
Unknown	7.3	8.7	
Employment Status (Percent)			
Employed	61.3	61.4	62.1
Unemployed	3.0	2.7	2.2
Not in Labor Force	35.7	35.9	35.7

A.1 Distribution of Households by Characteristics and Year, 2015–2019 *(continued)*

For All Households, Column Percent

Characteristics	2015	2017	2019
Homeownership (Percent)			
Homeowner	63.3	63.6	64.5
Non-Homeowner	36.7	36.4	35.5
Household Type (Percent)			
Married Couple	46.7	47.3	46.5
Unmarried Female-Headed Family	12.5	11.7	11.6
Unmarried Male-Headed Family	4.8	5.1	5.0
Female Individual	18.4	18.8	19.0
Male Individual	17.3	16.8	17.7
Other	0.2	0.3	0.2
Citizenship and Place of Birth (Percent)			
U.S.-Born	85.2	85.3	85.1
Foreign-Born Citizen	7.6	7.8	8.6
Foreign-Born Noncitizen	7.2	6.9	6.3
Metropolitan Status (Percent)			
Metropolitan Area - Principal City	28.6	29.8	29.2
Metropolitan Area - Balance	42.8	42.8	43.6
Not in Metropolitan Area	14.0	13.4	13.0
Not Identified	14.5	14.0	14.2
Geographic Region (Percent)			
Northeast	17.8	17.6	17.2
Midwest	21.7	21.4	21.6
South	37.9	38.2	38.3
West	22.6	22.8	22.9
Missing values for monthly income volatility in 2019 were imputed; see Appendix 1 (FDIC Technical Notes) for details.			

A.2 Unbanked Rates by Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	7.0	6.5	5.4	(5.1, 5.6)	-1.1*	(-1.5, -0.8)
Family Income						
Less Than \$15,000	25.6	25.7	23.3	(21.9, 24.7)	-2.5*	(-4.3, -0.7)
\$15,000 to \$30,000	11.8	12.3	10.4	(9.6, 11.4)	-1.8*	(-3.2, -0.4)
\$30,000 to \$50,000	5.0	5.1	4.6	(4.0, 5.2)	-0.5	(-1.2, 0.3)
\$50,000 to \$75,000	1.6	1.5	1.7	(1.4, 2.1)	0.3	(-0.2, 0.7)
At Least \$75,000	0.5	0.6	0.6	(0.4, 0.7)	0.0	(-0.2, 0.2)
Education						
No High School Diploma	23.2	22.4	21.4	(19.8, 23.0)	-1.0	(-3.1, 1.0)
High School Diploma	9.7	9.4	8.1	(7.5, 8.7)	-1.4*	(-2.3, -0.5)
Some College	5.5	5.1	4.3	(3.9, 4.7)	-0.9*	(-1.4, -0.3)
College Degree	1.1	1.3	0.8	(0.7, 1.0)	-0.5*	(-0.7, -0.2)
Age Group						
15 to 24 Years	13.1	10.0	8.8	(7.4, 10.4)	-1.2	(-3.3, 1.0)
25 to 34 Years	10.6	8.5	6.9	(6.3, 7.6)	-1.6*	(-2.7, -0.6)
35 to 44 Years	8.9	7.8	6.3	(5.6, 7.0)	-1.5*	(-2.4, -0.6)
45 to 54 Years	6.7	6.9	5.1	(4.6, 5.7)	-1.8*	(-2.6, -0.9)
55 to 64 Years	5.8	5.9	5.5	(4.9, 6.1)	-0.5	(-1.2, 0.3)
65 Years or More	3.1	3.9	3.3	(3.0, 3.7)	-0.6*	(-1.1, -0.1)
Race/Ethnicity						
Black	18.5	16.8	13.8	(12.7, 15.1)	-2.9*	(-4.7, -1.2)
Hispanic	16.3	14.4	12.2	(11.2, 13.2)	-2.2*	(-3.8, -0.6)
Asian	3.9	2.6	1.7	(1.1, 2.5)	-1.0	(-2.1, 0.1)
American Indian or Alaska Native	15.3	18.0	16.3	(12.1, 21.6)	-1.7	(-7.3, 3.9)
Native Hawaiian or Other Pacific Islander	10.3	2.8	NA	NA	NA	NA
White	3.1	3.0	2.5	(2.3, 2.7)	-0.6*	(-0.8, -0.3)
Two or More Races	7.9	8.5	4.9	(3.2, 7.5)	-3.5*	(-6.8, -0.3)
Disability Status						
Disabled, Aged 25 to 64	17.6	18.1	16.2	(14.7, 17.8)	-1.9	(-3.9, 0.1)
Not Disabled, Aged 25 to 64	6.5	5.7	4.5	(4.3, 4.8)	-1.1*	(-1.6, -0.7)
Not Applicable (Not Aged 25 to 64)	4.9	4.9	4.2	(3.8, 4.5)	-0.8*	(-1.3, -0.2)
Monthly Income Volatility						
Income Was About the Same Each Month	5.7	5.6	4.9	(4.6, 5.1)	-0.8*	(-1.2, -0.4)
Income Varied Somewhat From Month to Month	8.7	6.8	6.4	(5.8, 7.1)	-0.4	(-1.4, 0.6)
Income Varied a Lot From Month to Month	12.9	13.2	10.7	(9.1, 12.6)	-2.5	(-4.9, 0.0)

A.2 Unbanked Rates by Household Characteristics, 2015–2019 *(continued)*

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	5.0	4.5	3.6	(3.4, 3.9)	-0.9*	(-1.3, -0.5)
Unemployed	23.0	19.9	13.2	(10.9, 15.7)	-6.7*	(-10.5, -3.0)
Not in Labor Force	9.2	9.0	8.0	(7.5, 8.5)	-1.0*	(-1.7, -0.3)
Homeownership						
Homeowner	2.3	2.3	1.9	(1.7, 2.1)	-0.4*	(-0.7, -0.1)
Non-Homeowner	15.2	14.0	11.8	(11.1, 12.4)	-2.2*	(-3.0, -1.4)
Household Type						
Married Couple	3.3	2.5	2.1	(1.9, 2.4)	-0.4*	(-0.8, 0.0)
Unmarried Female-Headed Family	16.2	15.4	11.1	(10.2, 12.1)	-4.3*	(-5.6, -2.9)
Unmarried Male-Headed Family	9.8	9.9	7.6	(6.4, 9.1)	-2.2*	(-4.2, -0.3)
Female Individual	6.8	7.6	5.8	(5.3, 6.4)	-1.8*	(-2.5, -1.0)
Male Individual	9.8	9.2	8.7	(7.9, 9.5)	-0.5	(-1.5, 0.5)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	6.1	5.9	4.8	(4.6, 5.1)	-1.0*	(-1.4, -0.7)
Foreign-Born Citizen	4.6	4.8	3.8	(3.1, 4.6)	-1.0	(-2.1, 0.1)
Foreign-Born Noncitizen	20.3	16.2	14.6	(13.2, 16.1)	-1.6	(-3.8, 0.5)
Metropolitan Status						
Metropolitan Area - Principal City	10.3	9.4	8.1	(7.6, 8.7)	-1.3*	(-2.1, -0.4)
Metropolitan Area - Balance	5.2	4.5	3.7	(3.4, 4.0)	-0.9*	(-1.3, -0.4)
Not in Metropolitan Area	7.6	7.5	6.2	(5.6, 6.9)	-1.2*	(-2.2, -0.3)
Not Identified	5.4	5.6	4.2	(3.6, 4.9)	-1.4*	(-2.2, -0.5)
Geographic Region						
Northeast	6.3	6.0	4.7	(4.1, 5.3)	-1.3*	(-2.1, -0.4)
Midwest	5.7	5.4	5.0	(4.5, 5.5)	-0.4	(-1.2, 0.3)
South	8.7	7.7	6.2	(5.8, 6.7)	-1.5*	(-2.1, -0.9)
West	5.9	6.0	4.9	(4.3, 5.5)	-1.1*	(-1.9, -0.4)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

A.3 Unbanked Rates by State, 2015–2019

For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	7.0	6.5	5.4	(5.1, 5.6)	-1.1*	(-1.5, -0.8)
State						
AL	12.5	8.7	7.6	(5.6, 10.1)	-1.2	(-4.0, 1.7)
AK	3.5	2.6	3.4	(2.0, 5.5)	0.8	(-1.1, 2.7)
AZ	8.5	5.4	4.0	(2.6, 6.2)	-1.4	(-4.2, 1.5)
AR	9.7	7.5	7.1	(5.2, 9.8)	-0.3	(-3.0, 2.3)
CA	6.2	7.4	5.6	(4.8, 6.6)	-1.8*	(-3.2, -0.5)
CO	4.4	4.2	3.3	(1.7, 6.3)	-0.9	(-3.5, 1.6)
CT	6.2	5.5	8.4	(5.3, 13.0)	2.8	(-1.4, 7.1)
DE	4.8	5.9	2.8	(1.2, 6.4)	-3.1	(-6.5, 0.4)
DC	10.8	8.0	8.0	(6.0, 10.6)	0.0	(-3.3, 3.3)
FL	5.9	6.0	3.8	(2.9, 4.9)	-2.2*	(-3.6, -0.9)
GA	11.9	10.6	7.4	(5.9, 9.3)	-3.2*	(-5.9, -0.6)
HI	2.4	4.0	3.0	(1.7, 5.3)	-1.0	(-3.4, 1.3)
ID	3.6	2.3	4.0	(2.7, 6.0)	1.7	(-0.7, 4.1)
IL	7.1	7.0	6.6	(5.0, 8.6)	-0.4	(-2.6, 1.9)
IN	4.8	4.4	4.5	(3.3, 6.1)	0.0	(-2.1, 2.2)
IA	4.2	3.0	2.6	(1.5, 4.4)	-0.4	(-2.7, 1.9)
KS	7.6	7.2	5.5	(3.9, 7.7)	-1.6	(-4.7, 1.4)
KY	9.0	7.2	6.5	(5.0, 8.3)	-0.8	(-3.0, 1.5)
LA	14.0	14.8	11.4	(9.1, 14.1)	-3.5*	(-6.3, -0.6)
ME	2.3	4.0	2.3	(1.4, 3.7)	-1.7	(-4.1, 0.6)
MD	4.8	2.5	3.8	(2.2, 6.6)	1.3	(-1.2, 3.8)
MA	5.7	2.6	3.7	(2.6, 5.3)	1.1	(-0.7, 2.8)
MI	6.0	5.6	5.7	(4.2, 7.6)	0.1	(-2.2, 2.4)
MN	3.4	1.5	2.8	(1.6, 4.9)	1.3	(-0.6, 3.3)
MS	12.6	15.8	12.8	(10.3, 15.8)	-3.1	(-6.4, 0.2)
MO	8.5	6.3	6.2	(4.7, 8.1)	-0.1	(-2.3, 2.1)
MT	4.0	4.3	4.0	(3.0, 5.5)	-0.3	(-2.3, 1.8)
NE	5.1	2.8	6.5	(5.0, 8.4)	3.7*	(1.3, 6.2)
NV	8.9	6.1	6.3	(4.4, 8.9)	0.2	(-2.6, 3.0)
NH	1.8	3.4	0.5	(0.1, 2.1)	-2.9*	(-4.7, -1.1)
NJ	7.4	5.0	4.0	(2.9, 5.7)	-1.0	(-3.2, 1.2)
NM	9.4	11.4	8.7	(6.3, 11.8)	-2.7*	(-4.8, -0.6)
NY	8.0	8.7	5.6	(4.6, 6.9)	-3.1*	(-4.9, -1.3)
NC	7.7	5.8	3.4	(2.5, 4.4)	-2.4*	(-4.5, -0.3)
ND	3.0	6.3	4.9	(2.7, 8.6)	-1.4	(-5.1, 2.2)

A.3 Unbanked Rates by State, 2015–2019 (continued)

For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
OH	5.8	7.0	4.6	(3.5, 6.1)	-2.4*	(-4.3, -0.5)
OK	11.0	7.3	8.8	(6.7, 11.4)	1.5	(-1.2, 4.2)
OR	5.1	4.2	3.8	(2.7, 5.4)	-0.4	(-2.3, 1.6)
PA	4.7	4.7	4.0	(3.0, 5.4)	-0.7	(-2.6, 1.2)
RI	5.0	6.5	4.4	(2.5, 7.6)	-2.1	(-5.7, 1.4)
SC	8.9	6.7	5.2	(3.4, 7.8)	-1.6	(-3.9, 0.8)
SD	4.2	8.1	4.9	(2.3, 10.0)	-3.3*	(-6.4, -0.2)
TN	10.8	7.5	8.1	(6.5, 10.1)	0.6	(-2.1, 3.4)
TX	9.4	9.5	7.7	(6.5, 9.1)	-1.8*	(-3.4, -0.2)
UT	3.9	2.5	0.8	(0.3, 2.1)	-1.7*	(-3.2, -0.2)
VT	1.5	1.5	0.7	(0.3, 1.8)	-0.7	(-1.8, 0.4)
VA	4.6	3.0	4.4	(3.1, 6.0)	1.4	(-0.7, 3.4)
WA	4.1	3.1	4.6	(3.0, 7.1)	1.5	(-0.6, 3.7)
WV	8.0	7.8	4.7	(3.5, 6.3)	-3.1*	(-4.9, -1.3)
WI	3.4	3.4	2.9	(1.8, 4.7)	-0.5	(-2.9, 1.9)
WY	2.4	4.8	3.6	(2.1, 6.1)	-1.2	(-3.6, 1.2)

Asterisk indicates differences that are statistically significant at the 10 percent level.

A.4 Unbanked Rates by MSA, 2015–2019

For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	7.0	6.5	5.4	(5.1, 5.6)	-1.1*	(-1.5, -0.8)
MSA						
Albuquerque, NM	8.6	7.8	4.1	(2.5, 6.8)	-3.7*	(-7.0, -0.4)
Atlanta-Sandy Springs-Roswell, GA~	10.1	7.5	5.0	(3.3, 7.5)	-2.5	(-5.5, 0.5)
Austin-Round Rock, TX	8.6	3.8	0.7	(0.1, 5.7)	-3.1*	(-5.9, -0.2)
Baltimore-Columbia-Towson, MD	5.9	1.8	5.5	(2.7, 11.0)	3.7	(-0.5, 7.9)
Baton Rouge, LA	14.3	10.8	9.0	(4.9, 15.9)	-1.8	(-9.7, 6.0)
Birmingham-Hoover, AL	12.3	13.3	9.3	(5.4, 15.5)	-4.0	(-12.3, 4.3)
Boise City, ID	2.6	0.9	4.9	(2.5, 9.5)	4.0*	(0.6, 7.4)
Boston-Cambridge-Newton, MA-NH~	4.3	3.2	3.6	(2.4, 5.5)	0.4	(-1.7, 2.5)
Burlington-South Burlington, VT~	1.7	1.7	-			
Charleston, WV~	NA	NA	2.5	(1.0, 6.1)	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	7.3	5.3	2.2	(0.9, 5.1)	-3.1	(-6.3, 0.0)
Chicago-Naperville-Elgin, IL-IN-WI	8.1	6.9	7.3	(5.4, 9.8)	0.4	(-2.3, 3.1)
Cincinnati, OH-KY-IN~	7.8	6.2	2.6	(0.9, 6.9)	-3.6	(-8.8, 1.5)
Cleveland-Elyria, OH	11.0	6.4	3.5	(1.5, 8.3)	-2.9	(-7.1, 1.2)
Columbus, OH~	1.4	5.5	5.8	(3.2, 10.1)	0.3	(-4.7, 5.3)
Dallas-Fort Worth-Arlington, TX~	5.5	6.1	7.1	(5.1, 10.0)	1.1	(-2.1, 4.2)
Denver-Aurora-Lakewood, CO	5.2	5.7	3.1	(1.0, 9.6)	-2.5	(-6.9, 1.8)
Detroit-Warren-Dearborn, MI	8.0	6.9	8.8	(6.1, 12.6)	1.9	(-2.4, 6.3)
Fargo, ND-MN	1.8	6.4	1.4	(0.3, 6.1)	-5.0*	(-8.7, -1.3)
Hartford-West Hartford-East Hartford, CT~	9.3	5.2	11.6	(5.1, 24.1)	6.4	(-2.9, 15.6)
Houston-The Woodlands-Sugar Land, TX~	10.4	11.8	10.4	(7.7, 13.8)	-1.4	(-5.0, 2.2)
Indianapolis-Carmel-Anderson, IN~	8.5	6.4	6.4	(3.8, 10.4)	-0.1	(-4.6, 4.4)
Jackson, MS~	12.5	17.2	17.1	(10.8, 26.0)	-0.1	(-9.5, 9.2)
Kansas City, MO-KS~	5.0	6.2	5.8	(3.2, 10.1)	-0.4	(-4.6, 3.7)
Las Vegas-Henderson-Paradise, NV	10.1	6.8	5.5	(3.4, 8.9)	-1.3	(-4.8, 2.1)
Little Rock-North Little Rock-Conway, AR	11.2	7.2	5.1	(2.5, 9.9)	-2.2	(-6.6, 2.2)
Los Angeles-Long Beach-Anaheim, CA	8.6	9.0	7.1	(5.6, 9.1)	-1.9	(-4.3, 0.6)
Louisville/Jefferson County, KY-IN~	10.1	3.0	4.8	(2.6, 8.7)	1.8	(-1.6, 5.1)
Manchester-Nashua, NH~	4.3	5.2	1.1	(0.1, 8.3)	-4.0	(-8.2, 0.2)
Memphis, TN-MS-AR~	17.2	16.7	17.0	(12.5, 22.6)	0.3	(-7.2, 7.8)
Miami-Fort Lauderdale-West Palm Beach, FL	7.4	8.0	3.9	(2.3, 6.6)	-4.1*	(-7.1, -1.0)
Milwaukee-Waukesha-West Allis, WI	7.1	6.6	5.9	(3.1, 11.0)	-0.7	(-6.3, 4.9)
Minneapolis-St. Paul-Bloomington, MN-WI~	4.5	1.5	3.3	(1.7, 6.5)	1.8	(-0.8, 4.4)

A.4 Unbanked Rates by MSA, 2015–2019 (continued)

For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Nashville-Davidson-Murfreesboro-Franklin, TN~	9.9	5.0	5.3	(2.4, 11.3)	0.3	(-4.9, 5.4)
New Orleans-Metairie, LA~	17.4	14.7	9.8	(6.4, 14.8)	-4.9	(-11.9, 2.1)
New York-Newark-Jersey City, NY-NJ-PA~	8.9	7.9	5.8	(4.8, 7.1)	-2.1*	(-3.8, -0.4)
Oklahoma City, OK	13.3	5.7	9.3	(5.7, 14.6)	3.6	(-1.8, 9.0)
Omaha-Council Bluffs, NE-IA	2.9	2.8	4.0	(2.2, 7.1)	1.2	(-1.7, 4.1)
Orlando-Kissimmee-Sanford, FL	4.3	3.4	3.5	(1.3, 8.6)	0.1	(-3.6, 3.8)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4.1	5.9	5.2	(3.4, 7.7)	-0.7	(-3.8, 2.4)
Phoenix-Mesa-Scottsdale, AZ	10.6	6.9	3.6	(2.1, 6.1)	-3.4*	(-6.6, -0.1)
Pittsburgh, PA	7.3	3.9	3.4	(1.5, 7.4)	-0.5	(-4.4, 3.4)
Portland-South Portland, ME~	1.8	5.9	1.6	(0.4, 6.0)	-4.3	(-9.7, 1.1)
Portland-Vancouver-Hillsboro, OR-WA	5.0	3.0	2.5	(1.1, 5.7)	-0.5	(-3.0, 1.9)
Providence-Warwick, RI-MA~	5.7	5.4	4.8	(2.7, 8.3)	-0.6	(-3.7, 2.6)
Riverside-San Bernardino-Ontario, CA	8.2	9.1	7.0	(4.5, 10.7)	-2.1	(-6.1, 2.0)
Sacramento-Roseville-Arden-Arcade, CA	3.5	3.6	2.5	(0.8, 7.4)	-1.1	(-4.8, 2.5)
St. Louis, MO-IL~	8.0	7.5	3.4	(1.8, 6.4)	-4.1*	(-7.8, -0.3)
Salt Lake City, UT~	2.0	3.2	1.1	(0.3, 4.1)	-2.1	(-4.7, 0.4)
San Antonio-New Braunfels, TX	11.3	10.4	6.6	(4.1, 10.7)	-3.8	(-9.3, 1.8)
San Diego-Carlsbad, CA	3.1	3.0	4.0	(2.4, 6.8)	1.0	(-1.8, 3.8)
San Francisco-Oakland-Hayward, CA	2.1	4.8	2.8	(1.4, 5.4)	-2.0	(-5.0, 1.0)
San Jose-Sunnyvale-Santa Clara, CA	NA	3.7	1.9	(0.5, 7.7)	-1.8	(-5.5, 2.0)
Seattle-Tacoma-Bellevue, WA	2.6	1.8	2.6	(1.5, 4.5)	0.8	(-1.2, 2.7)
Sioux Falls, SD	1.9	4.9	2.1	(0.3, 14.9)	-2.8	(-7.8, 2.2)
Tampa-St. Petersburg-Clearwater, FL	4.6	8.0	1.0	(0.2, 4.3)	-7.0*	(-10.7, -3.3)
Tucson, AZ	5.9	NA	5.8	(2.8, 11.5)	NA	NA
Tulsa, OK	11.3	5.1	8.8	(4.8, 15.5)	3.7	(-2.3, 9.8)
Urban Honolulu, HI	1.6	4.1	3.2	(1.6, 6.1)	-0.9	(-3.7, 1.8)
Virginia Beach-Norfolk-Newport News, VA-NC~	2.9	4.9	6.4	(3.3, 12.0)	1.4	(-4.3, 7.2)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	3.9	2.6	3.2	(2.1, 5.0)	0.7	(-1.1, 2.4)
Wichita, KS~	12.5	12.9	6.6	(3.5, 12.1)	-6.2	(-12.6, 0.2)
Worcester, MA-CT~	NA	2.6	3.3	(1.4, 7.7)	0.7	(-2.8, 4.2)

The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

A.5 Monthly Income Volatility by Level of Income, 2019

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)
All	131,248	100.0	77.7	18.3	4.1
Family Income					
Less Than \$15,000	14,048	100.0	78.0	15.9	6.1
\$15,000 to \$30,000	18,848	100.0	77.0	17.4	5.6
\$30,000 to \$50,000	24,694	100.0	75.5	20.6	4.0
\$50,000 to \$75,000	23,857	100.0	76.9	19.6	3.5
At Least \$75,000	49,801	100.0	79.3	17.5	3.2

A.6 Interest in Having a Bank Account, Among Unbanked Households, by Previous Bank Account Ownership and Household Characteristics, 2019

For Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Interested (Percent)	Somewhat Interested (Percent)	Not Very Interested (Percent)	Not at All Interested (Percent)
All	6,892	100.0	7.8	17.0	18.9	56.2
Previous Bank Account Ownership						
Previously Banked	3,472	100.0	11.1	20.6	20.1	48.2
Never Banked	3,420	100.0	4.5	13.4	17.8	64.4
Family Income						
Less Than \$15,000	3,214	100.0	8.7	16.6	15.0	59.7
\$15,000 to \$30,000	1,926	100.0	5.4	16.9	22.5	55.2
\$30,000 to \$50,000	1,103	100.0	5.6	15.5	23.2	55.7
\$50,000 to \$75,000	NA	NA	NA	NA	NA	NA
At Least \$75,000	NA	NA	NA	NA	NA	NA
Education						
No High School Diploma	2,396	100.0	6.0	15.0	19.8	59.1
High School Diploma	2,573	100.0	8.8	15.4	19.4	56.4
Some College	1,529	100.0	8.2	20.0	17.6	54.1
College Degree	NA	NA	NA	NA	NA	NA
Age Group						
15 to 24 Years	539	100.0	8.1	21.4	20.7	49.7
25 to 34 Years	1,419	100.0	9.3	14.3	21.5	54.8
35 to 44 Years	1,379	100.0	7.9	22.8	24.1	45.1
45 to 54 Years	1,122	100.0	9.8	17.4	18.9	53.8
55 to 64 Years	1,302	100.0	7.8	18.8	14.8	58.6
65 Years or More	1,130	100.0	3.8	8.7	13.3	74.3

A.6 Interest in Having a Bank Account, Among Unbanked Households, by Previous Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Interested (Percent)	Somewhat Interested (Percent)	Not Very Interested (Percent)	Not at All Interested (Percent)
Race/Ethnicity						
Black	2,242	100.0	8.4	22.0	19.7	49.8
Hispanic	2,215	100.0	6.7	14.4	21.5	57.3
Asian	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	2,063	100.0	8.5	13.8	15.9	61.9
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	1,690	100.0	9.7	18.1	15.7	56.5
Not Disabled, Aged 25 to 64	3,532	100.0	8.2	18.5	22.0	51.3
Not Applicable (Not Aged 25 to 64)	1,669	100.0	5.2	12.8	15.7	66.3
Monthly Income Volatility						
Income Was About the Same Each Month	4,873	100.0	7.9	16.3	16.4	59.3
Income Varied Somewhat From Month to Month	1,483	100.0	7.1	18.9	23.8	50.2
Income Varied a Lot From Month to Month	535	100.0	8.8	17.7	28.4	45.1
Employment Status						
Employed	2,857	100.0	9.5	18.4	20.1	51.9
Unemployed	NA	NA	NA	NA	NA	NA
Not in Labor Force	3,671	100.0	6.0	15.7	17.7	60.6
Homeownership						
Homeowner	1,552	100.0	7.0	17.1	19.1	56.9
Non-Homeowner	5,340	100.0	8.1	17.0	18.9	56.0
Household Type						
Married Couple	1,270	100.0	6.1	15.5	26.1	52.3
Unmarried Female-Headed Family	1,661	100.0	9.7	22.8	19.8	47.7
Unmarried Male-Headed Family	498	100.0	6.1	19.6	16.9	57.3
Female Individual	1,439	100.0	4.4	13.5	16.4	65.7
Male Individual	1,941	100.0	9.5	15.3	15.6	59.6
Other	NA	NA	NA	NA	NA	NA

A.6 Interest in Having a Bank Account, Among Unbanked Households, by Previous Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Interested (Percent)	Somewhat Interested (Percent)	Not Very Interested (Percent)	Not at All Interested (Percent)
Citizenship and Place of Birth						
U.S.-Born	5,268	100.0	7.8	17.3	18.3	56.6
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	1,215	100.0	7.4	16.8	21.4	54.4
Metropolitan Status						
Metropolitan Area - Principal City	3,046	100.0	8.3	18.7	21.3	51.7
Metropolitan Area - Balance	2,038	100.0	7.9	15.9	18.2	58.0
Not in Metropolitan Area	1,051	100.0	5.6	17.5	16.3	60.5
Not Identified	756	100.0	9.0	12.2	15.2	63.6
Geographic Region						
Northeast	1,031	100.0	9.5	25.8	18.9	45.8
Midwest	1,354	100.0	7.5	18.7	16.5	57.2
South	3,073	100.0	7.7	15.6	18.3	58.5
West	1,433	100.0	7.2	12.1	22.7	58.0

NA indicates that the sample size is too small to produce a precise estimate.

A.7 All Reasons for Not Having a Bank Account, Among Unbanked Households, by Previous Bank Account Ownership, 2019

For Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	6,892	3,472	3,420
Percent of Households	100.0	100.0	100.0
Bank Hours Are Inconvenient (Percent)			
Yes	13.0	11.9	14.1
No	87.0	88.1	85.9
Bank Locations Are Inconvenient (Percent)			
Yes	14.1	12.9	15.3
No	85.9	87.1	84.7
Bank Account Fees Are Too High (Percent)			
Yes	34.2	36.0	32.5
No	65.8	64.0	67.5
Bank Account Fees Are Too Unpredictable (Percent)			
Yes	31.3	34.8	27.8
No	68.7	65.2	72.2
Banks Do Not Offer Needed Products and Services (Percent)			
Yes	19.6	19.0	20.3
No	80.4	81.0	79.7
Don't Trust Banks (Percent)			
Yes	36.3	34.6	38.0
No	63.7	65.4	62.0
Don't Have Enough Money to Meet Minimum Balance Requirements (Percent)			
Yes	48.9	49.5	48.3
No	51.1	50.5	51.7
Avoiding a Bank Gives More Privacy (Percent)			
Yes	36.0	35.4	36.7
No	64.0	64.6	63.3
Personal Identification, Credit, or Former Bank Account Problems (Percent)			
Yes	20.5	18.9	22.2
No	79.5	81.1	77.8
Other Reason (Percent)			
Yes	17.8	22.5	13.0
No	82.2	77.5	87.0
Did Not Select a Reason (Percent)			
Yes	10.4	6.5	14.3
No	89.6	93.5	85.7

A.8 Main Reason for Not Having a Bank Account, Among Unbanked Households, by Previous Bank Account Ownership, 2019

For Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	6,892	3,472	3,420
Percent of Households	100.0	100.0	100.0
Main Reason Unbanked (Percent)			
Bank Hours Are Inconvenient	2.4	2.3	2.6
Bank Locations Are Inconvenient	2.2	2.5	2.0
Bank Account Fees Are Too High	7.3	7.6	7.1
Bank Account Fees Are Too Unpredictable	1.6	1.8	1.4
Banks Do Not Offer Needed Products and Services	1.9	1.6	2.3
Don't Trust Banks	16.1	15.8	16.4
Don't Have Enough Money to Meet Minimum Balance Requirements	29.0	28.4	29.6
Avoiding a Bank Gives More Privacy	7.1	7.0	7.2
Personal Identification, Credit, or Former Bank Account Problems	8.0	7.4	8.5
Other Reason	13.9	19.0	8.7
Did Not Select a Reason	10.4	6.5	14.3

A.9 All Reasons for Not Having a Bank Account, Among Unbanked Households, by Interest in Having a Bank Account, 2019

For Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	6,892	539	1,172	1,306	3,876
Percent of Households	100.0	100.0	100.0	100.0	100.0
Bank Hours Are Inconvenient (Percent)					
Yes	13.0	9.2	15.5	17.7	11.2
No	87.0	90.8	84.5	82.3	88.8
Bank Locations Are Inconvenient (Percent)					
Yes	14.1	8.5	16.1	21.4	11.8
No	85.9	91.5	83.9	78.6	88.2
Bank Account Fees Are Too High (Percent)					
Yes	34.2	26.5	37.6	44.2	30.9
No	65.8	73.5	62.4	55.8	69.1
Bank Account Fees Are Too Unpredictable (Percent)					
Yes	31.3	23.3	36.7	35.1	29.6
No	68.7	76.7	63.3	64.9	70.4
Banks Do Not Offer Needed Products and Services (Percent)					
Yes	19.6	10.5	22.3	20.7	19.8
No	80.4	89.5	77.7	79.3	80.2
Don't Trust Banks (Percent)					
Yes	36.3	15.4	28.9	37.9	40.9
No	63.7	84.6	71.1	62.1	59.1
Don't Have Enough Money to Meet Minimum Balance Requirements (Percent)					
Yes	48.9	46.4	49.3	51.8	48.2
No	51.1	53.6	50.7	48.2	51.8
Avoiding a Bank Gives More Privacy (Percent)					
Yes	36.0	19.6	28.3	38.5	39.8
No	64.0	80.4	71.7	61.5	60.2
Personal Identification, Credit, or Former Bank Account Problems (Percent)					
Yes	20.5	34.9	22.9	22.9	17.0
No	79.5	65.1	77.1	77.1	83.0
Other Reason (Percent)					
Yes	17.8	21.5	15.7	18.7	17.6
No	82.2	78.5	84.3	81.3	82.4
Did Not Select a Reason (Percent)					
Yes	10.4	8.7	12.2	7.9	10.9
No	89.6	91.3	87.8	92.1	89.1

A.10 Main Reason for Not Having a Bank Account, Among Unbanked Households, by Interest in Having a Bank Account, 2019

For Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	6,892	539	1,172	1,306	3,876
Percent of Households	100.0	100.0	100.0	100.0	100.0
Main Reason Unbanked (Percent)					
Bank Hours Are Inconvenient	2.4	1.8	5.7	1.4	1.9
Bank Locations Are Inconvenient	2.2	5.1	1.3	4.8	1.3
Bank Account Fees Are Too High	7.3	3.5	7.8	9.7	6.9
Bank Account Fees Are Too Unpredictable	1.6	-	1.2	1.6	2.0
Banks Do Not Offer Needed Products and Services	1.9	1.1	1.1	2.0	2.2
Don't Trust Banks	16.1	5.3	9.9	15.3	19.7
Don't Have Enough Money to Meet Minimum Balance Requirements	29.0	34.4	32.6	27.9	27.6
Avoiding a Bank Gives More Privacy	7.1	2.7	5.3	6.1	8.6
Personal Identification, Credit, or Former Bank Account Problems	8.0	20.1	9.3	10.5	5.0
Other Reason	13.9	17.2	13.7	12.9	13.8
Did Not Select a Reason	10.4	8.7	12.2	7.9	10.9

The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

A.11 Satisfaction With Most Recent Bank, Among Unbanked Households That Had Previously Been Banked, by Recent Bank Account Ownership and Household Characteristics, 2019

For Unbanked Households That Had Previously Been Banked, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Satisfied (Percent)	Somewhat Satisfied (Percent)	Not Very Satisfied (Percent)	Not Satisfied at All (Percent)	Don't Know (Percent)
All	3,472	100.0	24.3	30.8	14.4	22.8	7.7
Recent Bank Account Ownership							
Last Had Bank Account in Past 12 Months	716	100.0	29.3	38.5	14.1	16.1	2.0
Last Had Bank Account More Than 12 Months Ago	2,756	100.0	23.0	28.9	14.5	24.5	9.1
Family Income							
Less Than \$15,000	1,673	100.0	25.9	29.4	14.8	21.1	8.9
\$15,000 to \$30,000	955	100.0	21.0	33.1	11.8	26.9	7.2
\$30,000 to \$50,000	519	100.0	23.1	27.1	20.5	22.5	6.7
\$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	955	100.0	24.8	29.7	15.9	19.1	10.5
High School Diploma	1,299	100.0	24.4	32.8	13.4	22.1	7.3
Some College	1,016	100.0	23.4	30.2	15.2	25.4	5.8
College Degree	NA	NA	NA	NA	NA	NA	NA
Age Group							
15 to 24 Years	NA	NA	NA	NA	NA	NA	NA
25 to 34 Years	651	100.0	25.1	26.3	17.1	24.0	7.5
35 to 44 Years	691	100.0	20.2	39.9	11.5	22.4	5.9
45 to 54 Years	563	100.0	27.4	29.8	11.9	23.0	7.9
55 to 64 Years	754	100.0	25.2	27.8	14.8	24.7	7.5
65 Years or More	578	100.0	20.2	33.0	15.6	20.9	10.3
Race/Ethnicity							
Black	1,299	100.0	22.4	33.8	13.1	21.8	9.0
Hispanic	730	100.0	24.6	27.6	17.6	23.1	7.2
Asian	NA	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA
White	1,250	100.0	26.8	28.5	14.9	22.3	7.6
Two or More Races	NA	NA	NA	NA	NA	NA	NA
Disability Status							
Disabled, Aged 25 to 64	966	100.0	25.9	28.7	12.4	26.9	6.2
Not Disabled, Aged 25 to 64	1,693	100.0	23.5	32.3	14.7	21.7	7.7
Not Applicable (Not Aged 25 to 64)	813	100.0	24.2	30.3	16.2	20.0	9.3

A.11 Satisfaction With Most Recent Bank, Among Unbanked Households That Had Previously Been Banked, by Recent Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For Unbanked Households That Had Previously Been Banked, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Satisfied (Percent)	Somewhat Satisfied (Percent)	Not Very Satisfied (Percent)	Not Satisfied at All (Percent)	Don't Know (Percent)
Monthly Income Volatility							
Income Was About the Same Each Month	2,476	100.0	21.9	31.7	15.7	21.9	8.7
Income Varied Somewhat From Month to Month	696	100.0	30.4	32.1	13.4	18.2	5.9
Income Varied a Lot From Month to Month	NA	NA	NA	NA	NA	NA	NA
Employment Status							
Employed	1,397	100.0	25.4	30.4	12.8	22.7	8.7
Unemployed	NA	NA	NA	NA	NA	NA	NA
Not in Labor Force	1,861	100.0	21.9	30.9	16.1	23.9	7.3
Homeownership							
Homeowner	833	100.0	34.4	30.7	13.4	15.8	5.7
Non-Homeowner	2,639	100.0	21.1	30.9	14.8	25.0	8.3
Household Type							
Married Couple	458	100.0	24.7	34.4	17.0	17.6	6.4
Unmarried Female-Headed Family	897	100.0	23.7	34.3	13.6	18.8	9.7
Unmarried Male-Headed Family	NA	NA	NA	NA	NA	NA	NA
Female Individual	761	100.0	21.5	27.5	14.3	28.4	8.2
Male Individual	1,074	100.0	27.8	29.9	13.5	21.3	7.6
Other	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth							
U.S.-Born	3,026	100.0	24.8	30.3	14.0	22.9	8.1
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA	NA	NA	NA
Metropolitan Status							
Metropolitan Area - Principal City	1,592	100.0	20.7	31.0	15.1	24.5	8.7
Metropolitan Area - Balance	953	100.0	26.1	31.4	12.7	24.1	5.6
Not in Metropolitan Area	537	100.0	22.9	32.4	17.6	18.6	8.4
Not Identified	389	100.0	36.2	26.7	11.5	18.0	7.5
Geographic Region							
Northeast	NA	NA	NA	NA	NA	NA	NA
Midwest	797	100.0	28.2	31.8	8.6	22.2	9.2
South	1,467	100.0	27.9	28.4	15.0	20.6	8.2
West	665	100.0	15.0	28.4	23.8	26.3	6.5

“Don’t know” was not one of the four administered response options. Some households did not choose one of the four administered response options and instead volunteered, “don’t know.” See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate.

A.12 Perceptions of Clarity of Banks' Communications About Account Fees, Among Unbanked Households That Had Previously Been Banked, by Recent Bank Account Ownership and Household Characteristics, 2019

For Unbanked Households That Had Previously Been Banked, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Clearly (Percent)	Somewhat Clearly (Percent)	Not Very Clearly (Percent)	Not Clearly at All (Percent)	Don't Know (Percent)
All	3,472	100.0	17.4	29.4	20.8	22.4	10.0
Recent Bank Account Ownership							
Last Had Bank Account in Past 12 Months	716	100.0	27.0	31.5	21.7	15.6	4.2
Last Had Bank Account More Than 12 Months Ago	2,756	100.0	14.9	28.9	20.5	24.2	11.5
Family Income							
Less Than \$15,000	1,673	100.0	17.0	28.6	18.9	25.3	10.3
\$15,000 to \$30,000	955	100.0	16.1	28.9	22.9	22.5	9.5
\$30,000 to \$50,000	519	100.0	19.6	28.8	23.8	18.7	9.1
\$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	955	100.0	18.3	33.2	19.2	17.7	11.6
High School Diploma	1,299	100.0	19.1	27.3	21.6	21.3	10.7
Some College	1,016	100.0	14.0	28.1	21.2	28.7	8.1
College Degree	NA	NA	NA	NA	NA	NA	NA
Age Group							
15 to 24 Years	NA	NA	NA	NA	NA	NA	NA
25 to 34 Years	651	100.0	16.4	34.0	22.4	18.0	9.1
35 to 44 Years	691	100.0	18.1	28.8	23.5	24.0	5.7
45 to 54 Years	563	100.0	19.6	25.9	22.5	21.5	10.5
55 to 64 Years	754	100.0	14.6	34.9	15.6	21.9	13.0
65 Years or More	578	100.0	14.9	25.2	18.2	27.3	14.5
Race/Ethnicity							
Black	1,299	100.0	18.3	31.2	18.9	22.7	8.9
Hispanic	730	100.0	20.1	23.7	22.0	22.4	11.7
Asian	NA	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA
White	1,250	100.0	15.7	29.7	22.0	21.3	11.3
Two or More Races	NA	NA	NA	NA	NA	NA	NA
Disability Status							
Disabled, Aged 25 to 64	966	100.0	15.7	28.8	18.8	27.2	9.6
Not Disabled, Aged 25 to 64	1,693	100.0	17.7	32.6	21.9	18.1	9.7
Not Applicable (Not Aged 25 to 64)	813	100.0	18.7	23.7	20.7	25.7	11.2

A.12 Perceptions of Clarity of Banks' Communications About Account Fees, Among Unbanked Households That Had Previously Been Banked, by Recent Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For Unbanked Households That Had Previously Been Banked, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Clearly (Percent)	Somewhat Clearly (Percent)	Not Very Clearly (Percent)	Not Clearly at All (Percent)	Don't Know (Percent)
Monthly Income Volatility							
Income Was About the Same Each Month	2,476	100.0	16.4	30.3	19.9	21.8	11.6
Income Varied Somewhat From Month to Month	696	100.0	20.8	25.8	23.7	23.3	6.4
Income Varied a Lot From Month to Month	NA	NA	NA	NA	NA	NA	NA
Employment Status							
Employed	1,397	100.0	19.9	30.9	19.0	20.2	10.0
Unemployed	NA	NA	NA	NA	NA	NA	NA
Not in Labor Force	1,861	100.0	15.0	27.8	22.2	24.2	10.9
Homeownership							
Homeowner	833	100.0	24.2	23.2	27.4	14.6	10.6
Non-Homeowner	2,639	100.0	15.2	31.4	18.7	24.9	9.8
Household Type							
Married Couple	458	100.0	20.3	33.8	19.7	18.6	7.5
Unmarried Female-Headed Family	897	100.0	15.7	33.4	20.5	21.5	8.9
Unmarried Male-Headed Family	NA	NA	NA	NA	NA	NA	NA
Female Individual	761	100.0	13.0	27.8	22.1	27.3	9.7
Male Individual	1,074	100.0	17.1	28.6	19.1	21.6	13.6
Other	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth							
U.S.-Born	3,026	100.0	16.6	28.7	20.6	23.8	10.3
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA	NA	NA	NA
Metropolitan Status							
Metropolitan Area - Principal City	1,592	100.0	19.3	26.5	20.7	25.6	7.9
Metropolitan Area - Balance	953	100.0	16.0	31.7	18.7	20.4	13.2
Not in Metropolitan Area	537	100.0	18.5	30.6	25.9	17.7	7.3
Not Identified	389	100.0	11.5	34.4	18.8	20.9	14.3
Geographic Region							
Northeast	NA	NA	NA	NA	NA	NA	NA
Midwest	797	100.0	23.2	27.2	20.3	17.5	11.7
South	1,467	100.0	19.1	28.9	17.4	24.0	10.7
West	665	100.0	13.9	22.9	30.0	24.7	8.5

“Don’t know” was not one of the four administered response options. Some households did not choose one of the four administered response options and instead volunteered, “don’t know.” See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate.

B.1 Primary Method Used to Access Bank Accounts by Household Characteristics, 2019

For 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	120,847	100.0	21.0	19.5	2.4	22.8	34.0	0.3
Family Income								
Less Than \$15,000	9,761	100.0	35.9	23.6	5.8	9.9	23.5	1.3
\$15,000 to \$30,000	16,027	100.0	31.7	24.7	4.7	12.7	25.9	0.4
\$30,000 to \$50,000	22,822	100.0	24.7	21.7	2.8	17.1	33.2	0.5
\$50,000 to \$75,000	23,065	100.0	20.3	20.4	2.1	21.2	35.9	0.2
At Least \$75,000	49,172	100.0	13.1	15.6	0.9	32.1	38.1	0.2
Education								
No High School Diploma	8,223	100.0	39.6	29.5	5.1	5.8	19.2	0.8
High School Diploma	28,607	100.0	30.3	24.0	3.5	14.6	27.3	0.5
Some College	34,894	100.0	20.3	19.8	2.5	20.6	36.5	0.4
College Degree	49,123	100.0	12.9	15.1	1.2	32.1	38.6	0.2
Age Group								
15 to 24 Years	5,643	100.0	10.2	17.3	2.2	7.2	62.9	0.1
25 to 34 Years	19,714	100.0	8.0	15.1	0.6	14.4	61.7	0.2
35 to 44 Years	20,699	100.0	10.6	18.2	1.1	20.1	49.8	0.2
45 to 54 Years	20,900	100.0	15.5	19.9	1.6	26.6	36.3	0.1
55 to 64 Years	22,599	100.0	24.3	21.9	2.9	29.3	21.3	0.3
65 Years or More	31,292	100.0	39.2	21.6	4.5	25.7	8.3	0.7
Race/Ethnicity								
Black	13,836	100.0	20.6	27.0	3.1	12.0	37.2	0.2
Hispanic	15,504	100.0	20.9	24.3	2.1	11.1	41.3	0.2
Asian	6,756	100.0	18.4	15.2	1.3	25.7	39.3	-
American Indian or Alaska Native	762	100.0	23.2	26.0	3.3	17.0	30.5	-
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA
White	82,100	100.0	21.4	17.7	2.4	26.7	31.4	0.4
Two or More Races	1,618	100.0	14.0	13.4	2.9	24.1	45.5	0.1
Disability Status								
Disabled, Aged 25 to 64	8,522	100.0	23.3	24.0	5.2	17.2	29.8	0.6
Not Disabled, Aged 25 to 64	75,389	100.0	13.9	18.3	1.2	23.5	42.9	0.2
Not Applicable (Not Aged 25 to 64)	36,935	100.0	34.8	20.9	4.1	22.9	16.7	0.6
Monthly Income Volatility								
Income Was About the Same Each Month	94,089	100.0	21.8	19.8	2.6	23.4	32.0	0.4
Income Varied Somewhat From Month to Month	22,057	100.0	17.5	19.4	1.6	20.6	40.8	0.2
Income Varied a Lot From Month to Month	4,701	100.0	21.5	14.0	1.5	21.9	40.6	0.5

B.1 Primary Method Used to Access Bank Accounts by Household Characteristics, 2019 *(continued)*
 For 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)
Employment Status								
Employed	77,759	100.0	14.3	18.0	1.2	23.0	43.3	0.1
Unemployed	2,469	100.0	18.6	21.1	3.1	19.6	37.4	0.3
Not in Labor Force	40,619	100.0	33.8	22.3	4.6	22.7	15.9	0.7
Homeownership								
Homeowner	81,131	100.0	22.6	18.3	2.2	27.5	29.1	0.3
Non-Homeowner	39,716	100.0	17.6	22.0	2.8	13.3	43.9	0.4
Household Type								
Married Couple	58,716	100.0	19.7	17.3	1.7	28.4	32.7	0.2
Unmarried Female-Headed Family	13,181	100.0	18.3	23.7	2.8	13.1	41.9	0.2
Unmarried Male-Headed Family	5,982	100.0	20.8	23.5	1.4	15.7	38.4	0.1
Female Individual	22,319	100.0	26.4	19.8	4.3	18.7	30.1	0.7
Male Individual	20,485	100.0	20.5	21.6	2.3	19.9	35.3	0.4
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	103,466	100.0	20.8	19.0	2.5	23.6	33.8	0.4
Foreign-Born Citizen	10,492	100.0	23.9	21.7	2.0	20.7	31.5	0.2
Foreign-Born Noncitizen	6,889	100.0	19.2	23.8	1.7	14.5	40.8	0.1
Metropolitan Status								
Metropolitan Area - Principal City	34,299	100.0	16.9	20.0	2.2	21.3	39.3	0.3
Metropolitan Area - Balance	53,908	100.0	18.7	19.5	2.1	25.3	34.2	0.3
Not in Metropolitan Area	15,334	100.0	33.4	19.5	3.8	18.5	24.3	0.5
Not Identified	17,306	100.0	25.0	18.8	2.4	22.0	31.3	0.4
Geographic Region								
Northeast	20,997	100.0	22.0	23.1	2.0	24.0	28.7	0.4
Midwest	26,189	100.0	22.6	17.6	2.8	23.3	33.2	0.4
South	45,659	100.0	21.2	19.6	2.6	20.4	35.8	0.3
West	28,002	100.0	18.2	18.5	1.8	25.6	35.6	0.2

NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

B.2 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2015–2019

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	28.2	24.3	21.0	(20.5, 21.4)	-3.4*	(-4.0, -2.7)
Family Income						
Less Than \$15,000	41.7	38.8	35.9	(34.0, 37.7)	-2.9*	(-5.5, -0.4)
\$15,000 to \$30,000	40.5	38.0	31.7	(30.1, 33.2)	-6.4*	(-8.4, -4.4)
\$30,000 to \$50,000	32.5	28.9	24.7	(23.6, 25.9)	-4.1*	(-5.8, -2.5)
\$50,000 to \$75,000	25.8	23.3	20.3	(19.4, 21.3)	-3.0*	(-4.3, -1.6)
At Least \$75,000	16.7	13.3	13.1	(12.5, 13.6)	-0.3	(-1.1, 0.6)
Education						
No High School Diploma	50.8	46.2	39.6	(37.4, 41.8)	-6.7*	(-9.8, -3.5)
High School Diploma	38.2	33.8	30.3	(29.3, 31.3)	-3.5*	(-4.9, -2.2)
Some College	25.6	22.9	20.3	(19.5, 21.2)	-2.6*	(-3.7, -1.5)
College Degree	17.9	14.8	12.9	(12.3, 13.4)	-2.0*	(-2.8, -1.2)
Age Group						
15 to 24 Years	15.9	13.3	10.2	(8.7, 12.0)	-3.0*	(-5.6, -0.4)
25 to 34 Years	14.3	10.6	8.0	(7.2, 8.9)	-2.6*	(-3.9, -1.3)
35 to 44 Years	16.9	13.6	10.6	(9.8, 11.4)	-3.0*	(-4.2, -1.8)
45 to 54 Years	22.9	18.7	15.5	(14.4, 16.5)	-3.2*	(-4.6, -1.8)
55 to 64 Years	31.7	26.1	24.3	(23.1, 25.4)	-1.8*	(-3.2, -0.4)
65 Years or More	48.7	45.1	39.2	(38.3, 40.1)	-5.9*	(-7.2, -4.6)
Race/Ethnicity						
Black	31.0	24.9	20.6	(19.1, 22.1)	-4.4*	(-6.4, -2.4)
Hispanic	29.0	25.0	20.9	(19.5, 22.4)	-4.1*	(-6.2, -2.0)
Asian	26.1	19.6	18.4	(16.6, 20.3)	-1.2	(-4.2, 1.8)
American Indian or Alaska Native	30.3	30.2	23.2	(18.3, 29.0)	-7.0	(-16.0, 2.1)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	27.9	24.5	21.4	(20.8, 21.9)	-3.2*	(-3.9, -2.5)
Two or More Races	17.7	17.1	14.0	(11.0, 17.8)	-3.0	(-8.4, 2.4)
Disability Status						
Disabled, Aged 25 to 64	32.4	28.7	23.3	(21.6, 25.1)	-5.4*	(-7.8, -3.1)
Not Disabled, Aged 25 to 64	20.6	16.3	13.9	(13.4, 14.4)	-2.4*	(-3.0, -1.7)
Not Applicable (Not Aged 25 to 64)	43.3	39.8	34.8	(33.9, 35.7)	-5.0*	(-6.2, -3.8)
Monthly Income Volatility						
Income Was About the Same Each Month	28.6	24.8	21.8	(21.2, 22.3)	-3.0*	(-3.7, -2.3)
Income Varied Somewhat From Month to Month	25.3	20.8	17.5	(16.5, 18.5)	-3.3*	(-4.8, -1.8)
Income Varied a Lot From Month to Month	30.2	24.9	21.5	(19.2, 24.0)	-3.4	(-6.8, 0.0)

B.2 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2015–2019 *(continued)*

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	20.6	16.8	14.3	(13.8, 14.9)	-2.5*	(-3.2, -1.7)
Unemployed	21.4	20.3	18.6	(15.8, 21.7)	-1.8	(-5.8, 2.2)
Not in Labor Force	42.6	38.5	33.8	(32.9, 34.6)	-4.7*	(-5.8, -3.6)
Homeownership						
Homeowner	30.2	26.1	22.6	(22.0, 23.2)	-3.5*	(-4.2, -2.7)
Non-Homeowner	24.2	20.8	17.6	(16.8, 18.5)	-3.2*	(-4.4, -2.0)
Household Type						
Married Couple	26.2	22.1	19.7	(19.1, 20.3)	-2.4*	(-3.3, -1.6)
Unmarried Female-Headed Family	25.8	22.1	18.3	(17.1, 19.6)	-3.7*	(-5.5, -2.0)
Unmarried Male-Headed Family	28.4	25.0	20.8	(19.0, 22.8)	-4.2*	(-7.1, -1.4)
Female Individual	34.8	30.3	26.4	(25.3, 27.5)	-4.0*	(-5.4, -2.6)
Male Individual	28.5	25.7	20.5	(19.5, 21.6)	-5.1*	(-6.7, -3.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	27.5	24.0	20.8	(20.3, 21.3)	-3.2*	(-3.9, -2.6)
Foreign-Born Citizen	34.4	26.2	23.9	(22.2, 25.7)	-2.3	(-4.8, 0.1)
Foreign-Born Noncitizen	29.0	26.2	19.2	(17.3, 21.2)	-7.0*	(-9.8, -4.2)
Metropolitan Status						
Metropolitan Area - Principal City	24.6	19.8	16.9	(16.1, 17.8)	-2.9*	(-4.0, -1.7)
Metropolitan Area - Balance	24.9	21.8	18.7	(18.0, 19.4)	-3.1*	(-4.0, -2.1)
Not in Metropolitan Area	41.5	37.8	33.4	(31.7, 35.2)	-4.3*	(-6.5, -2.2)
Not Identified	31.9	28.8	25.0	(23.6, 26.4)	-3.8*	(-5.7, -1.8)
Geographic Region						
Northeast	27.9	26.0	22.0	(20.8, 23.2)	-4.0*	(-5.6, -2.4)
Midwest	31.2	27.5	22.6	(21.8, 23.6)	-4.9*	(-6.3, -3.5)
South	29.7	24.5	21.2	(20.4, 22.1)	-3.3*	(-4.4, -2.2)
West	23.0	19.6	18.2	(17.3, 19.2)	-1.4*	(-2.6, -0.2)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.3 ATM/Kiosk as Primary Method of Bank Account Access by Household Characteristics, 2015–2019

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	21.0	19.9	19.5	(19.0, 20.0)	-0.3	(-1.0, 0.4)
Family Income						
Less Than \$15,000	25.6	26.0	23.6	(21.8, 25.5)	-2.4	(-4.9, 0.1)
\$15,000 to \$30,000	25.0	24.5	24.7	(23.3, 26.1)	0.2	(-1.8, 2.1)
\$30,000 to \$50,000	23.8	22.8	21.7	(20.6, 22.8)	-1.1	(-2.6, 0.3)
\$50,000 to \$75,000	19.6	18.7	20.4	(19.4, 21.4)	1.7*	(0.1, 3.2)
At Least \$75,000	16.9	15.5	15.6	(15.0, 16.3)	0.2	(-0.7, 1.1)
Education						
No High School Diploma	26.4	28.2	29.5	(27.6, 31.5)	1.4	(-1.4, 4.1)
High School Diploma	24.4	24.4	24.0	(22.9, 25.0)	-0.4	(-1.9, 1.1)
Some College	21.5	20.3	19.8	(18.9, 20.6)	-0.5	(-1.7, 0.7)
College Degree	17.0	15.0	15.1	(14.5, 15.7)	0.1	(-0.8, 1.1)
Age Group						
15 to 24 Years	24.3	21.9	17.3	(15.2, 19.6)	-4.5*	(-7.8, -1.3)
25 to 34 Years	18.4	15.9	15.1	(14.1, 16.3)	-0.8	(-2.4, 0.8)
35 to 44 Years	19.7	17.8	18.2	(17.2, 19.3)	0.4	(-1.1, 1.8)
45 to 54 Years	23.8	22.2	19.9	(18.8, 21.1)	-2.3*	(-4.0, -0.6)
55 to 64 Years	22.8	23.4	21.9	(20.8, 23.1)	-1.4	(-2.9, 0.1)
65 Years or More	19.5	18.9	21.6	(20.7, 22.5)	2.7*	(1.5, 3.8)
Race/Ethnicity						
Black	28.3	28.0	27.0	(25.5, 28.6)	-1.0	(-3.3, 1.2)
Hispanic	27.2	26.1	24.3	(22.9, 25.8)	-1.8	(-4.0, 0.4)
Asian	18.4	15.3	15.2	(13.5, 17.2)	0.0	(-2.8, 2.7)
American Indian or Alaska Native	21.8	28.2	26.0	(20.0, 32.9)	-2.2	(-9.9, 5.5)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	19.0	17.7	17.7	(17.2, 18.3)	0.1	(-0.7, 0.8)
Two or More Races	20.6	19.1	13.4	(10.1, 17.5)	-5.7*	(-11.1, -0.3)
Disability Status						
Disabled, Aged 25 to 64	27.7	27.9	24.0	(22.3, 25.8)	-3.9*	(-6.3, -1.5)
Not Disabled, Aged 25 to 64	20.5	19.1	18.3	(17.7, 18.9)	-0.8	(-1.6, 0.1)
Not Applicable (Not Aged 25 to 64)	20.3	19.4	20.9	(20.1, 21.7)	1.5*	(0.5, 2.5)
Monthly Income Volatility						
Income Was About the Same Each Month	21.1	19.7	19.8	(19.3, 20.4)	0.1	(-0.6, 0.9)
Income Varied Somewhat From Month to Month	20.5	20.5	19.4	(18.3, 20.5)	-1.2	(-2.8, 0.5)
Income Varied a Lot From Month to Month	19.1	16.4	14.0	(12.2, 16.0)	-2.4	(-5.4, 0.6)

B.3 ATM/Kiosk as Primary Method of Bank Account Access by Household Characteristics, 2015–2019 (continued)

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	20.2	18.6	18.0	(17.4, 18.6)	-0.6	(-1.5, 0.3)
Unemployed	29.6	24.0	21.1	(17.7, 24.9)	-2.9	(-7.4, 1.7)
Not in Labor Force	21.9	21.9	22.3	(21.5, 23.2)	0.5	(-0.6, 1.6)
Homeownership						
Homeowner	18.5	17.8	18.3	(17.8, 18.9)	0.5	(-0.2, 1.3)
Non-Homeowner	26.2	24.0	22.0	(21.1, 22.9)	-2.0*	(-3.5, -0.6)
Household Type						
Married Couple	18.3	17.2	17.3	(16.7, 18.0)	0.1	(-0.7, 1.0)
Unmarried Female-Headed Family	26.4	26.1	23.7	(22.3, 25.1)	-2.5*	(-4.4, -0.5)
Unmarried Male-Headed Family	26.8	25.7	23.5	(21.7, 25.5)	-2.1	(-5.2, 0.9)
Female Individual	20.4	19.2	19.8	(18.9, 20.8)	0.7	(-0.7, 2.1)
Male Individual	24.4	22.9	21.6	(20.4, 22.9)	-1.3	(-3.0, 0.5)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	20.8	19.6	19.0	(18.5, 19.6)	-0.5	(-1.3, 0.2)
Foreign-Born Citizen	18.8	21.9	21.7	(20.1, 23.3)	-0.2	(-2.6, 2.2)
Foreign-Born Noncitizen	27.4	21.6	23.8	(21.6, 26.0)	2.2	(-0.6, 5.0)
Metropolitan Status						
Metropolitan Area - Principal City	23.2	21.9	20.0	(19.2, 20.9)	-1.9*	(-3.2, -0.5)
Metropolitan Area - Balance	20.6	19.2	19.5	(18.7, 20.2)	0.3	(-0.7, 1.3)
Not in Metropolitan Area	18.9	18.3	19.5	(18.3, 20.7)	1.2	(-0.6, 3.0)
Not Identified	20.2	19.3	18.8	(17.4, 20.3)	-0.5	(-2.2, 1.1)
Geographic Region						
Northeast	25.5	24.4	23.1	(21.9, 24.3)	-1.3	(-3.0, 0.4)
Midwest	19.1	16.5	17.6	(16.6, 18.6)	1.1	(-0.3, 2.4)
South	20.1	19.7	19.6	(18.8, 20.5)	-0.1	(-1.2, 1.0)
West	20.8	19.7	18.5	(17.6, 19.4)	-1.2	(-2.7, 0.2)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.4 Telephone Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	3.0	2.9	2.4	(2.2, 2.6)	-0.6*	(-0.8, -0.3)
Family Income						
Less Than \$15,000	4.6	4.1	5.8	(5.0, 6.7)	1.7*	(0.7, 2.8)
\$15,000 to \$30,000	3.5	4.3	4.7	(4.2, 5.3)	0.5	(-0.4, 1.4)
\$30,000 to \$50,000	3.7	3.4	2.8	(2.4, 3.3)	-0.6*	(-1.2, 0.0)
\$50,000 to \$75,000	2.5	3.0	2.1	(1.7, 2.5)	-1.0*	(-1.5, -0.4)
At Least \$75,000	2.0	1.8	0.9	(0.7, 1.1)	-0.9*	(-1.2, -0.6)
Education						
No High School Diploma	4.2	4.2	5.1	(4.2, 6.1)	0.9	(-0.4, 2.1)
High School Diploma	3.6	3.6	3.5	(3.1, 3.9)	-0.2	(-0.8, 0.4)
Some College	3.4	3.3	2.5	(2.2, 2.9)	-0.8*	(-1.2, -0.3)
College Degree	1.8	2.0	1.2	(1.0, 1.4)	-0.8*	(-1.1, -0.4)
Age Group						
15 to 24 Years	2.1	2.2	2.2	(1.5, 3.4)	0.0	(-1.2, 1.2)
25 to 34 Years	2.1	1.9	0.6	(0.4, 0.9)	-1.3*	(-1.8, -0.8)
35 to 44 Years	2.7	2.8	1.1	(0.9, 1.5)	-1.7*	(-2.2, -1.2)
45 to 54 Years	2.9	2.6	1.6	(1.3, 2.0)	-0.9*	(-1.4, -0.4)
55 to 64 Years	3.4	3.5	2.9	(2.5, 3.4)	-0.7*	(-1.3, 0.0)
65 Years or More	3.6	3.6	4.5	(4.0, 5.0)	0.9*	(0.3, 1.5)
Race/Ethnicity						
Black	4.4	4.5	3.1	(2.5, 3.7)	-1.4*	(-2.4, -0.4)
Hispanic	3.1	3.1	2.1	(1.7, 2.7)	-0.9*	(-1.6, -0.2)
Asian	1.6	2.2	1.3	(0.9, 2.0)	-0.9*	(-1.8, 0.0)
American Indian or Alaska Native	4.8	1.9	3.3	(1.6, 6.8)	1.4	(-1.2, 4.1)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	2.8	2.7	2.4	(2.2, 2.6)	-0.3*	(-0.7, 0.0)
Two or More Races	3.5	3.2	2.9	(1.5, 5.4)	-0.3	(-2.9, 2.2)
Disability Status						
Disabled, Aged 25 to 64	5.4	5.2	5.2	(4.3, 6.2)	0.0	(-1.3, 1.2)
Not Disabled, Aged 25 to 64	2.5	2.4	1.2	(1.1, 1.4)	-1.2*	(-1.5, -1.0)
Not Applicable (Not Aged 25 to 64)	3.3	3.4	4.1	(3.7, 4.6)	0.8*	(0.2, 1.3)
Monthly Income Volatility						
Income Was About the Same Each Month	3.1	2.9	2.6	(2.4, 2.8)	-0.3*	(-0.6, 0.0)
Income Varied Somewhat From Month to Month	2.8	3.1	1.6	(1.3, 1.9)	-1.5*	(-2.0, -1.1)
Income Varied a Lot From Month to Month	2.5	2.7	1.5	(0.9, 2.4)	-1.2*	(-2.4, -0.1)

B.4 Telephone Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019 *(continued)*

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	2.4	2.3	1.2	(1.1, 1.4)	-1.2*	(-1.4, -0.9)
Unemployed	1.9	3.6	3.1	(1.8, 5.1)	-0.6	(-2.6, 1.5)
Not in Labor Force	4.0	4.0	4.6	(4.2, 5.0)	0.6*	(0.0, 1.2)
Homeownership						
Homeowner	2.9	2.8	2.2	(2.0, 2.4)	-0.7*	(-1.0, -0.3)
Non-Homeowner	3.1	3.1	2.8	(2.4, 3.1)	-0.4	(-0.9, 0.2)
Household Type						
Married Couple	2.5	2.4	1.7	(1.5, 1.9)	-0.7*	(-1.0, -0.4)
Unmarried Female-Headed Family	4.2	3.6	2.8	(2.4, 3.4)	-0.7	(-1.5, 0.0)
Unmarried Male-Headed Family	2.9	3.2	1.4	(1.0, 2.1)	-1.7*	(-2.7, -0.8)
Female Individual	3.9	4.5	4.3	(3.7, 4.8)	-0.2	(-1.0, 0.6)
Male Individual	2.5	2.5	2.3	(2.0, 2.7)	-0.2	(-0.7, 0.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	3.1	2.9	2.5	(2.3, 2.7)	-0.5*	(-0.8, -0.2)
Foreign-Born Citizen	2.4	2.9	2.0	(1.5, 2.7)	-0.9	(-1.8, 0.0)
Foreign-Born Noncitizen	2.3	2.8	1.7	(1.1, 2.4)	-1.2*	(-2.1, -0.2)
Metropolitan Status						
Metropolitan Area - Principal City	2.7	2.9	2.2	(1.9, 2.5)	-0.8*	(-1.3, -0.3)
Metropolitan Area - Balance	2.9	2.7	2.1	(1.9, 2.3)	-0.6*	(-1.0, -0.2)
Not in Metropolitan Area	3.5	3.9	3.8	(3.3, 4.4)	-0.1	(-0.8, 0.7)
Not Identified	3.2	2.8	2.4	(2.0, 2.9)	-0.3	(-1.0, 0.3)
Geographic Region						
Northeast	2.4	2.9	2.0	(1.6, 2.4)	-0.9*	(-1.5, -0.4)
Midwest	3.1	2.8	2.8	(2.4, 3.3)	0.0	(-0.6, 0.6)
South	3.4	3.3	2.6	(2.4, 3.0)	-0.6*	(-1.1, -0.2)
West	2.6	2.6	1.8	(1.6, 2.1)	-0.7*	(-1.1, -0.3)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.5 Online Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	36.9	36.0	22.8	(22.4, 23.3)	-13.1*	(-13.9, -12.4)
Family Income						
Less Than \$15,000	18.0	17.2	9.9	(8.8, 11.1)	-7.3*	(-8.9, -5.7)
\$15,000 to \$30,000	20.8	19.4	12.7	(11.7, 13.7)	-6.8*	(-8.1, -5.5)
\$30,000 to \$50,000	29.1	27.7	17.1	(16.3, 18.0)	-10.5*	(-11.9, -9.1)
\$50,000 to \$75,000	39.7	38.0	21.2	(20.2, 22.2)	-16.8*	(-18.5, -15.2)
At Least \$75,000	53.6	50.6	32.1	(31.3, 33.0)	-18.5*	(-19.8, -17.2)
Education						
No High School Diploma	11.8	10.8	5.8	(4.9, 6.8)	-5.1*	(-6.7, -3.5)
High School Diploma	24.5	24.7	14.6	(13.9, 15.3)	-10.1*	(-11.4, -8.8)
Some College	36.8	35.0	20.6	(19.7, 21.4)	-14.4*	(-15.7, -13.2)
College Degree	51.5	49.1	32.1	(31.3, 33.0)	-17.0*	(-18.3, -15.7)
Age Group						
15 to 24 Years	31.4	26.2	7.2	(6.1, 8.6)	-18.9*	(-21.5, -16.4)
25 to 34 Years	42.6	35.7	14.4	(13.4, 15.4)	-21.4*	(-23.0, -19.7)
35 to 44 Years	45.8	42.4	20.1	(19.0, 21.2)	-22.3*	(-24.1, -20.6)
45 to 54 Years	42.0	42.6	26.6	(25.4, 27.8)	-16.0*	(-17.8, -14.2)
55 to 64 Years	37.3	39.0	29.3	(28.1, 30.5)	-9.7*	(-11.4, -8.0)
65 Years or More	23.8	26.9	25.7	(24.8, 26.6)	-1.2*	(-2.3, 0.0)
Race/Ethnicity						
Black	24.6	24.0	12.0	(10.8, 13.2)	-12.0*	(-14.2, -9.9)
Hispanic	27.2	25.7	11.1	(10.1, 12.1)	-14.6*	(-16.3, -12.8)
Asian	44.3	46.3	25.7	(23.7, 27.9)	-20.6*	(-24.1, -17.0)
American Indian or Alaska Native	31.8	24.5	17.0	(11.8, 23.9)	-7.5	(-15.1, 0.2)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	40.0	39.2	26.7	(26.1, 27.3)	-12.5*	(-13.3, -11.6)
Two or More Races	37.0	33.5	24.1	(20.3, 28.5)	-9.4*	(-15.8, -2.9)
Disability Status						
Disabled, Aged 25 to 64	25.9	26.5	17.2	(15.8, 18.6)	-9.4*	(-11.5, -7.2)
Not Disabled, Aged 25 to 64	43.8	41.6	23.5	(22.8, 24.1)	-18.1*	(-19.1, -17.1)
Not Applicable (Not Aged 25 to 64)	25.0	26.8	22.9	(22.1, 23.6)	-3.9*	(-4.9, -2.9)
Monthly Income Volatility						
Income Was About the Same Each Month	37.3	36.6	23.4	(22.9, 23.9)	-13.2*	(-14.0, -12.4)
Income Varied Somewhat From Month to Month	37.4	35.2	20.6	(19.6, 21.7)	-14.6*	(-16.2, -13.0)
Income Varied a Lot From Month to Month	33.7	35.8	21.9	(19.7, 24.2)	-14.0*	(-17.6, -10.4)

B.5 Online Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019 *(continued)*

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	43.3	41.1	23.0	(22.4, 23.6)	-18.1*	(-19.1, -17.1)
Unemployed	35.3	30.2	19.6	(16.6, 22.9)	-10.6*	(-15.2, -6.0)
Not in Labor Force	25.2	26.9	22.7	(22.0, 23.4)	-4.2*	(-5.2, -3.2)
Homeownership						
Homeowner	39.8	39.7	27.5	(26.9, 28.1)	-12.2*	(-13.1, -11.3)
Non-Homeowner	31.0	28.5	13.3	(12.6, 14.0)	-15.3*	(-16.4, -14.1)
Household Type						
Married Couple	43.4	42.6	28.4	(27.7, 29.1)	-14.2*	(-15.3, -13.1)
Unmarried Female-Headed Family	30.0	28.1	13.1	(12.0, 14.3)	-15.0*	(-16.9, -13.2)
Unmarried Male-Headed Family	28.1	27.3	15.7	(14.0, 17.6)	-11.6*	(-14.4, -8.8)
Female Individual	30.4	30.4	18.7	(17.7, 19.6)	-11.8*	(-13.2, -10.4)
Male Individual	31.9	30.0	19.9	(18.9, 21.0)	-10.1*	(-11.7, -8.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	37.3	36.4	23.6	(23.1, 24.1)	-12.8*	(-13.6, -12.0)
Foreign-Born Citizen	36.1	35.3	20.7	(19.1, 22.4)	-14.6*	(-17.2, -12.0)
Foreign-Born Noncitizen	30.8	30.5	14.5	(12.9, 16.3)	-15.9*	(-18.9, -13.0)
Metropolitan Status						
Metropolitan Area - Principal City	36.9	35.9	21.3	(20.4, 22.2)	-14.6*	(-16.0, -13.2)
Metropolitan Area - Balance	40.8	39.4	25.3	(24.6, 26.1)	-14.1*	(-15.3, -13.0)
Not in Metropolitan Area	27.4	27.4	18.5	(17.4, 19.7)	-8.8*	(-10.4, -7.3)
Not Identified	34.0	33.5	22.0	(20.7, 23.4)	-11.5*	(-13.2, -9.7)
Geographic Region						
Northeast	35.3	33.0	24.0	(23.0, 24.9)	-9.0*	(-10.6, -7.4)
Midwest	35.8	36.4	23.3	(22.1, 24.5)	-13.2*	(-14.7, -11.7)
South	35.5	35.4	20.4	(19.7, 21.2)	-15.0*	(-16.1, -13.8)
West	41.3	38.9	25.6	(24.6, 26.6)	-13.3*	(-14.8, -11.8)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.6 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	9.5	15.6	34.0	(33.4, 34.5)	18.4*	(17.7, 19.0)
Family Income						
Less Than \$15,000	7.1	11.2	23.5	(21.9, 25.2)	12.3*	(10.3, 14.3)
\$15,000 to \$30,000	8.1	11.7	25.9	(24.4, 27.4)	14.2*	(12.4, 16.0)
\$30,000 to \$50,000	9.7	16.0	33.2	(32.0, 34.4)	17.2*	(15.7, 18.8)
\$50,000 to \$75,000	11.3	15.8	35.9	(34.6, 37.1)	20.1*	(18.6, 21.6)
At Least \$75,000	9.7	17.9	38.1	(37.3, 39.0)	20.2*	(19.1, 21.4)
Education						
No High School Diploma	4.0	8.2	19.2	(17.4, 21.1)	11.0*	(8.7, 13.2)
High School Diploma	7.5	11.6	27.3	(26.2, 28.3)	15.7*	(14.4, 16.9)
Some College	11.6	17.5	36.5	(35.4, 37.5)	19.0*	(17.7, 20.3)
College Degree	10.4	18.2	38.6	(37.8, 39.4)	20.3*	(19.2, 21.4)
Age Group						
15 to 24 Years	25.0	36.1	62.9	(60.0, 65.6)	26.8*	(23.1, 30.5)
25 to 34 Years	21.9	35.0	61.7	(60.2, 63.2)	26.7*	(24.6, 28.8)
35 to 44 Years	14.3	22.6	49.8	(48.4, 51.3)	27.2*	(25.4, 29.0)
45 to 54 Years	7.6	13.2	36.3	(35.0, 37.7)	23.1*	(21.6, 24.6)
55 to 64 Years	3.4	7.0	21.3	(20.2, 22.5)	14.3*	(13.0, 15.6)
65 Years or More	1.2	2.7	8.3	(7.8, 9.0)	5.7*	(5.0, 6.3)
Race/Ethnicity						
Black	10.6	17.2	37.2	(35.3, 39.1)	20.0*	(17.7, 22.3)
Hispanic	12.6	19.2	41.3	(39.8, 42.9)	22.1*	(20.1, 24.1)
Asian	8.4	15.4	39.3	(37.3, 41.4)	24.0*	(21.1, 26.8)
American Indian or Alaska Native	10.2	15.1	30.5	(24.9, 36.7)	15.4*	(7.7, 23.0)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	8.6	14.5	31.4	(30.8, 32.0)	16.9*	(16.2, 17.6)
Two or More Races	20.1	26.6	45.5	(40.2, 50.9)	18.9*	(12.0, 25.9)
Disability Status						
Disabled, Aged 25 to 64	6.6	10.0	29.8	(27.9, 31.6)	19.7*	(17.6, 21.8)
Not Disabled, Aged 25 to 64	11.9	19.8	42.9	(42.2, 43.6)	23.1*	(22.2, 24.0)
Not Applicable (Not Aged 25 to 64)	5.2	8.2	16.7	(15.9, 17.5)	8.4*	(7.5, 9.3)
Monthly Income Volatility						
Income Was About the Same Each Month	8.7	14.9	32.0	(31.4, 32.6)	17.1*	(16.4, 17.9)
Income Varied Somewhat From Month to Month	13.0	19.6	40.8	(39.6, 42.0)	21.2*	(19.6, 22.7)
Income Varied a Lot From Month to Month	13.0	19.3	40.6	(37.9, 43.3)	21.3*	(17.7, 24.9)

B.6 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2015–2019 *(continued)*

For Banked Households That Accessed Their Account in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status						
Employed	12.5	20.4	43.3	(42.6, 44.0)	22.9*	(22.0, 23.7)
Unemployed	11.4	21.2	37.4	(33.7, 41.4)	16.2*	(11.5, 20.9)
Not in Labor Force	3.7	6.3	15.9	(15.2, 16.6)	9.6*	(8.7, 10.5)
Homeownership						
Homeowner	7.2	12.3	29.1	(28.5, 29.7)	16.7*	(16.0, 17.5)
Non-Homeowner	14.0	22.1	43.9	(42.9, 45.0)	21.9*	(20.5, 23.2)
Household Type						
Married Couple	8.5	14.8	32.7	(32.0, 33.4)	17.9*	(17.1, 18.8)
Unmarried Female-Headed Family	12.4	19.4	41.9	(40.1, 43.6)	22.5*	(20.3, 24.6)
Unmarried Male-Headed Family	12.6	17.9	38.4	(35.8, 41.0)	20.5*	(17.0, 24.0)
Female Individual	7.6	12.9	30.1	(29.0, 31.3)	17.2*	(15.8, 18.7)
Male Individual	11.1	17.5	35.3	(34.0, 36.6)	17.7*	(16.1, 19.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	9.7	15.7	33.8	(33.2, 34.3)	18.0*	(17.4, 18.7)
Foreign-Born Citizen	6.9	12.4	31.5	(29.7, 33.3)	19.1*	(16.8, 21.5)
Foreign-Born Noncitizen	9.9	17.9	40.8	(38.3, 43.4)	23.0*	(19.9, 26.0)
Metropolitan Status						
Metropolitan Area - Principal City	11.1	18.1	39.3	(38.3, 40.3)	21.1*	(19.8, 22.4)
Metropolitan Area - Balance	9.5	15.6	34.2	(33.3, 35.1)	18.6*	(17.5, 19.7)
Not in Metropolitan Area	6.7	11.2	24.3	(22.8, 25.8)	13.1*	(11.4, 14.7)
Not Identified	8.9	14.5	31.3	(29.7, 33.0)	16.8*	(15.0, 18.7)
Geographic Region						
Northeast	7.4	12.3	28.7	(27.5, 29.9)	16.4*	(14.9, 17.9)
Midwest	9.1	15.3	33.2	(32.1, 34.4)	18.0*	(16.4, 19.5)
South	10.0	15.9	35.8	(34.9, 36.8)	19.9*	(18.8, 21.1)
West	10.7	18.0	35.6	(34.5, 36.7)	17.6*	(16.2, 19.0)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.7 Did Not Visit a Bank Branch, Among Banked Households, by Household Characteristics, 2017–2019

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	14.0	17.0	(16.6, 17.4)	3.0*	(2.5, 3.6)
Family Income					
Less Than \$15,000	20.0	24.7	(23.1, 26.4)	4.7*	(2.6, 6.9)
\$15,000 to \$30,000	14.5	18.6	(17.5, 19.8)	4.1*	(2.7, 5.5)
\$30,000 to \$50,000	13.3	17.2	(16.3, 18.2)	3.9*	(2.8, 5.0)
\$50,000 to \$75,000	12.8	15.6	(14.8, 16.4)	2.8*	(1.5, 4.1)
At Least \$75,000	13.1	15.3	(14.7, 16.0)	2.2*	(1.4, 3.1)
Education					
No High School Diploma	17.8	20.7	(19.1, 22.4)	2.9*	(0.8, 5.1)
High School Diploma	13.6	18.4	(17.5, 19.3)	4.8*	(3.7, 5.9)
Some College	13.2	15.9	(15.2, 16.7)	2.7*	(1.7, 3.7)
College Degree	14.0	16.3	(15.7, 16.9)	2.3*	(1.4, 3.1)
Age Group					
15 to 24 Years	16.9	18.5	(16.5, 20.7)	1.7	(-1.2, 4.6)
25 to 34 Years	19.0	21.6	(20.5, 22.8)	2.6*	(0.9, 4.2)
35 to 44 Years	16.7	20.1	(19.1, 21.2)	3.4*	(2.2, 4.6)
45 to 54 Years	12.8	16.5	(15.5, 17.5)	3.7*	(2.5, 4.9)
55 to 64 Years	11.8	13.5	(12.7, 14.4)	1.7*	(0.5, 2.8)
65 Years or More	10.9	14.7	(14.0, 15.5)	3.9*	(3.0, 4.8)
Race/Ethnicity					
Black	17.8	21.4	(20.0, 22.9)	3.7*	(1.8, 5.6)
Hispanic	17.5	21.4	(20.0, 22.9)	4.0*	(2.0, 5.9)
Asian	19.5	22.9	(21.0, 25.0)	3.4*	(0.6, 6.2)
American Indian or Alaska Native	12.6	19.4	(14.6, 25.3)	6.7	(-0.2, 13.7)
Native Hawaiian or Other Pacific Islander	11.9	NA	NA	NA	NA
White	12.2	14.8	(14.3, 15.3)	2.6*	(1.9, 3.2)
Two or More Races	17.0	21.2	(17.3, 25.8)	4.2	(-1.4, 9.8)
Disability Status					
Disabled, Aged 25 to 64	15.6	18.5	(17.1, 20.0)	2.9*	(1.1, 4.8)
Not Disabled, Aged 25 to 64	14.8	17.7	(17.2, 18.2)	2.9*	(2.2, 3.5)
Not Applicable (Not Aged 25 to 64)	11.8	15.3	(14.6, 16.0)	3.5*	(2.6, 4.3)
Monthly Income Volatility					
Income Was About the Same Each Month	14.7	17.7	(17.3, 18.2)	3.0*	(2.4, 3.6)
Income Varied Somewhat From Month to Month	10.9	14.8	(13.9, 15.7)	3.9*	(2.7, 5.1)
Income Varied a Lot From Month to Month	9.3	12.7	(10.9, 14.8)	3.4*	(0.7, 6.0)

B.7 Did Not Visit a Bank Branch, Among Banked Households, by Household Characteristics, 2017–2019 (continued)
For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status					
Employed	14.2	17.1	(16.6, 17.6)	3.0*	(2.3, 3.7)
Unemployed	12.8	17.5	(14.6, 20.8)	4.7*	(0.6, 8.9)
Not in Labor Force	13.7	16.7	(16.0, 17.4)	3.1*	(2.1, 4.0)
Homeownership					
Homeowner	11.5	14.6	(14.2, 15.1)	3.1*	(2.5, 3.7)
Non-Homeowner	18.9	21.8	(21.1, 22.5)	2.9*	(1.9, 4.0)
Household Type					
Married Couple	12.1	14.7	(14.1, 15.3)	2.6*	(1.9, 3.4)
Unmarried Female-Headed Family	15.9	17.8	(16.7, 19.0)	1.8*	(0.1, 3.6)
Unmarried Male-Headed Family	13.7	16.4	(14.6, 18.3)	2.7*	(0.1, 5.2)
Female Individual	16.7	20.1	(19.1, 21.2)	3.4*	(2.0, 4.8)
Male Individual	15.2	19.4	(18.4, 20.5)	4.2*	(2.8, 5.7)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	13.3	16.2	(15.8, 16.7)	2.9*	(2.4, 3.5)
Foreign-Born Citizen	16.6	20.7	(19.2, 22.3)	4.1*	(1.9, 6.3)
Foreign-Born Noncitizen	19.6	22.5	(20.7, 24.5)	3.0*	(0.3, 5.7)
Metropolitan Status					
Metropolitan Area - Principal City	17.1	20.8	(20.0, 21.6)	3.6*	(2.5, 4.8)
Metropolitan Area - Balance	14.0	17.0	(16.4, 17.7)	3.0*	(2.2, 3.8)
Not in Metropolitan Area	9.5	12.3	(11.2, 13.5)	2.8*	(1.5, 4.2)
Not Identified	11.4	13.6	(12.6, 14.7)	2.2*	(0.9, 3.4)
Geographic Region					
Northeast	13.9	16.6	(15.6, 17.6)	2.6*	(1.3, 4.0)
Midwest	11.0	14.1	(13.3, 15.0)	3.1*	(2.0, 4.2)
South	15.1	18.5	(17.7, 19.2)	3.3*	(2.4, 4.2)
West	14.8	17.6	(16.8, 18.5)	2.8*	(1.6, 3.9)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.8 Visited a Bank Branch One to Four Times, Among Banked Households, by Household Characteristics, 2017–2019

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	30.8	36.3	(35.7, 36.8)	5.5*	(4.7, 6.2)
Family Income					
Less Than \$15,000	28.9	32.3	(30.6, 34.0)	3.4*	(1.1, 5.8)
\$15,000 to \$30,000	29.1	34.8	(33.4, 36.2)	5.7*	(4.0, 7.3)
\$30,000 to \$50,000	30.3	35.9	(34.7, 37.0)	5.6*	(4.0, 7.1)
\$50,000 to \$75,000	30.7	35.8	(34.6, 37.0)	5.1*	(3.5, 6.6)
At Least \$75,000	32.3	38.0	(37.1, 38.9)	5.7*	(4.5, 7.0)
Education					
No High School Diploma	27.1	32.7	(30.9, 34.6)	5.6*	(3.0, 8.2)
High School Diploma	29.3	33.4	(32.3, 34.5)	4.0*	(2.5, 5.6)
Some College	30.1	36.4	(35.4, 37.4)	6.3*	(5.0, 7.7)
College Degree	33.1	38.5	(37.7, 39.4)	5.4*	(4.4, 6.5)
Age Group					
15 to 24 Years	34.7	41.8	(39.0, 44.7)	7.1*	(3.4, 10.8)
25 to 34 Years	35.6	40.0	(38.6, 41.4)	4.4*	(2.7, 6.1)
35 to 44 Years	35.2	38.8	(37.5, 40.1)	3.6*	(1.8, 5.4)
45 to 54 Years	30.9	35.6	(34.4, 36.9)	4.7*	(2.8, 6.5)
55 to 64 Years	28.7	34.6	(33.5, 35.8)	5.9*	(4.2, 7.7)
65 Years or More	25.7	33.0	(32.0, 34.0)	7.3*	(6.0, 8.7)
Race/Ethnicity					
Black	34.4	40.3	(38.4, 42.1)	5.8*	(3.2, 8.4)
Hispanic	35.9	37.9	(36.4, 39.4)	2.0	(-0.2, 4.2)
Asian	33.7	40.8	(38.3, 43.3)	7.1*	(3.8, 10.4)
American Indian or Alaska Native	27.5	30.8	(25.6, 36.4)	3.3	(-4.9, 11.6)
Native Hawaiian or Other Pacific Islander	34.8	NA	NA	NA	NA
White	29.0	35.0	(34.3, 35.6)	5.9*	(5.0, 6.9)
Two or More Races	32.5	35.4	(30.5, 40.7)	2.9	(-4.2, 10.0)
Disability Status					
Disabled, Aged 25 to 64	30.2	32.5	(30.8, 34.3)	2.3	(-0.2, 4.8)
Not Disabled, Aged 25 to 64	32.7	37.7	(37.0, 38.4)	5.0*	(4.0, 6.0)
Not Applicable (Not Aged 25 to 64)	27.1	34.3	(33.4, 35.2)	7.1*	(5.8, 8.4)
Monthly Income Volatility					
Income Was About the Same Each Month	31.4	36.9	(36.4, 37.5)	5.5*	(4.6, 6.4)
Income Varied Somewhat From Month to Month	31.0	34.8	(33.5, 36.1)	3.8*	(2.1, 5.6)
Income Varied a Lot From Month to Month	25.7	29.4	(26.9, 32.0)	3.7*	(0.1, 7.3)

B.8 Visited a Bank Branch One to Four Times, Among Banked Households, by Household Characteristics, 2017–2019 (continued)

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status					
Employed	32.4	37.2	(36.5, 37.9)	4.8*	(3.8, 5.8)
Unemployed	29.3	38.7	(35.2, 42.3)	9.4*	(4.7, 14.1)
Not in Labor Force	28.0	34.3	(33.4, 35.3)	6.4*	(5.1, 7.6)
Homeownership					
Homeowner	29.9	35.5	(34.8, 36.1)	5.6*	(4.6, 6.5)
Non-Homeowner	32.6	37.8	(36.9, 38.7)	5.3*	(3.9, 6.6)
Household Type					
Married Couple	30.2	35.5	(34.8, 36.3)	5.3*	(4.2, 6.4)
Unmarried Female-Headed Family	31.7	37.8	(36.2, 39.4)	6.1*	(4.0, 8.3)
Unmarried Male-Headed Family	29.2	35.3	(32.8, 37.8)	6.1*	(2.6, 9.5)
Female Individual	31.9	36.7	(35.5, 37.9)	4.8*	(3.0, 6.5)
Male Individual	31.0	37.1	(35.8, 38.4)	6.1*	(4.3, 7.9)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	30.1	35.9	(35.3, 36.5)	5.8*	(5.0, 6.7)
Foreign-Born Citizen	34.4	36.3	(34.5, 38.2)	1.9	(-0.7, 4.5)
Foreign-Born Noncitizen	35.4	40.9	(38.6, 43.2)	5.5*	(2.0, 9.0)
Metropolitan Status					
Metropolitan Area - Principal City	33.5	38.2	(37.2, 39.3)	4.7*	(3.3, 6.1)
Metropolitan Area - Balance	32.8	38.2	(37.4, 38.9)	5.3*	(4.2, 6.5)
Not in Metropolitan Area	22.5	29.3	(27.5, 31.3)	6.8*	(4.3, 9.3)
Not Identified	26.8	32.6	(30.9, 34.4)	5.8*	(3.9, 7.8)
Geographic Region					
Northeast	29.5	33.0	(31.7, 34.3)	3.5*	(1.7, 5.4)
Midwest	27.8	32.9	(31.7, 34.1)	5.1*	(3.5, 6.7)
South	32.7	38.8	(37.8, 39.8)	6.1*	(4.7, 7.5)
West	31.5	37.7	(36.6, 38.7)	6.2*	(4.8, 7.6)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.9 Visited a Bank Branch Five to Nine Times, Among Banked Households, by Household Characteristics, 2017–2019

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	18.2	18.3	(17.9, 18.7)	0.2	(-0.4, 0.8)
Family Income					
Less Than \$15,000	13.5	15.0	(13.8, 16.3)	1.5	(-0.2, 3.2)
\$15,000 to \$30,000	15.6	16.8	(15.8, 17.9)	1.2	(-0.2, 2.6)
\$30,000 to \$50,000	18.0	18.1	(17.2, 19.0)	0.0	(-1.3, 1.3)
\$50,000 to \$75,000	18.6	18.9	(17.9, 19.8)	0.2	(-1.1, 1.5)
At Least \$75,000	20.2	19.5	(18.8, 20.1)	-0.8	(-1.7, 0.2)
Education					
No High School Diploma	13.2	15.6	(14.2, 17.2)	2.4*	(0.5, 4.4)
High School Diploma	15.9	16.3	(15.6, 17.1)	0.5	(-0.6, 1.5)
Some College	18.7	18.0	(17.3, 18.7)	-0.7	(-1.7, 0.4)
College Degree	20.3	20.3	(19.6, 20.9)	-0.1	(-1.0, 0.9)
Age Group					
15 to 24 Years	17.5	16.7	(14.6, 18.9)	-0.8	(-3.4, 1.8)
25 to 34 Years	18.0	17.3	(16.2, 18.4)	-0.7	(-2.2, 0.8)
35 to 44 Years	17.9	17.8	(16.9, 18.8)	-0.1	(-1.4, 1.2)
45 to 54 Years	19.1	19.0	(18.0, 20.2)	-0.1	(-1.6, 1.5)
55 to 64 Years	18.0	19.2	(18.3, 20.2)	1.2	(-0.2, 2.5)
65 Years or More	18.0	18.5	(17.7, 19.3)	0.5	(-0.5, 1.5)
Race/Ethnicity					
Black	18.3	17.0	(15.6, 18.4)	-1.3	(-3.2, 0.5)
Hispanic	15.8	16.4	(15.3, 17.6)	0.6	(-1.0, 2.2)
Asian	17.7	16.2	(14.5, 18.1)	-1.4	(-4.1, 1.2)
American Indian or Alaska Native	11.8	15.5	(11.3, 20.8)	3.7	(-2.0, 9.4)
Native Hawaiian or Other Pacific Islander	15.9	NA	NA	NA	NA
White	18.7	19.1	(18.7, 19.6)	0.4	(-0.3, 1.1)
Two or More Races	15.4	17.1	(13.5, 21.5)	1.7	(-3.9, 7.3)
Disability Status					
Disabled, Aged 25 to 64	16.1	18.0	(16.6, 19.6)	1.9	(-0.1, 3.9)
Not Disabled, Aged 25 to 64	18.5	18.4	(17.9, 18.9)	-0.1	(-0.9, 0.6)
Not Applicable (Not Aged 25 to 64)	17.9	18.2	(17.5, 19.0)	0.3	(-0.6, 1.2)
Monthly Income Volatility					
Income Was About the Same Each Month	18.4	18.0	(17.6, 18.5)	-0.3	(-1.0, 0.3)
Income Varied Somewhat From Month to Month	18.5	19.5	(18.5, 20.5)	1.0	(-0.5, 2.5)
Income Varied a Lot From Month to Month	17.0	18.8	(17.0, 20.8)	1.8	(-1.0, 4.6)

B.9 Visited a Bank Branch Five to Nine Times, Among Banked Households, by Household Characteristics, 2017–2019 *(continued)*

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status					
Employed	18.6	18.3	(17.8, 18.9)	-0.2	(-0.9, 0.5)
Unemployed	21.1	17.8	(15.0, 21.1)	-3.3	(-7.7, 1.1)
Not in Labor Force	17.3	18.3	(17.7, 19.0)	1.0*	(0.2, 1.9)
Homeownership					
Homeowner	18.9	19.3	(18.8, 19.8)	0.4	(-0.3, 1.1)
Non-Homeowner	16.7	16.4	(15.7, 17.1)	-0.2	(-1.3, 0.8)
Household Type					
Married Couple	18.9	19.5	(18.9, 20.1)	0.6	(-0.3, 1.4)
Unmarried Female-Headed Family	18.8	17.4	(16.2, 18.7)	-1.4	(-3.2, 0.3)
Unmarried Male-Headed Family	18.1	16.6	(14.8, 18.5)	-1.5	(-4.3, 1.3)
Female Individual	16.8	17.8	(16.9, 18.8)	1.0	(-0.3, 2.4)
Male Individual	17.2	16.9	(15.9, 17.9)	-0.3	(-1.9, 1.3)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	18.5	18.6	(18.2, 19.1)	0.1	(-0.5, 0.8)
Foreign-Born Citizen	17.9	17.0	(15.6, 18.5)	-0.9	(-3.0, 1.2)
Foreign-Born Noncitizen	14.1	16.3	(14.6, 18.1)	2.2	(-0.2, 4.5)
Metropolitan Status					
Metropolitan Area - Principal City	17.9	18.4	(17.6, 19.2)	0.4	(-0.8, 1.6)
Metropolitan Area - Balance	18.7	18.6	(18.0, 19.2)	-0.1	(-0.9, 0.7)
Not in Metropolitan Area	17.9	16.7	(15.6, 17.9)	-1.1	(-2.7, 0.4)
Not Identified	17.4	19.0	(17.9, 20.0)	1.6*	(0.1, 3.1)
Geographic Region					
Northeast	17.8	19.2	(18.3, 20.1)	1.4*	(0.1, 2.8)
Midwest	18.3	19.1	(18.2, 20.1)	0.8	(-0.6, 2.1)
South	18.1	17.9	(17.2, 18.7)	-0.1	(-1.2, 0.9)
West	18.5	17.6	(16.7, 18.5)	-0.9	(-2.1, 0.3)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.10 Visited a Bank Branch Ten or More Times, Among Banked Households, by Household Characteristics, 2017–2019

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	35.4	28.4	(27.9, 28.9)	-7.0*	(-7.8, -6.2)
Family Income					
Less Than \$15,000	35.7	27.9	(26.4, 29.6)	-7.8*	(-10.0, -5.5)
\$15,000 to \$30,000	38.6	29.8	(28.5, 31.2)	-8.7*	(-10.7, -6.7)
\$30,000 to \$50,000	36.5	28.9	(27.8, 30.0)	-7.6*	(-9.1, -6.1)
\$50,000 to \$75,000	36.6	29.8	(28.6, 31.0)	-6.8*	(-8.5, -5.1)
At Least \$75,000	32.9	27.2	(26.5, 27.9)	-5.7*	(-6.8, -4.7)
Education					
No High School Diploma	39.7	31.0	(29.1, 33.0)	-8.7*	(-11.4, -6.0)
High School Diploma	39.3	31.9	(30.9, 33.0)	-7.4*	(-8.9, -5.8)
Some College	36.5	29.7	(28.7, 30.6)	-6.9*	(-8.3, -5.5)
College Degree	31.2	24.9	(24.3, 25.7)	-6.2*	(-7.3, -5.2)
Age Group					
15 to 24 Years	30.1	23.0	(20.7, 25.4)	-7.1*	(-10.6, -3.6)
25 to 34 Years	26.1	21.1	(20.0, 22.3)	-5.0*	(-6.7, -3.2)
35 to 44 Years	28.1	23.3	(22.2, 24.4)	-4.8*	(-6.3, -3.3)
45 to 54 Years	35.7	28.9	(27.8, 30.0)	-6.8*	(-8.5, -5.1)
55 to 64 Years	40.0	32.6	(31.5, 33.8)	-7.4*	(-9.0, -5.7)
65 Years or More	43.5	33.8	(32.8, 34.8)	-9.7*	(-11.2, -8.2)
Race/Ethnicity					
Black	27.7	21.3	(20.1, 22.7)	-6.4*	(-8.3, -4.5)
Hispanic	29.0	24.3	(22.9, 25.7)	-4.7*	(-6.7, -2.7)
Asian	26.8	20.1	(18.1, 22.3)	-6.7*	(-10.0, -3.4)
American Indian or Alaska Native	45.7	34.3	(28.3, 41.0)	-11.4*	(-20.1, -2.6)
Native Hawaiian or Other Pacific Islander	37.4	NA	NA	NA	NA
White	38.4	31.1	(30.5, 31.7)	-7.3*	(-8.2, -6.4)
Two or More Races	33.5	26.3	(22.4, 30.5)	-7.3*	(-13.7, -0.9)
Disability Status					
Disabled, Aged 25 to 64	37.1	30.9	(29.1, 32.8)	-6.2*	(-8.7, -3.7)
Not Disabled, Aged 25 to 64	32.3	26.2	(25.5, 26.9)	-6.1*	(-7.1, -5.1)
Not Applicable (Not Aged 25 to 64)	41.3	32.2	(31.3, 33.1)	-9.1*	(-10.5, -7.7)
Monthly Income Volatility					
Income Was About the Same Each Month	34.7	27.3	(26.8, 27.9)	-7.4*	(-8.2, -6.5)
Income Varied Somewhat From Month to Month	38.8	30.9	(29.8, 32.0)	-8.0*	(-9.6, -6.3)
Income Varied a Lot From Month to Month	46.7	39.1	(36.4, 41.9)	-7.6*	(-11.4, -3.9)

B.10 Visited a Bank Branch Ten or More Times, Among Banked Households, by Household Characteristics, 2017–2019 *(continued)*

For Banked Households

Characteristics	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Employment Status					
Employed	33.3	27.3	(26.6, 28.0)	-6.0*	(-7.0, -5.1)
Unemployed	34.9	26.0	(22.9, 29.3)	-8.9*	(-13.6, -4.3)
Not in Labor Force	39.3	30.6	(29.8, 31.5)	-8.7*	(-9.9, -7.4)
Homeownership					
Homeowner	38.1	30.6	(30.0, 31.3)	-7.5*	(-8.4, -6.5)
Non-Homeowner	30.1	24.0	(23.2, 24.8)	-6.2*	(-7.4, -4.9)
Household Type					
Married Couple	37.2	30.3	(29.5, 31.0)	-6.9*	(-8.0, -5.8)
Unmarried Female-Headed Family	32.6	27.0	(25.6, 28.5)	-5.5*	(-7.7, -3.4)
Unmarried Male-Headed Family	37.3	31.8	(29.5, 34.3)	-5.5*	(-8.8, -2.2)
Female Individual	32.6	25.4	(24.3, 26.5)	-7.2*	(-8.8, -5.7)
Male Individual	34.9	26.6	(25.5, 27.8)	-8.3*	(-10.0, -6.6)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	36.6	29.2	(28.7, 29.8)	-7.4*	(-8.2, -6.6)
Foreign-Born Citizen	28.1	26.0	(24.3, 27.7)	-2.1	(-4.9, 0.7)
Foreign-Born Noncitizen	28.7	20.3	(18.4, 22.3)	-8.4*	(-11.3, -5.5)
Metropolitan Status					
Metropolitan Area - Principal City	29.8	22.6	(21.7, 23.6)	-7.1*	(-8.6, -5.7)
Metropolitan Area - Balance	32.7	26.2	(25.5, 26.9)	-6.5*	(-7.6, -5.4)
Not in Metropolitan Area	49.0	41.6	(39.8, 43.5)	-7.3*	(-9.7, -4.9)
Not Identified	42.6	34.8	(33.1, 36.5)	-7.8*	(-10.0, -5.5)
Geographic Region					
Northeast	36.8	31.2	(30.0, 32.4)	-5.6*	(-7.5, -3.7)
Midwest	41.4	33.9	(32.8, 35.1)	-7.5*	(-9.2, -5.8)
South	32.4	24.8	(24.0, 25.6)	-7.6*	(-8.8, -6.3)
West	33.8	27.1	(26.1, 28.1)	-6.6*	(-8.2, -5.1)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.11 Number of Bank Branch Visits, Among Banked Households That Visited a Branch, by Household Characteristics, 2019

For Banked Households That Visited a Bank Branch in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	1 to 4 Times (Percent)	5 to 9 Times (Percent)	10 or More Times (Percent)
All	103,087	100.0	43.7	22.1	34.2
Family Income					
Less Than \$15,000	8,119	100.0	42.9	20.0	37.1
\$15,000 to \$30,000	13,739	100.0	42.7	20.6	36.6
\$30,000 to \$50,000	19,506	100.0	43.3	21.8	34.9
\$50,000 to \$75,000	19,793	100.0	42.4	22.3	35.3
At Least \$75,000	41,930	100.0	44.9	23.0	32.1
Education					
No High School Diploma	7,104	100.0	41.2	19.7	39.1
High School Diploma	24,509	100.0	40.9	20.0	39.1
Some College	29,914	100.0	43.3	21.4	35.3
College Degree	41,559	100.0	46.0	24.2	29.8
Age Group					
15 to 24 Years	4,685	100.0	51.3	20.5	28.2
25 to 34 Years	15,633	100.0	51.0	22.0	26.9
35 to 44 Years	16,737	100.0	48.6	22.3	29.1
45 to 54 Years	17,694	100.0	42.6	22.8	34.6
55 to 64 Years	19,984	100.0	40.0	22.2	37.7
65 Years or More	28,354	100.0	38.7	21.7	39.6
Race/Ethnicity					
Black	11,325	100.0	51.2	21.6	27.2
Hispanic	12,662	100.0	48.3	20.9	30.9
Asian	5,312	100.0	52.9	21.0	26.1
American Indian or Alaska Native	645	100.0	38.2	19.2	42.6
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	71,582	100.0	41.0	22.5	36.5
Two or More Races	1,325	100.0	44.9	21.7	33.3
Disability Status					
Disabled, Aged 25 to 64	7,285	100.0	39.9	22.1	38.0
Not Disabled, Aged 25 to 64	62,763	100.0	45.8	22.4	31.8
Not Applicable (Not Aged 25 to 64)	33,039	100.0	40.5	21.5	38.0
Monthly Income Volatility					
Income Was About the Same Each Month	79,792	100.0	44.9	21.9	33.2
Income Varied Somewhat From Month to Month	19,123	100.0	40.9	22.9	36.2
Income Varied a Lot From Month to Month	4,172	100.0	33.7	21.6	44.8

B.11 Number of Bank Branch Visits, Among Banked Households That Visited a Branch, by Household Characteristics, 2019 *(continued)*

For Banked Households That Visited a Bank Branch in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	1 to 4 Times (Percent)	5 to 9 Times (Percent)	10 or More Times (Percent)
Employment Status					
Employed	65,138	100.0	44.9	22.1	32.9
Unemployed	2,068	100.0	46.9	21.6	31.5
Not in Labor Force	35,881	100.0	41.2	22.0	36.8
Homeownership					
Homeowner	70,955	100.0	41.6	22.6	35.9
Non-Homeowner	32,132	100.0	48.4	21.0	30.6
Household Type					
Married Couple	50,888	100.0	41.7	22.8	35.5
Unmarried Female-Headed Family	11,129	100.0	46.0	21.1	32.9
Unmarried Male-Headed Family	5,100	100.0	42.2	19.8	38.0
Female Individual	18,800	100.0	45.9	22.3	31.8
Male Individual	17,059	100.0	46.0	20.9	33.1
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	89,001	100.0	42.9	22.2	34.9
Foreign-Born Citizen	8,577	100.0	45.8	21.5	32.8
Foreign-Born Noncitizen	5,509	100.0	52.8	21.0	26.2
Metropolitan Status					
Metropolitan Area - Principal City	27,945	100.0	48.3	23.2	28.6
Metropolitan Area - Balance	45,697	100.0	46.0	22.4	31.6
Not in Metropolitan Area	14,070	100.0	33.4	19.1	47.5
Not Identified	15,375	100.0	37.8	22.0	40.3
Geographic Region					
Northeast	17,990	100.0	39.6	23.0	37.4
Midwest	23,092	100.0	38.3	22.2	39.5
South	38,484	100.0	47.6	22.0	30.4
West	23,521	100.0	45.7	21.4	32.9

NA indicates that the sample size is too small to produce a precise estimate.

B.12 Number of Bank Branch Visits, Among Unbanked Households, by Previous Bank Account Ownership and Household Characteristics, 2019

For Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	1 to 4 Times (Percent)	5 to 9 Times (Percent)	10 or More Times (Percent)	Did Not Visit Bank Branch in Past 12 Months (Percent)
All	7,056	100.0	8.5	2.4	5.5	83.6
Previous Bank Account Ownership						
Previously Banked	3,472	100.0	12.3	3.5	7.7	76.4
Never Banked	3,420	100.0	4.2	1.0	2.3	92.5
Family Income						
Less Than \$15,000	3,267	100.0	9.3	0.7	3.0	87.0
\$15,000 to \$30,000	1,969	100.0	7.5	2.4	6.1	84.0
\$30,000 to \$50,000	1,129	100.0	7.0	4.9	8.6	79.6
\$50,000 to \$75,000	NA	NA	NA	NA	NA	NA
At Least \$75,000	NA	NA	NA	NA	NA	NA
Education						
No High School Diploma	2,434	100.0	7.0	1.4	3.3	88.4
High School Diploma	2,636	100.0	7.8	3.2	5.3	83.7
Some College	1,585	100.0	10.8	2.0	8.3	78.9
College Degree	NA	NA	NA	NA	NA	NA
Age Group						
15 to 24 Years	555	100.0	12.4	4.2	0.1	83.3
25 to 34 Years	1,476	100.0	9.1	4.8	5.3	80.8
35 to 44 Years	1,401	100.0	10.4	1.3	6.0	82.3
45 to 54 Years	1,146	100.0	7.9	1.8	6.9	83.4
55 to 64 Years	1,337	100.0	7.6	1.6	6.7	84.1
65 Years or More	1,140	100.0	5.1	1.2	4.9	88.8
Race/Ethnicity						
Black	2,314	100.0	7.8	2.2	4.6	85.4
Hispanic	2,236	100.0	9.3	1.9	4.5	84.3
Asian	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	2,131	100.0	9.3	2.7	7.1	80.8
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	1,728	100.0	4.9	0.8	4.4	89.9
Not Disabled, Aged 25 to 64	3,632	100.0	10.7	3.2	7.0	79.1
Not Applicable (Not Aged 25 to 64)	1,696	100.0	7.5	2.2	3.3	87.0

B.12 Number of Bank Branch Visits, Among Unbanked Households, by Previous Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	1 to 4 Times (Percent)	5 to 9 Times (Percent)	10 or More Times (Percent)	Did Not Visit Bank Branch in Past 12 Months (Percent)
Monthly Income Volatility						
Income Was About the Same Each Month	4,950	100.0	8.0	2.1	5.4	84.5
Income Varied Somewhat From Month to Month	1,533	100.0	8.8	2.7	4.0	84.5
Income Varied a Lot From Month to Month	573	100.0	12.3	3.9	10.1	73.7
Employment Status						
Employed	2,937	100.0	10.2	4.0	7.9	78.0
Unemployed	NA	NA	NA	NA	NA	NA
Not in Labor Force	3,739	100.0	7.0	0.9	4.0	88.1
Homeownership						
Homeowner	1,578	100.0	7.0	2.0	6.1	84.9
Non-Homeowner	5,478	100.0	8.9	2.5	5.3	83.3
Household Type						
Married Couple	1,305	100.0	8.1	3.1	7.2	81.6
Unmarried Female-Headed Family	1,696	100.0	9.7	2.4	5.0	82.9
Unmarried Male-Headed Family	504	100.0	9.1	1.3	4.9	84.6
Female Individual	1,459	100.0	6.4	2.0	3.5	88.2
Male Individual	2,010	100.0	8.8	2.6	6.6	82.0
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	5,414	100.0	8.5	2.6	5.4	83.5
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	1,215	100.0	7.5	2.0	4.2	86.3
Metropolitan Status						
Metropolitan Area - Principal City	3,102	100.0	8.8	1.6	4.5	85.0
Metropolitan Area - Balance	2,100	100.0	7.9	3.5	6.7	81.9
Not in Metropolitan Area	1,069	100.0	10.5	2.3	5.5	81.8
Not Identified	785	100.0	6.2	2.5	6.0	85.4
Geographic Region						
Northeast	1,058	100.0	7.6	2.5	4.3	85.6
Midwest	1,408	100.0	10.6	1.5	6.8	81.1
South	3,135	100.0	7.4	2.5	5.8	84.3
West	1,455	100.0	9.5	3.1	4.2	83.2

NA indicates that the sample size is too small to produce a precise estimate.

**B.13 Mobile Phone Access by Bank Account Ownership and Household Characteristics,
2015–2019**
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	90.3	92.2	95.0	(94.8, 95.3)	2.8*	(2.5, 3.2)
Bank Account Ownership						
Unbanked	78.1	81.2	83.4	(81.5, 85.1)	2.2	(-0.6, 5.0)
Banked	91.1	92.9	95.7	(95.5, 95.9)	2.8*	(2.4, 3.1)
Family Income						
Less Than \$15,000	79.0	80.5	85.9	(84.7, 87.0)	5.4*	(3.6, 7.2)
\$15,000 to \$30,000	84.0	86.1	90.5	(89.6, 91.3)	4.4*	(3.1, 5.8)
\$30,000 to \$50,000	90.6	91.9	95.1	(94.6, 95.6)	3.1*	(2.4, 3.9)
\$50,000 to \$75,000	93.2	95.1	96.7	(96.2, 97.1)	1.5*	(0.8, 2.2)
At Least \$75,000	96.6	97.5	98.5	(98.3, 98.7)	1.0*	(0.6, 1.4)
Education						
No High School Diploma	77.0	80.3	86.9	(85.5, 88.1)	6.6*	(4.7, 8.4)
High School Diploma	87.2	89.5	92.3	(91.7, 92.8)	2.8*	(1.9, 3.6)
Some College	92.1	93.7	96.3	(95.9, 96.6)	2.6*	(2.0, 3.1)
College Degree	95.1	96.0	97.8	(97.5, 98.0)	1.8*	(1.4, 2.2)
Age Group						
15 to 24 Years	94.0	96.7	97.2	(96.4, 97.8)	0.5	(-0.7, 1.7)
25 to 34 Years	95.3	97.4	97.9	(97.4, 98.2)	0.5	(-0.2, 1.2)
35 to 44 Years	94.8	96.9	97.6	(97.1, 98.0)	0.8*	(0.1, 1.4)
45 to 54 Years	93.9	95.3	97.3	(96.9, 97.6)	2.0*	(1.4, 2.6)
55 to 64 Years	90.5	93.0	95.6	(95.1, 96.1)	2.6*	(1.8, 3.4)
65 Years or More	79.6	81.7	89.3	(88.7, 89.9)	7.6*	(6.6, 8.6)
Race/Ethnicity						
Black	88.2	91.4	93.3	(92.3, 94.2)	1.9*	(0.6, 3.2)
Hispanic	89.1	92.2	94.9	(94.1, 95.5)	2.6*	(1.6, 3.7)
Asian	91.4	93.2	95.6	(94.6, 96.4)	2.4*	(0.8, 3.9)
American Indian or Alaska Native	90.1	89.9	91.2	(86.9, 94.1)	1.3	(-3.8, 6.4)
Native Hawaiian or Other Pacific Islander	97.5	91.3	NA	NA	NA	NA
White	90.7	92.3	95.4	(95.1, 95.6)	3.1*	(2.6, 3.5)
Two or More Races	95.2	93.0	97.0	(95.2, 98.1)	4.0*	(1.4, 6.5)
Disability Status						
Disabled, Aged 25 to 64	85.8	88.5	92.3	(91.2, 93.4)	3.9*	(2.2, 5.5)
Not Disabled, Aged 25 to 64	94.7	96.5	97.7	(97.5, 97.9)	1.2*	(0.8, 1.5)
Not Applicable (Not Aged 25 to 64)	82.2	84.3	90.5	(90.0, 91.0)	6.2*	(5.3, 7.0)

B.13 Mobile Phone Access by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	89.3	91.2	94.7	(94.4, 94.9)	3.5*	(3.0, 3.9)
Income Varied Somewhat From Month to Month	93.9	96.0	96.0	(95.4, 96.5)	0.0	(-0.7, 0.7)
Income Varied a Lot From Month to Month	93.6	95.0	97.1	(96.0, 97.8)	2.1*	(0.7, 3.5)
Employment Status						
Employed	95.1	96.8	97.9	(97.7, 98.1)	1.1*	(0.8, 1.4)
Unemployed	93.7	90.9	96.5	(95.0, 97.5)	5.6*	(3.3, 7.9)
Not in Labor Force	81.4	84.2	89.9	(89.4, 90.5)	5.8*	(4.9, 6.6)
Homeownership						
Homeowner	91.1	92.9	95.5	(95.2, 95.7)	2.6*	(2.2, 3.1)
Non-Homeowner	88.9	91.0	94.2	(93.7, 94.6)	3.2*	(2.5, 3.9)
Household Type						
Married Couple	93.4	94.8	96.9	(96.6, 97.1)	2.1*	(1.6, 2.6)
Unmarried Female-Headed Family	91.6	93.8	96.4	(95.7, 97.0)	2.5*	(1.5, 3.6)
Unmarried Male-Headed Family	92.1	95.5	95.8	(94.6, 96.7)	0.3	(-1.1, 1.6)
Female Individual	82.8	85.7	91.1	(90.4, 91.8)	5.4*	(4.3, 6.5)
Male Individual	88.1	90.0	93.5	(92.9, 94.0)	3.5*	(2.6, 4.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	90.4	92.3	95.1	(94.8, 95.3)	2.8*	(2.4, 3.2)
Foreign-Born Citizen	89.3	91.0	94.0	(93.0, 94.9)	3.0*	(1.4, 4.6)
Foreign-Born Noncitizen	89.0	92.1	95.6	(94.7, 96.4)	3.5*	(2.1, 4.9)
Metropolitan Status						
Metropolitan Area - Principal City	90.8	92.6	95.1	(94.6, 95.6)	2.5*	(1.8, 3.3)
Metropolitan Area - Balance	91.3	93.5	96.2	(95.9, 96.5)	2.7*	(2.1, 3.2)
Not in Metropolitan Area	86.8	88.2	91.2	(90.4, 92.0)	3.0*	(1.7, 4.4)
Not Identified	89.5	91.4	94.8	(94.2, 95.4)	3.5*	(2.5, 4.5)
Geographic Region						
Northeast	88.9	91.1	94.9	(94.3, 95.5)	3.9*	(2.8, 4.8)
Midwest	90.4	92.5	95.1	(94.6, 95.6)	2.7*	(1.8, 3.5)
South	90.5	92.6	94.9	(94.5, 95.3)	2.2*	(1.6, 2.9)
West	90.8	92.0	95.3	(94.8, 95.7)	3.2*	(2.4, 4.0)

The estimates of mobile phone access in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

**B.14 Smartphone Access by Bank Account Ownership and Household Characteristics,
2015–2019**
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	72.3	79.6	85.4	(85.0, 85.8)	5.8*	(5.2, 6.3)
Bank Account Ownership						
Unbanked	49.0	57.5	63.7	(61.2, 66.2)	6.2*	(2.7, 9.7)
Banked	73.9	81.1	86.6	(86.3, 87.0)	5.6*	(5.0, 6.1)
Family Income						
Less Than \$15,000	48.2	55.7	63.3	(61.6, 64.9)	7.6*	(5.3, 10.0)
\$15,000 to \$30,000	55.2	63.3	72.7	(71.3, 73.9)	9.3*	(7.2, 11.4)
\$30,000 to \$50,000	69.6	76.2	82.3	(81.4, 83.2)	6.2*	(4.8, 7.5)
\$50,000 to \$75,000	79.2	86.0	89.9	(89.1, 90.6)	3.9*	(2.8, 4.9)
At Least \$75,000	89.6	93.6	95.8	(95.5, 96.1)	2.2*	(1.6, 2.8)
Education						
No High School Diploma	45.2	54.3	65.6	(63.8, 67.4)	11.3*	(8.9, 13.8)
High School Diploma	62.5	71.5	77.5	(76.6, 78.4)	6.0*	(4.8, 7.3)
Some College	75.6	82.7	87.8	(87.2, 88.4)	5.1*	(4.2, 6.0)
College Degree	85.3	89.5	93.2	(92.9, 93.6)	3.7*	(3.1, 4.3)
Age Group						
15 to 24 Years	88.5	92.5	94.7	(93.5, 95.8)	2.2*	(0.4, 4.0)
25 to 34 Years	89.3	94.4	95.0	(94.3, 95.6)	0.6	(-0.3, 1.5)
35 to 44 Years	87.4	91.6	94.6	(93.9, 95.2)	3.0*	(2.1, 4.0)
45 to 54 Years	81.2	88.4	92.9	(92.2, 93.5)	4.5*	(3.5, 5.5)
55 to 64 Years	68.6	78.8	86.0	(85.1, 86.9)	7.3*	(5.9, 8.6)
65 Years or More	41.7	53.1	66.4	(65.4, 67.3)	13.3*	(11.8, 14.8)
Race/Ethnicity						
Black	68.9	77.8	81.5	(80.0, 82.9)	3.7*	(1.8, 5.6)
Hispanic	73.2	81.5	86.5	(85.3, 87.5)	5.0*	(3.4, 6.6)
Asian	81.6	87.4	90.5	(89.0, 91.8)	3.1*	(0.9, 5.2)
American Indian or Alaska Native	64.0	71.5	76.8	(70.9, 81.9)	5.3	(-1.6, 12.2)
Native Hawaiian or Other Pacific Islander	89.4	83.8	NA	NA	NA	NA
White	71.9	79.0	85.4	(85.0, 85.8)	6.4*	(5.8, 7.0)
Two or More Races	85.0	85.7	91.9	(89.2, 94.0)	6.2*	(2.3, 10.0)
Disability Status						
Disabled, Aged 25 to 64	58.7	67.8	79.0	(77.2, 80.7)	11.2*	(8.8, 13.6)
Not Disabled, Aged 25 to 64	84.5	90.8	93.7	(93.3, 94.0)	2.9*	(2.3, 3.4)
Not Applicable (Not Aged 25 to 64)	50.2	60.0	70.8	(69.9, 71.6)	10.7*	(9.5, 12.0)

B.14 Smartphone Access by Bank Account Ownership and Household Characteristics,
2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	69.7	77.4	83.8	(83.4, 84.3)	6.4*	(5.7, 7.1)
Income Varied Somewhat From Month to Month	82.1	88.4	91.0	(90.3, 91.7)	2.7*	(1.7, 3.6)
Income Varied a Lot From Month to Month	78.1	85.0	89.4	(87.8, 90.8)	4.4*	(2.0, 6.8)
Employment Status						
Employed	85.3	91.0	93.9	(93.6, 94.2)	2.9*	(2.4, 3.4)
Unemployed	75.6	82.3	89.5	(87.3, 91.4)	7.2*	(3.9, 10.6)
Not in Labor Force	49.4	59.3	70.2	(69.4, 71.0)	10.9*	(9.7, 12.1)
Homeownership						
Homeowner	72.7	80.0	86.1	(85.7, 86.5)	6.2*	(5.5, 6.8)
Non-Homeowner	71.6	79.0	84.1	(83.2, 84.8)	5.0*	(3.9, 6.1)
Household Type						
Married Couple	79.1	85.4	90.4	(90.0, 90.9)	5.0*	(4.4, 5.7)
Unmarried Female-Headed Family	77.3	84.3	89.5	(88.5, 90.4)	5.2*	(3.8, 6.5)
Unmarried Male-Headed Family	79.1	85.9	89.3	(87.7, 90.7)	3.4*	(1.1, 5.7)
Female Individual	55.2	65.6	74.7	(73.6, 75.8)	9.1*	(7.6, 10.5)
Male Individual	66.2	73.6	80.1	(79.1, 81.1)	6.5*	(4.9, 8.0)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	72.2	79.3	85.3	(84.8, 85.7)	6.0*	(5.4, 6.6)
Foreign-Born Citizen	72.3	80.8	84.3	(82.9, 85.6)	3.5*	(1.5, 5.5)
Foreign-Born Noncitizen	73.8	82.7	88.5	(87.1, 89.8)	5.8*	(3.6, 8.0)
Metropolitan Status						
Metropolitan Area - Principal City	75.3	82.2	86.2	(85.5, 87.0)	4.0*	(2.9, 5.1)
Metropolitan Area - Balance	75.8	82.6	88.4	(87.9, 88.9)	5.8*	(5.0, 6.7)
Not in Metropolitan Area	60.2	67.7	75.6	(74.2, 77.0)	7.9*	(6.2, 9.7)
Not Identified	68.0	76.9	83.3	(82.0, 84.5)	6.3*	(4.6, 8.1)
Geographic Region						
Northeast	70.1	78.7	84.8	(83.8, 85.7)	6.0*	(4.7, 7.4)
Midwest	71.0	78.9	84.8	(84.0, 85.7)	5.9*	(4.7, 7.2)
South	72.0	79.4	84.8	(84.1, 85.6)	5.4*	(4.5, 6.3)
West	75.7	81.3	87.3	(86.6, 88.0)	6.0*	(4.9, 7.2)

The estimates of smartphone access in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

**B.15 Home Internet Access by Bank Account Ownership and Household Characteristics,
2015–2019**
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	77.4	79.4	79.9	(79.4, 80.5)	0.5	(-0.2, 1.2)
Bank Account Ownership						
Unbanked	31.5	32.9	33.8	(31.7, 36.1)	1.0	(-2.3, 4.2)
Banked	80.7	82.5	82.6	(82.1, 83.1)	0.1	(-0.5, 0.8)
Family Income						
Less Than \$15,000	44.2	45.9	47.5	(46.0, 48.9)	1.6	(-0.5, 3.7)
\$15,000 to \$30,000	59.8	60.6	59.6	(58.1, 61.0)	-1.1	(-3.0, 0.8)
\$30,000 to \$50,000	76.6	77.2	76.8	(75.7, 77.9)	-0.4	(-1.9, 1.1)
\$50,000 to \$75,000	88.1	87.9	86.5	(85.9, 87.2)	-1.4*	(-2.5, -0.3)
At Least \$75,000	95.7	96.0	95.2	(94.9, 95.6)	-0.7*	(-1.2, -0.2)
Education						
No High School Diploma	40.8	43.1	42.7	(40.8, 44.6)	-0.4	(-3.0, 2.2)
High School Diploma	66.6	68.4	67.5	(66.5, 68.6)	-0.9	(-2.3, 0.6)
Some College	81.9	82.9	83.2	(82.4, 84.0)	0.3	(-0.9, 1.5)
College Degree	93.2	93.9	94.1	(93.7, 94.5)	0.2	(-0.3, 0.8)
Age Group						
15 to 24 Years	78.9	83.0	81.9	(79.9, 83.8)	-1.0	(-3.8, 1.7)
25 to 34 Years	81.8	85.0	85.0	(83.9, 86.0)	0.0	(-1.5, 1.5)
35 to 44 Years	84.3	84.8	86.0	(85.0, 86.9)	1.2	(-0.2, 2.5)
45 to 54 Years	82.7	84.5	85.4	(84.4, 86.3)	0.8	(-0.5, 2.2)
55 to 64 Years	78.7	79.8	79.9	(78.9, 80.9)	0.1	(-1.2, 1.5)
65 Years or More	63.9	67.2	69.0	(68.2, 69.9)	1.8*	(0.6, 3.1)
Race/Ethnicity						
Black	62.0	67.4	69.8	(68.0, 71.4)	2.3*	(0.0, 4.6)
Hispanic	67.7	70.3	69.7	(68.0, 71.3)	-0.6	(-2.8, 1.7)
Asian	86.4	88.9	88.5	(86.8, 90.1)	-0.4	(-2.7, 2.0)
American Indian or Alaska Native	65.0	62.3	60.2	(53.9, 66.3)	-2.0	(-9.7, 5.7)
Native Hawaiian or Other Pacific Islander	77.1	83.2	NA	NA	NA	NA
White	81.6	83.0	83.7	(83.2, 84.2)	0.7*	(0.0, 1.3)
Two or More Races	81.9	78.7	79.6	(75.0, 83.6)	0.9	(-4.3, 6.0)
Disability Status						
Disabled, Aged 25 to 64	59.6	61.2	62.2	(60.2, 64.1)	1.0	(-1.6, 3.6)
Not Disabled, Aged 25 to 64	85.0	86.6	86.9	(86.3, 87.4)	0.3	(-0.5, 1.1)
Not Applicable (Not Aged 25 to 64)	66.6	70.0	71.0	(70.2, 71.8)	1.1	(-0.1, 2.2)

B.15 Home Internet Access by Bank Account Ownership and Household Characteristics,
2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	76.8	78.6	79.4	(78.9, 80.0)	0.8*	(0.0, 1.6)
Income Varied Somewhat From Month to Month	80.8	83.2	82.3	(81.3, 83.3)	-0.9	(-2.3, 0.6)
Income Varied a Lot From Month to Month	74.9	79.4	79.0	(76.6, 81.2)	-0.4	(-3.9, 3.0)
Employment Status						
Employed	85.5	86.9	87.3	(86.8, 87.8)	0.4	(-0.3, 1.2)
Unemployed	71.5	73.4	75.1	(72.1, 77.8)	1.7	(-2.4, 5.8)
Not in Labor Force	64.0	66.8	67.5	(66.6, 68.3)	0.7	(-0.5, 1.9)
Homeownership						
Homeowner	83.2	84.3	84.8	(84.3, 85.3)	0.5	(-0.2, 1.2)
Non-Homeowner	67.4	70.9	71.2	(70.2, 72.1)	0.3	(-1.0, 1.6)
Household Type						
Married Couple	87.9	89.0	88.6	(88.1, 89.2)	-0.4	(-1.1, 0.3)
Unmarried Female-Headed Family	71.6	74.1	76.8	(75.5, 78.2)	2.7*	(0.5, 5.0)
Unmarried Male-Headed Family	75.4	76.0	77.2	(74.8, 79.4)	1.2	(-2.1, 4.5)
Female Individual	64.2	67.6	69.4	(68.3, 70.5)	1.8*	(0.3, 3.4)
Male Individual	67.7	70.0	71.5	(70.2, 72.7)	1.5	(-0.2, 3.2)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	78.2	80.1	80.9	(80.3, 81.4)	0.8*	(0.1, 1.5)
Foreign-Born Citizen	77.9	80.8	78.2	(76.4, 79.9)	-2.6*	(-4.8, -0.4)
Foreign-Born Noncitizen	67.2	69.5	69.8	(67.7, 71.9)	0.3	(-2.4, 3.0)
Metropolitan Status						
Metropolitan Area - Principal City	76.0	79.5	79.5	(78.6, 80.4)	0.1	(-1.3, 1.4)
Metropolitan Area - Balance	82.4	83.7	84.5	(83.8, 85.1)	0.8	(-0.2, 1.8)
Not in Metropolitan Area	67.3	69.1	68.0	(66.2, 69.7)	-1.1	(-3.2, 1.0)
Not Identified	75.6	76.6	77.9	(76.6, 79.1)	1.3	(-0.4, 3.0)
Geographic Region						
Northeast	80.0	82.0	82.6	(81.4, 83.8)	0.7	(-0.9, 2.2)
Midwest	77.7	79.6	79.9	(78.9, 80.9)	0.3	(-1.1, 1.7)
South	73.7	76.5	77.0	(76.0, 78.0)	0.6	(-0.6, 1.8)
West	81.4	82.2	82.9	(81.9, 83.8)	0.6	(-0.8, 2.0)

The estimates of home internet access in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.16 Satisfaction With Primary Bank, Among Banked Households, by Household Characteristics, 2019

For Banked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Satisfied (Percent)	Somewhat Satisfied (Percent)	Not Very Satisfied (Percent)	Not Satisfied at All (Percent)	Don't Know (Percent)
All	124,192	100.0	75.2	22.0	1.6	0.6	0.6
Family Income							
Less Than \$15,000	10,781	100.0	72.7	23.2	2.1	1.2	0.8
\$15,000 to \$30,000	16,879	100.0	74.7	22.2	1.8	0.5	0.8
\$30,000 to \$50,000	23,565	100.0	75.5	21.8	1.4	0.6	0.6
\$50,000 to \$75,000	23,447	100.0	76.3	21.2	1.4	0.6	0.6
At Least \$75,000	49,521	100.0	75.3	22.2	1.5	0.6	0.4
Education							
No High School Diploma	8,958	100.0	75.7	21.1	1.6	0.3	1.2
High School Diploma	30,023	100.0	77.6	19.6	1.6	0.6	0.6
Some College	35,581	100.0	74.5	22.6	1.5	0.8	0.6
College Degree	49,630	100.0	74.3	23.3	1.5	0.5	0.4
Age Group							
15 to 24 Years	5,751	100.0	72.0	25.7	1.1	0.4	0.8
25 to 34 Years	19,936	100.0	72.0	25.7	1.5	0.6	0.3
35 to 44 Years	20,948	100.0	73.3	23.9	1.8	0.5	0.5
45 to 54 Years	21,187	100.0	72.5	24.2	1.9	0.9	0.5
55 to 64 Years	23,113	100.0	76.6	20.8	1.5	0.5	0.6
65 Years or More	33,257	100.0	79.8	17.5	1.4	0.6	0.7
Race/Ethnicity							
Black	14,413	100.0	69.9	26.5	1.8	0.7	1.1
Hispanic	16,115	100.0	73.0	24.3	1.7	0.4	0.6
Asian	6,890	100.0	67.6	29.2	1.5	0.2	1.4
American Indian or Alaska Native	800	100.0	68.6	28.6	2.0	0.8	-
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA
White	84,022	100.0	77.4	20.1	1.5	0.7	0.4
Two or More Races	1,681	100.0	70.1	26.8	2.2	0.3	0.6
Disability Status							
Disabled, Aged 25 to 64	8,940	100.0	71.5	23.7	2.2	1.5	1.0
Not Disabled, Aged 25 to 64	76,244	100.0	73.9	23.6	1.6	0.5	0.4
Not Applicable (Not Aged 25 to 64)	39,008	100.0	78.6	18.7	1.3	0.6	0.7
Monthly Income Volatility							
Income Was About the Same Each Month	96,966	100.0	76.5	20.9	1.4	0.6	0.6
Income Varied Somewhat From Month to Month	22,447	100.0	71.2	26.0	1.6	0.7	0.4
Income Varied a Lot From Month to Month	4,780	100.0	68.0	26.7	3.8	0.9	0.5

B.16 Satisfaction With Primary Bank, Among Banked Households, by Household Characteristics, 2019 *(continued)*

For Banked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Satisfied (Percent)	Somewhat Satisfied (Percent)	Not Very Satisfied (Percent)	Not Satisfied at All (Percent)	Don't Know (Percent)
Employment Status							
Employed	78,604	100.0	74.1	23.5	1.5	0.5	0.4
Unemployed	2,507	100.0	69.1	27.1	1.9	2.0	–
Not in Labor Force	43,081	100.0	77.8	19.1	1.6	0.7	0.9
Homeownership							
Homeowner	83,109	100.0	77.1	20.5	1.4	0.6	0.4
Non-Homeowner	41,083	100.0	71.5	25.2	1.8	0.7	0.8
Household Type							
Married Couple	59,666	100.0	76.6	20.9	1.6	0.4	0.5
Unmarried Female-Headed Family	13,537	100.0	74.8	22.7	1.4	0.6	0.5
Unmarried Male-Headed Family	6,098	100.0	71.8	24.9	1.9	0.4	1.0
Female Individual	23,531	100.0	76.5	20.6	1.5	0.8	0.7
Male Individual	21,168	100.0	71.2	25.8	1.4	1.0	0.6
Other	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth							
U.S.-Born	106,266	100.0	76.1	21.3	1.5	0.6	0.5
Foreign-Born Citizen	10,814	100.0	71.0	25.1	2.0	0.6	1.3
Foreign-Born Noncitizen	7,112	100.0	69.5	27.8	1.5	0.3	0.9
Metropolitan Status							
Metropolitan Area - Principal City	35,269	100.0	70.7	26.0	1.7	0.8	0.8
Metropolitan Area - Balance	55,083	100.0	75.3	22.1	1.5	0.5	0.5
Not in Metropolitan Area	16,043	100.0	80.9	16.6	1.5	0.7	0.3
Not Identified	17,798	100.0	78.8	18.8	1.5	0.6	0.3
Geographic Region							
Northeast	21,565	100.0	75.0	21.9	1.6	0.6	0.9
Midwest	26,889	100.0	77.9	19.7	1.6	0.6	0.3
South	47,193	100.0	76.4	21.1	1.5	0.6	0.5
West	28,545	100.0	71.1	25.9	1.7	0.6	0.7

“Don’t know” was not one of the four administered response options. Some households did not choose one of the four administered response options and instead volunteered, “don’t know.” See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

B.17 Perceptions of Clarity of Own Bank’s Communication About Account Fees, Among Banked Households, by Household Characteristics, 2019

For Banked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Clearly (Percent)	Somewhat Clearly (Percent)	Not Very Clearly (Percent)	Not Clearly at All (Percent)	Don't Know (Percent)
All	124,192	100.0	67.7	24.4	4.4	1.8	1.7
Family Income							
Less Than \$15,000	10,781	100.0	66.7	22.1	5.3	2.8	3.1
\$15,000 to \$30,000	16,879	100.0	68.6	23.5	4.2	1.4	2.3
\$30,000 to \$50,000	23,565	100.0	69.7	23.4	3.9	1.4	1.6
\$50,000 to \$75,000	23,447	100.0	68.9	24.0	4.2	1.6	1.4
At Least \$75,000	49,521	100.0	66.2	25.8	4.7	1.9	1.3
Education							
No High School Diploma	8,958	100.0	68.8	21.1	5.2	1.8	3.2
High School Diploma	30,023	100.0	71.2	22.0	3.5	1.5	1.9
Some College	35,581	100.0	68.7	24.0	3.9	1.8	1.6
College Degree	49,630	100.0	64.8	26.7	5.3	1.9	1.3
Age Group							
15 to 24 Years	5,751	100.0	67.9	24.6	4.6	1.6	1.3
25 to 34 Years	19,936	100.0	64.3	27.5	5.7	1.7	0.8
35 to 44 Years	20,948	100.0	64.9	26.5	4.9	2.0	1.7
45 to 54 Years	21,187	100.0	63.9	27.2	5.2	2.3	1.4
55 to 64 Years	23,113	100.0	69.6	23.4	3.9	1.6	1.5
65 Years or More	33,257	100.0	72.7	20.0	3.3	1.4	2.6
Race/Ethnicity							
Black	14,413	100.0	63.5	26.3	5.3	2.3	2.6
Hispanic	16,115	100.0	64.5	26.6	5.6	1.6	1.7
Asian	6,890	100.0	60.3	30.9	4.4	2.2	2.2
American Indian or Alaska Native	800	100.0	66.8	25.4	3.9	3.7	0.2
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA
White	84,022	100.0	69.7	23.1	4.1	1.6	1.5
Two or More Races	1,681	100.0	66.3	24.6	6.0	2.5	0.6
Disability Status							
Disabled, Aged 25 to 64	8,940	100.0	65.0	25.1	4.6	2.7	2.6
Not Disabled, Aged 25 to 64	76,244	100.0	65.9	26.2	4.9	1.8	1.2
Not Applicable (Not Aged 25 to 64)	39,008	100.0	72.0	20.7	3.5	1.4	2.4
Monthly Income Volatility							
Income Was About the Same Each Month	96,966	100.0	68.9	23.7	4.0	1.6	1.8
Income Varied Somewhat From Month to Month	22,447	100.0	64.3	27.1	5.6	1.9	1.2
Income Varied a Lot From Month to Month	4,780	100.0	59.9	25.5	8.8	4.0	1.9

B.17 Perceptions of Clarity of Own Bank’s Communication About Account Fees, Among Banked Households, by Household Characteristics, 2019 *(continued)*

For Banked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Clearly (Percent)	Somewhat Clearly (Percent)	Not Very Clearly (Percent)	Not Clearly at All (Percent)	Don't Know (Percent)
Employment Status							
Employed	78,604	100.0	66.3	26.0	4.8	1.8	1.2
Unemployed	2,507	100.0	60.6	27.7	7.3	3.1	1.4
Not in Labor Force	43,081	100.0	70.8	21.3	3.6	1.6	2.6
Homeownership							
Homeowner	83,109	100.0	69.6	23.1	4.2	1.6	1.5
Non-Homeowner	41,083	100.0	63.9	27.0	5.0	2.2	2.0
Household Type							
Married Couple	59,666	100.0	69.0	23.9	4.2	1.6	1.4
Unmarried Female-Headed Family	13,537	100.0	66.5	25.2	5.1	1.7	1.6
Unmarried Male-Headed Family	6,098	100.0	66.7	24.4	4.8	2.0	2.1
Female Individual	23,531	100.0	68.6	23.7	3.9	1.7	2.1
Male Individual	21,168	100.0	64.4	26.1	5.2	2.4	1.9
Other	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth							
U.S.-Born	106,266	100.0	68.8	23.8	4.2	1.7	1.5
Foreign-Born Citizen	10,814	100.0	62.0	28.4	5.2	1.8	2.7
Foreign-Born Noncitizen	7,112	100.0	61.2	27.6	6.5	2.2	2.6
Metropolitan Status							
Metropolitan Area - Principal City	35,269	100.0	61.7	28.3	5.8	2.1	2.1
Metropolitan Area - Balance	55,083	100.0	67.4	25.0	4.2	1.7	1.7
Not in Metropolitan Area	16,043	100.0	76.4	17.4	3.2	1.6	1.4
Not Identified	17,798	100.0	72.9	21.0	3.5	1.4	1.1
Geographic Region							
Northeast	21,565	100.0	65.6	25.6	4.8	1.8	2.2
Midwest	26,889	100.0	69.8	22.7	4.3	1.8	1.3
South	47,193	100.0	70.4	22.7	3.9	1.5	1.5
West	28,545	100.0	63.0	27.8	5.3	2.1	1.9

“Don’t know” was not one of the four administered response options. Some households did not choose one of the four administered response options and instead volunteered, “don’t know.” See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate.

**C.1 Prepaid Card Use by Bank Account Ownership and Household Characteristics,
2015–2019**
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	10.2	9.7	8.5	(8.2, 8.9)	-1.2*	(-1.6, -0.7)
Bank Account Ownership						
Unbanked	29.6	29.5	27.7	(25.6, 30.0)	-1.8	(-4.5, 1.0)
Banked	8.8	8.3	7.4	(7.1, 7.8)	-0.9*	(-1.4, -0.5)
Family Income						
Less Than \$15,000	15.2	13.9	13.5	(12.3, 14.7)	-0.5	(-2.2, 1.3)
\$15,000 to \$30,000	11.3	11.0	10.1	(9.3, 11.1)	-0.9	(-2.2, 0.4)
\$30,000 to \$50,000	9.2	9.7	8.9	(8.2, 9.6)	-0.8	(-1.8, 0.2)
\$50,000 to \$75,000	9.6	8.1	7.7	(7.0, 8.4)	-0.4	(-1.4, 0.5)
At Least \$75,000	8.4	8.4	6.7	(6.3, 7.2)	-1.7*	(-2.4, -1.0)
Education						
No High School Diploma	11.6	11.0	10.3	(9.3, 11.4)	-0.7	(-2.3, 0.9)
High School Diploma	10.9	9.9	9.3	(8.5, 10.0)	-0.6	(-1.5, 0.2)
Some College	11.3	10.6	9.3	(8.8, 9.9)	-1.3*	(-2.1, -0.4)
College Degree	8.4	8.4	7.0	(6.6, 7.5)	-1.4*	(-2.0, -0.8)
Age Group						
15 to 24 Years	13.1	15.9	11.6	(10.0, 13.3)	-4.3*	(-6.8, -1.8)
25 to 34 Years	13.1	11.5	10.6	(9.7, 11.5)	-1.0	(-2.1, 0.2)
35 to 44 Years	11.9	11.4	10.2	(9.4, 11.0)	-1.2*	(-2.4, -0.1)
45 to 54 Years	11.4	11.4	9.8	(9.1, 10.6)	-1.6*	(-2.8, -0.4)
55 to 64 Years	9.6	9.1	8.1	(7.4, 8.8)	-1.0	(-2.0, 0.0)
65 Years or More	5.9	5.2	5.0	(4.6, 5.5)	-0.2	(-0.8, 0.4)
Race/Ethnicity						
Black	14.9	14.1	14.8	(13.3, 16.4)	0.7	(-1.2, 2.6)
Hispanic	10.1	8.9	7.8	(7.1, 8.7)	-1.0	(-2.3, 0.2)
Asian	5.8	7.8	5.7	(4.7, 6.8)	-2.2*	(-4.0, -0.4)
American Indian or Alaska Native	15.1	20.9	9.5	(6.7, 13.3)	-11.4*	(-16.7, -6.0)
Native Hawaiian or Other Pacific Islander	16.1	6.2	NA	NA	NA	NA
White	9.4	8.9	7.6	(7.3, 8.0)	-1.3*	(-1.8, -0.8)
Two or More Races	19.8	14.6	10.0	(7.5, 13.3)	-4.6	(-9.3, 0.1)
Disability Status						
Disabled, Aged 25 to 64	15.9	16.6	14.8	(13.5, 16.2)	-1.8	(-3.6, 0.1)
Not Disabled, Aged 25 to 64	10.8	10.0	8.9	(8.5, 9.4)	-1.0*	(-1.6, -0.4)
Not Applicable (Not Aged 25 to 64)	7.2	7.1	6.1	(5.6, 6.5)	-1.0*	(-1.7, -0.4)

**C.1 Prepaid Card Use by Bank Account Ownership and Household Characteristics,
2015–2019** (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	9.2	8.9	7.7	(7.4, 8.1)	-1.2*	(-1.7, -0.7)
Income Varied Somewhat From Month to Month	13.6	12.6	10.9	(10.1, 11.7)	-1.8*	(-3.0, -0.5)
Income Varied a Lot From Month to Month	15.5	12.8	13.1	(11.1, 15.3)	0.2	(-2.3, 2.7)
Employment Status						
Employed	10.4	10.1	9.0	(8.6, 9.4)	-1.1*	(-1.7, -0.5)
Unemployed	19.2	17.8	16.4	(13.8, 19.5)	-1.4	(-5.3, 2.6)
Not in Labor Force	9.2	8.3	7.2	(6.8, 7.7)	-1.1*	(-1.8, -0.4)
Homeownership						
Homeowner	8.3	7.7	6.6	(6.2, 7.0)	-1.1*	(-1.6, -0.6)
Non-Homeowner	13.6	13.2	12.0	(11.4, 12.7)	-1.2*	(-2.1, -0.2)
Household Type						
Married Couple	9.2	8.5	7.4	(7.0, 7.8)	-1.1*	(-1.7, -0.5)
Unmarried Female-Headed Family	16.1	16.8	14.4	(13.4, 15.6)	-2.4*	(-4.0, -0.8)
Unmarried Male-Headed Family	13.7	12.4	9.6	(8.3, 11.1)	-2.8*	(-4.9, -0.7)
Female Individual	8.0	7.8	7.4	(6.8, 8.0)	-0.4	(-1.3, 0.4)
Male Individual	9.8	9.3	8.6	(7.8, 9.4)	-0.7	(-1.9, 0.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	10.6	10.1	8.7	(8.4, 9.1)	-1.4*	(-1.9, -0.9)
Foreign-Born Citizen	6.6	6.8	7.0	(6.0, 8.1)	0.2	(-1.4, 1.8)
Foreign-Born Noncitizen	9.6	7.2	7.5	(6.4, 8.9)	0.3	(-1.3, 1.9)
Metropolitan Status						
Metropolitan Area - Principal City	10.6	10.0	9.2	(8.5, 9.8)	-0.8	(-1.7, 0.1)
Metropolitan Area - Balance	9.6	8.8	8.0	(7.5, 8.4)	-0.8*	(-1.5, -0.2)
Not in Metropolitan Area	11.5	10.7	9.1	(8.1, 10.3)	-1.6*	(-2.9, -0.3)
Not Identified	10.1	10.6	8.3	(7.5, 9.2)	-2.3*	(-3.5, -1.1)
Geographic Region						
Northeast	8.9	8.4	8.2	(7.4, 9.1)	-0.1	(-1.3, 1.0)
Midwest	10.6	10.5	8.9	(8.2, 9.6)	-1.6*	(-2.6, -0.6)
South	11.2	10.0	9.3	(8.6, 9.9)	-0.8	(-1.6, 0.0)
West	9.2	9.3	7.1	(6.5, 7.7)	-2.1*	(-3.0, -1.3)

The estimates of prepaid card use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.2 Prepaid Card Use by State, 2015–2019
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	10.2	9.7	8.5	(8.2, 8.9)	-1.2*	(-1.6, -0.7)
State						
AL	12.3	14.5	13.6	(7.8, 22.6)	-0.9	(-8.2, 6.3)
AK	8.1	8.7	9.0	(6.5, 12.1)	0.3	(-3.2, 3.8)
AZ	7.7	9.8	7.1	(5.5, 9.1)	-2.8	(-5.5, 0.0)
AR	18.5	11.3	9.3	(6.9, 12.6)	-2.0	(-5.3, 1.3)
CA	9.5	9.3	6.6	(5.8, 7.6)	-2.7*	(-4.2, -1.3)
CO	9.5	9.0	6.8	(4.8, 9.6)	-2.2	(-5.5, 1.2)
CT	7.5	6.7	9.8	(7.2, 13.3)	3.1	(-0.6, 6.8)
DE	8.3	8.4	12.1	(8.7, 16.7)	3.7	(-0.8, 8.2)
DC	10.4	11.5	10.4	(8.5, 12.6)	-1.1	(-4.0, 1.7)
FL	10.2	8.3	8.1	(6.9, 9.6)	-0.2	(-2.0, 1.6)
GA	11.6	10.5	8.3	(6.8, 10.1)	-2.2	(-4.8, 0.4)
HI	6.5	4.9	4.6	(3.0, 6.9)	-0.3	(-3.1, 2.5)
ID	9.5	11.3	9.2	(6.9, 12.1)	-2.1	(-6.3, 2.1)
IL	7.7	8.9	7.0	(5.6, 8.6)	-1.9	(-4.2, 0.5)
IN	8.3	11.5	9.2	(7.2, 11.6)	-2.3	(-5.6, 1.0)
IA	10.6	8.7	8.3	(6.2, 11.0)	-0.5	(-3.7, 2.8)
KS	12.2	12.7	11.5	(8.6, 15.3)	-1.2	(-7.0, 4.7)
KY	12.8	9.3	10.4	(7.8, 13.7)	1.0	(-2.8, 4.8)
LA	11.7	11.3	12.3	(10.0, 15.1)	1.0	(-2.5, 4.4)
ME	10.6	9.5	9.6	(7.7, 11.9)	0.1	(-3.0, 3.2)
MD	11.5	11.0	9.2	(6.9, 12.2)	-1.8	(-5.8, 2.1)
MA	8.8	9.3	5.6	(4.3, 7.2)	-3.8*	(-6.3, -1.2)
MI	12.3	10.2	8.7	(7.1, 10.5)	-1.5	(-4.0, 1.0)
MN	13.1	9.4	8.1	(5.4, 11.8)	-1.3	(-5.0, 2.4)
MS	11.7	15.8	12.8	(10.6, 15.4)	-3.0	(-7.4, 1.3)
MO	13.1	12.3	11.8	(9.4, 14.7)	-0.6	(-3.6, 2.5)
MT	8.5	9.0	10.4	(8.5, 12.6)	1.4	(-1.2, 3.9)
NE	14.6	11.7	9.1	(7.0, 11.7)	-2.7	(-7.3, 2.0)
NV	11.6	6.9	12.1	(9.4, 15.4)	5.2*	(1.2, 9.2)
NH	8.0	8.1	6.4	(4.8, 8.6)	-1.7	(-4.8, 1.4)
NJ	8.5	9.8	9.0	(7.3, 11.1)	-0.7	(-3.5, 2.0)
NM	8.7	7.1	7.7	(5.9, 9.9)	0.6	(-1.8, 3.0)
NY	8.4	6.8	8.2	(6.8, 10.0)	1.4	(-0.8, 3.6)
NC	10.5	8.5	9.8	(8.0, 11.9)	1.3	(-1.4, 3.9)
ND	11.3	10.6	9.0	(7.5, 10.8)	-1.6	(-4.5, 1.3)

C.2 Prepaid Card Use by State, 2015–2019 *(continued)*
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
OH	10.4	12.4	10.3	(8.4, 12.5)	-2.1	(-4.5, 0.2)
OK	13.8	11.9	13.0	(10.6, 15.8)	1.1	(-2.4, 4.7)
OR	10.8	11.5	7.9	(6.0, 10.4)	-3.6*	(-6.6, -0.6)
PA	10.2	9.8	8.9	(7.4, 10.7)	-0.9	(-3.1, 1.3)
RI	10.6	8.0	6.0	(3.7, 9.6)	-2.0	(-5.4, 1.4)
SC	9.4	8.2	6.9	(4.9, 9.8)	-1.2	(-4.8, 2.3)
SD	10.9	10.2	9.8	(7.1, 13.5)	-0.3	(-6.6, 6.0)
TN	13.1	10.9	9.3	(6.6, 13.0)	-1.6	(-5.1, 2.0)
TX	10.6	9.8	8.6	(7.6, 9.6)	-1.3	(-2.9, 0.3)
UT	10.6	14.1	9.6	(7.5, 12.1)	-4.6*	(-8.7, -0.4)
VT	8.0	7.1	8.0	(6.0, 10.5)	0.9	(-2.4, 4.2)
VA	9.6	9.6	7.8	(5.9, 10.2)	-1.8	(-4.6, 0.9)
WA	7.4	7.7	5.4	(3.9, 7.3)	-2.3*	(-4.4, -0.3)
WV	10.7	11.1	10.6	(8.9, 12.6)	-0.5	(-3.2, 2.1)
WI	9.5	8.5	7.3	(5.7, 9.4)	-1.2	(-4.1, 1.8)
WY	10.4	7.9	6.4	(4.8, 8.6)	-1.4	(-4.7, 1.8)

The estimates of prepaid card use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level.

C.3 Prepaid Card Use by MSA, 2015–2019 For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	10.2	9.7	8.5	(8.2, 8.9)	-1.2*	(-1.6, -0.7)
MSA						
Albuquerque, NM	8.2	4.0	3.2	(1.9, 5.3)	-0.8	(-3.3, 1.7)
Atlanta-Sandy Springs-Roswell, GA~	8.8	9.7	8.3	(6.4, 10.8)	-1.4	(-4.7, 1.9)
Austin-Round Rock, TX	10.8	7.4	8.2	(4.9, 13.5)	0.8	(-4.6, 6.3)
Baltimore-Columbia-Towson, MD	10.8	12.1	8.1	(5.1, 12.7)	-4.0	(-10.2, 2.2)
Baton Rouge, LA	8.8	6.9	9.9	(6.1, 15.7)	3.0	(-3.9, 9.8)
Birmingham-Hoover, AL	9.5	7.5	12.5	(8.4, 18.3)	5.0	(-0.8, 10.8)
Boise City, ID	6.3	8.9	10.2	(7.1, 14.5)	1.3	(-4.2, 6.9)
Boston-Cambridge-Newton, MA-NH~	9.6	10.7	6.1	(4.4, 8.4)	-4.6*	(-8.0, -1.2)
Burlington-South Burlington, VT~	9.6	5.7	12.9	(9.0, 18.2)	7.2*	(0.3, 14.0)
Charleston, WV~	NA	NA	9.5	(5.5, 15.9)	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	8.6	6.7	6.8	(4.2, 10.7)	0.1	(-4.0, 4.3)
Chicago-Naperville-Elgin, IL-IN-WI	7.7	7.8	7.9	(6.2, 9.9)	0.1	(-2.5, 2.6)
Cincinnati, OH-KY-IN~	9.2	8.9	13.2	(8.5, 19.9)	4.3	(-2.7, 11.3)
Cleveland-Elyria, OH	13.9	8.4	10.8	(7.3, 15.9)	2.4	(-2.4, 7.3)
Columbus, OH~	12.2	9.8	9.9	(6.4, 15.0)	0.1	(-6.1, 6.2)
Dallas-Fort Worth-Arlington, TX~	12.5	10.2	8.1	(6.2, 10.6)	-2.1	(-5.5, 1.3)
Denver-Aurora-Lakewood, CO	9.4	6.8	7.8	(4.6, 12.9)	1.0	(-3.8, 5.8)
Detroit-Warren-Dearborn, MI	9.6	9.3	8.8	(6.2, 12.2)	-0.6	(-4.6, 3.5)
Fargo, ND-MN	17.6	17.0	10.8	(7.5, 15.4)	-6.2	(-13.0, 0.6)
Hartford-West Hartford-East Hartford, CT~	12.4	5.3	12.9	(8.3, 19.6)	7.6*	(1.3, 14.0)
Houston-The Woodlands-Sugar Land, TX~	9.5	9.6	7.4	(5.3, 10.2)	-2.2	(-5.8, 1.3)
Indianapolis-Carmel-Anderson, IN~	10.0	10.9	7.5	(4.4, 12.5)	-3.5	(-9.0, 2.0)
Jackson, MS~	13.8	8.9	14.5	(9.0, 22.6)	5.6	(-2.2, 13.4)
Kansas City, MO-KS~	14.1	15.2	17.2	(13.3, 22.0)	2.0	(-4.2, 8.2)
Las Vegas-Henderson-Paradise, NV	12.8	6.0	12.9	(9.7, 17.0)	6.9*	(2.3, 11.5)
Little Rock-North Little Rock-Conway, AR	22.0	12.6	7.8	(4.8, 12.6)	-4.8	(-10.1, 0.5)
Los Angeles-Long Beach-Anaheim, CA	8.1	7.3	6.1	(4.9, 7.6)	-1.1	(-3.4, 1.2)
Louisville/Jefferson County, KY-IN~	9.1	7.1	9.1	(5.6, 14.7)	2.1	(-3.7, 7.9)
Manchester-Nashua, NH~	7.4	5.1	5.5	(2.9, 10.2)	0.3	(-4.6, 5.3)
Memphis, TN-MS-AR~	16.2	14.2	16.4	(10.7, 24.4)	2.2	(-6.1, 10.5)
Miami-Fort Lauderdale-West Palm Beach, FL	10.6	7.6	5.8	(4.0, 8.4)	-1.8	(-4.8, 1.3)
Milwaukee-Waukesha-West Allis, WI	12.7	10.8	5.5	(3.0, 9.9)	-5.3	(-11.7, 1.1)
Minneapolis-St. Paul-Bloomington, MN-WI~	12.9	11.8	8.4	(5.9, 11.8)	-3.5	(-8.0, 1.1)

C.3 Prepaid Card Use by MSA, 2015–2019 (continued)
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Nashville-Davidson-Murfreesboro-Franklin, TN~	14.3	14.0	4.4	(2.0, 9.3)	-9.6*	(-15.1, -4.1)
New Orleans-Metairie, LA~	10.0	8.5	15.6	(10.8, 22.0)	7.0*	(0.4, 13.6)
New York-Newark-Jersey City, NY-NJ-PA~	8.0	6.8	7.8	(6.5, 9.3)	1.0	(-0.8, 2.8)
Oklahoma City, OK	18.0	8.5	15.3	(11.4, 20.1)	6.8*	(0.9, 12.7)
Omaha-Council Bluffs, NE-IA	18.7	10.5	8.1	(5.2, 12.4)	-2.4	(-7.3, 2.4)
Orlando-Kissimmee-Sanford, FL	8.9	7.5	14.5	(9.6, 21.2)	6.9*	(0.1, 13.8)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	6.8	11.3	9.2	(6.9, 12.2)	-2.0	(-5.7, 1.6)
Phoenix-Mesa-Scottsdale, AZ	6.9	10.0	6.0	(4.1, 8.7)	-3.9*	(-7.8, -0.1)
Pittsburgh, PA	18.6	12.0	9.2	(6.3, 13.1)	-2.9	(-8.0, 2.3)
Portland-South Portland, ME~	7.3	8.7	9.7	(6.1, 15.0)	1.0	(-4.7, 6.6)
Portland-Vancouver-Hillsboro, OR-WA	12.3	12.0	7.2	(4.6, 11.1)	-4.7*	(-9.1, -0.3)
Providence-Warwick, RI-MA~	13.0	6.7	5.6	(3.5, 8.6)	-1.2	(-4.3, 2.0)
Riverside-San Bernardino-Ontario, CA	11.7	12.2	3.8	(2.4, 6.0)	-8.4*	(-12.4, -4.5)
Sacramento-Roseville-Arden-Arcade, CA	10.6	10.9	5.0	(2.8, 8.8)	-6.0*	(-10.9, -1.0)
St. Louis, MO-IL~	10.8	11.1	6.2	(4.0, 9.5)	-4.9*	(-8.9, -0.9)
Salt Lake City, UT~	8.9	10.5	8.3	(5.4, 12.6)	-2.2	(-7.6, 3.2)
San Antonio-New Braunfels, TX	15.3	7.4	11.8	(8.4, 16.5)	4.4	(-0.4, 9.3)
San Diego-Carlsbad, CA	8.1	8.8	10.9	(7.4, 15.7)	2.0	(-2.8, 6.9)
San Francisco-Oakland-Hayward, CA	7.8	8.0	6.1	(4.2, 8.9)	-1.9	(-5.3, 1.5)
San Jose-Sunnyvale-Santa Clara, CA	NA	11.7	7.4	(4.2, 12.7)	-4.4	(-12.8, 4.0)
Seattle-Tacoma-Bellevue, WA	6.8	7.6	4.5	(3.1, 6.4)	-3.1*	(-6.1, -0.1)
Sioux Falls, SD	8.3	10.4	8.9	(5.1, 15.1)	-1.6	(-8.1, 5.0)
Tampa-St. Petersburg-Clearwater, FL	8.7	5.7	8.7	(6.0, 12.5)	3.0	(-1.2, 7.2)
Tucson, AZ	NA	NA	11.2	(7.6, 16.2)	NA	NA
Tulsa, OK	12.0	14.3	12.6	(7.8, 19.7)	-1.7	(-9.1, 5.7)
Urban Honolulu, HI	7.2	5.9	4.9	(3.2, 7.7)	-1.0	(-4.4, 2.5)
Virginia Beach-Norfolk-Newport News, VA-NC~	10.0	13.3	14.7	(9.1, 22.8)	1.3	(-7.0, 9.7)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	9.5	7.8	8.0	(6.0, 10.4)	0.2	(-2.7, 3.1)
Wichita, KS~	17.0	8.0	12.2	(7.4, 19.4)	4.2	(-3.4, 11.8)
Worcester, MA-CT~	NA	8.1	5.5	(2.9, 10.3)	-2.6	(-8.6, 3.3)

The estimates of prepaid card use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.1 Specific Nonbank Financial Transaction Service Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
All	131,248	100.0	11.9	5.5	5.5	4.9	31.1	17.2
Bank Account Ownership								
Unbanked	7,056	100.0	42.3	31.9	9.4	14.4	8.8	56.1
Banked	124,192	100.0	10.2	4.0	5.3	4.4	32.3	15.0
Family Income								
Less Than \$15,000	14,048	100.0	23.0	11.0	4.8	6.6	14.6	30.4
\$15,000 to \$30,000	18,848	100.0	18.2	9.0	6.3	6.6	17.1	24.6
\$30,000 to \$50,000	24,694	100.0	15.2	7.4	7.0	6.6	24.5	21.5
\$50,000 to \$75,000	23,857	100.0	9.6	4.3	6.2	5.1	31.3	15.3
At Least \$75,000	49,801	100.0	6.0	2.4	4.4	2.8	44.2	9.6
Education								
No High School Diploma	11,392	100.0	23.3	14.6	14.7	9.8	10.2	33.6
High School Diploma	32,659	100.0	14.6	7.1	5.5	5.6	18.4	20.6
Some College	37,165	100.0	12.9	5.8	4.1	5.2	30.1	18.5
College Degree	50,032	100.0	6.8	2.3	4.5	3.1	44.8	10.4
Age Group								
15 to 24 Years	6,307	100.0	20.2	9.8	7.1	10.5	43.9	27.6
25 to 34 Years	21,412	100.0	16.4	7.0	7.2	7.5	49.7	22.5
35 to 44 Years	22,349	100.0	13.1	7.0	8.5	5.7	41.6	19.4
45 to 54 Years	22,334	100.0	12.5	5.3	6.6	5.1	34.6	18.0
55 to 64 Years	24,450	100.0	11.0	4.7	4.4	4.2	24.5	15.9
65 Years or More	34,397	100.0	7.1	3.7	2.5	2.1	12.7	11.1
Race/Ethnicity								
Black	16,728	100.0	27.2	9.6	6.1	9.3	27.7	34.1
Hispanic	18,352	100.0	20.8	10.6	20.2	10.6	24.3	29.7
Asian	7,007	100.0	6.9	2.4	13.3	4.8	38.0	11.5
American Indian or Alaska Native	955	100.0	21.0	11.4	0.3	10.5	22.3	32.1
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA
White	86,152	100.0	7.3	3.9	1.7	2.8	32.5	11.5
Two or More Races	1,769	100.0	14.2	3.7	3.1	4.3	40.1	18.8

D.1 Specific Nonbank Financial Transaction Service Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
Disability Status								
Disabled, Aged 25 to 64	10,668	100.0	21.1	9.3	3.3	6.5	20.6	28.6
Not Disabled, Aged 25 to 64	79,877	100.0	12.1	5.5	7.0	5.5	39.4	17.5
Not Applicable (Not Aged 25 to 64)	40,704	100.0	9.1	4.6	3.2	3.4	17.6	13.7
Monthly Income Volatility								
Income Was About the Same Each Month	101,916	100.0	10.7	4.7	4.8	4.2	29.3	15.5
Income Varied Somewhat From Month to Month	23,980	100.0	15.5	8.0	7.7	6.9	37.5	22.5
Income Varied a Lot From Month to Month	5,353	100.0	19.9	10.0	9.8	8.4	36.4	26.7
Employment Status								
Employed	81,542	100.0	11.9	5.2	6.8	5.5	39.8	17.3
Unemployed	2,887	100.0	18.5	9.6	8.3	6.5	30.1	26.5
Not in Labor Force	46,820	100.0	11.5	5.8	3.2	3.7	16.0	16.5
Homeownership								
Homeowner	84,688	100.0	6.8	3.4	3.9	3.1	30.2	11.0
Non-Homeowner	46,561	100.0	21.2	9.5	8.4	8.2	32.6	28.5
Household Type								
Married Couple	60,971	100.0	8.4	4.0	6.3	4.1	34.5	13.2
Unmarried Female-Headed Family	15,233	100.0	21.3	10.0	7.7	7.9	28.3	28.7
Unmarried Male-Headed Family	6,602	100.0	16.8	9.2	8.3	8.8	29.2	25.6
Female Individual	24,990	100.0	11.9	5.2	2.8	3.8	25.5	16.5
Male Individual	23,178	100.0	13.7	6.0	4.3	5.2	30.4	18.8
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	111,679	100.0	11.3	5.1	2.0	4.0	32.1	16.0
Foreign-Born Citizen	11,242	100.0	11.7	4.8	20.6	7.9	24.8	18.6
Foreign-Born Noncitizen	8,327	100.0	21.3	12.2	32.6	12.9	26.3	31.4

D.1 Specific Nonbank Financial Transaction Service Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
Metropolitan Status								
Metropolitan Area - Principal City	38,371	100.0	14.6	6.2	7.9	6.2	35.5	20.2
Metropolitan Area - Balance	57,182	100.0	10.4	4.8	5.7	4.4	32.4	15.1
Not in Metropolitan Area	17,112	100.0	12.2	6.8	2.3	3.8	20.1	18.1
Not Identified	18,583	100.0	10.8	5.5	3.1	4.9	27.8	16.8
Geographic Region								
Northeast	22,622	100.0	11.5	4.1	6.6	5.3	30.8	16.2
Midwest	28,297	100.0	9.0	4.8	3.6	3.9	31.2	14.2
South	50,328	100.0	14.9	6.4	5.3	5.3	28.4	20.3
West	30,000	100.0	10.0	5.8	7.0	4.8	35.7	15.9
NA indicates that the sample size is too small to produce a precise estimate.								

D.2 Specific Nonbank Financial Transaction Service Use by State, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
All	131,248	100.0	11.9	5.5	5.5	4.9	31.1	17.2
State								
AL	2,062	100.0	16.6	7.1	1.7	4.0	25.0	20.5
AK	277	100.0	8.1	5.1	4.4	3.6	34.3	13.6
AZ	2,900	100.0	10.8	3.8	5.3	3.0	34.0	15.1
AR	1,201	100.0	15.2	7.5	2.4	7.4	24.7	23.9
CA	14,325	100.0	9.8	5.2	9.3	5.0	36.5	14.7
CO	2,449	100.0	7.1	9.9	5.4	2.1	36.0	15.8
CT	1,524	100.0	10.8	4.5	5.9	5.8	32.7	17.4
DE	440	100.0	8.0	3.0	2.5	4.4	28.9	12.8
DC	363	100.0	16.6	4.1	4.8	2.6	53.5	19.1
FL	9,139	100.0	15.5	5.6	9.1	7.3	26.6	20.8
GA	4,144	100.0	18.2	8.9	6.6	5.1	30.4	23.4
HI	502	100.0	6.8	4.7	5.3	5.3	30.5	14.8
ID	702	100.0	11.7	7.9	4.9	4.3	30.9	18.9
IL	5,364	100.0	8.6	5.6	5.7	6.4	31.2	16.1
IN	2,765	100.0	12.1	5.4	3.7	4.5	31.6	18.4
IA	1,320	100.0	6.1	2.9	2.0	3.3	26.3	9.2
KS	1,141	100.0	11.5	7.2	4.5	6.6	35.3	19.0
KY	1,838	100.0	10.5	5.1	3.1	1.9	20.0	14.4
LA	1,945	100.0	19.5	6.8	3.0	5.3	24.2	25.5
ME	604	100.0	5.2	4.0	1.5	0.6	24.7	8.8
MD	2,379	100.0	10.8	4.7	6.5	6.2	40.2	16.0
MA	2,809	100.0	8.0	2.8	7.3	5.2	35.2	12.4
MI	4,220	100.0	12.4	5.2	2.6	3.8	31.4	16.6
MN	2,407	100.0	4.1	3.3	2.4	1.8	32.8	7.7
MS	1,199	100.0	20.6	7.5	2.2	7.5	20.5	27.1
MO	2,516	100.0	11.0	6.3	3.1	3.1	32.5	16.9
MT	460	100.0	10.3	6.6	1.5	4.5	29.1	16.8
NE	742	100.0	8.7	5.8	6.1	6.3	34.7	15.9
NV	1,350	100.0	15.7	10.8	7.7	10.9	30.7	25.7
NH	545	100.0	5.2	2.4	3.8	4.3	33.3	10.2
NJ	3,317	100.0	9.7	3.0	11.2	6.5	26.2	15.9
NM	829	100.0	17.0	6.8	5.0	7.5	19.2	22.8
NY	7,879	100.0	13.3	4.9	7.3	6.1	30.2	18.4

D.2 Specific Nonbank Financial Transaction Service Use by State, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
NC	4,369	100.0	11.9	5.1	2.6	5.1	29.7	17.1
ND	308	100.0	9.8	5.8	1.7	2.5	28.1	15.7
OH	4,653	100.0	8.7	3.5	3.2	2.4	32.2	11.9
OK	1,612	100.0	17.6	5.8	3.2	4.7	27.1	22.5
OR	1,825	100.0	10.7	5.5	3.3	4.2	36.3	15.6
PA	5,245	100.0	13.8	4.3	3.7	4.0	32.2	16.6
RI	441	100.0	7.3	3.1	5.1	5.1	27.5	12.1
SC	2,081	100.0	11.0	9.3	3.9	6.0	24.2	19.4
SD	354	100.0	8.4	7.1	2.3	5.3	27.0	16.1
TN	2,781	100.0	13.2	6.7	1.6	2.9	27.6	17.0
TX	10,395	100.0	16.6	6.7	7.1	5.6	29.4	22.1
UT	1,098	100.0	6.3	4.4	4.9	10.1	56.1	18.1
VT	259	100.0	6.5	5.2	1.6	4.0	31.3	14.1
VA	3,619	100.0	12.2	6.1	3.9	3.4	34.2	16.5
WA	3,043	100.0	8.9	5.5	4.2	2.7	36.0	14.4
WV	761	100.0	11.3	7.3	1.6	3.0	19.3	17.2
WI	2,508	100.0	4.6	3.5	3.0	2.5	26.4	8.7
WY	241	100.0	10.2	7.8	1.4	7.5	22.9	18.7

D.3 Specific Nonbank Financial Transaction Service Use by MSA, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
All	131,248	100.0	11.9	5.5	5.5	4.9	31.1	17.2
MSA								
Albuquerque, NM	398	100.0	12.1	5.0	7.6	5.5	21.3	16.3
Atlanta-Sandy Springs-Roswell, GA~	2,420	100.0	16.7	6.8	8.8	5.3	37.6	20.9
Austin-Round Rock, TX	719	100.0	10.4	3.2	4.4	4.6	42.9	14.0
Baltimore-Columbia-Towson, MD	1,024	100.0	14.1	6.8	4.6	6.9	49.0	19.2
Baton Rouge, LA	359	100.0	13.9	4.1	3.8	4.2	29.7	17.7
Birmingham-Hoover, AL	453	100.0	11.2	3.4	1.2	1.5	21.2	12.7
Boise City, ID	278	100.0	11.3	7.1	5.9	1.7	39.3	17.8
Boston-Cambridge-Newton, MA-NH~	1,987	100.0	8.0	3.1	7.7	5.8	41.9	12.8
Burlington-South Burlington, VT~	83	100.0	5.5	2.3	-	6.6	38.4	14.3
Charleston, WV~	113	100.0	11.0	4.8	0.8	0.8	15.5	14.9
Charlotte-Concord-Gastonia, NC-SC~	1,065	100.0	9.3	4.2	5.3	6.6	41.5	14.7
Chicago-Naperville-Elgin, IL-IN-WI	3,978	100.0	9.3	5.4	6.8	5.5	32.3	16.1
Cincinnati, OH-KY-IN~	727	100.0	10.2	3.1	7.3	3.6	34.8	13.3
Cleveland-Elyria, OH	839	100.0	10.4	6.7	1.8	3.8	40.4	15.8
Columbus, OH~	943	100.0	8.8	2.2	6.8	2.2	38.3	11.0
Dallas-Fort Worth-Arlington, TX~	2,929	100.0	16.1	5.9	6.8	4.2	33.0	21.1
Denver-Aurora-Lakewood, CO	1,342	100.0	7.5	3.6	6.2	1.2	46.1	10.0
Detroit-Warren-Dearborn, MI	1,822	100.0	13.3	6.7	4.1	3.7	32.2	18.8
Fargo, ND-MN	80	100.0	9.2	6.9	2.7	3.7	38.2	16.1
Hartford-West Hartford-East Hartford, CT~	593	100.0	11.2	5.9	4.9	3.3	22.3	17.2
Houston-The Woodlands-Sugar Land, TX~	2,474	100.0	19.2	7.9	10.0	7.5	30.4	24.9
Indianapolis-Carmel-Anderson, IN~	961	100.0	11.1	6.1	2.4	2.4	35.2	14.3
Jackson, MS~	241	100.0	19.5	8.6	5.1	5.7	25.4	25.4
Kansas City, MO-KS~	785	100.0	10.5	5.5	3.2	2.5	41.1	15.1
Las Vegas-Henderson-Paradise, NV	1,031	100.0	17.8	9.2	8.0	11.7	30.0	27.1

D.3 Specific Nonbank Financial Transaction Service Use by MSA, 2019 (continued)
For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
Little Rock-North Little Rock-Conway, AR	347	100.0	16.1	8.2	5.7	7.7	30.2	24.8
Los Angeles-Long Beach-Anaheim, CA	4,661	100.0	10.2	4.3	11.8	6.0	37.0	15.3
Louisville/Jefferson County, KY-IN~	587	100.0	9.8	2.3	6.0	3.2	28.1	13.3
Manchester-Nashua, NH~	158	100.0	8.2	0.5	9.7	5.5	30.7	12.6
Memphis, TN-MS-AR~	608	100.0	24.3	15.8	1.5	6.8	19.2	32.2
Miami-Fort Lauderdale-West Palm Beach, FL	2,827	100.0	16.3	5.7	19.5	7.9	24.9	22.1
Milwaukee-Waukesha-West Allis, WI	665	100.0	2.4	3.2	5.2	4.1	35.9	7.1
Minneapolis-St. Paul-Bloomington, MN-WI~	1,517	100.0	4.4	3.0	3.3	2.0	37.6	8.3
Nashville-Davidson-Murfreesboro-Franklin, TN~	756	100.0	9.2	1.8	1.0	1.7	38.0	9.7
New Orleans-Metairie, LA~	551	100.0	19.2	6.4	2.8	6.6	33.4	24.8
New York-Newark-Jersey City, NY-NJ-PA~	7,751	100.0	12.6	4.6	10.4	6.7	28.0	17.9
Oklahoma City, OK	592	100.0	17.0	7.8	4.9	4.6	39.6	20.3
Omaha-Council Bluffs, NE-IA	417	100.0	12.4	6.8	5.3	6.9	41.6	19.2
Orlando-Kissimmee-Sanford, FL	1,042	100.0	18.7	5.1	7.0	6.5	35.3	21.3
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,381	100.0	13.3	3.8	6.5	4.0	41.5	16.9
Phoenix-Mesa-Scottsdale, AZ	2,031	100.0	8.9	3.5	5.8	2.1	38.2	12.3
Pittsburgh, PA	1,132	100.0	16.7	7.4	1.7	8.7	34.5	22.4
Portland-South Portland, ME~	251	100.0	3.8	4.3	1.2	-	30.3	8.1
Portland-Vancouver-Hillsboro, OR-WA	1,058	100.0	9.6	3.0	4.3	5.1	40.8	14.5
Providence-Warwick, RI-MA~	610	100.0	8.0	4.3	4.6	4.4	28.2	13.3
Riverside-San Bernardino-Ontario, CA	1,686	100.0	8.5	6.7	8.6	8.2	19.5	16.5
Sacramento-Roseville-Arden-Arcade, CA	908	100.0	8.4	3.6	5.1	1.3	39.0	10.3

D.3 Specific Nonbank Financial Transaction Service Use by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Money Order (Percent)	Check Cashing (Percent)	Inter-national Remittance (Percent)	Bill Payment Service (Percent)	P2P Payment Service (Percent)	Memo: Money Order, Check Cashing, or Bill Payment Service (Percent)
St. Louis, MO-IL~	1,356	100.0	9.7	5.6	3.6	6.2	38.6	17.8
Salt Lake City, UT~	423	100.0	4.4	6.3	6.5	9.0	58.8	18.1
San Antonio-New Braunfels, TX	1,024	100.0	16.2	5.4	8.4	8.0	29.7	22.7
San Diego-Carlsbad, CA	1,243	100.0	9.5	5.2	5.3	2.7	42.6	12.2
San Francisco-Oakland-Hayward, CA	1,712	100.0	6.0	3.5	8.5	2.9	50.3	9.0
San Jose-Sunnyvale-Santa Clara, CA	761	100.0	4.3	3.5	12.7	1.7	55.3	6.5
Seattle-Tacoma-Bellevue, WA	1,661	100.0	6.8	3.3	5.1	1.4	46.1	10.1
Sioux Falls, SD	115	100.0	2.1	4.1	3.4	3.0	34.1	6.2
Tampa-St. Petersburg-Clearwater, FL	1,416	100.0	14.2	2.9	4.7	2.6	29.0	16.4
Tucson, AZ	444	100.0	16.3	4.1	4.8	3.1	19.4	20.8
Tulsa, OK	442	100.0	18.9	5.5	3.5	3.4	25.2	25.3
Urban Honolulu, HI	375	100.0	6.8	4.7	5.4	4.8	33.7	14.2
Virginia Beach-Norfolk-Newport News, VA-NC~	715	100.0	10.5	6.9	2.8	9.2	26.8	18.4
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,608	100.0	10.8	3.8	7.9	3.6	44.2	15.0
Wichita, KS~	292	100.0	8.4	3.0	4.6	5.9	25.8	13.3
Worcester, MA-CT~	423	100.0	5.8	3.3	5.8	5.4	30.4	11.5

The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

D.4 Nonbank Money Order Use by Bank Account Ownership and Household Characteristics, 2015–2019
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	15.7	14.3	11.9	(11.6, 12.3)	-2.3*	(-2.9, -1.8)
Bank Account Ownership						
Unbanked	47.8	44.0	42.3	(39.9, 44.8)	-1.7	(-5.0, 1.5)
Banked	13.4	12.3	10.2	(9.9, 10.6)	-2.1*	(-2.6, -1.6)
Family Income						
Less Than \$15,000	29.6	24.9	23.0	(21.6, 24.4)	-1.9	(-3.8, 0.0)
\$15,000 to \$30,000	22.1	21.3	18.2	(17.2, 19.3)	-3.1*	(-4.8, -1.4)
\$30,000 to \$50,000	16.9	17.2	15.2	(14.2, 16.2)	-2.0*	(-3.4, -0.6)
\$50,000 to \$75,000	12.9	11.2	9.6	(8.8, 10.4)	-1.6*	(-2.8, -0.5)
At Least \$75,000	7.1	7.4	6.0	(5.6, 6.4)	-1.4*	(-2.0, -0.8)
Education						
No High School Diploma	27.2	26.3	23.3	(21.7, 25.1)	-3.0*	(-5.1, -0.9)
High School Diploma	19.3	16.9	14.6	(13.9, 15.4)	-2.3*	(-3.5, -1.2)
Some College	16.9	15.2	12.9	(12.2, 13.7)	-2.2*	(-3.3, -1.1)
College Degree	8.3	8.5	6.8	(6.4, 7.4)	-1.7*	(-2.4, -1.0)
Age Group						
15 to 24 Years	27.3	23.8	20.2	(18.2, 22.4)	-3.6*	(-6.4, -0.8)
25 to 34 Years	21.1	18.8	16.4	(15.5, 17.5)	-2.4*	(-3.8, -0.9)
35 to 44 Years	17.6	16.9	13.1	(12.3, 14.0)	-3.7*	(-5.0, -2.4)
45 to 54 Years	15.9	14.3	12.5	(11.6, 13.4)	-1.8*	(-3.1, -0.5)
55 to 64 Years	14.4	13.9	11.0	(10.3, 11.7)	-2.9*	(-4.0, -1.8)
65 Years or More	9.0	7.9	7.1	(6.6, 7.6)	-0.8*	(-1.5, -0.1)
Race/Ethnicity						
Black	34.8	31.4	27.2	(25.6, 28.9)	-4.2*	(-6.4, -2.0)
Hispanic	25.5	24.6	20.8	(19.4, 22.2)	-3.8*	(-5.8, -1.8)
Asian	9.0	8.8	6.9	(5.9, 8.2)	-1.9*	(-3.7, 0.0)
American Indian or Alaska Native	26.9	26.6	21.0	(16.6, 26.1)	-5.7	(-12.9, 1.5)
Native Hawaiian or Other Pacific Islander	18.7	17.0	NA	NA	NA	NA
White	10.5	9.1	7.3	(7.0, 7.7)	-1.7*	(-2.3, -1.2)
Two or More Races	24.7	22.4	14.2	(11.0, 18.1)	-8.2*	(-14.0, -2.4)
Disability Status						
Disabled, Aged 25 to 64	28.1	23.6	21.1	(19.6, 22.7)	-2.5*	(-4.7, -0.3)
Not Disabled, Aged 25 to 64	15.5	14.7	12.1	(11.7, 12.6)	-2.6*	(-3.2, -2.0)
Not Applicable (Not Aged 25 to 64)	12.3	10.6	9.1	(8.6, 9.7)	-1.5*	(-2.3, -0.6)

D.4 Nonbank Money Order Use by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	14.3	12.7	10.7	(10.3, 11.1)	-2.1*	(-2.6, -1.5)
Income Varied Somewhat From Month to Month	20.2	19.4	15.5	(14.7, 16.4)	-3.8*	(-5.2, -2.5)
Income Varied a Lot From Month to Month	25.0	24.2	19.9	(17.8, 22.1)	-4.3*	(-7.6, -1.1)
Employment Status						
Employed	15.6	14.6	11.9	(11.5, 12.4)	-2.7*	(-3.3, -2.0)
Unemployed	28.3	25.2	18.5	(15.9, 21.5)	-6.7*	(-10.6, -2.8)
Not in Labor Force	14.9	12.9	11.5	(11.0, 12.1)	-1.4*	(-2.1, -0.6)
Homeownership						
Homeowner	9.7	8.3	6.8	(6.5, 7.2)	-1.5*	(-2.0, -1.0)
Non-Homeowner	26.4	24.8	21.2	(20.4, 22.0)	-3.6*	(-4.8, -2.4)
Household Type						
Married Couple	11.2	10.4	8.4	(8.0, 8.8)	-2.0*	(-2.6, -1.4)
Unmarried Female-Headed Family	29.6	26.7	21.3	(19.9, 22.6)	-5.5*	(-7.4, -3.6)
Unmarried Male-Headed Family	22.4	20.9	16.8	(15.1, 18.7)	-4.1*	(-7.0, -1.2)
Female Individual	15.2	12.6	11.9	(11.1, 12.7)	-0.7	(-1.8, 0.4)
Male Individual	16.8	16.4	13.7	(12.7, 14.7)	-2.8*	(-4.2, -1.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	14.9	13.4	11.3	(10.9, 11.7)	-2.2*	(-2.7, -1.6)
Foreign-Born Citizen	15.2	14.9	11.7	(10.5, 13.0)	-3.2*	(-5.0, -1.4)
Foreign-Born Noncitizen	26.0	24.6	21.3	(19.4, 23.3)	-3.3*	(-6.2, -0.4)
Metropolitan Status						
Metropolitan Area - Principal City	20.3	18.7	14.6	(13.9, 15.4)	-4.1*	(-5.4, -2.9)
Metropolitan Area - Balance	13.2	11.9	10.4	(9.9, 11.0)	-1.5*	(-2.2, -0.7)
Not in Metropolitan Area	16.0	13.8	12.2	(11.1, 13.4)	-1.6*	(-3.0, -0.2)
Not Identified	13.9	12.6	10.8	(9.9, 11.8)	-1.8*	(-3.1, -0.5)
Geographic Region						
Northeast	15.4	13.8	11.5	(10.6, 12.4)	-2.4*	(-3.7, -1.0)
Midwest	13.1	11.4	9.0	(8.4, 9.7)	-2.4*	(-3.4, -1.4)
South	18.4	16.9	14.9	(14.2, 15.7)	-2.0*	(-2.9, -1.1)
West	14.0	12.9	10.0	(9.3, 10.7)	-2.9*	(-4.0, -1.8)

The estimates of nonbank money order use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

**D.5 Nonbank Check Cashing Use by Bank Account Ownership and Household Characteristics,
2015–2019**
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	6.8	6.3	5.5	(5.3, 5.8)	-0.7*	(-1.0, -0.4)
Bank Account Ownership						
Unbanked	33.7	30.0	31.9	(29.7, 34.1)	1.9	(-1.2, 4.9)
Banked	4.9	4.7	4.0	(3.8, 4.3)	-0.6*	(-0.9, -0.3)
Family Income						
Less Than \$15,000	13.2	10.9	11.0	(9.9, 12.2)	0.1	(-1.2, 1.5)
\$15,000 to \$30,000	9.9	10.6	9.0	(8.1, 9.9)	-1.6*	(-2.8, -0.5)
\$30,000 to \$50,000	7.1	7.0	7.4	(6.8, 8.1)	0.5	(-0.4, 1.3)
\$50,000 to \$75,000	5.1	4.8	4.3	(3.7, 4.9)	-0.6	(-1.2, 0.1)
At Least \$75,000	3.1	3.0	2.4	(2.1, 2.7)	-0.7*	(-1.1, -0.2)
Education						
No High School Diploma	12.4	11.5	14.6	(13.3, 16.1)	3.1*	(1.4, 4.8)
High School Diploma	8.5	8.2	7.1	(6.6, 7.7)	-1.1*	(-1.9, -0.4)
Some College	7.3	6.5	5.8	(5.3, 6.3)	-0.7*	(-1.4, -0.1)
College Degree	3.2	3.2	2.3	(2.0, 2.6)	-1.0*	(-1.4, -0.6)
Age Group						
15 to 24 Years	15.2	11.1	9.8	(8.4, 11.4)	-1.3	(-3.4, 0.7)
25 to 34 Years	9.2	8.0	7.0	(6.3, 7.7)	-1.1*	(-2.1, 0.0)
35 to 44 Years	7.8	7.5	7.0	(6.4, 7.7)	-0.5	(-1.3, 0.4)
45 to 54 Years	6.3	6.1	5.3	(4.8, 5.9)	-0.8	(-1.6, 0.1)
55 to 64 Years	5.5	5.4	4.7	(4.1, 5.3)	-0.7	(-1.4, 0.0)
65 Years or More	3.9	4.1	3.7	(3.3, 4.1)	-0.4	(-0.9, 0.2)
Race/Ethnicity						
Black	11.3	11.5	9.6	(8.6, 10.7)	-1.9*	(-3.2, -0.7)
Hispanic	11.3	9.9	10.6	(9.7, 11.5)	0.7	(-0.7, 2.0)
Asian	3.8	2.7	2.4	(1.7, 3.3)	-0.4	(-1.4, 0.7)
American Indian or Alaska Native	16.9	16.9	11.4	(8.0, 16.0)	-5.5	(-11.5, 0.5)
Native Hawaiian or Other Pacific Islander	9.2	3.9	NA	NA	NA	NA
White	5.1	4.6	3.9	(3.7, 4.2)	-0.7*	(-1.0, -0.4)
Two or More Races	9.3	9.7	3.7	(2.2, 6.2)	-6.0*	(-9.2, -2.9)
Disability Status						
Disabled, Aged 25 to 64	10.1	9.3	9.3	(8.2, 10.4)	0.0	(-1.4, 1.3)
Not Disabled, Aged 25 to 64	6.7	6.3	5.5	(5.2, 5.8)	-0.8*	(-1.2, -0.3)
Not Applicable (Not Aged 25 to 64)	6.0	5.3	4.6	(4.2, 5.1)	-0.6*	(-1.2, -0.1)

D.5 Nonbank Check Cashing Use by Bank Account Ownership and Household Characteristics,
2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	5.6	5.4	4.7	(4.4, 5.0)	-0.6*	(-1.0, -0.3)
Income Varied Somewhat From Month to Month	10.4	9.0	8.0	(7.4, 8.7)	-1.0*	(-2.0, 0.0)
Income Varied a Lot From Month to Month	12.5	11.2	10.0	(8.6, 11.7)	-1.2	(-3.5, 1.1)
Employment Status						
Employed	6.8	6.3	5.2	(4.9, 5.6)	-1.0*	(-1.5, -0.6)
Unemployed	14.9	14.4	9.6	(7.7, 11.8)	-4.9*	(-7.7, -2.0)
Not in Labor Force	6.1	5.6	5.8	(5.4, 6.3)	0.2	(-0.4, 0.8)
Homeownership						
Homeowner	4.4	4.1	3.4	(3.1, 3.6)	-0.8*	(-1.1, -0.4)
Non-Homeowner	11.0	10.0	9.5	(9.0, 10.1)	-0.5	(-1.2, 0.2)
Household Type						
Married Couple	5.1	4.7	4.0	(3.7, 4.4)	-0.7*	(-1.1, -0.3)
Unmarried Female-Headed Family	11.8	12.6	10.0	(9.2, 11.0)	-2.5*	(-3.8, -1.2)
Unmarried Male-Headed Family	11.8	11.2	9.2	(7.9, 10.6)	-2.0	(-4.0, 0.1)
Female Individual	5.4	5.2	5.2	(4.7, 5.8)	0.0	(-0.8, 0.7)
Male Individual	7.9	5.9	6.0	(5.4, 6.6)	0.1	(-0.8, 1.0)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	6.5	6.0	5.1	(4.9, 5.4)	-0.9*	(-1.2, -0.6)
Foreign-Born Citizen	4.2	5.3	4.8	(4.1, 5.7)	-0.5	(-1.7, 0.8)
Foreign-Born Noncitizen	13.8	10.1	12.2	(11.0, 13.6)	2.1*	(0.2, 4.0)
Metropolitan Status						
Metropolitan Area - Principal City	8.2	7.0	6.2	(5.7, 6.7)	-0.8*	(-1.5, -0.1)
Metropolitan Area - Balance	5.7	5.3	4.8	(4.4, 5.1)	-0.6*	(-1.1, -0.1)
Not in Metropolitan Area	7.4	7.6	6.8	(6.0, 7.6)	-0.8	(-1.8, 0.2)
Not Identified	6.7	6.2	5.5	(4.8, 6.3)	-0.7	(-1.6, 0.2)
Geographic Region						
Northeast	5.4	5.6	4.1	(3.5, 4.7)	-1.5*	(-2.3, -0.7)
Midwest	6.5	5.6	4.8	(4.4, 5.3)	-0.8*	(-1.5, -0.1)
South	7.8	7.1	6.4	(6.0, 6.9)	-0.7*	(-1.3, 0.0)
West	6.5	6.0	5.8	(5.3, 6.5)	-0.2	(-1.0, 0.6)

The estimates of nonbank check cashing use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.6 Nonbank International Remittance Use by Bank Account Ownership and Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	3.9	3.7	5.5	(5.3, 5.8)	1.9*	(1.5, 2.2)
Bank Account Ownership						
Unbanked	8.8	6.3	9.4	(8.0, 11.1)	3.1*	(1.2, 5.0)
Banked	3.6	3.5	5.3	(5.1, 5.6)	1.8*	(1.5, 2.2)
Family Income						
Less Than \$15,000	3.6	3.8	4.8	(4.0, 5.6)	1.0*	(0.0, 2.0)
\$15,000 to \$30,000	5.1	5.0	6.3	(5.6, 7.1)	1.3*	(0.4, 2.3)
\$30,000 to \$50,000	5.0	5.1	7.0	(6.3, 7.8)	2.0*	(1.1, 2.9)
\$50,000 to \$75,000	3.7	3.5	6.2	(5.6, 6.8)	2.7*	(1.9, 3.4)
At Least \$75,000	2.9	2.3	4.4	(4.0, 4.8)	2.1*	(1.6, 2.6)
Education						
No High School Diploma	10.2	11.3	14.7	(13.4, 16.0)	3.4*	(1.5, 5.3)
High School Diploma	3.5	3.3	5.5	(5.0, 6.1)	2.2*	(1.5, 2.9)
Some College	2.9	2.5	4.1	(3.6, 4.6)	1.6*	(1.0, 2.2)
College Degree	3.2	2.9	4.5	(4.2, 4.9)	1.7*	(1.1, 2.2)
Age Group						
15 to 24 Years	4.0	3.3	7.1	(5.8, 8.7)	3.8*	(2.3, 5.3)
25 to 34 Years	6.0	4.9	7.2	(6.5, 7.9)	2.3*	(1.4, 3.2)
35 to 44 Years	6.7	6.3	8.5	(7.8, 9.3)	2.2*	(1.2, 3.2)
45 to 54 Years	4.1	4.6	6.6	(6.0, 7.2)	1.9*	(1.1, 2.7)
55 to 64 Years	2.7	2.8	4.4	(3.9, 5.0)	1.6*	(1.0, 2.2)
65 Years or More	1.3	1.1	2.5	(2.1, 2.8)	1.3*	(0.9, 1.7)
Race/Ethnicity						
Black	4.4	4.4	6.1	(5.3, 7.0)	1.8*	(0.7, 2.8)
Hispanic	15.6	15.6	20.2	(19.1, 21.4)	4.6*	(2.9, 6.3)
Asian	12.4	8.7	13.3	(11.7, 15.0)	4.6*	(2.3, 6.8)
American Indian or Alaska Native	1.7	1.4	0.3	(0.1, 1.3)	-1.1	(-2.3, 0.1)
Native Hawaiian or Other Pacific Islander	10.1	8.7	NA	NA	NA	NA
White	1.0	0.8	1.7	(1.6, 1.9)	0.9*	(0.7, 1.1)
Two or More Races	1.6	1.1	3.1	(1.6, 5.7)	2.0	(-0.2, 4.1)
Disability Status						
Disabled, Aged 25 to 64	1.9	2.4	3.3	(2.7, 4.0)	0.9*	(0.1, 1.8)
Not Disabled, Aged 25 to 64	5.2	4.9	7.0	(6.7, 7.4)	2.1*	(1.6, 2.6)
Not Applicable (Not Aged 25 to 64)	1.8	1.5	3.2	(2.8, 3.6)	1.7*	(1.3, 2.0)

D.6 Nonbank International Remittance Use by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	3.3	3.1	4.8	(4.5, 5.1)	1.7*	(1.4, 2.1)
Income Varied Somewhat From Month to Month	5.9	5.7	7.7	(7.0, 8.4)	1.9*	(1.0, 2.8)
Income Varied a Lot From Month to Month	6.9	6.2	9.8	(8.2, 11.7)	3.6*	(1.4, 5.8)
Employment Status						
Employed	5.0	4.5	6.8	(6.4, 7.1)	2.3*	(1.8, 2.8)
Unemployed	4.4	4.6	8.3	(6.3, 10.8)	3.7*	(1.1, 6.2)
Not in Labor Force	2.0	2.2	3.2	(2.9, 3.5)	1.0*	(0.6, 1.4)
Homeownership						
Homeowner	2.4	2.4	3.9	(3.7, 4.2)	1.6*	(1.3, 1.9)
Non-Homeowner	6.5	5.9	8.4	(7.9, 9.0)	2.5*	(1.7, 3.3)
Household Type						
Married Couple	4.6	4.1	6.3	(5.9, 6.7)	2.2*	(1.7, 2.6)
Unmarried Female-Headed Family	5.0	4.5	7.7	(6.7, 8.7)	3.1*	(1.9, 4.4)
Unmarried Male-Headed Family	6.9	6.4	8.3	(7.0, 9.9)	1.9*	(0.1, 3.8)
Female Individual	1.5	1.5	2.8	(2.4, 3.3)	1.3*	(0.8, 1.9)
Male Individual	3.1	3.3	4.3	(3.8, 5.0)	1.0*	(0.2, 1.8)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	1.1	1.2	2.0	(1.8, 2.2)	0.9*	(0.6, 1.1)
Foreign-Born Citizen	15.6	14.0	20.6	(19.0, 22.3)	6.6*	(4.4, 8.8)
Foreign-Born Noncitizen	26.7	24.7	32.6	(30.6, 34.7)	7.9*	(4.9, 10.8)
Metropolitan Status						
Metropolitan Area - Principal City	6.5	5.2	7.9	(7.3, 8.5)	2.6*	(1.8, 3.4)
Metropolitan Area - Balance	3.8	3.7	5.7	(5.3, 6.2)	2.0*	(1.5, 2.6)
Not in Metropolitan Area	1.4	1.4	2.3	(1.9, 2.8)	0.9*	(0.5, 1.4)
Not Identified	1.8	2.4	3.1	(2.6, 3.7)	0.7	(0.0, 1.3)
Geographic Region						
Northeast	4.6	4.3	6.6	(6.0, 7.3)	2.3*	(1.5, 3.2)
Midwest	2.1	1.8	3.6	(3.1, 4.1)	1.8*	(1.2, 2.3)
South	3.8	3.6	5.3	(4.9, 5.8)	1.7*	(1.2, 2.2)
West	5.3	5.1	7.0	(6.4, 7.6)	1.9*	(1.1, 2.7)

The estimates of nonbank international remittance use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.7 Frequency of Nonbank Money Order Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
All	131,248	100.0	4.4	2.9	4.6	88.1
Bank Account Ownership						
Unbanked	7,056	100.0	25.4	10.6	6.3	57.7
Banked	124,192	100.0	3.2	2.5	4.5	89.8
Family Income						
Less Than \$15,000	14,048	100.0	12.1	5.4	5.5	77.0
\$15,000 to \$30,000	18,848	100.0	7.6	4.8	5.8	81.8
\$30,000 to \$50,000	24,694	100.0	6.0	3.9	5.2	84.8
\$50,000 to \$75,000	23,857	100.0	2.7	2.5	4.4	90.4
At Least \$75,000	49,801	100.0	1.0	1.2	3.7	94.0
Education						
No High School Diploma	11,392	100.0	12.6	6.2	4.5	76.7
High School Diploma	32,659	100.0	5.9	4.2	4.6	85.4
Some College	37,165	100.0	4.9	2.9	5.1	87.1
College Degree	50,032	100.0	1.3	1.3	4.2	93.2
Age Group						
15 to 24 Years	6,307	100.0	7.4	4.9	7.9	79.8
25 to 34 Years	21,412	100.0	6.4	3.7	6.3	83.6
35 to 44 Years	22,349	100.0	4.7	3.0	5.5	86.9
45 to 54 Years	22,334	100.0	4.4	3.1	5.0	87.5
55 to 64 Years	24,450	100.0	4.2	3.0	3.9	89.0
65 Years or More	34,397	100.0	2.6	1.9	2.6	92.9
Race/Ethnicity						
Black	16,728	100.0	12.2	7.1	7.9	72.8
Hispanic	18,352	100.0	8.1	5.9	6.8	79.2
Asian	7,007	100.0	1.0	1.9	4.0	93.1
American Indian or Alaska Native	955	100.0	11.1	4.6	5.2	79.0
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	86,152	100.0	2.3	1.6	3.5	92.7
Two or More Races	1,769	100.0	5.9	2.1	6.2	85.8
Disability Status						
Disabled, Aged 25 to 64	10,668	100.0	9.7	4.9	6.5	78.9
Not Disabled, Aged 25 to 64	79,877	100.0	4.2	2.9	5.0	87.9
Not Applicable (Not Aged 25 to 64)	40,704	100.0	3.3	2.4	3.4	90.9

D.7 Frequency of Nonbank Money Order Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*
For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
Monthly Income Volatility						
Income Was About the Same Each Month	101,916	100.0	4.1	2.6	4.0	89.3
Income Varied Somewhat From Month to Month	23,980	100.0	5.5	4.1	6.0	84.5
Income Varied a Lot From Month to Month	5,353	100.0	6.3	4.0	9.5	80.1
Employment Status						
Employed	81,542	100.0	4.1	2.7	5.1	88.1
Unemployed	2,887	100.0	6.7	5.0	6.8	81.5
Not in Labor Force	46,820	100.0	4.8	3.1	3.6	88.5
Homeownership						
Homeowner	84,688	100.0	1.7	1.7	3.4	93.2
Non-Homeowner	46,561	100.0	9.3	5.2	6.7	78.8
Household Type						
Married Couple	60,971	100.0	2.4	2.1	3.9	91.6
Unmarried Female-Headed Family	15,233	100.0	9.5	5.0	6.7	78.7
Unmarried Male-Headed Family	6,602	100.0	6.0	4.4	6.4	83.2
Female Individual	24,990	100.0	4.9	2.7	4.3	88.1
Male Individual	23,178	100.0	5.2	3.5	4.9	86.3
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	111,679	100.0	4.2	2.6	4.4	88.7
Foreign-Born Citizen	11,242	100.0	3.4	3.7	4.6	88.3
Foreign-Born Noncitizen	8,327	100.0	8.7	5.9	6.8	78.7
Metropolitan Status						
Metropolitan Area - Principal City	38,371	100.0	5.9	3.7	5.0	85.4
Metropolitan Area - Balance	57,182	100.0	3.3	2.5	4.6	89.6
Not in Metropolitan Area	17,112	100.0	5.1	2.8	4.3	87.8
Not Identified	18,583	100.0	4.2	2.7	3.9	89.2
Geographic Region						
Northeast	22,622	100.0	3.8	2.8	4.9	88.5
Midwest	28,297	100.0	3.5	2.0	3.5	91.0
South	50,328	100.0	5.4	3.9	5.6	85.1
West	30,000	100.0	4.1	2.2	3.6	90.0

NA indicates that the sample size is too small to produce a precise estimate.

D.8 Frequency of Nonbank Check Cashing Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
All	131,248	100.0	1.8	1.9	1.9	94.5
Bank Account Ownership						
Unbanked	7,056	100.0	17.8	8.5	5.5	68.1
Banked	124,192	100.0	0.9	1.5	1.7	96.0
Family Income						
Less Than \$15,000	14,048	100.0	4.5	3.5	3.0	89.0
\$15,000 to \$30,000	18,848	100.0	3.3	2.9	2.8	91.0
\$30,000 to \$50,000	24,694	100.0	2.4	2.7	2.3	92.6
\$50,000 to \$75,000	23,857	100.0	1.0	1.4	1.8	95.7
At Least \$75,000	49,801	100.0	0.5	0.8	1.1	97.6
Education						
No High School Diploma	11,392	100.0	7.2	4.6	2.8	85.4
High School Diploma	32,659	100.0	2.3	2.4	2.5	92.9
Some College	37,165	100.0	1.5	2.1	2.1	94.2
College Degree	50,032	100.0	0.4	0.7	1.2	97.7
Age Group						
15 to 24 Years	6,307	100.0	2.2	4.5	3.1	90.2
25 to 34 Years	21,412	100.0	2.4	2.2	2.4	93.0
35 to 44 Years	22,349	100.0	2.6	2.3	2.1	93.0
45 to 54 Years	22,334	100.0	1.9	1.5	2.0	94.7
55 to 64 Years	24,450	100.0	1.5	1.5	1.7	95.3
65 Years or More	34,397	100.0	0.9	1.4	1.3	96.3
Race/Ethnicity						
Black	16,728	100.0	3.4	3.4	2.8	90.4
Hispanic	18,352	100.0	4.6	3.6	2.3	89.4
Asian	7,007	100.0	0.7	1.0	0.6	97.6
American Indian or Alaska Native	955	100.0	4.1	3.9	3.4	88.6
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	86,152	100.0	0.9	1.2	1.7	96.1
Two or More Races	1,769	100.0	0.1	1.5	2.1	96.3
Disability Status						
Disabled, Aged 25 to 64	10,668	100.0	3.1	2.4	3.7	90.7
Not Disabled, Aged 25 to 64	79,877	100.0	1.9	1.8	1.8	94.5
Not Applicable (Not Aged 25 to 64)	40,704	100.0	1.1	1.9	1.6	95.4

D.8 Frequency of Nonbank Check Cashing Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*
For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
Monthly Income Volatility						
Income Was About the Same Each Month	101,916	100.0	1.5	1.6	1.6	95.3
Income Varied Somewhat From Month to Month	23,980	100.0	2.5	3.0	2.6	92.0
Income Varied a Lot From Month to Month	5,353	100.0	3.5	2.6	3.9	90.0
Employment Status						
Employed	81,542	100.0	1.7	1.7	1.8	94.8
Unemployed	2,887	100.0	3.7	3.1	2.8	90.4
Not in Labor Force	46,820	100.0	1.8	2.0	2.0	94.2
Homeownership						
Homeowner	84,688	100.0	0.8	1.2	1.3	96.6
Non-Homeowner	46,561	100.0	3.5	3.0	3.0	90.5
Household Type						
Married Couple	60,971	100.0	1.2	1.4	1.4	96.0
Unmarried Female-Headed Family	15,233	100.0	3.6	3.2	3.2	90.0
Unmarried Male-Headed Family	6,602	100.0	2.8	3.3	3.1	90.8
Female Individual	24,990	100.0	1.3	1.9	2.0	94.8
Male Individual	23,178	100.0	2.3	1.8	1.9	94.0
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	111,679	100.0	1.5	1.7	1.9	94.9
Foreign-Born Citizen	11,242	100.0	1.4	1.8	1.6	95.2
Foreign-Born Noncitizen	8,327	100.0	6.4	3.9	1.9	87.8
Metropolitan Status						
Metropolitan Area - Principal City	38,371	100.0	2.2	2.1	1.8	93.8
Metropolitan Area - Balance	57,182	100.0	1.4	1.7	1.7	95.2
Not in Metropolitan Area	17,112	100.0	2.1	1.9	2.7	93.2
Not Identified	18,583	100.0	1.7	1.7	2.1	94.5
Geographic Region						
Northeast	22,622	100.0	1.2	1.4	1.4	95.9
Midwest	28,297	100.0	1.8	1.1	1.9	95.2
South	50,328	100.0	1.9	2.5	2.0	93.6
West	30,000	100.0	2.1	1.8	2.0	94.2

NA indicates that the sample size is too small to produce a precise estimate.

D.9 Frequency of Nonbank International Remittance Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
All	131,248	100.0	1.4	2.4	1.7	94.5
Bank Account Ownership						
Unbanked	7,056	100.0	3.3	4.4	1.7	90.6
Banked	124,192	100.0	1.3	2.3	1.7	94.7
Family Income						
Less Than \$15,000	14,048	100.0	1.1	2.2	1.4	95.2
\$15,000 to \$30,000	18,848	100.0	1.6	2.9	1.8	93.7
\$30,000 to \$50,000	24,694	100.0	2.0	3.2	1.9	93.0
\$50,000 to \$75,000	23,857	100.0	1.6	2.6	1.9	93.8
At Least \$75,000	49,801	100.0	1.1	1.7	1.6	95.6
Education						
No High School Diploma	11,392	100.0	4.4	7.7	2.6	85.3
High School Diploma	32,659	100.0	1.6	2.5	1.5	94.5
Some College	37,165	100.0	1.0	1.8	1.4	95.9
College Degree	50,032	100.0	1.0	1.6	1.9	95.5
Age Group						
15 to 24 Years	6,307	100.0	1.8	3.3	1.9	92.9
25 to 34 Years	21,412	100.0	1.7	2.8	2.7	92.8
35 to 44 Years	22,349	100.0	2.0	3.9	2.5	91.5
45 to 54 Years	22,334	100.0	1.7	3.2	1.6	93.4
55 to 64 Years	24,450	100.0	1.5	1.6	1.4	95.6
65 Years or More	34,397	100.0	0.6	1.0	0.9	97.5
Race/Ethnicity						
Black	16,728	100.0	1.7	2.8	1.7	93.9
Hispanic	18,352	100.0	5.9	9.4	5.0	79.8
Asian	7,007	100.0	3.5	5.7	4.0	86.7
American Indian or Alaska Native	955	100.0	-	-	0.3	99.7
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	86,152	100.0	0.3	0.6	0.9	98.3
Two or More Races	1,769	100.0	-	1.9	1.2	96.9
Disability Status						
Disabled, Aged 25 to 64	10,668	100.0	0.9	1.3	1.2	96.7
Not Disabled, Aged 25 to 64	79,877	100.0	1.8	3.1	2.1	93.0
Not Applicable (Not Aged 25 to 64)	40,704	100.0	0.8	1.4	1.0	96.8

D.9 Frequency of Nonbank International Remittance Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
Monthly Income Volatility						
Income Was About the Same Each Month	101,916	100.0	1.2	2.1	1.5	95.2
Income Varied Somewhat From Month to Month	23,980	100.0	2.2	3.2	2.2	92.3
Income Varied a Lot From Month to Month	5,353	100.0	1.6	4.6	3.6	90.2
Employment Status						
Employed	81,542	100.0	1.8	2.9	2.0	93.2
Unemployed	2,887	100.0	1.6	3.5	3.2	91.7
Not in Labor Force	46,820	100.0	0.7	1.4	1.1	96.8
Homeownership						
Homeowner	84,688	100.0	0.9	1.8	1.3	96.1
Non-Homeowner	46,561	100.0	2.4	3.5	2.5	91.6
Household Type						
Married Couple	60,971	100.0	1.6	2.9	1.8	93.7
Unmarried Female-Headed Family	15,233	100.0	1.4	3.2	3.0	92.3
Unmarried Male-Headed Family	6,602	100.0	2.3	3.4	2.6	91.7
Female Individual	24,990	100.0	0.7	1.2	0.9	97.2
Male Individual	23,178	100.0	1.6	1.6	1.2	95.7
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	111,679	100.0	0.3	0.8	0.9	98.0
Foreign-Born Citizen	11,242	100.0	5.2	9.4	5.9	79.4
Foreign-Born Noncitizen	8,327	100.0	10.9	14.5	7.2	67.4
Metropolitan Status						
Metropolitan Area - Principal City	38,371	100.0	2.2	3.4	2.3	92.1
Metropolitan Area - Balance	57,182	100.0	1.4	2.5	1.9	94.3
Not in Metropolitan Area	17,112	100.0	0.5	1.1	0.7	97.7
Not Identified	18,583	100.0	0.8	1.4	0.9	96.9
Geographic Region						
Northeast	22,622	100.0	1.6	3.2	1.8	93.4
Midwest	28,297	100.0	0.8	1.5	1.3	96.4
South	50,328	100.0	1.5	2.3	1.5	94.7
West	30,000	100.0	1.8	2.8	2.3	93.0

NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

D.10 Frequency of Nonbank Bill Payment Service Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
All	131,248	100.0	1.8	1.7	1.4	95.1
Bank Account Ownership						
Unbanked	7,056	100.0	7.1	5.3	2.1	85.6
Banked	124,192	100.0	1.5	1.5	1.4	95.6
Family Income						
Less Than \$15,000	14,048	100.0	2.7	2.5	1.4	93.4
\$15,000 to \$30,000	18,848	100.0	2.4	2.7	1.5	93.4
\$30,000 to \$50,000	24,694	100.0	2.7	2.1	1.8	93.4
\$50,000 to \$75,000	23,857	100.0	1.8	1.7	1.6	94.9
At Least \$75,000	49,801	100.0	0.9	0.9	1.0	97.2
Education						
No High School Diploma	11,392	100.0	4.4	3.8	1.6	90.2
High School Diploma	32,659	100.0	2.1	2.0	1.5	94.4
Some College	37,165	100.0	1.9	1.7	1.5	94.8
College Degree	50,032	100.0	0.9	1.0	1.2	96.9
Age Group						
15 to 24 Years	6,307	100.0	4.2	4.3	2.0	89.5
25 to 34 Years	21,412	100.0	2.8	2.4	2.3	92.5
35 to 44 Years	22,349	100.0	2.0	2.1	1.6	94.3
45 to 54 Years	22,334	100.0	1.9	1.8	1.4	94.9
55 to 64 Years	24,450	100.0	1.7	1.1	1.4	95.8
65 Years or More	34,397	100.0	0.6	0.9	0.6	97.9
Race/Ethnicity						
Black	16,728	100.0	3.7	3.3	2.2	90.7
Hispanic	18,352	100.0	3.6	4.4	2.5	89.4
Asian	7,007	100.0	1.1	1.8	1.8	95.2
American Indian or Alaska Native	955	100.0	3.4	2.8	4.3	89.5
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	86,152	100.0	1.1	0.8	0.9	97.2
Two or More Races	1,769	100.0	1.7	1.9	0.6	95.7
Disability Status						
Disabled, Aged 25 to 64	10,668	100.0	2.7	2.1	1.7	93.5
Not Disabled, Aged 25 to 64	79,877	100.0	2.0	1.8	1.7	94.5
Not Applicable (Not Aged 25 to 64)	40,704	100.0	1.1	1.4	0.8	96.6

D.10 Frequency of Nonbank Bill Payment Service Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Often (Percent)	Sometimes (Percent)	Rarely (Percent)	Did Not Use (Percent)
Monthly Income Volatility						
Income Was About the Same Each Month	101,916	100.0	1.5	1.4	1.3	95.8
Income Varied Somewhat From Month to Month	23,980	100.0	2.9	2.3	1.7	93.1
Income Varied a Lot From Month to Month	5,353	100.0	2.4	3.7	2.3	91.6
Employment Status						
Employed	81,542	100.0	2.1	1.9	1.6	94.5
Unemployed	2,887	100.0	2.9	1.8	1.9	93.5
Not in Labor Force	46,820	100.0	1.3	1.4	1.0	96.3
Homeownership						
Homeowner	84,688	100.0	1.0	1.1	0.9	96.9
Non-Homeowner	46,561	100.0	3.2	2.8	2.3	91.8
Household Type						
Married Couple	60,971	100.0	1.5	1.4	1.3	95.9
Unmarried Female-Headed Family	15,233	100.0	2.9	3.0	2.1	92.1
Unmarried Male-Headed Family	6,602	100.0	3.1	3.2	2.5	91.2
Female Individual	24,990	100.0	1.4	1.4	0.9	96.2
Male Individual	23,178	100.0	2.1	1.6	1.5	94.8
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	111,679	100.0	1.5	1.2	1.2	96.0
Foreign-Born Citizen	11,242	100.0	2.3	3.4	2.2	92.1
Foreign-Born Noncitizen	8,327	100.0	4.7	5.5	2.7	87.1
Metropolitan Status						
Metropolitan Area - Principal City	38,371	100.0	2.1	2.3	1.7	93.8
Metropolitan Area - Balance	57,182	100.0	1.5	1.6	1.3	95.6
Not in Metropolitan Area	17,112	100.0	1.7	1.0	1.1	96.2
Not Identified	18,583	100.0	2.1	1.4	1.4	95.1
Geographic Region						
Northeast	22,622	100.0	1.8	2.0	1.5	94.7
Midwest	28,297	100.0	1.7	1.2	1.1	96.1
South	50,328	100.0	1.7	2.0	1.6	94.7
West	30,000	100.0	2.0	1.4	1.4	95.2

NA indicates that the sample size is too small to produce a precise estimate.

E.1 Specific Bank Credit Product Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
All	131,248	100.0	71.3	10.8	72.5
Bank Account Ownership					
Unbanked	7,056	100.0	8.0	1.0	8.5
Banked	124,192	100.0	74.9	11.3	76.1
Family Income					
Less Than \$15,000	14,048	100.0	35.6	4.1	37.0
\$15,000 to \$30,000	18,848	100.0	50.4	6.4	52.0
\$30,000 to \$50,000	24,694	100.0	65.3	9.2	66.9
\$50,000 to \$75,000	23,857	100.0	77.7	12.1	79.0
At Least \$75,000	49,801	100.0	89.2	14.5	89.9
Education					
No High School Diploma	11,392	100.0	35.5	6.1	37.1
High School Diploma	32,659	100.0	60.3	9.1	61.7
Some College	37,165	100.0	71.1	11.3	72.5
College Degree	50,032	100.0	86.8	12.6	87.5
Age Group					
15 to 24 Years	6,307	100.0	58.9	9.9	60.9
25 to 34 Years	21,412	100.0	70.7	11.7	72.1
35 to 44 Years	22,349	100.0	72.1	11.4	73.2
45 to 54 Years	22,334	100.0	73.0	12.7	74.3
55 to 64 Years	24,450	100.0	72.4	11.6	73.5
65 Years or More	34,397	100.0	71.6	8.2	72.5
Race/Ethnicity					
Black	16,728	100.0	51.0	7.5	52.5
Hispanic	18,352	100.0	57.6	8.3	58.6
Asian	7,007	100.0	82.9	9.7	83.4
American Indian or Alaska Native	955	100.0	52.1	16.8	54.4
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	86,152	100.0	77.5	11.9	78.7
Two or More Races	1,769	100.0	68.0	13.1	69.3
Disability Status					
Disabled, Aged 25 to 64	10,668	100.0	47.5	9.3	49.2
Not Disabled, Aged 25 to 64	79,877	100.0	75.3	12.2	76.5
Not Applicable (Not Aged 25 to 64)	40,704	100.0	69.7	8.4	70.7

E.1 Specific Bank Credit Product Use by Bank Account Ownership and Household Characteristics, 2019 *(continued)*
For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
Monthly Income Volatility					
Income Was About the Same Each Month	101,916	100.0	71.9	10.3	73.0
Income Varied Somewhat From Month to Month	23,980	100.0	70.0	12.2	71.4
Income Varied a Lot From Month to Month	5,353	100.0	66.4	14.1	68.0
Employment Status					
Employed	81,542	100.0	76.2	12.6	77.4
Unemployed	2,887	100.0	58.7	10.4	59.6
Not in Labor Force	46,820	100.0	63.6	7.7	64.7
Homeownership					
Homeowner	84,688	100.0	80.1	12.6	81.2
Non-Homeowner	46,561	100.0	55.4	7.5	56.6
Household Type					
Married Couple	60,971	100.0	80.8	12.9	81.8
Unmarried Female-Headed Family	15,233	100.0	56.2	9.4	58.1
Unmarried Male-Headed Family	6,602	100.0	62.5	11.4	64.1
Female Individual	24,990	100.0	67.1	7.6	68.1
Male Individual	23,178	100.0	63.7	9.4	65.0
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	111,679	100.0	72.4	11.2	73.6
Foreign-Born Citizen	11,242	100.0	70.0	8.7	70.9
Foreign-Born Noncitizen	8,327	100.0	58.9	7.7	59.7
Metropolitan Status					
Metropolitan Area - Principal City	38,371	100.0	68.5	9.1	69.2
Metropolitan Area - Balance	57,182	100.0	76.3	11.4	77.3
Not in Metropolitan Area	17,112	100.0	62.2	11.5	64.6
Not Identified	18,583	100.0	70.1	11.9	71.5
Geographic Region					
Northeast	22,622	100.0	75.3	10.8	76.0
Midwest	28,297	100.0	73.9	12.3	75.4
South	50,328	100.0	65.9	10.1	67.2
West	30,000	100.0	75.0	10.7	75.9

Bank credit includes Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards) and personal loans or lines of credit from a bank (i.e., bank personal loans). NA indicates that the sample size is too small to produce a precise estimate.

E.2 Specific Bank Credit Product Use by State, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
All	131,248	100.0	71.3	10.8	72.5
State					
AL	2,062	100.0	61.3	11.7	63.6
AK	277	100.0	80.9	13.6	81.8
AZ	2,900	100.0	72.4	10.1	73.7
AR	1,201	100.0	59.4	8.6	60.7
CA	14,325	100.0	73.6	8.7	74.2
CO	2,449	100.0	83.5	14.7	84.7
CT	1,524	100.0	74.9	13.2	75.7
DE	440	100.0	76.5	15.9	77.7
DC	363	100.0	73.0	7.6	73.2
FL	9,139	100.0	69.6	7.4	70.4
GA	4,144	100.0	66.6	9.9	67.5
HI	502	100.0	80.8	17.1	82.0
ID	702	100.0	68.1	14.0	70.2
IL	5,364	100.0	72.8	10.0	73.7
IN	2,765	100.0	70.7	9.6	72.9
IA	1,320	100.0	73.4	16.8	76.7
KS	1,141	100.0	65.0	11.2	66.5
KY	1,838	100.0	58.9	9.8	60.7
LA	1,945	100.0	56.7	10.1	58.1
ME	604	100.0	77.0	15.5	78.8
MD	2,379	100.0	78.7	14.4	80.0
MA	2,809	100.0	80.5	10.1	81.1
MI	4,220	100.0	71.2	10.7	73.4
MN	2,407	100.0	83.9	20.5	85.0
MS	1,199	100.0	49.5	11.1	52.4
MO	2,516	100.0	73.3	12.1	75.3
MT	460	100.0	72.5	10.8	73.5
NE	742	100.0	71.6	12.1	73.6
NV	1,350	100.0	72.2	8.4	73.4
NH	545	100.0	84.3	9.0	85.3
NJ	3,317	100.0	78.3	9.5	78.6
NM	829	100.0	67.0	8.5	67.6
NY	7,879	100.0	71.0	9.8	71.7
NC	4,369	100.0	64.2	10.4	66.0
ND	308	100.0	76.1	16.2	77.3

E.2 Specific Bank Credit Product Use by State, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
OH	4,653	100.0	74.8	11.8	75.3
OK	1,612	100.0	60.3	11.1	62.4
OR	1,825	100.0	78.3	12.8	79.1
PA	5,245	100.0	75.3	12.4	76.1
RI	441	100.0	79.9	8.3	80.7
SC	2,081	100.0	68.3	10.6	70.2
SD	354	100.0	70.3	18.2	73.6
TN	2,781	100.0	57.8	8.4	59.6
TX	10,395	100.0	64.7	10.1	66.1
UT	1,098	100.0	83.7	18.9	85.2
VT	259	100.0	82.9	12.8	83.6
VA	3,619	100.0	77.7	12.9	78.3
WA	3,043	100.0	76.9	12.1	78.1
WV	761	100.0	59.7	9.5	61.0
WI	2,508	100.0	78.5	12.6	79.6
WY	241	100.0	67.1	13.9	69.6

Bank credit includes Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards) and personal loans or lines of credit from a bank (i.e., bank personal loans).

E.3 Specific Bank Credit Product Use by MSA, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
All	131,248	100.0	71.3	10.8	72.5
MSA					
Albuquerque, NM	398	100.0	76.1	8.5	76.8
Atlanta-Sandy Springs-Roswell, GA~	2,420	100.0	74.6	10.2	75.6
Austin-Round Rock, TX	719	100.0	78.6	13.9	79.4
Baltimore-Columbia-Towson, MD	1,024	100.0	72.0	16.8	74.2
Baton Rouge, LA	359	100.0	63.1	11.7	64.3
Birmingham-Hoover, AL	453	100.0	55.1	10.7	58.5
Boise City, ID	278	100.0	70.9	16.6	72.1
Boston-Cambridge-Newton, MA-NH~	1,987	100.0	82.6	10.2	83.2
Burlington-South Burlington, VT~	83	100.0	90.6	14.7	90.6
Charleston, WV~	113	100.0	65.2	9.3	66.0
Charlotte-Concord-Gastonia, NC-SC~	1,065	100.0	70.3	14.5	72.7
Chicago-Naperville-Elgin, IL-IN-WI	3,978	100.0	76.2	8.3	76.5
Cincinnati, OH-KY-IN~	727	100.0	69.3	13.5	70.4
Cleveland-Elyria, OH	839	100.0	82.8	10.5	82.8
Columbus, OH~	943	100.0	74.8	15.4	75.9
Dallas-Fort Worth-Arlington, TX~	2,929	100.0	68.5	8.4	69.4
Denver-Aurora-Lakewood, CO	1,342	100.0	85.6	9.3	86.2
Detroit-Warren-Dearborn, MI	1,822	100.0	68.0	10.7	69.7
Fargo, ND-MN	80	100.0	78.7	14.7	79.5
Hartford-West Hartford-East Hartford, CT~	593	100.0	66.8	8.3	68.0
Houston-The Woodlands-Sugar Land, TX~	2,474	100.0	64.6	9.1	64.8
Indianapolis-Carmel-Anderson, IN~	961	100.0	74.4	8.4	75.1
Jackson, MS~	241	100.0	57.9	5.2	58.5
Kansas City, MO-KS~	785	100.0	76.0	9.4	76.3
Las Vegas-Henderson-Paradise, NV	1,031	100.0	72.6	8.7	73.9
Little Rock-North Little Rock-Conway, AR	347	100.0	64.3	7.4	65.2
Los Angeles-Long Beach-Anaheim, CA	4,661	100.0	74.2	7.6	74.7
Louisville/Jefferson County, KY-IN~	587	100.0	61.9	12.5	65.8
Manchester-Nashua, NH~	158	100.0	83.9	7.3	83.9
Memphis, TN-MS-AR~	608	100.0	46.5	3.5	46.5
Miami-Fort Lauderdale-West Palm Beach, FL	2,827	100.0	64.5	7.3	65.2
Milwaukee-Waukesha-West Allis, WI	665	100.0	79.6	14.2	80.8
Minneapolis-St. Paul-Bloomington, MN-WI~	1,517	100.0	85.2	19.0	86.0
Nashville-Davidson-Murfreesboro-Franklin, TN~	756	100.0	63.8	11.3	65.9

E.3 Specific Bank Credit Product Use by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card (Percent)	Bank Personal Loan (Percent)	Memo: Bank Credit (Percent)
New Orleans-Metairie, LA~	551	100.0	61.4	10.3	61.9
New York-Newark-Jersey City, NY-NJ-PA~	7,751	100.0	71.6	7.4	71.9
Oklahoma City, OK	592	100.0	67.3	7.9	68.3
Omaha-Council Bluffs, NE-IA	417	100.0	76.7	12.3	79.0
Orlando-Kissimmee-Sanford, FL	1,042	100.0	72.4	6.3	73.1
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,381	100.0	79.2	12.9	79.8
Phoenix-Mesa-Scottsdale, AZ	2,031	100.0	74.8	10.3	76.3
Pittsburgh, PA	1,132	100.0	72.3	10.2	72.3
Portland-South Portland, ME~	251	100.0	83.3	15.2	84.6
Portland-Vancouver-Hillsboro, OR-WA	1,058	100.0	81.3	13.3	82.0
Providence-Warwick, RI-MA~	610	100.0	79.0	9.4	79.6
Riverside-San Bernardino-Ontario, CA	1,686	100.0	58.3	5.9	59.0
Sacramento-Roseville-Arden-Arcade, CA	908	100.0	86.0	7.9	86.5
St. Louis, MO-IL~	1,356	100.0	78.4	16.4	79.5
Salt Lake City, UT~	423	100.0	86.6	20.6	87.4
San Antonio-New Braunfels, TX	1,024	100.0	66.5	13.3	69.9
San Diego-Carlsbad, CA	1,243	100.0	71.8	8.5	71.8
San Francisco-Oakland-Hayward, CA	1,712	100.0	86.1	7.9	86.7
San Jose-Sunnyvale-Santa Clara, CA	761	100.0	87.0	16.0	88.6
Seattle-Tacoma-Bellevue, WA	1,661	100.0	80.7	11.7	81.3
Sioux Falls, SD	115	100.0	74.3	19.3	78.2
Tampa-St. Petersburg-Clearwater, FL	1,416	100.0	73.2	5.2	73.7
Tucson, AZ	444	100.0	71.7	10.3	72.7
Tulsa, OK	442	100.0	66.1	12.2	66.8
Urban Honolulu, HI	375	100.0	83.3	16.1	84.5
Virginia Beach-Norfolk-Newport News, VA-NC~	715	100.0	80.3	7.9	80.3
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,608	100.0	86.0	12.7	86.2
Wichita, KS~	292	100.0	62.7	10.5	64.6
Worcester, MA-CT~	423	100.0	82.6	3.2	82.6

Bank credit includes Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards) and personal loans or lines of credit from a bank (i.e., bank personal loans). The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details.

E.4 Specific Nonbank Credit Product Use by Bank Account Ownership and Household Characteristics, 2019

For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
All	131,248	100.0	1.3	1.5	0.8	1.2	0.9	4.8
Bank Account Ownership								
Unbanked	7,056	100.0	5.6	2.6	2.5	4.0	1.8	13.4
Banked	124,192	100.0	1.1	1.5	0.7	1.1	0.8	4.3
Family Income								
Less Than \$15,000	14,048	100.0	3.1	1.7	1.4	2.2	1.1	7.9
\$15,000 to \$30,000	18,848	100.0	2.0	2.1	1.1	1.9	1.0	6.7
\$30,000 to \$50,000	24,694	100.0	1.7	2.4	1.4	1.9	0.8	6.8
\$50,000 to \$75,000	23,857	100.0	1.1	1.5	0.9	1.2	1.0	4.7
At Least \$75,000	49,801	100.0	0.4	0.8	0.3	0.4	0.7	2.3
Education								
No High School Diploma	11,392	100.0	2.4	2.5	1.2	3.3	1.5	9.0
High School Diploma	32,659	100.0	1.7	1.9	1.1	1.5	1.0	6.0
Some College	37,165	100.0	1.6	1.8	1.0	1.5	0.9	5.6
College Degree	50,032	100.0	0.6	0.9	0.4	0.4	0.7	2.4
Age Group								
15 to 24 Years	6,307	100.0	1.5	2.0	1.7	1.7	1.1	6.8
25 to 34 Years	21,412	100.0	1.8	2.0	1.3	1.7	1.1	6.9
35 to 44 Years	22,349	100.0	1.3	1.7	1.3	2.2	1.0	6.1
45 to 54 Years	22,334	100.0	1.6	1.8	0.8	1.2	1.2	5.5
55 to 64 Years	24,450	100.0	1.4	1.5	0.5	0.9	0.8	4.3
65 Years or More	34,397	100.0	0.7	0.8	0.3	0.4	0.5	2.2
Race/Ethnicity								
Black	16,728	100.0	2.3	3.7	1.6	1.8	1.4	8.8
Hispanic	18,352	100.0	2.6	2.0	1.1	2.1	1.3	7.5
Asian	7,007	100.0	0.4	0.6	0.3	0.3	0.9	2.5
American Indian or Alaska Native	955	100.0	4.7	1.8	2.2	0.7	1.2	9.2
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA
White	86,152	100.0	0.8	1.1	0.6	1.0	0.7	3.6
Two or More Races	1,769	100.0	2.7	1.4	1.5	1.0	0.3	5.4
Disability Status								
Disabled, Aged 25 to 64	10,668	100.0	3.9	3.2	1.1	3.6	1.3	10.6
Not Disabled, Aged 25 to 64	79,877	100.0	1.2	1.6	0.9	1.2	1.0	5.0
Not Applicable (Not Aged 25 to 64)	40,704	100.0	0.8	1.0	0.5	0.6	0.6	2.9

E.4 Specific Nonbank Credit Product Use by Bank Account Ownership and Household Characteristics, 2019 (continued)
For All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
Monthly Income Volatility								
Income Was About the Same Each Month	101,916	100.0	1.0	1.3	0.6	1.0	0.7	4.1
Income Varied Somewhat From Month to Month	23,980	100.0	1.7	2.2	1.6	1.8	1.4	7.1
Income Varied a Lot From Month to Month	5,353	100.0	4.4	2.7	1.2	1.6	1.6	8.8
Employment Status								
Employed	81,542	100.0	1.0	1.6	1.0	1.2	1.0	4.9
Unemployed	2,887	100.0	5.2	1.3	0.6	1.5	1.1	8.4
Not in Labor Force	46,820	100.0	1.5	1.4	0.5	1.3	0.7	4.5
Homeownership								
Homeowner	84,688	100.0	0.8	0.9	0.4	0.6	0.7	3.0
Non-Homeowner	46,561	100.0	2.2	2.6	1.5	2.3	1.1	8.1
Household Type								
Married Couple	60,971	100.0	0.9	1.0	0.6	0.9	0.8	3.6
Unmarried Female-Headed Family	15,233	100.0	2.5	3.0	1.9	2.8	1.2	9.2
Unmarried Male-Headed Family	6,602	100.0	2.1	2.1	1.6	2.0	1.5	7.5
Female Individual	24,990	100.0	1.0	1.6	0.7	0.9	0.7	4.2
Male Individual	23,178	100.0	1.6	1.7	0.5	1.0	1.0	5.0
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	111,679	100.0	1.3	1.5	0.8	1.2	0.9	4.9
Foreign-Born Citizen	11,242	100.0	1.2	1.4	0.6	0.6	0.9	3.5
Foreign-Born Noncitizen	8,327	100.0	1.7	1.6	1.1	1.6	1.1	6.1
Metropolitan Status								
Metropolitan Area - Principal City	38,371	100.0	1.7	1.7	0.7	0.9	0.9	4.9
Metropolitan Area - Balance	57,182	100.0	1.0	1.5	0.7	0.9	0.8	4.1
Not in Metropolitan Area	17,112	100.0	1.3	1.6	1.1	2.2	1.3	6.3
Not Identified	18,583	100.0	1.6	1.3	1.2	1.7	0.9	5.6
Geographic Region								
Northeast	22,622	100.0	0.5	0.6	0.4	0.8	0.6	2.6
Midwest	28,297	100.0	1.1	1.7	0.8	1.3	0.9	5.0
South	50,328	100.0	1.9	2.0	1.1	1.6	1.1	6.3
West	30,000	100.0	1.2	1.3	0.6	0.8	0.8	3.9

Nonbank credit includes pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, and auto title loans. NA indicates that the sample size is too small to produce a precise estimate.

E.5 Specific Nonbank Credit Product Use by State, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
All	131,248	100.0	1.3	1.5	0.8	1.2	0.9	4.8
State								
AL	2,062	100.0	2.3	2.6	0.8	1.6	1.9	7.3
AK	277	100.0	2.1	1.0	0.8	0.6	1.8	5.8
AZ	2,900	100.0	1.6	0.4	1.0	0.6	1.5	3.9
AR	1,201	100.0	2.9	0.7	2.3	3.4	0.9	9.3
CA	14,325	100.0	0.7	0.9	0.5	0.7	0.4	2.8
CO	2,449	100.0	0.8	0.3	0.4	-	0.4	2.0
CT	1,524	100.0	0.3	0.6	0.5	-	1.3	2.7
DE	440	100.0	0.6	0.8	1.6	1.0	1.4	4.6
DC	363	100.0	0.8	0.2	0.2	1.2	0.4	2.5
FL	9,139	100.0	1.9	3.6	1.4	1.5	0.8	7.4
GA	4,144	100.0	1.5	1.1	0.9	0.8	0.8	4.8
HI	502	100.0	0.2	0.6	1.5	0.3	0.7	3.3
ID	702	100.0	0.3	1.1	0.5	1.4	1.7	4.7
IL	5,364	100.0	1.5	1.7	1.3	1.6	1.1	5.4
IN	2,765	100.0	1.3	1.7	1.0	1.9	1.0	6.0
IA	1,320	100.0	0.7	1.2	0.2	0.9	0.9	3.6
KS	1,141	100.0	1.3	1.8	0.9	1.6	0.2	4.8
KY	1,838	100.0	2.9	1.7	0.5	1.9	2.0	6.9
LA	1,945	100.0	2.1	2.6	0.8	1.6	1.2	7.1
ME	604	100.0	0.7	0.3	0.9	2.1	0.3	4.2
MD	2,379	100.0	2.2	1.1	0.8	0.3	0.2	4.6
MA	2,809	100.0	0.3	0.8	0.8	0.8	2.0	4.0
MI	4,220	100.0	0.8	2.4	1.3	1.1	0.5	5.6
MN	2,407	100.0	1.3	1.7	0.5	-	0.8	4.1
MS	1,199	100.0	1.5	2.8	2.4	2.1	1.5	8.0
MO	2,516	100.0	0.8	1.9	0.4	1.8	0.5	4.8
MT	460	100.0	2.9	0.2	0.1	1.1	0.9	4.0
NE	742	100.0	2.3	1.9	0.3	1.2	1.2	5.4
NV	1,350	100.0	3.9	5.7	1.1	1.1	2.3	10.7
NH	545	100.0	-	0.2	-	1.0	1.2	2.4
NJ	3,317	100.0	0.3	0.6	0.3	0.6	0.1	1.9
NM	829	100.0	2.8	2.0	1.8	3.0	2.6	9.4
NY	7,879	100.0	0.4	0.7	0.7	0.6	0.5	2.2
NC	4,369	100.0	1.8	0.9	1.3	2.1	0.5	5.1
ND	308	100.0	1.5	1.3	0.9	1.8	2.9	7.2

E.5 Specific Nonbank Credit Product Use by State, 2019 (continued)

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
OH	4,653	100.0	0.9	1.7	0.5	1.7	1.7	5.5
OK	1,612	100.0	3.2	2.3	2.2	1.7	1.3	9.5
OR	1,825	100.0	1.9	2.7	0.7	1.2	0.7	5.6
PA	5,245	100.0	0.8	0.4	-	1.2	0.3	2.6
RI	441	100.0	0.3	1.0	0.6	1.1	0.5	2.7
SC	2,081	100.0	1.7	1.0	1.0	1.9	1.2	5.6
SD	354	100.0	2.1	0.2	2.2	2.3	1.4	6.6
TN	2,781	100.0	1.0	1.8	1.7	2.1	1.3	5.8
TX	10,395	100.0	2.4	1.8	0.9	1.8	1.1	6.5
UT	1,098	100.0	2.3	1.6	0.3	1.3	1.1	5.2
VT	259	100.0	0.6	0.7	-	1.0	0.9	3.0
VA	3,619	100.0	-	2.4	0.5	0.5	1.2	4.0
WA	3,043	100.0	0.6	1.9	0.1	0.8	0.3	3.7
WV	761	100.0	1.7	0.4	1.4	2.3	2.7	8.4
WI	2,508	100.0	0.4	0.9	0.2	0.3	-	1.8
WY	241	100.0	1.9	2.8	1.5	1.9	0.7	6.7

Nonbank credit includes pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, and auto title loans. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

E.6 Specific Nonbank Credit Product Use by MSA, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
All	131,248	100.0	1.3	1.5	0.8	1.2	0.9	4.8
MSA								
Albuquerque, NM	398	100.0	0.3	1.0	1.1	2.3	1.9	5.1
Atlanta-Sandy Springs-Roswell, GA~	2,420	100.0	1.9	1.8	0.6	0.3	0.9	5.3
Austin-Round Rock, TX	719	100.0	-	0.8	0.8	-	1.9	3.5
Baltimore-Columbia-Towson, MD	1,024	100.0	2.4	0.7	0.7	0.7	0.5	5.1
Baton Rouge, LA	359	100.0	1.6	0.9	1.6	-	0.5	3.7
Birmingham-Hoover, AL	453	100.0	2.2	2.7	1.3	-	-	4.8
Boise City, ID	278	100.0	0.4	1.3	-	0.4	1.7	3.8
Boston-Cambridge-Newton, MA-NH~	1,987	100.0	-	0.8	0.4	0.3	1.0	2.1
Burlington-South Burlington, VT~	83	100.0	-	1.4	-	0.6	0.8	2.1
Charleston, WV~	113	100.0	2.6	0.8	-	1.7	0.9	6.0
Charlotte-Concord-Gastonia, NC-SC~	1,065	100.0	0.7	0.7	-	-	1.5	2.2
Chicago-Naperville-Elgin, IL-IN-WI	3,978	100.0	1.4	1.1	1.3	0.8	1.2	4.3
Cincinnati, OH-KY-IN~	727	100.0	0.6	0.8	0.6	1.1	1.7	3.9
Cleveland-Elyria, OH	839	100.0	1.8	2.7	0.5	3.2	1.2	7.5
Columbus, OH~	943	100.0	0.5	2.4	1.0	1.0	0.8	4.7
Dallas-Fort Worth-Arlington, TX~	2,929	100.0	2.8	1.9	1.3	1.5	1.0	6.6
Denver-Aurora-Lakewood, CO	1,342	100.0	0.4	0.6	-	-	0.7	1.7
Detroit-Warren-Dearborn, MI	1,822	100.0	1.2	3.2	1.6	-	0.9	6.5
Fargo, ND-MN	80	100.0	0.8	2.6	-	4.3	3.0	9.9
Hartford-West Hartford-East Hartford, CT~	593	100.0	-	-	0.5	-	0.7	1.3
Houston-The Woodlands-Sugar Land, TX~	2,474	100.0	2.6	1.9	0.2	1.2	0.9	5.6
Indianapolis-Carmel-Anderson, IN~	961	100.0	1.3	1.5	-	0.7	1.7	5.1
Jackson, MS~	241	100.0	0.8	0.8	1.1	1.2	-	3.8
Kansas City, MO-KS~	785	100.0	1.0	1.7	0.5	1.6	0.7	4.9
Las Vegas-Henderson-Paradise, NV	1,031	100.0	3.9	6.2	1.3	0.7	2.4	10.9
Little Rock-North Little Rock-Conway, AR	347	100.0	3.1	1.3	1.9	6.3	0.8	12.0

E.6 Specific Nonbank Credit Product Use by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
Los Angeles-Long Beach-Anaheim, CA	4,661	100.0	0.8	0.9	0.3	1.0	0.4	3.1
Louisville/Jefferson County, KY-IN~	587	100.0	2.5	2.6	2.5	3.9	-	7.2
Manchester-Nashua, NH~	158	100.0	-	-	-	1.7	2.3	4.0
Memphis, TN-MS-AR~	608	100.0	-	0.5	0.8	0.8	-	1.6
Miami-Fort Lauderdale-West Palm Beach, FL	2,827	100.0	1.7	3.6	1.0	1.0	0.4	6.8
Milwaukee-Waukesha-West Allis, WI	665	100.0	-	-	-	-	-	-
Minneapolis-St. Paul-Bloomington, MN-WI~	1,517	100.0	2.1	2.4	-	-	0.3	4.8
Nashville-Davidson-Murfreesboro-Franklin, TN~	756	100.0	1.0	1.1	-	1.8	0.7	4.6
New Orleans-Metairie, LA~	551	100.0	-	1.0	0.9	1.3	1.0	3.3
New York-Newark-Jersey City, NY-NJ-PA~	7,751	100.0	0.5	0.6	0.1	0.3	0.3	1.5
Oklahoma City, OK	592	100.0	2.3	2.3	2.0	2.4	1.4	8.5
Omaha-Council Bluffs, NE-IA	417	100.0	3.2	2.9	0.5	1.5	0.3	6.1
Orlando-Kissimmee-Sanford, FL	1,042	100.0	3.7	2.5	0.8	1.8	-	7.7
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,381	100.0	0.7	0.5	0.4	0.8	0.3	2.7
Phoenix-Mesa-Scottsdale, AZ	2,031	100.0	1.0	0.2	0.3	0.5	1.0	2.8
Pittsburgh, PA	1,132	100.0	0.6	-	-	1.6	-	2.1
Portland-South Portland, ME~	251	100.0	1.6	-	-	2.3	-	3.9
Portland-Vancouver-Hillsboro, OR-WA	1,058	100.0	1.1	4.0	0.8	0.5	1.1	5.6
Providence-Warwick, RI-MA~	610	100.0	1.5	0.7	1.0	1.4	0.8	4.4
Riverside-San Bernardino-Ontario, CA	1,686	100.0	1.1	1.1	0.6	0.3	0.3	3.2
Sacramento-Roseville-Arden-Arcade, CA	908	100.0	1.3	2.3	1.3	-	-	2.3
St. Louis, MO-IL~	1,356	100.0	-	1.7	0.9	1.2	0.4	3.3
Salt Lake City, UT~	423	100.0	1.2	3.1	-	0.4	0.5	4.0
San Antonio-New Braunfels, TX	1,024	100.0	4.2	1.7	-	2.2	1.3	7.1
San Diego-Carlsbad, CA	1,243	100.0	-	-	-	0.5	-	0.5

E.6 Specific Nonbank Credit Product Use by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Pawn Shop Loan (Percent)	Payday Loan (Percent)	Tax Refund Anticipation Loan (Percent)	Rent-To-Own Service (Percent)	Auto Title Loan (Percent)	Memo: Nonbank Credit (Percent)
San Francisco-Oakland-Hayward, CA	1,712	100.0	0.7	-	0.3	-	-	1.0
San Jose-Sunnyvale-Santa Clara, CA	761	100.0	1.0	-	-	-	2.7	3.7
Seattle-Tacoma-Bellevue, WA	1,661	100.0	0.5	0.8	0.2	-	0.3	1.8
Sioux Falls, SD	115	100.0	-	-	2.1	1.8	1.5	3.6
Tampa-St. Petersburg-Clearwater, FL	1,416	100.0	0.8	1.5	-	2.4	-	4.0
Tucson, AZ	444	100.0	2.7	0.9	-	1.0	2.9	5.1
Tulsa, OK	442	100.0	2.8	2.8	2.6	0.6	1.9	10.7
Urban Honolulu, HI	375	100.0	0.2	0.6	2.0	0.4	0.7	3.9
Virginia Beach-Norfolk-Newport News, VA-NC~	715	100.0	-	1.6	-	0.6	2.5	4.6
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,608	100.0	0.9	1.5	0.7	0.2	0.3	3.4
Wichita, KS~	292	100.0	-	2.4	-	-	-	2.4
Worcester, MA-CT~	423	100.0	-	1.7	-	2.4	8.4	10.8

Nonbank credit includes pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, and auto title loans. The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

E.7 Ownership of Visa, MasterCard, American Express, or Discover Credit Cards by Bank Account Ownership and Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	66.5	68.7	71.3	(70.7, 71.9)	2.6*	(1.7, 3.4)
Bank Account Ownership						
Unbanked	6.5	7.2	8.0	(6.8, 9.4)	0.8	(-1.0, 2.7)
Banked	70.8	72.8	74.9	(74.3, 75.5)	2.1*	(1.3, 2.9)
Family Income						
Less Than \$15,000	30.8	31.3	35.6	(34.2, 37.1)	4.3*	(2.1, 6.5)
\$15,000 to \$30,000	48.8	48.6	50.4	(48.8, 52.0)	1.8	(-0.3, 3.9)
\$30,000 to \$50,000	63.6	64.1	65.3	(64.0, 66.5)	1.1	(-0.6, 2.9)
\$50,000 to \$75,000	75.9	77.0	77.7	(76.5, 78.7)	0.6	(-1.0, 2.2)
At Least \$75,000	87.9	88.8	89.2	(88.7, 89.8)	0.4	(-0.5, 1.3)
Education						
No High School Diploma	33.1	33.3	35.5	(33.9, 37.1)	2.2	(-0.3, 4.7)
High School Diploma	55.4	57.7	60.3	(59.2, 61.4)	2.6*	(1.1, 4.1)
Some College	67.1	68.4	71.1	(70.1, 72.1)	2.7*	(1.3, 4.0)
College Degree	85.0	86.0	86.8	(86.2, 87.5)	0.8	(-0.1, 1.8)
Age Group						
15 to 24 Years	51.2	56.1	58.9	(56.5, 61.3)	2.8	(-0.6, 6.2)
25 to 34 Years	62.9	67.9	70.7	(69.4, 71.9)	2.7*	(1.0, 4.5)
35 to 44 Years	65.9	69.1	72.1	(71.0, 73.2)	3.0*	(1.3, 4.6)
45 to 54 Years	67.5	69.3	73.0	(71.8, 74.2)	3.7*	(1.8, 5.7)
55 to 64 Years	69.3	69.6	72.4	(71.1, 73.6)	2.8*	(1.1, 4.4)
65 Years or More	69.7	70.6	71.6	(70.7, 72.6)	1.0	(-0.2, 2.3)
Race/Ethnicity						
Black	42.6	47.4	51.0	(49.1, 52.8)	3.6*	(1.0, 6.1)
Hispanic	48.3	53.9	57.6	(55.9, 59.2)	3.7*	(1.2, 6.1)
Asian	78.7	80.7	82.9	(81.1, 84.6)	2.2	(-0.7, 5.2)
American Indian or Alaska Native	40.1	41.2	52.1	(45.9, 58.1)	10.9*	(2.2, 19.6)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	73.9	75.3	77.5	(76.9, 78.1)	2.3*	(1.4, 3.1)
Two or More Races	61.0	61.6	68.0	(63.6, 72.0)	6.4*	(0.5, 12.3)
Disability Status						
Disabled, Aged 25 to 64	40.1	43.1	47.5	(45.6, 49.3)	4.3*	(1.8, 6.9)
Not Disabled, Aged 25 to 64	70.4	72.7	75.3	(74.7, 76.0)	2.6*	(1.6, 3.6)
Not Applicable (Not Aged 25 to 64)	66.4	68.1	69.7	(68.7, 70.6)	1.6*	(0.3, 2.8)

E.7 Ownership of Visa, MasterCard, American Express, or Discover Credit Cards by Bank Account Ownership and Household Characteristics, 2015–2019 *(continued)*

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	67.5	69.2	71.9	(71.2, 72.6)	2.7*	(1.7, 3.6)
Income Varied Somewhat From Month to Month	64.5	68.2	70.0	(68.8, 71.2)	1.8*	(0.1, 3.5)
Income Varied a Lot From Month to Month	58.8	62.8	66.4	(63.6, 69.0)	3.6	(0.0, 7.2)
Employment Status						
Employed	71.3	73.4	76.2	(75.5, 76.9)	2.8*	(1.8, 3.8)
Unemployed	44.9	51.6	58.7	(55.1, 62.3)	7.1*	(2.1, 12.1)
Not in Labor Force	60.1	61.9	63.6	(62.7, 64.5)	1.7*	(0.4, 3.0)
Homeownership						
Homeowner	76.7	78.1	80.1	(79.4, 80.7)	2.0*	(1.1, 2.8)
Non-Homeowner	48.5	52.2	55.4	(54.4, 56.4)	3.3*	(1.8, 4.7)
Household Type						
Married Couple	76.4	78.6	80.8	(80.1, 81.4)	2.2*	(1.1, 3.2)
Unmarried Female-Headed Family	48.4	51.7	56.2	(54.5, 57.8)	4.5*	(2.2, 6.7)
Unmarried Male-Headed Family	53.9	57.0	62.5	(60.1, 64.8)	5.5*	(2.0, 9.1)
Female Individual	62.3	63.7	67.1	(65.9, 68.3)	3.4*	(1.7, 5.1)
Male Individual	60.6	61.6	63.7	(62.3, 65.0)	2.1*	(0.3, 4.0)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	67.7	69.8	72.4	(71.8, 73.0)	2.6*	(1.8, 3.4)
Foreign-Born Citizen	69.1	70.2	70.0	(68.1, 71.9)	-0.1	(-2.8, 2.6)
Foreign-Born Noncitizen	48.2	53.3	58.9	(56.8, 60.9)	5.5*	(2.5, 8.6)
Metropolitan Status						
Metropolitan Area - Principal City	63.0	65.9	68.5	(67.4, 69.7)	2.6*	(1.0, 4.2)
Metropolitan Area - Balance	72.2	74.7	76.3	(75.5, 77.2)	1.7*	(0.5, 2.8)
Not in Metropolitan Area	56.3	59.3	62.2	(60.4, 64.0)	2.9*	(0.9, 4.9)
Not Identified	66.4	66.0	70.1	(68.4, 71.7)	4.0*	(1.6, 6.4)
Geographic Region						
Northeast	71.5	73.2	75.3	(74.1, 76.5)	2.1*	(0.4, 3.7)
Midwest	70.2	70.8	73.9	(72.6, 75.1)	3.1*	(1.3, 4.8)
South	59.1	62.7	65.9	(64.8, 67.0)	3.2*	(1.8, 4.5)
West	71.5	73.4	75.0	(73.8, 76.2)	1.6	(0.0, 3.2)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.8 Applied for Credit Card or Bank Personal Loan by Bank Account Ownership and Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	13.9	14.1	15.1	(14.7, 15.5)	0.9*	(0.4, 1.5)
Bank Account Ownership						
Unbanked	2.5	3.0	2.8	(2.1, 3.6)	-0.2	(-1.3, 0.9)
Banked	14.7	14.9	15.8	(15.4, 16.2)	0.9*	(0.4, 1.5)
Family Income						
Less Than \$15,000	6.0	6.5	6.7	(5.9, 7.6)	0.2	(-1.0, 1.3)
\$15,000 to \$30,000	9.3	8.4	8.8	(8.1, 9.6)	0.5	(-0.6, 1.5)
\$30,000 to \$50,000	12.1	11.6	13.1	(12.2, 14.1)	1.5*	(0.3, 2.7)
\$50,000 to \$75,000	15.9	15.2	16.0	(15.2, 16.8)	0.8	(-0.4, 2.0)
At Least \$75,000	19.8	20.2	20.4	(19.7, 21.1)	0.2	(-0.8, 1.1)
Education						
No High School Diploma	5.5	5.4	7.6	(6.7, 8.7)	2.2*	(1.0, 3.5)
High School Diploma	10.3	10.2	11.5	(10.9, 12.2)	1.3*	(0.3, 2.3)
Some College	15.5	14.5	15.5	(14.8, 16.3)	1.0	(0.0, 2.0)
College Degree	17.9	18.9	18.8	(18.2, 19.5)	-0.1	(-1.1, 0.8)
Age Group						
15 to 24 Years	16.6	19.0	20.7	(18.5, 23.0)	1.7	(-1.1, 4.5)
25 to 34 Years	17.8	19.9	20.3	(19.2, 21.4)	0.3	(-1.1, 1.8)
35 to 44 Years	16.9	16.9	16.7	(15.7, 17.7)	-0.2	(-1.6, 1.1)
45 to 54 Years	15.8	16.1	17.6	(16.6, 18.6)	1.6*	(0.1, 3.0)
55 to 64 Years	12.7	12.4	14.4	(13.6, 15.3)	2.0*	(0.9, 3.1)
65 Years or More	7.9	7.4	8.7	(8.2, 9.2)	1.3*	(0.5, 2.0)
Race/Ethnicity						
Black	9.3	9.8	11.0	(10.0, 12.1)	1.2	(-0.2, 2.7)
Hispanic	11.6	12.3	14.4	(13.2, 15.7)	2.1*	(0.4, 3.8)
Asian	17.5	20.2	17.1	(15.4, 18.9)	-3.1*	(-5.8, -0.4)
American Indian or Alaska Native	9.9	10.6	15.7	(11.8, 20.7)	5.2	(-0.1, 10.5)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	14.9	14.8	15.8	(15.3, 16.3)	1.0*	(0.3, 1.6)
Two or More Races	17.3	17.7	17.9	(14.5, 21.9)	0.1	(-5.4, 5.7)
Disability Status						
Disabled, Aged 25 to 64	11.3	11.3	13.1	(11.9, 14.3)	1.8*	(0.2, 3.3)
Not Disabled, Aged 25 to 64	16.4	16.9	17.7	(17.1, 18.3)	0.8*	(0.1, 1.6)
Not Applicable (Not Aged 25 to 64)	9.4	9.4	10.5	(10.0, 11.1)	1.1*	(0.3, 1.9)

E.8 Applied for Credit Card or Bank Personal Loan by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	13.0	13.1	14.2	(13.8, 14.7)	1.2*	(0.6, 1.7)
Income Varied Somewhat From Month to Month	16.3	18.0	17.9	(16.9, 19.0)	-0.1	(-1.4, 1.2)
Income Varied a Lot From Month to Month	19.2	17.9	18.6	(16.7, 20.8)	0.8	(-2.1, 3.6)
Employment Status						
Employed	17.1	17.6	18.5	(17.9, 19.1)	0.9*	(0.1, 1.6)
Unemployed	11.9	15.6	15.1	(12.7, 17.8)	-0.5	(-4.2, 3.2)
Not in Labor Force	8.6	8.0	9.2	(8.7, 9.7)	1.2*	(0.6, 1.9)
Homeownership						
Homeowner	14.5	14.7	15.4	(14.9, 16.0)	0.8*	(0.1, 1.5)
Non-Homeowner	12.9	13.2	14.4	(13.8, 15.2)	1.2*	(0.3, 2.1)
Household Type						
Married Couple	15.9	15.8	17.0	(16.5, 17.5)	1.2*	(0.4, 2.0)
Unmarried Female-Headed Family	12.4	13.2	14.2	(13.1, 15.3)	1.0	(-0.5, 2.4)
Unmarried Male-Headed Family	12.4	14.8	16.3	(14.4, 18.3)	1.5	(-1.3, 4.3)
Female Individual	10.7	11.0	11.9	(11.2, 12.7)	0.9	(-0.1, 1.9)
Male Individual	13.2	13.4	13.8	(12.8, 14.8)	0.4	(-1.0, 1.8)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	14.1	14.0	15.1	(14.7, 15.5)	1.1*	(0.5, 1.7)
Foreign-Born Citizen	13.4	15.1	14.0	(12.7, 15.5)	-1.1	(-3.2, 1.1)
Foreign-Born Noncitizen	11.8	15.0	16.5	(14.9, 18.1)	1.5	(-0.7, 3.6)
Metropolitan Status						
Metropolitan Area - Principal City	14.4	14.9	14.7	(13.9, 15.5)	-0.3	(-1.4, 0.9)
Metropolitan Area - Balance	14.8	15.3	16.7	(16.1, 17.3)	1.4*	(0.4, 2.3)
Not in Metropolitan Area	10.8	9.8	11.5	(10.5, 12.7)	1.8*	(0.7, 2.9)
Not Identified	13.5	13.2	14.3	(13.2, 15.5)	1.1	(-0.5, 2.6)
Geographic Region						
Northeast	14.6	14.9	15.6	(14.7, 16.7)	0.8	(-0.6, 2.1)
Midwest	14.3	14.8	15.7	(14.8, 16.5)	0.9	(-0.3, 2.1)
South	12.4	12.2	14.2	(13.5, 14.9)	2.0*	(1.0, 2.9)
West	15.6	16.2	15.6	(14.8, 16.5)	-0.6	(-1.8, 0.7)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.9 Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down by Bank Account Ownership and Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	6.1	5.6	6.3	(6.1, 6.6)	0.7*	(0.4, 1.1)
Bank Account Ownership						
Unbanked	10.7	8.5	9.9	(8.4, 11.6)	1.4	(-0.5, 3.3)
Banked	5.8	5.4	6.1	(5.9, 6.4)	0.7*	(0.4, 1.1)
Family Income						
Less Than \$15,000	9.5	8.5	8.8	(7.9, 9.7)	0.2	(-1.1, 1.6)
\$15,000 to \$30,000	8.7	7.3	8.5	(7.7, 9.3)	1.2*	(0.1, 2.3)
\$30,000 to \$50,000	6.4	7.0	8.1	(7.3, 9.0)	1.1	(0.0, 2.1)
\$50,000 to \$75,000	5.6	5.4	6.8	(6.1, 7.5)	1.4*	(0.6, 2.3)
At Least \$75,000	3.3	3.1	3.7	(3.4, 4.1)	0.6*	(0.1, 1.1)
Education						
No High School Diploma	7.0	6.2	6.8	(5.9, 7.9)	0.6	(-0.7, 1.9)
High School Diploma	7.3	5.7	7.0	(6.5, 7.5)	1.3*	(0.6, 2.0)
Some College	7.1	7.3	8.4	(7.8, 9.0)	1.1*	(0.3, 2.0)
College Degree	4.0	4.0	4.2	(3.9, 4.6)	0.2	(-0.2, 0.7)
Age Group						
15 to 24 Years	10.2	9.8	9.8	(8.3, 11.6)	0.0	(-2.3, 2.3)
25 to 34 Years	9.3	9.2	9.4	(8.6, 10.3)	0.2	(-1.0, 1.4)
35 to 44 Years	7.3	7.3	7.5	(6.9, 8.3)	0.2	(-0.8, 1.2)
45 to 54 Years	6.9	6.2	7.2	(6.6, 7.8)	1.0*	(0.2, 1.8)
55 to 64 Years	4.9	4.1	5.9	(5.4, 6.5)	1.8*	(1.1, 2.4)
65 Years or More	2.4	1.9	2.7	(2.4, 3.1)	0.8*	(0.4, 1.3)
Race/Ethnicity						
Black	10.5	10.1	10.9	(9.8, 12.0)	0.8	(-0.7, 2.2)
Hispanic	8.9	7.3	8.8	(8.0, 9.8)	1.6*	(0.3, 2.8)
Asian	4.3	3.8	3.8	(2.9, 4.8)	-0.1	(-1.4, 1.3)
American Indian or Alaska Native	9.2	7.8	10.3	(7.2, 14.7)	2.6	(-2.1, 7.2)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	4.7	4.5	4.9	(4.6, 5.2)	0.4*	(0.1, 0.8)
Two or More Races	9.1	7.8	14.1	(10.9, 18.0)	6.2*	(1.9, 10.6)
Disability Status						
Disabled, Aged 25 to 64	11.3	9.0	11.8	(10.6, 13.1)	2.8*	(1.3, 4.4)
Not Disabled, Aged 25 to 64	6.4	6.3	6.9	(6.5, 7.2)	0.6*	(0.2, 1.1)
Not Applicable (Not Aged 25 to 64)	3.8	3.3	3.8	(3.4, 4.2)	0.6*	(0.0, 1.1)

E.9 Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down by Bank Account Ownership and Household Characteristics, 2015–2019 *(continued)*

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	4.8	4.6	4.9	(4.6, 5.1)	0.2	(-0.1, 0.6)
Income Varied Somewhat From Month to Month	9.1	8.5	10.7	(9.9, 11.5)	2.2*	(1.1, 3.2)
Income Varied a Lot From Month to Month	15.4	11.4	14.6	(12.7, 16.6)	3.2*	(0.7, 5.7)
Employment Status						
Employed	6.6	6.4	6.9	(6.6, 7.3)	0.6*	(0.1, 1.0)
Unemployed	13.2	13.6	13.8	(11.5, 16.4)	0.2	(-3.5, 3.9)
Not in Labor Force	4.7	3.6	4.8	(4.4, 5.2)	1.2*	(0.7, 1.7)
Homeownership						
Homeowner	3.7	3.5	3.9	(3.6, 4.2)	0.3	(0.0, 0.7)
Non-Homeowner	10.3	9.2	10.8	(10.2, 11.4)	1.6*	(0.8, 2.4)
Household Type						
Married Couple	4.4	4.2	4.4	(4.1, 4.8)	0.3	(-0.2, 0.7)
Unmarried Female-Headed Family	11.6	9.8	11.8	(10.9, 12.8)	2.0*	(0.6, 3.4)
Unmarried Male-Headed Family	9.6	8.4	10.4	(8.9, 12.0)	2.0	(-0.2, 4.1)
Female Individual	5.7	5.6	6.5	(5.9, 7.1)	0.9	(0.0, 1.8)
Male Individual	6.2	5.8	6.3	(5.7, 7.0)	0.5	(-0.3, 1.4)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	6.0	5.6	6.3	(6.0, 6.5)	0.6*	(0.2, 1.0)
Foreign-Born Citizen	5.5	4.9	6.1	(5.2, 7.3)	1.3	(-0.1, 2.6)
Foreign-Born Noncitizen	7.3	6.1	7.6	(6.5, 8.9)	1.5	(0.0, 3.1)
Metropolitan Status						
Metropolitan Area - Principal City	7.6	6.6	7.0	(6.4, 7.6)	0.4	(-0.4, 1.2)
Metropolitan Area - Balance	5.6	5.1	6.3	(5.9, 6.8)	1.2*	(0.7, 1.8)
Not in Metropolitan Area	4.9	4.4	5.3	(4.7, 5.9)	0.9*	(0.0, 1.7)
Not Identified	5.8	6.2	5.9	(5.3, 6.7)	-0.3	(-1.4, 0.8)
Geographic Region						
Northeast	5.9	5.4	6.2	(5.5, 6.9)	0.8	(-0.3, 1.9)
Midwest	5.4	5.2	6.0	(5.5, 6.6)	0.9*	(0.2, 1.6)
South	6.0	5.7	6.7	(6.2, 7.1)	1.0*	(0.3, 1.6)
West	7.0	6.0	6.2	(5.6, 6.8)	0.1	(-0.6, 0.9)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.10 Denied or Not Given as Much Credit as Requested, Among Households That Had Applied for Credit Card or Bank Personal Loan, by Bank Account Ownership and Household Characteristics, 2015–2019

For Households That Had Applied for a Credit Card or Bank Personal Loan in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	20.0	19.5	17.1	(16.0, 18.2)	-2.4*	(-4.0, -0.8)
Bank Account Ownership						
Unbanked	NA	NA	NA	NA	NA	NA
Banked	19.5	19.0	16.7	(15.6, 17.8)	-2.3*	(-3.9, -0.7)
Family Income						
Less Than \$15,000	42.0	36.7	32.0	(26.0, 38.8)	-4.6	(-14.2, 4.9)
\$15,000 to \$30,000	35.3	36.7	34.3	(29.3, 39.6)	-2.4	(-10.1, 5.3)
\$30,000 to \$50,000	25.9	26.3	21.7	(19.0, 24.6)	-4.6*	(-9.1, -0.2)
\$50,000 to \$75,000	20.4	18.8	17.3	(15.1, 19.8)	-1.5	(-5.0, 1.9)
At Least \$75,000	10.8	12.4	11.3	(10.2, 12.5)	-1.1	(-2.7, 0.5)
Education						
No High School Diploma	35.4	28.3	29.3	(24.0, 35.3)	1.0	(-7.4, 9.5)
High School Diploma	25.9	20.5	21.2	(18.5, 24.1)	0.7	(-3.4, 4.7)
Some College	23.6	26.2	22.0	(20.0, 24.2)	-4.3*	(-7.5, -1.0)
College Degree	13.2	14.2	11.2	(9.9, 12.7)	-3.0*	(-4.9, -1.0)
Age Group						
15 to 24 Years	32.3	28.8	20.2	(15.7, 25.7)	-8.6*	(-16.5, -0.6)
25 to 34 Years	24.2	20.8	20.4	(18.0, 23.1)	-0.3	(-4.2, 3.5)
35 to 44 Years	21.9	20.5	16.4	(14.3, 18.8)	-4.1*	(-7.4, -0.8)
45 to 54 Years	18.3	22.0	17.5	(15.2, 20.1)	-4.5*	(-7.8, -1.1)
55 to 64 Years	17.0	17.2	15.0	(12.7, 17.5)	-2.3	(-5.8, 1.2)
65 Years or More	11.4	9.3	13.4	(11.3, 15.8)	4.1*	(0.7, 7.4)
Race/Ethnicity						
Black	28.9	36.2	26.1	(22.3, 30.4)	-10.1*	(-16.9, -3.3)
Hispanic	29.8	27.9	22.7	(19.4, 26.3)	-5.2	(-10.6, 0.1)
Asian	17.0	13.3	16.1	(11.8, 21.6)	2.8	(-3.5, 9.1)
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	17.5	16.3	14.7	(13.6, 16.0)	-1.5	(-3.2, 0.2)
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	32.7	32.8	28.6	(24.0, 33.6)	-4.3	(-10.9, 2.4)
Not Disabled, Aged 25 to 64	19.3	19.1	16.4	(15.1, 17.7)	-2.7*	(-4.5, -0.9)
Not Applicable (Not Aged 25 to 64)	17.9	16.1	15.5	(13.4, 17.8)	-0.6	(-3.9, 2.6)

E.10 Denied or Not Given as Much Credit as Requested, Among Households That Had Applied for Credit Card or Bank Personal Loan, by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)

For Households That Had Applied for a Credit Card or Bank Personal Loan in the Past 12 Months

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	17.1	17.7	15.6	(14.4, 16.9)	-2.1*	(-3.9, -0.3)
Income Varied Somewhat From Month to Month	25.1	22.6	19.5	(17.3, 22.0)	-3.0	(-6.3, 0.2)
Income Varied a Lot From Month to Month	34.5	30.6	27.2	(21.6, 33.5)	-3.5	(-11.8, 4.9)
Employment Status						
Employed	18.9	19.0	16.4	(15.2, 17.7)	-2.6*	(-4.3, -0.8)
Unemployed	47.4	38.5	NA	NA	NA	NA
Not in Labor Force	20.7	18.6	18.3	(16.1, 20.6)	-0.3	(-3.6, 3.0)
Homeownership						
Homeowner	13.7	13.6	12.5	(11.4, 13.7)	-1.0	(-2.7, 0.6)
Non-Homeowner	32.5	31.0	25.8	(23.8, 28.0)	-5.2*	(-8.7, -1.7)
Household Type						
Married Couple	15.7	15.4	13.8	(12.5, 15.2)	-1.6	(-3.4, 0.3)
Unmarried Female-Headed Family	30.8	31.6	25.4	(21.8, 29.3)	-6.2*	(-12.1, -0.3)
Unmarried Male-Headed Family	28.4	26.9	19.1	(14.6, 24.6)	-7.8	(-16.6, 1.1)
Female Individual	20.0	20.5	18.4	(15.6, 21.6)	-2.1	(-6.4, 2.1)
Male Individual	24.7	21.6	20.0	(17.3, 23.0)	-1.6	(-5.8, 2.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	19.5	18.9	16.0	(14.9, 17.1)	-2.9*	(-4.6, -1.2)
Foreign-Born Citizen	18.5	18.4	20.2	(16.0, 25.2)	1.8	(-4.3, 7.9)
Foreign-Born Noncitizen	29.5	27.7	26.7	(21.9, 32.0)	-1.1	(-8.9, 6.8)
Metropolitan Status						
Metropolitan Area - Principal City	22.1	22.4	18.0	(16.1, 20.1)	-4.3*	(-7.4, -1.3)
Metropolitan Area - Balance	17.6	17.5	17.1	(15.6, 18.8)	-0.4	(-2.7, 2.0)
Not in Metropolitan Area	21.9	16.2	15.2	(12.7, 18.0)	-1.1	(-5.3, 3.1)
Not Identified	21.8	21.9	16.2	(13.5, 19.3)	-5.6*	(-9.7, -1.6)
Geographic Region						
Northeast	18.2	15.9	16.9	(14.5, 19.5)	1.0	(-2.4, 4.4)
Midwest	17.9	19.0	16.5	(14.6, 18.6)	-2.5	(-5.4, 0.4)
South	21.5	21.1	17.6	(15.9, 19.5)	-3.5*	(-6.4, -0.6)
West	21.1	20.3	16.9	(14.9, 19.2)	-3.4*	(-6.4, -0.4)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.11 Nonbank Credit Use by Bank Account Ownership and Household Characteristics, 2015–2019
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	8.1	7.5	4.8	(4.6, 5.1)	-2.6*	(-3.0, -2.3)
Bank Account Ownership						
Unbanked	18.5	14.2	13.4	(11.8, 15.1)	-0.8	(-3.0, 1.4)
Banked	7.4	7.0	4.3	(4.1, 4.6)	-2.7*	(-3.1, -2.3)
Family Income						
Less Than \$15,000	13.1	10.3	7.9	(7.0, 9.0)	-2.4*	(-3.7, -1.1)
\$15,000 to \$30,000	11.0	10.1	6.7	(6.0, 7.5)	-3.4*	(-4.5, -2.3)
\$30,000 to \$50,000	10.2	9.3	6.8	(6.1, 7.5)	-2.5*	(-3.5, -1.6)
\$50,000 to \$75,000	7.0	7.4	4.7	(4.3, 5.2)	-2.7*	(-3.5, -1.9)
At Least \$75,000	3.8	4.2	2.3	(2.1, 2.6)	-1.9*	(-2.4, -1.5)
Education						
No High School Diploma	12.2	10.3	9.0	(8.0, 10.2)	-1.3	(-2.9, 0.3)
High School Diploma	10.5	8.9	6.0	(5.5, 6.6)	-2.8*	(-3.6, -2.1)
Some College	9.3	9.1	5.6	(5.2, 6.1)	-3.5*	(-4.2, -2.7)
College Degree	4.1	4.4	2.4	(2.2, 2.7)	-2.0*	(-2.4, -1.5)
Age Group						
15 to 24 Years	14.4	13.3	6.8	(5.6, 8.1)	-6.6*	(-8.6, -4.5)
25 to 34 Years	12.0	10.3	6.9	(6.2, 7.7)	-3.4*	(-4.5, -2.2)
35 to 44 Years	10.3	9.4	6.1	(5.5, 6.8)	-3.3*	(-4.2, -2.3)
45 to 54 Years	8.6	8.2	5.5	(4.9, 6.0)	-2.7*	(-3.6, -1.7)
55 to 64 Years	6.2	6.2	4.3	(3.9, 4.8)	-1.9*	(-2.7, -1.1)
65 Years or More	3.8	3.5	2.2	(2.0, 2.5)	-1.3*	(-1.7, -0.9)
Race/Ethnicity						
Black	14.2	12.8	8.8	(8.0, 9.8)	-4.0*	(-5.4, -2.6)
Hispanic	10.8	9.2	7.5	(6.7, 8.3)	-1.7*	(-2.9, -0.5)
Asian	4.7	5.5	2.5	(1.8, 3.4)	-3.0*	(-4.7, -1.3)
American Indian or Alaska Native	19.2	15.7	9.2	(6.7, 12.6)	-6.4*	(-11.9, -0.9)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	6.5	6.1	3.6	(3.4, 3.8)	-2.5*	(-2.9, -2.0)
Two or More Races	13.6	12.4	5.4	(3.7, 7.6)	-7.0*	(-11.2, -2.8)
Disability Status						
Disabled, Aged 25 to 64	15.6	13.1	10.6	(9.5, 11.8)	-2.5*	(-4.1, -0.9)
Not Disabled, Aged 25 to 64	8.2	7.7	5.0	(4.7, 5.3)	-2.7*	(-3.2, -2.3)
Not Applicable (Not Aged 25 to 64)	5.6	5.2	2.9	(2.6, 3.2)	-2.3*	(-2.8, -1.7)

E.11 Nonbank Credit Use by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)
For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	6.9	6.7	4.1	(3.8, 4.3)	-2.6*	(-3.0, -2.2)
Income Varied Somewhat From Month to Month	11.5	9.9	7.1	(6.4, 7.8)	-2.8*	(-3.8, -1.7)
Income Varied a Lot From Month to Month	15.4	12.0	8.8	(7.4, 10.5)	-3.2*	(-5.3, -1.0)
Employment Status						
Employed	8.3	8.1	4.9	(4.6, 5.2)	-3.2*	(-3.7, -2.7)
Unemployed	16.2	11.5	8.4	(6.5, 10.8)	-3.2*	(-6.1, -0.2)
Not in Labor Force	7.3	6.0	4.5	(4.1, 4.8)	-1.6*	(-2.1, -1.0)
Homeownership						
Homeowner	5.3	5.1	3.0	(2.8, 3.2)	-2.1*	(-2.5, -1.8)
Non-Homeowner	13.1	11.6	8.1	(7.6, 8.6)	-3.5*	(-4.3, -2.6)
Household Type						
Married Couple	6.4	6.0	3.6	(3.4, 3.9)	-2.4*	(-2.9, -2.0)
Unmarried Female-Headed Family	15.9	13.3	9.2	(8.4, 10.1)	-4.1*	(-5.5, -2.6)
Unmarried Male-Headed Family	10.5	10.6	7.5	(6.3, 9.0)	-3.0*	(-4.9, -1.2)
Female Individual	6.8	6.5	4.2	(3.7, 4.8)	-2.3*	(-3.1, -1.4)
Male Individual	7.9	7.6	5.0	(4.5, 5.5)	-2.6*	(-3.5, -1.7)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	8.3	7.5	4.9	(4.6, 5.1)	-2.7*	(-3.1, -2.3)
Foreign-Born Citizen	4.8	5.7	3.5	(2.8, 4.3)	-2.2*	(-3.3, -1.0)
Foreign-Born Noncitizen	9.2	8.5	6.1	(5.0, 7.5)	-2.4*	(-4.2, -0.6)
Metropolitan Status						
Metropolitan Area - Principal City	8.7	8.0	4.9	(4.4, 5.4)	-3.1*	(-4.0, -2.3)
Metropolitan Area - Balance	6.5	6.3	4.1	(3.8, 4.4)	-2.2*	(-2.8, -1.7)
Not in Metropolitan Area	10.4	8.6	6.3	(5.6, 7.0)	-2.3*	(-3.3, -1.3)
Not Identified	9.5	8.6	5.6	(5.0, 6.4)	-3.0*	(-4.0, -2.0)
Geographic Region						
Northeast	6.0	5.1	2.6	(2.2, 3.1)	-2.5*	(-3.3, -1.7)
Midwest	7.6	7.2	5.0	(4.4, 5.5)	-2.2*	(-3.0, -1.4)
South	9.6	9.0	6.3	(5.8, 6.8)	-2.7*	(-3.3, -2.0)
West	7.8	7.0	3.9	(3.5, 4.3)	-3.1*	(-3.9, -2.4)

Nonbank credit includes pawn shop loans, payday loans, tax refund anticipation loans, rent-to-own services, and auto title loans. The estimates of nonbank credit use in 2017 and 2015 reported here differ from those published in earlier reports due to a difference in how nonresponse is handled; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.12 Bank Credit Demand Measures by State, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Applied for Credit Card or Bank Personal Loan (Percent)	Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down (Percent)
All	131,248	100.0	15.1	6.3
State				
AL	2,062	100.0	10.4	5.7
AK	277	100.0	17.2	9.1
AZ	2,900	100.0	18.2	8.8
AR	1,201	100.0	14.0	5.7
CA	14,325	100.0	14.4	5.6
CO	2,449	100.0	18.0	4.4
CT	1,524	100.0	15.2	4.7
DE	440	100.0	19.0	5.5
DC	363	100.0	18.0	4.9
FL	9,139	100.0	16.1	7.9
GA	4,144	100.0	13.7	7.6
HI	502	100.0	15.2	4.7
ID	702	100.0	10.6	3.9
IL	5,364	100.0	14.9	5.9
IN	2,765	100.0	16.2	6.2
IA	1,320	100.0	13.0	5.5
KS	1,141	100.0	8.2	2.7
KY	1,838	100.0	10.7	4.7
LA	1,945	100.0	10.3	6.8
ME	604	100.0	18.2	5.2
MD	2,379	100.0	23.5	7.5
MA	2,809	100.0	18.2	5.4
MI	4,220	100.0	16.8	7.1
MN	2,407	100.0	21.0	4.7
MS	1,199	100.0	8.6	6.2
MO	2,516	100.0	13.7	5.4
MT	460	100.0	11.7	4.7
NE	742	100.0	18.6	3.7
NV	1,350	100.0	14.7	9.0
NH	545	100.0	18.6	4.1
NJ	3,317	100.0	15.9	4.9
NM	829	100.0	7.9	5.2
NY	7,879	100.0	13.5	6.7
NC	4,369	100.0	13.8	5.6
ND	308	100.0	15.7	2.5
OH	4,653	100.0	16.5	7.7

E.12 Bank Credit Demand Measures by State, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Applied for Credit Card or Bank Personal Loan (Percent)	Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down (Percent)
OK	1,612	100.0	11.4	8.1
OR	1,825	100.0	20.5	9.9
PA	5,245	100.0	16.6	7.3
RI	441	100.0	14.8	4.4
SC	2,081	100.0	11.8	7.0
SD	354	100.0	19.1	8.1
TN	2,781	100.0	10.8	5.8
TX	10,395	100.0	13.4	6.8
UT	1,098	100.0	20.4	4.1
VT	259	100.0	18.8	7.3
VA	3,619	100.0	19.0	5.0
WA	3,043	100.0	17.0	6.0
WV	761	100.0	13.0	5.5
WI	2,508	100.0	13.5	5.8
WY	241	100.0	13.1	5.7

E.13 Bank Credit Demand Measures by MSA, 2019

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Applied for Credit Card or Bank Personal Loan (Percent)	Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down (Percent)
All	131,248	100.0	15.1	6.3
MSA				
Albuquerque, NM	398	100.0	9.7	3.7
Atlanta-Sandy Springs-Roswell, GA~	2,420	100.0	16.0	8.7
Austin-Round Rock, TX	719	100.0	17.9	6.1
Baltimore-Columbia-Towson, MD	1,024	100.0	26.7	8.5
Baton Rouge, LA	359	100.0	10.9	8.9
Birmingham-Hoover, AL	453	100.0	6.5	3.4
Boise City, ID	278	100.0	10.8	4.5
Boston-Cambridge-Newton, MA-NH~	1,987	100.0	21.1	5.2
Burlington-South Burlington, VT~	83	100.0	24.3	8.4
Charleston, WV~	113	100.0	24.7	6.7

E.13 Bank Credit Demand Measures by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Applied for Credit Card or Bank Personal Loan (Percent)	Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down (Percent)
Charlotte-Concord-Gastonia, NC-SC~	1,065	100.0	18.3	8.0
Chicago-Naperville-Elgin, IL-IN-WI	3,978	100.0	14.2	4.9
Cincinnati, OH-KY-IN~	727	100.0	18.3	7.5
Cleveland-Elyria, OH	839	100.0	22.1	11.6
Columbus, OH~	943	100.0	20.7	9.1
Dallas-Fort Worth-Arlington, TX~	2,929	100.0	11.4	6.9
Denver-Aurora-Lakewood, CO	1,342	100.0	15.3	6.2
Detroit-Warren-Dearborn, MI	1,822	100.0	16.6	8.2
Fargo, ND-MN	80	100.0	23.5	3.0
Hartford-West Hartford-East Hartford, CT~	593	100.0	12.3	4.6
Houston-The Woodlands-Sugar Land, TX~	2,474	100.0	13.0	7.8
Indianapolis-Carmel-Anderson, IN~	961	100.0	14.8	4.4
Jackson, MS~	241	100.0	8.2	2.9
Kansas City, MO-KS~	785	100.0	12.9	4.7
Las Vegas-Henderson-Paradise, NV	1,031	100.0	16.1	10.6
Little Rock-North Little Rock-Conway, AR	347	100.0	11.8	2.9
Los Angeles-Long Beach-Anaheim, CA	4,661	100.0	15.1	6.4
Louisville/Jefferson County, KY-IN~	587	100.0	11.8	6.1
Manchester-Nashua, NH~	158	100.0	22.5	1.7
Memphis, TN-MS-AR~	608	100.0	7.0	4.8
Miami-Fort Lauderdale-West Palm Beach, FL	2,827	100.0	17.1	10.6
Milwaukee-Waukesha-West Allis, WI	665	100.0	15.6	6.5
Minneapolis-St. Paul-Bloomington, MN-WI~	1,517	100.0	21.2	5.3
Nashville-Davidson-Murfreesboro-Franklin, TN~	756	100.0	11.6	7.0
New Orleans-Metairie, LA~	551	100.0	9.5	5.7
New York-Newark-Jersey City, NY-NJ-PA~	7,751	100.0	13.3	5.8
Oklahoma City, OK	592	100.0	14.0	10.7
Omaha-Council Bluffs, NE-IA	417	100.0	20.8	4.0
Orlando-Kissimmee-Sanford, FL	1,042	100.0	19.0	10.8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,381	100.0	21.0	7.1
Phoenix-Mesa-Scottsdale, AZ	2,031	100.0	18.2	9.0
Pittsburgh, PA	1,132	100.0	16.7	8.9

E.13 Bank Credit Demand Measures by MSA, 2019 *(continued)*

For All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Applied for Credit Card or Bank Personal Loan (Percent)	Did Not Apply for Credit Card or Bank Personal Loan Because of Concerns About Being Turned Down (Percent)
Portland-South Portland, ME~	251	100.0	21.2	5.5
Portland-Vancouver-Hillsboro, OR-WA	1,058	100.0	21.2	11.3
Providence-Warwick, RI-MA~	610	100.0	14.5	6.4
Riverside-San Bernardino-Ontario, CA	1,686	100.0	12.0	6.5
Sacramento-Roseville-Arden-Arcade, CA	908	100.0	9.9	4.0
St. Louis, MO-IL~	1,356	100.0	17.6	8.3
Salt Lake City, UT~	423	100.0	23.3	6.4
San Antonio-New Braunfels, TX	1,024	100.0	13.8	5.3
San Diego-Carlsbad, CA	1,243	100.0	12.5	1.7
San Francisco-Oakland-Hayward, CA	1,712	100.0	14.7	3.7
San Jose-Sunnyvale-Santa Clara, CA	761	100.0	24.5	6.7
Seattle-Tacoma-Bellevue, WA	1,661	100.0	18.4	4.3
Sioux Falls, SD	115	100.0	19.5	5.5
Tampa-St. Petersburg-Clearwater, FL	1,416	100.0	17.2	4.0
Tucson, AZ	444	100.0	21.4	10.7
Tulsa, OK	442	100.0	11.9	6.9
Urban Honolulu, HI	375	100.0	14.5	3.9
Virginia Beach-Norfolk-Newport News, VA-NC~	715	100.0	18.5	9.5
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,608	100.0	24.3	4.3
Wichita, KS~	292	100.0	7.5	0.7
Worcester, MA-CT~	423	100.0	14.3	4.9

The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details.

E.14 Rates of Saving for Unexpected Expenses or Emergencies by Bank Account Ownership and Household Characteristics, 2015–2019

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	56.3	57.8	64.2	(63.7, 64.7)	6.4*	(5.7, 7.2)
Bank Account Ownership						
Unbanked	20.2	17.4	26.0	(24.0, 28.0)	8.6*	(5.8, 11.3)
Banked	58.9	60.4	66.4	(65.8, 66.9)	5.9*	(5.2, 6.7)
Family Income						
Less Than \$15,000	30.8	28.9	35.6	(34.2, 37.0)	6.7*	(4.8, 8.6)
\$15,000 to \$30,000	42.2	41.0	47.9	(46.6, 49.3)	7.0*	(5.0, 8.9)
\$30,000 to \$50,000	53.2	54.7	60.0	(58.7, 61.3)	5.3*	(3.7, 7.0)
\$50,000 to \$75,000	63.6	63.7	69.0	(67.8, 70.2)	5.3*	(3.7, 7.0)
At Least \$75,000	72.9	73.8	78.2	(77.4, 78.9)	4.3*	(3.2, 5.5)
Education						
No High School Diploma	30.1	31.7	37.5	(35.8, 39.2)	5.8*	(3.4, 8.2)
High School Diploma	47.2	48.6	55.6	(54.5, 56.6)	7.0*	(5.4, 8.6)
Some College	58.9	59.1	65.8	(64.8, 66.8)	6.7*	(5.4, 8.1)
College Degree	69.4	70.0	74.7	(74.0, 75.4)	4.7*	(3.6, 5.7)
Age Group						
15 to 24 Years	55.7	60.1	65.4	(62.8, 67.9)	5.3*	(1.8, 8.8)
25 to 34 Years	60.7	63.9	70.7	(69.5, 71.9)	6.8*	(5.0, 8.7)
35 to 44 Years	58.8	61.2	67.4	(66.2, 68.6)	6.2*	(4.4, 8.0)
45 to 54 Years	58.2	59.3	65.7	(64.6, 66.9)	6.4*	(4.7, 8.1)
55 to 64 Years	56.4	56.8	63.8	(62.6, 64.9)	7.0*	(5.4, 8.6)
65 Years or More	50.1	50.6	57.1	(56.1, 58.2)	6.6*	(5.1, 8.0)
Race/Ethnicity						
Black	45.5	45.1	53.2	(51.4, 54.9)	8.0*	(5.7, 10.4)
Hispanic	42.3	48.2	54.3	(52.6, 56.0)	6.1*	(3.8, 8.4)
Asian	52.2	54.5	62.8	(60.5, 65.1)	8.3*	(5.0, 11.7)
American Indian or Alaska Native	47.9	46.8	48.1	(42.6, 53.7)	1.3	(-6.9, 9.5)
Native Hawaiian or Other Pacific Islander	58.6	53.6	NA	NA	NA	NA
White	61.3	62.4	68.6	(68.0, 69.2)	6.3*	(5.4, 7.1)
Two or More Races	63.9	61.6	69.6	(65.1, 73.7)	7.9*	(1.1, 14.8)
Disability Status						
Disabled, Aged 25 to 64	39.0	38.5	45.9	(44.2, 47.7)	7.4*	(5.0, 9.9)
Not Disabled, Aged 25 to 64	61.3	63.2	69.6	(69.0, 70.2)	6.3*	(5.5, 7.2)
Not Applicable (Not Aged 25 to 64)	51.1	52.2	58.4	(57.4, 59.4)	6.2*	(4.8, 7.6)

E.14 Rates of Saving for Unexpected Expenses or Emergencies by Bank Account Ownership and Household Characteristics, 2015–2019 (continued)

For All Households

Characteristics	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	56.3	56.9	63.6	(62.9, 64.2)	6.7*	(5.8, 7.6)
Income Varied Somewhat From Month to Month	58.3	63.0	67.4	(66.1, 68.6)	4.3*	(2.5, 6.2)
Income Varied a Lot From Month to Month	51.3	52.5	61.3	(58.6, 63.9)	8.7*	(5.3, 12.2)
Employment Status						
Employed	63.1	64.8	70.9	(70.3, 71.6)	6.1*	(5.1, 7.1)
Unemployed	44.5	46.0	58.3	(54.9, 61.5)	12.2*	(7.3, 17.2)
Not in Labor Force	45.6	46.3	52.8	(52.0, 53.7)	6.5*	(5.3, 7.7)
Homeownership						
Homeowner	61.5	63.3	69.4	(68.8, 70.0)	6.1*	(5.2, 7.0)
Non-Homeowner	47.3	48.1	54.7	(53.8, 55.6)	6.6*	(5.3, 7.9)
Household Type						
Married Couple	63.1	64.6	70.7	(70.0, 71.4)	6.1*	(5.1, 7.2)
Unmarried Female-Headed Family	46.2	47.0	54.7	(53.1, 56.2)	7.6*	(5.4, 9.8)
Unmarried Male-Headed Family	50.6	53.6	58.8	(56.5, 61.1)	5.2*	(2.0, 8.3)
Female Individual	51.1	51.9	58.8	(57.6, 59.9)	6.9*	(5.2, 8.6)
Male Individual	52.1	53.7	60.8	(59.6, 62.1)	7.1*	(5.2, 9.0)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	58.4	59.7	66.0	(65.5, 66.6)	6.3*	(5.5, 7.1)
Foreign-Born Citizen	47.9	48.6	55.1	(53.2, 56.9)	6.4*	(3.4, 9.4)
Foreign-Born Noncitizen	39.9	42.9	52.1	(49.8, 54.5)	9.2*	(6.0, 12.5)
Metropolitan Status						
Metropolitan Area - Principal City	55.1	55.7	60.7	(59.6, 61.8)	5.0*	(3.4, 6.6)
Metropolitan Area - Balance	58.4	60.5	67.1	(66.2, 67.9)	6.6*	(5.5, 7.7)
Not in Metropolitan Area	52.5	52.5	60.9	(59.1, 62.8)	8.4*	(5.9, 10.9)
Not Identified	56.5	59.0	65.5	(64.0, 67.0)	6.5*	(4.2, 8.8)
Geographic Region						
Northeast	56.2	55.8	64.4	(62.9, 65.8)	8.5*	(6.8, 10.3)
Midwest	61.1	60.9	68.0	(66.9, 69.2)	7.1*	(5.5, 8.7)
South	52.1	55.3	61.3	(60.3, 62.2)	5.9*	(4.5, 7.3)
West	59.1	60.4	65.4	(64.2, 66.5)	5.0*	(3.3, 6.7)

Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.15 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015–2019
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	56.3	57.8	64.2	(63.7, 64.7)	6.4*	(5.7, 7.2)
State						
AL	52.7	51.9	57.9	(54.2, 61.6)	6.0	(-0.4, 12.5)
AK	60.8	71.1	69.5	(64.2, 74.3)	-1.6	(-7.6, 4.5)
AZ	64.3	62.3	68.5	(64.6, 72.2)	6.2*	(0.2, 12.1)
AR	50.4	50.8	61.2	(57.0, 65.3)	10.4*	(3.1, 17.7)
CA	54.0	55.7	60.9	(59.0, 62.9)	5.3*	(2.3, 8.3)
CO	70.3	68.4	72.3	(67.5, 76.5)	3.9	(-2.7, 10.4)
CT	62.2	63.5	64.2	(58.5, 69.4)	0.7	(-6.4, 7.8)
DE	53.3	64.4	73.1	(69.3, 76.6)	8.7*	(2.9, 14.5)
DC	53.2	67.0	66.3	(62.7, 69.7)	-0.7	(-5.2, 3.9)
FL	42.7	51.3	59.6	(57.0, 62.2)	8.3*	(4.6, 12.1)
GA	50.2	52.2	63.2	(60.1, 66.2)	11.0*	(5.4, 16.6)
HI	59.0	58.8	61.6	(57.5, 65.5)	2.7	(-4.2, 9.7)
ID	52.6	57.4	60.3	(56.4, 64.1)	2.9	(-3.0, 8.8)
IL	64.0	59.9	64.2	(61.3, 67.1)	4.3	(-0.5, 9.2)
IN	59.6	62.1	70.9	(67.3, 74.4)	8.8*	(3.8, 13.8)
IA	61.4	66.2	66.5	(61.9, 70.8)	0.3	(-4.9, 5.6)
KS	58.1	59.8	71.7	(67.9, 75.1)	11.8*	(4.7, 19.0)
KY	56.2	50.7	62.2	(57.5, 66.7)	11.4*	(6.0, 16.9)
LA	50.6	50.5	59.5	(56.3, 62.6)	8.9*	(2.4, 15.4)
ME	68.7	60.0	72.0	(66.3, 77.0)	12.0*	(6.9, 17.1)
MD	59.1	67.7	68.6	(64.4, 72.5)	0.9	(-5.5, 7.4)
MA	57.2	56.7	68.1	(64.7, 71.3)	11.3*	(6.7, 16.0)
MI	56.3	57.5	66.5	(63.2, 69.6)	9.0*	(4.0, 14.0)
MN	64.9	66.2	77.1	(72.9, 80.8)	10.9*	(6.0, 15.8)
MS	50.6	46.9	57.3	(52.2, 62.2)	10.4*	(5.5, 15.4)
MO	64.3	61.1	68.0	(63.9, 71.8)	6.9*	(1.2, 12.6)
MT	69.3	68.5	69.1	(64.9, 73.1)	0.6	(-5.2, 6.4)
NE	55.6	68.8	65.9	(61.9, 69.7)	-2.9	(-9.0, 3.2)
NV	54.8	58.9	62.3	(57.8, 66.6)	3.5	(-2.4, 9.3)
NH	60.3	58.1	73.4	(69.8, 76.7)	15.3*	(10.4, 20.2)
NJ	53.2	54.2	62.1	(58.6, 65.5)	7.8*	(3.0, 12.7)
NM	49.9	55.1	63.6	(57.7, 69.1)	8.5*	(3.8, 13.2)
NY	51.8	51.4	58.8	(56.1, 61.5)	7.4*	(3.7, 11.1)
NC	53.3	59.0	63.0	(59.9, 66.0)	3.9	(-2.0, 9.9)
ND	67.1	55.6	62.8	(59.0, 66.5)	7.2	(-2.6, 17.1)

E.15 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015–2019 *(continued)*
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
OH	58.9	59.2	67.2	(63.4, 70.7)	8.0*	(3.4, 12.6)
OK	52.7	60.0	63.7	(58.8, 68.4)	3.7	(-1.5, 8.9)
OR	65.7	69.4	74.6	(71.8, 77.3)	5.2*	(0.8, 9.6)
PA	60.1	60.2	70.1	(67.3, 72.9)	9.9*	(6.4, 13.5)
RI	59.0	55.1	65.2	(59.9, 70.2)	10.1*	(3.1, 17.1)
SC	60.8	57.8	63.0	(59.2, 66.6)	5.2	(-0.6, 10.9)
SD	63.6	59.9	58.3	(54.0, 62.5)	-1.6	(-7.5, 4.3)
TN	56.3	56.1	58.9	(55.4, 62.4)	2.8	(-1.5, 7.2)
TX	53.0	55.4	58.3	(55.6, 60.9)	2.9	(-0.8, 6.6)
UT	71.3	74.1	74.8	(69.8, 79.2)	0.7	(-4.2, 5.6)
VT	61.9	59.8	67.1	(62.6, 71.3)	7.2*	(1.3, 13.2)
VA	59.4	65.5	67.0	(63.5, 70.4)	1.5	(-3.4, 6.3)
WA	65.9	66.3	71.3	(68.5, 73.9)	5.0*	(1.1, 8.9)
WV	45.8	40.5	57.1	(53.8, 60.4)	16.7*	(12.2, 21.2)
WI	63.2	61.4	70.5	(67.1, 73.7)	9.1*	(4.8, 13.4)
WY	63.9	63.3	66.3	(56.5, 74.8)	3.0	(-5.0, 10.9)

Asterisk indicates differences that are statistically significant at the 10 percent level.

E.16 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015–2019
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
All	56.3	57.8	64.2	(63.7, 64.7)	6.4*	(5.7, 7.2)
MSA						
Albuquerque, NM	57.5	61.0	70.9	(66.0, 75.4)	9.9*	(2.8, 17.1)
Atlanta-Sandy Springs-Roswell, GA~	52.4	57.1	66.7	(62.3, 70.7)	9.5*	(2.9, 16.1)
Austin-Round Rock, TX	46.1	62.4	62.2	(55.1, 68.7)	-0.2	(-9.7, 9.3)
Baltimore-Columbia-Towson, MD	66.0	70.4	69.2	(63.3, 74.6)	-1.2	(-9.6, 7.3)
Baton Rouge, LA	62.6	59.2	62.7	(54.8, 70.0)	3.6	(-7.4, 14.6)
Birmingham-Hoover, AL	61.0	40.1	54.1	(46.7, 61.3)	14.0*	(2.2, 25.8)
Boise City, ID	55.7	57.6	58.6	(52.2, 64.7)	1.0	(-8.5, 10.5)
Boston-Cambridge-Newton, MA-NH~	60.4	58.8	70.1	(66.0, 73.9)	11.3*	(5.6, 16.9)
Burlington-South Burlington, VT~	65.2	NA	73.8	(65.8, 80.5)	NA	NA
Charleston, WV~	NA	NA	68.2	(61.3, 74.4)	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	55.0	64.6	70.4	(64.2, 76.0)	5.8	(-2.4, 14.0)
Chicago-Naperville-Elgin, IL-IN-WI	63.8	59.8	63.9	(60.5, 67.1)	4.0	(-0.7, 8.8)
Cincinnati, OH-KY-IN~	50.5	52.7	67.0	(60.5, 72.9)	14.2*	(5.1, 23.4)
Cleveland-Elyria, OH	51.9	62.3	74.3	(67.8, 79.9)	12.0*	(3.8, 20.2)
Columbus, OH~	69.1	64.0	68.3	(60.9, 74.9)	4.3	(-5.9, 14.4)
Dallas-Fort Worth-Arlington, TX~	63.0	59.5	57.1	(52.5, 61.6)	-2.3	(-8.3, 3.6)
Denver-Aurora-Lakewood, CO	68.8	63.0	70.3	(63.3, 76.5)	7.4	(-1.4, 16.2)
Detroit-Warren-Dearborn, MI	64.3	56.1	63.6	(58.4, 68.6)	7.6	(-0.1, 15.2)
Fargo, ND-MN	72.6	60.6	65.5	(58.4, 72.0)	4.9	(-5.1, 15.0)
Hartford-West Hartford-East Hartford, CT~	67.0	66.5	59.1	(49.8, 67.8)	-7.4	(-18.7, 3.9)
Houston-The Woodlands-Sugar Land, TX~	53.5	59.1	59.3	(54.1, 64.2)	0.1	(-7.1, 7.4)
Indianapolis-Carmel-Anderson, IN~	56.6	63.0	71.6	(66.7, 76.2)	8.6*	(1.0, 16.3)
Jackson, MS~	58.9	42.3	60.5	(51.8, 68.6)	18.2*	(8.9, 27.5)
Kansas City, MO-KS~	57.8	73.6	74.2	(69.0, 78.8)	0.6	(-6.9, 8.1)
Las Vegas-Henderson-Paradise, NV	57.4	58.3	60.0	(54.7, 65.0)	1.6	(-5.0, 8.3)
Little Rock-North Little Rock-Conway, AR	52.3	59.1	65.6	(59.0, 71.6)	6.4	(-4.0, 16.9)
Los Angeles-Long Beach-Anaheim, CA	49.6	51.7	58.9	(55.9, 61.9)	7.2*	(2.7, 11.6)
Louisville/Jefferson County, KY-IN~	55.5	63.3	60.7	(52.6, 68.3)	-2.5	(-13.5, 8.4)
Manchester-Nashua, NH~	68.2	58.8	71.6	(64.6, 77.7)	12.7*	(3.9, 21.6)
Memphis, TN-MS-AR~	53.7	46.0	46.1	(37.9, 54.5)	0.1	(-12.4, 12.5)
Miami-Fort Lauderdale-West Palm Beach, FL	37.8	35.8	49.3	(44.1, 54.5)	13.5*	(6.5, 20.5)
Milwaukee-Waukesha-West Allis, WI	61.3	64.3	67.8	(58.4, 75.9)	3.4	(-8.3, 15.1)

E.16 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015–2019 *(continued)*
For All Households

Geography	2015 (Percent)	2017 (Percent)	2019 (Percent)	90% Confidence Interval, 2019	Difference (2019–2017)	90% Confidence Interval, Difference
Minneapolis-St. Paul-Bloomington, MN-WI~	68.1	66.8	78.6	(73.4, 83.0)	11.8*	(5.3, 18.4)
Nashville-Davidson-Murfreesboro- Franklin, TN~	71.1	68.1	62.4	(55.2, 69.0)	-5.7	(-15.7, 4.3)
New Orleans-Metairie, LA~	43.8	49.6	60.5	(54.6, 66.1)	10.9*	(2.0, 19.8)
New York-Newark-Jersey City, NY-NJ- PA~	49.5	48.0	56.2	(53.7, 58.7)	8.2*	(4.5, 11.9)
Oklahoma City, OK	51.7	70.4	71.3	(65.2, 76.8)	0.9	(-8.5, 10.3)
Omaha-Council Bluffs, NE-IA	63.2	71.2	71.9	(66.7, 76.6)	0.7	(-7.8, 9.1)
Orlando-Kissimmee-Sanford, FL	44.3	67.0	73.5	(67.3, 78.9)	6.5	(-2.3, 15.4)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	57.7	62.9	71.3	(67.4, 75.0)	8.4*	(3.3, 13.6)
Phoenix-Mesa-Scottsdale, AZ	64.7	68.1	71.5	(66.8, 75.8)	3.4	(-3.1, 9.9)
Pittsburgh, PA	64.0	62.4	70.8	(64.0, 76.8)	8.4*	(0.3, 16.5)
Portland-South Portland, ME~	69.2	67.3	79.2	(73.4, 84.0)	11.9*	(2.9, 20.9)
Portland-Vancouver-Hillsboro, OR-WA	66.1	74.7	77.3	(73.1, 81.1)	2.6	(-3.2, 8.5)
Providence-Warwick, RI-MA~	55.1	54.7	62.5	(57.0, 67.7)	7.8*	(0.6, 15.0)
Riverside-San Bernardino-Ontario, CA	46.6	52.0	55.2	(49.9, 60.3)	3.2	(-4.5, 10.9)
Sacramento-Roseville-Arden-Arcade, CA	59.9	57.4	61.7	(53.7, 69.1)	4.3	(-6.2, 14.9)
St. Louis, MO-IL~	68.8	54.8	69.7	(64.2, 74.7)	14.9*	(7.4, 22.5)
Salt Lake City, UT~	72.4	76.8	72.9	(66.1, 78.9)	-3.9	(-11.9, 4.2)
San Antonio-New Braunfels, TX	52.3	54.1	63.7	(56.1, 70.7)	9.6	(-1.2, 20.5)
San Diego-Carlsbad, CA	52.2	60.5	59.2	(53.9, 64.4)	-1.3	(-9.7, 7.0)
San Francisco-Oakland-Hayward, CA	55.0	59.4	64.9	(59.8, 69.6)	5.5	(-2.4, 13.4)
San Jose-Sunnyvale-Santa Clara, CA	NA	68.0	68.1	(60.6, 74.7)	0.1	(-10.2, 10.3)
Seattle-Tacoma-Bellevue, WA	67.4	67.9	75.4	(71.0, 79.3)	7.5*	(2.1, 13.0)
Sioux Falls, SD	71.1	64.0	56.7	(46.4, 66.4)	-7.4	(-18.9, 4.1)
Tampa-St. Petersburg-Clearwater, FL	42.6	48.7	63.1	(57.7, 68.1)	14.3*	(6.0, 22.6)
Tucson, AZ	NA	NA	62.8	(53.2, 71.6)	NA	NA
Tulsa, OK	64.8	66.4	66.4	(58.7, 73.4)	0.0	(-10.6, 10.7)
Urban Honolulu, HI	59.3	58.2	62.3	(57.4, 67.0)	4.1	(-4.1, 12.4)
Virginia Beach-Norfolk-Newport News, VA-NC~	68.4	66.4	65.9	(59.2, 72.0)	-0.5	(-9.7, 8.8)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	60.9	67.5	71.3	(67.6, 74.8)	3.8	(-2.4, 9.9)
Wichita, KS~	53.5	57.5	80.2	(70.9, 87.1)	22.7*	(11.6, 33.8)
Worcester, MA-CT~	NA	49.3	64.2	(54.2, 73.2)	14.9*	(2.6, 27.2)

The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.



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