

FEDERAL DEPOSIT INSURANCE CORPORATION

# 2017

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## FDIC National Survey of Unbanked and Underbanked Households

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### Appendix Tables



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# 2017

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## FDIC National Survey of Unbanked and Underbanked Households

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OCTOBER 2018

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## A.1 Banking Status by Household Characteristics, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	129,276	100.0	6.5	18.7	68.4	6.3
<b>Family income</b>						
Less than \$15,000	15,997	100.0	25.7	20.9	47.7	5.7
\$15,000 to \$30,000	19,842	100.0	12.3	22.4	58.3	7.0
\$30,000 to \$50,000	25,610	100.0	5.1	22.8	65.4	6.8
\$50,000 to \$75,000	23,763	100.0	1.5	19.7	72.8	6.0
At least \$75,000	44,064	100.0	0.6	13.3	79.9	6.2
<b>Education</b>						
No high school diploma	12,461	100.0	22.4	24.3	46.3	7.0
High school diploma	33,334	100.0	9.4	20.3	63.7	6.5
Some college	37,355	100.0	5.1	20.8	67.8	6.3
College degree	46,127	100.0	1.3	14.4	78.3	6.1
<b>Age group</b>						
15 to 24 years	6,625	100.0	10.0	29.3	56.5	4.2
25 to 34 years	20,997	100.0	8.5	23.1	62.5	5.9
35 to 44 years	21,532	100.0	7.8	22.2	63.6	6.5
45 to 54 years	23,277	100.0	6.9	19.3	67.1	6.7
55 to 64 years	24,484	100.0	5.9	17.8	70.3	6.0
65 years or more	32,361	100.0	3.9	11.6	77.5	7.0
<b>Race/Ethnicity</b>						
Black	18,201	100.0	16.9	30.4	45.8	6.9
Hispanic	16,655	100.0	14.0	28.9	49.7	7.4
Asian	6,792	100.0	2.5	17.5	69.2	10.8
White	85,599	100.0	3.0	14.1	77.1	5.7
Other	2,030	100.0	12.8	28.0	55.8	3.3
<b>Disability status</b>						
Disabled, age 25 to 64	11,297	100.0	18.1	24.7	52.2	5.0
Not disabled, age 25 to 64	78,993	100.0	5.7	19.9	68.0	6.4
Not applicable (not age 25 to 64)	38,985	100.0	4.9	14.6	73.9	6.5
<b>Monthly income volatility</b>						
Income was about the same each month	92,113	100.0	5.6	18.1	75.2	1.0
Income varied somewhat from month to month	20,966	100.0	6.8	26.2	66.1	0.9
Income varied a lot from month to month	4,992	100.0	13.2	28.2	57.9	0.7
Unknown	11,205	100.0	10.5	5.1	21.6	62.8
<b>Employment status</b>						
Employed	79,436	100.0	4.5	20.4	68.8	6.3
Unemployed	3,433	100.0	19.9	23.9	51.4	4.8
Not in labor force	46,407	100.0	9.0	15.4	69.0	6.6

## A.1 Banking Status by Household Characteristics, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
<b>Homeownership</b>						
Homeowner	82,241	100.0	2.3	14.2	77.2	6.3
Non-homeowner	47,035	100.0	14.0	26.5	53.1	6.4
<b>Household type</b>						
Married couple	61,138	100.0	2.5	16.9	74.3	6.3
Unmarried female-headed family	15,172	100.0	15.4	27.5	51.2	5.9
Unmarried male-headed family	6,600	100.0	9.9	25.4	58.5	6.2
Female individual	24,262	100.0	7.6	15.7	70.0	6.6
Male individual	21,776	100.0	9.2	18.9	65.3	6.6
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	110,238	100.0	5.9	17.3	71.1	5.7
Foreign-born citizen	10,143	100.0	4.8	23.3	60.9	11.0
Foreign-born non-citizen	8,895	100.0	16.2	31.0	43.9	8.9
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	124,329	100.0	5.8	18.2	69.7	6.3
Spanish is only language spoken	4,947	100.0	24.4	32.2	36.0	7.4
<b>Metropolitan status</b>						
Metropolitan area - principal city	38,497	100.0	9.4	21.2	62.4	7.1
Metropolitan area - balance	55,313	100.0	4.5	17.1	71.5	6.8
Not in metropolitan area	17,366	100.0	7.5	18.8	69.3	4.5
Not identified	18,100	100.0	5.6	18.3	71.1	5.1
<b>Geographic region</b>						
Northeast	22,776	100.0	6.0	17.9	69.0	7.2
Midwest	27,719	100.0	5.4	15.8	73.3	5.5
South	49,360	100.0	7.7	21.0	65.1	6.2
West	29,420	100.0	6.0	18.2	69.1	6.7

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

## A.2 Distribution of Households by Characteristics and Year, 2013-2017

For all households, column percent

Characteristics	2013	2015	2017
Number of Households (1000s)	123,750	127,538	129,276
Percent of Households	100.0	100.0	100.0
<b>Family income (Percent)</b>			
Less than \$15,000	15.4	14.1	12.4
\$15,000 to \$30,000	17.6	16.8	15.3
\$30,000 to \$50,000	19.8	19.9	19.8
\$50,000 to \$75,000	18.2	18.0	18.4
At least \$75,000	29.0	31.2	34.1
<b>Education (Percent)</b>			
No high school diploma	11.2	10.8	9.6
High school diploma	27.2	26.1	25.8
Some college	29.1	29.4	28.9
College degree	32.5	33.7	35.7
<b>Age group (Percent)</b>			
15 to 24 years	5.0	5.2	5.1
25 to 34 years	16.5	16.5	16.2
35 to 44 years	17.3	17.0	16.7
45 to 54 years	19.8	18.6	18.0
55 to 64 years	18.4	18.8	18.9
65 years or more	22.9	23.9	25.0
<b>Race/Ethnicity (Percent)</b>			
Black	13.6	14.1	14.1
Hispanic	12.1	12.6	12.9
Asian	4.8	4.9	5.3
White	68.1	67.0	66.2
Other	1.4	1.4	1.6
<b>Disability status (Percent)</b>			
Disabled, age 25 to 64	8.8	9.0	8.7
Not disabled, age 25 to 64	63.3	61.9	61.1
Not applicable (not age 25 to 64)	28.0	29.1	30.2
<b>Monthly income volatility (Percent)</b>			
Income was about the same each month		71.8	71.3
Income varied somewhat from month to month		16.3	16.2
Income varied a lot from month to month		4.5	3.9
Unknown		7.3	8.7
<b>Employment status (Percent)</b>			
Employed	61.1	61.3	61.4
Unemployed	4.4	3.0	2.7
Not in labor force	34.5	35.7	35.9

## A.2 Distribution of Households by Characteristics and Year, 2013-2017

For all households, column percent

Characteristics	2013	2015	2017
<b>Homeownership (Percent)</b>			
Homeowner	64.8	63.3	63.6
Non-homeowner	35.2	36.7	36.4
<b>Household type (Percent)</b>			
Married couple	47.8	46.7	47.3
Unmarried female-headed family	12.8	12.5	11.7
Unmarried male-headed family	5.1	4.8	5.1
Female individual	17.9	18.4	18.8
Male individual	16.4	17.3	16.8
Other	0.1	0.2	0.3
<b>Nativity (Percent)</b>			
U.S.-born	86.0	85.2	85.3
Foreign-born citizen	7.5	7.6	7.8
Foreign-born non-citizen	6.5	7.2	6.9
<b>Spanish only language spoken (Percent)</b>			
Spanish is not only language spoken	97.9	97.8	96.2
Spanish is only language spoken	2.1	2.2	3.8
<b>Metropolitan status (Percent)</b>			
Metropolitan area - principal city	27.9	28.6	29.8
Metropolitan area - balance	41.4	42.8	42.8
Not in metropolitan area	15.6	14.0	13.4
Not identified	15.1	14.5	14.0
<b>Geographic region (Percent)</b>			
Northeast	17.9	17.8	17.6
Midwest	22.1	21.7	21.4
South	37.8	37.9	38.2
West	22.2	22.6	22.8

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

### A.3 Unbanked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.7	7.0	6.5	(6.2, 6.8)	-0.5*	(-0.9, -0.1)
<b>Family income</b>						
Less than \$15,000	27.7	25.6	25.7	(24.4, 27.0)	0.1	(-1.8, 2.0)
\$15,000 to \$30,000	11.4	11.8	12.3	(11.2, 13.4)	0.4	(-0.9, 1.7)
\$30,000 to \$50,000	5.1	5.0	5.1	(4.5, 5.6)	0.1	(-0.7, 0.8)
\$50,000 to \$75,000	1.7	1.6	1.5	(1.2, 1.8)	-0.1	(-0.6, 0.3)
At least \$75,000	0.5	0.5	0.6	(0.4, 0.7)	0.1	(-0.1, 0.3)
<b>Education</b>						
No high school diploma	25.1	23.2	22.4	(20.9, 24.0)	-0.8	(-2.8, 1.2)
High school diploma	10.8	9.7	9.4	(8.9, 10.1)	-0.2	(-1.1, 0.6)
Some college	5.6	5.5	5.1	(4.7, 5.6)	-0.4	(-1.0, 0.3)
College degree	1.1	1.1	1.3	(1.1, 1.5)	0.1	(-0.2, 0.4)
<b>Age group</b>						
15 to 24 years	15.7	13.1	10.0	(8.5, 11.7)	-3.1*	(-5.3, -0.8)
25 to 34 years	12.5	10.6	8.5	(7.7, 9.4)	-2.1*	(-3.3, -1.0)
35 to 44 years	9.0	8.9	7.8	(7.1, 8.5)	-1.2*	(-2.1, -0.2)
45 to 54 years	7.5	6.7	6.9	(6.2, 7.6)	0.2	(-0.7, 1.1)
55 to 64 years	5.6	5.8	5.9	(5.3, 6.6)	0.1	(-0.7, 0.9)
65 years or more	3.5	3.1	3.9	(3.5, 4.3)	0.8*	(0.2, 1.4)
<b>Race/Ethnicity</b>						
Black	20.6	18.2	16.9	(15.7, 18.1)	-1.3	(-3.0, 0.4)
Hispanic	17.9	16.2	14.0	(12.8, 15.2)	-2.3*	(-4.0, -0.6)
Asian	2.2	4.0	2.5	(1.8, 3.5)	-1.5*	(-2.9, -0.1)
White	3.6	3.1	3.0	(2.8, 3.3)	-0.1	(-0.4, 0.3)
Other	15.0	11.1	12.8	(10.7, 15.3)	1.7	(-1.4, 4.8)
<b>Disability status</b>						
Disabled, age 25 to 64	18.4	17.6	18.1	(16.7, 19.5)	0.5	(-1.4, 2.4)
Not disabled, age 25 to 64	7.2	6.5	5.7	(5.3, 6.0)	-0.8*	(-1.4, -0.3)
Not applicable (not age 25 to 64)	5.7	4.9	4.9	(4.5, 5.4)	0.0	(-0.6, 0.7)
<b>Monthly income volatility</b>						
Income was about the same each month		5.7	5.6	(5.3, 6.0)	-0.1	(-0.5, 0.3)
Income varied somewhat from month to month		8.7	6.8	(6.1, 7.5)	-1.9*	(-3.0, -0.9)
Income varied a lot from month to month		12.9	13.2	(11.4, 15.1)	0.3	(-2.4, 3.0)
Unknown		12.7	10.5	(9.4, 11.6)	-2.3*	(-4.2, -0.4)
<b>Employment status</b>						
Employed	5.4	5.0	4.5	(4.2, 4.8)	-0.5*	(-0.9, 0.0)
Unemployed	23.0	23.0	19.9	(17.1, 23.0)	-3.1	(-7.3, 1.1)
Not in labor force	9.9	9.2	9.0	(8.5, 9.5)	-0.2	(-1.0, 0.5)

### A.3 Unbanked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>						
Homeowner	2.6	2.3	2.3	(2.1, 2.5)	0.0	(-0.4, 0.3)
Non-homeowner	17.3	15.2	14.0	(13.3, 14.6)	-1.2*	(-2.1, -0.3)
<b>Household type</b>						
Married couple	3.4	3.3	2.5	(2.3, 2.8)	-0.8*	(-1.2, -0.4)
Unmarried female-headed family	18.4	16.2	15.4	(14.4, 16.5)	-0.8	(-2.4, 0.9)
Unmarried male-headed family	13.2	9.8	9.9	(8.4, 11.6)	0.0	(-2.2, 2.2)
Female individual	7.4	6.8	7.6	(7.0, 8.2)	0.8	(-0.1, 1.6)
Male individual	10.7	9.8	9.2	(8.5, 9.9)	-0.7	(-1.6, 0.3)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	6.9	6.1	5.9	(5.6, 6.2)	-0.2	(-0.6, 0.2)
Foreign-born citizen	4.7	4.6	4.8	(4.0, 5.8)	0.2	(-1.2, 1.6)
Foreign-born non-citizen	22.7	20.3	16.2	(14.7, 17.8)	-4.0*	(-6.5, -1.6)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	7.1	6.5	5.8	(5.5, 6.1)	-0.7*	(-1.0, -0.3)
Spanish is only language spoken	34.9	31.0	24.4	(21.6, 27.5)	-6.6*	(-11.2, -1.9)
<b>Metropolitan status</b>						
Metropolitan area - principal city	11.4	10.3	9.4	(8.7, 10.0)	-0.9	(-1.8, 0.0)
Metropolitan area - balance	5.5	5.2	4.5	(4.2, 4.9)	-0.7*	(-1.2, -0.1)
Not in metropolitan area	8.5	7.6	7.5	(6.7, 8.4)	-0.1	(-1.2, 0.9)
Not identified	6.4	5.4	5.6	(4.9, 6.3)	0.2	(-0.6, 1.0)
<b>Geographic region</b>						
Northeast	6.8	6.3	6.0	(5.3, 6.7)	-0.4	(-1.4, 0.6)
Midwest	6.4	5.7	5.4	(4.9, 6.0)	-0.3	(-1.0, 0.4)
South	9.2	8.7	7.7	(7.2, 8.3)	-1.0*	(-1.8, -0.3)
West	7.4	5.9	6.0	(5.4, 6.6)	0.0	(-0.7, 0.8)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## A.4 Underbanked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	20.0	19.9	18.7	(18.3, 19.1)	-1.2*	(-1.8, -0.6)
<b>Family income</b>						
Less than \$15,000	22.4	24.3	20.9	(19.8, 22.1)	-3.4*	(-5.1, -1.7)
\$15,000 to \$30,000	25.0	23.6	22.4	(21.3, 23.6)	-1.2	(-2.7, 0.4)
\$30,000 to \$50,000	23.3	23.7	22.8	(21.8, 23.9)	-0.9	(-2.3, 0.4)
\$50,000 to \$75,000	19.8	20.2	19.7	(18.7, 20.7)	-0.5	(-2.0, 0.9)
At least \$75,000	13.6	13.4	13.3	(12.8, 13.8)	-0.1	(-0.8, 0.7)
<b>Education</b>						
No high school diploma	24.1	25.9	24.3	(22.9, 25.7)	-1.6	(-3.4, 0.1)
High school diploma	21.9	22.2	20.3	(19.5, 21.2)	-1.8*	(-3.1, -0.6)
Some college	23.0	22.0	20.8	(20.0, 21.6)	-1.2*	(-2.4, -0.1)
College degree	14.3	14.5	14.4	(13.7, 15.0)	-0.1	(-1.0, 0.7)
<b>Age group</b>						
15 to 24 years	30.8	29.4	29.3	(27.0, 31.7)	-0.1	(-3.5, 3.3)
25 to 34 years	24.7	24.5	23.1	(22.1, 24.3)	-1.4	(-2.9, 0.2)
35 to 44 years	23.8	22.7	22.2	(21.2, 23.2)	-0.5	(-1.9, 1.0)
45 to 54 years	21.9	21.1	19.3	(18.3, 20.3)	-1.8*	(-3.2, -0.4)
55 to 64 years	17.7	18.5	17.8	(16.8, 18.8)	-0.8	(-2.1, 0.5)
65 years or more	11.6	13.0	11.6	(11.0, 12.3)	-1.4*	(-2.3, -0.4)
<b>Race/Ethnicity</b>						
Black	33.2	31.1	30.4	(29.1, 31.8)	-0.7	(-2.7, 1.3)
Hispanic	28.6	29.3	28.9	(27.7, 30.2)	-0.3	(-2.2, 1.6)
Asian	17.7	21.0	17.5	(15.6, 19.6)	-3.5*	(-6.5, -0.4)
White	15.9	15.6	14.1	(13.7, 14.5)	-1.5*	(-2.1, -0.9)
Other	25.3	27.5	28.0	(24.4, 32.0)	0.5	(-4.4, 5.4)
<b>Disability status</b>						
Disabled, age 25 to 64	28.1	28.4	24.7	(23.3, 26.2)	-3.7*	(-5.7, -1.7)
Not disabled, age 25 to 64	21.1	20.6	19.9	(19.3, 20.4)	-0.7	(-1.5, 0.0)
Not applicable (not age 25 to 64)	15.1	15.9	14.6	(14.0, 15.3)	-1.3*	(-2.3, -0.3)
<b>Monthly income volatility</b>						
Income was about the same each month		19.1	18.1	(17.7, 18.6)	-1.0*	(-1.6, -0.3)
Income varied somewhat from month to month		26.6	26.2	(25.0, 27.4)	-0.5	(-2.1, 1.2)
Income varied a lot from month to month		30.9	28.2	(26.1, 30.5)	-2.7	(-5.9, 0.6)
Unknown		6.3	5.1	(4.3, 6.0)	-1.3	(-2.5, 0.0)
<b>Employment status</b>						
Employed	21.7	21.4	20.4	(19.9, 20.9)	-1.0*	(-1.8, -0.2)
Unemployed	25.3	24.8	23.9	(21.3, 26.7)	-0.9	(-4.5, 2.7)
Not in labor force	16.3	17.1	15.4	(14.8, 16.0)	-1.6*	(-2.6, -0.7)



## A.4 Underbanked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>						
Homeowner	15.5	15.4	14.2	(13.8, 14.7)	-1.2*	(-1.8, -0.5)
Non-homeowner	28.2	27.7	26.5	(25.6, 27.4)	-1.2	(-2.4, 0.0)
<b>Household type</b>						
Married couple	17.7	17.6	16.9	(16.4, 17.4)	-0.6	(-1.4, 0.2)
Unmarried female-headed family	29.2	29.1	27.5	(26.1, 29.0)	-1.6	(-3.4, 0.3)
Unmarried male-headed family	28.3	27.0	25.4	(23.4, 27.5)	-1.6	(-4.3, 1.0)
Female individual	17.2	18.1	15.7	(14.8, 16.7)	-2.4*	(-3.6, -1.1)
Male individual	20.0	19.6	18.9	(17.8, 20.0)	-0.7	(-2.2, 0.8)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	19.1	18.4	17.3	(16.9, 17.7)	-1.1*	(-1.7, -0.5)
Foreign-born citizen	24.0	25.6	23.3	(21.6, 25.1)	-2.4	(-4.8, 0.1)
Foreign-born non-citizen	28.0	32.5	31.0	(29.1, 33.0)	-1.4	(-4.3, 1.4)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	19.9	19.7	18.2	(17.7, 18.6)	-1.6*	(-2.1, -1.0)
Spanish is only language spoken	23.7	29.1	32.2	(29.3, 35.2)	3.0	(-1.2, 7.3)
<b>Metropolitan status</b>						
Metropolitan area - principal city	22.3	23.2	21.2	(20.3, 22.1)	-2.0*	(-3.3, -0.7)
Metropolitan area - balance	17.8	17.5	17.1	(16.5, 17.7)	-0.4	(-1.4, 0.5)
Not in metropolitan area	21.0	21.4	18.8	(17.7, 19.9)	-2.7*	(-4.4, -0.9)
Not identified	20.8	19.2	18.3	(17.1, 19.5)	-0.9	(-2.4, 0.6)
<b>Geographic region</b>						
Northeast	19.3	19.3	17.9	(16.9, 18.8)	-1.4*	(-2.8, -0.1)
Midwest	16.9	17.5	15.8	(15.0, 16.6)	-1.7*	(-2.9, -0.6)
South	23.5	21.6	21.0	(20.3, 21.8)	-0.6	(-1.6, 0.4)
West	17.6	19.9	18.2	(17.4, 19.1)	-1.7*	(-2.9, -0.5)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## A.5 Fully Banked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	67.0	68.0	68.4	(67.9, 68.9)	0.4	(-0.3, 1.1)
<b>Family income</b>						
Less than \$15,000	45.2	45.1	47.7	(46.1, 49.2)	2.6*	(0.4, 4.7)
\$15,000 to \$30,000	57.9	59.5	58.3	(57.0, 59.7)	-1.1	(-2.9, 0.6)
\$30,000 to \$50,000	65.7	66.2	65.4	(64.1, 66.6)	-0.8	(-2.4, 0.8)
\$50,000 to \$75,000	73.2	73.0	72.8	(71.8, 73.8)	-0.2	(-1.8, 1.4)
At least \$75,000	81.0	81.3	79.9	(79.2, 80.6)	-1.3*	(-2.3, -0.4)
<b>Education</b>						
No high school diploma	46.3	46.4	46.3	(44.6, 47.9)	-0.1	(-2.4, 2.2)
High school diploma	61.7	62.9	63.7	(62.8, 64.7)	0.8	(-0.6, 2.3)
Some college	66.2	67.7	67.8	(66.9, 68.7)	0.1	(-1.3, 1.4)
College degree	79.3	79.1	78.3	(77.6, 79.1)	-0.8	(-1.8, 0.2)
<b>Age group</b>						
15 to 24 years	48.8	52.1	56.5	(54.2, 58.9)	4.5*	(1.1, 7.9)
25 to 34 years	58.3	60.8	62.5	(61.2, 63.7)	1.6	(-0.3, 3.6)
35 to 44 years	62.5	63.1	63.6	(62.5, 64.6)	0.5	(-1.2, 2.1)
45 to 54 years	65.4	67.5	67.1	(65.9, 68.4)	-0.3	(-2.0, 1.4)
55 to 64 years	71.7	70.9	70.3	(69.1, 71.4)	-0.6	(-2.0, 0.9)
65 years or more	78.2	78.1	77.5	(76.7, 78.3)	-0.6	(-1.8, 0.6)
<b>Race/Ethnicity</b>						
Black	40.0	45.5	45.8	(44.2, 47.4)	0.3	(-2.0, 2.6)
Hispanic	48.4	48.9	49.7	(48.0, 51.4)	0.8	(-1.5, 3.0)
Asian	73.4	67.2	69.2	(66.8, 71.5)	2.0	(-1.4, 5.5)
White	75.4	76.6	77.1	(76.6, 77.6)	0.5	(-0.2, 1.2)
Other	55.2	56.7	55.8	(51.4, 60.2)	-0.9	(-6.4, 4.7)
<b>Disability status</b>						
Disabled, age 25 to 64	49.0	49.7	52.2	(50.3, 54.1)	2.5	(-0.1, 5.1)
Not disabled, age 25 to 64	66.8	68.1	68.0	(67.4, 68.7)	-0.1	(-1.0, 0.8)
Not applicable (not age 25 to 64)	72.9	73.4	73.9	(73.1, 74.7)	0.5	(-0.7, 1.7)
<b>Monthly income volatility</b>						
Income was about the same each month		74.4	75.2	(74.7, 75.7)	0.8*	(0.1, 1.5)
Income varied somewhat from month to month		64.0	66.1	(64.7, 67.6)	2.1*	(0.3, 3.9)
Income varied a lot from month to month		55.2	57.9	(55.3, 60.4)	2.7	(-1.0, 6.3)
Unknown		22.2	21.6	(20.3, 23.0)	-0.5	(-2.6, 1.5)
<b>Employment status</b>						
Employed	67.8	68.7	68.8	(68.2, 69.5)	0.1	(-0.8, 1.1)
Unemployed	47.8	48.6	51.4	(47.9, 54.9)	2.8	(-1.6, 7.2)
Not in labor force	67.9	68.5	69.0	(68.2, 69.8)	0.5	(-0.6, 1.7)

## A.5 Fully Banked Rates by Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>						
Homeowner	76.7	77.4	77.2	(76.6, 77.7)	-0.2	(-1.0, 0.6)
Non-homeowner	49.2	51.8	53.1	(52.2, 54.1)	1.3	(0.0, 2.7)
<b>Household type</b>						
Married couple	73.9	74.4	74.3	(73.6, 74.9)	-0.2	(-1.1, 0.8)
Unmarried female-headed family	47.5	49.6	51.2	(49.7, 52.6)	1.5	(-0.5, 3.6)
Unmarried male-headed family	53.7	57.3	58.5	(56.0, 61.0)	1.2	(-2.0, 4.5)
Female individual	69.4	69.5	70.0	(68.8, 71.2)	0.5	(-1.1, 2.0)
Male individual	63.7	65.5	65.3	(64.0, 66.6)	-0.3	(-2.0, 1.5)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	69.0	70.7	71.1	(70.6, 71.6)	0.4	(-0.3, 1.1)
Foreign-born citizen	64.6	62.9	60.9	(58.8, 62.9)	-2.0	(-5.0, 1.0)
Foreign-born non-citizen	43.9	41.2	43.9	(41.8, 45.9)	2.7	(-0.3, 5.7)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	67.6	68.8	69.7	(69.2, 70.2)	0.9*	(0.2, 1.6)
Spanish is only language spoken	38.1	33.9	36.0	(32.8, 39.4)	2.1	(-2.6, 6.9)
<b>Metropolitan status</b>						
Metropolitan area - principal city	60.8	60.8	62.4	(61.3, 63.4)	1.5*	(0.0, 3.0)
Metropolitan area - balance	71.1	72.0	71.5	(70.7, 72.3)	-0.4	(-1.5, 0.7)
Not in metropolitan area	66.1	67.3	69.3	(68.0, 70.5)	1.9	(0.0, 3.9)
Not identified	68.1	71.2	71.1	(69.5, 72.6)	-0.1	(-2.0, 1.7)
<b>Geographic region</b>						
Northeast	68.4	67.9	69.0	(67.8, 70.1)	1.1	(-0.6, 2.7)
Midwest	71.4	72.5	73.3	(72.1, 74.4)	0.8	(-0.6, 2.3)
South	62.1	65.0	65.1	(64.2, 66.0)	0.1	(-1.1, 1.3)
West	69.6	68.9	69.1	(68.0, 70.1)	0.2	(-1.3, 1.7)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## A.6 Monthly Income Volatility by Level of Income, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Income was about the same each month (Percent)	Income varied somewhat from month to month (Percent)	Income varied a lot from month to month (Percent)	Unknown (Percent)
All	129,276	100.0	71.3	16.2	3.9	8.7
<b>Family income</b>						
Less than \$15,000	15,997	100.0	70.6	12.5	5.8	11.0
\$15,000 to \$30,000	19,842	100.0	70.2	15.7	4.1	10.1
\$30,000 to \$50,000	25,610	100.0	70.6	16.8	3.8	8.8
\$50,000 to \$75,000	23,763	100.0	71.4	17.7	3.3	7.6
At least \$75,000	44,064	100.0	72.3	16.7	3.4	7.7

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

## A.7 Banking Status by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	129,276	100.0	6.5	18.7	68.4	6.3
<b>State</b>						
AL	2,064	100.0	8.7	22.3	63.3	5.7
AK	275	100.0	2.6	21.8	71.8	3.8
AZ	2,629	100.0	5.4	18.7	69.7	6.2
AR	1,206	100.0	7.5	19.0	70.0	3.6
CA	14,756	100.0	7.4	17.6	67.4	7.5
CO	2,197	100.0	4.2	17.3	70.9	7.6
CT	1,493	100.0	5.5	15.3	68.5	10.6
DE	398	100.0	5.9	15.0	69.8	9.3
DC	342	100.0	8.0	21.2	62.6	8.2
FL	8,912	100.0	6.0	18.3	66.0	9.7
GA	4,057	100.0	10.6	24.1	60.0	5.2
HI	524	100.0	4.0	15.0	74.9	6.0
ID	655	100.0	2.3	17.9	75.4	4.4
IL	4,993	100.0	7.0	15.3	72.0	5.7
IN	2,633	100.0	4.4	18.8	73.8	3.0
IA	1,377	100.0	3.0	13.5	72.6	10.9
KS	1,181	100.0	7.2	20.0	69.2	3.6
KY	1,851	100.0	7.2	19.6	70.0	3.2
LA	1,977	100.0	14.8	21.4	60.0	3.8
ME	558	100.0	4.0	18.8	71.0	6.2
MD	2,321	100.0	2.5	19.7	69.8	7.9
MA	2,668	100.0	2.6	18.0	69.8	9.5
MI	4,215	100.0	5.6	15.2	71.3	7.8

## A.7 Banking Status by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
MN	2,343	100.0	1.5	12.5	82.9	3.1
MS	1,206	100.0	15.8	22.5	57.4	4.2
MO	2,501	100.0	6.3	16.8	70.9	6.0
MT	445	100.0	4.3	16.1	74.6	5.0
NE	776	100.0	2.8	18.8	74.2	4.2
NV	1,170	100.0	6.1	25.1	60.4	8.4
NH	548	100.0	3.4	13.1	76.5	7.0
NJ	3,494	100.0	5.0	19.6	68.1	7.2
NM	866	100.0	11.4	22.2	63.0	3.4
NY	8,128	100.0	8.7	17.2	66.1	8.0
NC	4,244	100.0	5.8	18.4	69.3	6.5
ND	333	100.0	6.3	16.7	74.0	2.9
OH	4,680	100.0	7.0	17.4	69.7	5.8
OK	1,582	100.0	7.3	21.7	67.2	3.8
OR	1,671	100.0	4.2	20.1	69.3	6.4
PA	5,159	100.0	4.7	19.3	72.0	3.9
RI	464	100.0	6.5	15.7	70.0	7.8
SC	2,021	100.0	6.7	19.4	71.0	2.9
SD	348	100.0	8.1	14.7	71.7	5.4
TN	2,693	100.0	7.5	21.2	64.9	6.4
TX	10,438	100.0	9.5	24.2	60.5	5.8
UT	1,049	100.0	2.5	16.1	76.6	4.8
VT	265	100.0	1.5	11.6	81.9	5.0
VA	3,277	100.0	3.0	20.6	71.3	5.1
WA	2,939	100.0	3.1	17.6	74.2	5.2
WV	771	100.0	7.8	18.5	67.0	6.7
WI	2,338	100.0	3.4	11.6	81.7	3.3
WY	244	100.0	4.8	21.5	70.0	3.7

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

## A.8 Unbanked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.7	7.0	6.5	(6.2, 6.8)	-0.5*	(-0.9, -0.1)
<b>State</b>						
AL	9.2	12.5	8.7	(6.8, 11.2)	-3.7*	(-7.1, -0.3)
AK	1.9	3.5	2.6	(1.3, 5.0)	-0.9	(-3.8, 1.9)
AZ	12.8	8.5	5.4	(3.8, 7.7)	-3.1*	(-6.2, -0.1)
AR	12.3	9.7	7.5	(5.7, 9.7)	-2.2	(-4.9, 0.5)
CA	8.0	6.2	7.4	(6.5, 8.4)	1.2	(0.0, 2.4)
CO	6.4	4.4	4.2	(2.6, 6.6)	-0.2	(-4.1, 3.7)
CT	5.6	6.2	5.5	(3.8, 8.0)	-0.7	(-3.9, 2.6)
DE	6.1	4.8	5.9	(3.8, 9.1)	1.2	(-2.5, 4.8)
DC	11.8	10.8	8.0	(6.1, 10.5)	-2.8	(-5.7, 0.0)
FL	6.2	5.9	6.0	(5.0, 7.3)	0.1	(-1.6, 1.8)
GA	10.9	11.9	10.6	(8.7, 13.0)	-1.2	(-4.1, 1.7)
HI	3.8	2.4	4.0	(2.6, 6.1)	1.6	(-0.5, 3.7)
ID	5.4	3.6	2.3	(1.2, 4.4)	-1.2	(-3.2, 0.8)
IL	7.4	7.1	7.0	(5.6, 8.6)	-0.2	(-2.2, 1.8)
IN	7.2	4.8	4.4	(3.2, 6.2)	-0.3	(-2.6, 2.0)
IA	4.5	4.2	3.0	(1.8, 4.9)	-1.2	(-3.5, 1.0)
KS	6.0	7.6	7.2	(5.1, 10.1)	-0.4	(-3.0, 2.2)
KY	9.7	9.0	7.2	(5.8, 8.9)	-1.8	(-5.0, 1.5)
LA	13.9	14.0	14.8	(12.5, 17.5)	0.8	(-3.2, 4.8)
ME	2.4	2.3	4.0	(2.2, 7.3)	1.7	(-0.8, 4.2)
MD	4.8	4.8	2.5	(1.4, 4.5)	-2.3	(-4.7, 0.1)
MA	5.8	5.7	2.6	(1.8, 3.9)	-3.1*	(-5.1, -1.1)
MI	5.7	6.0	5.6	(4.3, 7.3)	-0.4	(-2.5, 1.7)
MN	3.6	3.4	1.5	(0.7, 3.1)	-1.9*	(-3.6, -0.2)
MS	14.5	12.6	15.8	(13.7, 18.2)	3.3	(-0.1, 6.6)
MO	8.9	8.5	6.3	(4.8, 8.2)	-2.2	(-4.9, 0.4)
MT	6.6	4.0	4.3	(3.1, 6.1)	0.3	(-1.5, 2.1)
NE	5.7	5.1	2.8	(1.3, 6.1)	-2.2	(-5.5, 1.0)
NV	7.9	8.9	6.1	(4.4, 8.3)	-2.9	(-6.0, 0.3)
NH	2.9	1.8	3.4	(2.1, 5.6)	1.6	(-0.4, 3.5)
NJ	8.2	7.4	5.0	(3.5, 7.2)	-2.3	(-4.9, 0.2)
NM	10.9	9.4	11.4	(8.3, 15.4)	1.9	(-1.8, 5.7)
NY	8.5	8.0	8.7	(7.4, 10.2)	0.7	(-1.1, 2.6)
NC	8.4	7.7	5.8	(4.3, 7.7)	-1.9	(-4.1, 0.2)
ND	2.8	3.0	6.3	(4.1, 9.8)	3.3*	(0.2, 6.4)
OH	7.2	5.8	7.0	(5.7, 8.7)	1.2	(-1.0, 3.4)
OK	10.9	11.0	7.3	(5.7, 9.3)	-3.7*	(-6.5, -0.8)

## A.8 Unbanked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
OR	4.5	5.1	4.2	(3.0, 5.8)	-0.9	(-3.0, 1.2)
PA	5.2	4.7	4.7	(3.3, 6.6)	0.0	(-2.2, 2.2)
RI	6.2	5.0	6.5	(4.2, 9.9)	1.5	(-2.0, 5.0)
SC	10.5	8.9	6.7	(4.8, 9.4)	-2.2	(-5.3, 0.9)
SD	4.2	4.2	8.1	(5.2, 12.6)	3.9*	(0.2, 7.7)
TN	9.7	10.8	7.5	(5.6, 9.9)	-3.3*	(-6.1, -0.5)
TX	10.4	9.4	9.5	(8.4, 10.7)	0.2	(-1.5, 1.8)
UT	3.3	3.9	2.5	(1.5, 4.3)	-1.4	(-3.4, 0.6)
VT	3.1	1.5	1.5	(0.8, 2.8)	-0.1	(-1.4, 1.3)
VA	6.5	4.6	3.0	(1.7, 5.2)	-1.6	(-4.0, 0.8)
WA	4.1	4.1	3.1	(2.0, 4.8)	-1.0	(-2.9, 0.9)
WV	11.0	8.0	7.8	(6.0, 10.2)	-0.2	(-3.1, 2.8)
WI	4.8	3.4	3.4	(2.1, 5.5)	0.0	(-2.0, 1.9)
WY	5.6	2.4	4.8	(3.4, 6.7)	2.4*	(0.4, 4.3)

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

## A.9 Underbanked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	20.0	19.9	18.7	(18.3, 19.1)	-1.2*	(-1.8, -0.6)
<b>State</b>						
AL	26.4	23.9	22.3	(19.7, 25.0)	-1.6	(-5.2, 2.0)
AK	19.3	26.1	21.8	(18.5, 25.6)	-4.3	(-11.6, 3.0)
AZ	17.6	18.5	18.7	(15.5, 22.6)	0.2	(-4.0, 4.4)
AR	25.7	22.6	19.0	(16.2, 22.1)	-3.7	(-7.8, 0.4)
CA	17.0	19.1	17.6	(16.3, 19.0)	-1.4	(-3.4, 0.5)
CO	17.3	19.1	17.3	(14.4, 20.6)	-1.8	(-6.2, 2.5)
CT	14.4	14.8	15.3	(12.3, 19.0)	0.5	(-3.7, 4.8)
DE	18.5	15.4	15.0	(11.9, 18.7)	-0.5	(-5.5, 4.6)
DC	24.8	25.4	21.2	(18.5, 24.2)	-4.2	(-8.4, 0.1)
FL	19.1	17.7	18.3	(16.6, 20.2)	0.7	(-1.8, 3.1)
GA	26.9	24.6	24.1	(21.3, 27.1)	-0.4	(-4.8, 3.9)
HI	19.7	17.4	15.0	(12.0, 18.6)	-2.4	(-6.8, 2.0)
ID	19.0	23.1	17.9	(15.2, 21.1)	-5.2*	(-9.4, -1.0)
IL	14.6	14.3	15.3	(13.4, 17.5)	1.0	(-1.5, 3.6)
IN	17.6	18.2	18.8	(15.5, 22.5)	0.5	(-4.3, 5.4)
IA	14.4	18.2	13.5	(10.0, 18.0)	-4.7*	(-9.3, -0.2)
KS	22.9	18.3	20.0	(15.4, 25.4)	1.7	(-4.1, 7.4)
KY	23.5	18.2	19.6	(16.9, 22.7)	1.4	(-3.5, 6.3)
LA	24.5	23.8	21.4	(19.2, 23.7)	-2.4	(-6.2, 1.4)
ME	19.2	17.1	18.8	(15.5, 22.7)	1.7	(-2.9, 6.3)
MD	23.9	22.4	19.7	(16.6, 23.2)	-2.7	(-7.0, 1.6)
MA	17.2	16.0	18.0	(15.6, 20.7)	2.0	(-1.7, 5.7)
MI	18.1	19.8	15.2	(13.0, 17.8)	-4.5*	(-8.6, -0.4)
MN	12.3	14.3	12.5	(9.9, 15.5)	-1.8	(-6.8, 3.1)
MS	32.8	25.5	22.5	(19.2, 26.1)	-3.0	(-7.9, 1.8)
MO	20.4	22.3	16.8	(14.3, 19.8)	-5.4*	(-9.1, -1.8)
MT	17.0	13.3	16.1	(13.7, 18.8)	2.7	(-0.6, 6.1)
NE	20.1	21.1	18.8	(15.9, 22.2)	-2.3	(-7.0, 2.4)
NV	24.7	27.3	25.1	(21.7, 29.0)	-2.2	(-7.3, 3.0)
NH	13.9	18.2	13.1	(10.5, 16.2)	-5.1*	(-9.2, -1.1)
NJ	19.6	15.6	19.6	(17.1, 22.4)	4.0*	(0.3, 7.7)
NM	22.5	26.9	22.2	(19.9, 24.7)	-4.6	(-9.7, 0.4)
NY	19.6	23.8	17.2	(15.6, 18.9)	-6.6*	(-9.0, -4.2)
NC	21.5	20.6	18.4	(16.0, 20.9)	-2.2	(-5.7, 1.2)
ND	20.0	20.8	16.7	(14.0, 19.9)	-4.0	(-10.9, 2.8)
OH	20.0	17.5	17.4	(15.4, 19.6)	-0.1	(-3.0, 2.8)
OK	22.2	26.4	21.7	(18.9, 24.8)	-4.7*	(-8.7, -0.7)
OR	17.1	20.5	20.1	(16.8, 23.8)	-0.4	(-5.8, 5.0)



## A.9 Underbanked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
PA	22.2	18.8	19.3	(17.3, 21.5)	0.5	(-2.8, 3.8)
RI	14.0	16.1	15.7	(12.7, 19.1)	-0.4	(-5.2, 4.5)
SC	25.6	23.4	19.4	(16.6, 22.5)	-4.0*	(-7.9, -0.1)
SD	19.9	19.8	14.7	(12.0, 17.9)	-5.1	(-10.2, 0.0)
TN	18.7	19.2	21.2	(18.8, 23.9)	2.1	(-1.6, 5.7)
TX	27.4	23.7	24.2	(22.4, 25.9)	0.4	(-2.2, 3.1)
UT	13.0	20.9	16.1	(13.1, 19.5)	-4.8*	(-9.2, -0.4)
VT	16.2	12.8	11.6	(9.5, 14.0)	-1.2	(-4.3, 1.8)
VA	19.5	19.7	20.6	(18.2, 23.4)	1.0	(-2.7, 4.7)
WA	17.2	20.7	17.6	(14.5, 21.1)	-3.2	(-7.2, 0.8)
WV	19.0	17.5	18.5	(14.9, 22.9)	1.1	(-4.1, 6.2)
WI	10.4	15.6	11.6	(9.2, 14.5)	-3.9*	(-7.1, -0.8)
WY	21.8	20.5	21.5	(18.5, 24.8)	1.1	(-3.9, 6.0)

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

## A.10 Fully Banked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	67.0	68.0	68.4	(67.9, 68.9)	0.4	(-0.3, 1.1)
<b>State</b>						
AL	59.1	60.5	63.3	(60.4, 66.1)	2.8	(-1.5, 7.2)
AK	70.6	65.5	71.8	(67.8, 75.5)	6.3	(-0.6, 13.1)
AZ	65.1	68.3	69.7	(65.7, 73.4)	1.4	(-4.0, 6.8)
AR	58.9	63.1	70.0	(65.8, 73.9)	6.9*	(2.0, 11.8)
CA	69.1	68.2	67.4	(65.7, 69.1)	-0.8	(-3.2, 1.6)
CO	72.5	73.8	70.9	(66.9, 74.6)	-2.9	(-9.6, 3.8)
CT	75.2	73.3	68.5	(63.4, 73.2)	-4.8	(-10.7, 1.1)
DE	68.1	72.1	69.8	(65.2, 74.1)	-2.2	(-8.4, 3.9)
DC	58.0	60.5	62.6	(58.9, 66.2)	2.2	(-2.9, 7.2)
FL	65.1	68.9	66.0	(63.7, 68.2)	-2.9	(-6.0, 0.2)
GA	57.5	60.8	60.0	(56.7, 63.3)	-0.7	(-5.5, 4.1)
HI	70.4	74.2	74.9	(71.0, 78.5)	0.7	(-4.5, 5.9)
ID	72.4	71.6	75.4	(71.3, 79.0)	3.8	(-1.5, 9.0)
IL	72.3	74.0	72.0	(69.3, 74.5)	-2.0	(-5.5, 1.5)
IN	72.1	74.2	73.8	(70.1, 77.2)	-0.4	(-5.8, 4.9)
IA	75.0	70.7	72.6	(64.2, 79.6)	1.9	(-3.6, 7.5)
KS	68.6	71.0	69.2	(64.1, 73.9)	-1.8	(-7.3, 3.8)
KY	64.2	69.1	70.0	(66.4, 73.4)	0.9	(-5.0, 6.7)
LA	58.3	58.9	60.0	(56.4, 63.4)	1.0	(-3.8, 5.8)
ME	74.5	76.5	71.0	(66.9, 74.8)	-5.5*	(-10.8, -0.3)
MD	68.0	68.7	69.8	(65.9, 73.5)	1.2	(-3.8, 6.2)
MA	72.3	71.8	69.8	(66.7, 72.8)	-1.9	(-6.3, 2.5)
MI	69.0	70.2	71.3	(67.4, 74.9)	1.1	(-4.8, 7.1)
MN	81.9	79.5	82.9	(79.3, 86.1)	3.5	(-2.0, 8.9)
MS	49.5	59.0	57.4	(53.8, 61.0)	-1.6	(-5.2, 2.1)
MO	66.5	65.0	70.9	(67.4, 74.1)	5.8*	(1.4, 10.2)
MT	70.0	76.7	74.6	(71.4, 77.5)	-2.1	(-7.3, 3.2)
NE	70.6	68.1	74.2	(70.5, 77.5)	6.0*	(1.6, 10.5)
NV	62.1	59.5	60.4	(56.2, 64.5)	0.9	(-5.2, 7.1)
NH	78.1	76.9	76.5	(72.9, 79.8)	-0.4	(-5.3, 4.4)
NJ	67.9	71.3	68.1	(64.7, 71.3)	-3.2	(-7.3, 1.0)
NM	62.1	59.6	63.0	(58.5, 67.2)	3.3	(-2.8, 9.5)
NY	65.2	59.4	66.1	(64.0, 68.2)	6.7*	(3.6, 9.8)
NC	63.7	66.2	69.3	(66.7, 71.9)	3.1	(-0.3, 6.6)
ND	72.8	71.8	74.0	(70.5, 77.3)	2.2	(-3.7, 8.1)
OH	65.0	71.3	69.7	(66.8, 72.5)	-1.6	(-5.2, 2.0)
OK	63.2	60.6	67.2	(63.8, 70.5)	6.6*	(1.7, 11.6)

## A.10 Fully Banked Rates by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
OR	71.9	67.8	69.3	(65.2, 73.0)	1.5	(-4.2, 7.1)
PA	67.3	72.1	72.0	(69.2, 74.7)	-0.1	(-3.8, 3.7)
RI	72.6	74.5	70.0	(65.1, 74.5)	-4.5	(-10.4, 1.5)
SC	61.8	65.1	71.0	(67.2, 74.5)	5.9*	(1.2, 10.5)
SD	72.1	73.0	71.7	(67.5, 75.6)	-1.2	(-7.8, 5.3)
TN	67.8	66.1	64.9	(61.9, 67.7)	-1.2	(-5.3, 2.9)
TX	58.9	62.5	60.5	(58.5, 62.5)	-1.9	(-5.1, 1.2)
UT	81.5	73.0	76.6	(73.1, 79.7)	3.6	(-1.3, 8.5)
VT	76.8	81.3	81.9	(78.9, 84.6)	0.6	(-3.2, 4.4)
VA	66.4	70.8	71.3	(68.3, 74.2)	0.5	(-4.2, 5.2)
WA	73.4	71.9	74.2	(70.9, 77.2)	2.3	(-1.5, 6.1)
WV	65.0	68.7	67.0	(62.4, 71.2)	-1.8	(-7.1, 3.6)
WI	80.7	77.2	81.7	(78.8, 84.3)	4.5*	(0.2, 8.8)
WY	68.0	73.5	70.0	(65.8, 73.9)	-3.5	(-10.3, 3.2)

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

## A.11 Banking Status by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
All	129,276	100.0	6.5	18.7	68.4	6.3
<b>MSA</b>						
Albuquerque, NM	409	100.0	7.8	19.0	69.8	3.3
Atlanta-Sandy Springs-Roswell, GA~	2,326	100.0	7.5	27.9	58.1	6.5
Austin-Round Rock, TX	755	100.0	3.8	22.1	70.5	3.6
Baltimore-Columbia-Towson, MD	1,014	100.0	1.8	19.3	75.1	3.8
Baton Rouge, LA	345	100.0	10.8	16.5	69.0	3.6
Billings, MT~	64	100.0	5.9	12.5	80.9	0.8
Birmingham-Hoover, AL	518	100.0	13.3	14.2	62.8	9.8
Boise City, ID	241	100.0	0.9	16.1	79.5	3.5
Boston-Cambridge-Newton, MA-NH~	1,874	100.0	3.2	19.1	67.2	10.4
Burlington-South Burlington, VT~	63	100.0	1.7	15.3	75.7	7.2
Charlotte-Concord-Gastonia, NC-SC~	1,175	100.0	5.3	11.8	73.4	9.6
Chicago-Naperville-Elgin, IL-IN-WI	3,534	100.0	6.9	13.9	72.7	6.6
Cincinnati, OH-KY-IN~	823	100.0	6.2	17.4	69.8	6.6
Cleveland-Elyria, OH	943	100.0	6.4	18.0	70.8	4.7
Columbus, OH~	717	100.0	5.5	19.7	72.7	2.2
Dallas-Fort Worth-Arlington, TX~	2,689	100.0	6.1	25.4	62.1	6.4
Denver-Aurora-Lakewood, CO	1,208	100.0	5.7	15.5	71.0	7.9
Detroit-Warren-Dearborn, MI	1,901	100.0	6.9	16.0	70.5	6.7
Fargo, ND-MN	78	100.0	6.4	22.9	69.5	1.2
Greenville-Anderson-Mauldin, SC~	452	100.0	4.9	11.6	81.7	1.9
Hartford-West Hartford-East Hartford, CT~	551	100.0	5.2	19.4	66.5	8.9
Houston-The Woodlands-Sugar Land, TX~	2,630	100.0	11.8	22.4	60.4	5.4
Huntington-Ashland, WV-KY-OH~	116	100.0	6.4	18.8	69.5	5.3
Indianapolis-Carmel-Anderson, IN~	908	100.0	6.4	16.2	73.6	3.8
Jackson, MS~	265	100.0	17.2	17.8	64.0	0.9
Kansas City, MO-KS~	837	100.0	6.2	20.2	65.1	8.5
Knoxville, TN~	414	100.0	7.9	24.0	64.0	4.2
Las Vegas-Henderson-Paradise, NV	882	100.0	6.8	22.0	63.0	8.2
Little Rock-North Little Rock-Conway, AR	334	100.0	7.2	21.1	69.1	2.6
Los Angeles-Long Beach-Anaheim, CA	4,759	100.0	9.0	14.9	67.4	8.7
Louisville/Jefferson County, KY-IN~	626	100.0	3.0	25.0	70.4	1.6
Manchester-Nashua, NH~	170	100.0	5.2	10.3	75.8	8.8
Memphis, TN-MS-AR~	563	100.0	16.7	30.8	50.3	2.2
Miami-Fort Lauderdale-West Palm Beach, FL	2,577	100.0	8.0	17.6	59.5	14.9

## A.11 Banking Status by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Unbanked (Percent)	Banked: Underbanked (Percent)	Banked: Fully banked (Percent)	Banked: Underbanked status unknown (Percent)
Milwaukee-Waukesha-West Allis, WI	582	100.0	6.6	5.3	82.2	5.9
Minneapolis-St. Paul-Bloomington, MN-WI~	1,519	100.0	1.5	11.3	84.2	3.0
Nashville-Davidson-Murfreesboro-Franklin, TN~	690	100.0	5.0	18.4	65.0	11.5
New Orleans-Metairie, LA~	537	100.0	14.7	17.0	66.3	1.9
New York-Newark-Jersey City, NY-NJ-PA~	8,009	100.0	7.9	18.3	64.9	8.9
Oklahoma City, OK	520	100.0	5.7	24.5	66.3	3.5
Omaha-Council Bluffs, NE-IA	431	100.0	2.8	19.8	72.3	5.1
Orlando-Kissimmee-Sanford, FL	1,212	100.0	3.4	22.9	64.7	9.0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,445	100.0	5.9	22.3	66.8	5.0
Phoenix-Mesa-Scottsdale, AZ	1,755	100.0	6.9	16.3	69.8	7.0
Pittsburgh, PA	992	100.0	3.9	15.4	78.1	2.7
Portland-South Portland, ME~	200	100.0	5.9	14.4	71.6	8.1
Portland-Vancouver-Hillsboro, OR-WA	992	100.0	3.0	15.5	70.8	10.7
Providence-Warwick, RI-MA~	640	100.0	5.4	16.3	68.4	10.0
Riverside-San Bernardino-Ontario, CA	1,525	100.0	9.1	22.5	61.1	7.3
Sacramento-Roseville-Arden-Arcade, CA	1,044	100.0	3.6	16.6	74.6	5.2
St. Louis, MO-IL~	1,254	100.0	7.5	15.9	72.1	4.5
Salisbury, MD-DE~	180	100.0	8.5	30.3	58.6	2.6
Salt Lake City, UT~	461	100.0	3.2	19.7	74.6	2.5
San Antonio-New Braunfels, TX	1,033	100.0	10.4	25.8	55.3	8.5
San Diego-Carlsbad, CA	1,513	100.0	3.0	19.1	71.3	6.5
San Francisco-Oakland-Hayward, CA	1,796	100.0	4.8	13.6	73.5	8.1
San Jose-Sunnyvale-Santa Clara, CA	684	100.0	3.7	13.0	71.3	11.9
Seattle-Tacoma-Bellevue, WA	1,601	100.0	1.8	18.6	73.9	5.6
Sioux Falls, SD	120	100.0	4.9	12.8	75.7	6.6
Tampa-St. Petersburg-Clearwater, FL	1,394	100.0	8.0	18.7	67.6	5.7
Tulsa, OK	444	100.0	5.1	22.7	69.9	2.3
Urban Honolulu, HI	373	100.0	4.1	12.7	77.4	5.8
Virginia Beach-Norfolk-Newport News, VA-NC~	659	100.0	4.9	23.5	70.6	1.0
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,475	100.0	2.6	21.4	66.6	9.4
Wichita, KS~	340	100.0	12.9	22.2	64.2	0.8
Worcester, MA-CT~	390	100.0	2.6	12.0	82.0	3.4

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

## A.12 Unbanked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.7	7.0	6.5	(6.2, 6.8)	-0.5*	(-0.9, -0.1)
<b>MSA</b>						
Albuquerque, NM	11.1	8.6	7.8	(5.4, 11.2)	-0.8	(-4.9, 3.3)
Atlanta-Sandy Springs-Roswell, GA~	9.1	10.1	7.5	(5.3, 10.4)	-2.6	(-6.3, 1.1)
Austin-Round Rock, TX	1.3	8.6	3.8	(1.9, 7.6)	-4.8	(-10.5, 0.8)
Baltimore-Columbia-Towson, MD	5.3	5.9	1.8	(0.6, 5.1)	-4.1*	(-7.5, -0.7)
Baton Rouge, LA	NA	14.3	10.8	(5.9, 19.1)	-3.5	(-11.6, 4.7)
Billings, MT~	NA	8.6	5.9	(2.3, 13.9)	-2.7	(-10.9, 5.5)
Birmingham-Hoover, AL	5.7	12.3	13.3	(8.1, 21.1)	1.0	(-6.8, 8.8)
Boise City, ID	6.9	2.6	0.9	(0.2, 3.5)	-1.7	(-4.2, 0.9)
Boston-Cambridge-Newton, MA-NH~	6.6	4.3	3.2	(2.1, 4.8)	-1.1	(-3.5, 1.3)
Burlington-South Burlington, VT~	0.6	1.7	1.7	(0.5, 6.1)	0.0	(-2.5, 2.5)
Charlotte-Concord-Gastonia, NC-SC~	7.7	7.3	5.3	(3.1, 8.7)	-2.1	(-6.5, 2.4)
Chicago-Naperville-Elgin, IL-IN-WI	7.6	8.1	6.9	(5.3, 8.8)	-1.2	(-3.7, 1.2)
Cincinnati, OH-KY-IN~	9.0	7.8	6.2	(2.9, 12.7)	-1.6	(-7.8, 4.7)
Cleveland-Elyria, OH	6.2	11.0	6.4	(4.1, 10.0)	-4.6	(-9.7, 0.5)
Columbus, OH~	7.8	1.4	5.5	(2.7, 10.7)	4.1*	(0.2, 8.1)
Dallas-Fort Worth-Arlington, TX~	8.4	5.5	6.1	(4.3, 8.5)	0.6	(-2.2, 3.3)
Denver-Aurora-Lakewood, CO	7.5	5.2	5.7	(3.2, 9.9)	0.5	(-5.7, 6.6)
Detroit-Warren-Dearborn, MI	8.2	8.0	6.9	(4.6, 10.2)	-1.2	(-5.0, 2.7)
Fargo, ND-MN	6.6	1.8	6.4	(3.7, 10.9)	4.6*	(1.0, 8.3)
Greenville-Anderson-Mauldin, SC~	NA	6.1	4.9	(2.5, 9.2)	-1.3	(-7.9, 5.3)
Hartford-West Hartford-East Hartford, CT~	6.4	9.3	5.2	(2.7, 9.7)	-4.1	(-10.0, 1.8)
Houston-The Woodlands-Sugar Land, TX~	11.5	10.4	11.8	(9.3, 14.7)	1.4	(-2.5, 5.3)
Huntington-Ashland, WV-KY-OH~	NA	NA	6.4	(3.5, 11.3)	NA	NA
Indianapolis-Carmel-Anderson, IN~	11.0	8.5	6.4	(3.7, 11.0)	-2.0	(-8.5, 4.4)
Jackson, MS~	NA	12.5	17.2	(12.1, 23.9)	4.7	(-3.0, 12.4)
Kansas City, MO-KS~	12.1	5.0	6.2	(4.1, 9.5)	1.2	(-2.6, 5.1)
Knoxville, TN~	NA	NA	7.9	(4.0, 14.8)	NA	NA
Las Vegas-Henderson-Paradise, NV	6.9	10.1	6.8	(4.7, 9.8)	-3.2	(-7.2, 0.8)
Little Rock-North Little Rock-Conway, AR	10.4	11.2	7.2	(4.5, 11.4)	-4.0	(-10.0, 2.0)
Los Angeles-Long Beach-Anaheim, CA	9.6	8.6	9.0	(7.5, 10.8)	0.4	(-1.9, 2.8)
Louisville/Jefferson County, KY-IN~	5.2	10.1	3.0	(1.3, 6.6)	-7.1*	(-12.5, -1.6)
Manchester-Nashua, NH~	NA	4.3	5.2	(2.4, 10.8)	0.8	(-3.8, 5.5)
Memphis, TN-MS-AR~	19.5	17.2	16.7	(11.8, 23.0)	-0.6	(-9.6, 8.5)

## A.12 Unbanked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Miami-Fort Lauderdale-West Palm Beach, FL	7.3	7.4	8.0	(5.7, 10.9)	0.5	(-3.1, 4.2)
Milwaukee-Waukesha-West Allis, WI	7.1	7.1	6.6	(3.1, 13.5)	-0.4	(-6.5, 5.5)
Minneapolis-St. Paul-Bloomington, MN-WI~	3.8	4.5	1.5	(0.6, 3.7)	-3.0*	(-5.5, -0.5)
Nashville-Davidson-Murfreesboro-Franklin, TN~	9.4	9.9	5.0	(2.7, 9.3)	-4.8	(-10.2, 0.5)
New Orleans-Metairie, LA~	13.2	17.4	14.7	(10.0, 21.3)	-2.7	(-10.8, 5.5)
New York-Newark-Jersey City, NY-NJ-PA~	9.6	8.9	7.9	(6.6, 9.4)	-1.0	(-3.0, 1.0)
Oklahoma City, OK	8.5	13.3	5.7	(3.0, 10.4)	-7.6*	(-13.5, -1.6)
Omaha-Council Bluffs, NE-IA	6.5	2.9	2.8	(1.3, 5.8)	-0.1	(-2.9, 2.7)
Orlando-Kissimmee-Sanford, FL	9.9	4.3	3.4	(1.7, 6.5)	-0.9	(-4.7, 2.9)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	7.0	4.1	5.9	(3.5, 9.6)	1.7	(-1.7, 5.2)
Phoenix-Mesa-Scottsdale, AZ	16.3	10.6	6.9	(4.8, 10.0)	-3.7	(-7.9, 0.5)
Pittsburgh, PA	4.9	7.3	3.9	(1.7, 8.8)	-3.4	(-9.2, 2.5)
Portland-South Portland, ME~	1.7	1.8	5.9	(2.0, 16.1)	4.1	(-1.8, 10.0)
Portland-Vancouver-Hillsboro, OR-WA	3.7	5.0	3.0	(1.7, 5.3)	-2.0	(-4.9, 0.8)
Providence-Warwick, RI-MA~	5.8	5.7	5.4	(3.5, 8.2)	-0.3	(-3.7, 3.1)
Riverside-San Bernardino-Ontario, CA	9.1	8.2	9.1	(6.5, 12.4)	0.9	(-3.3, 5.0)
Sacramento-Roseville-Arden-Arcade, CA	5.8	3.5	3.6	(1.6, 7.9)	0.2	(-3.5, 3.8)
St. Louis, MO-IL~	4.2	8.0	7.5	(5.0, 11.1)	-0.5	(-5.2, 4.2)
Salisbury, MD-DE~	NA	10.7	8.5	(2.8, 22.9)	-2.3	(-13.6, 9.0)
Salt Lake City, UT~	2.7	2.0	3.2	(1.6, 6.4)	1.2	(-1.5, 3.8)
San Antonio-New Braunfels, TX	8.1	11.3	10.4	(6.4, 16.6)	-0.9	(-7.6, 5.9)
San Diego-Carlsbad, CA	3.4	3.1	3.0	(1.5, 6.0)	-0.1	(-3.3, 3.1)
San Francisco-Oakland-Hayward, CA	5.7	2.1	4.8	(2.9, 8.0)	2.7	(-0.1, 5.4)
San Jose-Sunnyvale-Santa Clara, CA	5.0	NA	3.7	(1.6, 8.4)	NA	NA
Seattle-Tacoma-Bellevue, WA	3.5	2.6	1.8	(0.9, 3.7)	-0.8	(-2.8, 1.3)
Sioux Falls, SD	4.8	1.9	4.9	(2.3, 10.2)	2.9	(-1.6, 7.5)
Tampa-St. Petersburg-Clearwater, FL	4.9	4.6	8.0	(5.1, 12.4)	3.5	(-0.8, 7.7)
Tulsa, OK	11.0	11.3	5.1	(2.6, 9.7)	-6.2*	(-11.7, -0.7)
Urban Honolulu, HI	4.7	1.6	4.1	(2.4, 6.9)	2.4*	(0.1, 4.7)
Virginia Beach-Norfolk-Newport News, VA-NC~	7.8	2.9	4.9	(1.8, 12.7)	2.0	(-3.1, 7.2)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	4.3	3.9	2.6	(1.7, 3.8)	-1.3	(-3.1, 0.5)
Wichita, KS~	10.0	12.5	12.9	(8.6, 18.7)	0.4	(-6.8, 7.5)
Worcester, MA-CT~	NA	NA	2.6	(1.0, 6.7)	NA	NA

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

### A.13 Underbanked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	20.0	19.9	18.7	(18.3, 19.1)	-1.2*	(-1.8, -0.6)
<b>MSA</b>						
Albuquerque, NM	24.4	21.6	19.0	(15.6, 23.0)	-2.6	(-8.9, 3.6)
Atlanta-Sandy Springs-Roswell, GA~	27.9	26.0	27.9	(24.0, 32.2)	1.9	(-4.0, 7.9)
Austin-Round Rock, TX	16.6	13.3	22.1	(16.6, 28.7)	8.8	(-0.5, 18.0)
Baltimore-Columbia-Towson, MD	25.4	21.1	19.3	(14.9, 24.6)	-1.8	(-8.1, 4.5)
Baton Rouge, LA	NA	23.5	16.5	(11.7, 22.7)	-7.0	(-15.1, 1.0)
Billings, MT~	NA	11.2	12.5	(8.2, 18.5)	1.3	(-4.9, 7.5)
Birmingham-Hoover, AL	25.1	17.6	14.2	(10.3, 19.2)	-3.5	(-10.0, 3.1)
Boise City, ID	16.3	16.7	16.1	(11.9, 21.4)	-0.6	(-7.6, 6.5)
Boston-Cambridge-Newton, MA-NH~	15.3	18.0	19.1	(16.1, 22.5)	1.1	(-3.6, 5.8)
Burlington-South Burlington, VT~	17.3	11.2	15.3	(10.6, 21.7)	4.1	(-2.6, 10.8)
Charlotte-Concord-Gastonia, NC-SC~	28.3	25.1	11.8	(7.9, 17.2)	-13.4*	(-20.5, -6.2)
Chicago-Naperville-Elgin, IL-IN-WI	13.5	14.3	13.9	(11.5, 16.6)	-0.4	(-3.8, 3.0)
Cincinnati, OH-KY-IN~	21.5	12.2	17.4	(13.4, 22.3)	5.2	(-0.9, 11.3)
Cleveland-Elyria, OH	17.2	8.5	18.0	(13.6, 23.5)	9.5*	(3.7, 15.3)
Columbus, OH~	25.6	26.3	19.7	(14.3, 26.4)	-6.7	(-14.8, 1.5)
Dallas-Fort Worth-Arlington, TX~	27.3	31.5	25.4	(22.0, 29.2)	-6.1*	(-11.2, -1.0)
Denver-Aurora-Lakewood, CO	16.2	16.2	15.5	(11.9, 19.9)	-0.7	(-6.9, 5.5)
Detroit-Warren-Dearborn, MI	18.4	18.5	16.0	(12.7, 19.9)	-2.5	(-7.5, 2.5)
Fargo, ND-MN	21.9	21.3	22.9	(17.2, 29.8)	1.6	(-7.4, 10.7)
Greenville-Anderson-Mauldin, SC~	NA	27.6	11.6	(7.1, 18.2)	-16.1*	(-24.8, -7.3)
Hartford-West Hartford-East Hartford, CT~	16.6	16.3	19.4	(14.2, 25.9)	3.1	(-4.5, 10.7)
Houston-The Woodlands-Sugar Land, TX~	29.1	21.2	22.4	(19.3, 25.8)	1.2	(-3.8, 6.2)
Huntington-Ashland, WV-KY-OH~	NA	NA	18.8	(12.7, 27.0)	NA	NA
Indianapolis-Carmel-Anderson, IN~	18.0	21.3	16.2	(11.9, 21.6)	-5.1	(-13.3, 3.1)
Jackson, MS~	NA	25.4	17.8	(12.5, 24.8)	-7.6	(-16.5, 1.3)
Kansas City, MO-KS~	19.4	22.1	20.2	(16.1, 25.0)	-1.9	(-8.8, 5.0)
Knoxville, TN~	NA	NA	24.0	(18.7, 30.2)	NA	NA
Las Vegas-Henderson-Paradise, NV	25.0	29.1	22.0	(18.1, 26.6)	-7.1*	(-12.7, -1.4)
Little Rock-North Little Rock-Conway, AR	24.4	25.5	21.1	(15.9, 27.3)	-4.5	(-12.3, 3.4)
Los Angeles-Long Beach-Anaheim, CA	17.5	19.7	14.9	(12.7, 17.5)	-4.8*	(-8.3, -1.2)
Louisville/Jefferson County, KY-IN~	25.8	17.7	25.0	(18.6, 32.7)	7.3	(-1.8, 16.4)
Manchester-Nashua, NH~	NA	21.4	10.3	(6.8, 15.2)	-11.2*	(-18.5, -3.9)
Memphis, TN-MS-AR~	24.2	21.0	30.8	(24.6, 37.8)	9.8*	(0.8, 18.8)
Miami-Fort Lauderdale-West Palm Beach, FL	13.9	18.0	17.6	(14.5, 21.3)	-0.3	(-5.2, 4.6)
Milwaukee-Waukesha-West Allis, WI	10.8	14.2	5.3	(2.8, 9.8)	-8.9*	(-14.2, -3.6)



### A.13 Underbanked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Minneapolis-St. Paul-Bloomington, MN-WI~	12.6	13.7	11.3	(8.5, 14.8)	-2.5	(-7.5, 2.5)
Nashville-Davidson-Mur- freesboro-Franklin, TN~	18.4	16.5	18.4	(14.3, 23.4)	1.8	(-4.9, 8.6)
New Orleans-Metairie, LA~	16.7	16.5	17.0	(12.8, 22.4)	0.5	(-5.9, 7.0)
New York-Newark-Jersey City, NY-NJ-PA~	19.5	21.0	18.3	(16.6, 20.1)	-2.7*	(-5.0, -0.5)
Oklahoma City, OK	24.0	26.7	24.5	(18.9, 31.2)	-2.2	(-11.0, 6.6)
Omaha-Council Bluffs, NE-IA	23.3	27.2	19.8	(15.9, 24.3)	-7.4	(-14.9, 0.0)
Orlando-Kissimmee-San- ford, FL	25.2	22.8	22.9	(17.7, 29.2)	0.2	(-8.2, 8.5)
Philadelphia-Camden-Wilm- ington, PA-NJ-DE-MD	21.7	19.0	22.3	(18.8, 26.3)	3.4	(-1.9, 8.6)
Phoenix-Mesa-Scottsdale, AZ	14.8	17.3	16.3	(13.4, 19.6)	-1.0	(-5.9, 3.8)
Pittsburgh, PA	22.9	22.7	15.4	(11.6, 20.1)	-7.4*	(-14.5, -0.2)
Portland-South Portland, ME~	12.8	17.8	14.4	(10.3, 19.8)	-3.4	(-10.7, 3.9)
Portland-Vancouver-Hills- boro, OR-WA	16.8	18.6	15.5	(12.2, 19.6)	-3.1	(-8.3, 2.1)
Providence-Warwick, RI- MA~	15.7	15.8	16.3	(13.4, 19.6)	0.5	(-4.8, 5.8)
Riverside-San Bernardi- no-Ontario, CA	18.4	19.8	22.5	(18.4, 27.3)	2.8	(-3.5, 9.1)
Sacramento-Roseville-Ar- den-Arcade, CA	21.8	16.7	16.6	(12.0, 22.6)	-0.1	(-7.7, 7.5)
St. Louis, MO-IL~	19.2	16.2	15.9	(12.8, 19.6)	-0.3	(-5.4, 4.7)
Salisbury, MD-DE~	NA	9.8	30.3	(19.2, 44.2)	20.5*	(6.8, 34.1)
Salt Lake City, UT~	14.3	21.9	19.7	(14.9, 25.6)	-2.1	(-9.9, 5.7)
San Antonio-New Braunfels, TX	27.6	31.3	25.8	(20.8, 31.5)	-5.5	(-14.9, 4.0)
San Diego-Carlsbad, CA	18.2	20.6	19.1	(14.9, 24.3)	-1.5	(-7.7, 4.7)
San Francisco-Oak- land-Hayward, CA	12.6	16.5	13.6	(10.2, 17.8)	-2.9	(-7.7, 1.9)
San Jose-Sunnyvale-Santa Clara, CA	12.7	NA	13.0	(8.7, 19.1)	NA	NA
Seattle-Tacoma-Bellevue, WA	15.7	18.5	18.6	(15.0, 22.8)	0.1	(-5.6, 5.8)
Sioux Falls, SD	18.6	19.0	12.8	(9.1, 17.7)	-6.3	(-14.2, 1.7)
Tampa-St. Peters- burg-Clearwater, FL	19.8	16.6	18.7	(14.4, 23.9)	2.1	(-4.1, 8.3)
Tulsa, OK	21.4	28.4	22.7	(18.0, 28.2)	-5.7	(-13.8, 2.4)
Urban Honolulu, HI	19.7	18.8	12.7	(9.5, 16.7)	-6.1*	(-11.2, -1.0)
Virginia Beach-Norfolk-New- port News, VA-NC~	28.5	29.3	23.5	(17.4, 30.9)	-5.8	(-16.1, 4.4)
Washington-Arlington-Alex- andria, DC-VA-MD-WV~	19.8	21.5	21.4	(18.3, 24.9)	-0.1	(-4.1, 3.9)
Wichita, KS~	23.1	21.4	22.2	(15.9, 30.0)	0.8	(-8.8, 10.4)
Worcester, MA-CT~	NA	NA	12.0	(8.3, 17.1)	NA	NA

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

## A.14 Fully Banked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	67.0	68.0	68.4	(67.9, 68.9)	0.4	(-0.3, 1.1)
<b>MSA</b>						
Albuquerque, NM	60.3	67.1	69.8	(64.6, 74.6)	2.8	(-5.1, 10.6)
Atlanta-Sandy Springs-Roswell, GA~	57.8	61.0	58.1	(53.3, 62.7)	-2.9	(-9.6, 3.8)
Austin-Round Rock, TX	77.7	71.5	70.5	(62.6, 77.4)	-1.0	(-11.3, 9.3)
Baltimore-Columbia-Towson, MD	65.3	66.9	75.1	(69.3, 80.2)	8.2*	(0.1, 16.4)
Baton Rouge, LA	NA	55.9	69.0	(61.5, 75.7)	13.2*	(1.9, 24.4)
Billings, MT~	NA	79.5	80.9	(72.6, 87.2)	1.4	(-8.7, 11.5)
Birmingham-Hoover, AL	64.0	63.3	62.8	(54.6, 70.2)	-0.5	(-10.4, 9.3)
Boise City, ID	74.5	79.5	79.5	(74.1, 84.0)	0.0	(-7.4, 7.4)
Boston-Cambridge-Newton, MA-NH~	73.9	72.2	67.2	(63.4, 70.9)	-4.9	(-10.5, 0.7)
Burlington-South Burlington, VT~	77.0	83.3	75.7	(68.6, 81.7)	-7.6	(-16.0, 0.8)
Charlotte-Concord-Gastonia, NC-SC~	61.9	66.2	73.4	(67.4, 78.7)	7.2	(-1.2, 15.6)
Chicago-Naperville-Elgin, IL-IN-WI	72.4	71.7	72.7	(69.4, 75.8)	1.1	(-3.2, 5.3)
Cincinnati, OH-KY-IN~	60.9	76.1	69.8	(62.6, 76.2)	-6.3	(-15.4, 2.7)
Cleveland-Elyria, OH	70.2	76.0	70.8	(64.5, 76.3)	-5.2	(-13.2, 2.7)
Columbus, OH~	65.4	67.6	72.7	(65.2, 79.0)	5.1	(-3.8, 13.9)
Dallas-Fort Worth-Arlington, TX~	60.4	60.6	62.1	(57.9, 66.0)	1.4	(-4.3, 7.2)
Denver-Aurora-Lakewood, CO	73.7	75.9	71.0	(65.0, 76.3)	-4.9	(-14.2, 4.3)
Detroit-Warren-Dearborn, MI	64.0	70.0	70.5	(65.5, 75.1)	0.5	(-5.8, 6.7)
Fargo, ND-MN	70.3	75.7	69.5	(62.3, 75.9)	-6.2	(-15.7, 3.3)
Greenville-Anderson-Mauldin, SC~	NA	65.3	81.7	(73.3, 87.9)	16.4*	(5.7, 27.0)
Hartford-West Hartford-East Hartford, CT~	73.5	71.9	66.5	(57.8, 74.1)	-5.4	(-16.4, 5.6)
Houston-The Woodlands-Sugar Land, TX~	55.2	60.2	60.4	(56.1, 64.6)	0.2	(-6.1, 6.5)
Huntington-Ashland, WV-KY-OH~	NA	NA	69.5	(60.5, 77.3)	NA	NA
Indianapolis-Carmel-Anderson, IN~	70.4	66.4	73.6	(66.8, 79.4)	7.3	(-1.6, 16.1)
Jackson, MS~	NA	58.3	64.0	(57.6, 70.1)	5.7	(-4.3, 15.8)
Kansas City, MO-KS~	65.6	69.1	65.1	(59.2, 70.6)	-3.9	(-12.2, 4.3)
Knoxville, TN~	NA	NA	64.0	(56.1, 71.1)	NA	NA
Las Vegas-Henderson-Paradise, NV	62.0	55.1	63.0	(58.1, 67.6)	7.8*	(0.8, 14.9)
Little Rock-North Little Rock-Conway, AR	63.9	62.7	69.1	(62.1, 75.4)	6.4	(-1.9, 14.7)
Los Angeles-Long Beach-Anaheim, CA	67.4	61.7	67.4	(64.3, 70.3)	5.7*	(1.2, 10.2)
Louisville/Jefferson County, KY-IN~	66.2	71.6	70.4	(62.6, 77.2)	-1.2	(-11.2, 8.8)
Manchester-Nashua, NH~	NA	73.5	75.8	(69.6, 81.0)	2.3	(-6.2, 10.8)

## A.14 Fully Banked Rates by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Memphis, TN-MS-AR~	48.7	54.5	50.3	(42.7, 57.9)	-4.2	(-15.3, 6.9)
Miami-Fort Lauderdale-West Palm Beach, FL	66.1	65.9	59.5	(54.7, 64.1)	-6.4*	(-12.6, -0.3)
Milwaukee-Waukesha-West Allis, WI	76.8	75.4	82.2	(75.2, 87.5)	6.7	(-1.5, 15.0)
Minneapolis-St. Paul-Bloomington, MN-WI~	81.5	77.6	84.2	(79.8, 87.8)	6.6*	(0.3, 12.8)
Nashville-Davidson-Mur- freesboro-Franklin, TN~	68.5	71.2	65.0	(58.6, 71.0)	-6.1	(-15.3, 3.0)
New Orleans-Metairie, LA~	66.2	64.8	66.3	(59.3, 72.6)	1.5	(-7.3, 10.4)
New York-Newark-Jersey City, NY-NJ-PA~	64.3	60.8	64.9	(62.5, 67.2)	4.1*	(0.9, 7.2)
Oklahoma City, OK	64.5	58.6	66.3	(58.7, 73.1)	7.7	(-3.2, 18.6)
Omaha-Council Bluffs, NE-IA	66.7	63.9	72.3	(66.9, 77.0)	8.4*	(0.1, 16.6)
Orlando-Kissimmee-San- ford, FL	57.1	61.6	64.7	(58.1, 70.8)	3.1	(-7.1, 13.2)
Philadelphia-Camden-Wilm- ington, PA-NJ-DE-MD	64.3	73.0	66.8	(62.3, 71.0)	-6.2*	(-11.8, -0.5)
Phoenix-Mesa-Scottsdale, AZ	63.7	65.8	69.8	(65.4, 73.8)	4.0	(-2.6, 10.5)
Pittsburgh, PA	69.7	67.4	78.1	(72.7, 82.6)	10.6*	(3.1, 18.2)
Portland-South Portland, ME~	80.1	71.7	71.6	(63.8, 78.3)	-0.1	(-9.5, 9.3)
Portland-Vancouver-Hills- boro, OR-WA	74.9	67.4	70.8	(65.9, 75.2)	3.4	(-2.6, 9.4)
Providence-Warwick, RI-MA~	67.9	68.1	68.4	(64.1, 72.4)	0.3	(-6.8, 7.3)
Riverside-San Bernardi- no-Ontario, CA	64.9	68.5	61.1	(55.5, 66.4)	-7.4	(-14.9, 0.1)
Sacramento-Roseville-Ar- den-Arcade, CA	71.5	76.3	74.6	(68.7, 79.7)	-1.7	(-10.1, 6.7)
St. Louis, MO-IL~	72.7	71.5	72.1	(67.5, 76.3)	0.6	(-6.4, 7.6)
Salisbury, MD-DE~	NA	75.2	58.6	(45.4, 70.8)	-16.5	(-35.6, 2.6)
Salt Lake City, UT~	80.8	73.6	74.6	(68.0, 80.3)	1.0	(-7.6, 9.5)
San Antonio-New Braunfels, TX	62.0	54.3	55.3	(49.0, 61.4)	0.9	(-9.9, 11.8)
San Diego-Carlsbad, CA	70.4	68.1	71.3	(64.8, 77.0)	3.2	(-4.9, 11.2)
San Francisco-Oak- land-Hayward, CA	74.3	75.7	73.5	(68.2, 78.2)	-2.2	(-8.2, 3.9)
San Jose-Sunnyvale-Santa Clara, CA	77.4	NA	71.3	(63.4, 78.2)	NA	NA
Seattle-Tacoma-Bellevue, WA	77.4	75.8	73.9	(69.4, 78.0)	-1.9	(-8.0, 4.2)
Sioux Falls, SD	69.3	74.8	75.7	(69.2, 81.3)	0.9	(-9.4, 11.3)
Tampa-St. Peters- burg-Clearwater, FL	69.9	73.4	67.6	(62.1, 72.7)	-5.7	(-12.9, 1.5)
Tulsa, OK	66.6	58.9	69.9	(63.8, 75.4)	11.1*	(1.3, 20.9)
Urban Honolulu, HI	68.6	74.2	77.4	(72.7, 81.5)	3.2	(-2.8, 9.2)
Virginia Beach-Nor- folk-Newport News, VA-NC~	56.8	63.4	70.6	(62.2, 77.8)	7.2	(-3.5, 18.0)
Washington-Arlington-Alex- andria, DC-VA-MD-WV~	69.4	69.7	66.6	(62.8, 70.2)	-3.1	(-8.2, 2.0)
Wichita, KS~	63.1	66.2	64.2	(57.0, 70.8)	-2.0	(-12.6, 8.7)
Worcester, MA-CT~	NA	NA	82.0	(75.6, 87.0)	NA	NA

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

## A.15 Proportion of Unbanked Households Not at All Likely to Open an Account by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	40.0	52.2	58.7	(56.3, 60.9)	6.5*	(3.1, 9.8)
<b>Previously banked</b>						
Once had bank account	30.3	41.1	51.6	(48.3, 54.9)	10.4*	(5.9, 15.0)
Never had bank account	48.4	62.7	65.2	(62.2, 68.0)	2.4	(-1.9, 6.7)
Unknown	NA	NA	NA	NA	NA	NA
<b>Family income</b>						
Less than \$15,000	41.4	53.5	62.3	(59.0, 65.5)	8.8*	(4.1, 13.5)
\$15,000 to \$30,000	36.7	52.1	56.9	(52.4, 61.3)	4.7	(-1.3, 10.8)
\$30,000 to \$50,000	39.0	49.4	57.8	(52.8, 62.6)	8.4*	(0.6, 16.2)
\$50,000 to \$75,000	NA	NA	NA	NA	NA	NA
At least \$75,000	NA	NA	NA	NA	NA	NA
<b>Education</b>						
No high school diploma	46.8	58.0	65.0	(61.4, 68.6)	7.1*	(2.0, 12.2)
High school diploma	35.7	49.5	59.0	(55.3, 62.7)	9.5*	(4.3, 14.7)
Some college	35.8	46.9	51.3	(46.5, 56.2)	4.4	(-1.9, 10.7)
College degree	40.0	53.3	48.6	(40.6, 56.7)	-4.7	(-17.7, 8.3)
<b>Age group</b>						
15 to 24 years	28.7	32.1	50.6	(41.5, 59.6)	18.5*	(7.2, 29.7)
25 to 34 years	30.9	45.3	49.5	(44.5, 54.5)	4.1	(-2.5, 10.8)
35 to 44 years	35.9	50.7	55.4	(51.0, 59.7)	4.7	(-1.6, 11.1)
45 to 54 years	42.8	55.6	56.4	(51.4, 61.2)	0.7	(-6.6, 8.1)
55 to 64 years	51.4	62.2	65.4	(60.1, 70.3)	3.2	(-4.3, 10.6)
65 years or more	63.6	70.5	76.1	(71.3, 80.2)	5.5	(-2.1, 13.1)
<b>Race/Ethnicity</b>						
Black	35.9	48.2	53.8	(50.0, 57.5)	5.6*	(0.3, 10.9)
Hispanic	40.0	52.3	64.2	(60.0, 68.2)	11.9*	(6.5, 17.3)
Asian	NA	NA	NA	NA	NA	NA
White	43.5	56.2	59.4	(56.1, 62.6)	3.3	(-1.4, 7.9)
Other	NA	NA	NA	NA	NA	NA
<b>Disability status</b>						
Disabled, age 25 to 64	51.4	59.4	67.8	(64.0, 71.5)	8.5*	(2.3, 14.6)
Not disabled, age 25 to 64	33.9	49.5	50.9	(47.9, 54.0)	1.4	(-2.9, 5.7)
Not applicable (not age 25 to 64)	45.7	51.6	67.6	(63.0, 71.8)	16.0*	(9.3, 22.7)
<b>Monthly income volatility</b>						
Income was about the same each month		54.7	62.8	(60.1, 65.4)	8.1*	(4.3, 12.0)
Income varied somewhat from month to month		41.7	50.1	(44.9, 55.3)	8.3*	(1.1, 15.6)
Income varied a lot from month to month		49.3	43.4	(36.3, 50.8)	-5.9	(-15.7, 3.9)
Unknown		64.2	59.4	(50.3, 67.8)	-4.9	(-16.2, 6.5)

## A.15 Proportion of Unbanked Households Not at All Likely to Open an Account by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	35.9	48.3	54.7	(51.1, 58.2)	6.3*	(1.3, 11.4)
Unemployed	22.4	34.2	26.7	(20.3, 34.2)	-7.5	(-16.2, 1.1)
Not in labor force	49.4	59.6	67.3	(64.4, 70.1)	7.7*	(3.1, 12.3)
<b>Homeownership</b>						
Homeowner	43.1	60.0	60.7	(55.9, 65.3)	0.6	(-5.9, 7.2)
Non-homeowner	39.2	50.2	58.1	(55.4, 60.7)	7.9*	(4.2, 11.7)
<b>Household type</b>						
Married couple	37.4	49.1	55.5	(51.2, 59.8)	6.4	(-0.1, 12.9)
Unmarried female-headed family	29.7	46.6	49.6	(45.4, 53.8)	3.0	(-2.5, 8.5)
Unmarried male-headed family	35.1	57.1	58.7	(50.0, 66.9)	1.6	(-9.8, 13.0)
Female individual	51.3	59.3	65.9	(61.2, 70.3)	6.6*	(0.2, 13.0)
Male individual	49.9	56.0	66.3	(61.8, 70.5)	10.3*	(4.1, 16.4)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	39.2	52.1	57.4	(54.9, 59.9)	5.3*	(1.7, 8.9)
Foreign-born citizen	48.5	NA	NA	NA	NA	NA
Foreign-born non-citizen	41.2	52.4	65.9	(60.0, 71.3)	13.4*	(5.8, 21.1)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	39.2	51.7	57.0	(54.6, 59.4)	5.4*	(1.8, 8.9)
Spanish is only language spoken	47.0	57.0	68.6	(62.9, 73.8)	11.6*	(3.5, 19.6)
<b>Metropolitan status</b>						
Metropolitan area - principal city	39.2	48.5	57.1	(53.0, 61.1)	8.6*	(3.0, 14.1)
Metropolitan area - balance	38.6	55.8	58.6	(54.7, 62.4)	2.7	(-2.8, 8.3)
Not in metropolitan area	44.4	53.0	62.9	(57.5, 68.0)	9.9*	(2.5, 17.2)
Not identified	39.6	54.0	58.8	(52.3, 65.1)	4.8	(-3.8, 13.4)
<b>Geographic region</b>						
Northeast	36.8	56.7	59.7	(53.1, 66.0)	3.0	(-5.1, 11.2)
Midwest	40.2	49.5	55.9	(51.5, 60.2)	6.4	(-0.3, 13.1)
South	39.2	50.1	57.1	(53.9, 60.4)	7.0*	(2.6, 11.4)
West	43.6	55.8	63.5	(59.0, 67.8)	7.7*	(1.1, 14.2)

Excludes households with missing information on likelihood of opening a bank account in next 12 months. Monthly income volatility is not available in 2013.

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

## A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
Number of Households (1000s)	8,433	3,854	4,353
Percent of Households	100.0	100.0	100.0
<b>Inconvenient hours (Percent)</b>			
Yes	9.4	11.0	8.3
No	85.3	86.9	87.8
Unknown	5.3	2.1	3.9
<b>Inconvenient locations (Percent)</b>			
Yes	9.2	10.2	8.6
No	85.3	88.0	86.9
Unknown	5.4	1.9	4.4
<b>Account fees too high (Percent)</b>			
Yes	24.7	29.9	21.1
No	69.4	67.9	73.6
Unknown	5.9	2.2	5.3
<b>Account fees unpredictable (Percent)</b>			
Yes	20.2	24.9	17.0
No	73.4	72.5	77.3
Unknown	6.5	2.6	5.7
<b>Banks do not offer needed products or services (Percent)</b>			
Yes	13.1	13.8	13.2
No	80.2	83.4	80.8
Unknown	6.7	2.8	6.0
<b>Do not trust banks (Percent)</b>			
Yes	30.2	28.5	32.6
No	63.6	69.1	61.6
Unknown	6.2	2.4	5.8
<b>Do not have enough money to keep in account (Percent)</b>			
Yes	52.7	53.4	54.5
No	39.7	43.4	38.1
Unknown	7.6	3.2	7.4
<b>Avoiding bank gives more privacy (Percent)</b>			
Yes	28.2	29.9	28.1
No	63.3	66.0	63.7
Unknown	8.5	4.2	8.2
<b>ID, credit, or former bank account problems (Percent)</b>			
Yes	14.0	13.2	15.3
No	77.0	82.9	75.3
Unknown	9.0	3.8	9.4

## A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
<b>Other reason (Percent)</b>			
Yes	14.9	19.7	11.3
No	76.9	76.4	80.8
Unknown	8.2	3.9	7.9
NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.			

## A.17 Main Reason Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

Characteristics	All	Once had bank account	Never had bank account
Number of Households (1000s)	8,433	3,854	4,353
Percent of Households	100.0	100.0	100.0
<b>Main reason unbanked (Percent)</b>			
Inconvenient hours	4.1	4.6	3.7
Inconvenient locations	2.1	2.7	1.7
Account fees too high	8.6	10.9	6.7
Account fees unpredictable	1.3	2.3	0.5
Banks do not offer needed products or services	1.6	1.6	1.7
Do not trust banks	12.6	11.2	14.1
Do not have enough money to keep in account	34.0	33.9	35.9
Avoiding bank gives more privacy	3.0	2.4	3.7
ID, credit, or former bank account problems	4.9	5.1	5.0
Other reason	12.3	16.7	9.0
Unknown	15.5	8.6	17.9
NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.			

## A.18 All Reasons Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

Characteristics	All	Very likely	Somewhat likely	Not very likely	Not at all likely
Number of Households (1000s)	8,433	728	1,195	1,252	4,507
Percent of Households	100.0	100.0	100.0	100.0	100.0
<b>Inconvenient hours (Percent)</b>					
Yes	9.4	11.7	8.1	9.6	10.2
No	85.3	88.3	91.2	89.3	89.1
Unknown	5.3	-	0.7	1.0	0.7
<b>Inconvenient locations (Percent)</b>					
Yes	9.2	11.1	7.7	8.1	10.3
No	85.3	88.9	91.6	90.8	89.0
Unknown	5.4	-	0.6	1.0	0.7
<b>Account fees too high (Percent)</b>					
Yes	24.7	27.9	30.7	26.8	24.3
No	69.4	72.1	68.6	71.6	75.0
Unknown	5.9	-	0.7	1.6	0.7
<b>Account fees unpredictable (Percent)</b>					
Yes	20.2	21.4	23.6	22.5	20.4
No	73.4	78.6	75.7	75.9	78.3
Unknown	6.5	-	0.7	1.6	1.4
<b>Banks do not offer needed products or services (Percent)</b>					
Yes	13.1	10.1	10.2	14.3	16.0
No	80.2	89.9	89.1	83.8	82.8
Unknown	6.7	-	0.7	1.9	1.2
<b>Do not trust banks (Percent)</b>					
Yes	30.2	21.0	24.7	31.5	36.2
No	63.6	79.0	75.0	67.6	62.9
Unknown	6.2	-	0.4	0.8	1.0
<b>Do not have enough money to keep in account (Percent)</b>					
Yes	52.7	55.8	59.4	61.1	54.4
No	39.7	44.2	39.4	37.2	44.2
Unknown	7.6	-	1.2	1.7	1.3
<b>Avoiding bank gives more privacy (Percent)</b>					
Yes	28.2	26.1	24.8	32.2	31.9
No	63.3	73.8	73.5	66.1	65.5
Unknown	8.5	0.2	1.7	1.7	2.6



### A.18 All Reasons Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

Characteristics	All	Very likely	Somewhat likely	Not very likely	Not at all likely
<b>ID, credit, or former bank account problems (Percent)</b>					
Yes	14.0	14.2	13.6	17.1	15.1
No	77.0	85.8	84.8	81.1	82.7
Unknown	9.0	-	1.6	1.7	2.2
<b>Other reason (Percent)</b>					
Yes	14.9	17.8	11.6	15.8	17.2
No	76.9	82.2	86.7	83.0	81.7
Unknown	8.2	-	1.7	1.1	1.1

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

### A.19 Main Reason Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

Characteristics	All	Very likely	Somewhat likely	Not very likely	Not at all likely
Number of Households (1000s)	8,433	728	1,195	1,252	4,507
Percent of Households	100.0	100.0	100.0	100.0	100.0
<b>Main reason unbanked (Percent)</b>					
Inconvenient hours	4.1	4.8	2.3	2.8	4.8
Inconvenient locations	2.1	5.4	1.7	2.1	2.0
Account fees too high	8.6	10.2	12.8	8.4	7.8
Account fees unpredictable	1.3	2.9	0.8	2.5	1.0
Banks do not offer needed products or services	1.6	-	2.2	2.9	1.6
Do not trust banks	12.6	6.5	8.3	9.4	16.8
Do not have enough money to keep in account	34.0	38.6	37.7	41.0	34.3
Avoiding bank gives more privacy	3.0	2.3	2.0	3.2	3.6
ID, credit, or former bank account problems	4.9	7.2	5.5	5.8	4.9
Other reason	12.3	17.3	9.8	12.1	14.0
Unknown	15.5	4.9	16.8	9.8	9.1

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

## B.1 Types of Accounts Owned by Banked Households, 2017

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking and savings (Percent)	Savings only (Percent)	Checking only (Percent)
All	118,253	100.0	76.2	1.8	22.0
<b>Family income</b>					
Less than \$15,000	11,505	100.0	46.8	6.0	47.2
\$15,000 to \$30,000	16,970	100.0	58.1	3.1	38.8
\$30,000 to \$50,000	23,697	100.0	72.0	1.8	26.2
\$50,000 to \$75,000	22,931	100.0	82.2	1.1	16.8
At least \$75,000	43,151	100.0	90.4	0.6	9.0
<b>Education</b>					
No high school diploma	9,421	100.0	46.4	6.3	47.3
High school diploma	29,429	100.0	68.3	2.3	29.3
Some college	34,583	100.0	76.9	1.3	21.7
College degree	44,820	100.0	87.1	0.9	12.0
<b>Age group</b>					
15 to 24 years	5,797	100.0	72.6	1.7	25.7
25 to 34 years	18,779	100.0	78.6	1.3	20.1
35 to 44 years	19,502	100.0	78.6	1.5	19.9
45 to 54 years	21,247	100.0	78.1	1.9	20.0
55 to 64 years	22,558	100.0	75.6	1.9	22.5
65 years or more	30,371	100.0	73.1	2.2	24.7
<b>Race/Ethnicity</b>					
Black	14,595	100.0	68.0	3.7	28.4
Hispanic	14,005	100.0	65.1	3.1	31.9
Asian	6,385	100.0	78.6	2.1	19.3
White	81,538	100.0	79.6	1.2	19.1
Other	1,730	100.0	67.5	2.8	29.7
<b>Disability status</b>					
Disabled, age 25 to 64	9,037	100.0	57.4	4.1	38.6
Not disabled, age 25 to 64	73,048	100.0	80.1	1.4	18.5
Not applicable (not age 25 to 64)	36,168	100.0	73.0	2.1	24.8
<b>Monthly income volatility</b>					
Income was about the same each month	86,178	100.0	76.4	1.9	21.7
Income varied somewhat from month to month	19,405	100.0	77.2	1.4	21.4
Income varied a lot from month to month	4,308	100.0	72.1	2.6	25.3
Unknown	8,362	100.0	74.7	1.4	24.0
<b>Employment status</b>					
Employed	74,424	100.0	80.4	1.3	18.3
Unemployed	2,694	100.0	66.1	3.3	30.6
Not in labor force	41,135	100.0	69.4	2.7	27.9

## B.1 Types of Accounts Owned by Banked Households, 2017

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking and savings (Percent)	Savings only (Percent)	Checking only (Percent)
<b>Homeownership</b>					
Homeowner	78,910	100.0	81.7	1.2	17.0
Non-homeowner	39,343	100.0	65.2	3.0	31.8
<b>Household type</b>					
Married couple	58,518	100.0	84.0	1.0	15.0
Unmarried female-headed family	12,509	100.0	66.8	2.2	31.0
Unmarried male-headed family	5,800	100.0	67.3	2.7	30.0
Female individual	21,906	100.0	70.0	2.6	27.4
Male individual	19,270	100.0	68.6	2.8	28.6
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	101,734	100.0	77.5	1.7	20.9
Foreign-born citizen	9,371	100.0	72.9	1.8	25.3
Foreign-born non-citizen	7,148	100.0	63.1	4.0	32.9
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	114,600	100.0	77.2	1.6	21.2
Spanish is only language spoken	3,653	100.0	46.0	7.1	46.9
<b>Metropolitan status</b>					
Metropolitan area - principal city	33,973	100.0	76.9	2.0	21.1
Metropolitan area - balance	51,706	100.0	79.2	1.4	19.5
Not in metropolitan area	15,833	100.0	67.7	2.6	29.7
Not identified	16,741	100.0	74.0	2.1	23.9
<b>Geographic region</b>					
Northeast	20,814	100.0	77.6	2.2	20.2
Midwest	25,733	100.0	77.1	1.8	21.0
South	44,629	100.0	72.5	1.9	25.6
West	27,078	100.0	80.4	1.5	18.2

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

## B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2013-2017

For all banked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	76.0	77.8	78.0	(77.6, 78.5)	0.3	(-0.4, 1.0)
<b>Family income</b>						
Less than \$15,000	51.5	52.6	52.8	(51.1, 54.5)	0.2	(-2.1, 2.6)
\$15,000 to \$30,000	62.1	62.9	61.2	(59.7, 62.7)	-1.8	(-3.6, 0.1)
\$30,000 to \$50,000	73.7	75.3	73.8	(72.8, 74.8)	-1.5*	(-2.8, -0.2)
\$50,000 to \$75,000	82.3	83.2	83.2	(82.4, 84.0)	0.0	(-1.2, 1.3)
At least \$75,000	90.5	91.6	91.0	(90.4, 91.5)	-0.7	(-1.3, 0.0)
<b>Education</b>						
No high school diploma	54.4	53.8	52.7	(50.7, 54.6)	-1.2	(-3.7, 1.3)
High school diploma	68.4	69.1	70.7	(69.6, 71.7)	1.6*	(0.1, 3.1)
Some college	76.7	79.2	78.3	(77.5, 79.0)	-0.9	(-2.0, 0.2)
College degree	86.8	88.7	88.0	(87.5, 88.6)	-0.6	(-1.4, 0.1)
<b>Age group</b>						
15 to 24 years	72.0	75.5	74.3	(71.9, 76.6)	-1.2	(-4.7, 2.3)
25 to 34 years	77.6	79.9	79.9	(78.9, 80.9)	0.0	(-1.6, 1.7)
35 to 44 years	77.3	79.9	80.1	(78.9, 81.2)	0.2	(-1.3, 1.7)
45 to 54 years	77.9	79.2	80.0	(79.0, 80.9)	0.8	(-0.6, 2.2)
55 to 64 years	75.7	76.8	77.5	(76.4, 78.6)	0.7	(-0.7, 2.2)
65 years or more	73.6	75.1	75.3	(74.4, 76.2)	0.3	(-0.9, 1.4)
<b>Race/Ethnicity</b>						
Black	67.4	70.7	71.6	(70.0, 73.2)	1.0	(-1.3, 3.2)
Hispanic	66.3	68.2	68.1	(66.4, 69.9)	0.0	(-2.6, 2.5)
Asian	81.2	81.2	80.7	(78.5, 82.7)	-0.5	(-3.3, 2.2)
White	78.7	80.4	80.9	(80.3, 81.4)	0.4	(-0.3, 1.1)
Other	67.2	72.3	70.3	(66.4, 73.9)	-2.0	(-7.3, 3.3)
<b>Disability status</b>						
Disabled, age 25 to 64	58.4	58.6	61.4	(59.6, 63.2)	2.9*	(0.3, 5.4)
Not disabled, age 25 to 64	79.4	81.5	81.5	(81.0, 82.1)	0.1	(-0.8, 0.9)
Not applicable (not age 25 to 64)	73.3	75.1	75.2	(74.3, 76.0)	0.0	(-1.1, 1.1)
<b>Monthly income volatility</b>						
Income was about the same each month		78.0	78.3	(77.7, 78.8)	0.3	(-0.5, 1.0)
Income varied somewhat from month to month		79.4	78.6	(77.5, 79.6)	-0.8	(-2.4, 0.7)
Income varied a lot from month to month		73.8	74.7	(72.4, 76.9)	1.0	(-2.3, 4.2)
Unknown		73.1	76.0	(74.1, 77.9)	3.0*	(0.3, 5.6)
<b>Employment status</b>						
Employed	79.8	81.9	81.7	(81.1, 82.2)	-0.3	(-1.0, 0.5)
Unemployed	67.8	70.6	69.4	(66.1, 72.4)	-1.2	(-5.4, 3.0)
Not in labor force	70.0	70.8	72.1	(71.2, 73.0)	1.3*	(0.1, 2.5)

## B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2013-2017

For all banked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>						
Homeowner	80.9	82.8	83.0	(82.4, 83.5)	0.2	(-0.5, 0.9)
Non-homeowner	65.4	67.8	68.2	(67.2, 69.1)	0.4	(-1.0, 1.8)
<b>Household type</b>						
Married couple	82.7	84.4	85.0	(84.4, 85.6)	0.6	(-0.2, 1.4)
Unmarried female-headed family	67.1	67.3	69.0	(67.4, 70.6)	1.8	(-0.2, 3.7)
Unmarried male-headed family	67.7	72.1	70.0	(67.6, 72.3)	-2.1	(-5.4, 1.2)
Female individual	70.6	73.3	72.6	(71.5, 73.6)	-0.8	(-2.1, 0.6)
Male individual	69.8	72.1	71.4	(70.1, 72.7)	-0.7	(-2.6, 1.2)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	77.0	78.9	79.1	(78.6, 79.6)	0.2	(-0.5, 0.9)
Foreign-born citizen	73.1	74.0	74.7	(72.9, 76.4)	0.7	(-1.8, 3.2)
Foreign-born non-citizen	65.0	66.0	67.1	(65.1, 69.0)	1.1	(-1.9, 4.1)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	76.4	78.2	78.8	(78.4, 79.3)	0.6	(0.0, 1.3)
Spanish is only language spoken	52.6	50.3	53.1	(49.5, 56.7)	2.8	(-3.2, 8.8)
<b>Metropolitan status</b>						
Metropolitan area - principal city	77.0	77.7	78.9	(77.9, 79.9)	1.1	(-0.3, 2.5)
Metropolitan area - balance	78.8	80.8	80.5	(79.8, 81.2)	-0.3	(-1.2, 0.7)
Not in metropolitan area	67.3	69.5	70.3	(68.6, 71.9)	0.8	(-1.1, 2.6)
Not identified	75.7	76.7	76.1	(74.7, 77.4)	-0.6	(-2.3, 1.1)
<b>Geographic region</b>						
Northeast	78.2	78.4	79.8	(78.7, 80.9)	1.4	(-0.2, 3.0)
Midwest	78.2	80.0	79.0	(78.0, 79.9)	-1.0	(-2.3, 0.4)
South	70.9	73.2	74.4	(73.5, 75.3)	1.2*	(0.0, 2.4)
West	80.8	82.6	81.8	(80.8, 82.8)	-0.8	(-2.1, 0.5)

Excludes households with missing information on bank account types. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

### B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)
All	115,040	100.0	73.6	71.6	28.9	63.0	40.4	0.9
<b>Unbanked and underbanked</b>								
Banked: Underbanked	23,880	100.0	73.6	78.3	33.4	58.5	46.1	0.3
Banked: Fully banked	86,924	100.0	73.6	69.9	27.9	64.7	39.2	1.0
Banked: Underbanked status unknown	4,236	100.0	74.1	68.4	25.5	53.7	34.4	1.3
<b>Family income</b>								
Less than \$15,000	10,882	100.0	70.6	58.4	20.9	33.2	22.3	2.4
\$15,000 to \$30,000	16,254	100.0	74.6	61.1	22.5	38.4	25.3	1.5
\$30,000 to \$50,000	23,113	100.0	74.3	70.1	27.2	54.8	35.2	0.9
\$50,000 to \$75,000	22,552	100.0	73.7	72.5	30.3	67.8	40.9	0.5
At least \$75,000	42,239	100.0	73.5	79.4	33.7	82.1	53.5	0.4
<b>Education</b>								
No high school diploma	8,861	100.0	73.4	57.1	18.4	24.5	18.0	1.9
High school diploma	28,442	100.0	74.3	65.8	24.7	46.7	29.5	1.5
Some college	33,782	100.0	73.9	72.7	30.9	65.2	41.7	0.7
College degree	43,954	100.0	72.9	77.5	32.3	79.7	51.1	0.5
<b>Age group</b>								
15 to 24 years	5,780	100.0	64.2	78.6	29.8	67.9	63.5	0.3
25 to 34 years	18,539	100.0	65.3	81.1	32.5	76.5	65.7	0.2
35 to 44 years	19,067	100.0	68.7	78.4	32.8	74.1	56.0	0.2
45 to 54 years	20,691	100.0	74.5	77.8	32.6	70.6	45.6	0.4
55 to 64 years	22,079	100.0	76.0	72.5	28.8	61.7	30.1	0.7
65 years or more	28,884	100.0	81.6	54.6	21.4	41.6	13.5	2.3
<b>Race/Ethnicity</b>								
Black	14,154	100.0	69.2	74.7	32.5	54.1	41.0	0.9
Hispanic	13,591	100.0	68.9	73.2	28.2	53.5	42.5	0.5
Asian	6,242	100.0	66.7	70.9	25.7	72.6	47.5	0.3
White	79,349	100.0	75.6	70.7	28.5	65.6	39.3	1.0
Other	1,704	100.0	76.4	78.6	37.9	56.6	44.0	0.4
<b>Disability status</b>								
Disabled, age 25 to 64	8,737	100.0	72.4	70.1	28.5	47.4	28.6	1.2
Not disabled, age 25 to 64	71,639	100.0	71.3	78.1	32.0	73.2	50.9	0.3
Not applicable (not age 25 to 64)	34,664	100.0	78.7	58.6	22.8	46.0	21.8	2.0
<b>Monthly income volatility</b>								
Income was about the same each month	85,368	100.0	72.9	70.4	28.0	62.2	38.9	1.0
Income varied somewhat from month to month	19,294	100.0	76.3	77.9	32.7	68.1	48.4	0.5
Income varied a lot from month to month	4,279	100.0	79.2	75.8	36.1	68.5	47.5	0.7
Unknown	6,099	100.0	71.3	66.4	25.5	54.1	31.4	1.1

### B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)
<b>Employment status</b>								
Employed	73,004	100.0	71.6	77.6	31.8	72.9	51.0	0.3
Unemployed	2,675	100.0	72.0	78.7	33.3	62.4	44.5	-
Not in labor force	39,361	100.0	77.3	60.1	23.4	44.8	20.6	1.9
<b>Homeownership</b>								
Homeowner	76,632	100.0	77.0	70.5	29.3	65.2	37.6	0.8
Non-homeowner	38,408	100.0	66.8	73.8	28.2	58.8	46.1	1.0
<b>Household type</b>								
Married couple	57,182	100.0	75.8	73.9	31.2	70.6	43.5	0.5
Unmarried female-headed family	12,248	100.0	71.3	75.8	30.4	58.4	45.4	0.5
Unmarried male-headed family	5,730	100.0	71.9	73.9	27.4	57.5	41.8	0.5
Female individual	20,943	100.0	71.1	62.6	24.9	51.8	30.4	2.1
Male individual	18,664	100.0	71.5	71.1	25.8	57.1	38.2	1.0
Other	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>								
U.S.-born	98,964	100.0	74.3	71.8	29.5	63.7	40.5	1.0
Foreign-born citizen	9,039	100.0	72.6	69.5	26.5	61.1	38.4	0.6
Foreign-born non-citizen	7,037	100.0	64.8	70.9	24.4	55.7	41.5	0.2
<b>Spanish only language spoken</b>								
Spanish is not only language spoken	111,505	100.0	73.7	71.9	29.3	64.1	41.0	0.9
Spanish is only language spoken	3,535	100.0	70.1	62.4	16.8	28.5	22.7	0.4
<b>Metropolitan status</b>								
Metropolitan area - principal city	33,167	100.0	69.4	75.2	30.8	64.6	45.0	0.8
Metropolitan area - balance	50,242	100.0	73.1	72.9	28.7	67.1	41.9	0.8
Not in metropolitan area	15,251	100.0	79.8	61.7	26.3	49.4	29.1	1.3
Not identified	16,380	100.0	77.6	69.7	28.3	59.8	37.1	0.7
<b>Geographic region</b>								
Northeast	20,485	100.0	74.9	73.8	27.1	61.6	36.4	0.8
Midwest	25,012	100.0	76.9	68.2	27.0	62.3	39.4	1.1
South	43,114	100.0	72.0	70.6	29.3	61.0	39.7	0.9
West	26,429	100.0	72.0	74.7	31.7	68.0	45.7	0.6

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

## B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
All	115,040	100.0	24.3	19.9	2.9	36.0	15.6	0.7	0.6
<b>Unbanked and underbanked</b>									
Banked: Underbanked	23,880	100.0	22.3	25.7	3.9	26.8	20.8	0.3	0.3
Banked: Fully banked	86,924	100.0	24.6	18.2	2.7	38.9	14.5	0.8	0.3
Banked: Underbanked status unknown	4,236	100.0	29.0	21.9	2.1	28.5	9.5	1.0	7.9
<b>Family income</b>									
Less than \$15,000	10,882	100.0	38.8	26.0	4.1	17.2	11.2	2.2	0.4
\$15,000 to \$30,000	16,254	100.0	38.0	24.5	4.3	19.4	11.7	1.5	0.6
\$30,000 to \$50,000	23,113	100.0	28.9	22.8	3.4	27.7	16.0	0.8	0.4
\$50,000 to \$75,000	22,552	100.0	23.3	18.7	3.0	38.0	15.8	0.4	0.7
At least \$75,000	42,239	100.0	13.3	15.5	1.8	50.6	17.9	0.2	0.7
<b>Education</b>									
No high school diploma	8,861	100.0	46.2	28.2	4.2	10.8	8.2	1.9	0.4
High school diploma	28,442	100.0	33.8	24.4	3.6	24.7	11.6	1.3	0.6
Some college	33,782	100.0	22.9	20.3	3.3	35.0	17.5	0.5	0.5
College degree	43,954	100.0	14.8	15.0	2.0	49.1	18.2	0.2	0.7
<b>Age group</b>									
15 to 24 years	5,780	100.0	13.3	21.9	2.2	26.2	36.1	0.3	0.2
25 to 34 years	18,539	100.0	10.6	15.9	1.9	35.7	35.0	0.1	0.7
35 to 44 years	19,067	100.0	13.6	17.8	2.8	42.4	22.6	0.1	0.6
45 to 54 years	20,691	100.0	18.7	22.2	2.6	42.6	13.2	0.2	0.5
55 to 64 years	22,079	100.0	26.1	23.4	3.5	39.0	7.0	0.4	0.6
65 years or more	28,884	100.0	45.1	18.9	3.6	26.9	2.7	2.2	0.7
<b>Race/Ethnicity</b>									
Black	14,154	100.0	23.8	28.4	4.4	24.3	17.7	0.8	0.6
Hispanic	13,591	100.0	25.9	25.3	2.9	25.8	19.3	0.4	0.5
Asian	6,242	100.0	19.1	15.2	2.2	46.0	16.3	0.2	1.0
White	79,349	100.0	24.5	17.7	2.7	39.2	14.5	0.8	0.6
Other	1,704	100.0	24.5	24.2	2.6	29.8	18.5	0.1	0.3
<b>Disability status</b>									
Disabled, age 25 to 64	8,737	100.0	28.7	27.9	5.2	26.5	10.0	1.0	0.6
Not disabled, age 25 to 64	71,639	100.0	16.3	19.1	2.4	41.6	19.8	0.1	0.6
Not applicable (not age 25 to 64)	34,664	100.0	39.8	19.4	3.4	26.8	8.2	1.8	0.6



## B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
<b>Monthly income volatility</b>									
Income was about the same each month	85,368	100.0	24.8	19.7	2.9	36.6	14.9	0.8	0.3
Income varied somewhat from month to month	19,294	100.0	20.8	20.5	3.1	35.2	19.6	0.3	0.4
Income varied a lot from month to month	4,279	100.0	24.9	16.4	2.7	35.8	19.3	0.4	0.4
Unknown	6,099	100.0	28.6	22.5	2.8	29.7	10.0	0.9	5.5
<b>Employment status</b>									
Employed	73,004	100.0	16.8	18.6	2.3	41.1	20.4	0.2	0.6
Unemployed	2,675	100.0	20.3	24.0	3.6	30.2	21.2	-	0.7
Not in labor force	39,361	100.0	38.5	21.9	4.0	26.9	6.3	1.8	0.7
<b>Homeownership</b>									
Homeowner	76,632	100.0	26.1	17.8	2.8	39.7	12.3	0.6	0.6
Non-homeowner	38,408	100.0	20.8	24.0	3.1	28.5	22.1	0.9	0.5
<b>Household type</b>									
Married couple	57,182	100.0	22.1	17.2	2.4	42.6	14.8	0.3	0.6
Unmarried female-headed family	12,248	100.0	22.1	26.1	3.6	28.1	19.4	0.4	0.3
Unmarried male-headed family	5,730	100.0	25.0	25.7	3.2	27.3	17.9	0.4	0.5
Female individual	20,943	100.0	30.3	19.2	4.5	30.4	12.9	2.0	0.7
Male individual	18,664	100.0	25.7	22.9	2.5	30.0	17.5	0.8	0.6
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>									
U.S.-born	98,964	100.0	24.0	19.6	2.9	36.4	15.7	0.8	0.6
Foreign-born citizen	9,039	100.0	26.2	21.9	2.9	35.3	12.4	0.5	0.8
Foreign-born non-citizen	7,037	100.0	26.2	21.6	2.8	30.5	17.9	0.2	0.9
<b>Spanish only language spoken</b>									
Spanish is not only language spoken	111,505	100.0	23.8	19.5	2.9	36.7	15.8	0.7	0.6
Spanish is only language spoken	3,535	100.0	41.7	31.3	3.0	14.0	9.3	0.4	0.3

## B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank teller (Percent)	ATM/Kiosk (Percent)	Telephone banking (Percent)	Online banking (Percent)	Mobile banking (Percent)	Other (Percent)	Unknown (Percent)
<b>Metropolitan status</b>									
Metropolitan area - principal city	33,167	100.0	19.8	21.9	2.9	35.9	18.1	0.7	0.6
Metropolitan area - balance	50,242	100.0	21.8	19.2	2.7	39.4	15.6	0.7	0.6
Not in metropolitan area	15,251	100.0	37.8	18.3	3.9	27.4	11.2	1.1	0.5
Not identified	16,380	100.0	28.8	19.3	2.8	33.5	14.5	0.6	0.6
<b>Geographic region</b>									
Northeast	20,485	100.0	26.0	24.4	2.9	33.0	12.3	0.6	0.9
Midwest	25,012	100.0	27.5	16.5	2.8	36.4	15.3	0.9	0.5
South	43,114	100.0	24.5	19.7	3.3	35.4	15.9	0.8	0.5
West	26,429	100.0	19.6	19.7	2.6	38.9	18.0	0.5	0.6

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

## B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	32.2	28.2	24.3	(23.8, 24.8)	-3.8*	(-4.5, -3.2)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	29.0	27.8	22.3	(21.4, 23.3)	-5.5*	(-7.1, -3.9)
Banked: Fully banked	33.0	28.2	24.6	(24.1, 25.2)	-3.5*	(-4.3, -2.8)
Banked: Underbanked status unknown	38.8	31.5	29.0	(26.6, 31.6)	-2.4	(-6.5, 1.7)
<b>Family income</b>						
Less than \$15,000	47.5	41.7	38.8	(37.1, 40.5)	-2.8*	(-5.0, -0.7)
\$15,000 to \$30,000	44.9	40.5	38.0	(36.7, 39.3)	-2.5*	(-4.2, -0.7)
\$30,000 to \$50,000	35.7	32.5	28.9	(27.7, 30.1)	-3.6*	(-5.3, -1.9)
\$50,000 to \$75,000	28.3	25.8	23.3	(22.4, 24.3)	-2.5*	(-3.8, -1.2)
At least \$75,000	20.1	16.7	13.3	(12.7, 14.0)	-3.4*	(-4.3, -2.5)
<b>Education</b>						
No high school diploma	55.6	50.8	46.2	(44.2, 48.3)	-4.5*	(-7.4, -1.6)
High school diploma	41.8	38.2	33.8	(32.8, 34.8)	-4.4*	(-5.9, -2.9)
Some college	30.2	25.6	22.9	(22.1, 23.8)	-2.6*	(-3.8, -1.4)
College degree	21.0	17.9	14.8	(14.2, 15.4)	-3.1*	(-4.1, -2.1)
<b>Age group</b>						
15 to 24 years	21.1	15.9	13.3	(11.5, 15.2)	-2.7*	(-5.3, -0.1)
25 to 34 years	17.0	14.3	10.6	(9.8, 11.5)	-3.6*	(-4.9, -2.4)
35 to 44 years	21.1	16.9	13.6	(12.6, 14.6)	-3.3*	(-4.7, -2.0)
45 to 54 years	26.7	22.9	18.7	(17.7, 19.7)	-4.2*	(-5.8, -2.6)
55 to 64 years	36.1	31.7	26.1	(25.1, 27.0)	-5.6*	(-7.1, -4.1)
65 years or more	54.6	48.7	45.1	(44.1, 46.1)	-3.6*	(-4.9, -2.3)
<b>Race/Ethnicity</b>						
Black	33.1	30.1	23.8	(22.4, 25.3)	-6.3*	(-8.3, -4.3)
Hispanic	34.0	29.3	25.9	(24.4, 27.4)	-3.4*	(-5.6, -1.2)
Asian	29.7	25.5	19.1	(17.1, 21.2)	-6.4*	(-9.7, -3.1)
White	32.0	27.9	24.5	(24.0, 25.1)	-3.3*	(-4.0, -2.7)
Other	32.0	25.4	24.5	(20.8, 28.6)	-0.8	(-5.9, 4.2)
<b>Disability status</b>						
Disabled, age 25 to 64	35.6	32.4	28.7	(27.0, 30.5)	-3.7*	(-6.1, -1.4)
Not disabled, age 25 to 64	24.5	20.6	16.3	(15.8, 16.8)	-4.3*	(-5.0, -3.5)
Not applicable (not age 25 to 64)	49.0	43.3	39.8	(38.9, 40.7)	-3.5*	(-4.7, -2.3)
<b>Monthly income volatility</b>						
Income was about the same each month		28.6	24.8	(24.3, 25.3)	-3.8*	(-4.5, -3.0)
Income varied somewhat from month to month		25.3	20.8	(19.6, 22.0)	-4.5*	(-6.2, -2.8)

## B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Income varied a lot from month to month		30.2	24.9	(22.6, 27.4)	-5.3*	(-8.6, -1.9)
Unknown		30.3	28.6	(26.4, 31.0)	-1.7	(-4.9, 1.5)
<b>Employment status</b>						
Employed	24.7	20.6	16.8	(16.3, 17.3)	-3.8*	(-4.5, -3.0)
Unemployed	28.7	21.4	20.3	(17.5, 23.5)	-1.1	(-5.3, 3.1)
Not in labor force	47.1	42.6	38.5	(37.6, 39.4)	-4.1*	(-5.3, -3.0)
<b>Homeownership</b>						
Homeowner	34.1	30.2	26.1	(25.5, 26.7)	-4.1*	(-4.9, -3.3)
Non-homeowner	28.2	24.2	20.8	(20.0, 21.6)	-3.4*	(-4.5, -2.2)
<b>Household type</b>						
Married couple	30.4	26.2	22.1	(21.4, 22.8)	-4.1*	(-5.0, -3.2)
Unmarried female-headed family	30.2	25.8	22.1	(20.7, 23.4)	-3.8*	(-5.8, -1.8)
Unmarried male-headed family	34.1	28.4	25.0	(23.0, 27.2)	-3.4*	(-6.4, -0.4)
Female individual	38.4	34.8	30.3	(29.3, 31.4)	-4.4*	(-6.0, -2.9)
Male individual	32.2	28.5	25.7	(24.5, 26.9)	-2.8*	(-4.5, -1.2)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	31.6	27.5	24.0	(23.5, 24.5)	-3.5*	(-4.2, -2.8)
Foreign-born citizen	37.0	34.4	26.2	(24.6, 27.9)	-8.2*	(-10.8, -5.5)
Foreign-born non-citizen	35.1	29.0	26.2	(24.1, 28.4)	-2.8*	(-5.5, 0.0)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	31.9	27.8	23.8	(23.3, 24.2)	-4.0*	(-4.7, -3.4)
Spanish is only language spoken	54.3	49.7	41.7	(38.4, 45.0)	-8.0*	(-13.4, -2.6)
<b>Metropolitan status</b>						
Metropolitan area - principal city	28.9	24.6	19.8	(19.0, 20.6)	-4.8*	(-6.0, -3.6)
Metropolitan area - balance	29.1	24.9	21.8	(21.1, 22.4)	-3.2*	(-4.1, -2.2)
Not in metropolitan area	44.9	41.5	37.8	(36.2, 39.4)	-3.8*	(-5.8, -1.8)
Not identified	34.0	31.9	28.8	(27.5, 30.1)	-3.1*	(-5.0, -1.3)
<b>Geographic region</b>						
Northeast	32.9	27.9	26.0	(24.9, 27.0)	-2.0*	(-3.5, -0.5)
Midwest	35.6	31.2	27.5	(26.5, 28.6)	-3.7*	(-5.1, -2.2)
South	33.3	29.7	24.5	(23.8, 25.3)	-5.2*	(-6.3, -4.0)
West	26.4	23.0	19.6	(18.8, 20.5)	-3.4*	(-4.7, -2.0)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	24.4	21.0	19.9	(19.4, 20.3)	-1.2*	(-1.8, -0.5)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	29.5	27.0	25.7	(24.6, 26.9)	-1.3	(-2.8, 0.2)
Banked: Fully banked	23.0	19.2	18.2	(17.7, 18.6)	-1.0*	(-1.7, -0.4)
Banked: Underbanked status unknown	21.2	23.6	21.9	(19.9, 24.1)	-1.7	(-5.0, 1.6)
<b>Family income</b>						
Less than \$15,000	27.1	25.6	26.0	(24.4, 27.7)	0.4	(-1.7, 2.6)
\$15,000 to \$30,000	26.3	25.0	24.5	(23.2, 25.8)	-0.5	(-2.1, 1.2)
\$30,000 to \$50,000	26.3	23.8	22.8	(21.9, 23.8)	-0.9	(-2.2, 0.3)
\$50,000 to \$75,000	24.0	19.6	18.7	(17.7, 19.7)	-0.9	(-2.3, 0.5)
At least \$75,000	21.4	16.9	15.5	(14.9, 16.1)	-1.4*	(-2.4, -0.4)
<b>Education</b>						
No high school diploma	26.9	26.4	28.2	(26.3, 30.1)	1.8	(-1.0, 4.6)
High school diploma	27.5	24.4	24.4	(23.4, 25.4)	0.0	(-1.4, 1.4)
Some college	24.7	21.5	20.3	(19.4, 21.1)	-1.3*	(-2.4, -0.1)
College degree	21.1	17.0	15.0	(14.4, 15.6)	-2.0*	(-3.0, -1.1)
<b>Age group</b>						
15 to 24 years	27.4	24.3	21.9	(19.5, 24.4)	-2.5	(-5.8, 0.8)
25 to 34 years	23.5	18.4	15.9	(14.8, 17.1)	-2.5*	(-4.0, -1.0)
35 to 44 years	24.5	19.7	17.8	(16.8, 18.9)	-1.8*	(-3.2, -0.5)
45 to 54 years	27.5	23.8	22.2	(21.2, 23.3)	-1.6*	(-3.1, 0.0)
55 to 64 years	25.9	22.8	23.4	(22.4, 24.3)	0.6	(-0.9, 2.0)
65 years or more	20.4	19.5	18.9	(18.1, 19.8)	-0.6	(-1.7, 0.6)
<b>Race/Ethnicity</b>						
Black	31.6	28.2	28.4	(26.7, 30.1)	0.2	(-2.1, 2.5)
Hispanic	29.8	27.0	25.3	(23.7, 26.9)	-1.7	(-4.0, 0.6)
Asian	21.6	18.4	15.2	(13.4, 17.2)	-3.1*	(-6.0, -0.3)
White	22.5	19.0	17.7	(17.2, 18.2)	-1.3*	(-2.0, -0.5)
Other	29.5	22.9	24.2	(21.0, 27.6)	1.3	(-3.2, 5.7)
<b>Disability status</b>						
Disabled, age 25 to 64	29.3	27.7	27.9	(26.1, 29.8)	0.2	(-2.1, 2.5)
Not disabled, age 25 to 64	25.0	20.5	19.1	(18.5, 19.6)	-1.4*	(-2.2, -0.6)
Not applicable (not age 25 to 64)	21.5	20.3	19.4	(18.7, 20.2)	-0.9	(-1.9, 0.2)
<b>Monthly income volatility</b>						
Income was about the same each month		21.1	19.7	(19.2, 20.2)	-1.4*	(-2.1, -0.6)
Income varied somewhat from month to month		20.5	20.5	(19.3, 21.7)	0.1	(-1.5, 1.6)
Income varied a lot from month to month		19.1	16.4	(14.3, 18.7)	-2.6	(-5.6, 0.3)
Unknown		24.8	22.5	(20.4, 24.8)	-2.3	(-5.4, 0.8)

## B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	24.8	20.2	18.6	(18.1, 19.2)	-1.6*	(-2.4, -0.8)
Unemployed	27.5	29.6	24.0	(21.2, 26.9)	-5.6*	(-10.0, -1.3)
Not in labor force	23.2	21.9	21.9	(21.1, 22.7)	0.0	(-1.0, 0.9)
<b>Homeownership</b>						
Homeowner	22.0	18.5	17.8	(17.3, 18.3)	-0.7	(-1.4, 0.0)
Non-homeowner	29.5	26.2	24.0	(23.1, 24.9)	-2.1*	(-3.5, -0.8)
<b>Household type</b>						
Married couple	21.8	18.3	17.2	(16.6, 17.8)	-1.1*	(-2.0, -0.2)
Unmarried female-headed family	31.6	26.4	26.1	(24.7, 27.6)	-0.2	(-2.2, 1.8)
Unmarried male-headed family	30.0	26.8	25.7	(23.3, 28.2)	-1.1	(-4.8, 2.5)
Female individual	22.5	20.4	19.2	(18.2, 20.1)	-1.2	(-2.5, 0.0)
Male individual	28.0	24.4	22.9	(21.8, 24.1)	-1.5	(-3.1, 0.1)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	24.1	20.8	19.6	(19.1, 20.0)	-1.2*	(-1.9, -0.6)
Foreign-born citizen	24.6	18.8	21.9	(20.2, 23.7)	3.1*	(0.8, 5.4)
Foreign-born non-citizen	28.2	27.4	21.6	(19.8, 23.5)	-5.8*	(-8.3, -3.3)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	24.3	20.9	19.5	(19.0, 20.0)	-1.4*	(-2.1, -0.8)
Spanish is only language spoken	28.5	26.6	31.3	(27.9, 34.9)	4.7	(-0.2, 9.6)
<b>Metropolitan status</b>						
Metropolitan area - principal city	26.8	23.2	21.9	(20.9, 22.9)	-1.3	(-2.7, 0.0)
Metropolitan area - balance	23.6	20.6	19.2	(18.5, 19.9)	-1.4*	(-2.4, -0.5)
Not in metropolitan area	22.7	18.9	18.3	(17.1, 19.5)	-0.7	(-2.5, 1.1)
Not identified	24.0	20.2	19.3	(18.2, 20.5)	-0.9	(-2.5, 0.6)
<b>Geographic region</b>						
Northeast	29.5	25.5	24.4	(23.2, 25.5)	-1.1	(-2.8, 0.6)
Midwest	22.1	19.1	16.5	(15.7, 17.4)	-2.6*	(-4.0, -1.2)
South	23.2	20.1	19.7	(19.0, 20.5)	-0.4	(-1.4, 0.7)
West	24.5	20.8	19.7	(18.7, 20.8)	-1.1	(-2.5, 0.3)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	3.3	3.0	2.9	(2.7, 3.1)	0.0	(-0.3, 0.2)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	4.6	3.9	3.9	(3.4, 4.4)	-0.1	(-0.7, 0.6)
Banked: Fully banked	3.0	2.7	2.7	(2.5, 2.9)	0.0	(-0.2, 0.3)
Banked: Underbanked status unknown	2.8	2.8	2.1	(1.4, 3.3)	-0.6	(-2.0, 0.8)
<b>Family income</b>						
Less than \$15,000	4.2	4.6	4.1	(3.5, 4.8)	-0.5	(-1.5, 0.5)
\$15,000 to \$30,000	4.4	3.5	4.3	(3.7, 4.9)	0.8	(0.0, 1.5)
\$30,000 to \$50,000	3.7	3.7	3.4	(3.0, 3.9)	-0.3	(-0.9, 0.4)
\$50,000 to \$75,000	3.1	2.5	3.0	(2.7, 3.4)	0.5*	(0.0, 1.0)
At least \$75,000	2.3	2.0	1.8	(1.6, 2.1)	-0.2	(-0.5, 0.2)
<b>Education</b>						
No high school diploma	4.0	4.2	4.2	(3.5, 5.2)	0.0	(-1.1, 1.1)
High school diploma	3.8	3.6	3.6	(3.3, 4.1)	0.0	(-0.6, 0.6)
Some college	3.6	3.4	3.3	(2.9, 3.6)	-0.1	(-0.6, 0.4)
College degree	2.5	1.8	2.0	(1.7, 2.2)	0.1	(-0.2, 0.5)
<b>Age group</b>						
15 to 24 years	2.9	2.1	2.2	(1.7, 3.0)	0.1	(-0.9, 1.2)
25 to 34 years	3.1	2.1	1.9	(1.5, 2.3)	-0.2	(-0.8, 0.3)
35 to 44 years	3.0	2.7	2.8	(2.4, 3.4)	0.2	(-0.5, 0.8)
45 to 54 years	3.2	2.9	2.6	(2.2, 3.0)	-0.4	(-1.0, 0.2)
55 to 64 years	3.5	3.4	3.5	(3.1, 4.1)	0.2	(-0.5, 0.8)
65 years or more	3.8	3.6	3.6	(3.2, 4.0)	0.0	(-0.5, 0.6)
<b>Race/Ethnicity</b>						
Black	4.8	4.1	4.4	(3.7, 5.3)	0.3	(-0.7, 1.3)
Hispanic	3.6	3.2	2.9	(2.4, 3.5)	-0.3	(-1.1, 0.5)
Asian	1.5	1.7	2.2	(1.6, 3.1)	0.5	(-0.5, 1.5)
White	3.2	2.8	2.7	(2.5, 3.0)	-0.1	(-0.4, 0.2)
Other	3.8	4.1	2.6	(1.6, 4.3)	-1.4	(-3.6, 0.7)
<b>Disability status</b>						
Disabled, age 25 to 64	5.3	5.4	5.2	(4.3, 6.2)	-0.2	(-1.4, 1.0)
Not disabled, age 25 to 64	2.9	2.5	2.4	(2.2, 2.7)	0.0	(-0.4, 0.3)
Not applicable (not age 25 to 64)	3.6	3.3	3.4	(3.1, 3.7)	0.0	(-0.4, 0.5)
<b>Monthly income volatility</b>						
Income was about the same each month		3.1	2.9	(2.7, 3.1)	-0.1	(-0.4, 0.2)
Income varied somewhat from month to month		2.8	3.1	(2.7, 3.6)	0.3	(-0.3, 0.9)
Income varied a lot from month to month		2.5	2.7	(1.9, 3.9)	0.3	(-1.0, 1.6)
Unknown		2.3	2.8	(2.0, 3.8)	0.5	(-0.6, 1.6)

## B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	3.0	2.4	2.3	(2.1, 2.6)	-0.1	(-0.4, 0.2)
Unemployed	3.6	1.9	3.6	(2.5, 5.3)	1.8*	(0.1, 3.4)
Not in labor force	3.9	4.0	4.0	(3.6, 4.4)	0.0	(-0.5, 0.5)
<b>Homeownership</b>						
Homeowner	3.0	2.9	2.8	(2.6, 3.1)	-0.1	(-0.4, 0.3)
Non-homeowner	4.0	3.1	3.1	(2.8, 3.5)	0.0	(-0.4, 0.5)
<b>Household type</b>						
Married couple	2.7	2.5	2.4	(2.1, 2.6)	-0.1	(-0.4, 0.2)
Unmarried female-headed family	4.5	4.2	3.6	(3.0, 4.2)	-0.7	(-1.5, 0.2)
Unmarried male-headed family	2.6	2.9	3.2	(2.4, 4.1)	0.3	(-0.8, 1.4)
Female individual	4.9	3.9	4.5	(3.9, 5.0)	0.5	(-0.1, 1.2)
Male individual	2.8	2.5	2.5	(2.1, 2.9)	0.0	(-0.6, 0.6)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	3.4	3.1	2.9	(2.7, 3.2)	-0.1	(-0.4, 0.2)
Foreign-born citizen	2.8	2.4	2.9	(2.2, 3.8)	0.5	(-0.5, 1.5)
Foreign-born non-citizen	2.4	2.3	2.8	(2.1, 3.7)	0.6	(-0.5, 1.6)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	3.3	2.9	2.9	(2.7, 3.1)	0.0	(-0.3, 0.3)
Spanish is only language spoken	3.5	4.5	3.0	(2.1, 4.4)	-1.5	(-3.5, 0.5)
<b>Metropolitan status</b>						
Metropolitan area - principal city	3.4	2.7	2.9	(2.6, 3.3)	0.2	(-0.3, 0.7)
Metropolitan area - balance	3.0	2.9	2.7	(2.4, 3.0)	-0.2	(-0.6, 0.2)
Not in metropolitan area	3.9	3.5	3.9	(3.3, 4.5)	0.3	(-0.4, 1.1)
Not identified	3.4	3.2	2.8	(2.4, 3.3)	-0.4	(-1.1, 0.2)
<b>Geographic region</b>						
Northeast	2.8	2.4	2.9	(2.4, 3.4)	0.5	(-0.1, 1.0)
Midwest	3.1	3.1	2.8	(2.5, 3.3)	-0.3	(-0.8, 0.3)
South	3.9	3.4	3.3	(2.9, 3.6)	-0.1	(-0.6, 0.3)
West	2.9	2.6	2.6	(2.2, 2.9)	0.0	(-0.5, 0.4)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.



## B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	32.9	36.9	36.0	(35.4, 36.5)	-0.9*	(-1.6, -0.1)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	26.6	27.6	26.8	(25.6, 27.9)	-0.8	(-2.4, 0.7)
Banked: Fully banked	35.1	39.9	38.9	(38.2, 39.5)	-1.0*	(-1.9, -0.1)
Banked: Underbanked status unknown	23.5	27.6	28.5	(26.1, 30.9)	0.9	(-2.7, 4.4)
<b>Family income</b>						
Less than \$15,000	14.5	18.0	17.2	(15.9, 18.6)	-0.8	(-2.6, 1.1)
\$15,000 to \$30,000	17.3	20.8	19.4	(18.5, 20.5)	-1.3	(-2.8, 0.1)
\$30,000 to \$50,000	26.7	29.1	27.7	(26.7, 28.7)	-1.4	(-2.9, 0.0)
\$50,000 to \$75,000	36.8	39.7	38.0	(36.8, 39.3)	-1.6	(-3.5, 0.2)
At least \$75,000	49.4	53.6	50.6	(49.7, 51.6)	-3.0*	(-4.3, -1.6)
<b>Education</b>						
No high school diploma	8.8	11.8	10.8	(9.7, 12.1)	-1.0	(-2.8, 0.9)
High school diploma	21.0	24.5	24.7	(23.7, 25.7)	0.2	(-1.2, 1.5)
Some college	32.5	36.8	35.0	(34.1, 36.0)	-1.7*	(-3.0, -0.4)
College degree	48.0	51.5	49.1	(48.2, 50.0)	-2.4*	(-3.8, -1.0)
<b>Age group</b>						
15 to 24 years	27.8	31.4	26.2	(24.1, 28.4)	-5.2*	(-8.4, -2.0)
25 to 34 years	42.5	42.6	35.7	(34.3, 37.1)	-6.9*	(-8.9, -4.9)
35 to 44 years	41.5	45.8	42.4	(41.0, 43.8)	-3.4*	(-5.3, -1.5)
45 to 54 years	37.7	42.0	42.6	(41.3, 43.9)	0.6	(-1.1, 2.3)
55 to 64 years	31.6	37.3	39.0	(37.8, 40.1)	1.6*	(0.0, 3.3)
65 years or more	17.8	23.8	26.9	(26.1, 27.7)	3.1*	(2.0, 4.3)
<b>Race/Ethnicity</b>						
Black	21.3	25.1	24.3	(22.5, 26.1)	-0.8	(-3.1, 1.5)
Hispanic	23.0	27.2	25.8	(24.4, 27.2)	-1.5	(-3.8, 0.8)
Asian	40.2	44.4	46.0	(43.5, 48.6)	1.7	(-1.7, 5.1)
White	35.8	40.0	39.2	(38.5, 39.8)	-0.8	(-1.7, 0.0)
Other	29.4	33.8	29.8	(26.0, 33.9)	-4.0	(-9.7, 1.7)
<b>Disability status</b>						
Disabled, age 25 to 64	24.8	25.9	26.5	(25.0, 28.1)	0.6	(-1.6, 2.8)
Not disabled, age 25 to 64	39.7	43.8	41.6	(40.9, 42.3)	-2.2*	(-3.1, -1.2)
Not applicable (not age 25 to 64)	19.5	25.0	26.8	(26.0, 27.5)	1.7*	(0.6, 2.9)
<b>Monthly income volatility</b>						
Income was about the same each month		37.3	36.6	(36.0, 37.2)	-0.7	(-1.5, 0.2)
Income varied somewhat from month to month		37.4	35.2	(34.1, 36.4)	-2.1*	(-3.7, -0.5)
Income varied a lot from month to month		33.7	35.8	(33.2, 38.6)	2.1	(-1.3, 5.5)
Unknown		30.4	29.7	(27.5, 31.9)	-0.7	(-3.7, 2.2)

## B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	38.9	43.3	41.1	(40.4, 41.8)	-2.2*	(-3.1, -1.2)
Unemployed	31.1	35.3	30.2	(27.2, 33.3)	-5.1*	(-9.3, -0.9)
Not in labor force	21.5	25.2	26.9	(26.2, 27.7)	1.7*	(0.6, 2.8)
<b>Homeownership</b>						
Homeowner	35.4	39.8	39.7	(39.0, 40.4)	-0.1	(-0.9, 0.8)
Non-homeowner	27.4	31.0	28.5	(27.7, 29.4)	-2.5*	(-3.7, -1.2)
<b>Household type</b>						
Married couple	39.1	43.4	42.6	(41.7, 43.4)	-0.8	(-1.9, 0.2)
Unmarried female-headed family	24.9	30.0	28.1	(26.7, 29.6)	-1.8	(-4.0, 0.3)
Unmarried male-headed family	23.3	28.1	27.3	(25.2, 29.5)	-0.8	(-3.8, 2.2)
Female individual	26.7	30.4	30.4	(29.3, 31.5)	0.0	(-1.6, 1.6)
Male individual	28.4	31.9	30.0	(28.7, 31.3)	-1.9*	(-3.6, -0.1)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	33.6	37.3	36.4	(35.8, 37.1)	-0.9*	(-1.7, -0.1)
Foreign-born citizen	30.0	36.1	35.3	(33.4, 37.4)	-0.8	(-3.7, 2.1)
Foreign-born non-citizen	26.0	30.8	30.5	(28.2, 32.8)	-0.3	(-3.6, 2.9)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	33.2	37.2	36.7	(36.1, 37.3)	-0.6	(-1.3, 0.2)
Spanish is only language spoken	8.6	13.2	14.0	(12.0, 16.2)	0.8	(-3.1, 4.6)
<b>Metropolitan status</b>						
Metropolitan area - principal city	32.9	36.9	35.9	(34.9, 37.0)	-1.0	(-2.5, 0.4)
Metropolitan area - balance	37.0	40.8	39.4	(38.6, 40.3)	-1.3*	(-2.5, -0.1)
Not in metropolitan area	23.2	27.4	27.4	(26.0, 28.8)	-0.1	(-1.9, 1.8)
Not identified	31.1	34.0	33.5	(32.0, 35.0)	-0.5	(-2.4, 1.4)
<b>Geographic region</b>						
Northeast	29.4	35.3	33.0	(31.7, 34.3)	-2.3*	(-4.2, -0.4)
Midwest	33.1	35.8	36.4	(35.3, 37.6)	0.6	(-0.8, 2.1)
South	31.4	35.5	35.4	(34.4, 36.3)	-0.1	(-1.4, 1.2)
West	37.9	41.3	38.9	(37.8, 40.0)	-2.4*	(-4.1, -0.8)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	5.7	9.5	15.6	(15.2, 16.0)	6.1*	(5.6, 6.6)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	9.5	12.6	20.8	(19.8, 21.8)	8.2*	(7.0, 9.5)
Banked: Fully banked	4.7	8.7	14.5	(14.0, 14.9)	5.8*	(5.2, 6.3)
Banked: Underbanked status unknown	2.7	6.1	9.5	(7.9, 11.4)	3.4*	(0.9, 5.8)
<b>Family income</b>						
Less than \$15,000	4.0	7.1	11.2	(10.1, 12.5)	4.2*	(2.7, 5.6)
\$15,000 to \$30,000	5.3	8.1	11.7	(10.8, 12.7)	3.6*	(2.4, 4.8)
\$30,000 to \$50,000	6.3	9.7	16.0	(15.1, 16.9)	6.3*	(5.1, 7.4)
\$50,000 to \$75,000	6.4	11.3	15.8	(14.9, 16.7)	4.5*	(3.3, 5.7)
At least \$75,000	5.7	9.7	17.9	(17.2, 18.6)	8.2*	(7.3, 9.0)
<b>Education</b>						
No high school diploma	2.4	4.0	8.2	(7.3, 9.3)	4.2*	(2.9, 5.5)
High school diploma	4.3	7.5	11.6	(10.9, 12.4)	4.1*	(3.2, 5.0)
Some college	7.4	11.6	17.5	(16.7, 18.2)	5.9*	(4.9, 6.8)
College degree	6.2	10.4	18.2	(17.5, 19.0)	7.8*	(6.9, 8.7)
<b>Age group</b>						
15 to 24 years	20.3	25.0	36.1	(33.7, 38.4)	11.1*	(7.8, 14.3)
25 to 34 years	13.2	21.9	35.0	(33.6, 36.4)	13.1*	(11.2, 15.1)
35 to 44 years	8.9	14.3	22.6	(21.5, 23.9)	8.4*	(6.9, 9.9)
45 to 54 years	3.7	7.6	13.2	(12.4, 14.1)	5.7*	(4.6, 6.7)
55 to 64 years	1.4	3.4	7.0	(6.4, 7.7)	3.7*	(2.9, 4.4)
65 years or more	0.6	1.2	2.7	(2.4, 3.0)	1.4*	(1.0, 1.8)
<b>Race/Ethnicity</b>						
Black	7.8	11.3	17.7	(16.3, 19.1)	6.4*	(4.6, 8.2)
Hispanic	8.3	12.6	19.3	(17.9, 20.7)	6.7*	(5.0, 8.4)
Asian	5.7	9.0	16.3	(14.6, 18.1)	7.3*	(4.8, 9.8)
White	5.0	8.6	14.5	(14.0, 15.0)	5.8*	(5.2, 6.4)
Other	3.7	12.5	18.5	(15.0, 22.6)	6.0*	(0.8, 11.3)
<b>Disability status</b>						
Disabled, age 25 to 64	2.7	6.6	10.0	(9.0, 11.2)	3.5*	(2.0, 5.0)
Not disabled, age 25 to 64	6.9	11.9	19.8	(19.2, 20.4)	8.0*	(7.2, 8.7)
Not applicable (not age 25 to 64)	3.9	5.2	8.2	(7.8, 8.7)	3.1*	(2.4, 3.7)
<b>Monthly income volatility</b>						
Income was about the same each month		8.7	14.9	(14.4, 15.4)	6.2*	(5.6, 6.8)
Income varied somewhat from month to month		13.0	19.6	(18.6, 20.7)	6.6*	(5.2, 8.0)
Income varied a lot from month to month		13.0	19.3	(16.9, 21.9)	6.3*	(3.3, 9.3)
Unknown		5.7	10.0	(8.6, 11.6)	4.3*	(2.4, 6.2)

## B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	7.5	12.5	20.4	(19.8, 20.9)	7.8*	(7.2, 8.6)
Unemployed	8.3	11.4	21.2	(18.1, 24.7)	9.8*	(5.9, 13.6)
Not in labor force	2.0	3.7	6.3	(5.9, 6.8)	2.6*	(2.0, 3.2)
<b>Homeownership</b>						
Homeowner	3.9	7.2	12.3	(11.9, 12.8)	5.1*	(4.6, 5.7)
Non-homeowner	9.6	14.0	22.1	(21.3, 22.9)	8.1*	(7.0, 9.1)
<b>Household type</b>						
Married couple	4.8	8.5	14.8	(14.2, 15.4)	6.3*	(5.6, 7.0)
Unmarried female-headed family	7.5	12.4	19.4	(18.1, 20.9)	7.0*	(5.2, 8.8)
Unmarried male-headed family	8.8	12.6	17.9	(15.8, 20.1)	5.3*	(2.6, 8.0)
Female individual	5.1	7.6	12.9	(12.1, 13.8)	5.3*	(4.3, 6.3)
Male individual	7.0	11.1	17.5	(16.6, 18.6)	6.4*	(5.1, 7.8)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	5.8	9.7	15.7	(15.3, 16.2)	6.0*	(5.5, 6.6)
Foreign-born citizen	4.1	6.9	12.4	(11.1, 13.8)	5.4*	(3.7, 7.2)
Foreign-born non-citizen	6.9	9.9	17.9	(16.1, 19.8)	8.0*	(5.5, 10.4)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	5.8	9.6	15.8	(15.4, 16.2)	6.2*	(5.7, 6.8)
Spanish is only language spoken	3.5	4.8	9.3	(7.4, 11.5)	4.5*	(1.8, 7.1)
<b>Metropolitan status</b>						
Metropolitan area - principal city	6.8	11.1	18.1	(17.3, 19.0)	7.1*	(6.0, 8.1)
Metropolitan area - balance	6.0	9.5	15.6	(15.0, 16.3)	6.1*	(5.3, 6.9)
Not in metropolitan area	3.2	6.7	11.2	(10.1, 12.4)	4.5*	(3.2, 5.7)
Not identified	5.5	8.9	14.5	(13.4, 15.6)	5.6*	(4.3, 6.9)
<b>Geographic region</b>						
Northeast	3.9	7.4	12.3	(11.4, 13.2)	4.9*	(3.8, 6.0)
Midwest	4.4	9.1	15.3	(14.3, 16.3)	6.2*	(5.0, 7.4)
South	6.7	10.0	15.9	(15.1, 16.6)	5.9*	(5.0, 6.8)
West	6.7	10.7	18.0	(17.1, 19.0)	7.4*	(6.2, 8.5)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.10 Use of Bank Teller Only to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	17.5	14.6	12.6	(12.2, 13.0)	-2.0*	(-2.5, -1.6)
<b>Unbanked and underbanked</b>						
Banked: Underbanked	13.8	12.8	10.1	(9.4, 10.8)	-2.7*	(-3.9, -1.6)
Banked: Fully banked	18.3	15.0	13.1	(12.7, 13.5)	-1.9*	(-2.5, -1.3)
Banked: Underbanked status unknown	25.5	19.3	16.2	(14.2, 18.4)	-3.1	(-6.5, 0.2)
<b>Family income</b>						
Less than \$15,000	33.7	27.4	26.3	(24.7, 27.9)	-1.1	(-3.0, 0.8)
\$15,000 to \$30,000	28.6	24.7	23.3	(22.2, 24.5)	-1.4	(-2.9, 0.2)
\$30,000 to \$50,000	19.1	16.8	15.2	(14.3, 16.1)	-1.6*	(-2.9, -0.3)
\$50,000 to \$75,000	12.6	11.5	10.1	(9.4, 10.8)	-1.5*	(-2.4, -0.6)
At least \$75,000	7.6	6.2	4.9	(4.5, 5.3)	-1.3*	(-1.9, -0.7)
<b>Education</b>						
No high school diploma	39.3	33.6	30.9	(29.2, 32.7)	-2.7*	(-5.1, -0.3)
High school diploma	24.7	21.9	18.7	(17.9, 19.6)	-3.1*	(-4.3, -2.0)
Some college	14.9	12.1	10.7	(10.1, 11.3)	-1.5*	(-2.3, -0.6)
College degree	8.9	7.0	6.4	(6.0, 6.8)	-0.7*	(-1.3, 0.0)
<b>Age group</b>						
15 to 24 years	9.6	5.8	5.2	(4.1, 6.7)	-0.5	(-2.2, 1.2)
25 to 34 years	7.0	6.1	3.5	(3.1, 4.0)	-2.6*	(-3.3, -1.8)
35 to 44 years	8.9	7.3	6.4	(5.7, 7.1)	-1.0*	(-1.9, -0.1)
45 to 54 years	12.2	9.6	8.2	(7.5, 8.9)	-1.4*	(-2.4, -0.4)
55 to 64 years	17.8	14.8	11.9	(11.2, 12.6)	-3.0*	(-3.9, -2.0)
65 years or more	36.8	30.6	27.7	(26.8, 28.6)	-2.9*	(-4.2, -1.7)
<b>Race/Ethnicity</b>						
Black	18.7	15.5	12.6	(11.6, 13.8)	-2.9*	(-4.4, -1.3)
Hispanic	19.8	16.0	13.3	(12.2, 14.5)	-2.7*	(-4.4, -1.0)
Asian	16.5	12.7	11.0	(9.4, 13.0)	-1.6	(-4.1, 0.9)
White	17.0	14.4	12.6	(12.2, 13.1)	-1.8*	(-2.3, -1.2)
Other	16.6	13.6	10.2	(8.0, 12.9)	-3.4	(-7.1, 0.3)
<b>Disability status</b>						
Disabled, age 25 to 64	19.5	17.9	16.1	(14.7, 17.7)	-1.8	(-3.8, 0.3)
Not disabled, age 25 to 64	10.8	8.6	6.6	(6.3, 7.0)	-2.0*	(-2.5, -1.5)
Not applicable (not age 25 to 64)	32.2	26.5	23.9	(23.1, 24.8)	-2.6*	(-3.7, -1.4)
<b>Monthly income volatility</b>						
Income was about the same each month		15.6	13.4	(12.9, 13.8)	-2.2*	(-2.8, -1.7)
Income varied somewhat from month to month		10.2	8.3	(7.6, 9.2)	-1.8*	(-3.1, -0.6)
Income varied a lot from month to month		11.5	10.1	(8.7, 11.8)	-1.4	(-3.5, 0.8)
Unknown		17.5	16.6	(14.9, 18.5)	-0.9	(-3.6, 1.7)

## B.10 Use of Bank Teller Only to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

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

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	10.9	8.7	7.0	(6.7, 7.4)	-1.6*	(-2.0, -1.2)
Unemployed	12.8	8.7	9.3	(7.4, 11.6)	0.6	(-2.4, 3.6)
Not in labor force	30.5	26.0	23.1	(22.2, 24.0)	-2.9*	(-4.0, -1.8)
<b>Homeownership</b>						
Homeowner	18.4	15.4	13.2	(12.8, 13.6)	-2.2*	(-2.8, -1.6)
Non-homeowner	15.5	13.1	11.4	(10.7, 12.0)	-1.8*	(-2.6, -0.9)
<b>Household type</b>						
Married couple	14.5	11.8	10.1	(9.6, 10.6)	-1.7*	(-2.4, -1.1)
Unmarried female-headed family	15.1	11.6	10.5	(9.5, 11.5)	-1.1	(-2.6, 0.4)
Unmarried male-headed family	17.3	11.8	12.0	(10.5, 13.6)	0.2	(-2.0, 2.5)
Female individual	25.7	22.5	19.1	(18.1, 20.1)	-3.5*	(-4.9, -2.1)
Male individual	19.5	17.2	14.5	(13.6, 15.5)	-2.7*	(-3.9, -1.5)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	16.8	14.1	12.3	(11.9, 12.7)	-1.8*	(-2.3, -1.3)
Foreign-born citizen	22.2	19.1	14.0	(12.7, 15.5)	-5.1*	(-7.0, -3.1)
Foreign-born non-citizen	21.0	15.6	14.3	(12.6, 16.0)	-1.3	(-3.6, 1.0)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	17.2	14.3	12.1	(11.8, 12.5)	-2.2*	(-2.6, -1.7)
Spanish is only language spoken	37.2	32.5	26.0	(23.4, 28.8)	-6.5*	(-11.0, -1.9)
<b>Metropolitan status</b>						
Metropolitan area - principal city	15.7	12.2	9.9	(9.3, 10.6)	-2.3*	(-3.2, -1.4)
Metropolitan area - balance	14.9	12.4	10.9	(10.4, 11.4)	-1.5*	(-2.2, -0.7)
Not in metropolitan area	26.8	23.8	20.9	(19.5, 22.3)	-2.9*	(-4.7, -1.2)
Not identified	18.2	17.0	15.3	(14.3, 16.4)	-1.7*	(-3.0, -0.4)
<b>Geographic region</b>						
Northeast	17.4	13.8	13.3	(12.4, 14.3)	-0.5	(-1.8, 0.7)
Midwest	19.6	16.9	14.5	(13.7, 15.3)	-2.4*	(-3.5, -1.3)
South	19.4	16.1	12.9	(12.3, 13.5)	-3.2*	(-4.0, -2.3)
West	12.3	10.6	9.7	(9.0, 10.3)	-0.9*	(-1.8, -0.1)

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.11 Number of Bank Branch Visits Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked 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)	Visited bank branch, frequency unknown (Percent)	Did not visit bank branch in past 12 months (Percent)
All	116,652	100.0	30.8	18.2	35.4	1.6	14.0
<b>Unbanked and underbanked</b>							
Banked: Underbanked	24,112	100.0	32.4	17.4	37.0	0.6	12.6
Banked: Fully banked	88,181	100.0	30.7	18.6	35.5	1.0	14.3
Banked: Underbanked status unknown	4,359	100.0	24.2	14.8	25.3	21.6	14.1
<b>Family income</b>							
Less than \$15,000	11,356	100.0	28.9	13.5	35.7	1.9	20.0
\$15,000 to \$30,000	16,702	100.0	29.1	15.6	38.6	2.2	14.5
\$30,000 to \$50,000	23,456	100.0	30.3	18.0	36.5	1.9	13.3
\$50,000 to \$75,000	22,727	100.0	30.7	18.6	36.6	1.2	12.8
At least \$75,000	42,412	100.0	32.3	20.2	32.9	1.5	13.1
<b>Education</b>							
No high school diploma	9,256	100.0	27.1	13.2	39.7	2.3	17.8
High school diploma	28,994	100.0	29.3	15.9	39.3	1.9	13.6
Some college	34,226	100.0	30.1	18.7	36.5	1.6	13.2
College degree	44,175	100.0	33.1	20.3	31.2	1.4	14.0
<b>Age group</b>							
15 to 24 years	5,810	100.0	34.7	17.5	30.1	0.9	16.9
25 to 34 years	18,583	100.0	35.6	18.0	26.1	1.3	19.0
35 to 44 years	19,197	100.0	35.2	17.9	28.1	2.1	16.7
45 to 54 years	20,844	100.0	30.9	19.1	35.7	1.5	12.8
55 to 64 years	22,326	100.0	28.7	18.0	40.0	1.5	11.8
65 years or more	29,892	100.0	25.7	18.0	43.5	2.0	10.9
<b>Race/Ethnicity</b>							
Black	14,503	100.0	35.3	17.7	27.2	1.8	18.0
Hispanic	13,729	100.0	35.3	16.0	29.7	1.8	17.2
Asian	6,289	100.0	34.1	17.3	26.7	2.3	19.6
White	80,391	100.0	29.0	18.7	38.4	1.5	12.2
Other	1,740	100.0	27.0	15.6	43.1	1.1	13.2
<b>Disability status</b>							
Disabled, age 25 to 64	8,975	100.0	30.2	16.1	37.1	1.0	15.6
Not disabled, age 25 to 64	71,975	100.0	32.7	18.5	32.3	1.6	14.8
Not applicable (not age 25 to 64)	35,702	100.0	27.1	17.9	41.3	1.8	11.8
<b>Monthly income volatility</b>							
Income was about the same each month	86,505	100.0	31.4	18.4	34.7	0.8	14.7
Income varied somewhat from month to month	19,483	100.0	31.0	18.5	38.8	0.7	10.9
Income varied a lot from month to month	4,321	100.0	25.7	17.0	46.7	1.2	9.3
Unknown	6,343	100.0	24.9	15.1	27.6	16.0	16.4

## B.11 Number of Bank Branch Visits Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked 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)	Visited bank branch, frequency unknown (Percent)	Did not visit bank branch in past 12 months (Percent)
<b>Employment status</b>							
Employed	73,352	100.0	32.4	18.6	33.3	1.5	14.2
Unemployed	2,688	100.0	29.3	21.1	34.9	2.0	12.8
Not in labor force	40,611	100.0	28.0	17.3	39.3	1.8	13.7
<b>Homeownership</b>							
Homeowner	77,695	100.0	29.9	18.9	38.1	1.6	11.5
Non-homeowner	38,957	100.0	32.6	16.7	30.1	1.8	18.9
<b>Household type</b>							
Married couple	57,714	100.0	30.2	18.9	37.2	1.6	12.1
Unmarried female-headed family	12,376	100.0	31.7	18.8	32.6	1.0	15.9
Unmarried male-headed family	5,765	100.0	29.2	18.1	37.3	1.8	13.7
Female individual	21,504	100.0	31.9	16.8	32.6	1.9	16.7
Male individual	19,019	100.0	31.0	17.2	34.9	1.7	15.2
Other	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>							
U.S.-born	100,388	100.0	30.1	18.5	36.6	1.5	13.3
Foreign-born citizen	9,192	100.0	34.4	17.9	28.1	3.0	16.6
Foreign-born non-citizen	7,072	100.0	35.4	14.1	28.7	2.2	19.6
<b>Spanish only language spoken</b>							
Spanish is not only language spoken	113,069	100.0	30.7	18.3	35.6	1.6	13.8
Spanish is only language spoken	3,583	100.0	32.8	14.7	31.8	3.3	17.4
<b>Metropolitan status</b>							
Metropolitan area - principal city	33,515	100.0	33.5	17.9	29.8	1.6	17.1
Metropolitan area - balance	50,856	100.0	32.8	18.7	32.7	1.7	14.0
Not in metropolitan area	15,635	100.0	22.5	17.9	49.0	1.2	9.5
Not identified	16,645	100.0	26.8	17.4	42.6	1.9	11.4
<b>Geographic region</b>							
Northeast	20,668	100.0	29.5	17.8	36.8	2.0	13.9
Midwest	25,352	100.0	27.8	18.3	41.4	1.5	11.0
South	44,000	100.0	32.7	18.1	32.4	1.7	15.1
West	26,632	100.0	31.5	18.5	33.8	1.4	14.8

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



## B.12 Number of Bank Branch Visits Among Banked Households That Visited a Branch by Banking Status and Household Characteristics, 2017

For all 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)	Visited bank branch, frequency unknown (Percent)
All	100,377	100.0	35.8	21.1	41.2	1.9
<b>Unbanked and underbanked</b>						
Banked: Underbanked	21,065	100.0	37.1	19.9	42.3	0.7
Banked: Fully banked	75,567	100.0	35.8	21.6	41.5	1.1
Banked: Underbanked status unknown	3,745	100.0	28.1	17.2	29.5	25.1
<b>Family income</b>						
Less than \$15,000	9,090	100.0	36.1	16.9	44.6	2.3
\$15,000 to \$30,000	14,285	100.0	34.0	18.3	45.1	2.6
\$30,000 to \$50,000	20,332	100.0	35.0	20.8	42.1	2.1
\$50,000 to \$75,000	19,818	100.0	35.2	21.4	42.0	1.4
At least \$75,000	36,852	100.0	37.1	23.3	37.9	1.7
<b>Education</b>						
No high school diploma	7,612	100.0	32.9	16.1	48.2	2.8
High school diploma	25,062	100.0	33.9	18.4	45.5	2.3
Some college	29,713	100.0	34.6	21.5	42.1	1.8
College degree	37,989	100.0	38.5	23.6	36.3	1.6
<b>Age group</b>						
15 to 24 years	4,830	100.0	41.7	21.0	36.2	1.1
25 to 34 years	15,050	100.0	44.0	22.2	32.2	1.5
35 to 44 years	15,990	100.0	42.2	21.5	33.7	2.5
45 to 54 years	18,181	100.0	35.5	21.9	40.9	1.7
55 to 64 years	19,680	100.0	32.5	20.5	45.4	1.6
65 years or more	26,646	100.0	28.8	20.2	48.8	2.2
<b>Race/Ethnicity</b>						
Black	11,896	100.0	43.1	21.6	33.1	2.2
Hispanic	11,363	100.0	42.6	19.4	35.8	2.2
Asian	5,060	100.0	42.4	21.6	33.2	2.9
White	70,548	100.0	33.1	21.4	43.8	1.8
Other	1,511	100.0	31.1	17.9	49.7	1.3
<b>Disability status</b>						
Disabled, age 25 to 64	7,577	100.0	35.8	19.1	44.0	1.2
Not disabled, age 25 to 64	61,324	100.0	38.3	21.8	38.0	1.9
Not applicable (not age 25 to 64)	31,476	100.0	30.8	20.3	46.8	2.1
<b>Monthly income volatility</b>						
Income was about the same each month	73,802	100.0	36.8	21.5	40.7	1.0

## B.12 Number of Bank Branch Visits Among Banked Households That Visited a Branch by Banking Status and Household Characteristics, 2017

For all 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)	Visited bank branch, frequency unknown (Percent)
Income varied somewhat from month to month	17,356	100.0	34.8	20.8	43.6	0.8
Income varied a lot from month to month	3,918	100.0	28.3	18.7	51.6	1.4
Unknown	5,302	100.0	29.8	18.0	33.0	19.2
<b>Employment status</b>						
Employed	62,966	100.0	37.8	21.6	38.8	1.8
Unemployed	2,345	100.0	33.6	24.2	40.0	2.3
Not in labor force	35,065	100.0	32.4	20.0	45.5	2.1
<b>Homeownership</b>						
Homeowner	68,764	100.0	33.8	21.4	43.1	1.8
Non-homeowner	31,613	100.0	40.1	20.5	37.1	2.2
<b>Household type</b>						
Married couple	50,746	100.0	34.4	21.5	42.3	1.9
Unmarried female-headed family	10,403	100.0	37.7	22.4	38.7	1.2
Unmarried male-headed family	4,977	100.0	33.8	20.9	43.2	2.1
Female individual	17,912	100.0	38.3	20.1	39.2	2.3
Male individual	16,128	100.0	36.6	20.2	41.2	2.0
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	87,022	100.0	34.8	21.3	42.2	1.7
Foreign-born citizen	7,667	100.0	41.2	21.5	33.7	3.6
Foreign-born non-citizen	5,688	100.0	44.0	17.5	35.7	2.7
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	97,417	100.0	35.7	21.2	41.3	1.9
Spanish is only language spoken	2,960	100.0	39.7	17.8	38.5	4.0
<b>Metropolitan status</b>						
Metropolitan area - principal city	27,769	100.0	40.5	21.6	35.9	2.0
Metropolitan area - balance	43,712	100.0	38.2	21.7	38.1	2.0
Not in metropolitan area	14,155	100.0	24.9	19.7	54.1	1.3
Not identified	14,742	100.0	30.3	19.6	48.0	2.1
<b>Geographic region</b>						
Northeast	17,789	100.0	34.2	20.6	42.8	2.3
Midwest	22,564	100.0	31.2	20.6	46.5	1.7
South	37,341	100.0	38.5	21.3	38.1	2.0
West	22,683	100.0	37.0	21.7	39.6	1.7

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

### B.13 Number of Bank Branch Visits Among Unbanked Households by Previous Banking Status and Household Characteristics, 2017

For all 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)	Visited bank branch, frequency unknown (Percent)	Did not visit bank branch in past 12 months (Percent)
All	7,728	100.0	7.7	2.2	4.7	0.1	85.3
<b>Previously banked</b>							
Once had bank account	3,699	100.0	11.6	3.8	6.1	-	78.5
Never had bank account	3,993	100.0	4.0	0.8	3.2	0.2	91.8
Unknown	NA	NA	NA	NA	NA	NA	NA
<b>Family income</b>							
Less than \$15,000	3,769	100.0	6.6	1.7	3.6	0.2	88.0
\$15,000 to \$30,000	2,258	100.0	7.1	2.4	5.8	-	84.7
\$30,000 to \$50,000	1,180	100.0	12.1	2.0	6.1	-	79.8
\$50,000 to \$75,000	NA	NA	NA	NA	NA	NA	NA
At least \$75,000	NA	NA	NA	NA	NA	NA	NA
<b>Education</b>							
No high school diploma	2,589	100.0	3.8	2.6	4.2	0.2	89.1
High school diploma	2,891	100.0	6.8	2.3	4.0	-	86.9
Some college	1,756	100.0	13.6	1.5	6.8	0.1	78.0
College degree	492	100.0	11.6	2.2	4.1	-	82.1
<b>Age group</b>							
15 to 24 years	578	100.0	5.9	1.0	9.2	0.3	83.5
25 to 34 years	1,670	100.0	10.0	2.5	3.4	0.1	84.1
35 to 44 years	1,539	100.0	8.2	1.1	4.1	-	86.7
45 to 54 years	1,485	100.0	5.4	4.2	5.4	-	84.9
55 to 64 years	1,357	100.0	8.9	2.0	5.2	-	83.9
65 years or more	1,099	100.0	5.9	1.7	3.7	0.4	88.4
<b>Race/Ethnicity</b>							
Black	2,827	100.0	8.3	1.7	2.2	-	87.7
Hispanic	2,126	100.0	5.3	2.3	3.7	0.2	88.6
Asian	NA	NA	NA	NA	NA	NA	NA
White	2,403	100.0	9.1	3.0	8.9	0.1	78.9
Other	NA	NA	NA	NA	NA	NA	NA
<b>Disability status</b>							
Disabled, age 25 to 64	1,887	100.0	6.0	2.5	4.7	-	86.8
Not disabled, age 25 to 64	4,164	100.0	9.1	2.4	4.4	-	84.1
Not applicable (not age 25 to 64)	1,677	100.0	5.9	1.4	5.6	0.4	86.7
<b>Monthly income volatility</b>							
Income was about the same each month	5,164	100.0	7.5	2.3	4.9	0.1	85.2
Income varied somewhat from month to month	1,400	100.0	9.1	1.9	4.1	-	84.9

### B.13 Number of Bank Branch Visits Among Unbanked Households by Previous Banking Status and Household Characteristics, 2017

For all 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)	Visited bank branch, frequency unknown (Percent)	Did not visit bank branch in past 12 months (Percent)
Income varied a lot from month to month	642	100.0	9.6	2.2	4.8	0.3	83.1
Unknown	522	100.0	3.3	2.2	4.1	-	90.4
<b>Employment status</b>							
Employed	3,303	100.0	10.2	2.8	5.7	0.1	81.2
Unemployed	639	100.0	9.4	3.2	3.6	-	83.8
Not in labor force	3,785	100.0	5.2	1.5	4.0	0.1	89.1
<b>Homeownership</b>							
Homeowner	1,687	100.0	6.3	2.7	5.2	-	85.7
Non-homeowner	6,041	100.0	8.1	2.1	4.6	0.1	85.2
<b>Household type</b>							
Married couple	1,428	100.0	7.6	1.6	4.1	-	86.7
Unmarried female-headed family	2,196	100.0	10.5	1.2	4.3	-	84.0
Unmarried male-headed family	631	100.0	5.4	1.5	4.3	-	88.7
Female individual	1,647	100.0	7.7	3.7	3.5	0.1	85.0
Male individual	1,775	100.0	5.0	2.9	7.1	0.3	84.7
Other	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>							
U.S.-born	5,990	100.0	8.3	2.2	5.3	-	84.2
Foreign-born citizen	NA	NA	NA	NA	NA	NA	NA
Foreign-born non-citizen	1,292	100.0	6.2	2.5	3.5	0.3	87.5
<b>Spanish only language spoken</b>							
Spanish is not only language spoken	6,643	100.0	8.2	2.4	5.0	0.1	84.4
Spanish is only language spoken	1,085	100.0	4.6	1.4	3.0	-	91.0
<b>Metropolitan status</b>							
Metropolitan area - principal city	3,266	100.0	8.4	2.5	2.9	0.1	86.1
Metropolitan area - balance	2,251	100.0	8.3	2.1	5.0	-	84.6
Not in metropolitan area	1,237	100.0	6.4	0.6	8.0	-	85.0
Not identified	974	100.0	5.6	3.4	6.3	0.3	84.4
<b>Geographic region</b>							
Northeast	1,196	100.0	5.4	3.1	5.5	0.2	85.9
Midwest	1,404	100.0	13.0	2.0	5.4	-	79.6
South	3,515	100.0	6.9	1.2	4.6	-	87.3
West	1,614	100.0	6.4	4.0	3.7	0.3	85.5

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

## B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checked email about an account (Percent)	Text message alert (Percent)	Checked balance or transactions (Percent)	Bill payment (Percent)	Sent money to others (Percent)	Transferred money between accounts (Percent)	Deposited a check electronically (Percent)
All	120,843	100.0	44.1	34.0	35.4	26.5	13.7	25.4	18.0
<b>Unbanked and underbanked</b>									
Banked:									
Underbanked	24,181	100.0	52.8	42.3	42.5	30.7	16.9	29.5	19.7
Banked: Fully banked	88,464	100.0	44.3	33.9	35.7	27.0	13.7	26.1	18.8
Banked: Underbanked status unknown	8,198	100.0	17.2	11.5	11.4	8.1	3.7	5.5	4.2
<b>Family income</b>									
Less than \$15,000	11,882	100.0	26.4	18.5	18.3	11.1	5.8	10.0	6.4
\$15,000 to \$30,000	17,410	100.0	29.6	20.3	21.2	13.8	6.0	11.6	7.7
\$30,000 to \$50,000	24,316	100.0	38.8	28.4	30.4	21.6	9.9	19.7	12.9
\$50,000 to \$75,000	23,418	100.0	46.0	34.7	36.1	27.4	13.0	25.9	17.7
At least \$75,000	43,819	100.0	56.7	46.4	48.1	37.9	21.4	37.8	28.3
<b>Education</b>									
No high school diploma	9,668	100.0	25.0	17.5	14.8	10.0	4.4	8.0	5.0
High school diploma	30,185	100.0	33.6	24.8	25.2	17.8	7.3	15.6	9.2
Some college	35,442	100.0	45.3	34.1	36.5	26.6	12.6	25.6	16.2
College degree	45,548	100.0	54.3	43.6	45.8	35.6	20.7	35.3	28.0
<b>Age group</b>									
15 to 24 years	5,964	100.0	67.6	45.2	59.2	40.1	22.6	39.3	27.3
25 to 34 years	19,210	100.0	67.6	50.6	60.7	45.0	26.5	44.4	34.4
35 to 44 years	19,862	100.0	59.8	45.2	50.2	38.2	19.3	36.6	26.9
45 to 54 years	21,675	100.0	49.0	39.4	39.6	30.3	14.6	28.8	19.2
55 to 64 years	23,032	100.0	37.0	30.5	25.6	19.1	9.4	18.0	11.6
65 years or more	31,101	100.0	17.0	13.4	10.2	7.7	3.1	6.9	4.4
<b>Race/Ethnicity</b>									
Black	15,131	100.0	46.3	38.9	35.0	25.3	15.4	24.1	14.8
Hispanic	14,327	100.0	49.6	39.8	37.0	29.5	15.1	25.0	16.2
Asian	6,621	100.0	53.5	44.4	41.7	33.4	21.5	28.4	25.3
White	82,995	100.0	42.0	31.3	34.6	25.5	12.5	25.3	18.3
Other	1,770	100.0	45.9	35.3	39.3	29.5	13.5	29.7	16.7
<b>Disability status</b>									
Disabled, age 25 to 64	9,255	100.0	32.3	25.2	24.0	17.1	7.6	15.1	9.8
Not disabled, age 25 to 64	74,523	100.0	55.0	42.9	45.5	34.4	18.2	33.3	24.0
Not applicable (not age 25 to 64)	37,065	100.0	25.2	18.5	18.1	12.9	6.2	12.1	8.1

## B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checked email about an account (Percent)	Text message alert (Percent)	Checked balance or transactions (Percent)	Bill payment (Percent)	Sent money to others (Percent)	Transferred money between accounts (Percent)	Deposited a check electronically (Percent)
<b>Monthly income volatility</b>									
Income was about the same each month	86,931	100.0	44.3	34.0	35.5	26.8	13.9	25.5	18.1
Income varied somewhat from month to month	19,543	100.0	53.8	42.1	44.9	32.8	16.5	32.3	22.7
Income varied a lot from month to month	4,335	100.0	51.9	41.3	43.6	30.0	18.3	32.4	24.9
Unknown	10,034	100.0	20.6	15.1	13.2	10.0	4.5	7.6	5.2
<b>Employment status</b>									
Employed	75,863	100.0	54.9	42.6	45.7	34.3	18.0	33.3	23.7
Unemployed	2,750	100.0	49.2	40.1	40.3	28.8	16.3	28.5	21.3
Not in labor force	42,230	100.0	24.4	18.2	16.6	12.2	5.8	10.9	7.6
<b>Homeownership</b>									
Homeowner	80,380	100.0	41.5	32.0	32.9	25.3	12.4	24.4	17.2
Non-homeowner	40,463	100.0	49.4	38.0	40.5	28.8	16.3	27.2	19.7
<b>Household type</b>									
Married couple	59,588	100.0	47.6	37.2	38.5	29.4	14.9	28.8	20.5
Unmarried female-headed family	12,836	100.0	49.0	37.3	39.6	28.2	13.6	25.6	17.1
Unmarried male-headed family	5,948	100.0	50.3	37.3	37.9	27.8	15.3	24.1	16.6
Female individual	22,420	100.0	32.0	23.9	25.8	19.1	10.1	18.2	13.0
Male individual	19,778	100.0	42.1	32.5	33.4	24.1	13.2	23.0	16.8
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>									
U.S.-born	103,737	100.0	43.4	33.2	35.6	26.4	13.4	25.7	18.1
Foreign-born citizen	9,653	100.0	45.9	37.6	32.8	25.0	13.9	22.2	16.5
Foreign-born non-citizen	7,453	100.0	51.4	41.3	36.2	28.7	17.7	24.3	18.2
<b>Spanish only language spoken</b>									
Spanish is not only language spoken	117,104	100.0	44.3	34.2	35.9	26.8	13.9	25.8	18.3
Spanish is only language spoken	3,739	100.0	37.5	27.7	19.6	15.0	7.4	11.5	7.4
<b>Metropolitan status</b>									
Metropolitan area - principal city	34,890	100.0	49.6	40.0	39.5	29.9	18.1	29.1	21.8
Metropolitan area - balance	52,797	100.0	45.9	36.3	36.7	28.3	14.2	26.5	19.4
Not in metropolitan area	16,066	100.0	31.5	20.5	25.3	16.7	6.1	16.0	8.6
Not identified	17,090	100.0	39.5	27.6	32.8	22.9	10.4	23.1	14.9

## B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checked email about an account (Percent)	Text message alert (Percent)	Checked balance or transactions (Percent)	Bill payment (Percent)	Sent money to others (Percent)	Transferred money between accounts (Percent)	Deposited a check electronically (Percent)
<b>Geographic region</b>									
Northeast	21,419	100.0	41.0	30.4	31.7	24.5	12.3	22.5	17.7
Midwest	26,220	100.0	40.9	29.9	34.8	24.8	11.7	24.3	16.2
South	45,547	100.0	44.8	34.8	34.7	25.6	13.2	24.5	17.0
West	27,658	100.0	48.4	39.5	40.0	31.1	17.5	30.0	21.6

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

## B.15 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	82.7	84.2	84.5	(84.1, 84.9)	0.3	(-0.2, 0.9)
<b>Unbanked and underbanked</b>						
Unbanked	68.1	69.0	70.5	(68.2, 72.7)	1.5	(-1.5, 4.4)
Banked: Underbanked	90.5	91.4	92.8	(92.1, 93.4)	1.4*	(0.4, 2.3)
Banked: Fully banked	86.8	88.6	90.0	(89.6, 90.4)	1.4*	(0.8, 2.0)
Banked: Underbanked status unknown	22.0	16.7	15.1	(13.4, 16.9)	-1.6	(-3.9, 0.7)
<b>Family income</b>						
Less than \$15,000	69.2	72.3	72.2	(70.8, 73.6)	-0.1	(-2.1, 1.9)
\$15,000 to \$30,000	74.4	77.7	77.8	(76.6, 79.0)	0.1	(-1.4, 1.6)
\$30,000 to \$50,000	82.3	84.7	84.1	(83.2, 85.0)	-0.5	(-1.6, 0.6)
\$50,000 to \$75,000	88.3	87.3	88.0	(87.3, 88.7)	0.7	(-0.5, 1.9)
At least \$75,000	91.6	90.9	90.3	(89.7, 90.9)	-0.6	(-1.5, 0.3)
<b>Education</b>						
No high school diploma	67.0	71.1	72.1	(70.6, 73.6)	1.1	(-1.1, 3.3)
High school diploma	78.2	80.8	81.4	(80.6, 82.3)	0.6	(-0.5, 1.8)
Some college	85.4	86.3	86.0	(85.2, 86.7)	-0.3	(-1.3, 0.7)
College degree	89.5	89.1	88.9	(88.3, 89.4)	-0.3	(-1.1, 0.6)
<b>Age group</b>						
15 to 24 years	88.9	88.2	90.9	(89.5, 92.1)	2.7*	(0.5, 4.9)
25 to 34 years	89.9	89.8	89.8	(88.8, 90.7)	0.0	(-1.2, 1.2)
35 to 44 years	89.1	87.9	88.5	(87.7, 89.3)	0.6	(-0.7, 1.8)
45 to 54 years	86.6	87.6	87.8	(86.9, 88.5)	0.2	(-0.9, 1.3)
55 to 64 years	83.5	84.8	85.5	(84.6, 86.4)	0.7	(-0.5, 1.8)
65 years or more	67.3	73.6	74.0	(73.1, 74.9)	0.4	(-0.8, 1.7)
<b>Race/Ethnicity</b>						
Black	79.1	80.7	82.2	(80.9, 83.4)	1.5	(-0.3, 3.3)
Hispanic	80.0	81.3	82.9	(81.6, 84.1)	1.6	(0.0, 3.3)
Asian	86.4	84.7	82.6	(80.9, 84.2)	-2.1	(-4.7, 0.5)
White	83.7	85.3	85.4	(85.0, 85.9)	0.1	(-0.5, 0.8)
Other	81.1	88.7	85.6	(82.7, 88.0)	-3.1	(-6.7, 0.4)
<b>Disability status</b>						
Disabled, age 25 to 64	78.2	79.8	81.2	(79.8, 82.5)	1.3	(-0.6, 3.3)
Not disabled, age 25 to 64	88.4	88.6	88.8	(88.2, 89.2)	0.2	(-0.5, 0.9)
Not applicable (not age 25 to 64)	71.2	76.2	76.9	(76.1, 77.6)	0.7	(-0.4, 1.8)
<b>Monthly income volatility</b>						
Income was about the same each month		89.0	91.0	(90.6, 91.4)	2.0*	(1.5, 2.6)
Income varied somewhat from month to month		93.7	95.8	(95.2, 96.3)	2.1*	(1.3, 3.0)
Income varied a lot from month to month		93.3	94.6	(93.3, 95.7)	1.3	(-0.4, 3.1)
Unknown		10.1	5.1	(4.4, 6.0)	-4.9*	(-6.3, -3.6)



## B.15 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	89.0	89.1	89.4	(88.9, 89.9)	0.3	(-0.4, 1.0)
Unemployed	85.0	87.6	84.1	(81.8, 86.2)	-3.5*	(-6.2, -0.8)
Not in labor force	71.2	75.4	76.2	(75.4, 76.9)	0.8	(-0.2, 1.8)
<b>Homeownership</b>						
Homeowner	83.5	85.2	85.4	(84.9, 85.9)	0.2	(-0.5, 0.9)
Non-homeowner	81.2	82.3	82.9	(82.1, 83.7)	0.6	(-0.4, 1.7)
<b>Household type</b>						
Married couple	86.8	87.8	87.4	(86.8, 88.0)	-0.4	(-1.2, 0.4)
Unmarried female-headed family	84.2	84.9	86.0	(84.9, 87.0)	1.1	(-0.5, 2.6)
Unmarried male-headed family	84.3	85.4	88.4	(86.7, 89.8)	3.0*	(0.7, 5.2)
Female individual	73.2	76.7	77.6	(76.7, 78.6)	1.0	(-0.4, 2.3)
Male individual	79.5	81.4	81.9	(80.9, 82.9)	0.5	(-0.9, 1.8)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	83.1	84.7	85.1	(84.6, 85.5)	0.4	(-0.2, 1.1)
Foreign-born citizen	80.8	81.9	80.1	(78.4, 81.6)	-1.8	(-3.9, 0.3)
Foreign-born non-citizen	79.2	80.6	82.4	(80.8, 83.9)	1.8	(-0.5, 4.0)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	83.0	84.4	84.9	(84.4, 85.3)	0.5	(-0.1, 1.0)
Spanish is only language spoken	70.2	73.1	75.3	(72.5, 77.9)	2.2	(-2.0, 6.4)
<b>Metropolitan status</b>						
Metropolitan area - principal city	82.3	83.9	84.0	(83.2, 84.7)	0.1	(-1.0, 1.2)
Metropolitan area - balance	84.6	85.0	85.1	(84.5, 85.6)	0.0	(-0.8, 0.9)
Not in metropolitan area	78.2	82.2	82.9	(81.6, 84.2)	0.8	(-0.7, 2.2)
Not identified	82.8	84.2	85.4	(84.2, 86.6)	1.3	(-0.3, 2.9)
<b>Geographic region</b>						
Northeast	81.4	81.6	82.8	(81.8, 83.9)	1.2	(-0.1, 2.6)
Midwest	82.7	85.0	86.2	(85.3, 87.0)	1.2*	(0.1, 2.3)
South	82.9	84.7	84.9	(84.2, 85.6)	0.1	(-0.8, 1.1)
West	83.4	84.4	83.6	(82.6, 84.5)	-0.9	(-2.1, 0.4)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.16 Smartphone Access by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	55.7	67.1	72.7	(72.1, 73.2)	5.6*	(4.9, 6.2)
<b>Unbanked and underbanked</b>						
Unbanked	33.1	42.9	49.5	(47.2, 51.8)	6.6*	(3.7, 9.4)
Banked: Underbanked	64.5	75.5	83.2	(82.3, 84.0)	7.7*	(6.4, 9.0)
Banked: Fully banked	59.0	71.1	77.6	(77.0, 78.2)	6.5*	(5.8, 7.3)
Banked: Underbanked status unknown	13.6	13.3	12.0	(10.6, 13.5)	-1.4	(-3.4, 0.7)
<b>Family income</b>						
Less than \$15,000	31.3	43.9	49.5	(47.9, 51.1)	5.6*	(3.5, 7.8)
\$15,000 to \$30,000	37.9	50.6	56.9	(55.5, 58.3)	6.3*	(4.5, 8.2)
\$30,000 to \$50,000	51.0	64.6	69.2	(68.1, 70.3)	4.6*	(3.1, 6.1)
\$50,000 to \$75,000	63.4	73.9	79.2	(78.3, 80.1)	5.3*	(3.9, 6.6)
At least \$75,000	77.7	84.1	86.6	(85.9, 87.3)	2.5*	(1.6, 3.5)
<b>Education</b>						
No high school diploma	30.1	41.4	48.3	(46.6, 50.0)	6.9*	(4.5, 9.4)
High school diploma	44.2	57.6	64.6	(63.7, 65.6)	7.0*	(5.6, 8.4)
Some college	59.4	70.5	75.6	(74.7, 76.4)	5.1*	(3.9, 6.3)
College degree	70.8	79.7	82.6	(82.0, 83.3)	2.9*	(1.9, 3.9)
<b>Age group</b>						
15 to 24 years	76.2	82.5	86.8	(85.0, 88.5)	4.4*	(1.7, 7.0)
25 to 34 years	76.5	84.0	86.9	(85.9, 87.9)	2.9*	(1.5, 4.2)
35 to 44 years	72.1	80.9	83.4	(82.5, 84.3)	2.5*	(1.1, 4.0)
45 to 54 years	62.8	75.4	81.3	(80.2, 82.3)	5.9*	(4.4, 7.3)
55 to 64 years	48.7	63.9	72.1	(70.9, 73.2)	8.1*	(6.6, 9.7)
65 years or more	23.2	38.2	47.6	(46.6, 48.6)	9.4*	(8.1, 10.7)
<b>Race/Ethnicity</b>						
Black	52.3	63.5	70.2	(68.7, 71.6)	6.7*	(4.6, 8.7)
Hispanic	55.7	66.3	72.7	(71.3, 74.0)	6.4*	(4.5, 8.2)
Asian	68.0	75.4	77.0	(75.1, 78.7)	1.6	(-1.1, 4.3)
White	55.6	67.3	72.8	(72.3, 73.4)	5.5*	(4.8, 6.3)
Other	50.0	69.3	72.0	(68.3, 75.3)	2.7	(-2.5, 8.0)
<b>Disability status</b>						
Disabled, age 25 to 64	39.4	54.3	61.9	(60.3, 63.6)	7.6*	(5.2, 10.0)
Not disabled, age 25 to 64	68.1	78.8	83.3	(82.7, 83.8)	4.5*	(3.7, 5.2)
Not applicable (not age 25 to 64)	32.8	46.2	54.3	(53.4, 55.1)	8.1*	(6.9, 9.3)
<b>Monthly income volatility</b>						
Income was about the same each month		69.2	76.9	(76.4, 77.4)	7.7*	(7.0, 8.4)
Income varied somewhat from month to month		81.7	88.0	(87.2, 88.8)	6.3*	(5.0, 7.5)
Income varied a lot from month to month		77.6	84.6	(82.6, 86.4)	6.9*	(4.4, 9.5)
Unknown		7.2	3.7	(3.1, 4.4)	-3.5*	(-4.7, -2.2)

## B.16 Smartphone Access by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	69.1	79.6	83.9	(83.3, 84.4)	4.3*	(3.5, 5.1)
Unemployed	57.3	70.5	75.9	(73.0, 78.5)	5.4*	(1.6, 9.1)
Not in labor force	31.8	45.4	53.2	(52.4, 54.0)	7.8*	(6.6, 8.9)
<b>Homeownership</b>						
Homeowner	55.4	67.8	73.2	(72.6, 73.8)	5.4*	(4.7, 6.2)
Non-homeowner	56.3	65.9	71.7	(70.7, 72.6)	5.8*	(4.5, 7.0)
<b>Household type</b>						
Married couple	62.6	74.0	78.4	(77.8, 79.1)	4.4*	(3.5, 5.3)
Unmarried female-headed family	58.5	71.2	76.9	(75.7, 78.0)	5.7*	(3.9, 7.5)
Unmarried male-headed family	61.0	73.1	79.1	(77.1, 81.0)	6.0*	(3.4, 8.6)
Female individual	39.1	50.8	59.0	(58.0, 60.1)	8.2*	(6.6, 9.8)
Male individual	50.0	61.0	66.8	(65.6, 68.0)	5.8*	(4.1, 7.5)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	55.6	67.2	72.8	(72.3, 73.3)	5.5*	(4.8, 6.3)
Foreign-born citizen	57.5	65.9	70.5	(68.7, 72.3)	4.6*	(2.1, 7.2)
Foreign-born non-citizen	54.4	66.5	73.6	(71.9, 75.2)	7.1*	(4.5, 9.6)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	56.1	67.5	73.1	(72.6, 73.6)	5.6*	(4.9, 6.3)
Spanish is only language spoken	36.2	46.9	60.4	(57.6, 63.2)	13.6*	(8.8, 18.3)
<b>Metropolitan status</b>						
Metropolitan area - principal city	58.8	69.1	74.3	(73.4, 75.2)	5.2*	(4.0, 6.5)
Metropolitan area - balance	59.8	70.3	74.7	(74.0, 75.4)	4.4*	(3.4, 5.4)
Not in metropolitan area	42.0	56.7	63.3	(62.0, 64.7)	6.6*	(5.0, 8.3)
Not identified	52.8	63.6	71.7	(70.1, 73.3)	8.1*	(6.1, 10.1)
<b>Geographic region</b>						
Northeast	54.6	64.0	71.3	(70.1, 72.6)	7.3*	(5.5, 9.1)
Midwest	52.1	66.5	73.2	(72.2, 74.2)	6.7*	(5.3, 8.1)
South	56.2	67.1	72.4	(71.6, 73.3)	5.4*	(4.3, 6.4)
West	59.2	70.0	73.5	(72.4, 74.5)	3.5*	(2.0, 4.9)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## B.17 Internet Access at Home by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	72.0	72.6	(72.0, 73.1)	0.6	(-0.2, 1.4)
<b>Unbanked and underbanked</b>					
Unbanked	27.7	28.5	(26.5, 30.5)	0.8	(-1.9, 3.6)
Banked: Underbanked	72.8	76.1	(75.0, 77.0)	3.2*	(1.8, 4.6)
Banked: Fully banked	80.6	81.4	(80.8, 82.0)	0.8*	(0.0, 1.6)
Banked: Underbanked status unknown	14.3	12.6	(11.2, 14.3)	-1.6	(-3.8, 0.5)
<b>Family income</b>					
Less than \$15,000	40.3	40.9	(39.5, 42.4)	0.6	(-1.5, 2.8)
\$15,000 to \$30,000	54.9	54.5	(53.1, 55.9)	-0.4	(-2.4, 1.5)
\$30,000 to \$50,000	71.3	70.4	(69.3, 71.4)	-0.9	(-2.5, 0.6)
\$50,000 to \$75,000	82.4	81.2	(80.2, 82.1)	-1.2	(-2.6, 0.2)
At least \$75,000	90.0	88.9	(88.2, 89.5)	-1.1*	(-2.0, -0.2)
<b>Education</b>					
No high school diploma	37.3	38.5	(36.9, 40.1)	1.2	(-1.3, 3.8)
High school diploma	61.5	62.0	(61.0, 63.0)	0.4	(-0.9, 1.8)
Some college	76.6	76.0	(75.1, 76.8)	-0.6	(-1.8, 0.7)
College degree	87.2	86.7	(86.1, 87.3)	-0.5	(-1.5, 0.5)
<b>Age group</b>					
15 to 24 years	73.6	77.8	(75.8, 79.8)	4.3*	(1.3, 7.3)
25 to 34 years	76.9	78.2	(77.1, 79.3)	1.3	(-0.3, 2.9)
35 to 44 years	78.1	77.4	(76.3, 78.5)	-0.7	(-2.2, 0.9)
45 to 54 years	76.9	77.7	(76.5, 78.8)	0.7	(-0.8, 2.3)
55 to 64 years	73.6	73.2	(72.1, 74.2)	-0.4	(-1.9, 1.0)
65 years or more	58.8	60.6	(59.6, 61.6)	1.8*	(0.4, 3.2)
<b>Race/Ethnicity</b>					
Black	57.5	60.7	(59.1, 62.3)	3.2*	(1.0, 5.4)
Hispanic	61.2	62.9	(61.3, 64.4)	1.6	(-0.4, 3.7)
Asian	79.9	78.5	(76.6, 80.2)	-1.4	(-4.1, 1.3)
White	76.6	76.7	(76.1, 77.2)	0.1	(-0.7, 0.9)
Other	67.6	66.9	(63.1, 70.4)	-0.7	(-5.9, 4.5)
<b>Disability status</b>					
Disabled, age 25 to 64	55.4	56.0	(54.3, 57.8)	0.6	(-1.8, 3.1)
Not disabled, age 25 to 64	79.4	79.4	(78.8, 80.0)	0.1	(-0.7, 0.9)
Not applicable (not age 25 to 64)	61.5	63.5	(62.6, 64.4)	2.1*	(0.8, 3.3)
<b>Monthly income volatility</b>					
Income was about the same each month	76.4	78.2	(77.7, 78.8)	1.8*	(1.0, 2.6)
Income varied somewhat from month to month	80.5	82.9	(81.8, 83.9)	2.4*	(0.9, 3.9)
Income varied a lot from month to month	74.5	79.1	(76.6, 81.4)	4.6*	(1.6, 7.6)
Unknown	8.3	4.0	(3.3, 4.8)	-4.3*	(-5.8, -2.9)

## B.17 Internet Access at Home by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>					
Employed	79.8	80.1	(79.4, 80.7)	0.2	(-0.6, 1.1)
Unemployed	66.2	68.0	(64.9, 70.9)	1.7	(-2.4, 5.9)
Not in labor force	59.0	60.1	(59.3, 61.0)	1.2	(-0.1, 2.4)
<b>Homeownership</b>					
Homeowner	77.7	77.3	(76.7, 77.9)	-0.4	(-1.2, 0.4)
Non-homeowner	62.1	64.3	(63.4, 65.2)	2.2*	(1.0, 3.4)
<b>Household type</b>					
Married couple	82.5	82.0	(81.3, 82.6)	-0.5	(-1.3, 0.3)
Unmarried female-headed family	66.0	67.6	(66.1, 69.0)	1.6	(-0.4, 3.6)
Unmarried male-headed family	69.6	70.2	(67.8, 72.4)	0.6	(-2.8, 4.0)
Female individual	59.2	60.9	(59.8, 62.1)	1.7*	(0.0, 3.4)
Male individual	62.3	63.6	(62.3, 64.8)	1.2	(-0.5, 3.0)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	73.0	73.6	(73.1, 74.2)	0.6	(-0.2, 1.4)
Foreign-born citizen	71.3	70.5	(68.8, 72.2)	-0.8	(-3.3, 1.7)
Foreign-born non-citizen	60.6	62.1	(60.1, 64.1)	1.5	(-1.2, 4.2)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	72.7	73.7	(73.2, 74.2)	1.0*	(0.2, 1.7)
Spanish is only language spoken	39.7	44.6	(41.6, 47.5)	4.9	(-0.1, 9.9)
<b>Metropolitan status</b>					
Metropolitan area - principal city	69.9	72.0	(71.0, 72.9)	2.1*	(0.8, 3.5)
Metropolitan area - balance	76.6	75.9	(75.1, 76.6)	-0.7	(-1.7, 0.3)
Not in metropolitan area	63.6	64.6	(63.1, 66.1)	1.0	(-0.9, 2.8)
Not identified	70.8	71.6	(69.9, 73.1)	0.8	(-1.4, 2.9)
<b>Geographic region</b>					
Northeast	73.1	74.4	(73.1, 75.7)	1.3	(-0.2, 2.9)
Midwest	73.0	74.0	(73.0, 75.0)	1.1	(-0.3, 2.5)
South	68.8	69.8	(68.9, 70.7)	1.0	(-0.2, 2.2)
West	75.4	74.4	(73.3, 75.5)	-1.0	(-2.6, 0.6)

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

## C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.9	9.8	9.2	(8.8, 9.5)	-0.6*	(-1.0, -0.2)
<b>Unbanked and underbanked</b>						
Unbanked	22.3	27.1	26.9	(25.2, 28.6)	-0.2	(-2.8, 2.3)
Banked: Underbanked	13.1	15.4	14.5	(13.5, 15.5)	-1.0	(-2.3, 0.4)
Banked: Fully banked	5.3	6.9	6.7	(6.4, 7.0)	-0.2	(-0.6, 0.2)
Banked: Underbanked status unknown	0.7	2.2	1.9	(1.4, 2.5)	-0.3	(-1.2, 0.5)
<b>Family income</b>						
Less than \$15,000	11.4	14.3	13.0	(12.0, 14.1)	-1.3	(-2.7, 0.0)
\$15,000 to \$30,000	8.3	10.8	10.4	(9.6, 11.2)	-0.4	(-1.5, 0.7)
\$30,000 to \$50,000	8.3	8.8	9.1	(8.5, 9.8)	0.3	(-0.7, 1.2)
\$50,000 to \$75,000	6.4	9.2	7.7	(7.1, 8.4)	-1.5*	(-2.4, -0.5)
At least \$75,000	6.5	8.1	8.0	(7.5, 8.5)	0.0	(-0.7, 0.6)
<b>Education</b>						
No high school diploma	8.9	11.0	10.3	(9.2, 11.5)	-0.7	(-2.3, 0.9)
High school diploma	8.1	10.3	9.3	(8.8, 9.9)	-1.0*	(-1.8, -0.2)
Some college	8.8	10.8	10.0	(9.4, 10.6)	-0.8	(-1.6, 0.1)
College degree	6.7	8.0	8.0	(7.6, 8.5)	0.0	(-0.6, 0.6)
<b>Age group</b>						
15 to 24 years	12.7	12.4	15.1	(13.4, 17.0)	2.7*	(0.3, 5.2)
25 to 34 years	10.9	12.6	11.0	(10.1, 11.8)	-1.6*	(-2.8, -0.4)
35 to 44 years	10.3	11.4	10.8	(10.0, 11.5)	-0.6	(-1.8, 0.5)
45 to 54 years	9.1	11.0	10.7	(10.0, 11.5)	-0.2	(-1.3, 0.8)
55 to 64 years	6.4	9.3	8.7	(8.0, 9.3)	-0.6	(-1.5, 0.3)
65 years or more	3.0	5.5	4.9	(4.5, 5.4)	-0.6	(-1.3, 0.1)
<b>Race/Ethnicity</b>						
Black	11.5	13.9	13.3	(12.3, 14.4)	-0.5	(-2.0, 0.9)
Hispanic	7.8	9.6	7.9	(7.1, 8.8)	-1.7*	(-3.0, -0.4)
Asian	4.4	5.7	7.2	(6.0, 8.7)	1.5	(-0.3, 3.3)
White	7.3	9.1	8.5	(8.1, 8.9)	-0.6*	(-1.0, -0.1)
Other	13.8	17.0	15.9	(12.7, 19.7)	-1.1	(-5.8, 3.6)
<b>Disability status</b>						
Disabled, age 25 to 64	12.4	15.2	15.7	(14.4, 17.0)	0.5	(-1.3, 2.2)
Not disabled, age 25 to 64	8.7	10.4	9.4	(9.1, 9.8)	-0.9*	(-1.5, -0.4)
Not applicable (not age 25 to 64)	4.7	6.8	6.7	(6.2, 7.2)	-0.1	(-0.8, 0.6)
<b>Monthly income volatility</b>						
Income was about the same each month		9.2	8.9	(8.5, 9.3)	-0.3	(-0.8, 0.2)
Income varied somewhat from month to month		13.5	12.6	(11.7, 13.4)	-1.0	(-2.1, 0.2)
Income varied a lot from month to month		15.5	12.8	(11.2, 14.5)	-2.7*	(-4.9, -0.5)
Unknown		3.7	3.2	(2.6, 3.9)	-0.5	(-1.4, 0.4)

## C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	8.4	9.9	9.6	(9.2, 10.0)	-0.3	(-0.9, 0.2)
Unemployed	14.8	18.4	16.9	(14.7, 19.3)	-1.5	(-4.8, 1.8)
Not in labor force	6.2	8.7	7.8	(7.4, 8.3)	-0.9*	(-1.5, -0.2)
<b>Homeownership</b>						
Homeowner	5.9	8.0	7.3	(7.0, 7.6)	-0.7*	(-1.1, -0.2)
Non-homeowner	11.6	12.9	12.4	(11.8, 13.0)	-0.5	(-1.4, 0.4)
<b>Household type</b>						
Married couple	7.1	8.9	8.1	(7.7, 8.5)	-0.8*	(-1.4, -0.3)
Unmarried female-headed family	13.1	15.4	15.9	(14.7, 17.1)	0.5	(-1.2, 2.2)
Unmarried male-headed family	10.2	13.0	11.9	(10.5, 13.4)	-1.1	(-3.4, 1.2)
Female individual	6.3	7.6	7.3	(6.8, 7.9)	-0.3	(-1.2, 0.6)
Male individual	7.2	9.4	8.7	(8.0, 9.5)	-0.6	(-1.7, 0.4)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	8.3	10.1	9.6	(9.3, 10.0)	-0.5*	(-1.0, 0.0)
Foreign-born citizen	4.0	6.3	6.2	(5.2, 7.4)	-0.1	(-1.7, 1.5)
Foreign-born non-citizen	6.8	9.0	6.7	(5.7, 7.8)	-2.3*	(-3.7, -0.9)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	7.9	9.8	9.3	(9.0, 9.6)	-0.5*	(-0.9, -0.1)
Spanish is only language spoken	6.8	8.5	5.7	(4.4, 7.3)	-2.8*	(-5.6, -0.1)
<b>Metropolitan status</b>						
Metropolitan area - principal city	8.2	10.0	9.4	(8.8, 10.0)	-0.6	(-1.6, 0.3)
Metropolitan area - balance	7.2	9.1	8.3	(7.9, 8.7)	-0.8*	(-1.4, -0.3)
Not in metropolitan area	8.8	11.1	10.3	(9.5, 11.2)	-0.8	(-2.1, 0.5)
Not identified	8.2	9.7	10.1	(9.3, 11.1)	0.4	(-0.7, 1.5)
<b>Geographic region</b>						
Northeast	6.6	8.4	7.9	(7.2, 8.6)	-0.6	(-1.6, 0.4)
Midwest	8.9	10.2	10.0	(9.3, 10.7)	-0.2	(-1.1, 0.8)
South	8.4	10.7	9.5	(9.1, 10.0)	-1.2*	(-1.9, -0.5)
West	7.1	8.8	8.7	(8.1, 9.4)	-0.1	(-0.9, 0.8)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## C.2 Prepaid Card Use Among Unbanked Households by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	22.3	27.1	26.9	(25.2, 28.6)	-0.2	(-2.8, 2.3)
<b>Previously banked</b>						
Once had bank account	33.0	37.4	36.7	(33.9, 39.5)	-0.7	(-4.7, 3.2)
Never had bank account	13.4	18.7	19.3	(17.2, 21.5)	0.6	(-2.7, 3.8)
Unknown	NA	NA	NA	NA	NA	NA
<b>Family income</b>						
Less than \$15,000	20.9	28.5	25.3	(23.0, 27.8)	-3.2	(-6.5, 0.2)
\$15,000 to \$30,000	23.3	24.2	27.5	(24.4, 30.8)	3.3	(-1.2, 7.8)
\$30,000 to \$50,000	28.3	26.8	31.8	(27.1, 36.9)	5.0	(-2.0, 11.9)
\$50,000 to \$75,000	19.8	NA	NA	NA	NA	NA
At least \$75,000	NA	NA	NA	NA	NA	NA
<b>Education</b>						
No high school diploma	18.4	21.4	20.5	(17.5, 23.8)	-0.9	(-5.1, 3.3)
High school diploma	22.4	30.7	27.3	(24.6, 30.3)	-3.3	(-7.3, 0.6)
Some college	30.0	30.8	37.3	(33.3, 41.6)	6.6*	(0.7, 12.5)
College degree	17.3	25.4	20.4	(14.2, 28.4)	-5.0	(-15.5, 5.4)
<b>Age group</b>						
15 to 24 years	21.1	35.7	26.0	(19.1, 34.4)	-9.7	(-19.8, 0.5)
25 to 34 years	25.7	33.0	33.4	(28.8, 38.2)	0.4	(-5.7, 6.5)
35 to 44 years	24.9	27.3	29.4	(26.0, 33.1)	2.1	(-2.9, 7.1)
45 to 54 years	25.0	25.9	28.8	(24.7, 33.3)	2.9	(-2.4, 8.2)
55 to 64 years	18.7	22.7	24.9	(20.8, 29.5)	2.2	(-4.2, 8.5)
65 years or more	8.9	13.4	14.6	(11.1, 19.0)	1.2	(-4.0, 6.4)
<b>Race/Ethnicity</b>						
Black	25.1	30.9	32.2	(29.2, 35.3)	1.3	(-3.3, 5.9)
Hispanic	12.2	16.3	13.8	(11.4, 16.5)	-2.5	(-6.8, 1.8)
Asian	NA	NA	NA	NA	NA	NA
White	28.2	32.7	33.2	(30.1, 36.5)	0.5	(-3.7, 4.7)
Other	28.8	NA	30.3	(22.0, 40.1)	NA	NA
<b>Disability status</b>						
Disabled, age 25 to 64	27.9	30.4	31.4	(27.7, 35.4)	1.0	(-4.5, 6.6)
Not disabled, age 25 to 64	22.8	26.9	28.4	(25.9, 30.9)	1.5	(-2.1, 5.1)
Not applicable (not age 25 to 64)	15.0	24.0	18.5	(15.1, 22.5)	-5.5*	(-10.7, -0.4)
<b>Monthly income volatility</b>						
Income was about the same each month		30.0	29.1	(26.8, 31.4)	-1.0	(-4.3, 2.3)
Income varied somewhat from month to month		31.1	34.5	(30.2, 39.2)	3.4	(-2.7, 9.5)
Income varied a lot from month to month		31.7	25.7	(19.8, 32.6)	-6.0	(-14.0, 2.0)
Unknown		5.2	8.4	(5.7, 12.1)	3.2	(-0.5, 6.9)



## C.2 Prepaid Card Use Among Unbanked Households by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	23.2	29.0	30.3	(27.5, 33.4)	1.4	(-2.4, 5.2)
Unemployed	27.5	35.5	30.6	(24.7, 37.2)	-5.0	(-13.3, 3.3)
Not in labor force	19.8	23.6	23.3	(20.8, 26.0)	-0.3	(-3.8, 3.2)
<b>Homeownership</b>						
Homeowner	16.1	21.2	21.5	(18.4, 24.9)	0.3	(-4.0, 4.7)
Non-homeowner	24.0	28.6	28.4	(26.3, 30.6)	-0.3	(-3.3, 2.8)
<b>Household type</b>						
Married couple	20.6	25.7	19.5	(16.1, 23.4)	-6.2*	(-11.0, -1.4)
Unmarried female-headed family	28.4	33.3	38.1	(34.2, 42.1)	4.8	(-0.3, 10.0)
Unmarried male-headed family	18.7	28.7	27.3	(21.4, 34.1)	-1.4	(-10.8, 8.0)
Female individual	20.2	22.5	21.1	(17.7, 24.9)	-1.4	(-7.0, 4.1)
Male individual	18.7	23.8	25.2	(21.5, 29.4)	1.5	(-3.5, 6.4)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	26.6	31.7	31.9	(29.9, 33.9)	0.2	(-2.8, 3.3)
Foreign-born citizen	6.0	NA	NA	NA	NA	NA
Foreign-born non-citizen	9.1	14.2	10.0	(7.5, 13.2)	-4.2	(-8.5, 0.0)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	23.8	29.0	29.6	(27.8, 31.5)	0.6	(-2.0, 3.2)
Spanish is only language spoken	8.0	9.8	10.4	(7.4, 14.5)	0.6	(-5.0, 6.2)
<b>Metropolitan status</b>						
Metropolitan area - principal city	21.3	26.0	24.9	(22.1, 27.9)	-1.1	(-5.5, 3.2)
Metropolitan area - balance	22.5	26.2	23.7	(20.8, 26.8)	-2.5	(-6.6, 1.6)
Not in metropolitan area	22.3	29.5	33.5	(29.4, 37.9)	4.0	(-2.1, 10.1)
Not identified	25.0	30.4	33.3	(28.3, 38.8)	2.9	(-4.6, 10.5)
<b>Geographic region</b>						
Northeast	19.3	25.6	22.4	(18.3, 27.1)	-3.2	(-9.5, 3.0)
Midwest	26.7	32.5	34.4	(29.7, 39.4)	1.9	(-4.8, 8.5)
South	23.6	28.4	27.6	(25.2, 30.3)	-0.8	(-4.5, 2.8)
West	17.9	20.0	22.2	(19.0, 25.8)	2.2	(-3.0, 7.5)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

### C.3 Prepaid Card Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.9	9.8	9.2	(8.8, 9.5)	-0.6*	(-1.0, -0.2)
<b>State</b>						
AL	6.8	11.9	13.7	(11.3, 16.5)	1.8	(-1.5, 5.2)
AK	7.8	7.8	8.3	(6.3, 10.9)	0.6	(-3.0, 4.2)
AZ	6.4	7.3	9.3	(7.3, 11.7)	2.0	(-0.6, 4.6)
AR	10.2	17.7	11.0	(9.3, 13.0)	-6.7*	(-10.4, -2.9)
CA	7.0	8.9	8.7	(7.8, 9.7)	-0.2	(-1.6, 1.2)
CO	9.4	9.2	8.4	(6.2, 11.2)	-0.8	(-4.5, 2.9)
CT	6.5	7.1	6.0	(4.3, 8.3)	-1.1	(-4.2, 2.0)
DE	5.8	7.8	7.8	(5.6, 10.7)	0.0	(-3.4, 3.4)
DC	9.0	10.2	10.8	(8.9, 13.1)	0.7	(-2.1, 3.4)
FL	7.6	9.5	7.6	(6.6, 8.9)	-1.9	(-3.7, 0.0)
GA	9.1	11.3	10.0	(8.1, 12.2)	-1.3	(-4.3, 1.7)
HI	3.5	6.2	4.6	(3.1, 6.9)	-1.6	(-4.3, 1.1)
ID	5.9	9.3	10.9	(8.8, 13.6)	1.6	(-1.8, 5.0)
IL	8.0	7.3	8.4	(6.8, 10.3)	1.1	(-1.3, 3.4)
IN	9.0	8.1	11.1	(8.8, 13.9)	3.0	(-0.2, 6.1)
IA	10.1	9.9	7.8	(5.9, 10.2)	-2.1	(-5.2, 0.9)
KS	9.8	11.8	12.3	(8.0, 18.6)	0.5	(-5.2, 6.2)
KY	10.2	12.3	9.1	(6.8, 12.1)	-3.2	(-6.8, 0.4)
LA	8.2	11.4	11.0	(9.2, 13.0)	-0.4	(-3.5, 2.7)
ME	8.7	10.3	9.0	(6.8, 11.8)	-1.3	(-5.6, 2.9)
MD	6.7	11.0	10.4	(7.8, 13.6)	-0.6	(-4.3, 3.1)
MA	5.1	8.4	8.6	(6.8, 10.7)	0.2	(-2.4, 2.8)
MI	8.2	11.9	9.5	(7.6, 11.8)	-2.4	(-5.7, 0.8)
MN	8.2	12.7	9.2	(7.1, 11.8)	-3.5	(-7.3, 0.3)
MS	14.9	11.4	15.4	(12.3, 19.0)	3.9*	(1.1, 6.8)
MO	9.6	12.7	11.8	(10.0, 13.8)	-0.9	(-4.1, 2.3)
MT	5.2	8.0	8.7	(7.1, 10.6)	0.7	(-1.7, 3.1)
NE	8.1	13.9	11.3	(8.4, 15.0)	-2.6	(-7.0, 1.8)
NV	7.1	11.1	6.4	(4.6, 8.7)	-4.7*	(-7.8, -1.6)
NH	9.4	7.8	7.7	(5.8, 10.1)	-0.1	(-3.2, 2.9)
NJ	7.0	8.1	9.3	(7.5, 11.4)	1.2	(-1.4, 3.9)
NM	9.6	8.4	6.9	(5.5, 8.6)	-1.5	(-3.4, 0.4)
NY	6.8	7.9	6.4	(5.3, 7.7)	-1.5	(-3.4, 0.4)
NC	6.6	10.0	8.0	(6.4, 9.9)	-2.0	(-4.5, 0.5)
ND	9.5	11.0	10.4	(8.1, 13.2)	-0.6	(-4.0, 2.8)
OH	9.4	9.9	11.8	(9.9, 13.9)	1.9	(-0.7, 4.5)
OK	12.9	13.4	11.5	(9.0, 14.4)	-2.0	(-5.5, 1.5)
OR	7.6	10.1	10.9	(8.6, 13.8)	0.8	(-2.8, 4.3)

### C.3 Prepaid Card Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
PA	6.1	9.8	9.4	(7.9, 11.1)	-0.4	(-2.9, 2.2)
RI	9.6	10.2	7.4	(5.7, 9.8)	-2.7	(-6.3, 0.8)
SC	8.1	9.2	8.0	(6.2, 10.4)	-1.2	(-4.4, 2.0)
SD	8.5	10.7	9.7	(6.3, 14.7)	-1.0	(-4.8, 2.8)
TN	8.5	12.5	10.4	(8.5, 12.7)	-2.1	(-5.5, 1.2)
TX	9.3	10.2	9.3	(8.0, 10.8)	-0.9	(-2.7, 1.0)
UT	7.6	10.6	13.6	(10.7, 17.3)	3.1	(-1.4, 7.6)
VT	6.8	7.7	6.8	(5.1, 9.0)	-0.9	(-3.8, 1.9)
VA	6.3	9.3	9.2	(7.7, 11.1)	0.0	(-2.6, 2.5)
WA	6.2	7.2	7.4	(5.8, 9.3)	0.2	(-2.1, 2.5)
WV	6.3	10.2	10.6	(8.2, 13.7)	0.4	(-4.4, 5.2)
WI	10.4	9.2	8.2	(6.2, 10.8)	-1.0	(-3.6, 1.7)
WY	7.1	9.9	7.6	(5.4, 10.8)	-2.3	(-5.3, 0.7)

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

## C.4 Prepaid Card Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.9	9.8	9.2	(8.8, 9.5)	-0.6*	(-1.0, -0.2)
<b>MSA</b>						
Albuquerque, NM	8.6	7.8	4.0	(2.5, 6.2)	-3.8*	(-7.0, -0.7)
Atlanta-Sandy Springs- Roswell, GA~	8.6	8.6	9.2	(7.2, 11.5)	0.5	(-2.9, 3.9)
Austin-Round Rock, TX	5.5	10.1	7.2	(4.3, 12.0)	-2.8	(-8.7, 3.0)
Baltimore-Columbia- Towson, MD	8.2	10.2	11.6	(7.6, 17.3)	1.5	(-4.6, 7.6)
Baton Rouge, LA	NA	8.2	6.7	(3.0, 14.3)	-1.5	(-7.9, 5.0)
Billings, MT~	NA	9.7	8.9	(5.3, 14.8)	-0.7	(-8.4, 6.9)
Birmingham-Hoover, AL	5.4	8.8	6.6	(4.0, 10.8)	-2.1	(-6.8, 2.5)
Boise City, ID	4.4	6.2	8.7	(5.9, 12.5)	2.4	(-2.2, 7.0)
Boston-Cambridge- Newton, MA-NH~	6.5	9.2	9.8	(7.5, 12.6)	0.5	(-2.9, 3.9)
Burlington-South Burlington, VT~	5.5	9.2	5.4	(2.6, 10.8)	-3.8	(-8.8, 1.2)
Charlotte-Concord- Gastonia, NC-SC~	6.2	8.5	6.1	(3.9, 9.5)	-2.4	(-7.0, 2.2)
Chicago-Naperville-Elgin, IL-IN-WI	6.5	7.2	7.3	(5.7, 9.3)	0.1	(-2.5, 2.7)
Cincinnati, OH-KY-IN~	6.3	8.7	8.4	(5.1, 13.4)	-0.4	(-5.3, 4.6)
Cleveland-Elyria, OH	7.4	13.1	8.0	(5.3, 11.9)	-5.2*	(-10.2, 0.0)
Columbus, OH~	12.3	11.7	9.7	(6.0, 15.3)	-2.0	(-7.7, 3.8)
Dallas-Fort Worth-Arlington, TX~	7.7	12.3	9.7	(7.5, 12.5)	-2.6	(-6.0, 0.8)
Denver-Aurora-Lakewood, CO	8.6	9.2	6.3	(3.9, 9.9)	-2.9	(-7.5, 1.7)
Detroit-Warren-Dearborn, MI	7.5	9.3	8.8	(6.3, 12.2)	-0.5	(-4.7, 3.7)
Fargo, ND-MN	11.0	17.2	16.8	(11.8, 23.3)	-0.4	(-7.9, 7.0)
Greenville-Anderson- Mauldin, SC~	NA	3.5	9.1	(5.3, 15.1)	5.6*	(0.1, 11.0)
Hartford-West Hartford- East Hartford, CT~	8.2	11.7	4.8	(2.5, 8.8)	-6.9*	(-12.8, -1.0)
Houston-The Woodlands- Sugar Land, TX~	10.2	8.8	9.0	(6.6, 12.1)	0.1	(-3.7, 4.0)
Huntington-Ashland, WV- KY-OH~	NA	NA	20.4	(13.6, 29.4)	NA	NA
Indianapolis-Carmel- Anderson, IN~	11.2	9.7	10.7	(7.4, 15.3)	1.0	(-4.5, 6.5)
Jackson, MS~	NA	13.4	8.9	(5.6, 13.9)	-4.5	(-10.3, 1.4)
Kansas City, MO-KS~	11.4	13.5	14.2	(10.4, 19.3)	0.7	(-4.9, 6.3)
Knoxville, TN~	NA	NA	11.1	(6.5, 18.2)	NA	NA
Las Vegas-Henderson- Paradise, NV	7.5	12.1	5.6	(3.7, 8.3)	-6.5*	(-10.1, -2.9)
Little Rock-North Little Rock-Conway, AR	11.8	21.7	12.4	(9.1, 16.6)	-9.3*	(-16.3, -2.3)
Los Angeles-Long Beach- Anaheim, CA	5.5	7.3	6.7	(5.3, 8.5)	-0.6	(-2.9, 1.6)

## C.4 Prepaid Card Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Louisville/Jefferson County, KY-IN~	10.8	8.9	7.0	(3.9, 12.4)	-1.9	(-7.5, 3.7)
Manchester-Nashua, NH~	NA	7.4	4.7	(2.3, 9.2)	-2.7	(-6.9, 1.4)
Memphis, TN-MS-AR~	12.4	14.7	14.2	(10.1, 19.7)	-0.4	(-7.5, 6.7)
Miami-Fort Lauderdale- West Palm Beach, FL	6.2	10.1	6.7	(4.8, 9.3)	-3.4	(-7.2, 0.4)
Milwaukee-Waukesha-West Allis, WI	12.5	12.2	10.2	(5.7, 17.5)	-2.0	(-9.2, 5.2)
Minneapolis-St. Paul- Bloomington, MN-WI~	8.8	12.2	11.6	(8.9, 14.9)	-0.6	(-4.8, 3.5)
Nashville-Davidson- Murfreesboro-Franklin, TN~	6.0	13.9	12.7	(8.9, 17.8)	-1.1	(-8.8, 6.5)
New Orleans-Metairie, LA~	8.1	9.9	8.3	(4.9, 13.6)	-1.6	(-7.1, 3.8)
New York-Newark-Jersey City, NY-NJ-PA~	5.6	7.4	6.3	(5.2, 7.6)	-1.1	(-2.7, 0.6)
Oklahoma City, OK	11.9	17.4	8.2	(4.7, 13.8)	-9.2*	(-16.2, -2.3)
Omaha-Council Bluffs, NE-IA	10.3	18.1	10.0	(7.0, 14.1)	-8.1*	(-14.5, -1.7)
Orlando-Kissimmee- Sanford, FL	6.1	7.8	7.1	(4.2, 11.9)	-0.7	(-5.5, 4.1)
Philadelphia-Camden- Wilmington, PA-NJ-DE-MD	4.8	6.6	10.7	(8.5, 13.5)	4.2*	(0.7, 7.6)
Phoenix-Mesa-Scottsdale, AZ	6.7	6.4	9.2	(6.7, 12.7)	2.9	(-0.7, 6.4)
Pittsburgh, PA	9.8	18.1	11.7	(8.2, 16.5)	-6.4	(-13.6, 0.8)
Portland-South Portland, ME~	5.2	6.8	8.0	(4.8, 13.0)	1.2	(-4.3, 6.8)
Portland-Vancouver- Hillsboro, OR-WA	6.5	11.1	10.9	(8.2, 14.5)	-0.2	(-4.7, 4.3)
Providence-Warwick, RI-MA~	9.8	11.7	6.1	(4.5, 8.3)	-5.6*	(-9.3, -1.9)
Riverside-San Bernardino- Ontario, CA	5.3	11.3	11.5	(8.3, 15.8)	0.3	(-5.4, 5.9)
Sacramento-Roseville- Arden-Arcade, CA	8.4	10.2	10.5	(7.3, 14.9)	0.3	(-5.0, 5.6)
St. Louis, MO-IL~	10.8	10.3	10.8	(8.1, 14.1)	0.4	(-4.3, 5.1)
Salisbury, MD-DE~	NA	3.2	7.6	(2.5, 20.8)	4.3	(-3.8, 12.5)
Salt Lake City, UT~	9.9	8.9	10.2	(6.7, 15.2)	1.3	(-4.2, 6.8)
San Antonio-New Braunfels, TX	10.1	14.9	6.8	(4.4, 10.3)	-8.1*	(-13.4, -2.7)
San Diego-Carlsbad, CA	8.5	7.5	8.4	(6.0, 11.7)	0.9	(-2.8, 4.6)
San Francisco-Oakland- Hayward, CA	7.8	7.5	7.6	(5.6, 10.3)	0.1	(-3.2, 3.3)
San Jose-Sunnyvale-Santa Clara, CA	6.5	NA	10.9	(6.0, 19.1)	NA	NA
Seattle-Tacoma-Bellevue, WA	5.9	6.6	7.2	(5.1, 10.0)	0.6	(-2.7, 3.8)
Sioux Falls, SD	10.3	8.2	10.0	(6.5, 15.1)	1.8	(-5.3, 8.8)
Tampa-St. Petersburg- Clearwater, FL	7.7	8.3	5.3	(3.2, 8.7)	-3.0	(-6.9, 1.0)

## C.4 Prepaid Card Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Tulsa, OK	14.9	11.9	14.0	(9.8, 19.6)	2.1	(-4.9, 9.0)
Urban Honolulu, HI	4.5	6.9	5.6	(3.6, 8.7)	-1.3	(-4.9, 2.2)
Virginia Beach-Norfolk- Newport News, VA-NC~	7.0	9.7	13.2	(9.1, 18.7)	3.5	(-3.6, 10.5)
Washington-Arlington- Alexandria, DC-VA-MD- WV~	6.5	9.1	7.3	(5.6, 9.4)	-1.9	(-4.6, 0.9)
Wichita, KS~	14.0	17.0	7.9	(4.3, 14.1)	-9.1*	(-16.9, -1.3)
Worcester, MA-CT~	NA	NA	7.7	(4.1, 14.0)	NA	NA

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

## C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
All	11,834	100.0	13.3	45.4	15.0	9.3	15.0	8.4	0.6
<b>Unbanked and underbanked</b>									
Unbanked	2,265	100.0	5.1	44.6	31.5	13.9	3.1	7.6	0.6
Banked: Underbanked	3,502	100.0	14.9	48.4	12.4	9.6	13.5	8.3	0.6
Banked: Fully banked	5,915	100.0	15.7	44.2	10.3	7.3	19.7	8.9	0.6
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Family income</b>									
Less than \$15,000	2,077	100.0	8.1	41.3	34.1	8.6	6.3	6.4	0.4
\$15,000 to \$30,000	2,057	100.0	12.6	43.2	20.9	10.4	11.3	6.3	1.0
\$30,000 to \$50,000	2,335	100.0	13.3	49.2	11.6	10.1	14.4	9.0	0.7
\$50,000 to \$75,000	1,835	100.0	15.6	45.9	7.3	7.6	21.6	9.8	0.6
At least \$75,000	3,529	100.0	15.7	46.5	6.8	9.5	19.2	9.6	0.4
<b>Education</b>									
No high school diploma	1,281	100.0	9.3	45.3	31.6	10.3	5.2	4.0	-
High school diploma	3,114	100.0	11.0	45.1	18.8	10.8	11.7	7.3	1.3
Some college	3,741	100.0	14.1	46.8	13.4	9.5	16.0	7.6	0.4
College degree	3,698	100.0	16.0	44.4	7.8	7.5	20.1	11.5	0.4
<b>Age group</b>									
15 to 24 years	1,002	100.0	7.9	46.0	11.6	17.0	18.0	4.8	1.2
25 to 34 years	2,300	100.0	14.2	44.8	12.0	11.6	16.0	8.5	0.5
35 to 44 years	2,318	100.0	10.9	50.3	16.5	9.0	14.8	7.7	0.1
45 to 54 years	2,495	100.0	13.5	46.2	15.0	9.7	13.3	9.2	0.4
55 to 64 years	2,119	100.0	15.5	42.7	18.0	6.2	12.3	8.0	0.8
65 years or more	1,601	100.0	16.2	41.3	15.7	5.0	18.2	10.5	0.9
<b>Race/Ethnicity</b>									
Black	2,429	100.0	11.7	47.2	21.5	10.2	7.2	8.0	0.6
Hispanic	1,318	100.0	14.4	48.2	13.5	11.1	13.2	5.6	0.5
Asian	NA	NA	NA	NA	NA	NA	NA	NA	NA
White	7,273	100.0	13.5	44.2	13.4	8.5	18.1	9.4	0.6
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA

## C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
<b>Disability status</b>									
Disabled, age 25 to 64	1,769	100.0	11.0	37.3	34.2	4.7	10.0	7.0	0.4
Not disabled, age 25 to 64	7,463	100.0	14.0	48.2	10.8	10.3	15.1	8.7	0.5
Not applicable (not age 25 to 64)	2,603	100.0	13.0	43.1	14.1	9.6	18.1	8.3	1.0
<b>Monthly income volatility</b>									
Income was about the same each month	8,205	100.0	13.5	45.3	15.5	7.5	15.4	8.7	0.4
Income varied somewhat from month to month	2,633	100.0	14.2	44.7	13.8	13.9	12.7	8.5	0.9
Income varied a lot from month to month	638	100.0	8.3	52.1	11.3	14.3	18.1	6.7	-
Unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Employment status</b>									
Employed	7,624	100.0	13.7	47.8	8.9	11.3	16.9	8.6	0.4
Unemployed	580	100.0	7.5	46.6	17.8	13.0	7.9	13.1	1.3
Not in labor force	3,630	100.0	13.5	40.4	27.4	4.4	12.2	7.1	0.8
<b>Homeownership</b>									
Homeowner	6,005	100.0	14.3	45.9	10.4	7.0	18.3	10.3	0.6
Non-homeowner	5,829	100.0	12.4	44.9	19.9	11.7	11.6	6.4	0.5
<b>Household type</b>									
Married couple	4,942	100.0	15.3	46.4	9.2	8.8	18.6	8.4	0.4
Unmarried female-headed family	2,409	100.0	11.3	45.0	25.3	8.5	8.1	8.7	0.9
Unmarried male-headed family	783	100.0	10.6	46.7	13.9	16.3	14.6	7.5	0.9
Female individual	1,778	100.0	11.8	39.2	19.1	8.8	16.1	9.6	0.3
Male individual	1,903	100.0	13.7	48.4	13.8	9.1	13.4	7.2	0.8
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>									
U.S.-born	10,609	100.0	12.6	45.9	15.1	9.1	15.6	8.8	0.6
Foreign-born citizen	631	100.0	24.8	38.5	14.3	9.1	8.8	5.8	1.0
Foreign-born non-citizen	594	100.0	15.0	45.2	14.8	13.3	11.0	3.6	-



## C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank location or bank website (Percent)	Store or website that is not a bank (Percent)	Government agency (Percent)	Employer payroll card (Percent)	Family or friends (Percent)	Other (Percent)	Unknown (Percent)
<b>Spanish only language spoken</b>									
Spanish is not only language spoken	11,553	100.0	13.1	45.3	15.0	9.4	15.3	8.6	0.6
Spanish is only language spoken	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Metropolitan status</b>									
Metropolitan area - principal city	3,614	100.0	11.9	46.6	16.7	8.7	13.3	8.5	0.6
Metropolitan area - balance	4,594	100.0	15.6	44.2	13.1	10.0	16.8	7.9	0.5
Not in metropolitan area	1,790	100.0	11.3	46.7	17.5	9.0	9.9	11.0	0.7
Not identified	1,836	100.0	12.5	45.3	14.2	9.1	18.6	6.7	0.7
<b>Geographic region</b>									
Northeast	1,791	100.0	12.7	44.2	14.5	6.8	16.9	8.7	1.4
Midwest	2,773	100.0	13.5	44.9	17.0	9.5	14.3	8.5	0.8
South	4,703	100.0	14.6	44.9	13.3	9.7	15.3	8.4	0.3
West	2,567	100.0	11.4	47.9	16.4	10.0	13.7	8.1	0.3

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

## D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	24.9	24.0	22.1	(21.6, 22.5)	-1.9*	(-2.5, -1.3)
<b>Unbanked</b>						
Unbanked	63.2	57.3	51.3	(49.0, 53.6)	-6.0*	(-9.0, -3.0)
Has bank account	21.7	21.4	20.0	(19.6, 20.5)	-1.4*	(-2.1, -0.8)
<b>Family income</b>						
Less than \$15,000	39.1	38.6	32.4	(31.2, 33.7)	-6.2*	(-8.0, -4.3)
\$15,000 to \$30,000	33.1	31.0	29.7	(28.5, 31.0)	-1.2	(-3.0, 0.5)
\$30,000 to \$50,000	26.5	26.6	25.8	(24.7, 26.9)	-0.9	(-2.3, 0.6)
\$50,000 to \$75,000	20.9	21.0	20.5	(19.6, 21.5)	-0.5	(-1.9, 1.0)
At least \$75,000	13.8	13.5	13.5	(13.0, 14.0)	-0.1	(-0.8, 0.7)
<b>Education</b>						
No high school diploma	39.5	39.0	35.4	(33.9, 37.0)	-3.6*	(-5.5, -1.6)
High school diploma	28.7	27.8	25.3	(24.4, 26.1)	-2.5*	(-3.8, -1.2)
Some college	26.9	25.3	23.6	(22.8, 24.4)	-1.8*	(-3.0, -0.5)
College degree	14.9	15.0	14.9	(14.2, 15.5)	-0.1	(-1.0, 0.8)
<b>Age group</b>						
15 to 24 years	41.5	37.8	34.6	(32.1, 37.2)	-3.2	(-6.9, 0.4)
25 to 34 years	33.6	31.1	28.0	(26.8, 29.1)	-3.1*	(-4.8, -1.5)
35 to 44 years	29.6	28.1	26.6	(25.6, 27.7)	-1.5	(-3.0, 0.1)
45 to 54 years	26.7	24.8	22.9	(21.8, 24.1)	-1.9*	(-3.4, -0.3)
55 to 64 years	20.9	21.8	20.7	(19.7, 21.7)	-1.1	(-2.5, 0.2)
65 years or more	13.1	14.1	13.0	(12.4, 13.7)	-1.1*	(-2.0, -0.2)
<b>Race/Ethnicity</b>						
Black	46.1	42.2	39.9	(38.6, 41.3)	-2.3*	(-4.2, -0.3)
Hispanic	40.3	38.5	36.0	(34.6, 37.5)	-2.4*	(-4.4, -0.4)
Asian	18.6	22.3	18.0	(16.1, 20.1)	-4.3*	(-7.4, -1.3)
White	18.1	17.3	15.5	(15.1, 16.0)	-1.8*	(-2.4, -1.1)
Other	36.5	34.1	35.0	(31.0, 39.3)	0.9	(-4.4, 6.2)
<b>Disability status</b>						
Disabled, age 25 to 64	38.7	38.0	33.2	(31.6, 34.7)	-4.8*	(-7.1, -2.5)
Not disabled, age 25 to 64	26.0	24.5	23.1	(22.5, 23.7)	-1.4*	(-2.2, -0.6)
Not applicable (not age 25 to 64)	18.2	18.4	16.7	(16.0, 17.4)	-1.7*	(-2.7, -0.6)
<b>Monthly income volatility</b>						
Income was about the same each month		22.6	21.2	(20.7, 21.7)	-1.4*	(-2.1, -0.7)
Income varied somewhat from month to month		32.6	30.6	(29.3, 32.0)	-1.9*	(-3.7, -0.2)
Income varied a lot from month to month		40.3	36.4	(33.9, 38.9)	-3.9*	(-7.4, -0.4)
Unknown		8.1	6.6	(5.7, 7.6)	-1.5*	(-2.9, -0.1)

## D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	25.6	24.5	23.2	(22.6, 23.7)	-1.4*	(-2.2, -0.5)
Unemployed	41.0	39.0	35.7	(32.8, 38.6)	-3.4	(-7.2, 0.4)
Not in labor force	21.6	21.7	19.2	(18.5, 19.8)	-2.6*	(-3.5, -1.6)
<b>Homeownership</b>						
Homeowner	17.0	16.5	15.3	(14.8, 15.7)	-1.3*	(-2.0, -0.6)
Non-homeowner	39.4	36.7	33.9	(33.0, 34.9)	-2.8*	(-4.2, -1.5)
<b>Household type</b>						
Married couple	20.1	19.5	18.2	(17.8, 18.7)	-1.3*	(-2.1, -0.4)
Unmarried female-headed family	41.3	39.3	36.6	(35.2, 38.1)	-2.7*	(-4.6, -0.7)
Unmarried male-headed family	37.5	33.4	32.0	(29.8, 34.3)	-1.4	(-4.4, 1.6)
Female individual	21.2	21.2	19.0	(18.0, 19.9)	-2.3*	(-3.6, -0.9)
Male individual	26.2	25.1	23.1	(22.0, 24.3)	-1.9*	(-3.5, -0.4)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	23.4	21.9	20.3	(19.9, 20.8)	-1.6*	(-2.2, -1.0)
Foreign-born citizen	26.9	27.7	25.6	(23.9, 27.4)	-2.1	(-4.7, 0.4)
Foreign-born non-citizen	42.8	44.2	39.2	(37.2, 41.3)	-4.9*	(-7.8, -2.1)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	24.4	23.5	21.1	(20.7, 21.6)	-2.4*	(-3.0, -1.7)
Spanish is only language spoken	46.3	45.7	45.7	(42.2, 49.2)	-0.1	(-4.6, 4.5)
<b>Metropolitan status</b>						
Metropolitan area - principal city	29.6	29.2	26.3	(25.2, 27.3)	-2.9*	(-4.3, -1.6)
Metropolitan area - balance	21.2	20.5	19.3	(18.6, 19.9)	-1.2*	(-2.2, -0.2)
Not in metropolitan area	26.3	25.5	22.7	(21.6, 23.9)	-2.7*	(-4.6, -0.8)
Not identified	24.8	22.5	21.0	(19.7, 22.3)	-1.5	(-3.1, 0.1)
<b>Geographic region</b>						
Northeast	23.6	22.8	20.6	(19.6, 21.7)	-2.2*	(-3.6, -0.7)
Midwest	21.0	20.8	18.6	(17.7, 19.6)	-2.2*	(-3.6, -0.9)
South	29.3	26.7	25.2	(24.5, 26.0)	-1.5*	(-2.6, -0.4)
West	22.3	23.2	21.0	(20.1, 22.0)	-2.2*	(-3.5, -0.9)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## D.2 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	21.9	20.2	18.3	(17.9, 18.7)	-1.8*	(-2.4, -1.3)
<b>Unbanked</b>						
Unbanked	60.5	54.1	48.0	(45.7, 50.3)	-6.1*	(-9.2, -3.0)
Has bank account	18.6	17.6	16.3	(15.9, 16.7)	-1.3*	(-1.9, -0.8)
<b>Family income</b>						
Less than \$15,000	35.4	33.7	28.6	(27.3, 29.9)	-5.2*	(-7.0, -3.4)
\$15,000 to \$30,000	29.1	26.8	25.6	(24.4, 26.9)	-1.2	(-2.9, 0.5)
\$30,000 to \$50,000	22.6	21.7	21.6	(20.6, 22.7)	-0.1	(-1.5, 1.2)
\$50,000 to \$75,000	17.9	17.3	16.2	(15.4, 17.1)	-1.1	(-2.4, 0.3)
At least \$75,000	12.5	11.1	10.6	(10.1, 11.1)	-0.5	(-1.2, 0.2)
<b>Education</b>						
No high school diploma	36.0	34.3	31.8	(30.4, 33.3)	-2.5*	(-4.4, -0.7)
High school diploma	25.0	23.5	21.4	(20.6, 22.2)	-2.1*	(-3.3, -1.0)
Some college	23.1	21.0	19.0	(18.3, 19.7)	-2.0*	(-3.1, -1.0)
College degree	13.4	12.3	12.0	(11.4, 12.6)	-0.3	(-1.1, 0.5)
<b>Age group</b>						
15 to 24 years	37.2	33.0	28.7	(26.6, 31.0)	-4.3*	(-7.6, -0.9)
25 to 34 years	29.5	26.6	23.1	(22.1, 24.2)	-3.5*	(-5.1, -2.0)
35 to 44 years	25.4	23.4	22.3	(21.3, 23.4)	-1.1	(-2.6, 0.4)
45 to 54 years	23.3	20.5	18.7	(17.7, 19.8)	-1.8*	(-3.3, -0.3)
55 to 64 years	18.4	18.3	17.3	(16.5, 18.3)	-1.0	(-2.2, 0.2)
65 years or more	12.0	11.8	10.9	(10.4, 11.5)	-0.8	(-1.7, 0.0)
<b>Race/Ethnicity</b>						
Black	41.9	37.7	35.1	(33.8, 36.5)	-2.6*	(-4.6, -0.7)
Hispanic	36.8	34.7	32.4	(31.0, 33.8)	-2.3*	(-4.5, -0.2)
Asian	17.3	19.5	15.3	(13.5, 17.2)	-4.3*	(-7.0, -1.6)
White	15.4	13.6	12.0	(11.6, 12.4)	-1.6*	(-2.1, -1.0)
Other	32.3	28.5	28.9	(25.1, 33.1)	0.4	(-4.7, 5.5)
<b>Disability status</b>						
Disabled, age 25 to 64	32.8	31.4	27.5	(26.0, 29.1)	-3.8*	(-5.9, -1.7)
Not disabled, age 25 to 64	22.7	20.7	19.2	(18.7, 19.7)	-1.5*	(-2.3, -0.8)
Not applicable (not age 25 to 64)	16.5	15.6	14.0	(13.4, 14.6)	-1.6*	(-2.5, -0.7)
<b>Monthly income volatility</b>						
Income was about the same each month		18.9	17.4	(16.9, 17.9)	-1.5*	(-2.2, -0.8)
Income varied somewhat from month to month		27.7	26.2	(25.0, 27.5)	-1.5	(-3.1, 0.1)
Income varied a lot from month to month		34.3	30.9	(28.4, 33.5)	-3.4	(-6.8, 0.1)
Unknown		6.9	5.6	(4.8, 6.5)	-1.3	(-2.6, 0.0)

## D.2 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	22.4	20.7	19.0	(18.5, 19.6)	-1.7*	(-2.5, -0.9)
Unemployed	35.6	33.5	31.7	(29.0, 34.6)	-1.8	(-5.3, 1.6)
Not in labor force	19.2	18.1	16.2	(15.6, 16.8)	-1.9*	(-2.8, -1.1)
<b>Homeownership</b>						
Homeowner	14.7	13.5	12.1	(11.7, 12.5)	-1.4*	(-2.0, -0.8)
Non-homeowner	35.2	31.7	29.3	(28.4, 30.2)	-2.4*	(-3.6, -1.1)
<b>Household type</b>						
Married couple	17.6	16.2	14.9	(14.4, 15.4)	-1.2*	(-2.0, -0.5)
Unmarried female-headed family	36.0	33.9	31.1	(29.7, 32.6)	-2.8*	(-4.7, -0.9)
Unmarried male-headed family	33.0	28.7	27.4	(25.1, 29.8)	-1.3	(-4.4, 1.7)
Female individual	18.7	17.7	15.5	(14.6, 16.3)	-2.2*	(-3.4, -1.0)
Male individual	23.5	21.2	19.5	(18.5, 20.6)	-1.7*	(-3.0, -0.3)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	20.1	17.9	16.4	(16.1, 16.8)	-1.5*	(-2.0, -0.9)
Foreign-born citizen	25.2	25.3	23.0	(21.3, 24.7)	-2.4	(-4.8, 0.1)
Foreign-born non-citizen	41.4	41.4	36.6	(34.6, 38.6)	-4.8*	(-7.6, -2.0)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	21.4	19.6	17.3	(16.9, 17.7)	-2.3*	(-2.9, -1.8)
Spanish is only language spoken	45.3	43.1	44.0	(40.5, 47.6)	0.9	(-3.6, 5.5)
<b>Metropolitan status</b>						
Metropolitan area - principal city	26.7	25.7	22.6	(21.7, 23.5)	-3.1*	(-4.4, -1.9)
Metropolitan area - balance	18.8	17.3	16.0	(15.4, 16.6)	-1.3*	(-2.2, -0.4)
Not in metropolitan area	22.3	20.3	18.3	(17.3, 19.4)	-2.0*	(-3.7, -0.2)
Not identified	21.0	17.6	16.6	(15.5, 17.8)	-1.0	(-2.4, 0.3)
<b>Geographic region</b>						
Northeast	21.7	19.6	18.0	(16.9, 19.0)	-1.7*	(-3.1, -0.2)
Midwest	18.0	17.1	14.8	(13.9, 15.6)	-2.3*	(-3.5, -1.1)
South	25.6	22.7	21.0	(20.3, 21.7)	-1.8*	(-2.7, -0.8)
West	19.5	19.2	17.6	(16.7, 18.5)	-1.6*	(-2.8, -0.4)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

### D.3 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.0	7.7	6.9	(6.6, 7.2)	-0.8*	(-1.1, -0.4)
<b>Unbanked</b>						
Unbanked	16.7	16.5	12.3	(11.1, 13.6)	-4.2*	(-6.1, -2.3)
Has bank account	6.2	7.0	6.5	(6.2, 6.8)	-0.5*	(-0.8, -0.1)
<b>Family income</b>						
Less than \$15,000	11.4	12.0	9.4	(8.6, 10.3)	-2.6*	(-3.8, -1.3)
\$15,000 to \$30,000	11.0	10.2	9.3	(8.5, 10.2)	-0.9	(-2.0, 0.3)
\$30,000 to \$50,000	8.1	9.6	8.6	(8.0, 9.3)	-1.0*	(-2.0, -0.1)
\$50,000 to \$75,000	5.4	6.6	6.9	(6.3, 7.5)	0.2	(-0.6, 1.1)
At least \$75,000	2.6	3.7	3.9	(3.6, 4.3)	0.2	(-0.2, 0.7)
<b>Education</b>						
No high school diploma	11.4	11.3	9.3	(8.4, 10.3)	-2.0*	(-3.3, -0.6)
High school diploma	8.6	9.8	8.1	(7.6, 8.7)	-1.7*	(-2.5, -0.9)
Some college	8.8	8.7	8.5	(8.0, 9.1)	-0.2	(-1.0, 0.6)
College degree	2.7	3.9	4.1	(3.7, 4.4)	0.1	(-0.4, 0.6)
<b>Age group</b>						
15 to 24 years	12.5	13.1	12.3	(10.7, 14.1)	-0.8	(-3.2, 1.7)
25 to 34 years	10.7	11.4	9.6	(8.9, 10.4)	-1.8*	(-3.0, -0.6)
35 to 44 years	9.6	9.6	8.8	(8.1, 9.6)	-0.8	(-1.8, 0.2)
45 to 54 years	8.1	8.0	7.4	(6.8, 8.1)	-0.6	(-1.4, 0.2)
55 to 64 years	5.0	5.9	5.8	(5.2, 6.4)	-0.1	(-0.9, 0.6)
65 years or more	1.9	3.6	3.2	(2.9, 3.6)	-0.4	(-0.9, 0.1)
<b>Race/Ethnicity</b>						
Black	13.6	12.9	11.6	(10.6, 12.7)	-1.3	(-2.7, 0.1)
Hispanic	9.5	9.7	8.2	(7.5, 9.0)	-1.5*	(-2.6, -0.4)
Asian	2.4	4.6	5.0	(3.9, 6.4)	0.3	(-1.5, 2.1)
White	5.5	6.2	5.6	(5.3, 6.0)	-0.6*	(-1.0, -0.2)
Other	11.5	16.1	13.4	(10.7, 16.7)	-2.6	(-6.6, 1.4)
<b>Disability status</b>						
Disabled, age 25 to 64	14.5	14.6	12.2	(11.2, 13.3)	-2.4*	(-4.1, -0.7)
Not disabled, age 25 to 64	7.4	7.8	7.2	(6.9, 7.5)	-0.6*	(-1.0, -0.1)
Not applicable (not age 25 to 64)	3.8	5.3	4.7	(4.3, 5.2)	-0.5	(-1.1, 0.1)
<b>Monthly income volatility</b>						
Income was about the same each month		6.9	6.6	(6.3, 7.0)	-0.2	(-0.7, 0.2)
Income varied somewhat from month to month		11.4	9.8	(9.0, 10.7)	-1.6*	(-2.7, -0.4)
Income varied a lot from month to month		15.7	11.9	(10.4, 13.6)	-3.8*	(-6.2, -1.4)
Unknown		2.2	1.5	(1.1, 2.0)	-0.7	(-1.4, 0.0)

### D.3 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

Characteristics	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>						
Employed	7.2	7.8	7.5	(7.2, 7.9)	-0.3	(-0.8, 0.2)
Unemployed	16.0	14.9	10.7	(9.0, 12.8)	-4.2*	(-7.2, -1.3)
Not in labor force	5.6	6.8	5.5	(5.1, 6.0)	-1.3*	(-2.0, -0.6)
<b>Homeownership</b>						
Homeowner	4.2	5.1	4.8	(4.5, 5.0)	-0.3	(-0.7, 0.1)
Non-homeowner	12.3	12.2	10.6	(10.0, 11.3)	-1.5*	(-2.4, -0.7)
<b>Household type</b>						
Married couple	5.2	6.2	5.6	(5.3, 5.9)	-0.6*	(-1.1, -0.1)
Unmarried female-headed family	15.1	14.5	12.4	(11.3, 13.6)	-2.1*	(-3.6, -0.6)
Unmarried male-headed family	12.4	9.7	9.9	(8.7, 11.2)	0.1	(-1.8, 2.0)
Female individual	5.3	6.4	5.8	(5.2, 6.5)	-0.6	(-1.4, 0.3)
Male individual	6.2	7.4	7.0	(6.3, 7.8)	-0.3	(-1.3, 0.6)
Other	NA	NA	NA	NA	NA	NA
<b>Nativity</b>						
U.S.-born	7.4	7.9	7.0	(6.7, 7.3)	-0.8*	(-1.3, -0.4)
Foreign-born citizen	3.8	4.7	5.2	(4.4, 6.0)	0.5	(-0.6, 1.6)
Foreign-born non-citizen	6.0	8.5	7.5	(6.5, 8.6)	-1.0	(-2.6, 0.5)
<b>Spanish only language spoken</b>						
Spanish is not only language spoken	7.1	7.7	6.9	(6.6, 7.3)	-0.7*	(-1.1, -0.3)
Spanish is only language spoken	4.7	7.5	6.1	(4.9, 7.5)	-1.4	(-3.6, 0.9)
<b>Metropolitan status</b>						
Metropolitan area - principal city	7.9	8.2	7.4	(6.8, 8.0)	-0.8*	(-1.6, 0.0)
Metropolitan area - balance	5.5	6.1	5.7	(5.4, 6.1)	-0.4	(-0.9, 0.2)
Not in metropolitan area	8.3	9.9	8.3	(7.5, 9.1)	-1.6*	(-2.8, -0.4)
Not identified	8.4	9.1	8.2	(7.4, 9.0)	-0.9	(-2.1, 0.3)
<b>Geographic region</b>						
Northeast	4.3	5.6	4.6	(4.1, 5.3)	-1.0*	(-1.8, -0.2)
Midwest	6.4	7.3	6.7	(6.2, 7.3)	-0.6	(-1.4, 0.2)
South	9.0	9.0	8.3	(7.9, 8.8)	-0.7	(-1.4, 0.1)
West	6.4	7.4	6.5	(5.9, 7.1)	-1.0*	(-1.8, -0.2)

Monthly income volatility is not available in 2013. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## D.4 AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	24.9	24.0	22.1	(21.6, 22.5)	-1.9*	(-2.5, -1.3)
<b>State</b>						
AL	33.6	31.1	27.3	(24.1, 30.7)	-3.9	(-8.0, 0.2)
AK	20.7	28.7	22.5	(19.1, 26.4)	-6.2	(-13.1, 0.8)
AZ	23.0	22.2	21.7	(18.4, 25.3)	-0.6	(-5.1, 4.0)
AR	34.4	29.0	22.6	(19.0, 26.6)	-6.4*	(-11.0, -1.8)
CA	22.3	22.6	20.8	(19.2, 22.4)	-1.9	(-4.0, 0.2)
CO	22.0	20.5	19.5	(16.6, 22.8)	-1.0	(-5.7, 3.8)
CT	17.8	16.5	16.9	(13.7, 20.8)	0.5	(-4.4, 5.3)
DE	21.4	17.8	17.5	(14.0, 21.8)	-0.2	(-5.5, 5.0)
DC	30.6	31.8	24.9	(21.9, 28.1)	-7.0*	(-11.5, -2.4)
FL	22.7	20.8	21.2	(19.2, 23.3)	0.4	(-2.4, 3.2)
GA	33.9	32.4	30.7	(27.5, 34.2)	-1.7	(-6.0, 2.6)
HI	21.4	17.5	16.7	(13.7, 20.3)	-0.8	(-5.1, 3.6)
ID	23.3	25.0	19.2	(16.4, 22.5)	-5.8*	(-10.0, -1.6)
IL	19.2	18.1	19.5	(17.3, 22.0)	1.4	(-1.4, 4.2)
IN	21.8	20.8	21.3	(18.0, 25.0)	0.4	(-4.8, 5.6)
IA	17.9	20.1	15.4	(11.7, 20.0)	-4.7	(-9.5, 0.1)
KS	27.0	22.2	23.6	(18.9, 28.9)	1.3	(-4.8, 7.5)
KY	29.9	24.4	24.0	(20.9, 27.4)	-0.4	(-6.6, 5.8)
LA	32.7	32.7	29.7	(26.8, 32.6)	-3.0	(-7.2, 1.2)
ME	20.7	18.5	19.8	(16.3, 23.9)	1.4	(-3.4, 6.1)
MD	26.7	25.0	21.2	(17.8, 25.1)	-3.8	(-8.4, 0.8)
MA	20.8	19.9	19.5	(17.1, 22.2)	-0.3	(-3.9, 3.2)
MI	21.4	23.3	17.0	(14.5, 19.9)	-6.3*	(-10.8, -1.8)
MN	14.9	15.7	13.3	(10.8, 16.4)	-2.4	(-7.3, 2.5)
MS	40.5	32.7	31.9	(28.8, 35.1)	-0.8	(-5.5, 3.9)
MO	25.4	27.5	20.6	(17.9, 23.6)	-6.9*	(-10.9, -3.0)
MT	21.5	15.7	18.9	(16.4, 21.6)	3.2	(-0.1, 6.5)
NE	23.6	24.0	20.0	(17.2, 23.2)	-4.0	(-8.2, 0.1)
NV	29.9	32.8	28.7	(25.0, 32.9)	-4.1	(-9.5, 1.4)
NH	15.9	19.6	14.9	(12.3, 18.0)	-4.6*	(-8.8, -0.5)
NJ	25.4	18.7	21.6	(18.9, 24.6)	2.9	(-0.9, 6.8)
NM	30.0	32.6	28.4	(25.5, 31.6)	-4.2	(-9.6, 1.2)
NY	24.9	28.7	21.3	(19.5, 23.3)	-7.4*	(-10.1, -4.7)
NC	26.5	24.9	20.7	(18.5, 23.2)	-4.2*	(-7.6, -0.7)
ND	21.7	22.0	18.1	(15.3, 21.4)	-3.9	(-10.8, 3.1)
OH	25.2	21.4	21.2	(18.7, 23.9)	-0.2	(-3.7, 3.2)
OK	29.4	32.7	25.7	(22.5, 29.2)	-7.0*	(-11.4, -2.6)
OR	20.6	23.7	22.8	(19.3, 26.7)	-1.0	(-6.5, 4.6)



## D.4 AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
PA	25.5	21.3	21.8	(19.7, 24.0)	0.4	(-2.9, 3.8)
RI	16.7	18.8	18.8	(15.3, 22.9)	0.0	(-5.2, 5.1)
SC	32.3	29.5	22.8	(19.8, 26.2)	-6.7*	(-11.3, -2.0)
SD	21.2	23.4	17.9	(15.1, 21.1)	-5.5	(-12.7, 1.8)
TN	23.9	24.3	26.2	(23.6, 29.1)	1.9	(-2.1, 5.9)
TX	34.3	29.1	29.2	(27.5, 30.9)	0.1	(-2.7, 3.0)
UT	15.0	23.1	16.8	(13.9, 20.2)	-6.3*	(-10.7, -1.9)
VT	18.4	13.9	12.5	(10.2, 15.3)	-1.3	(-4.7, 2.1)
VA	23.4	22.5	22.8	(20.1, 25.7)	0.3	(-4.1, 4.6)
WA	20.2	23.7	19.3	(16.2, 22.9)	-4.3*	(-8.6, -0.1)
WV	27.2	22.1	23.1	(18.7, 28.3)	1.0	(-4.4, 6.5)
WI	13.3	17.8	13.8	(11.2, 16.7)	-4.0*	(-7.4, -0.6)
WY	25.2	21.9	24.5	(21.1, 28.2)	2.6	(-2.9, 8.2)

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

## D.5 Transaction AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	21.9	20.2	18.3	(17.9, 18.7)	-1.8*	(-2.4, -1.3)
<b>State</b>						
AL	28.7	27.7	24.2	(21.2, 27.4)	-3.5	(-7.4, 0.3)
AK	17.1	21.3	15.8	(12.7, 19.5)	-5.5	(-11.5, 0.6)
AZ	19.1	19.3	17.4	(14.8, 20.4)	-1.9	(-6.3, 2.5)
AR	31.1	23.4	18.4	(15.0, 22.4)	-5.0*	(-8.9, -1.1)
CA	19.9	18.5	17.6	(16.2, 19.3)	-0.9	(-2.9, 1.1)
CO	18.3	15.5	16.9	(14.0, 20.3)	1.5	(-3.1, 6.0)
CT	16.0	14.3	14.5	(11.8, 17.7)	0.2	(-4.2, 4.5)
DE	18.7	16.0	15.2	(11.8, 19.4)	-0.8	(-5.7, 4.1)
DC	28.4	29.5	21.7	(18.9, 24.8)	-7.8*	(-12.1, -3.4)
FL	20.0	18.2	17.9	(16.1, 19.9)	-0.3	(-2.9, 2.4)
GA	31.4	29.1	27.3	(24.1, 30.7)	-1.8	(-6.0, 2.4)
HI	18.5	15.1	13.6	(10.8, 16.9)	-1.5	(-5.6, 2.5)
ID	19.5	18.1	15.1	(12.5, 18.1)	-3.0	(-8.0, 1.9)
IL	17.5	16.3	15.8	(13.8, 18.1)	-0.5	(-3.0, 2.0)
IN	18.8	17.0	16.2	(13.7, 19.1)	-0.8	(-5.4, 3.8)
IA	14.8	14.9	10.2	(7.4, 13.9)	-4.7*	(-8.8, -0.6)
KS	24.6	17.4	18.1	(14.0, 23.1)	0.8	(-4.4, 6.0)
KY	24.6	19.6	17.8	(15.1, 20.9)	-1.9	(-6.7, 3.0)
LA	29.9	28.1	26.3	(23.7, 29.0)	-1.8	(-5.1, 1.5)
ME	16.0	13.2	14.7	(11.3, 18.9)	1.5	(-2.9, 5.8)
MD	25.5	21.1	16.8	(13.5, 20.6)	-4.3	(-8.7, 0.1)
MA	18.7	18.5	16.7	(14.4, 19.1)	-1.9	(-5.2, 1.4)
MI	18.3	20.3	14.2	(12.1, 16.7)	-6.0*	(-10.1, -2.0)
MN	12.9	11.5	11.2	(8.8, 14.2)	-0.3	(-4.3, 3.7)
MS	34.5	28.3	28.2	(24.8, 32.0)	-0.1	(-4.6, 4.4)
MO	21.2	23.8	17.3	(14.8, 20.3)	-6.4*	(-10.1, -2.7)
MT	17.9	11.7	14.4	(12.1, 17.1)	2.8	(-0.2, 5.8)
NE	20.1	17.9	15.0	(12.6, 17.8)	-2.8	(-6.3, 0.6)
NV	26.4	28.6	23.0	(19.8, 26.5)	-5.6*	(-10.4, -0.7)
NH	14.2	16.1	12.7	(10.3, 15.6)	-3.4	(-7.2, 0.5)
NJ	23.9	16.2	18.8	(16.2, 21.7)	2.6	(-0.8, 6.1)
NM	25.9	27.8	23.5	(20.4, 26.8)	-4.3	(-9.6, 0.9)
NY	23.3	25.4	19.1	(17.4, 21.0)	-6.3*	(-9.0, -3.6)
NC	21.9	21.6	17.2	(14.9, 19.7)	-4.4*	(-8.1, -0.7)
ND	17.2	16.3	13.2	(11.0, 15.8)	-3.2	(-9.0, 2.7)
OH	20.9	17.4	16.4	(14.2, 18.8)	-1.0	(-4.0, 2.1)
OK	24.0	27.3	18.3	(15.2, 21.8)	-9.1*	(-13.4, -4.8)
OR	18.3	20.4	19.8	(16.7, 23.2)	-0.7	(-5.7, 4.4)

## D.5 Transaction AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
PA	23.3	16.9	18.8	(16.6, 21.2)	2.0	(-1.3, 5.2)
RI	14.6	17.0	14.4	(11.2, 18.2)	-2.6	(-7.6, 2.3)
SC	27.2	24.7	17.9	(15.2, 21.0)	-6.8*	(-11.2, -2.4)
SD	16.5	17.5	15.8	(13.1, 19.1)	-1.7	(-9.3, 6.0)
TN	20.3	18.5	20.4	(18.1, 23.0)	1.9	(-2.3, 6.0)
TX	30.0	24.3	24.4	(23.0, 26.0)	0.1	(-2.5, 2.6)
UT	13.1	18.8	12.6	(9.9, 15.8)	-6.3*	(-10.7, -1.8)
VT	15.8	11.9	10.7	(8.5, 13.5)	-1.2	(-4.5, 2.1)
VA	20.5	19.1	18.9	(16.6, 21.6)	-0.2	(-4.1, 3.7)
WA	17.4	20.4	16.0	(12.8, 19.9)	-4.4*	(-8.7, -0.1)
WV	23.6	18.5	15.8	(13.5, 18.3)	-2.7	(-7.2, 1.7)
WI	11.9	12.8	10.3	(8.4, 12.6)	-2.5	(-5.7, 0.8)
WY	21.8	17.8	19.8	(16.8, 23.1)	1.9	(-2.7, 6.6)

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

## D.6 Credit AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.0	7.7	6.9	(6.6, 7.2)	-0.8*	(-1.1, -0.4)
<b>State</b>						
AL	11.9	10.4	11.0	(8.9, 13.4)	0.6	(-3.0, 4.1)
AK	6.3	10.5	9.6	(7.2, 12.7)	-0.9	(-5.1, 3.3)
AZ	9.4	6.2	6.8	(5.2, 8.9)	0.6	(-2.0, 3.3)
AR	11.2	10.3	9.5	(7.7, 11.5)	-0.8	(-3.5, 1.9)
CA	5.3	7.1	5.7	(4.9, 6.7)	-1.4*	(-2.6, -0.2)
CO	7.8	7.4	6.8	(4.9, 9.4)	-0.6	(-3.7, 2.4)
CT	3.2	3.8	5.1	(3.4, 7.7)	1.3	(-1.1, 3.8)
DE	5.9	4.1	5.3	(3.4, 8.4)	1.3	(-1.8, 4.4)
DC	3.8	6.1	4.4	(3.2, 6.1)	-1.7	(-3.7, 0.4)
FL	6.3	6.6	6.6	(5.5, 7.8)	-0.1	(-1.6, 1.5)
GA	8.3	10.4	6.8	(5.2, 8.7)	-3.6*	(-6.0, -1.2)
HI	5.4	4.4	5.9	(4.1, 8.4)	1.5	(-1.2, 4.2)
ID	8.5	10.7	7.0	(4.9, 9.8)	-3.7*	(-6.4, -1.0)
IL	5.3	4.7	7.4	(6.0, 9.0)	2.7*	(1.0, 4.5)
IN	6.6	8.0	8.3	(6.3, 11.0)	0.3	(-2.7, 3.4)
IA	5.7	9.9	6.2	(4.1, 9.2)	-3.7*	(-7.0, -0.4)
KS	8.1	8.3	8.2	(5.9, 11.3)	-0.1	(-3.6, 3.5)
KY	8.9	10.7	11.4	(9.5, 13.7)	0.8	(-3.7, 5.2)
LA	7.8	10.7	8.8	(6.8, 11.5)	-1.9	(-5.0, 1.2)
ME	7.9	6.5	7.3	(5.4, 9.8)	0.8	(-2.3, 3.9)
MD	4.0	7.3	7.0	(5.2, 9.4)	-0.2	(-3.7, 3.2)
MA	4.2	3.0	4.6	(3.3, 6.2)	1.6	(-0.3, 3.5)
MI	5.9	8.3	4.7	(3.4, 6.2)	-3.6*	(-6.6, -0.7)
MN	5.5	6.0	3.0	(1.9, 4.7)	-3.0*	(-5.0, -1.0)
MS	13.6	11.9	11.4	(9.1, 14.3)	-0.4	(-4.0, 3.1)
MO	8.7	8.6	6.6	(5.2, 8.4)	-1.9	(-4.7, 0.8)
MT	7.7	5.8	7.4	(6.1, 9.0)	1.6	(-0.4, 3.6)
NE	6.9	8.2	7.4	(5.4, 9.9)	-0.9	(-4.3, 2.6)
NV	8.8	10.0	10.4	(8.4, 13.0)	0.4	(-3.0, 3.8)
NH	3.5	5.3	3.7	(2.4, 5.6)	-1.6	(-3.8, 0.6)
NJ	3.8	4.0	4.9	(3.6, 6.6)	0.9	(-1.3, 3.0)
NM	10.3	10.7	9.9	(8.2, 11.9)	-0.8	(-3.2, 1.6)
NY	4.5	6.8	4.3	(3.4, 5.5)	-2.5*	(-4.0, -0.9)
NC	9.3	6.6	6.8	(5.5, 8.4)	0.3	(-1.9, 2.4)
ND	6.8	7.2	6.9	(5.3, 9.1)	-0.2	(-2.9, 2.5)
OH	8.7	7.7	9.1	(7.4, 11.1)	1.4	(-0.7, 3.5)
OK	13.1	13.7	10.8	(8.5, 13.7)	-2.8	(-6.3, 0.6)
OR	6.0	7.0	7.2	(5.3, 9.6)	0.1	(-3.1, 3.3)

## D.6 Credit AFS Use by State, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
PA	4.4	7.0	4.5	(3.3, 6.2)	-2.5*	(-4.5, -0.4)
RI	5.2	2.9	7.3	(5.2, 10.1)	4.4*	(1.5, 7.3)
SC	12.7	9.3	7.0	(5.3, 9.1)	-2.3	(-5.0, 0.3)
SD	7.8	10.6	6.2	(4.5, 8.5)	-4.3*	(-7.5, -1.2)
TN	8.9	11.3	11.3	(9.2, 13.8)	-0.1	(-3.1, 2.9)
TX	11.4	10.4	9.3	(8.2, 10.5)	-1.1	(-2.9, 0.8)
UT	4.8	8.7	5.9	(4.3, 7.9)	-2.8	(-5.6, 0.1)
VT	3.9	3.6	2.8	(1.8, 4.2)	-0.8	(-2.5, 0.9)
VA	6.5	5.4	6.8	(5.2, 8.9)	1.4	(-0.9, 3.8)
WA	5.7	7.5	6.0	(4.5, 7.9)	-1.5	(-4.5, 1.4)
WV	7.8	8.2	12.1	(8.6, 16.7)	3.9	(-0.2, 7.9)
WI	2.6	6.9	5.4	(3.9, 7.4)	-1.5	(-4.2, 1.1)
WY	10.1	7.9	8.8	(7.0, 11.0)	0.9	(-2.6, 4.4)

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

## D.7 AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	24.9	24.0	22.1	(21.6, 22.5)	-1.9*	(-2.5, -1.3)
<b>MSA</b>						
Albuquerque, NM	34.3	25.3	23.2	(19.0, 27.9)	-2.1	(-9.3, 5.1)
Atlanta-Sandy Springs- Roswell, GA~	34.0	32.8	33.8	(29.3, 38.7)	1.0	(-5.4, 7.4)
Austin-Round Rock, TX	17.9	18.6	23.6	(17.9, 30.6)	5.0	(-4.8, 14.9)
Baltimore-Columbia- Towson, MD	28.5	25.3	20.7	(15.9, 26.6)	-4.6	(-11.7, 2.6)
Baton Rouge, LA	NA	31.4	21.3	(15.7, 28.3)	-10.1*	(-19.4, -0.8)
Billings, MT~	NA	18.0	16.4	(11.1, 23.5)	-1.6	(-10.0, 6.8)
Birmingham-Hoover, AL	27.9	25.3	18.9	(13.3, 26.2)	-6.4	(-15.9, 3.1)
Boise City, ID	21.5	18.3	16.6	(12.4, 21.9)	-1.7	(-8.8, 5.3)
Boston-Cambridge- Newton, MA-NH~	19.1	21.0	21.3	(18.3, 24.6)	0.3	(-4.4, 4.9)
Burlington-South Burlington, VT~	17.3	12.3	16.3	(11.2, 23.2)	4.0	(-3.4, 11.4)
Charlotte-Concord- Gastonia, NC-SC~	33.0	30.0	12.9	(9.0, 18.3)	-17.1*	(-24.6, -9.5)
Chicago-Naperville-Elgin, IL-IN-WI	18.5	18.7	17.6	(15.0, 20.4)	-1.1	(-4.9, 2.6)
Cincinnati, OH-KY-IN~	29.4	15.9	19.6	(15.3, 24.7)	3.7	(-2.9, 10.2)
Cleveland-Elyria, OH	23.0	15.5	20.6	(15.5, 26.9)	5.1	(-2.5, 12.8)
Columbus, OH~	31.7	27.7	21.4	(15.9, 28.2)	-6.2	(-14.6, 2.1)
Dallas-Fort Worth-Arlington, TX~	33.4	35.7	29.2	(25.5, 33.2)	-6.5*	(-12.1, -0.9)
Denver-Aurora-Lakewood, CO	21.5	18.1	18.5	(14.8, 22.9)	0.4	(-6.1, 7.0)
Detroit-Warren-Dearborn, MI	22.1	22.7	18.3	(14.5, 22.9)	-4.4	(-9.7, 1.0)
Fargo, ND-MN	26.7	23.1	24.9	(19.0, 32.0)	1.8	(-7.5, 11.2)
Greenville-Anderson- Mauldin, SC~	NA	30.2	12.9	(8.3, 19.5)	-17.3*	(-26.1, -8.4)
Hartford-West Hartford- East Hartford, CT~	21.3	18.3	20.2	(15.0, 26.6)	1.8	(-6.2, 9.8)
Houston-The Woodlands- Sugar Land, TX~	36.6	27.2	28.1	(24.5, 32.1)	0.9	(-4.5, 6.3)
Huntington-Ashland, WV- KY-OH~	NA	NA	23.1	(16.6, 31.2)	NA	NA
Indianapolis-Carmel- Anderson, IN~	24.1	25.3	22.1	(16.6, 28.7)	-3.2	(-11.7, 5.3)
Jackson, MS~	NA	31.5	28.8	(23.2, 35.3)	-2.7	(-11.6, 6.2)
Kansas City, MO-KS~	26.3	26.5	23.8	(19.1, 29.2)	-2.7	(-10.4, 5.1)
Knoxville, TN~	NA	NA	29.5	(23.2, 36.6)	NA	NA
Las Vegas-Henderson- Paradise, NV	29.8	35.6	26.0	(21.7, 30.9)	-9.5*	(-15.9, -3.1)
Little Rock-North Little Rock-Conway, AR	30.7	34.1	26.2	(20.4, 33.0)	-7.9	(-16.4, 0.6)
Los Angeles-Long Beach- Anaheim, CA	22.8	24.5	18.3	(15.6, 21.2)	-6.2*	(-10.2, -2.2)

## D.7 AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Louisville/Jefferson County, KY-IN~	29.4	24.7	26.6	(20.1, 34.4)	2.0	(-8.3, 12.2)
Manchester-Nashua, NH~	NA	25.8	12.3	(8.6, 17.3)	-13.5*	(-20.8, -6.1)
Memphis, TN-MS-AR~	34.6	25.0	43.7	(36.0, 51.7)	18.7*	(8.9, 28.5)
Miami-Fort Lauderdale- West Palm Beach, FL	17.1	21.8	20.9	(17.2, 25.1)	-1.0	(-6.7, 4.8)
Milwaukee-Waukesha-West Allis, WI	14.8	18.6	9.6	(5.7, 15.7)	-9.0*	(-16.0, -2.0)
Minneapolis-St. Paul- Bloomington, MN-WI~	14.8	15.9	12.0	(9.2, 15.6)	-3.9	(-8.9, 1.2)
Nashville-Davidson- Murfreesboro-Franklin, TN~	24.7	22.6	21.2	(16.7, 26.5)	-1.4	(-9.8, 7.0)
New Orleans-Metairie, LA~	26.6	27.3	24.5	(19.7, 30.1)	-2.7	(-9.9, 4.4)
New York-Newark-Jersey City, NY-NJ-PA~	25.7	25.7	21.8	(19.8, 24.0)	-3.8*	(-6.7, -1.1)
Oklahoma City, OK	28.8	35.1	28.6	(22.6, 35.5)	-6.4	(-16.4, 3.5)
Omaha-Council Bluffs, NE-IA	27.5	29.2	20.7	(16.7, 25.3)	-8.6*	(-16.1, -1.0)
Orlando-Kissimmee- Sanford, FL	30.4	25.7	24.0	(18.7, 30.3)	-1.7	(-10.3, 6.9)
Philadelphia-Camden- Wilmington, PA-NJ-DE-MD	25.9	21.4	25.4	(21.8, 29.4)	4.0	(-1.3, 9.4)
Phoenix-Mesa-Scottsdale, AZ	20.2	21.5	20.1	(16.8, 23.8)	-1.4	(-6.9, 4.1)
Pittsburgh, PA	26.4	27.9	18.0	(14.0, 23.0)	-9.9*	(-17.0, -2.7)
Portland-South Portland, ME~	13.7	18.5	16.0	(11.5, 21.9)	-2.5	(-10.3, 5.4)
Portland-Vancouver- Hillsboro, OR-WA	19.3	22.5	17.0	(13.5, 21.2)	-5.5	(-11.2, 0.2)
Providence-Warwick, RI-MA~	17.8	18.5	18.5	(15.3, 22.2)	0.0	(-6.1, 6.1)
Riverside-San Bernardino- Ontario, CA	24.1	22.4	25.7	(21.2, 30.7)	3.2	(-3.8, 10.2)
Sacramento-Roseville- Arden-Arcade, CA	27.6	18.5	20.3	(15.2, 26.5)	1.8	(-6.2, 9.8)
St. Louis, MO-IL~	21.4	20.1	21.4	(17.6, 25.7)	1.3	(-4.8, 7.2)
Salisbury, MD-DE~	NA	16.3	30.7	(19.6, 44.5)	14.4	(-1.1, 29.8)
Salt Lake City, UT~	16.4	21.9	20.3	(15.3, 26.3)	-1.6	(-9.6, 6.4)
San Antonio-New Braunfels, TX	32.5	37.6	31.3	(26.2, 37.0)	-6.3	(-16.2, 3.7)
San Diego-Carlsbad, CA	20.9	22.3	21.5	(16.3, 27.7)	-0.8	(-8.0, 6.4)
San Francisco-Oakland- Hayward, CA	16.8	17.9	15.6	(11.5, 20.7)	-2.3	(-7.5, 2.9)
San Jose-Sunnyvale-Santa Clara, CA	15.8	NA	15.1	(10.3, 21.7)	NA	NA
Seattle-Tacoma-Bellevue, WA	17.7	20.0	18.8	(15.2, 23.1)	-1.2	(-7.1, 4.7)
Sioux Falls, SD	21.1	19.9	15.5	(11.7, 20.4)	-4.3	(-12.6, 4.0)
Tampa-St. Petersburg- Clearwater, FL	24.1	19.1	23.5	(18.9, 28.7)	4.4	(-2.0, 10.8)

## D.7 AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Tulsa, OK	29.2	35.8	25.7	(20.6, 31.6)	-10.1*	(-19.0, -1.1)
Urban Honolulu, HI	21.6	18.9	14.1	(10.8, 18.2)	-4.9	(-9.9, 0.2)
Virginia Beach-Norfolk- Newport News, VA-NC~	34.9	29.9	28.4	(21.3, 36.7)	-1.5	(-12.8, 9.8)
Washington-Arlington- Alexandria, DC-VA-MD- WV~	22.2	23.5	23.0	(19.7, 26.7)	-0.5	(-4.7, 3.8)
Wichita, KS~	30.4	30.5	28.8	(22.2, 36.4)	-1.7	(-12.4, 9.0)
Worcester, MA-CT~	NA	NA	12.0	(8.3, 17.1)	NA	NA

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



## D.8 Transaction AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	21.9	20.2	18.3	(17.9, 18.7)	-1.8*	(-2.4, -1.3)
<b>MSA</b>						
Albuquerque, NM	29.6	21.8	18.5	(14.9, 22.7)	-3.3	(-10.0, 3.5)
Atlanta-Sandy Springs- Roswell, GA~	31.2	30.7	31.2	(26.7, 36.2)	0.5	(-5.9, 7.0)
Austin-Round Rock, TX	17.9	17.2	17.0	(11.4, 24.5)	-0.2	(-9.8, 9.4)
Baltimore-Columbia- Towson, MD	27.5	23.1	17.6	(13.0, 23.4)	-5.5	(-12.6, 1.6)
Baton Rouge, LA	NA	27.2	19.4	(13.8, 26.6)	-7.8	(-17.4, 1.7)
Billings, MT~	NA	16.3	7.1	(3.9, 12.6)	-9.2*	(-16.9, -1.6)
Birmingham-Hoover, AL	22.8	22.0	15.9	(10.8, 22.8)	-6.1	(-15.0, 2.7)
Boise City, ID	17.6	12.3	11.1	(7.8, 15.5)	-1.2	(-7.3, 4.9)
Boston-Cambridge- Newton, MA-NH~	17.2	19.6	17.9	(15.2, 21.0)	-1.7	(-6.0, 2.7)
Burlington-South Burlington, VT~	14.2	11.7	13.2	(8.3, 20.5)	1.5	(-5.9, 8.9)
Charlotte-Concord- Gastonia, NC-SC~	27.4	26.6	11.7	(7.8, 17.1)	-14.9*	(-22.2, -7.6)
Chicago-Naperville-Elgin, IL-IN-WI	17.1	17.1	14.7	(12.3, 17.4)	-2.4	(-5.9, 1.0)
Cincinnati, OH-KY-IN~	25.3	11.5	16.0	(11.9, 21.2)	4.5	(-1.6, 10.6)
Cleveland-Elyria, OH	18.1	15.5	18.5	(13.5, 24.7)	3.0	(-4.5, 10.4)
Columbus, OH~	27.2	22.9	15.8	(11.0, 22.2)	-7.1	(-15.1, 0.9)
Dallas-Fort Worth-Arlington, TX~	29.1	30.6	24.6	(21.0, 28.5)	-6.0*	(-11.4, -0.6)
Denver-Aurora-Lakewood, CO	17.7	14.0	14.5	(10.8, 19.1)	0.5	(-5.4, 6.4)
Detroit-Warren-Dearborn, MI	20.3	20.0	16.4	(12.8, 20.7)	-3.6	(-8.5, 1.3)
Fargo, ND-MN	18.4	16.6	15.2	(10.6, 21.3)	-1.4	(-9.4, 6.6)
Greenville-Anderson- Mauldin, SC~	NA	21.4	8.6	(4.8, 15.1)	-12.8*	(-21.3, -4.4)
Hartford-West Hartford- East Hartford, CT~	19.4	17.4	19.1	(14.4, 24.9)	1.6	(-5.8, 9.1)
Houston-The Woodlands- Sugar Land, TX~	33.4	24.2	24.3	(21.0, 27.9)	0.1	(-5.2, 5.4)
Huntington-Ashland, WV- KY-OH~	NA	NA	17.7	(11.6, 26.1)	NA	NA
Indianapolis-Carmel- Anderson, IN~	21.7	22.7	19.8	(14.7, 26.0)	-2.9	(-11.2, 5.3)
Jackson, MS~	NA	28.2	26.8	(20.9, 33.7)	-1.4	(-10.6, 7.9)
Kansas City, MO-KS~	23.7	21.4	18.2	(14.1, 23.2)	-3.2	(-10.2, 3.8)
Knoxville, TN~	NA	NA	25.9	(20.0, 33.0)	NA	NA
Las Vegas-Henderson- Paradise, NV	26.9	31.7	20.9	(17.1, 25.3)	-10.8*	(-16.6, -5.1)
Little Rock-North Little Rock-Conway, AR	27.4	28.4	22.9	(17.5, 29.5)	-5.4	(-13.8, 2.9)
Los Angeles-Long Beach- Anaheim, CA	20.3	20.9	15.4	(13.1, 18.1)	-5.4*	(-9.1, -1.8)

## D.8 Transaction AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Louisville/Jefferson County, KY-IN~	24.1	19.7	17.7	(12.6, 24.3)	-2.0	(-10.9, 6.9)
Manchester-Nashua, NH~	NA	18.0	10.4	(6.9, 15.6)	-7.5*	(-14.2, -0.8)
Memphis, TN-MS-AR~	32.0	18.2	37.1	(29.0, 46.1)	19.0*	(9.2, 28.8)
Miami-Fort Lauderdale- West Palm Beach, FL	15.5	19.8	18.4	(14.7, 22.7)	-1.4	(-7.0, 4.3)
Milwaukee-Waukesha-West Allis, WI	14.0	15.9	8.4	(4.7, 14.6)	-7.6*	(-14.3, -0.9)
Minneapolis-St. Paul- Bloomington, MN-WI~	12.5	13.0	9.3	(6.7, 12.7)	-3.7	(-8.1, 0.8)
Nashville-Davidson- Murfreesboro-Franklin, TN~	20.2	17.1	16.2	(12.5, 20.8)	-0.9	(-8.6, 6.9)
New Orleans-Metairie, LA~	23.3	24.1	21.1	(16.4, 26.8)	-3.0	(-10.0, 4.1)
New York-Newark-Jersey City, NY-NJ-PA~	24.6	23.3	19.7	(17.7, 21.8)	-3.6*	(-6.3, -0.9)
Oklahoma City, OK	23.5	30.6	20.9	(15.5, 27.6)	-9.7*	(-18.3, -1.0)
Omaha-Council Bluffs, NE-IA	24.5	22.8	15.9	(12.5, 20.0)	-6.9*	(-13.3, -0.4)
Orlando-Kissimmee- Sanford, FL	27.9	22.6	19.8	(14.9, 25.9)	-2.8	(-11.0, 5.4)
Philadelphia-Camden- Wilmington, PA-NJ-DE-MD	24.6	18.1	21.6	(18.3, 25.3)	3.5	(-1.6, 8.6)
Phoenix-Mesa-Scottsdale, AZ	18.3	19.2	16.3	(13.1, 19.9)	-3.0	(-8.5, 2.6)
Pittsburgh, PA	24.3	20.9	16.1	(12.0, 21.3)	-4.8	(-11.7, 2.2)
Portland-South Portland, ME~	9.3	14.1	12.2	(8.2, 17.9)	-1.9	(-8.7, 4.9)
Portland-Vancouver- Hillsboro, OR-WA	16.8	19.6	14.6	(11.5, 18.2)	-5.0	(-10.3, 0.2)
Providence-Warwick, RI-MA~	16.2	16.8	14.8	(11.9, 18.4)	-2.0	(-7.9, 4.0)
Riverside-San Bernardino- Ontario, CA	22.3	19.6	22.6	(18.2, 27.7)	3.0	(-3.8, 9.8)
Sacramento-Roseville- Arden-Arcade, CA	20.5	13.6	15.5	(11.0, 21.4)	1.9	(-5.4, 9.3)
St. Louis, MO-IL~	18.9	18.6	18.8	(15.2, 23.0)	0.2	(-5.7, 6.1)
Salisbury, MD-DE~	NA	15.3	18.8	(9.7, 33.4)	3.5	(-11.4, 18.4)
Salt Lake City, UT~	13.1	18.5	16.6	(12.1, 22.3)	-1.9	(-9.6, 5.7)
San Antonio-New Braunfels, TX	26.5	31.2	25.5	(20.8, 30.9)	-5.7	(-14.9, 3.5)
San Diego-Carlsbad, CA	19.1	18.7	19.2	(14.8, 24.7)	0.5	(-6.2, 7.2)
San Francisco-Oakland- Hayward, CA	15.7	10.7	13.0	(9.3, 17.9)	2.3	(-2.4, 7.0)
San Jose-Sunnyvale-Santa Clara, CA	15.8	NA	12.3	(8.1, 18.1)	NA	NA
Seattle-Tacoma-Bellevue, WA	16.7	16.3	16.0	(12.7, 20.0)	-0.3	(-5.8, 5.2)
Sioux Falls, SD	12.7	13.3	13.6	(10.0, 18.2)	0.3	(-7.0, 7.5)
Tampa-St. Petersburg- Clearwater, FL	20.3	16.2	20.4	(15.9, 25.8)	4.2	(-1.8, 10.3)

## D.8 Transaction AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Tulsa, OK	23.1	28.8	18.1	(12.9, 24.8)	-10.8*	(-19.6, -1.9)
Urban Honolulu, HI	18.6	15.9	11.5	(8.6, 15.2)	-4.4	(-9.1, 0.2)
Virginia Beach-Norfolk- Newport News, VA-NC~	31.7	27.4	24.0	(17.7, 31.5)	-3.5	(-13.3, 6.4)
Washington-Arlington- Alexandria, DC-VA-MD- WV~	20.8	19.8	18.8	(15.9, 22.2)	-1.0	(-5.0, 3.0)
Wichita, KS~	29.6	23.9	19.8	(14.4, 26.7)	-4.1	(-13.6, 5.5)
Worcester, MA-CT~	NA	NA	12.0	(8.3, 17.1)	NA	NA

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

## D.9 Credit AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	7.0	7.7	6.9	(6.6, 7.2)	-0.8*	(-1.1, -0.4)
<b>MSA</b>						
Albuquerque, NM	12.7	9.8	7.2	(5.1, 10.1)	-2.6	(-6.6, 1.3)
Atlanta-Sandy Springs- Roswell, GA~	8.6	7.9	4.8	(3.4, 6.8)	-3.1*	(-6.0, -0.2)
Austin-Round Rock, TX	2.4	4.8	9.6	(6.4, 14.2)	4.8	(-0.5, 10.2)
Baltimore-Columbia- Towson, MD	4.1	5.4	6.5	(4.0, 10.3)	1.1	(-3.6, 5.7)
Baton Rouge, LA	NA	6.1	3.3	(1.5, 7.2)	-2.8	(-7.2, 1.5)
Billings, MT~	NA	5.1	11.3	(6.7, 18.2)	6.2	(-0.3, 12.7)
Birmingham-Hoover, AL	8.9	10.4	6.8	(3.7, 12.2)	-3.6	(-9.2, 2.0)
Boise City, ID	7.2	8.0	7.3	(4.5, 11.8)	-0.7	(-5.7, 4.2)
Boston-Cambridge- Newton, MA-NH~	4.2	2.0	5.8	(4.1, 8.0)	3.8*	(1.6, 6.0)
Burlington-South Burlington, VT~	4.3	1.2	6.4	(3.5, 11.5)	5.2*	(1.1, 9.2)
Charlotte-Concord- Gastonia, NC-SC~	11.8	11.1	4.1	(2.4, 7.2)	-7.0*	(-11.2, -2.7)
Chicago-Naperville-Elgin, IL-IN-WI	3.8	4.3	5.7	(4.3, 7.5)	1.4	(-0.7, 3.6)
Cincinnati, OH-KY-IN~	6.8	6.8	8.2	(5.3, 12.5)	1.4	(-3.3, 6.1)
Cleveland-Elyria, OH	7.6	5.2	3.6	(1.9, 6.9)	-1.6	(-5.4, 2.2)
Columbus, OH~	10.9	8.8	8.6	(5.1, 14.2)	-0.2	(-5.7, 5.4)
Dallas-Fort Worth-Arlington, TX~	10.1	11.0	8.2	(6.3, 10.6)	-2.8	(-6.2, 0.6)
Denver-Aurora-Lakewood, CO	7.9	5.8	8.0	(5.4, 11.9)	2.2	(-2.6, 7.0)
Detroit-Warren-Dearborn, MI	5.1	7.2	3.8	(2.3, 6.0)	-3.4*	(-6.7, 0.0)
Fargo, ND-MN	10.7	7.6	10.5	(6.7, 16.1)	2.9	(-3.1, 8.8)
Greenville-Anderson- Mauldin, SC~	NA	14.5	4.3	(2.1, 8.5)	-10.3*	(-17.4, -3.1)
Hartford-West Hartford- East Hartford, CT~	3.8	2.7	3.2	(1.4, 7.4)	0.5	(-3.0, 4.0)
Houston-The Woodlands- Sugar Land, TX~	12.4	7.7	8.6	(6.4, 11.4)	0.9	(-2.1, 3.9)
Huntington-Ashland, WV- KY-OH~	NA	NA	11.9	(7.1, 19.3)	NA	NA
Indianapolis-Carmel- Anderson, IN~	9.8	9.4	4.9	(2.4, 9.7)	-4.5	(-10.2, 1.2)
Jackson, MS~	NA	9.6	5.4	(3.2, 9.0)	-4.2	(-9.1, 0.8)
Kansas City, MO-KS~	6.0	8.5	9.2	(6.0, 13.8)	0.6	(-4.5, 5.8)
Knoxville, TN~	NA	NA	9.6	(5.8, 15.3)	NA	NA
Las Vegas-Henderson- Paradise, NV	7.7	10.4	8.5	(6.0, 11.8)	-1.9	(-5.6, 1.8)
Little Rock-North Little Rock-Conway, AR	12.6	13.3	10.8	(7.6, 15.3)	-2.5	(-8.3, 3.4)
Los Angeles-Long Beach- Anaheim, CA	5.0	6.7	4.8	(3.6, 6.5)	-1.9	(-3.9, 0.1)

## D.9 Credit AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Louisville/Jefferson County, KY-IN~	7.4	11.1	14.7	(10.2, 20.6)	3.6	(-3.2, 10.4)
Manchester-Nashua, NH~	NA	11.4	2.6	(1.1, 6.4)	-8.8*	(-13.8, -3.8)
Memphis, TN-MS-AR~	9.0	10.3	17.2	(11.8, 24.5)	6.9	(-1.0, 14.8)
Miami-Fort Lauderdale- West Palm Beach, FL	3.5	5.2	4.5	(3.1, 6.4)	-0.8	(-3.2, 1.6)
Milwaukee-Waukesha-West Allis, WI	1.2	5.7	2.0	(0.7, 5.5)	-3.7	(-7.8, 0.4)
Minneapolis-St. Paul- Bloomington, MN-WI~	5.6	4.6	3.8	(2.4, 6.1)	-0.7	(-3.2, 1.7)
Nashville-Davidson- Murfreesboro-Franklin, TN~	8.9	10.9	7.7	(4.7, 12.2)	-3.2	(-9.3, 2.8)
New Orleans-Metairie, LA~	5.8	8.2	7.8	(5.2, 11.6)	-0.4	(-5.0, 4.2)
New York-Newark-Jersey City, NY-NJ-PA~	3.6	5.4	3.9	(3.1, 5.0)	-1.5*	(-2.9, -0.1)
Oklahoma City, OK	11.8	14.0	11.0	(7.0, 16.8)	-3.0	(-9.6, 3.6)
Omaha-Council Bluffs, NE-IA	7.0	8.6	6.8	(4.4, 10.5)	-1.7	(-6.9, 3.5)
Orlando-Kissimmee- Sanford, FL	6.5	8.4	10.0	(6.7, 14.5)	1.6	(-4.1, 7.3)
Philadelphia-Camden- Wilmington, PA-NJ-DE-MD	3.5	4.9	6.0	(4.0, 9.0)	1.2	(-1.6, 4.0)
Phoenix-Mesa-Scottsdale, AZ	5.7	4.9	6.1	(4.1, 9.0)	1.2	(-1.5, 3.8)
Pittsburgh, PA	4.2	9.6	3.8	(2.0, 6.8)	-5.9*	(-10.7, -1.1)
Portland-South Portland, ME~	6.3	5.9	5.1	(2.4, 10.7)	-0.7	(-5.8, 4.3)
Portland-Vancouver- Hillsboro, OR-WA	5.2	6.6	4.2	(2.7, 6.7)	-2.4	(-5.5, 0.6)
Providence-Warwick, RI-MA~	4.1	4.7	5.8	(4.1, 8.1)	1.1	(-2.3, 4.6)
Riverside-San Bernardino- Ontario, CA	6.2	6.3	6.1	(4.0, 9.2)	-0.1	(-3.9, 3.6)
Sacramento-Roseville- Arden-Arcade, CA	10.4	9.8	8.7	(5.4, 13.7)	-1.1	(-6.8, 4.6)
St. Louis, MO-IL~	6.7	6.8	5.3	(3.5, 7.9)	-1.5	(-4.8, 1.8)
Salisbury, MD-DE~	NA	1.6	13.6	(7.5, 23.4)	12.0*	(4.4, 19.6)
Salt Lake City, UT~	4.9	6.7	5.7	(3.4, 9.6)	-0.9	(-5.0, 3.1)
San Antonio-New Braunfels, TX	14.1	16.5	9.8	(6.7, 14.2)	-6.6	(-13.3, 0.0)
San Diego-Carlsbad, CA	5.2	7.2	3.6	(1.8, 7.1)	-3.6	(-7.3, 0.1)
San Francisco-Oakland- Hayward, CA	2.1	8.5	4.5	(2.7, 7.4)	-4.0*	(-7.3, -0.7)
San Jose-Sunnyvale-Santa Clara, CA	1.8	NA	6.9	(3.7, 12.3)	NA	NA
Seattle-Tacoma-Bellevue, WA	3.2	6.6	5.5	(3.6, 8.2)	-1.1	(-4.4, 2.2)
Sioux Falls, SD	10.8	8.5	4.6	(2.6, 8.0)	-3.9	(-9.3, 1.6)
Tampa-St. Petersburg- Clearwater, FL	9.6	7.4	5.9	(3.8, 9.1)	-1.5	(-5.2, 2.3)

## D.9 Credit AFS Use by MSA, 2013-2017

For all households

Geography	2013 (Percent)	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Tulsa, OK	11.7	13.2	8.5	(5.6, 12.8)	-4.7	(-11.0, 1.7)
Urban Honolulu, HI	5.3	5.0	5.4	(3.2, 8.9)	0.4	(-3.0, 3.8)
Virginia Beach-Norfolk- Newport News, VA-NC~	12.3	4.2	6.9	(4.0, 11.7)	2.8	(-2.2, 7.7)
Washington-Arlington- Alexandria, DC-VA-MD- WV~	2.9	5.4	7.7	(5.8, 10.2)	2.3	(-0.6, 5.1)
Wichita, KS~	9.6	16.4	10.2	(6.1, 16.5)	-6.2	(-14.7, 2.4)
Worcester, MA-CT~	NA	NA	0.8	(0.1, 6.0)	NA	NA

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

## E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	56.3	57.8	(57.2, 58.4)	1.4*	(0.6, 2.2)
<b>Unbanked and underbanked</b>					
Unbanked	20.2	17.4	(15.7, 19.3)	-2.8*	(-5.5, 0.0)
Banked: Underbanked	55.2	56.3	(55.1, 57.5)	1.1	(-0.5, 2.6)
Banked: Fully banked	60.0	61.6	(61.0, 62.3)	1.6*	(0.7, 2.5)
Banked: Underbanked status unknown	57.8	55.5	(48.4, 62.5)	-2.3	(-12.6, 8.1)
<b>Family income</b>					
Less than \$15,000	30.8	28.9	(27.4, 30.4)	-1.9	(-3.9, 0.1)
\$15,000 to \$30,000	42.2	41.0	(39.6, 42.3)	-1.2	(-3.1, 0.7)
\$30,000 to \$50,000	53.2	54.7	(53.5, 55.9)	1.4	(-0.3, 3.2)
\$50,000 to \$75,000	63.6	63.7	(62.5, 64.9)	0.1	(-1.6, 1.8)
At least \$75,000	72.9	73.8	(73.0, 74.7)	1.0	(-0.2, 2.1)
<b>Education</b>					
No high school diploma	30.1	31.7	(30.0, 33.4)	1.6	(-1.0, 4.1)
High school diploma	47.2	48.6	(47.5, 49.7)	1.4	(0.0, 2.8)
Some college	58.9	59.1	(58.0, 60.1)	0.2	(-1.2, 1.6)
College degree	69.4	70.0	(69.2, 70.9)	0.6	(-0.6, 1.8)
<b>Age group</b>					
15 to 24 years	55.7	60.1	(57.6, 62.5)	4.4*	(1.0, 7.8)
25 to 34 years	60.7	63.9	(62.5, 65.2)	3.1*	(1.0, 5.2)
35 to 44 years	58.8	61.2	(60.0, 62.4)	2.4*	(0.8, 4.0)
45 to 54 years	58.2	59.3	(58.0, 60.6)	1.1	(-0.5, 2.7)
55 to 64 years	56.4	56.8	(55.6, 58.0)	0.4	(-1.3, 2.1)
65 years or more	50.1	50.6	(49.5, 51.6)	0.5	(-1.1, 2.1)
<b>Race/Ethnicity</b>					
Black	45.6	45.7	(43.8, 47.5)	0.1	(-2.3, 2.5)
Hispanic	42.5	48.2	(46.5, 49.9)	5.7*	(3.3, 8.1)
Asian	52.9	55.2	(52.7, 57.6)	2.3	(-1.7, 6.3)
White	61.3	62.4	(61.7, 63.0)	1.1*	(0.1, 2.0)
Other	56.2	53.1	(48.6, 57.5)	-3.1	(-9.1, 2.9)
<b>Disability status</b>					
Disabled, age 25 to 64	39.0	38.5	(36.7, 40.3)	-0.5	(-2.9, 1.9)
Not disabled, age 25 to 64	61.3	63.2	(62.5, 63.9)	1.9*	(1.0, 2.9)
Not applicable (not age 25 to 64)	51.1	52.2	(51.2, 53.2)	1.1	(-0.3, 2.5)
<b>Monthly income volatility</b>					
Income was about the same each month	56.3	56.9	(56.2, 57.6)	0.7	(-0.3, 1.6)
Income varied somewhat from month to month	58.3	63.0	(61.8, 64.3)	4.7*	(2.8, 6.6)
Income varied a lot from month to month	51.3	52.5	(50.1, 55.0)	1.2	(-2.1, 4.5)
Unknown	42.2	42.9	(35.8, 50.3)	0.7	(-11.3, 12.6)

## E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>					
Employed	63.1	64.8	(64.1, 65.6)	1.7*	(0.7, 2.7)
Unemployed	44.5	46.0	(42.7, 49.4)	1.5	(-3.1, 6.1)
Not in labor force	45.6	46.3	(45.5, 47.2)	0.7	(-0.4, 1.9)
<b>Homeownership</b>					
Homeowner	61.5	63.3	(62.6, 64.0)	1.8*	(0.8, 2.8)
Non-homeowner	47.3	48.1	(47.1, 49.0)	0.8	(-0.6, 2.1)
<b>Household type</b>					
Married couple	63.1	64.6	(63.8, 65.4)	1.4*	(0.4, 2.5)
Unmarried female-headed family	46.2	47.0	(45.4, 48.7)	0.8	(-1.4, 3.0)
Unmarried male-headed family	50.6	53.6	(51.1, 56.1)	3.0	(-0.4, 6.4)
Female individual	51.1	51.9	(50.6, 53.2)	0.8	(-1.0, 2.6)
Male individual	52.1	53.7	(52.3, 55.1)	1.7	(-0.2, 3.5)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	58.4	59.7	(59.1, 60.3)	1.3*	(0.5, 2.1)
Foreign-born citizen	47.9	48.6	(46.4, 50.8)	0.7	(-2.3, 3.7)
Foreign-born non-citizen	39.9	42.9	(40.9, 45.0)	3.0	(-0.1, 6.0)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	57.0	58.8	(58.2, 59.4)	1.8*	(1.0, 2.6)
Spanish is only language spoken	25.8	31.3	(28.5, 34.1)	5.5*	(1.2, 9.8)
<b>Metropolitan status</b>					
Metropolitan area - principal city	55.1	55.7	(54.5, 56.9)	0.6	(-0.9, 2.1)
Metropolitan area - balance	58.4	60.5	(59.6, 61.3)	2.1*	(0.9, 3.3)
Not in metropolitan area	52.5	52.5	(50.6, 54.5)	0.1	(-2.4, 2.5)
Not identified	56.5	59.0	(57.0, 61.0)	2.5	(-0.1, 5.1)
<b>Geographic region</b>					
Northeast	56.2	55.8	(54.5, 57.2)	-0.3	(-2.3, 1.6)
Midwest	61.1	60.9	(59.8, 62.1)	-0.1	(-1.9, 1.6)
South	52.1	55.3	(54.2, 56.5)	3.3*	(1.7, 4.8)
West	59.1	60.4	(59.1, 61.6)	1.3	(-0.3, 2.8)

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



## E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015-2017

For all households

Geography	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	56.3	57.8	(57.2, 58.4)	1.4*	(0.6, 2.2)
<b>State</b>					
AL	52.7	51.9	(47.5, 56.3)	-0.8	(-5.3, 3.8)
AK	60.8	71.1	(67.0, 74.8)	10.2*	(4.5, 16.0)
AZ	64.3	62.3	(57.9, 66.6)	-1.9	(-7.9, 4.0)
AR	50.4	50.8	(44.0, 57.6)	0.5	(-8.9, 9.8)
CA	54.0	55.7	(53.6, 57.7)	1.7	(-0.9, 4.2)
CO	70.3	68.4	(62.0, 74.2)	-1.9	(-9.6, 5.8)
CT	62.2	63.5	(58.6, 68.1)	1.3	(-5.4, 8.0)
DE	53.3	64.4	(59.6, 68.9)	11.1*	(5.0, 17.2)
DC	53.2	67.0	(63.8, 70.1)	13.8*	(8.9, 18.8)
FL	42.7	51.3	(48.6, 54.0)	8.6*	(5.0, 12.3)
GA	50.2	52.2	(47.7, 56.7)	2.0	(-3.2, 7.2)
HI	59.0	58.8	(53.6, 63.9)	-0.2	(-7.2, 6.8)
ID	52.6	57.4	(52.2, 62.5)	4.8	(-0.6, 10.2)
IL	64.0	59.9	(56.6, 63.0)	-4.1*	(-8.1, -0.2)
IN	59.6	62.1	(58.1, 66.0)	2.5	(-2.7, 7.6)
IA	61.4	66.2	(62.5, 69.7)	4.8	(-1.9, 11.4)
KS	58.1	59.8	(53.1, 66.2)	1.8	(-7.5, 11.0)
KY	56.2	50.7	(47.0, 54.5)	-5.5	(-11.8, 0.8)
LA	50.6	50.5	(45.9, 55.2)	0.0	(-4.9, 4.8)
ME	68.7	60.0	(54.1, 65.6)	-8.7*	(-15.1, -2.2)
MD	59.1	67.7	(62.5, 72.5)	8.6*	(2.2, 15.0)
MA	57.2	56.7	(53.3, 60.1)	-0.4	(-5.5, 4.7)
MI	56.3	57.5	(53.3, 61.6)	1.2	(-5.3, 7.7)
MN	64.9	66.2	(62.9, 69.4)	1.3	(-3.4, 6.0)
MS	50.6	46.9	(43.9, 49.8)	-3.7	(-8.2, 0.7)
MO	64.3	61.1	(57.3, 64.9)	-3.2	(-8.9, 2.5)
MT	69.3	68.5	(65.3, 71.6)	-0.8	(-6.0, 4.4)
NE	55.6	68.8	(63.8, 73.4)	13.2*	(5.7, 20.6)
NV	54.8	58.9	(54.2, 63.3)	4.0	(-2.7, 10.7)
NH	60.3	58.1	(54.5, 61.6)	-2.2	(-8.0, 3.6)
NJ	53.2	54.2	(50.8, 57.7)	1.1	(-3.8, 5.9)
NM	49.9	55.1	(50.4, 59.7)	5.2	(-1.2, 11.6)
NY	51.8	51.4	(48.7, 54.1)	-0.3	(-4.0, 3.4)
NC	53.3	59.0	(53.0, 64.8)	5.7	(-0.4, 11.7)
ND	67.1	55.6	(46.6, 64.3)	-11.5	(-23.9, 1.0)
OH	58.9	59.2	(56.4, 61.9)	0.3	(-3.5, 4.1)
OK	52.7	60.0	(55.2, 64.6)	7.3*	(1.0, 13.7)

## E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015-2017

For all households

Geography	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
OR	65.7	69.4	(65.5, 73.1)	3.8	(-1.9, 9.5)
PA	60.1	60.2	(57.2, 63.1)	0.1	(-4.0, 4.2)
RI	59.0	55.1	(50.2, 60.0)	-3.8	(-10.4, 2.8)
SC	60.8	57.8	(52.6, 62.9)	-3.0	(-10.7, 4.8)
SD	63.6	59.9	(55.7, 64.0)	-3.6	(-9.1, 1.8)
TN	56.3	56.1	(52.1, 60.1)	-0.2	(-4.9, 4.5)
TX	53.0	55.4	(52.6, 58.1)	2.4	(-1.0, 5.7)
UT	71.3	74.1	(69.6, 78.1)	2.8	(-2.7, 8.3)
VT	61.9	59.8	(55.7, 63.8)	-2.1	(-7.7, 3.5)
VA	59.4	65.5	(62.0, 68.9)	6.1*	(1.0, 11.3)
WA	65.9	66.3	(63.1, 69.3)	0.4	(-3.9, 4.7)
WV	45.8	40.5	(37.1, 43.9)	-5.3	(-11.1, 0.4)
WI	63.2	61.4	(57.7, 65.0)	-1.8	(-7.2, 3.5)
WY	63.9	63.3	(59.4, 67.0)	-0.6	(-7.8, 6.6)

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

### E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015-2017

For all households

Geography	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	56.3	57.8	(57.2, 58.4)	1.4*	(0.6, 2.2)
<b>MSA</b>					
Albuquerque, NM	57.5	61.0	(55.9, 65.9)	3.5	(-3.1, 10.2)
Atlanta-Sandy Springs-Roswell, GA~	52.4	57.1	(51.9, 62.1)	4.7	(-1.9, 11.3)
Austin-Round Rock, TX	46.1	62.4	(54.7, 69.4)	16.2*	(5.3, 27.1)
Baltimore-Columbia-Towson, MD	66.0	70.4	(63.6, 76.4)	4.4	(-3.8, 12.7)
Baton Rouge, LA	62.6	59.2	(51.3, 66.6)	-3.4	(-14.4, 7.6)
Billings, MT~	72.2	75.1	(68.0, 81.2)	2.9	(-8.3, 14.2)
Birmingham-Hoover, AL	61.0	40.1	(32.0, 48.8)	-20.9*	(-32.0, -9.8)
Boise City, ID	55.7	57.6	(50.9, 64.1)	2.0	(-6.7, 10.6)
Boston-Cambridge-Newton, MA-NH~	60.4	58.8	(54.7, 62.8)	-1.6	(-7.3, 4.1)
Burlington-South Burlington, VT~	65.2	NA	NA	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	55.0	64.6	(58.5, 70.2)	9.5*	(0.8, 18.2)
Chicago-Naperville-Elgin, IL-IN-WI	63.8	59.8	(56.3, 63.3)	-4.0	(-8.6, 0.6)
Cincinnati, OH-KY-IN~	50.5	52.7	(45.8, 59.5)	2.3	(-8.7, 13.2)
Cleveland-Elyria, OH	51.9	62.3	(56.4, 67.8)	10.4*	(1.8, 18.9)
Columbus, OH~	69.1	64.0	(56.4, 71.0)	-5.1	(-14.6, 4.5)
Dallas-Fort Worth-Arlington, TX~	63.0	59.5	(55.1, 63.7)	-3.6	(-9.6, 2.5)
Denver-Aurora-Lakewood, CO	68.8	63.0	(56.2, 69.2)	-5.9	(-14.5, 2.8)
Detroit-Warren-Dearborn, MI	64.3	56.1	(50.0, 61.9)	-8.2*	(-16.3, -0.2)
Fargo, ND-MN	72.6	60.6	(52.3, 68.2)	-12.1*	(-22.5, -1.7)
Greenville-Anderson-Mauldin, SC~	62.8	60.9	(52.1, 69.1)	-1.9	(-14.4, 10.5)
Hartford-West Hartford-East Hartford, CT~	67.0	66.5	(58.7, 73.5)	-0.5	(-11.6, 10.6)
Houston-The Woodlands-Sugar Land, TX~	53.5	59.1	(54.3, 63.8)	5.6	(-1.4, 12.6)
Huntington-Ashland, WV-KY-OH~	NA	NA	NA	NA	NA
Indianapolis-Carmel-Anderson, IN~	56.6	63.0	(56.7, 68.9)	6.5	(-3.3, 16.2)
Jackson, MS~	58.9	42.3	(36.0, 48.8)	-16.6*	(-25.9, -7.2)
Kansas City, MO-KS~	57.8	73.6	(67.2, 79.2)	15.8*	(6.9, 24.8)
Knoxville, TN~	NA	55.1	(46.7, 63.2)	NA	NA
Las Vegas-Henderson-Paradise, NV	57.4	58.3	(53.1, 63.4)	1.0	(-6.5, 8.4)
Little Rock-North Little Rock-Conway, AR	52.3	59.1	(50.9, 66.9)	6.8	(-3.5, 17.1)
Los Angeles-Long Beach-Anaheim, CA	49.6	51.7	(48.6, 54.8)	2.2	(-2.5, 6.9)
Louisville/Jefferson County, KY-IN~	55.5	63.3	(55.2, 70.7)	7.8	(-3.0, 18.6)
Manchester-Nashua, NH~	68.2	58.8	(52.3, 65.1)	-9.3	(-18.7, 0.1)
Memphis, TN-MS-AR~	53.7	46.0	(37.7, 54.6)	-7.7	(-19.0, 3.6)
Miami-Fort Lauderdale-West Palm Beach, FL	37.8	35.8	(31.0, 41.0)	-2.0	(-8.3, 4.3)
Milwaukee-Waukesha-West Allis, WI	61.3	64.3	(54.9, 72.8)	3.0	(-9.2, 15.2)
Minneapolis-St. Paul-Bloomington, MN-WI~	68.1	66.8	(62.3, 71.0)	-1.3	(-7.3, 4.6)

### E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015-2017

For all households

Geography	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Nashville-Davidson-Murfreesboro-Franklin, TN~	71.1	68.1	(60.7, 74.7)	-3.1	(-12.6, 6.4)
New Orleans-Metairie, LA~	43.8	49.6	(42.6, 56.6)	5.8	(-3.7, 15.4)
New York-Newark-Jersey City, NY-NJ-PA~	49.5	48.0	(45.2, 50.8)	-1.5	(-5.2, 2.2)
Oklahoma City, OK	51.7	70.4	(61.7, 77.8)	18.7*	(7.7, 29.7)
Omaha-Council Bluffs, NE-IA	63.2	71.2	(63.9, 77.6)	8.0	(-2.3, 18.3)
Orlando-Kissimmee-Sanford, FL	44.3	67.0	(60.0, 73.3)	22.6*	(13.6, 31.6)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	57.7	62.9	(58.8, 66.8)	5.2	(-0.2, 10.6)
Phoenix-Mesa-Scottsdale, AZ	64.7	68.1	(62.9, 72.9)	3.4	(-3.7, 10.4)
Pittsburgh, PA	64.0	62.4	(56.4, 68.1)	-1.6	(-10.8, 7.6)
Portland-South Portland, ME~	69.2	67.3	(58.4, 75.0)	-2.0	(-12.6, 8.7)
Portland-Vancouver-Hillsboro, OR-WA	66.1	74.7	(69.9, 78.9)	8.6*	(1.7, 15.5)
Providence-Warwick, RI-MA~	55.1	54.7	(49.7, 59.6)	-0.4	(-8.1, 7.3)
Riverside-San Bernardino-Ontario, CA	46.6	52.0	(46.5, 57.4)	5.4	(-2.5, 13.2)
Sacramento-Roseville-Arden-Arcade, CA	59.9	57.4	(51.0, 63.5)	-2.5	(-12.1, 7.2)
St. Louis, MO-IL~	68.8	54.8	(48.8, 60.6)	-14.1*	(-23.1, -5.1)
Salisbury, MD-DE~	42.5	NA	NA	NA	NA
Salt Lake City, UT~	72.4	76.8	(70.4, 82.1)	4.4	(-4.2, 13.1)
San Antonio-New Braunfels, TX	52.3	54.1	(46.7, 61.3)	1.8	(-8.0, 11.6)
San Diego-Carlsbad, CA	52.2	60.5	(54.5, 66.2)	8.3	(-0.3, 16.9)
San Francisco-Oakland-Hayward, CA	55.0	59.4	(53.1, 65.4)	4.4	(-2.9, 11.7)
San Jose-Sunnyvale-Santa Clara, CA	NA	68.0	(59.1, 75.8)	NA	NA
Seattle-Tacoma-Bellevue, WA	67.4	67.9	(63.7, 71.8)	0.4	(-5.7, 6.6)
Sioux Falls, SD	71.1	64.0	(57.9, 69.8)	-7.1	(-15.1, 0.9)
Tampa-St. Petersburg-Clearwater, FL	42.6	48.7	(42.2, 55.2)	6.1	(-3.6, 15.8)
Tulsa, OK	64.8	66.4	(58.5, 73.5)	1.7	(-8.5, 11.8)
Urban Honolulu, HI	59.3	58.2	(51.8, 64.4)	-1.1	(-9.7, 7.6)
Virginia Beach-Norfolk-Newport News, VA-NC~	68.4	66.4	(57.5, 74.2)	-2.0	(-13.1, 9.1)
Washington-Arlington-Alexandria, DC-VA-MD-WV~	60.9	67.5	(62.9, 71.9)	6.7*	(0.7, 12.7)
Wichita, KS~	53.5	57.5	(49.6, 65.0)	4.0	(-7.5, 15.5)
Worcester, MA-CT~	NA	49.3	(41.7, 57.0)	NA	NA

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

## E.4 Savings Methods by Banking Status and Household Characteristics, 2017

For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking account (Percent)	Savings account (Percent)	Prepaid card (Percent)	Other accounts (Percent)	In home, or with family or friends (Percent)	Intent to pawn or sell (Percent)	Other method (Percent)	Unknown method (Percent)
All	67,697	100.0	23.7	71.6	0.3	9.0	10.5	0.1	2.6	1.5
<b>Unbanked and underbanked</b>										
Unbanked	1,267	100.0	2.2	2.0	10.1	3.2	66.8	0.8	12.8	4.4
Banked: Underbanked	13,238	100.0	23.9	65.1	0.4	6.9	16.3	0.3	3.9	1.4
Banked: Fully banked	52,759	100.0	24.1	75.0	0.1	9.8	7.7	0.1	2.0	1.4
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Family income</b>										
Less than \$15,000	4,095	100.0	27.7	49.6	1.1	3.1	23.7	0.1	3.6	2.0
\$15,000 to \$30,000	7,241	100.0	26.2	54.3	0.7	3.9	19.1	0.2	4.1	2.5
\$30,000 to \$50,000	12,660	100.0	24.0	67.2	0.6	5.9	13.2	0.2	3.1	1.4
\$50,000 to \$75,000	13,845	100.0	21.8	74.9	0.2	7.8	9.2	0.1	2.2	1.5
At least \$75,000	29,856	100.0	23.3	79.1	0.1	13.0	6.1	0.2	2.0	1.3
<b>Education</b>										
No high school diploma	3,492	100.0	26.0	52.8	1.1	2.2	21.6	0.2	4.2	1.6
High school diploma	14,541	100.0	23.5	64.8	0.5	5.1	15.5	0.2	2.9	1.9
Some college	20,072	100.0	21.9	70.1	0.4	7.2	12.1	0.2	2.7	1.8
College degree	29,591	100.0	24.8	78.1	0.1	13.0	5.7	0.1	2.1	1.2
<b>Age group</b>										
15 to 24 years	3,683	100.0	18.9	67.7	1.0	3.0	16.5	0.1	3.2	2.3
25 to 34 years	12,265	100.0	21.5	73.2	0.6	6.0	11.4	0.2	2.5	1.2
35 to 44 years	11,936	100.0	21.3	74.3	0.2	7.5	11.0	0.2	2.5	1.4
45 to 54 years	12,565	100.0	23.5	72.8	0.4	8.9	10.0	0.1	2.4	1.2
55 to 64 years	12,620	100.0	24.8	71.8	0.1	11.0	10.8	0.2	2.3	1.4
65 years or more	14,627	100.0	27.9	67.7	0.2	12.7	7.9	0.1	2.9	2.2
<b>Race/Ethnicity</b>										
Black	7,390	100.0	21.5	67.1	1.0	5.0	14.2	0.2	3.9	2.3
Hispanic	7,122	100.0	23.0	65.9	0.5	4.7	15.5	0.2	2.0	2.0
Asian	3,237	100.0	31.7	75.4	0.1	8.6	3.0	0.3	2.3	0.8
White	48,936	100.0	23.5	73.0	0.2	10.3	9.5	0.1	2.5	1.4
Other	1,012	100.0	27.6	62.8	1.2	8.3	20.5	-	3.3	1.0
<b>Disability status</b>										
Disabled, age 25 to 64	3,953	100.0	25.9	58.7	0.9	5.6	18.4	-	4.0	1.6
Not disabled, age 25 to 64	45,433	100.0	22.5	74.2	0.3	8.6	10.2	0.2	2.3	1.3
Not applicable (not age 25 to 64)	18,311	100.0	26.1	67.7	0.3	10.8	9.7	0.1	3.0	2.2

## E.4 Savings Methods by Banking Status and Household Characteristics, 2017

For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Checking account (Percent)	Savings account (Percent)	Prepaid card (Percent)	Other accounts (Percent)	In home, or with family or friends (Percent)	Intent to pawn or sell (Percent)	Other method (Percent)	Unknown method (Percent)
<b>Monthly income volatility</b>										
Income was about the same each month	51,828	100.0	23.7	72.9	0.3	8.9	9.4	0.1	2.6	1.5
Income varied somewhat from month to month	13,079	100.0	23.8	69.1	0.5	9.4	13.5	0.1	2.3	1.3
Income varied a lot from month to month	2,594	100.0	24.4	60.2	0.6	11.6	18.4	0.4	3.1	1.1
Unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Employment status</b>										
Employed	47,042	100.0	22.5	73.9	0.3	8.8	10.4	0.2	2.4	1.3
Unemployed	1,455	100.0	23.0	64.6	0.5	5.2	17.4	-	2.6	0.8
Not in labor force	19,199	100.0	26.7	66.3	0.3	10.0	10.2	0.1	3.1	2.2
<b>Homeownership</b>										
Homeowner	47,293	100.0	24.1	74.2	0.1	11.0	8.7	0.1	2.2	1.5
Non-homeowner	20,403	100.0	22.8	65.6	0.8	4.5	14.7	0.2	3.3	1.6
<b>Household type</b>										
Married couple	36,029	100.0	22.5	76.5	0.1	10.5	8.4	0.1	2.2	1.4
Unmarried female-headed family	6,495	100.0	21.1	62.5	1.1	5.0	17.3	0.2	3.8	1.3
Unmarried male-headed family	3,207	100.0	25.5	61.8	0.9	6.5	16.7	0.1	2.7	2.7
Female individual	11,245	100.0	23.9	70.1	0.3	8.8	10.5	-	2.5	1.6
Male individual	10,542	100.0	28.8	64.6	0.4	7.6	11.7	0.2	3.1	1.8
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>										
U.S.-born	60,089	100.0	23.0	71.9	0.3	9.4	10.8	0.1	2.6	1.5
Foreign-born citizen	4,252	100.0	29.3	73.3	0.3	8.0	5.1	0.2	1.9	1.7
Foreign-born non-citizen	3,355	100.0	29.8	63.1	0.2	4.1	12.2	0.2	2.5	1.8
<b>Spanish only language spoken</b>										
Spanish is not only language spoken	66,339	100.0	23.7	71.9	0.3	9.2	10.3	0.1	2.6	1.5
Spanish is only language spoken	1,357	100.0	25.6	55.4	0.4	1.9	21.7	0.5	1.3	1.7
<b>Metropolitan status</b>										
Metropolitan area - principal city	19,224	100.0	25.0	71.9	0.5	9.8	9.7	0.1	2.3	1.8
Metropolitan area - balance	30,107	100.0	23.7	73.8	0.2	9.6	8.7	0.2	2.5	1.4
Not in metropolitan area	8,486	100.0	22.8	64.7	0.3	7.4	15.2	0.2	3.4	1.9
Not identified	9,880	100.0	22.0	69.9	0.2	7.3	13.7	0.1	2.7	1.1
<b>Geographic region</b>										
Northeast	11,443	100.0	28.3	70.5	0.3	9.0	8.8	0.1	2.5	1.9
Midwest	15,532	100.0	22.2	71.5	0.2	8.0	11.5	0.1	2.7	1.4
South	24,749	100.0	23.7	70.6	0.4	8.7	11.4	0.2	2.7	1.3
West	15,972	100.0	22.0	73.9	0.3	10.7	9.3	0.2	2.4	1.8

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

## F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
All	115,124	100.0	68.7	41.6	33.8	32.3	16.6	6.9	2.1	19.7
<b>Unbanked and underbanked</b>										
Unbanked	7,096	100.0	7.2	4.0	3.4	5.7	4.5	1.2	1.0	80.2
Banked: Underbanked	23,084	100.0	60.0	37.9	26.3	35.5	20.6	8.4	4.3	21.9
Banked: Fully banked	84,614	100.0	76.3	45.7	38.5	33.7	16.5	7.0	1.6	14.1
Banked: Underbanked status unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Family income</b>										
Less than \$15,000	13,934	100.0	31.3	16.7	6.7	9.4	8.4	2.1	1.4	56.2
\$15,000 to \$30,000	17,320	100.0	48.6	25.8	13.9	16.0	9.3	3.4	1.8	35.8
\$30,000 to \$50,000	22,790	100.0	64.1	37.2	23.7	28.0	14.0	5.6	2.3	20.1
\$50,000 to \$75,000	21,411	100.0	77.0	47.4	37.0	37.7	17.7	7.6	2.5	11.2
At least \$75,000	39,668	100.0	88.8	56.7	56.2	47.0	23.6	10.5	2.1	4.3
<b>Education</b>										
No high school diploma	10,818	100.0	33.3	19.3	12.8	14.2	2.9	2.6	1.7	53.0
High school diploma	29,379	100.0	57.7	36.0	25.8	27.2	8.4	5.9	1.9	28.1
Some college	33,388	100.0	68.4	42.9	33.5	34.8	18.1	7.6	2.5	17.2
College degree	41,540	100.0	86.0	50.3	45.3	38.6	24.7	8.2	1.9	7.2
<b>Age group</b>										
15 to 24 years	5,959	100.0	56.1	26.2	12.8	31.4	31.4	4.5	2.2	24.6
25 to 34 years	18,789	100.0	67.9	35.4	29.7	40.4	32.8	7.4	2.1	18.5
35 to 44 years	19,081	100.0	69.1	41.3	43.0	42.0	24.5	8.6	2.5	18.0
45 to 54 years	20,874	100.0	69.3	45.7	45.1	39.6	16.4	8.2	2.4	17.9
55 to 64 years	21,887	100.0	69.6	45.7	39.4	29.8	10.0	7.6	2.2	19.2
65 years or more	28,534	100.0	70.6	43.0	22.3	17.2	2.8	4.5	1.4	22.4
<b>Race/Ethnicity</b>										
Black	15,871	100.0	47.9	28.2	19.3	23.7	17.8	5.7	2.8	36.0
Hispanic	14,423	100.0	53.9	35.3	24.6	29.0	14.3	5.2	1.4	31.5
Asian	5,647	100.0	80.8	42.5	36.1	32.5	14.0	5.6	0.9	13.8
White	77,315	100.0	75.3	45.7	38.5	34.7	17.0	7.6	2.1	14.4
Other	1,867	100.0	52.2	31.2	28.1	32.7	15.6	8.5	2.9	28.3

## F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
<b>Disability status</b>										
Disabled, age 25 to 64	10,111	100.0	43.1	27.6	22.9	21.1	10.5	6.0	3.2	40.4
Not disabled, age 25 to 64	70,521	100.0	72.7	44.3	41.8	40.1	21.8	8.2	2.2	15.3
Not applicable (not age 25 to 64)	34,492	100.0	68.1	40.1	20.6	19.7	7.8	4.5	1.5	22.8
<b>Monthly income volatility</b>										
Income was about the same each month	89,672	100.0	69.2	41.5	33.5	31.4	15.7	6.1	1.8	19.9
Income varied somewhat from month to month	20,327	100.0	68.2	43.6	36.8	36.7	20.1	9.7	2.8	18.1
Income varied a lot from month to month	4,873	100.0	62.8	35.7	28.1	31.0	19.2	9.8	4.2	23.5
Unknown	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Employment status</b>										
Employed	71,317	100.0	73.4	44.7	41.2	40.5	22.5	8.5	2.4	14.1
Unemployed	3,039	100.0	51.6	29.6	25.9	26.2	20.3	5.0	2.0	34.8
Not in labor force	40,768	100.0	61.9	37.1	21.6	18.4	6.0	4.3	1.6	28.5
<b>Homeownership</b>										
Homeowner	73,588	100.0	78.1	50.3	50.6	36.3	15.1	8.2	2.1	11.5
Non-homeowner	41,536	100.0	52.2	26.3	4.1	25.3	19.2	4.7	2.1	34.4
<b>Household type</b>										
Married couple	54,933	100.0	78.6	51.7	47.3	41.3	18.2	8.6	2.1	11.0
Unmarried female-headed family	13,432	100.0	51.7	35.2	23.6	29.3	21.7	5.7	2.6	29.8
Unmarried male-headed family	5,829	100.0	57.0	28.1	26.2	31.1	17.6	6.7	2.0	27.0
Female individual	21,338	100.0	63.7	39.1	20.2	20.2	12.3	4.6	2.0	26.0
Male individual	19,297	100.0	61.6	24.7	20.4	22.5	12.8	5.8	1.7	28.4
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Nativity</b>										
U.S.-born	98,955	100.0	69.8	42.5	34.9	33.3	17.5	7.3	2.2	18.5
Foreign-born citizen	8,553	100.0	70.2	42.7	35.3	28.8	14.6	5.4	1.2	19.9
Foreign-born non-citizen	7,616	100.0	53.3	28.9	18.6	23.5	7.1	3.2	1.5	35.9
<b>Spanish only language spoken</b>										
Spanish is not only language spoken	110,903	100.0	70.0	42.3	34.6	33.0	17.1	7.1	2.1	18.6
Spanish is only language spoken	4,220	100.0	36.4	24.5	13.5	15.0	3.7	2.5	1.1	50.3



## F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
<b>Metropolitan status</b>										
Metropolitan area - principal city	33,832	100.0	65.9	37.0	27.3	27.6	18.0	6.0	1.7	23.4
Metropolitan area - balance	48,845	100.0	74.7	47.5	40.0	35.8	17.3	7.0	2.0	15.5
Not in metropolitan area	15,951	100.0	59.3	34.9	28.9	29.4	12.1	8.0	2.6	25.1
Not identified	16,495	100.0	66.0	40.2	33.9	34.3	16.1	7.7	2.6	19.7
<b>Geographic region</b>										
Northeast	20,074	100.0	73.2	48.1	34.2	30.7	18.3	7.3	1.3	18.2
Midwest	25,111	100.0	70.8	46.5	37.7	34.9	19.7	7.7	2.6	16.5
South	44,002	100.0	62.7	37.1	30.9	31.7	14.3	6.3	2.3	23.8
West	25,938	100.0	73.4	39.6	34.7	32.0	16.2	7.0	1.8	17.3
<p>Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.</p>										

## F.2 Use of Mainstream Credit Products by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
All	115,124	100.0	68.7	41.6	33.8	32.3	16.6	6.9	2.1	19.7
<b>State</b>										
AL	1,821	100.0	59.6	32.2	28.6	29.5	9.2	8.0	3.5	28.3
AK	251	100.0	77.6	23.9	43.4	38.6	20.0	13.0	2.5	12.2
AZ	2,291	100.0	70.8	39.4	35.9	34.1	18.6	5.4	1.6	14.9
AR	1,114	100.0	54.1	35.3	28.5	33.3	14.9	5.8	1.3	28.0
CA	12,838	100.0	72.7	41.8	31.4	29.7	14.8	5.6	1.7	19.6
CO	1,945	100.0	77.1	41.7	39.1	30.3	17.1	5.3	0.7	14.1
CT	1,240	100.0	76.4	50.2	43.7	32.4	23.4	8.5	1.6	14.3
DE	339	100.0	75.5	45.1	43.1	33.0	16.7	4.4	2.8	14.8
DC	293	100.0	72.6	30.7	25.2	17.3	23.9	4.6	1.6	20.1
FL	7,473	100.0	68.1	38.6	27.4	30.1	11.8	4.5	1.2	22.3
GA	3,710	100.0	58.9	29.7	29.0	29.2	14.7	5.4	2.1	28.2
HI	453	100.0	76.5	40.5	29.0	20.5	10.4	8.5	1.4	16.6
ID	611	100.0	68.9	37.2	38.8	38.9	19.7	11.8	2.3	13.2
IL	4,465	100.0	73.6	49.4	39.7	33.2	19.6	5.5	2.4	16.2
IN	2,501	100.0	68.3	48.0	41.6	35.7	19.2	8.3	3.1	17.0
IA	1,161	100.0	73.8	44.8	36.4	33.8	19.9	9.8	2.6	13.8
KS	1,090	100.0	63.5	39.9	31.9	28.9	21.4	6.1	0.4	21.5
KY	1,736	100.0	55.5	35.7	29.2	28.8	16.0	7.9	3.3	26.1
LA	1,812	100.0	48.9	25.3	22.0	20.6	10.4	5.9	3.4	37.2
ME	505	100.0	67.8	34.6	37.5	36.2	23.3	7.1	1.7	18.4
MD	2,026	100.0	73.4	46.7	37.1	37.1	18.7	9.7	2.4	13.0
MA	2,330	100.0	81.5	51.6	38.8	35.6	19.0	4.6	1.2	13.5
MI	3,740	100.0	71.0	43.9	37.6	34.9	17.6	6.4	2.7	16.6
MN	2,215	100.0	79.5	52.4	43.3	43.1	21.8	11.9	2.6	8.1
MS	1,112	100.0	42.0	28.8	19.3	25.2	10.2	4.7	2.9	37.7
MO	2,240	100.0	68.5	45.8	33.1	32.8	16.7	8.2	3.9	17.7
MT	414	100.0	74.0	33.7	31.3	29.7	14.6	9.8	1.7	15.2
NE	716	100.0	72.4	45.1	35.0	39.3	23.9	16.4	3.2	13.4
NV	1,007	100.0	74.2	31.6	36.5	34.7	14.2	6.7	1.8	19.6
NH	485	100.0	76.4	46.2	43.8	43.1	21.5	4.7	1.7	14.0
NJ	3,135	100.0	77.6	57.1	35.5	25.6	16.0	7.0	1.2	17.5
NM	803	100.0	57.7	30.2	29.5	29.1	13.2	6.8	2.0	28.1
NY	6,981	100.0	68.0	42.2	25.7	24.6	16.1	7.2	1.1	23.0
NC	3,756	100.0	60.0	36.8	32.0	29.9	13.4	6.9	2.8	25.4
ND	313	100.0	67.1	38.1	31.6	32.5	23.8	13.7	2.7	20.5
OH	4,160	100.0	66.3	44.8	36.4	35.1	22.1	5.8	2.6	20.4

## F.2 Use of Mainstream Credit Products by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
OK	1,456	100.0	65.2	36.1	35.6	36.2	16.1	6.3	3.8	20.0
OR	1,478	100.0	76.4	35.7	37.6	34.0	20.4	12.4	2.7	13.1
PA	4,761	100.0	73.4	50.9	40.1	38.6	20.6	9.3	1.9	15.3
RI	395	100.0	73.3	46.5	33.0	26.0	15.4	3.4	-	19.0
SC	1,918	100.0	62.8	41.4	35.8	30.9	16.4	5.5	3.9	22.8
SD	309	100.0	68.0	37.2	34.2	35.2	22.0	12.5	2.1	16.4
TN	2,398	100.0	60.3	40.6	33.0	37.6	17.4	8.8	2.3	22.9
TX	9,451	100.0	61.9	37.3	29.6	33.8	15.0	6.0	1.8	24.0
UT	939	100.0	78.0	42.9	43.0	44.0	19.1	12.6	2.5	9.6
VT	241	100.0	72.8	35.2	32.9	35.1	19.5	8.0	1.0	14.5
VA	2,908	100.0	78.1	44.5	46.6	37.9	16.4	7.7	2.4	11.2
WA	2,681	100.0	78.3	37.8	42.8	36.7	19.2	8.3	2.1	12.6
WV	678	100.0	56.8	36.9	28.7	31.2	12.8	5.1	2.0	26.2
WI	2,201	100.0	72.1	48.8	36.7	33.4	17.2	7.5	2.1	15.2
WY	228	100.0	64.1	31.5	32.5	34.9	11.2	10.5	2.7	22.6

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

### F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
All	115,124	100.0	68.7	41.6	33.8	32.3	16.6	6.9	2.1	19.7
<b>MSA</b>										
Albuquerque, NM	382	100.0	64.9	36.0	36.5	37.5	18.4	7.5	2.0	23.1
Atlanta-Sandy Springs-Roswell, GA~	2,100	100.0	61.3	32.7	30.0	30.6	16.4	5.1	1.3	25.7
Austin-Round Rock, TX	695	100.0	74.7	39.8	34.0	34.8	20.8	6.2	0.7	15.1
Baltimore-Columbia-Towson, MD	936	100.0	72.5	47.3	33.7	40.0	19.8	10.5	2.5	16.0
Baton Rouge, LA	325	100.0	49.8	28.5	33.0	26.0	6.7	6.1	3.8	33.5
Billings, MT~	63	100.0	79.5	38.4	26.7	27.4	12.4	3.1	-	10.6
Birmingham-Hoover, AL	410	100.0	53.0	26.6	25.4	24.0	12.0	7.9	3.0	36.2
Boise City, ID	227	100.0	73.6	42.4	46.5	42.7	22.7	10.7	0.5	8.9
Boston-Cambridge-Newton, MA-NH~	1,613	100.0	80.3	51.0	40.9	37.8	22.2	5.2	1.4	14.2
Burlington-South Burlington, VT~	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	982	100.0	67.0	41.7	41.5	36.8	16.8	8.1	4.4	17.5
Chicago-Naperville-Elgin, IL-IN-WI	3,134	100.0	76.0	50.6	38.6	30.5	19.4	2.5	1.2	16.4
Cincinnati, OH-KY-IN~	728	100.0	63.6	38.7	42.7	38.7	23.4	6.2	2.7	21.8
Cleveland-Elyria, OH	833	100.0	69.4	48.5	36.8	37.1	21.3	9.4	2.1	20.5
Columbus, OH~	679	100.0	69.4	40.9	39.0	37.5	23.0	5.9	3.6	19.2
Dallas-Fort Worth-Arlington, TX~	2,447	100.0	66.9	41.3	32.3	33.3	17.0	6.0	1.5	21.2
Denver-Aurora-Lakewood, CO	1,071	100.0	78.8	41.3	35.4	25.7	18.3	4.3	-	14.4
Detroit-Warren-Dearborn, MI	1,684	100.0	72.2	50.5	39.1	34.5	17.2	4.9	2.5	16.1
Fargo, ND-MN	75	100.0	74.5	50.2	39.0	40.8	27.2	12.8	4.3	14.1
Greenville-Anderson-Mauldin, SC~	439	100.0	74.3	54.1	40.3	26.8	13.3	4.3	7.6	14.9
Hartford-West Hartford-East Hartford, CT~	471	100.0	69.8	50.1	47.3	29.6	20.8	11.8	3.2	16.7
Houston-The Woodlands-Sugar Land, TX~	2,372	100.0	65.1	42.0	33.9	35.3	15.7	6.2	2.5	24.2
Huntington-Ashland, WV-KY-OH~	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

### F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
Indianapolis-Carmel-Anderson, IN~	861	100.0	77.3	50.1	47.2	43.5	25.8	6.0	1.2	11.4
Jackson, MS~	258	100.0	41.5	20.5	18.0	19.1	12.3	3.0	1.0	40.1
Kansas City, MO-KS~	730	100.0	72.9	48.5	37.0	40.3	21.4	8.0	5.6	11.7
Knoxville, TN~	374	100.0	53.8	32.2	31.3	41.5	17.2	7.7	4.5	24.7
Las Vegas-Henderson-Paradise, NV	763	100.0	75.0	28.9	36.7	33.4	15.1	4.9	2.0	19.1
Little Rock-North Little Rock-Conway, AR	317	100.0	58.0	40.6	39.2	37.8	22.4	6.0	1.0	22.0
Los Angeles-Long Beach-Anaheim, CA	4,065	100.0	72.1	41.9	28.3	27.0	16.7	4.4	1.1	21.2
Louisville/Jefferson County, KY-IN~	603	100.0	69.6	49.4	38.2	33.0	19.9	7.6	3.5	15.5
Manchester-Nashua, NH~	149	100.0	70.0	36.5	44.7	37.8	14.2	3.4	2.0	21.8
Memphis, TN-MS-AR~	535	100.0	46.9	32.1	29.6	32.9	17.9	6.9	1.1	33.8
Miami-Fort Lauderdale-West Palm Beach, FL	2,010	100.0	58.5	32.3	19.6	24.7	12.8	2.8	1.2	30.9
Milwaukee-Waukesha-West Allis, WI	534	100.0	73.8	59.0	40.6	34.2	14.9	3.8	0.9	15.9
Minneapolis-St. Paul-Bloomington, MN-WI~	1,426	100.0	85.5	51.9	42.2	44.6	23.4	11.1	1.4	6.0
Nashville-Davidson-Murfreesboro-Franklin, TN~	562	100.0	68.0	38.9	38.3	39.1	21.7	11.8	1.2	16.1
New Orleans-Metairie, LA~	484	100.0	53.4	24.1	22.6	18.5	17.1	5.1	2.8	36.5
New York-Newark-Jersey City, NY-NJ-PA~	6,929	100.0	71.4	47.2	24.8	17.9	13.7	7.0	1.2	22.9
Oklahoma City, OK	479	100.0	75.9	43.1	44.9	37.1	17.5	6.2	3.3	15.1
Omaha-Council Bluffs, NE-IA	394	100.0	79.4	48.8	37.0	45.2	25.9	12.8	4.2	8.9
Orlando-Kissimmee-Sanford, FL	1,022	100.0	70.8	35.0	25.6	29.0	13.4	1.8	1.3	21.5
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,235	100.0	77.6	51.0	44.8	38.4	19.4	8.1	2.0	12.9
Phoenix-Mesa-Scottsdale, AZ	1,498	100.0	70.7	37.6	36.7	33.2	21.7	6.3	1.5	15.9
Pittsburgh, PA	935	100.0	74.8	63.8	43.2	41.6	26.4	13.7	2.5	11.3

### F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Credit card (Percent)	Store credit card (Percent)	Mortgage, home equity loan, or HELOC (Percent)	Auto loan (Percent)	Student loan (Percent)	Bank personal loan (Percent)	Other mainstream nonbank (Percent)	No mainstream credit (Percent)
Portland-South Portland, ME~	175	100.0	73.8	38.3	47.0	42.6	24.9	6.8	1.8	14.9
Portland-Vancouver-Hillsboro, OR-WA	828	100.0	82.3	36.4	42.2	33.4	20.1	10.9	3.2	9.7
Providence-Warwick, RI-MA~	523	100.0	74.9	48.7	32.4	25.8	16.1	3.9	-	18.7
Riverside-San Bernardino-Ontario, CA	1,327	100.0	63.4	42.6	32.2	31.5	14.2	5.6	0.4	25.7
Sacramento-Roseville-Arden-Arcade, CA	943	100.0	71.2	39.8	28.6	26.0	9.6	4.1	2.0	23.4
St. Louis, MO-IL~	1,131	100.0	76.3	55.7	41.8	31.3	23.3	9.3	1.2	14.1
Salisbury, MD-DE~	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Salt Lake City, UT~	440	100.0	76.6	37.5	43.9	45.9	21.0	12.6	2.1	11.8
San Antonio-New Braunfels, TX	902	100.0	53.0	35.4	32.2	38.0	19.6	5.9	1.1	24.3
San Diego-Carlsbad, CA	1,371	100.0	76.4	40.4	37.6	41.1	13.7	7.6	2.1	11.0
San Francisco-Oakland-Hayward, CA	1,540	100.0	85.8	45.2	38.0	30.4	17.6	7.0	4.6	8.8
San Jose-Sunnyvale-Santa Clara, CA	566	100.0	90.1	47.8	39.5	37.9	9.6	12.2	1.8	5.1
Seattle-Tacoma-Bellevue, WA	1,454	100.0	81.0	37.3	41.4	38.0	20.0	6.3	2.4	12.0
Sioux Falls, SD	103	100.0	72.9	39.0	41.5	35.1	27.1	15.0	0.7	11.3
Tampa-St. Petersburg-Clearwater, FL	1,225	100.0	75.5	37.7	36.3	39.4	15.5	5.9	1.6	12.8
Tulsa, OK	417	100.0	66.3	38.7	34.3	40.5	19.2	3.8	4.5	15.4
Urban Honolulu, HI	328	100.0	74.5	40.3	27.5	17.3	10.3	8.3	1.0	17.6
Virginia Beach-Norfolk-Newport News, VA-NC~	616	100.0	77.4	40.2	46.1	37.6	13.6	7.7	2.5	10.6
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,094	100.0	82.9	45.6	48.1	35.3	20.2	8.7	2.3	7.8
Wichita, KS~	326	100.0	61.0	39.0	33.2	33.0	20.3	6.1	-	29.6
Worcester, MA-CT~	364	100.0	84.6	51.7	38.3	46.1	26.1	1.2	1.2	7.7

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

#### F.4 Ownership of Credit Cards From Visa, MasterCard, American Express, or Discover by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	66.5	68.7	(68.1, 69.3)	2.2*	(1.4, 3.1)
<b>Unbanked and underbanked</b>					
Unbanked	6.5	7.2	(6.0, 8.6)	0.7	(-1.1, 2.4)
Banked: Underbanked	57.8	60.0	(58.7, 61.3)	2.2*	(0.6, 3.9)
Banked: Fully banked	74.6	76.3	(75.6, 76.9)	1.6*	(0.6, 2.6)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	30.8	31.3	(29.8, 32.8)	0.4	(-1.7, 2.6)
\$15,000 to \$30,000	48.8	48.6	(47.0, 50.2)	-0.2	(-2.2, 1.9)
\$30,000 to \$50,000	63.6	64.1	(63.0, 65.3)	0.6	(-1.1, 2.2)
\$50,000 to \$75,000	75.9	77.0	(75.9, 78.1)	1.1	(-0.5, 2.7)
At least \$75,000	87.9	88.8	(88.1, 89.5)	0.9	(-0.2, 1.9)
<b>Education</b>					
No high school diploma	33.1	33.3	(31.6, 35.0)	0.1	(-2.2, 2.5)
High school diploma	55.4	57.7	(56.6, 58.8)	2.4*	(0.8, 3.9)
Some college	67.1	68.4	(67.5, 69.3)	1.4	(0.0, 2.7)
College degree	85.0	86.0	(85.3, 86.7)	1.0*	(0.0, 2.0)
<b>Age group</b>					
15 to 24 years	51.2	56.1	(53.5, 58.7)	4.9*	(1.2, 8.5)
25 to 34 years	62.9	67.9	(66.6, 69.2)	5.0*	(3.1, 7.0)
35 to 44 years	65.9	69.1	(67.8, 70.4)	3.2*	(1.4, 5.1)
45 to 54 years	67.5	69.3	(68.0, 70.5)	1.8	(0.0, 3.6)
55 to 64 years	69.3	69.6	(68.5, 70.7)	0.3	(-1.3, 1.9)
65 years or more	69.7	70.6	(69.6, 71.6)	0.9	(-0.6, 2.3)
<b>Race/Ethnicity</b>					
Black	43.3	47.9	(46.1, 49.7)	4.6*	(2.2, 7.0)
Hispanic	48.4	53.9	(52.3, 55.6)	5.5*	(3.1, 7.9)
Asian	78.9	80.8	(78.5, 82.9)	2.0	(-1.1, 5.0)
White	73.9	75.3	(74.6, 75.9)	1.4*	(0.5, 2.3)
Other	51.7	52.2	(47.6, 56.7)	0.5	(-5.3, 6.3)
<b>Disability status</b>					
Disabled, age 25 to 64	40.1	43.1	(41.4, 44.8)	3.0*	(0.7, 5.3)
Not disabled, age 25 to 64	70.4	72.7	(72.0, 73.4)	2.3*	(1.3, 3.4)
Not applicable (not age 25 to 64)	66.4	68.1	(67.1, 69.0)	1.7*	(0.3, 3.1)
<b>Monthly income volatility</b>					
Income was about the same each month	67.5	69.2	(68.5, 69.9)	1.7*	(0.8, 2.6)

## F.4 Ownership of Credit Cards From Visa, MasterCard, American Express, or Discover by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
Income varied somewhat from month to month	64.5	68.2	(67.0, 69.4)	3.7*	(1.8, 5.5)
Income varied a lot from month to month	58.8	62.8	(60.2, 65.3)	4.0*	(0.6, 7.5)
Unknown	NA	NA	NA	NA	NA
<b>Employment status</b>					
Employed	71.3	73.4	(72.6, 74.1)	2.1*	(1.1, 3.2)
Unemployed	44.9	51.6	(48.4, 54.9)	6.8*	(2.2, 11.4)
Not in labor force	60.1	61.9	(61.0, 62.8)	1.8*	(0.6, 3.1)
<b>Homeownership</b>					
Homeowner	76.7	78.1	(77.4, 78.7)	1.4*	(0.4, 2.3)
Non-homeowner	48.5	52.2	(51.1, 53.2)	3.6*	(2.3, 5.0)
<b>Household type</b>					
Married couple	76.4	78.6	(77.9, 79.3)	2.3*	(1.2, 3.3)
Unmarried female-headed family	48.4	51.7	(50.0, 53.3)	3.3*	(1.1, 5.5)
Unmarried male-headed family	53.9	57.0	(54.3, 59.6)	3.1	(-0.5, 6.6)
Female individual	62.3	63.7	(62.5, 64.9)	1.4	(-0.3, 3.1)
Male individual	60.6	61.6	(60.2, 62.9)	0.9	(-1.2, 3.1)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	67.7	69.8	(69.2, 70.4)	2.1*	(1.1, 3.0)
Foreign-born citizen	69.1	70.2	(68.1, 72.2)	1.1	(-1.8, 4.0)
Foreign-born non-citizen	48.2	53.3	(51.1, 55.6)	5.1*	(1.8, 8.4)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	67.3	70.0	(69.3, 70.6)	2.6*	(1.8, 3.5)
Spanish is only language spoken	28.5	36.4	(33.3, 39.7)	8.0*	(2.7, 13.2)
<b>Metropolitan status</b>					
Metropolitan area - principal city	63.0	65.9	(64.8, 67.1)	2.9*	(1.3, 4.5)
Metropolitan area - balance	72.2	74.7	(73.8, 75.5)	2.4*	(1.2, 3.6)
Not in metropolitan area	56.3	59.3	(57.8, 60.8)	3.0*	(1.0, 5.0)
Not identified	66.4	66.0	(64.1, 67.9)	-0.3	(-2.7, 2.0)
<b>Geographic region</b>					
Northeast	71.5	73.2	(71.8, 74.6)	1.8	(-0.1, 3.7)
Midwest	70.2	70.8	(69.6, 72.0)	0.6	(-1.1, 2.3)
South	59.1	62.7	(61.8, 63.7)	3.6*	(2.2, 5.0)
West	71.5	73.4	(72.3, 74.5)	1.9*	(0.2, 3.6)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.



## F.5 Applied for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	13.9	14.1	(13.8, 14.5)	0.2	(-0.3, 0.8)
<b>Unbanked and underbanked</b>					
Unbanked	2.5	3.0	(2.2, 3.9)	0.5	(-0.5, 1.6)
Banked: Underbanked	17.8	18.0	(17.1, 19.0)	0.2	(-1.1, 1.5)
Banked: Fully banked	13.8	14.0	(13.6, 14.5)	0.2	(-0.4, 0.8)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	6.0	6.5	(5.8, 7.4)	0.5	(-0.6, 1.6)
\$15,000 to \$30,000	9.3	8.4	(7.7, 9.1)	-0.9	(-1.9, 0.1)
\$30,000 to \$50,000	12.1	11.6	(10.8, 12.4)	-0.5	(-1.6, 0.5)
\$50,000 to \$75,000	15.9	15.2	(14.3, 16.2)	-0.7	(-2.1, 0.7)
At least \$75,000	19.8	20.2	(19.5, 20.9)	0.4	(-0.6, 1.5)
<b>Education</b>					
No high school diploma	5.5	5.4	(4.6, 6.3)	0.0	(-1.2, 1.1)
High school diploma	10.3	10.2	(9.5, 10.9)	-0.1	(-1.1, 0.8)
Some college	15.5	14.5	(13.8, 15.3)	-1.0*	(-1.9, 0.0)
College degree	17.9	18.9	(18.2, 19.6)	1.0	(-0.1, 2.0)
<b>Age group</b>					
15 to 24 years	16.6	19.0	(17.0, 21.2)	2.4	(-0.4, 5.1)
25 to 34 years	17.8	19.9	(18.9, 21.1)	2.1*	(0.6, 3.6)
35 to 44 years	16.9	16.9	(15.9, 18.0)	0.0	(-1.4, 1.4)
45 to 54 years	15.8	16.1	(15.1, 17.1)	0.2	(-1.0, 1.5)
55 to 64 years	12.7	12.4	(11.6, 13.2)	-0.3	(-1.5, 0.9)
65 years or more	7.9	7.4	(6.9, 8.0)	-0.5	(-1.3, 0.3)
<b>Race/Ethnicity</b>					
Black	10.0	10.2	(9.3, 11.3)	0.2	(-1.2, 1.7)
Hispanic	11.5	12.3	(11.2, 13.6)	0.8	(-0.8, 2.4)
Asian	17.3	20.7	(18.8, 22.7)	3.4*	(0.5, 6.3)
White	14.9	14.8	(14.4, 15.3)	-0.1	(-0.7, 0.6)
Other	12.6	12.6	(10.0, 15.9)	0.0	(-4.3, 4.3)
<b>Disability status</b>					
Disabled, age 25 to 64	11.3	11.3	(10.2, 12.5)	0.0	(-1.5, 1.6)
Not disabled, age 25 to 64	16.4	16.9	(16.4, 17.4)	0.5	(-0.2, 1.2)
Not applicable (not age 25 to 64)	9.4	9.4	(8.8, 10.0)	0.0	(-0.9, 0.8)
<b>Monthly income volatility</b>					
Income was about the same each month	13.0	13.1	(12.7, 13.5)	0.0	(-0.5, 0.6)
Income varied somewhat from month to month	16.3	18.0	(17.1, 18.9)	1.7*	(0.3, 3.0)
Income varied a lot from month to month	19.2	17.9	(15.8, 20.2)	-1.4	(-4.1, 1.4)
Unknown	NA	NA	NA	NA	NA
<b>Employment status</b>					
Employed	17.1	17.6	(17.1, 18.1)	0.5	(-0.2, 1.2)
Unemployed	11.9	15.6	(13.0, 18.6)	3.7*	(0.2, 7.2)
Not in labor force	8.6	8.0	(7.5, 8.5)	-0.6	(-1.3, 0.1)

## F.5 Applied for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>					
Homeowner	14.5	14.7	(14.2, 15.2)	0.2	(-0.5, 0.8)
Non-homeowner	12.9	13.2	(12.6, 13.9)	0.4	(-0.6, 1.3)
<b>Household type</b>					
Married couple	15.9	15.8	(15.2, 16.4)	-0.1	(-0.9, 0.7)
Unmarried female-headed family	12.4	13.2	(12.1, 14.4)	0.8	(-0.8, 2.5)
Unmarried male-headed family	12.4	14.8	(12.9, 16.8)	2.3	(-0.2, 4.9)
Female individual	10.7	11.0	(10.3, 11.8)	0.3	(-0.8, 1.4)
Male individual	13.2	13.4	(12.4, 14.4)	0.1	(-1.2, 1.5)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	14.1	14.0	(13.6, 14.4)	-0.1	(-0.7, 0.4)
Foreign-born citizen	13.4	15.1	(13.6, 16.8)	1.7	(-0.3, 3.8)
Foreign-born non-citizen	11.8	15.0	(13.5, 16.6)	3.2*	(0.9, 5.5)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	14.0	14.4	(14.0, 14.7)	0.3	(-0.2, 0.8)
Spanish is only language spoken	7.5	8.5	(6.9, 10.5)	1.1	(-1.8, 4.0)
<b>Metropolitan status</b>					
Metropolitan area - principal city	14.4	14.9	(14.1, 15.8)	0.5	(-0.7, 1.8)
Metropolitan area - balance	14.8	15.3	(14.7, 16.0)	0.6	(-0.2, 1.4)
Not in metropolitan area	10.8	9.8	(8.9, 10.7)	-1.0	(-2.1, 0.1)
Not identified	13.5	13.2	(12.2, 14.3)	-0.2	(-1.7, 1.2)
<b>Geographic region</b>					
Northeast	14.6	14.9	(13.9, 15.9)	0.2	(-1.1, 1.5)
Midwest	14.3	14.8	(13.8, 15.8)	0.5	(-0.9, 1.8)
South	12.4	12.2	(11.7, 12.9)	-0.1	(-0.9, 0.7)
West	15.6	16.2	(15.4, 17.1)	0.6	(-0.6, 1.8)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills.\* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## F.6 Denied Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	2.8	2.8	(2.6, 2.9)	0.0	(-0.3, 0.2)
<b>Unbanked and underbanked</b>					
Unbanked	1.5	1.7	(1.2, 2.4)	0.2	(-0.6, 0.9)
Banked: Underbanked	5.8	6.2	(5.5, 6.8)	0.4	(-0.5, 1.2)
Banked: Fully banked	2.0	1.9	(1.8, 2.1)	-0.1	(-0.3, 0.1)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	2.5	2.4	(1.9, 3.0)	-0.1	(-0.8, 0.5)
\$15,000 to \$30,000	3.3	3.1	(2.6, 3.6)	-0.2	(-0.9, 0.5)
\$30,000 to \$50,000	3.1	3.1	(2.6, 3.5)	-0.1	(-0.7, 0.5)
\$50,000 to \$75,000	3.2	2.9	(2.5, 3.3)	-0.4	(-1.0, 0.2)
At least \$75,000	2.1	2.5	(2.2, 2.8)	0.4	(0.0, 0.8)
<b>Education</b>					
No high school diploma	1.9	1.5	(1.2, 2.0)	-0.4	(-1.0, 0.2)
High school diploma	2.7	2.1	(1.8, 2.4)	-0.6*	(-1.1, -0.1)
Some college	3.7	3.8	(3.4, 4.3)	0.2	(-0.4, 0.7)
College degree	2.4	2.7	(2.4, 3.0)	0.3	(-0.1, 0.8)
<b>Age group</b>					
15 to 24 years	5.4	5.5	(4.4, 6.8)	0.1	(-1.6, 1.8)
25 to 34 years	4.3	4.1	(3.6, 4.8)	-0.2	(-1.0, 0.7)
35 to 44 years	3.7	3.5	(3.0, 4.0)	-0.2	(-1.0, 0.5)
45 to 54 years	2.9	3.5	(3.1, 4.0)	0.6*	(0.0, 1.2)
55 to 64 years	2.2	2.1	(1.8, 2.5)	0.0	(-0.5, 0.5)
65 years or more	0.9	0.7	(0.5, 0.9)	-0.2	(-0.5, 0.1)
<b>Race/Ethnicity</b>					
Black	2.8	3.9	(3.2, 4.6)	1.0*	(0.2, 1.8)
Hispanic	3.6	3.2	(2.7, 3.8)	-0.4	(-1.3, 0.5)
Asian	2.9	2.7	(1.9, 3.7)	-0.2	(-1.4, 1.0)
White	2.6	2.4	(2.2, 2.6)	-0.2	(-0.5, 0.1)
Other	3.0	4.4	(2.9, 6.7)	1.5	(-0.8, 3.7)
<b>Disability status</b>					
Disabled, age 25 to 64	3.7	3.7	(3.1, 4.4)	0.0	(-0.8, 0.9)
Not disabled, age 25 to 64	3.2	3.2	(3.0, 3.5)	0.1	(-0.3, 0.4)
Not applicable (not age 25 to 64)	1.7	1.5	(1.3, 1.8)	-0.2	(-0.5, 0.2)
<b>Monthly income volatility</b>					
Income was about the same each month	2.2	2.3	(2.1, 2.5)	0.1	(-0.2, 0.4)
Income varied somewhat from month to month	4.1	4.1	(3.6, 4.6)	0.0	(-0.8, 0.7)
Income varied a lot from month to month	6.6	5.5	(4.4, 6.8)	-1.2	(-3.0, 0.7)
Unknown	NA	NA	NA	NA	NA

## F.6 Denied Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>					
Employed	3.2	3.3	(3.1, 3.6)	0.1	(-0.2, 0.5)
Unemployed	5.6	6.0	(4.5, 8.0)	0.4	(-2.0, 2.7)
Not in labor force	1.8	1.5	(1.3, 1.7)	-0.3	(-0.6, 0.0)
<b>Homeownership</b>					
Homeowner	2.0	2.0	(1.8, 2.2)	0.0	(-0.2, 0.3)
Non-homeowner	4.2	4.1	(3.7, 4.5)	-0.1	(-0.6, 0.4)
<b>Household type</b>					
Married couple	2.5	2.4	(2.2, 2.7)	-0.1	(-0.4, 0.3)
Unmarried female-headed family	3.8	4.2	(3.6, 4.8)	0.4	(-0.5, 1.3)
Unmarried male-headed family	3.5	4.0	(3.0, 5.3)	0.4	(-1.0, 1.8)
Female individual	2.1	2.3	(1.9, 2.7)	0.1	(-0.4, 0.7)
Male individual	3.3	2.9	(2.5, 3.4)	-0.4	(-1.1, 0.3)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	2.8	2.6	(2.5, 2.8)	-0.1	(-0.4, 0.2)
Foreign-born citizen	2.5	2.8	(2.2, 3.6)	0.3	(-0.7, 1.3)
Foreign-born non-citizen	3.5	4.2	(3.3, 5.1)	0.7	(-0.5, 1.9)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	2.8	2.7	(2.6, 2.9)	0.0	(-0.3, 0.2)
Spanish is only language spoken	3.3	3.1	(2.1, 4.4)	-0.3	(-2.1, 1.5)
<b>Metropolitan status</b>					
Metropolitan area - principal city	3.2	3.3	(3.0, 3.7)	0.2	(-0.4, 0.7)
Metropolitan area - balance	2.6	2.7	(2.4, 3.0)	0.1	(-0.3, 0.4)
Not in metropolitan area	2.4	1.6	(1.3, 1.9)	-0.8*	(-1.3, -0.3)
Not identified	2.9	2.9	(2.4, 3.4)	0.0	(-0.8, 0.7)
<b>Geographic region</b>					
Northeast	2.7	2.4	(2.0, 2.8)	-0.3	(-0.9, 0.3)
Midwest	2.6	2.8	(2.5, 3.2)	0.3	(-0.3, 0.8)
South	2.7	2.6	(2.3, 2.9)	-0.1	(-0.5, 0.3)
West	3.3	3.3	(2.9, 3.7)	0.0	(-0.5, 0.6)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## F.7 Felt Discouraged About Applying for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	6.1	5.6	(5.4, 5.9)	-0.5*	(-0.9, -0.1)
<b>Unbanked and underbanked</b>					
Unbanked	10.7	8.5	(7.3, 9.8)	-2.2*	(-4.2, -0.3)
Banked: Underbanked	13.3	13.2	(12.4, 14.2)	-0.1	(-1.4, 1.2)
Banked: Fully banked	3.5	3.3	(3.1, 3.5)	-0.3	(-0.6, 0.0)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	9.5	8.5	(7.6, 9.6)	-1.0	(-2.3, 0.4)
\$15,000 to \$30,000	8.7	7.3	(6.6, 8.0)	-1.4*	(-2.5, -0.3)
\$30,000 to \$50,000	6.4	7.0	(6.4, 7.7)	0.6	(-0.3, 1.5)
\$50,000 to \$75,000	5.6	5.4	(4.8, 5.9)	-0.3	(-1.1, 0.5)
At least \$75,000	3.3	3.1	(2.8, 3.5)	-0.1	(-0.6, 0.3)
<b>Education</b>					
No high school diploma	7.0	6.2	(5.4, 7.1)	-0.8	(-2.0, 0.5)
High school diploma	7.3	5.7	(5.3, 6.2)	-1.5*	(-2.3, -0.8)
Some college	7.1	7.3	(6.7, 7.8)	0.1	(-0.6, 0.9)
College degree	4.0	4.0	(3.7, 4.4)	0.0	(-0.5, 0.5)
<b>Age group</b>					
15 to 24 years	10.2	9.8	(8.4, 11.5)	-0.4	(-2.6, 1.9)
25 to 34 years	9.3	9.2	(8.4, 10.1)	-0.1	(-1.4, 1.1)
35 to 44 years	7.3	7.3	(6.6, 8.1)	0.0	(-1.0, 1.1)
45 to 54 years	6.9	6.2	(5.7, 6.8)	-0.7	(-1.6, 0.1)
55 to 64 years	4.9	4.1	(3.6, 4.7)	-0.8*	(-1.5, -0.1)
65 years or more	2.4	1.9	(1.6, 2.2)	-0.5*	(-0.9, 0.0)
<b>Race/Ethnicity</b>					
Black	10.7	10.1	(9.2, 11.2)	-0.5	(-2.1, 1.0)
Hispanic	8.7	7.0	(6.2, 8.0)	-1.6*	(-3.0, -0.3)
Asian	4.4	3.9	(3.1, 5.0)	-0.4	(-1.8, 0.9)
White	4.7	4.5	(4.2, 4.8)	-0.3	(-0.6, 0.1)
Other	9.6	7.5	(5.4, 10.2)	-2.1	(-5.4, 1.2)
<b>Disability status</b>					
Disabled, age 25 to 64	11.3	9.0	(7.9, 10.1)	-2.4*	(-3.9, -0.8)
Not disabled, age 25 to 64	6.4	6.3	(5.9, 6.6)	-0.2	(-0.6, 0.3)
Not applicable (not age 25 to 64)	3.8	3.3	(2.9, 3.6)	-0.5	(-1.0, 0.0)
<b>Monthly income volatility</b>					
Income was about the same each month	4.8	4.6	(4.4, 4.9)	-0.2	(-0.6, 0.2)
Income varied somewhat from month to month	9.1	8.5	(7.8, 9.3)	-0.6	(-1.7, 0.5)
Income varied a lot from month to month	15.4	11.4	(9.9, 13.1)	-4.0*	(-6.5, -1.4)
Unknown	NA	NA	NA	NA	NA

## F.7 Felt Discouraged About Applying for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Employment status</b>					
Employed	6.6	6.4	(6.0, 6.7)	-0.2	(-0.7, 0.3)
Unemployed	13.2	13.6	(11.2, 16.5)	0.4	(-3.2, 4.0)
Not in labor force	4.7	3.6	(3.3, 4.0)	-1.0*	(-1.6, -0.5)
<b>Homeownership</b>					
Homeowner	3.7	3.5	(3.3, 3.8)	-0.1	(-0.4, 0.2)
Non-homeowner	10.3	9.2	(8.7, 9.8)	-1.1*	(-1.9, -0.2)
<b>Household type</b>					
Married couple	4.4	4.2	(3.9, 4.5)	-0.2	(-0.7, 0.2)
Unmarried female-headed family	11.6	9.8	(8.9, 10.8)	-1.9*	(-3.3, -0.4)
Unmarried male-headed family	9.6	8.4	(7.1, 9.9)	-1.2	(-3.3, 0.9)
Female individual	5.7	5.6	(5.0, 6.2)	0.0	(-0.9, 0.8)
Male individual	6.2	5.8	(5.2, 6.4)	-0.5	(-1.3, 0.4)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	6.0	5.6	(5.4, 5.9)	-0.4*	(-0.8, 0.0)
Foreign-born citizen	5.5	4.9	(4.1, 5.7)	-0.6	(-1.8, 0.5)
Foreign-born non-citizen	7.3	6.1	(5.0, 7.3)	-1.2	(-2.7, 0.4)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	6.1	5.6	(5.3, 5.8)	-0.5*	(-0.9, -0.1)
Spanish is only language spoken	6.3	6.1	(4.8, 7.8)	-0.1	(-2.6, 2.3)
<b>Metropolitan status</b>					
Metropolitan area - principal city	7.6	6.6	(6.1, 7.1)	-1.1*	(-1.9, -0.2)
Metropolitan area - balance	5.6	5.1	(4.7, 5.5)	-0.5*	(-1.0, 0.0)
Not in metropolitan area	4.9	4.4	(3.9, 5.1)	-0.4	(-1.4, 0.5)
Not identified	5.8	6.2	(5.5, 7.1)	0.4	(-0.5, 1.4)
<b>Geographic region</b>					
Northeast	5.9	5.4	(4.7, 6.1)	-0.6	(-1.5, 0.4)
Midwest	5.4	5.2	(4.7, 5.7)	-0.2	(-0.9, 0.4)
South	6.0	5.7	(5.2, 6.2)	-0.3	(-1.1, 0.4)
West	7.0	6.0	(5.5, 6.6)	-1.0*	(-1.8, -0.2)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## F.8 Fell Behind on Bills by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	16.9	14.5	(14.0, 14.9)	-2.4*	(-3.0, -1.8)
<b>Unbanked and underbanked</b>					
Unbanked	42.2	39.9	(37.6, 42.3)	-2.3	(-5.5, 0.9)
Banked: Underbanked	32.5	29.1	(27.9, 30.3)	-3.4*	(-5.0, -1.7)
Banked: Fully banked	10.0	8.3	(8.0, 8.7)	-1.7*	(-2.1, -1.1)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	32.0	27.3	(25.8, 28.8)	-4.7*	(-6.7, -2.7)
\$15,000 to \$30,000	24.8	22.9	(21.7, 24.3)	-1.9*	(-3.6, -0.1)
\$30,000 to \$50,000	18.3	16.7	(15.7, 17.7)	-1.6*	(-2.9, -0.3)
\$50,000 to \$75,000	13.6	12.1	(11.3, 12.9)	-1.6*	(-2.8, -0.3)
At least \$75,000	7.1	6.3	(5.8, 6.8)	-0.8*	(-1.5, -0.1)
<b>Education</b>					
No high school diploma	25.5	22.3	(20.9, 23.7)	-3.3*	(-5.2, -1.3)
High school diploma	21.2	17.3	(16.5, 18.1)	-4.0*	(-5.1, -2.8)
Some college	19.5	18.1	(17.3, 18.9)	-1.4*	(-2.5, -0.3)
College degree	8.6	7.6	(7.1, 8.1)	-1.0*	(-1.8, -0.3)
<b>Age group</b>					
15 to 24 years	20.8	20.5	(18.6, 22.5)	-0.3	(-3.1, 2.5)
25 to 34 years	22.0	18.0	(16.9, 19.2)	-4.0*	(-5.6, -2.4)
35 to 44 years	21.7	19.0	(18.0, 20.1)	-2.7*	(-4.2, -1.1)
45 to 54 years	19.7	17.2	(16.3, 18.2)	-2.4*	(-3.9, -1.0)
55 to 64 years	16.0	13.6	(12.8, 14.5)	-2.4*	(-3.6, -1.3)
65 years or more	7.6	6.5	(6.0, 7.0)	-1.1*	(-1.9, -0.4)
<b>Race/Ethnicity</b>					
Black	30.7	27.2	(25.7, 28.8)	-3.5*	(-5.8, -1.1)
Hispanic	23.0	18.9	(17.7, 20.2)	-4.1*	(-5.9, -2.2)
Asian	8.8	7.2	(6.0, 8.6)	-1.6	(-3.4, 0.1)
White	13.4	11.3	(10.9, 11.8)	-2.1*	(-2.7, -1.5)
Other	25.7	24.1	(20.5, 28.1)	-1.6	(-7.2, 4.0)
<b>Disability status</b>					
Disabled, age 25 to 64	34.2	30.9	(29.1, 32.7)	-3.3*	(-5.5, -1.1)
Not disabled, age 25 to 64	17.6	14.8	(14.3, 15.4)	-2.8*	(-3.5, -2.0)
Not applicable (not age 25 to 64)	9.9	8.9	(8.3, 9.5)	-1.1*	(-1.9, -0.2)
<b>Monthly income volatility</b>					
Income was about the same each month	13.5	11.9	(11.4, 12.3)	-1.7*	(-2.3, -1.0)
Income varied somewhat from month to month	24.8	21.0	(19.8, 22.2)	-3.8*	(-5.5, -2.1)
Income varied a lot from month to month	41.8	35.5	(32.8, 38.2)	-6.4*	(-10.4, -2.3)
Unknown	NA	NA	NA	NA	NA
<b>Employment status</b>					
Employed	16.8	14.5	(14.0, 15.1)	-2.3*	(-3.0, -1.5)
Unemployed	41.3	35.3	(32.0, 38.8)	-6.0*	(-10.8, -1.3)
Not in labor force	15.0	12.8	(12.1, 13.5)	-2.2*	(-3.2, -1.3)

## F.8 Fell Behind on Bills by Banking Status and Household Characteristics, 2015-2017

For all households

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>					
Homeowner	11.5	9.5	(9.1, 9.9)	-2.0*	(-2.7, -1.4)
Non-homeowner	26.3	23.2	(22.4, 24.1)	-3.1*	(-4.2, -1.9)
<b>Household type</b>					
Married couple	12.8	10.2	(9.7, 10.7)	-2.6*	(-3.4, -1.8)
Unmarried female-headed family	34.0	31.0	(29.4, 32.7)	-3.0*	(-5.3, -0.7)
Unmarried male-headed family	25.2	19.6	(17.5, 21.8)	-5.6*	(-8.5, -2.6)
Female individual	14.6	13.9	(13.0, 14.9)	-0.7	(-2.0, 0.6)
Male individual	16.0	14.3	(13.4, 15.2)	-1.8*	(-3.1, -0.4)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	16.9	14.5	(14.0, 14.9)	-2.4*	(-3.1, -1.8)
Foreign-born citizen	13.6	12.7	(11.3, 14.3)	-0.8	(-3.0, 1.3)
Foreign-born non-citizen	20.5	16.5	(14.9, 18.2)	-4.1*	(-6.6, -1.6)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	16.7	14.3	(13.8, 14.7)	-2.5*	(-3.1, -1.9)
Spanish is only language spoken	24.2	19.3	(17.1, 21.8)	-4.8*	(-9.0, -0.7)
<b>Metropolitan status</b>					
Metropolitan area - principal city	19.0	16.5	(15.8, 17.3)	-2.4*	(-3.6, -1.3)
Metropolitan area - balance	15.0	12.5	(11.8, 13.2)	-2.5*	(-3.4, -1.7)
Not in metropolitan area	18.7	14.9	(14.0, 15.9)	-3.8*	(-5.3, -2.2)
Not identified	16.7	15.6	(14.5, 16.8)	-1.1	(-2.5, 0.4)
<b>Geographic region</b>					
Northeast	17.1	14.8	(13.9, 15.8)	-2.2*	(-3.6, -0.8)
Midwest	16.6	14.6	(13.8, 15.5)	-2.0*	(-3.3, -0.6)
South	17.7	14.6	(14.0, 15.3)	-3.1*	(-4.0, -2.1)
West	15.7	13.8	(13.0, 14.6)	-2.0*	(-3.1, -0.8)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.



## F.9 Denied Credit Card or Bank Personal Loan, Conditional on Applying, by Banking Status and Household Characteristics, 2015-2017

For all households that applied for a credit card or bank personal loan in the past 12 months

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
All	20.0	19.5	(18.3, 20.7)	-0.5	(-2.2, 1.1)
<b>Unbanked and underbanked</b>					
Unbanked	NA	NA	NA	NA	NA
Banked: Underbanked	32.5	34.2	(31.3, 37.2)	1.7	(-2.1, 5.4)
Banked: Fully banked	14.6	13.7	(12.7, 14.9)	-0.9	(-2.4, 0.6)
Banked: Underbanked status unknown	NA	NA	NA	NA	NA
<b>Family income</b>					
Less than \$15,000	42.0	36.7	(30.7, 43.1)	-5.3	(-13.8, 3.2)
\$15,000 to \$30,000	35.3	36.7	(32.1, 41.5)	1.3	(-5.3, 8.0)
\$30,000 to \$50,000	25.9	26.3	(23.0, 29.9)	0.4	(-3.8, 4.7)
\$50,000 to \$75,000	20.4	18.8	(16.5, 21.4)	-1.6	(-5.0, 1.8)
At least \$75,000	10.8	12.4	(11.1, 13.8)	1.6	(-0.4, 3.5)
<b>Education</b>					
No high school diploma	35.4	28.3	(22.1, 35.3)	-7.2	(-16.2, 1.8)
High school diploma	25.9	20.5	(17.8, 23.6)	-5.4*	(-9.4, -1.3)
Some college	23.6	26.2	(23.8, 28.8)	2.6	(-0.7, 6.0)
College degree	13.2	14.2	(12.8, 15.8)	1.0	(-1.1, 3.1)
<b>Age group</b>					
15 to 24 years	32.3	28.8	(23.6, 34.6)	-3.5	(-11.4, 4.4)
25 to 34 years	24.2	20.8	(18.2, 23.6)	-3.4	(-7.4, 0.5)
35 to 44 years	21.9	20.5	(18.1, 23.2)	-1.4	(-5.0, 2.2)
45 to 54 years	18.3	22.0	(19.5, 24.6)	3.7*	(0.3, 7.2)
55 to 64 years	17.0	17.2	(14.7, 20.2)	0.2	(-3.6, 4.0)
65 years or more	11.4	9.3	(7.3, 11.8)	-2.0	(-5.4, 1.4)
<b>Race/Ethnicity</b>					
Black	28.4	37.6	(32.3, 43.1)	9.2*	(2.2, 16.3)
Hispanic	31.0	25.7	(22.1, 29.7)	-5.3	(-11.4, 0.8)
Asian	16.6	12.9	(9.5, 17.4)	-3.6	(-9.4, 2.1)
White	17.5	16.3	(15.1, 17.5)	-1.3	(-3.0, 0.5)
Other	NA	NA	NA	NA	NA
<b>Disability status</b>					
Disabled, age 25 to 64	32.7	32.8	(28.2, 37.9)	0.1	(-6.4, 6.6)
Not disabled, age 25 to 64	19.3	19.1	(17.8, 20.5)	-0.2	(-2.1, 1.8)
Not applicable (not age 25 to 64)	17.9	16.1	(13.9, 18.6)	-1.8	(-5.4, 1.8)
<b>Monthly income volatility</b>					
Income was about the same each month	17.1	17.7	(16.4, 19.1)	0.6	(-1.2, 2.4)
Income varied somewhat from month to month	25.1	22.6	(20.4, 24.9)	-2.6	(-6.2, 1.1)
Income varied a lot from month to month	34.5	30.6	(25.2, 36.7)	-3.8	(-12.2, 4.5)
Unknown	NA	NA	NA	NA	NA
<b>Employment status</b>					
Employed	18.9	19.0	(17.7, 20.3)	0.1	(-1.7, 1.9)
Unemployed	47.4	38.5	(30.3, 47.5)	-8.8	(-21.8, 4.1)
Not in labor force	20.7	18.6	(16.3, 21.1)	-2.1	(-5.3, 1.1)

## F.9 Denied Credit Card or Bank Personal Loan, Conditional on Applying, by Banking Status and Household Characteristics, 2015-2017

For all households that applied for a credit card or bank personal loan in the past 12 months

Characteristics	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>Homeownership</b>					
Homeowner	13.7	13.6	(12.4, 14.8)	-0.1	(-1.8, 1.6)
Non-homeowner	32.5	31.0	(28.6, 33.6)	-1.5	(-4.9, 2.0)
<b>Household type</b>					
Married couple	15.7	15.4	(14.1, 16.7)	-0.3	(-2.3, 1.7)
Unmarried female-headed family	30.8	31.6	(27.4, 36.1)	0.8	(-5.2, 6.8)
Unmarried male-headed family	28.4	26.9	(20.7, 34.1)	-1.5	(-10.1, 7.1)
Female individual	20.0	20.5	(17.5, 23.9)	0.5	(-4.0, 5.0)
Male individual	24.7	21.6	(18.7, 24.9)	-3.1	(-7.3, 1.1)
Other	NA	NA	NA	NA	NA
<b>Nativity</b>					
U.S.-born	19.5	18.9	(17.7, 20.1)	-0.6	(-2.3, 1.1)
Foreign-born citizen	18.5	18.4	(14.4, 23.2)	-0.1	(-6.2, 5.9)
Foreign-born non-citizen	29.5	27.7	(22.6, 33.5)	-1.7	(-9.8, 6.3)
<b>Spanish only language spoken</b>					
Spanish is not only language spoken	19.7	19.1	(17.9, 20.3)	-0.6	(-2.2, 1.0)
Spanish is only language spoken	NA	NA	NA	NA	NA
<b>Metropolitan status</b>					
Metropolitan area - principal city	22.1	22.4	(20.2, 24.7)	0.3	(-2.8, 3.4)
Metropolitan area - balance	17.6	17.5	(15.8, 19.3)	-0.1	(-2.4, 2.2)
Not in metropolitan area	21.9	16.2	(13.4, 19.5)	-5.7*	(-10.2, -1.3)
Not identified	21.8	21.9	(18.9, 25.1)	0.1	(-4.5, 4.7)
<b>Geographic region</b>					
Northeast	18.2	15.9	(13.5, 18.5)	-2.4	(-6.3, 1.5)
Midwest	17.9	19.0	(17.0, 21.2)	1.1	(-2.2, 4.4)
South	21.5	21.1	(19.1, 23.4)	-0.4	(-3.4, 2.5)
West	21.1	20.3	(18.2, 22.6)	-0.8	(-3.9, 2.4)

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## F.10 Credit Characteristics by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for credit card or bank personal loan (Percent)	Denied credit card or bank personal loan (Percent)	Felt discouraged about applying for credit card or bank personal loan (Percent)	Fell behind on bills (Percent)
All	115,124	100.0	14.1	2.8	5.6	14.5
<b>State</b>						
AL	1,821	100.0	6.8	2.1	6.5	13.0
AK	251	100.0	17.4	4.7	5.4	16.3
AZ	2,291	100.0	17.8	3.4	10.1	15.4
AR	1,114	100.0	9.6	2.4	5.1	13.8
CA	12,838	100.0	15.9	3.6	5.9	13.9
CO	1,945	100.0	12.9	1.3	6.1	11.6
CT	1,240	100.0	15.4	2.3	5.2	13.2
DE	339	100.0	10.6	3.4	3.6	15.7
DC	293	100.0	17.6	3.3	4.8	15.9
FL	7,473	100.0	13.0	3.3	5.3	12.2
GA	3,710	100.0	10.8	2.7	7.2	14.0
HI	453	100.0	12.3	1.9	3.0	8.8
ID	611	100.0	20.1	3.2	6.3	12.9
IL	4,465	100.0	13.2	3.3	6.6	13.5
IN	2,501	100.0	16.1	3.0	5.8	18.5
IA	1,161	100.0	14.4	2.2	2.6	9.6
KS	1,090	100.0	11.8	3.5	8.3	15.6
KY	1,736	100.0	11.6	3.3	7.7	13.0
LA	1,812	100.0	8.2	1.4	5.5	19.3
ME	505	100.0	12.9	2.8	5.9	18.0
MD	2,026	100.0	18.4	1.7	5.4	13.9
MA	2,330	100.0	13.1	1.7	5.4	12.7
MI	3,740	100.0	15.1	2.2	4.6	13.3
MN	2,215	100.0	16.7	3.4	4.0	10.6
MS	1,112	100.0	6.3	1.5	4.0	19.3
MO	2,240	100.0	14.1	2.1	3.5	16.8
MT	414	100.0	12.3	2.5	3.9	13.2
NE	716	100.0	16.4	3.6	6.0	16.8
NV	1,007	100.0	13.1	3.2	5.3	9.2
NH	485	100.0	15.4	2.8	4.6	14.4
NJ	3,135	100.0	15.3	2.8	6.5	12.6
NM	803	100.0	8.8	2.4	5.0	17.3
NY	6,981	100.0	12.3	2.0	4.6	15.1
NC	3,756	100.0	12.1	1.8	4.7	13.2
ND	313	100.0	14.7	2.5	3.9	11.2
OH	4,160	100.0	16.3	3.4	5.8	17.4

## F.10 Credit Characteristics by State, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for credit card or bank personal loan (Percent)	Denied credit card or bank personal loan (Percent)	Felt discouraged about applying for credit card or bank personal loan (Percent)	Fell behind on bills (Percent)
OK	1,456	100.0	15.6	2.9	3.4	18.5
OR	1,478	100.0	19.2	4.2	6.9	17.9
PA	4,761	100.0	19.5	2.8	6.0	17.0
RI	395	100.0	10.4	2.6	3.3	18.5
SC	1,918	100.0	9.7	1.9	5.2	14.9
SD	309	100.0	12.5	2.0	3.6	15.8
TN	2,398	100.0	12.2	1.8	5.4	16.4
TX	9,451	100.0	12.9	2.9	6.3	16.0
UT	939	100.0	22.7	4.5	4.4	13.7
VT	241	100.0	13.2	2.4	3.1	11.4
VA	2,908	100.0	16.2	3.2	5.7	12.6
WA	2,681	100.0	18.4	2.7	4.8	12.6
WV	678	100.0	8.4	2.3	4.1	16.6
WI	2,201	100.0	13.3	1.3	4.2	13.5
WY	228	100.0	12.7	2.3	4.1	15.5

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## F.11 Credit Characteristics by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for credit card or bank personal loan (Percent)	Denied credit card or bank personal loan (Percent)	Felt discouraged about applying for credit card or bank personal loan (Percent)	Fell behind on bills (Percent)
All	115,124	100.0	14.1	2.8	5.6	14.5
<b>MSA</b>						
Albuquerque, NM	382	100.0	11.4	3.0	4.8	14.2
Atlanta-Sandy Springs-Roswell, GA~	2,100	100.0	11.8	3.1	7.3	14.4
Austin-Round Rock, TX	695	100.0	15.5	1.9	5.6	13.1
Baltimore-Columbia-Towson, MD	936	100.0	19.5	1.6	7.3	15.3
Baton Rouge, LA	325	100.0	6.2	-	3.7	7.7
Billings, MT~	63	100.0	4.3	-	-	10.8
Birmingham-Hoover, AL	410	100.0	6.1	0.7	5.6	9.2
Boise City, ID	227	100.0	20.5	1.4	5.1	3.7
Boston-Cambridge-Newton, MA-NH~	1,613	100.0	17.4	2.5	5.5	12.4
Burlington-South Burlington, VT~	NA	NA	NA	NA	NA	NA
Charlotte-Concord-Gastonia, NC-SC~	982	100.0	16.1	1.8	2.1	15.7
Chicago-Naperville-Elgin, IL-IN-WI	3,134	100.0	14.2	3.6	5.8	12.0
Cincinnati, OH-KY-IN~	728	100.0	13.4	2.0	3.4	14.5
Cleveland-Elyria, OH	833	100.0	18.4	6.0	7.2	20.1
Columbus, OH~	679	100.0	20.1	2.4	7.0	11.5
Dallas-Fort Worth-Arlington, TX~	2,447	100.0	14.3	4.3	9.4	14.1
Denver-Aurora-Lakewood, CO	1,071	100.0	12.9	1.1	7.3	14.3
Detroit-Warren-Dearborn, MI	1,684	100.0	16.1	3.2	5.1	11.9
Fargo, ND-MN	75	100.0	16.9	2.8	3.5	10.6
Greenville-Anderson-Mauldin, SC~	439	100.0	5.8	1.0	0.9	11.3
Hartford-West Hartford-East Hartford, CT~	471	100.0	11.5	2.2	3.8	7.9
Houston-The Woodlands-Sugar Land, TX~	2,372	100.0	14.4	1.7	4.3	16.6
Huntington-Ashland, WV-KY-OH~	NA	NA	NA	NA	NA	NA
Indianapolis-Carmel-Anderson, IN~	861	100.0	17.5	1.7	5.4	21.3
Jackson, MS~	258	100.0	5.1	2.0	1.0	12.3
Kansas City, MO-KS~	730	100.0	20.8	5.4	5.3	15.7
Knoxville, TN~	374	100.0	10.9	1.8	5.4	16.6
Las Vegas-Henderson-Paradise, NV	763	100.0	10.2	3.7	5.0	9.4
Little Rock-North Little Rock-Conway, AR	317	100.0	12.7	2.0	5.7	16.4
Los Angeles-Long Beach-Anaheim, CA	4,065	100.0	14.8	3.5	5.7	13.5
Louisville/Jefferson County, KY-IN~	603	100.0	13.2	2.0	9.5	14.5
Manchester-Nashua, NH~	149	100.0	13.3	2.4	4.7	11.8
Memphis, TN-MS-AR~	535	100.0	9.2	-	5.6	21.2
Miami-Fort Lauderdale-West Palm Beach, FL	2,010	100.0	12.3	5.2	5.0	10.6
Milwaukee-Waukesha-West Allis, WI	534	100.0	12.7	1.7	2.8	10.6
Minneapolis-St. Paul-Bloomington, MN-WI~	1,426	100.0	16.6	4.5	3.8	9.4

## F.11 Credit Characteristics by MSA, 2017

For all households, row percent

Geography	Number of Households (1000s)	Percent of Households	Applied for credit card or bank personal loan (Percent)	Denied credit card or bank personal loan (Percent)	Felt discouraged about applying for credit card or bank personal loan (Percent)	Fell behind on bills (Percent)
Nashville-Davidson-Murfreesboro-Franklin, TN~	562	100.0	12.8	1.3	6.1	15.3
New Orleans-Metairie, LA~	484	100.0	11.2	2.3	5.4	16.1
New York-Newark-Jersey City, NY-NJ-PA~	6,929	100.0	12.9	2.3	5.4	14.6
Oklahoma City, OK	479	100.0	21.5	2.2	4.9	17.4
Omaha-Council Bluffs, NE-IA	394	100.0	18.7	4.8	5.9	16.8
Orlando-Kissimmee-Sanford, FL	1,022	100.0	11.1	0.8	3.3	12.0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,235	100.0	21.8	2.5	6.5	15.9
Phoenix-Mesa-Scottsdale, AZ	1,498	100.0	18.4	3.9	10.2	15.4
Pittsburgh, PA	935	100.0	23.9	3.9	6.4	14.2
Portland-South Portland, ME~	175	100.0	10.3	1.7	6.6	15.1
Portland-Vancouver-Hillsboro, OR-WA	828	100.0	20.3	3.4	6.0	15.6
Providence-Warwick, RI-MA~	523	100.0	10.2	2.0	2.5	16.7
Riverside-San Bernardino-Ontario, CA	1,327	100.0	12.9	2.9	5.9	13.0
Sacramento-Roseville-Arden-Arcade, CA	943	100.0	14.3	5.9	5.4	15.4
St. Louis, MO-IL~	1,131	100.0	15.4	2.3	4.1	17.0
Salisbury, MD-DE~	NA	NA	NA	NA	NA	NA
Salt Lake City, UT~	440	100.0	24.8	6.2	4.2	12.7
San Antonio-New Braunfels, TX	902	100.0	10.9	4.0	3.5	15.4
San Diego-Carlsbad, CA	1,371	100.0	16.5	3.9	6.7	11.3
San Francisco-Oakland-Hayward, CA	1,540	100.0	23.7	3.5	4.3	9.2
San Jose-Sunnyvale-Santa Clara, CA	566	100.0	18.8	5.6	10.6	12.3
Seattle-Tacoma-Bellevue, WA	1,454	100.0	23.5	3.2	4.4	9.4
Sioux Falls, SD	103	100.0	14.9	4.8	4.9	16.3
Tampa-St. Petersburg-Clearwater, FL	1,225	100.0	16.2	4.1	3.8	9.5
Tulsa, OK	417	100.0	14.1	2.2	3.9	16.6
Urban Honolulu, HI	328	100.0	13.5	1.7	2.3	7.9
Virginia Beach-Norfolk-Newport News, VA-NC~	616	100.0	9.3	1.7	5.3	14.9
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,094	100.0	20.8	3.0	4.9	11.3
Wichita, KS~	326	100.0	12.8	2.8	10.6	25.9
Worcester, MA-CT~	364	100.0	7.5	1.2	7.5	19.0

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## G.1 Methods Used to Pay Bills and Receive Income in a Typical Month, 2015-2017 (2015 Sample Selection)

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

	2015 (Percent)	2017 (Percent)	90% Confidence Interval, 2017	Difference (2017-2015)	90% Confidence Interval, Difference
<b>A. Paying bills</b>					
Electronic payment from bank account	64.3	66.5	(65.9, 67.0)	2.2*	(1.5, 3.0)
Personal check	61.2	59.8	(59.2, 60.4)	-1.4*	(-2.2, -0.7)
Debit card	39.7	46.2	(45.6, 46.8)	6.5*	(5.6, 7.3)
Credit card	21.3	24.3	(23.8, 24.8)	3.0*	(2.3, 3.6)
Bank money order or cashiers check	5.7	5.7	(5.4, 6.0)	0.0	(-0.4, 0.4)
Cash	16.7	16.0	(15.6, 16.4)	-0.6*	(-1.2, 0.0)
Nonbank money order	7.6	6.8	(6.5, 7.1)	-0.8*	(-1.2, -0.4)
Prepaid card	2.4	2.2	(2.1, 2.4)	-0.2	(-0.4, 0.0)
Other	1.4	1.3	(1.2, 1.5)	-0.1	(-0.3, 0.1)
None selected	1.9	2.2	(2.1, 2.4)	0.3*	(0.1, 0.6)
Any bank method	91.4	91.7	(91.4, 92.0)	0.3	(-0.1, 0.8)
Only bank methods	75.5	76.3	(75.9, 76.8)	0.8*	(0.1, 1.4)
<b>B. Receiving income</b>					
Direct deposit or electronic transfer into bank account	81.3	84.0	(83.5, 84.4)	2.7*	(2.1, 3.3)
Paper check or money order	29.1	26.7	(26.2, 27.1)	-2.4*	(-3.1, -1.7)
Cash	8.2	7.7	(7.4, 8.0)	-0.5*	(-1.0, 0.0)
Direct deposit or electronic transfer onto prepaid card	3.9+	3.3	(3.1, 3.5)		
Other	1.8+	1.8	(1.6, 1.9)		
Used nonbank check casher	2.1	1.9	(1.7, 2.0)	-0.2*	(-0.4, 0.0)
None selected	5.8+	4.6	(4.3, 4.9)		
Any bank method	88.5	90.2	(89.8, 90.5)	1.7*	(1.2, 2.2)
Only bank methods	79.2+	81.4	(80.9, 81.9)		

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household volunteered that it did not pay bills or receive income in a typical month. The 2017 estimates presented here differ from those presented elsewhere in the 2017 report and appendix tables. Specifically, in the 2015 and 2017 surveys households could volunteer that they did not pay bills, but in the 2017 survey households that did not select a bill payment method and that did not volunteer that they did not pay bills were explicitly asked whether they paid bills (a similar question was asked for income receipt). To more directly compare the 2015 and 2017 estimates, in this table households that indicated that they did not pay bills or receive income when explicitly asked are not excluded from the 2017 estimates, as they are elsewhere in the 2017 report and appendix tables. + indicates estimates that were computed in part using imputed values or that cannot be compared over time because of an issue with the administration of the 2015 survey instrument. See Appendix 1 of the 2015 report for additional details. In these cases, estimated differences between 2015 and 2017 are not calculated. \* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

## G.2 Methods Used to Pay Bills in a Typical Month by Banking Status, 2017

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

Characteristics	All	Unbanked	Banked: Underbanked	Banked: Fully banked
Number of Households (1000s)	111,477	5,380	22,856	82,923
Percent of Households	100.0	100.0	100.0	100.0
<b>Electronic payment from bank account (Percent)</b>				
Yes	68.4	2.5	67.2	73.0
No	31.6	97.5	32.8	27.0
<b>Personal check (Percent)</b>				
Yes	61.3	1.2	52.0	67.8
No	38.7	98.8	48.0	32.2
<b>Debit card (Percent)</b>				
Yes	47.3	3.1	63.1	45.9
No	52.7	96.9	36.9	54.1
<b>Credit card (Percent)</b>				
Yes	24.8	8.4	25.0	25.8
No	75.2	91.6	75.0	74.2
<b>Bank money order or cashiers check (Percent)</b>				
Yes	5.7	13.0	11.8	3.5
No	94.3	87.0	88.2	96.5
<b>Cash (Percent)</b>				
Yes	15.9	66.1	26.2	9.8
No	84.1	33.9	73.8	90.2
<b>Nonbank money order (Percent)</b>				
Yes	6.9	39.1	24.2	-
No	93.1	60.9	75.8	100.0
<b>Prepaid card (Percent)</b>				
Yes	2.3	22.1	4.0	0.5
No	97.7	77.9	96.0	99.5
<b>Other (Percent)</b>				
Yes	1.2	8.0	1.3	0.7
No	98.8	92.0	98.7	99.3
<b>None selected (Percent)</b>				
Yes	0.5	3.3	0.3	0.4
No	99.5	96.7	99.7	99.6
<b>Any bank method (Percent)</b>				
Yes	93.8	22.7	94.0	98.4
No	6.2	77.3	6.0	1.6
<b>Only bank methods (Percent)</b>				
Yes	78.2	6.2	56.6	88.8
No	21.8	93.8	43.4	11.2

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



### G.3 Methods Used to Receive Income in a Typical Month by Banking Status, 2017

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

Characteristics	All	Unbanked	Banked: Underbanked	Banked: Fully banked
Number of Households (1000s)	111,477	5,380	22,856	82,923
Percent of Households	100.0	100.0	100.0	100.0
<b>Direct deposit or electronic transfer into bank account (Percent)</b>				
Yes	86.7	5.6	86.6	92.0
No	13.3	94.4	13.4	8.0
<b>Paper check or money order (Percent)</b>				
Yes	27.6	45.4	30.8	25.6
No	72.4	54.6	69.2	74.4
<b>Cash (Percent)</b>				
Yes	7.9	26.5	10.5	6.0
No	92.1	73.5	89.5	94.0
<b>Direct deposit or electronic transfer onto prepaid card (Percent)</b>				
Yes	3.4	23.3	5.0	1.6
No	96.6	76.7	95.0	98.4
<b>Other (Percent)</b>				
Yes	1.8	10.6	1.9	1.2
No	98.2	89.4	98.1	98.8
<b>Used nonbank check casher (Percent)</b>				
Yes	1.9	23.7	3.8	-
No	98.1	76.3	96.2	100.0
<b>None selected (Percent)</b>				
Yes	1.6	10.5	1.3	1.1
No	98.4	89.5	98.7	98.9
<b>Any bank method (Percent)</b>				
Yes	93.2	5.6	95.3	98.2
No	6.8	94.4	4.7	1.8
<b>Only bank methods (Percent)</b>				
Yes	84.1	2.6	80.0	90.5
No	15.9	97.4	20.0	9.5

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

## G.4 Methods Used to Pay Bills in a Typical Month by Income, 2017

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

Characteristics	All	Less than \$15,000	\$15,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$75,000	At least \$75,000
Number of Households (1000s)	111,477	12,049	16,448	22,252	21,118	39,611
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
<b>Electronic payment from bank account (Percent)</b>						
Yes	68.4	37.8	48.6	62.4	75.2	85.6
No	31.6	62.2	51.4	37.6	24.8	14.4
<b>Personal check (Percent)</b>						
Yes	61.3	44.1	56.1	62.2	64.4	66.6
No	38.7	55.9	43.9	37.8	35.6	33.4
<b>Debit card (Percent)</b>						
Yes	47.3	36.7	44.6	50.5	53.1	46.9
No	52.7	63.3	55.4	49.5	46.9	53.1
<b>Credit card (Percent)</b>						
Yes	24.8	13.4	16.0	21.0	25.6	33.7
No	75.2	86.6	84.0	79.0	74.4	66.3
<b>Bank money order or cashiers check (Percent)</b>						
Yes	5.7	10.0	8.4	6.5	4.8	3.3
No	94.3	90.0	91.6	93.5	95.2	96.7
<b>Cash (Percent)</b>						
Yes	15.9	33.7	26.3	19.1	11.1	7.0
No	84.1	66.3	73.7	80.9	88.9	93.0
<b>Nonbank money order (Percent)</b>						
Yes	6.9	17.4	13.0	8.3	4.3	1.6
No	93.1	82.6	87.0	91.7	95.7	98.4
<b>Prepaid card (Percent)</b>						
Yes	2.3	6.1	4.3	2.6	1.3	0.5
No	97.7	93.9	95.7	97.4	98.7	99.5
<b>Other (Percent)</b>						
Yes	1.2	2.9	2.2	1.0	0.8	0.7
No	98.8	97.1	97.8	99.0	99.2	99.3
<b>None selected (Percent)</b>						
Yes	0.5	1.2	0.7	0.5	0.5	0.2
No	99.5	98.8	99.3	99.5	99.5	99.8
<b>Any bank method (Percent)</b>						
Yes	93.8	75.2	87.8	94.4	98.2	99.3
No	6.2	24.8	12.2	5.6	1.8	0.7
<b>Only bank methods (Percent)</b>						
Yes	78.2	52.2	64.0	74.6	84.1	90.8
No	21.8	47.8	36.0	25.4	15.9	9.2

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

## G.5 Methods Used to Receive Income in a Typical Month by Income, 2017

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

Characteristics	All	Less than \$15,000	\$15,000 to \$30,000	\$30,000 to \$50,000	\$50,000 to \$75,000	At least \$75,000
Number of Households (1000s)	111,477	12,049	16,448	22,252	21,118	39,611
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
<b>Direct deposit or electronic transfer into bank account (Percent)</b>						
Yes	86.7	69.2	76.0	85.5	91.0	94.9
No	13.3	30.8	24.0	14.5	9.0	5.1
<b>Paper check or money order (Percent)</b>						
Yes	27.6	23.8	28.7	28.7	27.3	27.9
No	72.4	76.2	71.3	71.3	72.7	72.1
<b>Cash (Percent)</b>						
Yes	7.9	12.4	10.3	8.8	6.7	5.7
No	92.1	87.6	89.7	91.2	93.3	94.3
<b>Direct deposit or electronic transfer onto prepaid card (Percent)</b>						
Yes	3.4	8.7	5.0	3.3	2.1	1.8
No	96.6	91.3	95.0	96.7	97.9	98.2
<b>Other (Percent)</b>						
Yes	1.8	4.4	2.3	1.7	1.2	1.3
No	98.2	95.6	97.7	98.3	98.8	98.7
<b>Used nonbank check casher (Percent)</b>						
Yes	1.9	4.4	4.5	2.3	0.9	0.5
No	98.1	95.6	95.5	97.7	99.1	99.5
<b>None selected (Percent)</b>						
Yes	1.6	4.6	2.4	1.2	1.3	0.8
No	98.4	95.4	97.6	98.8	98.7	99.2
<b>Any bank method (Percent)</b>						
Yes	93.2	75.8	86.0	93.9	97.4	98.8
No	6.8	24.2	14.0	6.1	2.6	1.2
<b>Only bank methods (Percent)</b>						
Yes	84.1	66.4	76.5	83.6	88.4	90.5
No	15.9	33.6	23.5	16.4	11.6	9.5

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

## G.6 Methods Used to Pay Bills in a Typical Month by Education, 2017

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

Characteristics	All	No high school diploma	High school diploma	Some college	College degree
Number of Households (1000s)	111,477	9,676	28,164	32,483	41,155
Percent of Households	100.0	100.0	100.0	100.0	100.0
<b>Electronic payment from bank account (Percent)</b>					
Yes	68.4	32.8	56.1	71.4	82.7
No	31.6	67.2	43.9	28.6	17.3
<b>Personal check (Percent)</b>					
Yes	61.3	46.1	61.1	61.0	65.2
No	38.7	53.9	38.9	39.0	34.8
<b>Debit card (Percent)</b>					
Yes	47.3	36.3	46.6	53.6	45.5
No	52.7	63.7	53.4	46.4	54.5
<b>Credit card (Percent)</b>					
Yes	24.8	12.0	17.1	21.7	35.7
No	75.2	88.0	82.9	78.3	64.3
<b>Bank money order or cashiers check (Percent)</b>					
Yes	5.7	10.6	6.5	6.0	3.7
No	94.3	89.4	93.5	94.0	96.3
<b>Cash (Percent)</b>					
Yes	15.9	38.7	20.2	16.3	7.3
No	84.1	61.3	79.8	83.7	92.7
<b>Nonbank money order (Percent)</b>					
Yes	6.9	16.7	9.2	7.5	2.4
No	93.1	83.3	90.8	92.5	97.6
<b>Prepaid card (Percent)</b>					
Yes	2.3	4.5	3.4	2.5	0.7
No	97.7	95.5	96.6	97.5	99.3
<b>Other (Percent)</b>					
Yes	1.2	3.0	1.4	1.1	0.8
No	98.8	97.0	98.6	98.9	99.2
<b>None selected (Percent)</b>					
Yes	0.5	1.2	0.7	0.4	0.3
No	99.5	98.8	99.3	99.6	99.7
<b>Any bank method (Percent)</b>					
Yes	93.8	75.3	91.3	95.2	98.8
No	6.2	24.7	8.7	4.8	1.2
<b>Only bank methods (Percent)</b>					
Yes	78.2	49.7	72.1	77.4	89.7
No	21.8	50.3	27.9	22.6	10.3

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

## G.7 Methods Used to Receive Income in a Typical Month by Education, 2017

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

Characteristics	All	No high school diploma	High school diploma	Some college	College degree
Number of Households (1000s)	111,477	9,676	28,164	32,483	41,155
Percent of Households	100.0	100.0	100.0	100.0	100.0
<b>Direct deposit or electronic transfer into bank account (Percent)</b>					
Yes	86.7	66.8	81.9	87.9	93.8
No	13.3	33.2	18.1	12.1	6.2
<b>Paper check or money order (Percent)</b>					
Yes	27.6	31.6	29.1	27.5	25.8
No	72.4	68.4	70.9	72.5	74.2
<b>Cash (Percent)</b>					
Yes	7.9	14.5	8.4	8.2	5.9
No	92.1	85.5	91.6	91.8	94.1
<b>Direct deposit or electronic transfer onto prepaid card (Percent)</b>					
Yes	3.4	5.6	4.4	3.7	1.9
No	96.6	94.4	95.6	96.3	98.1
<b>Other (Percent)</b>					
Yes	1.8	2.7	2.1	1.6	1.6
No	98.2	97.3	97.9	98.4	98.4
<b>Used nonbank check casher (Percent)</b>					
Yes	1.9	4.9	3.1	1.9	0.5
No	98.1	95.1	96.9	98.1	99.5
<b>None selected (Percent)</b>					
Yes	1.6	4.0	2.2	1.4	0.8
No	98.4	96.0	97.8	98.6	99.2
<b>Any bank method (Percent)</b>					
Yes	93.2	77.1	90.3	94.2	98.1
No	6.8	22.9	9.7	5.8	1.9
<b>Only bank methods (Percent)</b>					
Yes	84.1	67.9	80.9	84.3	89.9
No	15.9	32.1	19.1	15.7	10.1

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

## G.8 Methods Used to Pay Bills in a Typical Month by Age, 2017

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

Characteristics	All	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years or more
Number of Households (1000s)	111,477	5,800	18,386	18,549	20,051	21,160	27,531
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Electronic payment from bank account (Percent)</b>							
Yes	68.4	67.1	75.8	75.3	73.7	67.3	55.9
No	31.6	32.9	24.2	24.7	26.3	32.7	44.1
<b>Personal check (Percent)</b>							
Yes	61.3	43.5	46.5	54.3	60.8	66.3	76.3
No	38.7	56.5	53.5	45.7	39.2	33.7	23.7
<b>Debit card (Percent)</b>							
Yes	47.3	63.0	62.9	56.0	51.1	42.1	29.1
No	52.7	37.0	37.1	44.0	48.9	57.9	70.9
<b>Credit card (Percent)</b>							
Yes	24.8	23.3	29.1	27.4	24.0	22.9	22.7
No	75.2	76.7	70.9	72.6	76.0	77.1	77.3
<b>Bank money order or cashiers check (Percent)</b>							
Yes	5.7	9.4	7.3	6.3	6.0	5.1	3.6
No	94.3	90.6	92.7	93.7	94.0	94.9	96.4
<b>Cash (Percent)</b>							
Yes	15.9	23.9	20.1	18.4	16.1	15.6	9.8
No	84.1	76.1	79.9	81.6	83.9	84.4	90.2
<b>Nonbank money order (Percent)</b>							
Yes	6.9	13.7	9.1	7.9	6.5	6.6	3.6
No	93.1	86.3	90.9	92.1	93.5	93.4	96.4
<b>Prepaid card (Percent)</b>							
Yes	2.3	3.4	3.2	3.3	2.7	1.9	0.7
No	97.7	96.6	96.8	96.7	97.3	98.1	99.3
<b>Other (Percent)</b>							
Yes	1.2	1.0	1.3	1.2	1.1	0.8	1.7
No	98.8	99.0	98.7	98.8	98.9	99.2	98.3
<b>None selected (Percent)</b>							
Yes	0.5	0.5	0.4	0.4	0.5	0.5	0.6
No	99.5	99.5	99.6	99.6	99.5	99.5	99.4
<b>Any bank method (Percent)</b>							
Yes	93.8	91.5	92.7	93.0	93.9	93.5	95.8
No	6.2	8.5	7.3	7.0	6.1	6.5	4.2
<b>Only bank methods (Percent)</b>							
Yes	78.2	65.9	72.8	75.5	78.1	78.9	85.7
No	21.8	34.1	27.2	24.5	21.9	21.1	14.3

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

## G.9 Methods Used to Receive Income in a Typical Month by Age, 2017

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

Characteristics	All	15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years or more
Number of Households (1000s)	111,477	5,800	18,386	18,549	20,051	21,160	27,531
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Direct deposit or electronic transfer into bank account (Percent)</b>							
Yes	86.7	81.2	85.1	83.5	85.0	86.1	92.9
No	13.3	18.8	14.9	16.5	15.0	13.9	7.1
<b>Paper check or money order (Percent)</b>							
Yes	27.6	35.8	27.6	31.5	30.7	28.4	20.5
No	72.4	64.2	72.4	68.5	69.3	71.6	79.5
<b>Cash (Percent)</b>							
Yes	7.9	14.4	10.3	10.2	8.3	7.1	3.8
No	92.1	85.6	89.7	89.8	91.7	92.9	96.2
<b>Direct deposit or electronic transfer onto prepaid card (Percent)</b>							
Yes	3.4	6.3	3.6	4.1	4.3	3.1	1.6
No	96.6	93.7	96.4	95.9	95.7	96.9	98.4
<b>Other (Percent)</b>							
Yes	1.8	1.8	1.8	2.0	1.6	2.0	1.7
No	98.2	98.2	98.2	98.0	98.4	98.0	98.3
<b>Used nonbank check casher (Percent)</b>							
Yes	1.9	4.5	3.1	2.5	1.8	1.5	0.6
No	98.1	95.5	96.9	97.5	98.2	98.5	99.4
<b>None selected (Percent)</b>							
Yes	1.6	1.9	1.1	1.1	1.2	1.6	2.5
No	98.4	98.1	98.9	98.9	98.8	98.4	97.5
<b>Any bank method (Percent)</b>							
Yes	93.2	90.0	91.4	92.0	93.0	93.7	95.6
No	6.8	10.0	8.6	8.0	7.0	6.3	4.4
<b>Only bank methods (Percent)</b>							
Yes	84.1	74.3	81.5	81.1	83.2	84.9	89.8
No	15.9	25.7	18.5	18.9	16.8	15.1	10.2

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

## G.10 Methods Used to Pay Bills in a Typical Month by Race/Ethnicity, 2017

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

Characteristics	All	Black	Hispanic	Asian	White	Other
Number of Households (1000s)	111,477	14,920	13,532	5,552	75,668	1,804
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
<b>Electronic payment from bank account (Percent)</b>						
Yes	68.4	55.0	57.2	78.6	72.3	64.1
No	31.6	45.0	42.8	21.4	27.7	35.9
<b>Personal check (Percent)</b>						
Yes	61.3	45.7	44.6	59.3	67.8	49.7
No	38.7	54.3	55.4	40.7	32.2	50.3
<b>Debit card (Percent)</b>						
Yes	47.3	54.2	53.6	39.8	45.2	54.9
No	52.7	45.8	46.4	60.2	54.8	45.1
<b>Credit card (Percent)</b>						
Yes	24.8	18.3	20.7	44.2	25.6	17.9
No	75.2	81.7	79.3	55.8	74.4	82.1
<b>Bank money order or cashiers check (Percent)</b>						
Yes	5.7	11.7	9.4	4.9	3.8	8.6
No	94.3	88.3	90.6	95.1	96.2	91.4
<b>Cash (Percent)</b>						
Yes	15.9	27.2	31.8	10.2	11.1	22.4
No	84.1	72.8	68.2	89.8	88.9	77.6
<b>Nonbank money order (Percent)</b>						
Yes	6.9	18.6	13.0	2.0	3.7	12.1
No	93.1	81.4	87.0	98.0	96.3	87.9
<b>Prepaid card (Percent)</b>						
Yes	2.3	6.3	2.2	1.0	1.5	4.4
No	97.7	93.7	97.8	99.0	98.5	95.6
<b>Other (Percent)</b>						
Yes	1.2	1.7	1.8	1.1	1.0	2.3
No	98.8	98.3	98.2	98.9	99.0	97.7
<b>None selected (Percent)</b>						
Yes	0.5	1.1	0.6	0.2	0.4	0.4
No	99.5	98.9	99.4	99.8	99.6	99.6
<b>Any bank method (Percent)</b>						
Yes	93.8	85.0	84.9	97.7	97.0	87.9
No	6.2	15.0	15.1	2.3	3.0	12.1
<b>Only bank methods (Percent)</b>						
Yes	78.2	57.9	60.1	87.0	85.1	65.3
No	21.8	42.1	39.9	13.0	14.9	34.7

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



## G.11 Methods Used to Receive Income in a Typical Month by Race/Ethnicity, 2017

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

Characteristics	All	Black	Hispanic	Asian	White	Other
Number of Households (1000s)	111,477	14,920	13,532	5,552	75,668	1,804
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0
<b>Direct deposit or electronic transfer into bank account (Percent)</b>						
Yes	86.7	80.3	73.8	88.0	90.3	83.5
No	13.3	19.7	26.2	12.0	9.7	16.5
<b>Paper check or money order (Percent)</b>						
Yes	27.6	22.0	34.0	22.3	28.0	27.9
No	72.4	78.0	66.0	77.7	72.0	72.1
<b>Cash (Percent)</b>						
Yes	7.9	8.3	13.9	7.0	6.9	7.5
No	92.1	91.7	86.1	93.0	93.1	92.5
<b>Direct deposit or electronic transfer onto prepaid card (Percent)</b>						
Yes	3.4	7.5	2.9	2.5	2.6	8.0
No	96.6	92.5	97.1	97.5	97.4	92.0
<b>Other (Percent)</b>						
Yes	1.8	2.6	1.8	1.3	1.7	3.5
No	98.2	97.4	98.2	98.7	98.3	96.5
<b>Used nonbank check casher (Percent)</b>						
Yes	1.9	4.7	4.1	0.2	1.1	2.7
No	98.1	95.3	95.9	99.8	98.9	97.3
<b>None selected (Percent)</b>						
Yes	1.6	2.9	1.9	1.3	1.3	2.0
No	98.4	97.1	98.1	98.7	98.7	98.0
<b>Any bank method (Percent)</b>						
Yes	93.2	84.5	85.2	96.3	96.2	89.0
No	6.8	15.5	14.8	3.7	3.8	11.0
<b>Only bank methods (Percent)</b>						
Yes	84.1	75.1	75.3	87.9	87.3	77.0
No	15.9	24.9	24.7	12.1	12.7	23.0

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

## H.1 Household Characteristics by Use of Bank Methods to Pay Bills and Receive Income in a Typical Month, 2017

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

Characteristics	Underbanked group 1	Underbanked group 2
Number of Households (1000s)	10,781	11,423
Percent of Households	100.0	100.0
<b>Family income (Percent)</b>		
Less than \$15,000	8.3	18.5
\$15,000 to \$30,000	12.3	22.9
\$30,000 to \$50,000	22.3	26.2
\$50,000 to \$75,000	22.5	17.3
At least \$75,000	34.5	15.1
<b>Education (Percent)</b>		
No high school diploma	7.9	16.1
High school diploma	23.6	31.6
Some college	30.3	34.4
College degree	38.2	17.9
<b>Age group (Percent)</b>		
15 to 24 years	6.1	10.2
25 to 34 years	18.5	21.8
35 to 44 years	19.0	20.3
45 to 54 years	19.9	17.2
55 to 64 years	17.9	18.0
65 years or more	18.6	12.5
<b>Race/Ethnicity (Percent)</b>		
Black	17.4	27.9
Hispanic	16.6	22.1
Asian	7.2	2.2
White	57.1	44.9
Other	1.8	2.9
<b>Disability status (Percent)</b>		
Disabled, age 25 to 64	8.3	14.6
Not disabled, age 25 to 64	67.0	62.6
Not applicable (not age 25 to 64)	24.7	22.7
<b>Monthly income volatility (Percent)</b>		
Income was about the same each month	75.5	66.8
Income varied somewhat from month to month	19.7	26.0
Income varied a lot from month to month	4.7	7.1
Unknown	0.1	-
<b>Employment status (Percent)</b>		
Employed	68.4	66.9
Unemployed	2.2	4.3
Not in labor force	29.4	28.8
<b>Homeownership (Percent)</b>		
Homeowner	59.8	38.1
Non-homeowner	40.2	61.9

## H.1 Household Characteristics by Use of Bank Methods to Pay Bills and Receive Income in a Typical Month, 2017

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

Characteristics	Underbanked group 1	Underbanked group 2
<b>Household type (Percent)</b>		
Married couple	49.7	36.8
Unmarried female-headed family	12.7	21.1
Unmarried male-headed family	5.2	8.4
Female individual	16.4	15.4
Male individual	15.8	18.1
Other	0.2	0.1
<b>Nativity (Percent)</b>		
U.S.-born	79.1	80.1
Foreign-born citizen	10.5	8.0
Foreign-born non-citizen	10.3	11.9
<b>Spanish only language spoken (Percent)</b>		
Spanish is not only language spoken	96.0	91.7
Spanish is only language spoken	4.0	8.3
<b>Metropolitan status (Percent)</b>		
Metropolitan area - principal city	30.9	35.7
Metropolitan area - balance	44.5	34.3
Not in metropolitan area	11.8	15.2
Not identified	12.8	14.9
<b>Geographic region (Percent)</b>		
Northeast	17.9	15.1
Midwest	18.1	18.7
South	40.3	45.6
West	23.7	20.6

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies; used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. Also excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. Households in underbanked group 1 used only bank methods to pay bills and receive income in a typical month, while households in underbanked group 2 did not exclusively use bank methods to pay bills and receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.



