2023

FDIC National Survey of Unbanked and Underbanked Households

Appendix Tables

FDIC FEDERAL DEPOSIT
INSURANCE CORPORATION

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Results from the 2023 survey as well as previous surveys are available at https://www.fdic.gov/household-survey, which also provides the ability to generate custom data tables and charts, obtain five-year estimates of unbanked rates, and download the raw survey data.

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A.1 Distributions of Household Characteristics, 2019–2023

All Households, Column Percent

Characteristic	2019	2021	2023
Number of Households (1000s)	131,248	132,517	133,682
Percent of Households	100.0	100.0	100.0
Family Income			
Less Than $15,000	10.7	9.5	8.2
$15,000 to $30,000	14.4	13.5	11.4
$30,000 to $50,000	18.8	18.6	17.0
$50,000 to $75,000	18.2	18.5	17.9
At Least $75,000	37.9	39.9	45.5
Education			
No High School Diploma	8.7	7.9	7.4
High School Diploma	24.9	24.3	24.2
Some College	28.3	27.8	27.5
College Degree	38.1	39.9	40.9
Age Group			
15 to 24 Years	4.8	4.4	4.7
25 to 34 Years	16.3	16.2	15.9
35 to 44 Years	17.0	17.1	17.4
45 to 54 Years	17.0	16.8	16.2
55 to 64 Years	18.6	18.6	17.9
65 Years or More	26.2	26.9	28.0
Race/Ethnicity			
Black	12.7	12.8	12.9
Hispanic	14.0	14.6	14.8
Asian	5.3	5.3	5.5
American Indian or Alaska Native	0.7	0.7	0.7
Native Hawaiian or Other Pacific Islander	0.2	0.3	0.3
White	65.6	64.9	64.3
Two or More Races	1.3	1.4	1.5
Disability Status			
Disabled, Aged 25 to 64	8.1	8.2	8.1
Not Disabled, Aged 25 to 64	60.9	60.5	59.3
Not Applicable (Not Aged 25 to 64)	31.0	31.3	32.6
Monthly Income Volatility			
Income Was About the Same Each Month	77.7		80.2
Income Varied Somewhat From Month to Month	18.3		16.2
Income Varied a Lot From Month to Month	4.1		3.7

A.1 Distributions of Household Characteristics, 2019–2023 *(continued)*
All Households, Column Percent

Characteristic	2019	2021	2023
Employment Status			
Employed	62.1	60.5	61.9
Unemployed	2.2	3.7	2.2
Not in Labor Force	35.7	35.8	36.0
Homeownership			
Homeowner	64.5	65.0	66.3
Non-Homeowner	35.5	35.0	33.7
Household Type			
Married Couple	46.5	46.0	46.4
Unmarried Female-Householder Family	11.6	11.9	11.4
Unmarried Male-Householder Family	5.0	5.3	5.4
Female-Householder Nonfamily	19.0	19.1	18.7
Male-Householder Nonfamily	17.7	17.5	17.8
Other	0.2	0.1	0.2
Citizenship and Place of Birth			
U.S.-Born	85.1	85.2	84.7
Foreign-Born Citizen	8.6	8.6	8.7
Foreign-Born Noncitizen	6.3	6.2	6.6
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	86.2	85.9	86.2
Not in Metropolitan Area	13.0	13.3	13.0
Not Identified	0.8	0.8	0.8
Geographic Region			
Northeast	17.2	17.0	17.4
Midwest	21.6	21.3	21.5
South	38.3	38.8	38.9
West	22.9	23.0	22.3

Note: Monthly income volatility is not available for 2021. Column percentages for each household characteristic sum to 100.

A.2 Unbanked Rates by Household Characteristics, 2019–2023
All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	5.4	4.5	4.2	(4.0, 4.5)	-0.2	(-0.6, 0.1)
Family Income						
Less Than $15,000	23.3	19.8	21.8	(20.2, 23.5)	2.0	(-0.2, 4.3)
$15,000 to $30,000	10.4	9.2	9.0	(8.1, 10.0)	-0.2	(-1.5, 1.1)
$30,000 to $50,000	4.6	4.0	4.5	(3.9, 5.1)	0.5	(-0.3, 1.3)
$50,000 to $75,000	1.7	2.1	1.8	(1.4, 2.2)	-0.3	(-0.8, 0.2)
At Least $75,000	0.6	0.6	0.7	(0.6, 0.9)	0.2	(-0.1, 0.4)
Education						
No High School Diploma	21.4	19.2	19.7	(18.2, 21.4)	0.5	(-1.8, 2.9)
High School Diploma	8.1	6.8	6.5	(6.0, 7.2)	-0.3	(-1.1, 0.6)
Some College	4.3	3.3	3.0	(2.7, 3.4)	-0.2	(-0.8, 0.4)
College Degree	0.8	0.9	0.8	(0.7, 1.0)	-0.1	(-0.3, 0.1)
Age Group						
15 to 24 Years	8.8	5.8	5.9	(4.7, 7.4)	0.1	(-1.7, 1.9)
25 to 34 Years	6.9	5.1	5.2	(4.5, 5.9)	0.1	(-0.9, 1.1)
35 to 44 Years	6.3	5.1	4.7	(4.1, 5.4)	-0.4	(-1.4, 0.5)
45 to 54 Years	5.1	5.2	4.3	(3.8, 4.9)	-0.9*	(-1.8, -0.1)
55 to 64 Years	5.5	4.8	4.4	(3.8, 5.0)	-0.4	(-1.3, 0.5)
65 Years or More	3.3	2.7	2.9	(2.5, 3.4)	0.2	(-0.3, 0.7)
Race/Ethnicity						
Black	13.8	11.3	10.6	(9.6, 11.6)	-0.8	(-2.3, 0.8)
Hispanic	12.2	9.3	9.5	(8.7, 10.4)	0.3	(-0.9, 1.5)
Asian	1.7	2.9	2.0	(1.4, 3.0)	-0.9	(-2.2, 0.4)
American Indian or Alaska Native	16.3	6.9	12.2	(8.2, 17.9)	5.4*	(0.4, 10.4)
Native Hawaiian or Other Pacific Islander	NA	NA	4.8	(1.8, 12.1)	NA	NA
White	2.5	2.1	1.9	(1.7, 2.1)	-0.2	(-0.5, 0.1)
Two or More Races	4.9	5.0	2.5	(1.4, 4.3)	-2.5	(-5.2, 0.2)
Disability Status						
Disabled, Aged 25 to 64	16.2	14.8	11.2	(10.0, 12.5)	-3.6*	(-5.6, -1.7)
Not Disabled, Aged 25 to 64	4.5	3.7	3.7	(3.4, 4.1)	0.0	(-0.4, 0.5)
Not Applicable (Not Aged 25 to 64)	4.2	3.2	3.4	(3.0, 3.8)	0.2	(-0.3, 0.7)
Monthly Income Volatility						
Income Was About the Same Each Month	4.9		4.0	(3.7, 4.2)		
Income Varied Somewhat From Month to Month	6.4		4.6	(4.0, 5.3)		
Income Varied a Lot From Month to Month	10.7		8.3	(6.7, 10.1)		

A.2 Unbanked Rates by Household Characteristics, 2019–2023 *(continued)*
All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Employment Status						
Employed	3.6	2.6	2.8	(2.6, 3.1)	0.2	(-0.1, 0.6)
Unemployed	13.2	11.8	13.2	(10.4, 16.7)	1.4	(-2.1, 5.0)
Not in Labor Force	8.0	6.8	6.1	(5.6, 6.6)	-0.7*	(-1.4, -0.1)
Homeownership						
Homeowner	1.9	1.8	1.6	(1.4, 1.8)	-0.2	(-0.4, 0.0)
Non-Homeowner	11.8	9.4	9.4	(8.8, 10.0)	0.0	(-0.9, 0.8)
Household Type						
Married Couple	2.1	1.8	1.6	(1.4, 1.9)	-0.1	(-0.5, 0.2)
Unmarried Female-Householder Family	11.1	9.2	8.5	(7.5, 9.6)	-0.7	(-2.1, 0.7)
Unmarried Male-Householder Family	7.6	7.4	6.4	(5.1, 7.8)	-1.0	(-2.8, 0.8)
Female-Householder Nonfamily	5.8	4.9	5.3	(4.7, 5.9)	0.4	(-0.5, 1.2)
Male-Householder Nonfamily	8.7	6.7	6.3	(5.7, 7.1)	-0.4	(-1.4, 0.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	4.8	4.0	3.5	(3.3, 3.7)	-0.5*	(-0.8, -0.1)
Foreign-Born Citizen	3.8	4.6	3.8	(3.1, 4.7)	-0.8	(-2.0, 0.5)
Foreign-Born Noncitizen	14.6	11.0	14.3	(12.7, 16.0)	3.2*	(1.3, 5.2)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	5.2	4.2	4.1	(3.9, 4.4)	0.0	(-0.4, 0.4)
Not in Metropolitan Area	6.2	6.2	4.8	(4.2, 5.5)	-1.3*	(-2.4, -0.3)
Not Identified	5.7	6.2	3.8	(2.0, 7.2)	-2.4	(-5.1, 0.4)
Geographic Region						
Northeast	4.7	4.1	3.9	(3.2, 4.6)	-0.2	(-1.1, 0.7)
Midwest	5.0	4.2	3.8	(3.3, 4.4)	-0.4	(-1.1, 0.3)
South	6.2	4.9	5.1	(4.7, 5.5)	0.2	(-0.4, 0.8)
West	4.9	4.2	3.4	(3.0, 3.8)	-0.9*	(-1.5, -0.2)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

A.3 Unbanked Rates by State, 2019–2023

All Households, Row Percent

Geography	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	5.4	4.5	4.2	(4.0, 4.5)	-0.2	(-0.6, 0.1)
State						
AL	7.6	4.7	5.2	(3.5, 7.6)	0.5	(-2.0, 2.9)
AK	3.4	4.8	2.2	(1.0, 4.8)	-2.5*	(-4.9, -0.2)
AZ	4.0	3.6	3.0	(2.1, 4.4)	-0.6	(-2.8, 1.5)
AR	7.1	3.4	6.4	(4.9, 8.5)	3.1*	(0.9, 5.2)
CA	5.6	5.0	4.3	(3.7, 5.0)	-0.7	(-1.8, 0.3)
CO	3.3	6.0	1.1	(0.2, 6.5)	-4.9*	(-7.5, -2.2)
CT	8.4	4.4	2.9	(1.6, 5.2)	-1.5	(-4.8, 1.8)
DE	2.8	2.0	3.5	(1.7, 7.0)	1.5	(-1.1, 4.1)
DC	8.0	4.5	7.2	(5.3, 9.8)	2.7*	(0.1, 5.3)
FL	3.8	3.7	3.2	(2.4, 4.3)	-0.5	(-1.8, 0.9)
GA	7.4	6.7	7.0	(5.1, 9.6)	0.3	(-2.3, 2.8)
HI	3.0	1.5	3.5	(2.1, 6.0)	2.0*	(0.1, 4.0)
ID	4.0	3.0	2.5	(1.4, 4.5)	-0.5	(-2.4, 1.4)
IL	6.6	4.4	6.6	(4.8, 9.1)	2.2	(-0.3, 4.7)
IN	4.5	5.6	4.8	(3.5, 6.4)	-0.8	(-3.3, 1.6)
IA	2.6	3.0	1.6	(0.6, 4.3)	-1.4	(-3.4, 0.6)
KS	5.5	3.8	3.4	(2.1, 5.4)	-0.4	(-2.5, 1.6)
KY	6.5	5.2	5.8	(4.2, 8.0)	0.6	(-1.7, 3.0)
LA	11.4	8.1	8.0	(6.2, 10.2)	-0.2	(-3.0, 2.6)
ME	2.3	1.3	2.6	(1.4, 4.7)	1.2	(-0.4, 2.9)
MD	3.8	5.0	3.4	(2.0, 5.8)	-1.6	(-4.6, 1.4)
MA	3.7	3.6	2.8	(1.6, 4.6)	-0.8	(-3.0, 1.4)
MI	5.7	5.4	3.2	(1.8, 5.6)	-2.2	(-4.6, 0.2)
MN	2.8	2.4	1.7	(0.7, 4.2)	-0.7	(-2.9, 1.6)
MS	12.8	11.1	9.4	(7.7, 11.3)	-1.7	(-4.2, 0.7)
MO	6.2	7.4	3.4	(2.0, 5.8)	-3.9*	(-6.6, -1.3)
MT	4.0	3.0	2.0	(1.2, 3.4)	-1.0	(-2.8, 0.7)
NE	6.5	3.0	2.5	(1.5, 4.3)	-0.4	(-2.2, 1.3)
NV	6.3	5.6	6.1	(4.1, 8.9)	0.5	(-2.7, 3.7)
NH	0.5	1.4	1.1	(0.5, 2.7)	-0.3	(-1.7, 1.1)
NJ	4.0	3.5	4.7	(2.8, 8.0)	1.2	(-1.7, 4.1)
NM	8.7	7.0	5.3	(3.6, 7.8)	-1.6	(-4.5, 1.2)
NY	5.6	5.9	5.1	(4.1, 6.3)	-0.8	(-2.6, 1.0)

A.3 Unbanked Rates by State, 2019–2023 *(continued)*
All Households, Row Percent

Geography	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
NC	3.4	3.3	3.5	(2.5, 4.9)	0.2	(-1.5, 1.9)
ND	4.9	3.2	1.7	(0.5, 5.2)	-1.5	(-3.7, 0.7)
OH	4.6	3.5	4.2	(3.0, 5.9)	0.7	(-1.2, 2.6)
OK	8.8	5.4	6.2	(4.2, 9.2)	0.8	(-1.8, 3.4)
OR	3.8	1.6	2.0	(1.2, 3.2)	0.4	(-1.1, 1.9)
PA	4.0	2.6	3.0	(1.9, 4.6)	0.3	(-1.1, 1.8)
RI	4.4	3.5	2.9	(1.4, 5.9)	-0.6	(-3.1, 1.9)
SC	5.2	5.5	5.3	(3.6, 7.8)	-0.2	(-3.8, 3.4)
SD	4.9	3.7	3.8	(2.4, 5.8)	0.1	(-2.6, 2.8)
TN	8.1	5.0	5.7	(4.4, 7.4)	0.6	(-1.4, 2.6)
TX	7.7	5.6	6.5	(5.5, 7.7)	1.0	(-0.5, 2.4)
UT	0.8	1.2	1.2	(0.4, 2.9)	0.0	(-1.3, 1.2)
VT	0.7	2.5	0.9	(0.4, 2.3)	-1.5	(-3.1, 0.1)
VA	4.4	1.8	0.9	(0.4, 2.1)	-0.9	(-2.4, 0.6)
WA	4.6	2.1	1.8	(1.0, 3.2)	-0.3	(-2.1, 1.6)
WV	4.7	3.0	4.3	(3.1, 5.9)	1.3	(-0.9, 3.4)
WI	2.9	2.1	2.0	(1.2, 3.4)	-0.1	(-1.6, 1.5)
WY	3.6	1.3	1.8	(0.9, 3.6)	0.5	(-1.0, 2.0)

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

A.4 Unbanked Rates by MSA, 2019–2023

All Households, Row Percent

Geography	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	5.4	4.5	4.2	(4.0, 4.5)	-0.2	(-0.6, 0.1)
MSA						
Albuquerque, NM	4.1	5.3	3.6	(1.9, 6.7)	-1.7	(-5.2, 1.8)
Atlanta-Sandy Springs-Roswell, GA~	5.0	2.4	6.0	(3.7, 9.8)	3.6*	(0.4, 6.8)
Austin-Round Rock, TX	0.7	0.8	2.2	(0.8, 5.9)	1.4	(-0.9, 3.8)
Baltimore-Columbia-Towson, MD	5.5	5.9	3.5	(1.7, 7.2)	-2.3	(-7.2, 2.5)
Birmingham-Hoover, AL	9.3	4.8	4.0	(1.9, 8.3)	-0.8	(-5.5, 3.9)
Boise City, ID	4.9	2.6	1.0	(0.4, 3.0)	-1.6	(-4.0, 0.9)
Boston-Cambridge-Newton, MA-NH~	3.6	2.1	2.9	(1.6, 5.2)	0.8	(-1.3, 3.0)
Burlington-South Burlington, VT~	–	1.5	0.7	(0.1, 5.2)	-0.9	(-3.0, 1.3)
Charlotte-Concord-Gastonia, NC-SC~	2.2	2.2	2.0	(0.9, 4.4)	-0.2	(-2.6, 2.1)
Chicago-Naperville-Elgin, IL-IN-WI	7.3	5.4	4.7	(3.2, 6.9)	-0.7	(-3.2, 1.7)
Cincinnati, OH-KY-IN~	2.6	4.0	6.6	(3.4, 12.4)	2.6	(-2.4, 7.5)
Cleveland-Elyria, OH	3.5	2.0	5.4	(2.5, 11.2)	3.4	(-0.8, 7.6)
Columbus, OH~	5.8	2.0	7.2	(4.0, 12.6)	5.1*	(0.6, 9.7)
Dallas-Fort Worth-Arlington, TX~	7.1	2.5	4.7	(2.9, 7.5)	2.2	(-0.3, 4.7)
Denver-Aurora-Lakewood, CO	3.1	5.9	–			
Detroit-Warren-Dearborn, MI	8.8	7.6	5.0	(2.6, 9.5)	-2.5	(-7.2, 2.1)
Fargo, ND-MN	1.4	3.6	–			
Greenville-Anderson-Mauldin, SC~	NA	NA	3.8	(1.2, 11.7)	NA	NA
Houston-The Woodlands-Sugar Land, TX~	10.4	8.1	9.4	(7.0, 12.5)	1.3	(-2.2, 4.8)
Indianapolis-Carmel-Anderson, IN~	6.4	7.8	5.2	(2.8, 9.5)	-2.6	(-8.0, 2.8)
Jackson, MS~	17.1	9.1	4.0	(1.9, 8.2)	-5.1	(-11.5, 1.3)
Kansas City, MO-KS~	5.8	6.4	0.8	(0.1, 6.0)	-5.6*	(-10.0, -1.2)
Las Vegas-Henderson-Paradise, NV	5.5	5.2	6.2	(3.8, 9.8)	1.0	(-3.0, 4.9)
Little Rock-North Little Rock-Conway, AR	5.1	2.8	6.0	(3.5, 10.0)	3.2	(-1.0, 7.4)
Los Angeles-Long Beach-Anaheim, CA	7.1	4.2	4.5	(3.5, 5.8)	0.4	(-1.3, 2.0)
Louisville/Jefferson County, KY-IN~	4.8	3.5	5.4	(2.5, 11.3)	1.9	(-2.5, 6.4)
Manchester-Nashua, NH~	1.1	1.2	–			
Memphis, TN-MS-AR~	17.0	9.4	15.2	(9.3, 23.9)	5.8	(-3.8, 15.5)
Miami-Fort Lauderdale-West Palm Beach, FL	3.9	3.2	4.0	(2.5, 6.5)	0.9	(-1.5, 3.3)
Milwaukee-Waukesha-West Allis, WI	5.9	1.5	3.4	(1.4, 8.3)	2.0	(-1.7, 5.7)
Minneapolis-St. Paul-Bloomington, MN-WI~	3.3	2.2	1.3	(0.3, 5.4)	-0.9	(-3.1, 1.3)
Nashville-Davidson-Murfreesboro-Franklin, TN~	5.3	3.8	3.0	(1.6, 5.7)	-0.7	(-4.0, 2.5)
New Orleans-Metairie, LA~	9.8	6.6	9.9	(6.0, 15.8)	3.3	(-2.2, 8.8)

A.4 Unbanked Rates by MSA, 2019–2023 *(continued)*
All Households, Row Percent

Geography	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
New York-Newark-Jersey City, NY-NJ-PA~	5.8	5.6	5.4	(4.1, 7.1)	-0.2	(-2.1, 1.7)
Oklahoma City, OK	9.3	5.5	5.5	(2.9, 10.0)	0.0	(-4.5, 4.6)
Omaha-Council Bluffs, NE-IA	4.0	2.6	2.1	(0.8, 5.0)	-0.5	(-3.3, 2.3)
Orlando-Kissimmee-Sanford, FL	3.5	1.5	0.5	(0.1, 4.4)	-0.9	(-2.8, 0.9)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5.2	2.8	3.7	(2.3, 5.8)	0.9	(-1.5, 3.3)
Phoenix-Mesa-Scottsdale, AZ	3.6	4.3	2.5	(1.5, 4.3)	-1.8	(-4.5, 0.8)
Pittsburgh, PA	3.4	1.6	4.5	(1.5, 12.6)	2.9	(-1.7, 7.6)
Portland-South Portland, ME~	1.6	0.9	–			
Portland-Vancouver-Hillsboro, OR-WA	2.5	1.7	1.8	(0.8, 3.9)	0.1	(-2.0, 2.2)
Providence-Warwick, RI-MA~	4.8	7.3	2.7	(1.3, 5.5)	-4.6*	(-9.0, -0.2)
Richmond, VA~	NA	NA	1.5	(0.2, 9.8)	NA	NA
Riverside-San Bernardino-Ontario, CA	7.0	5.2	4.4	(2.5, 7.5)	-0.8	(-4.6, 3.0)
Sacramento-Roseville-Arden-Arcade, CA	2.5	2.3	2.4	(0.8, 6.8)	0.1	(-2.8, 2.9)
St. Louis, MO-IL~	3.4	4.9	3.5	(1.9, 6.2)	-1.4	(-5.0, 2.3)
Salisbury, MD-DE~	NA	4.2	15.2	(7.4, 28.6)	11.0*	(0.1, 21.9)
Salt Lake City, UT~	1.1	1.2	2.2	(0.7, 6.2)	1.0	(-1.4, 3.4)
San Antonio-New Braunfels, TX	6.6	4.5	3.5	(1.7, 7.3)	-1.0	(-4.8, 2.9)
San Diego-Carlsbad, CA	4.0	0.4	2.8	(1.1, 7.0)	2.4	(-0.1, 4.8)
San Francisco-Oakland-Hayward, CA	2.8	4.0	4.3	(2.6, 7.1)	0.3	(-2.7, 3.3)
San Jose-Sunnyvale-Santa Clara, CA	1.9	13.2	2.7	(1.1, 6.8)	-10.4*	(-17.6, -3.2)
Seattle-Tacoma-Bellevue, WA	2.6	–	1.2	(0.4, 3.2)		
Sioux Falls, SD	2.1	0.6	2.9	(1.1, 7.5)	2.2	(-0.6, 5.1)
Tampa-St. Petersburg-Clearwater, FL	1.0	0.6	1.7	(0.7, 4.2)	1.1	(-0.6, 2.9)
Urban Honolulu, HI	3.2	1.7	3.7	(2.1, 6.5)	2.0	(-0.3, 4.3)
Virginia Beach-Norfolk-Newport News, VA-NC~	6.4	–	1.2	(0.1, 8.7)		
Washington-Arlington-Alexandria, DC-VA-MD-WV~	3.2	2.9	1.5	(1.0, 2.3)	-1.5	(-3.0, 0.1)
Wichita, KS~	6.6	6.7	1.6	(0.4, 6.2)	-5.2*	(-10.0, -0.3)

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

A.5 Interest in Having a Bank Account by Previous Bank Account Ownership and Household Characteristics, 2023

Unbanked Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
All	5,640	100.0	11.5	17.6	19.7	51.2
Previous Bank Account Ownership						
Previously Banked	2,672	100.0	16.5	18.2	17.8	47.5
Never Banked	2,968	100.0	7.0	17.0	21.4	54.6
Family Income						
Less Than $15,000	2,395	100.0	11.4	17.4	17.9	53.3
$15,000 to $30,000	1,368	100.0	10.3	18.1	21.1	50.5
$30,000 to $50,000	1,013	100.0	14.3	15.3	23.8	46.6
$50,000 to $75,000	NA	NA	NA	NA	NA	NA
At Least $75,000	NA	NA	NA	NA	NA	NA
Education						
No High School Diploma	1,953	100.0	9.8	16.7	20.9	52.6
High School Diploma	2,116	100.0	10.1	19.6	19.1	51.2
Some College	1,117	100.0	15.9	13.5	19.8	50.9
College Degree	NA	NA	NA	NA	NA	NA
Age Group						
15 to 24 Years	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,096	100.0	10.7	27.3	19.4	42.6
35 to 44 Years	1,098	100.0	11.5	21.3	18.0	49.2
45 to 54 Years	935	100.0	15.3	15.3	22.1	47.2
55 to 64 Years	1,044	100.0	12.9	13.2	19.7	54.2
65 Years or More	1,094	100.0	5.2	8.7	18.3	67.8
Race/Ethnicity						
Black	1,822	100.0	11.9	20.0	16.5	51.6
Hispanic	1,882	100.0	12.4	20.1	24.4	43.1
Asian	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	1,602	100.0	11.0	13.4	17.5	58.1
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	1,215	100.0	13.8	15.5	18.1	52.6
Not Disabled, Aged 25 to 64	2,959	100.0	11.9	21.2	20.4	46.5
Not Applicable (Not Aged 25 to 64)	1,466	100.0	8.8	12.0	19.5	59.7

A.5 Interest in Having a Bank Account by Previous Bank Account Ownership and Household Characteristics, 2023 *(continued)*
Unbanked Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Monthly Income Volatility						
Income Was About the Same Each Month	4,234	100.0	10.0	17.6	18.8	53.7
Income Varied Somewhat From Month to Month	1,001	100.0	10.6	18.4	22.4	48.6
Income Varied a Lot From Month to Month	NA	NA	NA	NA	NA	NA
Employment Status						
Employed	2,333	100.0	11.8	17.8	22.6	47.7
Unemployed	NA	NA	NA	NA	NA	NA
Not in Labor Force	2,925	100.0	9.3	15.6	17.0	58.1
Homeownership						
Homeowner	1,406	100.0	9.7	18.1	19.8	52.4
Non-Homeowner	4,234	100.0	12.1	17.4	19.6	50.9
Household Type						
Married Couple	1,014	100.0	12.2	18.7	22.3	46.8
Unmarried Female-Householder Family	1,292	100.0	13.4	22.9	18.6	45.2
Unmarried Male-Householder Family	NA	NA	NA	NA	NA	NA
Female-Householder Nonfamily	1,317	100.0	9.9	13.9	17.9	58.3
Male-Householder Nonfamily	1,507	100.0	11.4	12.8	19.3	56.5
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	3,935	100.0	10.9	17.4	17.9	53.8
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	1,258	100.0	12.4	20.2	26.3	41.1
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	4,759	100.0	12.6	18.1	20.6	48.8
Not in Metropolitan Area	839	100.0	6.1	14.5	14.3	65.0
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	902	100.0	15.8	13.0	15.5	55.7
Midwest	1,103	100.0	11.8	15.4	21.7	51.0
South	2,633	100.0	10.2	18.6	20.4	50.8
West	1,002	100.0	10.7	21.3	19.3	48.7

Note: Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate.

A.6 All Reasons for Not Having a Bank Account by Interest in Having a Bank Account, 2023
Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	5,640	649	991	1,109	2,890
Percent of Households	100.0	100.0	100.0	100.0	100.0
Bank Locations Are Inconvenient					
Yes	16.3	5.2	19.4	19.3	16.5
No	83.7	94.8	80.6	80.7	83.5
Bank Account Fees Are Too High					
Yes	30.7	22.0	36.0	36.8	28.5
No	69.3	78.0	64.0	63.2	71.5
Bank Account Fees Are Too Unpredictable					
Yes	29.3	14.8	32.9	33.1	29.8
No	70.7	85.2	67.1	66.9	70.2
Banks Do Not Offer Needed Products and Services					
Yes	20.0	7.7	21.6	24.7	20.4
No	80.0	92.3	78.4	75.3	79.6
Don't Trust Banks					
Yes	36.0	19.7	32.0	34.3	41.7
No	64.0	80.3	68.0	65.7	58.3
Don't Have Enough Money to Meet Minimum Balance Requirements					
Yes	42.3	37.7	52.5	45.8	38.5
No	57.7	62.3	47.5	54.2	61.5
Avoiding a Bank Gives More Privacy					
Yes	33.9	13.9	30.9	36.0	38.7
No	66.1	86.1	69.1	64.0	61.3
Don't Have Personal Identification Required to Open an Account					
Yes	13.0	16.5	16.3	14.5	10.6
No	87.0	83.5	83.7	85.5	89.4
Problems With Past Banking or Credit History					
Yes	12.3	13.5	13.0	12.9	11.5
No	87.7	86.5	87.0	87.1	88.5
Other Reason					
Yes	22.0	26.6	16.8	21.8	22.8
No	78.0	73.4	83.2	78.2	77.2
Did Not Select a Reason					
Yes	15.0	19.5	15.1	8.2	16.6
No	85.0	80.5	84.9	91.8	83.4

A.7 Main Reason for Not Having a Bank Account by Interest in Having a Bank Account, 2023

Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	5,640	649	991	1,109	2,890
Percent of Households	100.0	100.0	100.0	100.0	100.0
Main Reason Unbanked					
Bank Locations Are Inconvenient	2.5	–	3.1	4.0	2.3
Bank Account Fees Are Too High	8.9	9.4	7.3	14.6	7.1
Bank Account Fees Are Too Unpredictable	1.2	1.3	2.0	1.7	0.8
Banks Do Not Offer Needed Products and Services	1.7	–	1.5	0.9	2.5
Don't Trust Banks	15.7	10.6	11.1	12.3	19.7
Don't Have Enough Money to Meet Minimum Balance Requirements	23.3	20.0	36.1	24.4	19.2
Avoiding a Bank Gives More Privacy	5.1	2.6	3.1	7.1	5.6
Don't Have Personal Identification Required to Open an Account	5.1	8.9	5.9	4.7	4.2
Problems With Past Banking or Credit History	3.4	8.4	2.3	2.8	2.9
Other Reason	18.1	19.4	12.5	19.3	19.2
Did Not Select a Reason	15.0	19.5	15.1	8.2	16.6

Note: Column percentages sum to 100. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

A.8 All Reasons for Not Having a Bank Account by Previous Bank Account Ownership, 2023

Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	5,640	2,672	2,968
Percent of Households	100.0	100.0	100.0
Bank Locations Are Inconvenient			
Yes	16.3	14.2	18.2
No	83.7	85.8	81.8
Bank Account Fees Are Too High			
Yes	30.7	32.8	28.8
No	69.3	67.2	71.2
Bank Account Fees Are Too Unpredictable			
Yes	29.3	30.6	28.1
No	70.7	69.4	71.9
Banks Do Not Offer Needed Products and Services			
Yes	20.0	22.0	18.2
No	80.0	78.0	81.8
Don't Trust Banks			
Yes	36.0	38.2	34.1
No	64.0	61.8	65.9
Don't Have Enough Money to Meet Minimum Balance Requirements			
Yes	42.3	43.3	41.4
No	57.7	56.7	58.6
Avoiding a Bank Gives More Privacy			
Yes	33.9	34.3	33.6
No	66.1	65.7	66.4
Don't Have Personal Identification Required to Open an Account			
Yes	13.0	4.8	20.4
No	87.0	95.2	79.6
Problems With Past Banking or Credit History			
Yes	12.3	13.5	11.3
No	87.7	86.5	88.7
Other Reason			
Yes	22.0	24.3	19.9
No	78.0	75.7	80.1
Did Not Select a Reason			
Yes	15.0	13.4	16.5
No	85.0	86.6	83.5

A.9 Main Reason for Not Having a Bank Account by Previous Bank Account Ownership, 2023

Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	5,640	2,672	2,968
Percent of Households	100.0	100.0	100.0
Main Reason Unbanked			
Bank Locations Are Inconvenient	2.5	2.7	2.4
Bank Account Fees Are Too High	8.9	10.3	7.6
Bank Account Fees Are Too Unpredictable	1.2	1.9	0.6
Banks Do Not Offer Needed Products and Services	1.7	2.2	1.2
Don't Trust Banks	15.7	14.7	16.6
Don't Have Enough Money to Meet Minimum Balance Requirements	23.3	24.4	22.2
Avoiding a Bank Gives More Privacy	5.1	4.6	5.5
Don't Have Personal Identification Required to Open an Account	5.1	0.6	9.3
Problems With Past Banking or Credit History	3.4	5.2	1.8
Other Reason	18.1	20.1	16.2
Did Not Select a Reason	15.0	13.4	16.5

Note: Column percentages sum to 100.

B.1 Primary Method of Bank Account Access by Household Characteristics, 2023

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	ATM	Bank Teller	Mobile Banking	Online Banking	Telephone Banking	Other
All	126,222	100.0	13.8	15.1	48.3	19.8	2.3	0.7
Family Income								
Less Than $15,000	8,065	100.0	20.6	27.4	35.1	10.2	5.2	1.5
$15,000 to $30,000	13,426	100.0	19.9	27.8	31.9	13.5	5.6	1.3
$30,000 to $50,000	21,334	100.0	16.7	21.4	42.8	14.9	3.3	0.9
$50,000 to $75,000	23,230	100.0	14.5	15.7	48.8	18.3	2.1	0.6
At Least $75,000	60,168	100.0	10.2	8.2	55.6	24.8	0.9	0.3
Education								
No High School Diploma	7,619	100.0	25.1	32.4	31.5	5.5	4.1	1.5
High School Diploma	29,483	100.0	18.0	22.1	42.3	13.1	3.6	0.9
Some College	35,195	100.0	14.2	15.2	49.2	18.0	2.6	0.7
College Degree	53,924	100.0	9.6	8.8	53.5	26.6	1.2	0.4
Age Group								
15 to 24 Years	5,822	100.0	9.9	5.5	76.6	6.7	1.1	0.3
25 to 34 Years	19,913	100.0	9.8	4.6	74.8	9.8	0.7	0.3
35 to 44 Years	22,035	100.0	12.0	6.4	66.4	14.0	0.8	0.3
45 to 54 Years	20,556	100.0	13.2	10.3	54.7	20.1	1.2	0.5
55 to 64 Years	22,614	100.0	16.0	15.8	39.7	25.8	2.3	0.5
65 Years or More	35,282	100.0	16.7	30.4	19.3	27.2	5.1	1.4
Race/Ethnicity								
Black	15,014	100.0	19.2	16.5	48.5	12.2	2.9	0.7
Hispanic	17,595	100.0	17.7	14.6	54.7	11.0	1.5	0.5
Asian	7,102	100.0	9.9	11.1	54.3	22.5	1.3	0.9
American Indian or Alaska Native	821	100.0	25.6	12.7	48.9	10.4	2.4	0.1
Native Hawaiian or Other Pacific Islander	382	100.0	17.3	14.2	57.2	9.7	1.5	–
White	83,375	100.0	12.2	15.4	46.2	23.0	2.5	0.7
Two or More Races	1,932	100.0	12.7	10.4	57.7	15.7	3.3	0.2
Disability Status								
Disabled, Aged 25 to 64	9,336	100.0	15.9	18.4	47.4	13.2	4.3	0.8
Not Disabled, Aged 25 to 64	75,782	100.0	12.5	8.3	59.8	18.2	0.9	0.3
Not Applicable (Not Aged 25 to 64)	41,104	100.0	15.7	26.9	27.4	24.3	4.5	1.2
Monthly Income Volatility								
Income Was About the Same Each Month	101,327	100.0	14.0	16.0	45.9	20.7	2.6	0.8
Income Varied Somewhat From Month to Month	20,403	100.0	13.1	10.9	58.5	15.8	1.4	0.3
Income Varied a Lot From Month to Month	4,492	100.0	11.2	13.3	56.6	17.6	1.1	0.1

B.1 Primary Method of Bank Account Access by Household Characteristics, 2023 *(continued)*
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	ATM	Bank Teller	Mobile Banking	Online Banking	Telephone Banking	Other
Employment Status								
Employed	79,918	100.0	11.9	9.0	59.7	18.0	1.0	0.4
Unemployed	2,454	100.0	15.5	9.1	59.4	14.6	1.0	0.3
Not in Labor Force	43,849	100.0	17.1	26.7	26.9	23.3	4.8	1.2
Homeownership								
Homeowner	86,256	100.0	12.9	16.3	44.2	23.8	2.2	0.6
Non-Homeowner	39,966	100.0	15.6	12.7	57.2	11.1	2.6	0.9
Household Type								
Married Couple	60,651	100.0	12.0	13.1	48.5	24.4	1.6	0.4
Unmarried Female-Householder Family	13,747	100.0	16.6	12.5	56.3	11.9	2.2	0.6
Unmarried Male-Householder Family	6,707	100.0	18.1	13.0	53.8	12.3	2.3	0.5
Female-Householder Nonfamily	23,099	100.0	13.4	21.3	41.9	18.1	4.0	1.3
Male-Householder Nonfamily	21,809	100.0	16.0	16.6	47.9	16.2	2.5	0.8
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	107,680	100.0	13.4	14.7	48.3	20.5	2.5	0.7
Foreign-Born Citizen	11,094	100.0	14.2	20.0	45.4	18.6	1.3	0.6
Foreign-Born Noncitizen	7,448	100.0	19.1	13.5	53.6	11.0	2.0	0.7
Metropolitan and Nonmetropolitan Status								
Metropolitan Area	108,878	100.0	13.3	13.8	49.8	20.4	2.1	0.7
Not in Metropolitan Area	16,316	100.0	16.2	24.0	39.0	16.3	3.8	0.6
Not Identified	1,028	100.0	20.9	17.3	46.1	10.1	4.9	0.7
Geographic Region								
Northeast	22,099	100.0	16.9	17.3	41.6	21.6	1.9	0.8
Midwest	27,167	100.0	12.3	17.0	47.8	19.3	2.9	0.7
South	48,448	100.0	13.5	14.9	49.9	18.4	2.5	0.7
West	28,507	100.0	13.2	12.0	51.4	21.2	1.8	0.4

Note: Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

B.2 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2019–2023

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	21.0	14.9	15.1	(14.7, 15.6)	0.2	(-0.4, 0.8)
Family Income						
Less Than $15,000	35.9	24.9	27.4	(25.4, 29.4)	2.4	(-0.3, 5.1)
$15,000 to $30,000	31.7	24.8	27.8	(26.2, 29.4)	3.0*	(0.9, 5.1)
$30,000 to $50,000	24.7	19.5	21.4	(20.3, 22.5)	1.9*	(0.4, 3.3)
$50,000 to $75,000	20.3	14.5	15.7	(14.8, 16.7)	1.2	(-0.1, 2.5)
At Least $75,000	13.1	8.3	8.2	(7.7, 8.7)	-0.1	(-0.8, 0.6)
Education						
No High School Diploma	39.6	33.4	32.4	(30.3, 34.6)	-1.0	(-3.9, 1.9)
High School Diploma	30.3	22.0	22.1	(21.0, 23.2)	0.1	(-1.4, 1.7)
Some College	20.3	14.5	15.2	(14.5, 16.0)	0.7	(-0.3, 1.8)
College Degree	12.9	8.4	8.8	(8.3, 9.3)	0.4	(-0.3, 1.1)
Age Group						
15 to 24 Years	10.2	4.1	5.5	(4.5, 6.8)	1.4	(-0.2, 3.0)
25 to 34 Years	8.0	4.8	4.6	(3.9, 5.4)	-0.1	(-1.1, 0.9)
35 to 44 Years	10.6	6.3	6.4	(5.7, 7.2)	0.1	(-0.9, 1.1)
45 to 54 Years	15.5	9.9	10.3	(9.5, 11.1)	0.3	(-0.8, 1.5)
55 to 64 Years	24.3	16.5	15.8	(14.9, 16.7)	-0.7	(-2.0, 0.7)
65 Years or More	39.2	30.5	30.4	(29.4, 31.5)	0.0	(-1.4, 1.3)
Race/Ethnicity						
Black	20.6	15.6	16.5	(15.3, 17.9)	1.0	(-0.8, 2.7)
Hispanic	20.9	14.8	14.6	(13.6, 15.7)	-0.1	(-1.7, 1.5)
Asian	18.4	12.0	11.1	(9.7, 12.8)	-0.9	(-2.8, 1.1)
American Indian or Alaska Native	23.2	11.1	12.7	(9.1, 17.4)	1.6	(-4.2, 7.4)
Native Hawaiian or Other Pacific Islander	NA	NA	14.2	(8.7, 22.4)	NA	NA
White	21.4	15.3	15.4	(14.9, 16.0)	0.2	(-0.5, 0.9)
Two or More Races	14.0	8.7	10.4	(7.7, 14.0)	1.8	(-2.4, 5.9)
Disability Status						
Disabled, Aged 25 to 64	23.3	16.1	18.4	(16.6, 20.3)	2.3	(-0.1, 4.8)
Not Disabled, Aged 25 to 64	13.9	8.8	8.3	(7.9, 8.8)	-0.5	(-1.1, 0.2)
Not Applicable (Not Aged 25 to 64)	34.8	26.8	26.9	(26.0, 27.8)	0.1	(-1.0, 1.3)
Monthly Income Volatility						
Income Was About the Same Each Month	21.8		16.0	(15.6, 16.5)		
Income Varied Somewhat From Month to Month	17.5		10.9	(10.1, 11.8)		
Income Varied a Lot From Month to Month	21.5		13.3	(11.5, 15.4)		

B.2 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2019–2023 *(continued)*
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Employment Status						
Employed	14.3	9.1	9.0	(8.6, 9.4)	-0.2	(-0.8, 0.5)
Unemployed	18.6	11.8	9.1	(6.9, 12.0)	-2.7	(-6.1, 0.8)
Not in Labor Force	33.8	25.8	26.7	(25.8, 27.6)	0.9	(-0.3, 2.1)
Homeownership						
Homeowner	22.6	16.0	16.3	(15.7, 16.8)	0.3	(-0.5, 1.1)
Non-Homeowner	17.6	12.7	12.7	(12.0, 13.4)	-0.1	(-1.0, 0.8)
Household Type						
Married Couple	19.7	13.7	13.1	(12.6, 13.6)	-0.6	(-1.4, 0.2)
Unmarried Female-Householder Family	18.3	12.1	12.5	(11.4, 13.7)	0.4	(-1.2, 1.9)
Unmarried Male-Householder Family	20.8	13.7	13.0	(11.4, 14.9)	-0.7	(-3.0, 1.7)
Female-Householder Nonfamily	26.4	19.9	21.3	(20.2, 22.5)	1.4*	(0.0, 2.8)
Male-Householder Nonfamily	20.5	15.3	16.6	(15.7, 17.7)	1.3*	(0.0, 2.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	20.8	14.6	14.7	(14.3, 15.2)	0.1	(-0.5, 0.7)
Foreign-Born Citizen	23.9	17.1	20.0	(18.4, 21.8)	2.9*	(0.8, 5.0)
Foreign-Born Noncitizen	19.2	16.0	13.5	(11.9, 15.3)	-2.5*	(-4.9, -0.1)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	19.1	13.3	13.8	(13.4, 14.2)	0.5	(-0.1, 1.1)
Not in Metropolitan Area	33.4	25.5	24.0	(22.7, 25.3)	-1.6	(-3.5, 0.4)
Not Identified	28.1	15.8	17.3	(12.6, 23.2)	1.4	(-5.8, 8.7)
Geographic Region						
Northeast	22.0	17.6	17.3	(16.3, 18.4)	-0.3	(-1.7, 1.2)
Midwest	22.6	17.3	17.0	(16.1, 17.9)	-0.3	(-1.6, 0.9)
South	21.2	14.3	14.9	(14.2, 15.6)	0.6	(-0.3, 1.6)
West	18.2	11.8	12.0	(11.2, 12.9)	0.2	(-0.9, 1.3)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.3 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2019–2023

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	34.0	43.5	48.3	(47.8, 48.9)	4.9*	(4.1, 5.7)
Family Income						
Less Than $15,000	23.5	33.9	35.1	(32.8, 37.5)	1.2	(-2.0, 4.5)
$15,000 to $30,000	25.9	33.4	31.9	(30.2, 33.6)	-1.5	(-3.7, 0.7)
$30,000 to $50,000	33.2	39.4	42.8	(41.4, 44.3)	3.4*	(1.4, 5.4)
$50,000 to $75,000	35.9	44.9	48.8	(47.5, 50.1)	3.9*	(2.0, 5.7)
At Least $75,000	38.1	49.3	55.6	(54.7, 56.4)	6.2*	(5.0, 7.5)
Education						
No High School Diploma	19.2	24.3	31.5	(29.2, 33.9)	7.2*	(3.9, 10.4)
High School Diploma	27.3	38.0	42.3	(40.9, 43.6)	4.3*	(2.5, 6.0)
Some College	36.5	45.6	49.2	(48.2, 50.3)	3.6*	(2.2, 5.0)
College Degree	38.6	48.0	53.5	(52.6, 54.3)	5.5*	(4.2, 6.8)
Age Group						
15 to 24 Years	62.9	74.1	76.6	(73.9, 79.0)	2.5	(-1.0, 6.1)
25 to 34 Years	61.7	69.4	74.8	(73.4, 76.2)	5.4*	(3.4, 7.4)
35 to 44 Years	49.8	60.5	66.4	(65.0, 67.7)	5.9*	(4.0, 7.8)
45 to 54 Years	36.3	49.1	54.7	(53.4, 56.0)	5.6*	(3.7, 7.6)
55 to 64 Years	21.3	33.2	39.7	(38.3, 41.1)	6.5*	(4.5, 8.5)
65 Years or More	8.3	15.3	19.3	(18.5, 20.1)	4.0*	(2.9, 5.2)
Race/Ethnicity						
Black	37.2	45.4	48.5	(46.6, 50.3)	3.0*	(0.4, 5.6)
Hispanic	41.3	49.6	54.7	(53.0, 56.3)	5.1*	(2.9, 7.3)
Asian	39.3	48.6	54.3	(51.8, 56.7)	5.7*	(2.7, 8.6)
American Indian or Alaska Native	30.5	50.6	48.9	(41.6, 56.2)	-1.7	(-11.6, 8.2)
Native Hawaiian or Other Pacific Islander	NA	NA	57.2	(46.0, 67.7)	NA	NA
White	31.4	41.1	46.2	(45.6, 46.8)	5.1*	(4.2, 6.0)
Two or More Races	45.5	52.3	57.7	(52.8, 62.5)	5.4	(-1.4, 12.1)
Disability Status						
Disabled, Aged 25 to 64	29.8	42.3	47.4	(45.3, 49.5)	5.0*	(1.9, 8.2)
Not Disabled, Aged 25 to 64	42.9	53.7	59.8	(59.1, 60.5)	6.1*	(5.1, 7.2)
Not Applicable (Not Aged 25 to 64)	16.7	23.5	27.4	(26.5, 28.3)	3.9*	(2.6, 5.1)
Monthly Income Volatility						
Income Was About the Same Each Month	32.0		45.9	(45.3, 46.6)		
Income Varied Somewhat From Month to Month	40.8		58.5	(57.1, 59.9)		
Income Varied a Lot From Month to Month	40.6		56.6	(53.5, 59.6)		

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Employment Status						
Employed	43.3	53.9	59.7	(59.0, 60.5)	5.8*	(4.7, 6.9)
Unemployed	37.4	48.7	59.4	(55.2, 63.5)	10.7*	(5.6, 15.7)
Not in Labor Force	15.9	23.9	26.9	(26.0, 27.9)	3.1*	(1.8, 4.3)
Homeownership						
Homeowner	29.1	39.4	44.2	(43.5, 44.9)	4.8*	(3.8, 5.8)
Non-Homeowner	43.9	51.6	57.2	(56.1, 58.4)	5.6*	(4.2, 7.0)
Household Type						
Married Couple	32.7	42.5	48.5	(47.7, 49.3)	5.9*	(4.8, 7.1)
Unmarried Female-Householder Family	41.9	52.4	56.3	(54.5, 58.0)	3.9*	(1.4, 6.4)
Unmarried Male-Householder Family	38.4	48.8	53.8	(51.2, 56.4)	5.0*	(1.2, 8.8)
Female-Householder Nonfamily	30.1	37.6	41.9	(40.5, 43.4)	4.3*	(2.6, 6.1)
Male-Householder Nonfamily	35.3	44.6	47.9	(46.5, 49.4)	3.3*	(1.5, 5.1)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	33.8	43.2	48.3	(47.7, 48.9)	5.1*	(4.2, 5.9)
Foreign-Born Citizen	31.5	43.1	45.4	(43.2, 47.6)	2.3	(-0.6, 5.2)
Foreign-Born Noncitizen	40.8	47.8	53.6	(51.2, 56.0)	5.8*	(2.3, 9.4)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	35.4	44.7	49.8	(49.1, 50.4)	5.0*	(4.2, 5.9)
Not in Metropolitan Area	24.3	35.3	39.0	(37.3, 40.8)	3.7*	(1.4, 6.1)
Not Identified	33.4	40.9	46.1	(38.0, 54.4)	5.2	(-3.7, 14.0)
Geographic Region						
Northeast	28.7	36.6	41.6	(40.2, 42.9)	5.0*	(3.1, 6.8)
Midwest	33.2	44.3	47.8	(46.6, 49.0)	3.5*	(1.9, 5.1)
South	35.8	45.3	49.9	(48.9, 51.0)	4.6*	(3.2, 6.0)
West	35.6	44.7	51.4	(50.0, 52.8)	6.7*	(5.0, 8.4)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.4 All Methods of Bank Account Access by Household Characteristics, 2023

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	ATM	Bank Teller	Mobile Banking	Online Banking	Telephone Banking	Other
All	126,222	100.0	79.2	67.9	74.9	65.1	44.9	1.5
Family Income								
Less Than $15,000	8,065	100.0	68.8	64.5	56.6	37.7	41.6	1.9
$15,000 to $30,000	13,426	100.0	69.8	68.0	54.5	38.8	43.2	2.4
$30,000 to $50,000	21,334	100.0	74.7	68.9	65.8	50.7	44.3	1.9
$50,000 to $75,000	23,230	100.0	78.4	67.1	74.7	63.6	44.2	1.3
At Least $75,000	60,168	100.0	84.6	68.3	85.1	80.3	46.3	1.2
Education								
No High School Diploma	7,619	100.0	71.9	67.3	53.0	30.3	38.6	2.5
High School Diploma	29,483	100.0	75.9	68.4	65.9	47.8	43.3	1.6
Some College	35,195	100.0	79.3	68.8	74.7	62.5	46.8	1.5
College Degree	53,924	100.0	81.9	67.1	82.9	81.1	45.5	1.3
Age Group								
15 to 24 Years	5,822	100.0	80.2	52.6	92.1	58.0	42.5	0.9
25 to 34 Years	19,913	100.0	84.4	56.6	93.9	67.7	42.8	0.9
35 to 44 Years	22,035	100.0	85.5	60.9	90.7	72.0	42.8	1.0
45 to 54 Years	20,556	100.0	85.8	68.9	84.4	71.4	46.0	1.3
55 to 64 Years	22,614	100.0	81.2	71.7	72.6	67.7	45.6	1.4
65 Years or More	35,282	100.0	67.0	78.1	47.2	55.0	46.8	2.4
Race/Ethnicity								
Black	15,014	100.0	82.9	65.6	74.4	56.9	48.4	1.2
Hispanic	17,595	100.0	82.7	60.7	79.5	55.7	42.2	1.7
Asian	7,102	100.0	77.8	60.5	83.4	76.3	38.5	1.5
American Indian or Alaska Native	821	100.0	84.5	68.8	71.3	52.7	53.1	1.4
Native Hawaiian or Other Pacific Islander	382	100.0	86.0	62.3	79.0	55.7	43.6	–
White	83,375	100.0	77.7	70.6	73.0	67.8	45.4	1.5
Two or More Races	1,932	100.0	81.1	62.4	83.1	64.0	44.3	1.0
Disability Status								
Disabled, Aged 25 to 64	9,336	100.0	79.7	67.0	72.5	52.3	47.5	1.5
Not Disabled, Aged 25 to 64	75,782	100.0	84.7	64.4	86.7	71.9	43.9	1.1
Not Applicable (Not Aged 25 to 64)	41,104	100.0	68.8	74.5	53.6	55.5	46.2	2.2
Monthly Income Volatility								
Income Was About the Same Each Month	101,327	100.0	78.2	67.4	72.6	64.9	44.1	1.6
Income Varied Somewhat From Month to Month	20,403	100.0	83.4	69.2	84.1	65.9	47.7	1.0
Income Varied a Lot From Month to Month	4,492	100.0	81.9	73.0	84.1	65.5	50.6	2.2

B.4 All Methods of Bank Account Access by Household Characteristics, 2023 *(continued)*
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	ATM	Bank Teller	Mobile Banking	Online Banking	Telephone Banking	Other
Employment Status								
Employed	79,918	100.0	84.0	64.7	86.0	70.6	43.8	1.2
Unemployed	2,454	100.0	87.4	63.0	83.9	63.6	46.5	1.2
Not in Labor Force	43,849	100.0	70.0	74.1	54.0	55.2	46.9	2.1
Homeownership								
Homeowner	86,256	100.0	78.5	72.0	73.1	69.5	46.0	1.4
Non-Homeowner	39,966	100.0	80.5	59.1	78.6	55.6	42.6	1.7
Household Type								
Married Couple	60,651	100.0	81.7	71.3	78.8	73.9	47.4	1.2
Unmarried Female-Householder Family	13,747	100.0	83.9	65.6	81.4	58.2	46.2	1.5
Unmarried Male-Householder Family	6,707	100.0	84.6	62.8	79.9	60.7	42.6	1.7
Female-Householder Nonfamily	23,099	100.0	70.3	66.6	63.4	54.4	44.2	2.0
Male-Householder Nonfamily	21,809	100.0	77.0	63.1	70.1	57.7	38.6	1.6
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	107,680	100.0	79.2	68.7	74.6	65.9	45.5	1.5
Foreign-Born Citizen	11,094	100.0	78.5	65.8	74.0	64.9	43.2	1.5
Foreign-Born Noncitizen	7,448	100.0	80.0	59.2	80.0	52.9	39.8	1.6
Metropolitan and Nonmetropolitan Status								
Metropolitan Area	108,878	100.0	79.9	66.6	76.6	67.2	44.0	1.5
Not in Metropolitan Area	16,316	100.0	74.6	76.7	63.6	51.9	50.8	1.1
Not Identified	1,028	100.0	76.2	69.3	72.5	52.0	50.2	1.2
Geographic Region								
Northeast	22,099	100.0	82.8	69.5	70.4	65.4	43.0	1.7
Midwest	27,167	100.0	78.2	73.4	72.9	62.7	46.8	1.4
South	48,448	100.0	76.7	64.6	76.1	63.8	45.0	1.4
West	28,507	100.0	81.4	67.0	78.0	69.2	44.5	1.6

Note: Row percentages sum to more than 100 because households could select more than one bank account access method. NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

B.5 Bank Teller as Only Method of Bank Account Access by Household Characteristics, 2019–2023

Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	5.7	3.9	3.6	(3.4, 3.8)	-0.3	(-0.6, 0.0)
Family Income						
Less Than $15,000	13.7	8.8	9.2	(8.0, 10.5)	0.4	(-1.3, 2.0)
$15,000 to $30,000	10.6	8.2	9.1	(8.1, 10.1)	0.9	(-0.5, 2.2)
$30,000 to $50,000	7.2	5.1	5.3	(4.7, 5.9)	0.2	(-0.6, 1.0)
$50,000 to $75,000	4.9	3.3	3.2	(2.7, 3.7)	-0.2	(-0.7, 0.4)
At Least $75,000	2.2	1.4	1.2	(1.0, 1.4)	-0.1	(-0.4, 0.1)
Education						
No High School Diploma	13.6	11.7	11.3	(9.7, 13.0)	-0.4	(-2.5, 1.7)
High School Diploma	9.6	6.5	5.8	(5.3, 6.4)	-0.7	(-1.5, 0.1)
Some College	4.7	3.2	3.4	(3.1, 3.8)	0.2	(-0.3, 0.7)
College Degree	2.8	1.6	1.5	(1.3, 1.7)	-0.2	(-0.5, 0.1)
Age Group						
15 to 24 Years	1.3	0.7	1.0	(0.6, 1.9)	0.3	(-0.5, 1.2)
25 to 34 Years	0.9	0.6	0.6	(0.4, 1.0)	0.1	(-0.3, 0.4)
35 to 44 Years	1.5	0.9	0.9	(0.6, 1.2)	0.0	(-0.4, 0.3)
45 to 54 Years	2.2	1.4	1.3	(1.0, 1.6)	-0.1	(-0.5, 0.3)
55 to 64 Years	5.1	3.3	3.1	(2.7, 3.6)	-0.2	(-0.8, 0.4)
65 Years or More	14.9	10.2	9.1	(8.5, 9.8)	-1.1*	(-2.0, -0.2)
Race/Ethnicity						
Black	4.7	4.0	4.0	(3.4, 4.7)	0.0	(-0.9, 1.0)
Hispanic	4.4	3.2	3.0	(2.5, 3.7)	-0.2	(-1.1, 0.6)
Asian	5.2	2.6	3.1	(2.4, 4.1)	0.5	(-0.6, 1.7)
American Indian or Alaska Native	5.2	3.3	2.4	(1.1, 5.1)	-0.9	(-3.9, 2.0)
Native Hawaiian or Other Pacific Islander	NA	NA	5.8	(2.5, 12.8)	NA	NA
White	6.2	4.1	3.7	(3.5, 4.0)	-0.4*	(-0.7, 0.0)
Two or More Races	3.9	1.5	1.9	(0.9, 3.8)	0.3	(-1.2, 1.9)
Disability Status						
Disabled, Aged 25 to 64	5.5	3.3	4.1	(3.3, 5.1)	0.8	(-0.4, 2.1)
Not Disabled, Aged 25 to 64	2.2	1.4	1.2	(1.0, 1.3)	-0.2	(-0.4, 0.0)
Not Applicable (Not Aged 25 to 64)	12.9	8.9	8.0	(7.5, 8.5)	-0.9*	(-1.6, -0.2)
Monthly Income Volatility						
Income Was About the Same Each Month	6.3		4.0	(3.7, 4.2)		
Income Varied Somewhat From Month to Month	3.4		2.0	(1.6, 2.4)		
Income Varied a Lot From Month to Month	4.4		2.9	(2.1, 4.0)		

B.5 Bank Teller as Only Method of Bank Account Access by Household Characteristics, 2019–2023 *(continued)*
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Employment Status						
Employed	2.4	1.5	1.5	(1.4, 1.7)	0.1	(-0.2, 0.3)
Unemployed	3.7	2.2	0.8	(0.3, 2.3)	-1.4*	(-2.6, -0.2)
Not in Labor Force	12.0	8.4	7.5	(7.1, 8.1)	-0.8*	(-1.5, -0.1)
Homeownership						
Homeowner	6.4	4.2	3.8	(3.5, 4.1)	-0.4*	(-0.8, 0.0)
Non-Homeowner	4.3	3.2	3.2	(2.9, 3.6)	0.1	(-0.4, 0.5)
Household Type						
Married Couple	4.5	2.8	2.5	(2.2, 2.7)	-0.4	(-0.7, 0.0)
Unmarried Female-Householder Family	3.1	2.2	2.3	(1.8, 2.8)	0.1	(-0.5, 0.7)
Unmarried Male-Householder Family	4.1	2.2	2.1	(1.5, 2.9)	-0.1	(-1.1, 1.0)
Female-Householder Nonfamily	9.4	7.2	6.3	(5.7, 7.1)	-0.9	(-1.8, 0.1)
Male-Householder Nonfamily	7.2	4.8	5.2	(4.7, 5.8)	0.4	(-0.4, 1.2)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	5.7	3.8	3.5	(3.3, 3.7)	-0.3*	(-0.6, 0.0)
Foreign-Born Citizen	6.6	4.4	4.9	(4.1, 5.7)	0.4	(-0.7, 1.6)
Foreign-Born Noncitizen	4.0	3.7	3.5	(2.7, 4.6)	-0.2	(-1.4, 1.0)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	5.0	3.4	3.2	(3.0, 3.4)	-0.3	(-0.6, 0.0)
Not in Metropolitan Area	10.2	6.7	6.5	(5.9, 7.2)	-0.2	(-1.1, 0.7)
Not Identified	7.4	2.2	3.6	(1.9, 7.0)	1.4	(-1.8, 4.6)
Geographic Region						
Northeast	6.3	5.0	3.8	(3.4, 4.4)	-1.1*	(-1.8, -0.4)
Midwest	6.9	5.1	4.5	(4.1, 5.0)	-0.6	(-1.2, 0.0)
South	5.5	3.4	3.6	(3.2, 3.9)	0.2	(-0.3, 0.6)
West	4.4	2.6	2.6	(2.3, 3.0)	0.0	(-0.5, 0.5)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

B.6 Smartphone Access by Bank Account Ownership and Household Characteristics, 2023
All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Smartphone Access
All	133,682	100.0	87.8
Bank Account Ownership			
Banked	128,043	100.0	88.5
Unbanked	5,640	100.0	72.1
Family Income			
Less Than $15,000	10,982	100.0	73.9
$15,000 to $30,000	15,223	100.0	77.2
$30,000 to $50,000	22,698	100.0	84.5
$50,000 to $75,000	23,891	100.0	89.4
At Least $75,000	60,887	100.0	93.5
Education			
No High School Diploma	9,907	100.0	72.4
High School Diploma	32,349	100.0	82.6
Some College	36,707	100.0	89.2
College Degree	54,719	100.0	92.7
Age Group			
15 to 24 Years	6,255	100.0	93.2
25 to 34 Years	21,230	100.0	93.4
35 to 44 Years	23,266	100.0	93.4
45 to 54 Years	21,685	100.0	92.4
55 to 64 Years	23,876	100.0	89.8
65 Years or More	37,370	100.0	76.3
Race/Ethnicity			
Black	17,251	100.0	85.2
Hispanic	19,760	100.0	86.9
Asian	7,317	100.0	91.2
American Indian or Alaska Native	943	100.0	87.3
Native Hawaiian or Other Pacific Islander	408	100.0	90.8
White	86,004	100.0	88.2
Two or More Races	1,999	100.0	89.6
Disability Status			
Disabled, Aged 25 to 64	10,818	100.0	85.9
Not Disabled, Aged 25 to 64	79,238	100.0	93.0
Not Applicable (Not Aged 25 to 64)	43,626	100.0	78.7

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Smartphone Access
Monthly Income Volatility			
Income Was About the Same Each Month	107,176	100.0	86.4
Income Varied Somewhat From Month to Month	21,599	100.0	93.1
Income Varied a Lot From Month to Month	4,907	100.0	93.9
Employment Status			
Employed	82,738	100.0	93.1
Unemployed	2,881	100.0	93.0
Not in Labor Force	48,063	100.0	78.4
Homeownership			
Homeowner	88,566	100.0	88.5
Non-Homeowner	45,117	100.0	86.5
Household Type			
Married Couple	62,074	100.0	90.2
Unmarried Female-Householder Family	15,244	100.0	90.0
Unmarried Male-Householder Family	7,276	100.0	89.9
Female-Householder Nonfamily	25,001	100.0	82.3
Male-Householder Nonfamily	23,808	100.0	85.4
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	113,192	100.0	88.0
Foreign-Born Citizen	11,667	100.0	86.9
Foreign-Born Noncitizen	8,823	100.0	86.6
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	115,200	100.0	88.6
Not in Metropolitan Area	17,402	100.0	82.9
Not Identified	1,080	100.0	85.5
Geographic Region			
Northeast	23,234	100.0	85.9
Midwest	28,736	100.0	88.9
South	51,936	100.0	87.2
West	29,777	100.0	89.2

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

C.1 Use of Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021–2023

All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	46.4	49.7	(49.1, 50.4)	3.3*	(2.4, 4.2)
Bank Account Ownership					
Banked	47.7	51.0	(50.4, 51.7)	3.3*	(2.4, 4.2)
Unbanked	18.1	20.1	(17.7, 22.6)	1.9	(-1.4, 5.2)
Family Income					
Less Than $15,000	26.5	27.1	(25.1, 29.1)	0.5	(-2.2, 3.3)
$15,000 to $30,000	28.5	30.4	(28.8, 32.0)	1.9	(-0.1, 3.9)
$30,000 to $50,000	35.8	39.6	(38.1, 41.1)	3.7*	(1.8, 5.7)
$50,000 to $75,000	46.4	46.6	(45.3, 48.0)	0.2	(-1.8, 2.2)
At Least $75,000	62.1	63.7	(62.9, 64.4)	1.5*	(0.4, 2.7)
Education					
No High School Diploma	18.3	23.9	(22.0, 25.8)	5.6*	(3.1, 8.0)
High School Diploma	32.5	36.2	(35.0, 37.5)	3.7*	(2.1, 5.3)
Some College	46.3	48.3	(47.1, 49.5)	2.0*	(0.6, 3.5)
College Degree	60.6	63.4	(62.6, 64.2)	2.8*	(1.6, 4.0)
Age Group					
15 to 24 Years	65.5	66.2	(63.3, 69.0)	0.7	(-3.4, 4.7)
25 to 34 Years	66.1	68.5	(67.0, 70.0)	2.4*	(0.3, 4.5)
35 to 44 Years	60.1	64.4	(62.9, 65.8)	4.3*	(2.4, 6.2)
45 to 54 Years	53.2	57.9	(56.5, 59.3)	4.7*	(2.8, 6.7)
55 to 64 Years	39.9	45.6	(44.4, 46.8)	5.7*	(3.8, 7.5)
65 Years or More	22.9	25.1	(24.2, 26.0)	2.1*	(0.9, 3.4)
Race/Ethnicity					
Black	43.4	48.3	(46.7, 50.0)	4.9*	(2.7, 7.1)
Hispanic	39.7	43.2	(41.6, 44.9)	3.6*	(1.4, 5.8)
Asian	53.6	53.4	(50.8, 56.0)	-0.2	(-3.6, 3.1)
American Indian or Alaska Native	42.1	45.4	(38.1, 53.0)	3.4	(-6.2, 12.9)
Native Hawaiian or Other Pacific Islander	NA	48.8	(39.5, 58.3)	NA	NA
White	47.7	51.0	(50.3, 51.6)	3.2*	(2.2, 4.2)
Two or More Races	56.6	62.7	(58.1, 67.0)	6.0	(-0.2, 12.3)
Disability Status					
Disabled, Aged 25 to 64	35.3	43.4	(41.3, 45.5)	8.2*	(5.3, 11.0)
Not Disabled, Aged 25 to 64	57.0	60.9	(60.1, 61.8)	4.0*	(2.8, 5.1)
Not Applicable (Not Aged 25 to 64)	29.0	31.0	(30.1, 31.9)	2.0*	(0.8, 3.2)

C.1 Use of Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021–2023 *(continued)*
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility					
Income Was About the Same Each Month		47.5	(46.7, 48.2)		
Income Varied Somewhat From Month to Month		58.8	(57.5, 60.2)		
Income Varied a Lot From Month to Month		59.6	(57.1, 62.1)		
Employment Status					
Employed	57.7	60.5	(59.6, 61.3)	2.8*	(1.6, 4.0)
Unemployed	48.4	59.4	(55.8, 63.0)	11.0*	(6.4, 15.6)
Not in Labor Force	27.1	30.7	(29.7, 31.6)	3.5*	(2.2, 4.8)
Homeownership					
Homeowner	46.4	49.3	(48.6, 50.0)	2.9*	(1.9, 4.0)
Non-Homeowner	46.5	50.5	(49.4, 51.6)	4.1*	(2.6, 5.6)
Household Type					
Married Couple	51.6	54.5	(53.7, 55.2)	2.9*	(1.7, 4.1)
Unmarried Female-Householder Family	48.0	52.9	(51.0, 54.7)	4.8*	(2.3, 7.4)
Unmarried Male-Householder Family	45.4	48.3	(46.0, 50.6)	2.9	(-0.5, 6.3)
Female-Householder Nonfamily	37.0	41.0	(39.6, 42.3)	3.9*	(2.4, 5.4)
Male-Householder Nonfamily	42.4	45.3	(44.0, 46.6)	2.9*	(1.0, 4.8)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	47.6	51.6	(51.0, 52.3)	4.1*	(3.1, 5.0)
Foreign-Born Citizen	41.1	39.8	(37.9, 41.8)	-1.3	(-3.9, 1.3)
Foreign-Born Noncitizen	37.8	38.5	(36.3, 40.7)	0.7	(-2.3, 3.7)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	48.3	51.2	(50.5, 51.9)	2.9*	(1.9, 3.8)
Not in Metropolitan Area	34.2	40.1	(38.4, 41.7)	5.8*	(3.7, 8.0)
Not Identified	42.8	49.3	(43.0, 55.7)	6.5	(-1.1, 14.2)
Geographic Region					
Northeast	46.0	48.6	(47.1, 50.1)	2.6*	(0.6, 4.6)
Midwest	46.0	50.0	(48.8, 51.3)	4.0*	(2.2, 5.8)
South	45.0	47.9	(46.8, 49.0)	2.8*	(1.3, 4.4)
West	49.5	53.6	(52.5, 54.8)	4.2*	(2.6, 5.7)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.2 Use of Prepaid Cards by Bank Account Ownership and Household Characteristics, 2021–2023
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	6.9	5.9	(5.6, 6.1)	-1.0*	(-1.4, -0.6)
Bank Account Ownership					
Banked	5.7	5.2	(4.9, 5.4)	-0.5*	(-0.8, -0.2)
Unbanked	32.8	21.6	(19.2, 24.2)	-11.3*	(-15.1, -7.5)
Family Income					
Less Than $15,000	13.4	8.9	(7.8, 10.1)	-4.5*	(-6.3, -2.8)
$15,000 to $30,000	8.8	8.7	(7.7, 9.8)	-0.1	(-1.5, 1.3)
$30,000 to $50,000	7.6	6.7	(6.0, 7.4)	-1.0*	(-1.9, 0.0)
$50,000 to $75,000	6.2	5.3	(4.7, 5.9)	-0.9*	(-1.8, 0.0)
At Least $75,000	4.7	4.6	(4.2, 4.9)	-0.1	(-0.6, 0.3)
Education					
No High School Diploma	11.8	8.4	(7.3, 9.7)	-3.4*	(-5.0, -1.7)
High School Diploma	8.5	6.3	(5.8, 6.9)	-2.2*	(-3.0, -1.3)
Some College	7.2	6.8	(6.3, 7.4)	-0.4	(-1.1, 0.4)
College Degree	4.7	4.5	(4.2, 4.9)	-0.2	(-0.7, 0.2)
Age Group					
15 to 24 Years	9.1	7.6	(6.2, 9.3)	-1.5	(-3.7, 0.8)
25 to 34 Years	7.4	6.1	(5.4, 6.8)	-1.4*	(-2.5, -0.3)
35 to 44 Years	8.0	6.4	(5.7, 7.1)	-1.7*	(-2.6, -0.7)
45 to 54 Years	8.0	6.5	(5.8, 7.2)	-1.6*	(-2.5, -0.6)
55 to 64 Years	7.1	6.3	(5.6, 7.0)	-0.8	(-1.7, 0.1)
65 Years or More	4.6	4.5	(4.1, 5.0)	-0.1	(-0.6, 0.4)
Race/Ethnicity					
Black	12.6	10.1	(8.9, 11.4)	-2.5*	(-4.2, -0.8)
Hispanic	7.3	5.6	(4.9, 6.4)	-1.7*	(-2.7, -0.6)
Asian	4.6	4.7	(3.8, 5.9)	0.1	(-1.3, 1.5)
American Indian or Alaska Native	11.0	9.1	(6.0, 13.5)	-2.0	(-7.0, 3.0)
Native Hawaiian or Other Pacific Islander	NA	9.6	(5.1, 17.6)	NA	NA
White	5.8	5.0	(4.7, 5.4)	-0.7*	(-1.1, -0.3)
Two or More Races	9.5	9.9	(7.2, 13.5)	0.4	(-3.2, 4.0)
Disability Status					
Disabled, Aged 25 to 64	13.6	11.4	(10.2, 12.8)	-2.1*	(-4.0, -0.2)
Not Disabled, Aged 25 to 64	6.8	5.6	(5.3, 5.9)	-1.2*	(-1.7, -0.7)
Not Applicable (Not Aged 25 to 64)	5.3	5.0	(4.6, 5.4)	-0.3	(-0.9, 0.3)

C.2 Use of Prepaid Cards by Bank Account Ownership and Household Characteristics, 2021–2023 *(continued)*
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility					
Income Was About the Same Each Month		5.3	(5.0, 5.6)		
Income Varied Somewhat From Month to Month		7.7	(7.0, 8.6)		
Income Varied a Lot From Month to Month		10.1	(8.4, 12.0)		
Employment Status					
Employed	6.3	5.8	(5.4, 6.1)	-0.5*	(-1.0, 0.0)
Unemployed	15.1	11.4	(8.8, 14.5)	-3.8*	(-7.3, -0.2)
Not in Labor Force	7.0	5.7	(5.3, 6.2)	-1.3*	(-2.0, -0.7)
Homeownership					
Homeowner	5.2	4.8	(4.5, 5.1)	-0.4*	(-0.8, 0.0)
Non-Homeowner	10.1	8.0	(7.5, 8.6)	-2.0*	(-2.9, -1.2)
Household Type					
Married Couple	5.5	5.1	(4.7, 5.4)	-0.4	(-1.0, 0.1)
Unmarried Female-Householder Family	12.8	9.4	(8.4, 10.4)	-3.4*	(-5.1, -1.7)
Unmarried Male-Householder Family	10.1	7.2	(5.9, 8.7)	-2.9*	(-4.9, -0.9)
Female-Householder Nonfamily	5.9	6.0	(5.4, 6.6)	0.1	(-0.8, 1.0)
Male-Householder Nonfamily	6.7	5.2	(4.6, 5.9)	-1.5*	(-2.4, -0.5)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	7.0	6.0	(5.7, 6.3)	-1.0*	(-1.4, -0.6)
Foreign-Born Citizen	4.9	4.4	(3.5, 5.3)	-0.6	(-1.8, 0.6)
Foreign-Born Noncitizen	8.6	6.8	(5.6, 8.3)	-1.8	(-3.6, 0.0)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	6.7	5.9	(5.6, 6.2)	-0.8*	(-1.3, -0.4)
Not in Metropolitan Area	8.2	5.9	(5.2, 6.6)	-2.3*	(-3.3, -1.3)
Not Identified	6.8	6.1	(4.0, 9.2)	-0.7	(-4.3, 2.9)
Geographic Region					
Northeast	6.0	5.4	(4.8, 6.1)	-0.6	(-1.5, 0.4)
Midwest	7.4	5.9	(5.3, 6.5)	-1.5*	(-2.3, -0.8)
South	7.0	6.0	(5.6, 6.5)	-0.9*	(-1.6, -0.3)
West	6.9	5.9	(5.3, 6.5)	-1.0*	(-1.8, -0.2)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.3 Types of Transactions Conducted Using Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2023

Households Currently Using Nonbank Online Payment Services, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Receive Income	Save or Keep Money Safe	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use	None Selected
All	66,493	100.0	25.1	12.7	14.7	72.4	32.0	59.6	3.2	4.6
Bank Account Ownership										
Banked	65,360	100.0	24.5	12.3	14.2	72.6	31.5	59.5	3.3	4.5
Unbanked	1,132	100.0	60.8	34.3	40.9	63.3	59.1	60.9	0.3	8.1
Family Income										
Less Than $15,000	2,973	100.0	37.4	18.9	19.0	68.4	42.9	58.6	2.7	6.0
$15,000 to $30,000	4,627	100.0	32.1	18.6	17.8	64.5	35.4	58.5	2.3	7.2
$30,000 to $50,000	8,984	100.0	29.8	15.9	16.4	67.7	34.2	59.6	3.1	5.8
$50,000 to $75,000	11,144	100.0	27.7	13.6	15.0	71.1	33.1	60.3	2.8	4.3
At Least $75,000	38,766	100.0	21.5	10.5	13.5	75.1	29.9	59.5	3.5	4.0
Education										
No High School Diploma	2,366	100.0	34.3	23.2	20.3	63.8	37.2	56.1	2.0	8.4
High School Diploma	11,721	100.0	30.2	14.7	17.0	66.6	34.8	60.0	2.5	5.8
Some College	17,731	100.0	24.9	14.5	16.3	71.2	33.6	60.3	3.4	4.6
College Degree	34,675	100.0	22.9	10.4	12.7	75.6	29.8	59.2	3.4	3.9
Age Group										
15 to 24 Years	4,140	100.0	33.2	16.6	23.2	82.7	42.6	54.9	2.5	1.2
25 to 34 Years	14,543	100.0	28.7	11.8	15.9	81.8	35.8	55.2	2.9	3.5
35 to 44 Years	14,978	100.0	23.3	12.0	14.4	76.3	35.9	60.6	2.7	3.7
45 to 54 Years	12,563	100.0	23.0	11.7	13.9	74.5	30.6	60.9	3.5	4.4
55 to 64 Years	10,895	100.0	22.8	11.9	13.1	66.7	25.9	59.8	3.5	5.9
65 Years or More	9,375	100.0	24.4	15.9	12.2	50.9	24.2	64.7	4.0	7.7
Race/Ethnicity										
Black	8,340	100.0	31.8	15.8	19.2	78.0	42.1	58.2	2.5	5.1
Hispanic	8,544	100.0	31.2	16.2	19.1	71.2	38.5	57.5	3.1	6.2
Asian	3,906	100.0	26.9	14.1	16.5	69.6	35.0	64.1	3.1	4.5
American Indian or Alaska Native	429	100.0	29.3	16.3	23.5	71.4	39.7	64.0	1.4	1.4
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White	43,822	100.0	22.5	11.3	12.7	71.7	28.3	59.9	3.3	4.2
Two or More Races	1,253	100.0	26.1	13.1	14.7	76.6	35.4	55.6	6.0	4.7
Disability Status										
Disabled, Aged 25 to 64	4,697	100.0	32.1	15.7	19.7	73.0	38.3	62.0	3.3	4.7
Not Disabled, Aged 25 to 64	48,282	100.0	23.9	11.5	13.9	75.6	32.0	58.7	3.1	4.2
Not Applicable (Not Aged 25 to 64)	13,514	100.0	27.1	16.1	15.6	60.6	29.8	61.7	3.6	5.7

Households Currently Using Nonbank Online Payment Services, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Receive Income	Save or Keep Money Safe	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use	None Selected
Monthly Income Volatility										
Income Was About the Same Each Month	50,862	100.0	24.2	11.4	14.0	70.9	30.9	59.3	3.0	4.8
Income Varied Somewhat From Month to Month	12,704	100.0	27.4	16.5	16.5	76.5	35.7	60.5	3.6	3.9
Income Varied a Lot From Month to Month	2,927	100.0	30.7	18.6	18.0	80.4	34.3	59.7	4.9	3.1
Employment Status										
Employed	50,045	100.0	24.5	12.2	14.5	76.1	32.2	58.4	3.2	3.9
Unemployed	1,713	100.0	31.4	15.3	22.4	76.3	40.1	58.5	3.0	5.0
Not in Labor Force	14,736	100.0	26.6	14.1	14.3	59.5	30.2	63.5	3.2	6.8
Homeownership										
Homeowner	43,692	100.0	20.5	10.9	12.4	69.7	28.9	60.8	3.3	4.7
Non-Homeowner	22,801	100.0	33.9	16.2	19.0	77.5	38.0	57.1	3.0	4.4
Household Type										
Married Couple	33,808	100.0	21.4	11.4	13.0	71.1	30.0	60.6	3.3	4.4
Unmarried Female-Householder Family	8,057	100.0	32.5	15.8	18.8	74.4	40.1	62.4	2.8	4.6
Unmarried Male-Householder Family	3,512	100.0	30.5	16.6	18.6	68.4	35.4	57.8	3.3	6.4
Female-Householder Nonfamily	10,240	100.0	25.9	14.6	15.0	74.7	32.7	56.7	3.8	4.7
Male-Householder Nonfamily	10,774	100.0	28.8	11.8	15.0	74.0	30.2	57.3	2.8	4.3
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	58,449	100.0	24.3	12.4	14.2	73.2	31.5	59.5	3.2	4.3
Foreign-Born Citizen	4,649	100.0	29.4	13.6	15.1	66.3	32.4	59.8	3.2	6.8
Foreign-Born Noncitizen	3,395	100.0	34.2	17.8	22.6	66.3	40.3	59.5	3.5	7.0
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	58,989	100.0	25.2	12.5	14.7	73.2	32.1	59.3	3.2	4.6
Not in Metropolitan Area	6,972	100.0	24.7	14.4	14.2	65.5	30.8	61.6	3.3	4.4
Not Identified	533	100.0	22.5	15.0	15.5	69.5	33.9	58.4	0.4	3.7
Geographic Region										
Northeast	11,291	100.0	28.9	14.4	14.4	71.5	31.5	60.1	4.0	4.5
Midwest	14,370	100.0	21.5	10.6	15.1	74.7	28.3	59.2	2.7	3.7
South	24,858	100.0	26.1	13.0	15.0	71.4	34.2	59.9	3.0	5.2
West	15,974	100.0	24.2	13.1	13.9	72.6	32.2	58.9	3.5	4.4

Note: This table includes the following types of transactions: pay bills like rent, mortgage, utilities, or child care (pay bills); receive money from work, retirement, or a government agency (receive income); build savings or keep money in a safe place (save or keep money safe); send money to or receive money from family or friends (send or receive money); make purchases in person; make purchases online; and some other use. Row percentages sum to more than 100 because households could select more than one type of transaction. NA indicates that the sample size is too small to produce a precise estimate.

C.4 Types of Transactions Conducted Using Prepaid Cards by Bank Account Ownership and Household Characteristics, 2023

Households Currently Using Prepaid Cards, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Receive Income	Save or Keep Money Safe	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use	None Selected
All	7,846	100.0	35.3	33.3	23.2	33.4	63.1	51.5	3.8	11.1
Bank Account Ownership										
Banked	6,630	100.0	28.3	28.6	19.2	33.2	60.7	51.2	4.2	12.8
Unbanked	1,216	100.0	73.9	59.0	44.8	34.5	76.0	53.1	1.2	1.7
Family Income										
Less Than $15,000	973	100.0	56.3	58.5	31.9	27.5	75.2	52.4	1.4	5.7
$15,000 to $30,000	1,327	100.0	42.8	36.7	27.2	31.2	63.6	52.4	2.9	7.7
$30,000 to $50,000	1,512	100.0	49.6	36.2	28.2	40.3	64.3	57.0	6.2	10.9
$50,000 to $75,000	1,261	100.0	31.1	29.4	18.5	30.4	67.9	55.0	3.4	10.6
At Least $75,000	2,774	100.0	18.5	23.1	17.5	34.2	55.8	46.2	3.9	14.9
Education										
No High School Diploma	836	100.0	57.6	44.2	37.1	27.0	66.6	51.2	3.9	4.7
High School Diploma	2,041	100.0	44.9	36.4	28.5	34.7	68.9	52.6	3.7	8.5
Some College	2,501	100.0	36.0	36.1	21.9	38.5	64.6	57.2	3.4	11.4
College Degree	2,468	100.0	19.2	24.2	15.3	29.4	55.6	44.9	4.2	15.0
Age Group										
15 to 24 Years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,285	100.0	50.2	39.8	30.2	47.0	70.3	58.9	2.8	6.6
35 to 44 Years	1,482	100.0	41.6	33.3	25.5	41.5	60.1	60.5	4.2	7.8
45 to 54 Years	1,405	100.0	38.1	31.1	20.5	37.0	61.2	54.5	1.6	13.8
55 to 64 Years	1,497	100.0	28.2	32.9	20.1	23.1	62.8	50.0	4.3	12.5
65 Years or More	1,698	100.0	21.2	28.6	16.9	18.9	59.2	35.2	6.3	13.7
Race/Ethnicity										
Black	1,741	100.0	54.3	40.7	31.4	51.1	69.0	61.3	1.1	5.9
Hispanic	1,110	100.0	45.3	36.5	27.7	31.9	61.2	51.9	4.2	6.7
Asian	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White	4,326	100.0	25.2	29.5	18.0	28.1	60.9	47.1	5.2	14.9
Two or More Races	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Disability Status										
Disabled, Aged 25 to 64	1,237	100.0	48.0	42.5	30.6	30.6	65.6	54.7	2.0	10.9
Not Disabled, Aged 25 to 64	4,432	100.0	36.7	31.8	22.1	38.5	62.8	56.2	3.6	10.1
Not Applicable (Not Aged 25 to 64)	2,176	100.0	25.4	31.1	21.2	24.7	62.3	40.2	5.1	13.2

C.4 Types of Transactions Conducted Using Prepaid Cards by Bank Account Ownership and Household Characteristics, 2023
(continued)
Households Currently Using Prepaid Cards, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Receive Income	Save or Keep Money Safe	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use	None Selected
Monthly Income Volatility										
Income Was About the Same Each Month	5,684	100.0	34.5	32.3	22.2	31.2	62.1	50.1	4.0	12.3
Income Varied Somewhat From Month to Month	1,668	100.0	36.6	35.8	25.5	37.5	63.6	54.3	3.1	8.9
Income Varied a Lot From Month to Month	493	100.0	40.5	36.7	26.5	45.6	73.1	58.3	3.7	5.0
Employment Status										
Employed	4,774	100.0	35.4	31.8	23.5	39.3	61.3	54.7	3.2	11.0
Unemployed	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Not in Labor Force	2,745	100.0	33.5	35.2	20.8	21.8	64.4	44.4	5.3	11.9
Homeownership										
Homeowner	4,217	100.0	20.9	24.8	15.0	30.6	57.5	47.6	5.1	15.0
Non-Homeowner	3,629	100.0	52.1	43.2	32.7	36.7	69.7	56.1	2.3	6.6
Household Type										
Married Couple	3,143	100.0	24.8	25.0	16.7	32.8	58.9	50.8	4.4	12.6
Unmarried Female-Householder Family	1,429	100.0	48.2	40.5	28.9	42.2	67.9	62.2	1.0	6.6
Unmarried Male-Householder Family	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Female-Householder Nonfamily	1,490	100.0	39.4	43.7	28.9	28.4	66.1	47.6	3.7	9.2
Male-Householder Nonfamily	1,249	100.0	40.6	34.1	25.7	30.1	64.6	44.4	5.8	11.9
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	6,735	100.0	35.1	34.5	22.9	34.0	62.9	52.2	3.9	11.3
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	6,757	100.0	34.9	32.5	23.4	33.5	63.0	51.5	3.8	10.9
Not in Metropolitan Area	1,023	100.0	39.2	38.3	21.2	33.2	64.2	51.9	3.3	11.8
Not Identified	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Geographic Region										
Northeast	1,257	100.0	25.8	26.1	17.2	30.5	65.6	52.7	6.8	10.5
Midwest	1,694	100.0	37.2	36.5	25.5	33.5	69.0	52.3	3.5	8.8
South	3,142	100.0	40.2	33.7	24.9	39.8	61.0	54.2	2.7	10.9
West	1,753	100.0	31.7	34.7	22.1	24.0	59.4	45.0	3.9	14.1

Note: This table includes the following types of transactions: pay bills like rent, mortgage, utilities, or child care (pay bills); receive money from work, retirement, or a government agency (receive income); build savings or keep money in a safe place (save or keep money safe); send money to or receive money from family or friends (send or receive money); make purchases in person; make purchases online; and some other use. Row percentages sum to more than 100 because households could select more than one type of transaction. NA indicates that the sample size is too small to produce a precise estimate.

C.5 Cash-Only Unbanked Rates by Household Characteristics, 2021–2023
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	2.6	2.8	(2.6, 3.0)	0.1	(-0.1, 0.4)
Family Income					
Less Than $15,000	11.4	14.7	(13.3, 16.1)	3.3*	(1.3, 5.2)
$15,000 to $30,000	5.6	5.8	(5.1, 6.6)	0.3	(-0.8, 1.4)
$30,000 to $50,000	2.2	2.9	(2.5, 3.4)	0.7*	(0.1, 1.3)
$50,000 to $75,000	1.3	1.2	(1.0, 1.6)	-0.1	(-0.5, 0.4)
At Least $75,000	0.4	0.5	(0.3, 0.6)	0.1	(-0.1, 0.2)
Education					
No High School Diploma	12.9	14.8	(13.3, 16.3)	1.8	(-0.4, 4.0)
High School Diploma	3.7	4.1	(3.6, 4.6)	0.4	(-0.2, 1.0)
Some College	1.6	1.8	(1.5, 2.1)	0.1	(-0.3, 0.5)
College Degree	0.6	0.6	(0.4, 0.7)	-0.1	(-0.3, 0.1)
Age Group					
15 to 24 Years	2.1	3.7	(2.8, 4.9)	1.7*	(0.5, 2.9)
25 to 34 Years	2.6	3.1	(2.6, 3.7)	0.5	(-0.2, 1.2)
35 to 44 Years	2.9	2.8	(2.4, 3.4)	0.0	(-0.7, 0.7)
45 to 54 Years	3.0	2.9	(2.5, 3.4)	-0.1	(-0.7, 0.6)
55 to 64 Years	3.1	3.0	(2.6, 3.5)	-0.2	(-0.8, 0.5)
65 Years or More	2.1	2.2	(1.9, 2.6)	0.2	(-0.3, 0.6)
Race/Ethnicity					
Black	5.4	6.0	(5.2, 6.9)	0.6	(-0.6, 1.8)
Hispanic	7.0	7.6	(6.9, 8.4)	0.6	(-0.4, 1.7)
Asian	2.5	1.5	(1.0, 2.3)	-1.0	(-2.1, 0.1)
American Indian or Alaska Native	2.4	7.2	(4.3, 11.9)	4.8*	(1.2, 8.5)
Native Hawaiian or Other Pacific Islander	NA	4.4	(1.5, 11.8)	NA	NA
White	1.2	1.1	(1.0, 1.3)	0.0	(-0.2, 0.2)
Two or More Races	2.0	1.3	(0.6, 2.9)	-0.7	(-2.3, 0.9)
Disability Status					
Disabled, Aged 25 to 64	8.5	6.6	(5.7, 7.5)	-1.9*	(-3.4, -0.5)
Not Disabled, Aged 25 to 64	2.1	2.5	(2.2, 2.7)	0.3	(0.0, 0.7)
Not Applicable (Not Aged 25 to 64)	2.1	2.4	(2.1, 2.8)	0.4	(-0.1, 0.8)
Monthly Income Volatility					
Income Was About the Same Each Month		2.7	(2.5, 2.9)		
Income Varied Somewhat From Month to Month		3.0	(2.5, 3.6)		
Income Varied a Lot From Month to Month		4.9	(3.8, 6.3)		

C.5 Cash-Only Unbanked Rates by Household Characteristics, 2021–2023 *(continued)*
  All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Employment Status					
Employed	1.4	1.8	(1.6, 2.0)	0.4*	(0.1, 0.7)
Unemployed	5.1	6.2	(4.4, 8.6)	1.1	(-1.3, 3.4)
Not in Labor Force	4.4	4.2	(3.9, 4.6)	-0.2	(-0.7, 0.4)
Homeownership					
Homeowner	1.2	1.1	(1.0, 1.3)	-0.1	(-0.3, 0.1)
Non-Homeowner	5.3	6.1	(5.6, 6.5)	0.8*	(0.1, 1.4)
Household Type					
Married Couple	1.3	1.2	(1.1, 1.4)	0.0	(-0.3, 0.3)
Unmarried Female-Householder Family	4.4	4.7	(4.0, 5.6)	0.3	(-0.7, 1.3)
Unmarried Male-Householder Family	3.9	3.8	(2.9, 4.9)	-0.1	(-1.4, 1.3)
Female-Householder Nonfamily	3.0	3.5	(3.0, 4.0)	0.5	(-0.2, 1.1)
Male-Householder Nonfamily	4.1	4.5	(3.9, 5.1)	0.3	(-0.5, 1.1)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	2.1	2.1	(1.9, 2.2)	-0.1	(-0.3, 0.2)
Foreign-Born Citizen	4.0	3.1	(2.5, 3.9)	-0.9	(-1.9, 0.2)
Foreign-Born Noncitizen	7.7	11.8	(10.5, 13.3)	4.1*	(2.3, 5.9)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	2.5	2.7	(2.5, 3.0)	0.2	(-0.1, 0.5)
Not in Metropolitan Area	3.2	3.2	(2.7, 3.7)	-0.1	(-0.9, 0.7)
Not Identified	3.8	2.6	(1.3, 5.3)	-1.2	(-3.0, 0.6)
Geographic Region					
Northeast	2.7	2.5	(2.0, 3.1)	-0.2	(-0.9, 0.5)
Midwest	2.0	2.1	(1.8, 2.5)	0.1	(-0.4, 0.6)
South	2.9	3.4	(3.1, 3.7)	0.5*	(0.0, 1.0)
West	2.8	2.6	(2.3, 3.0)	-0.2	(-0.8, 0.4)

Note: Monthly income volatility is not available for 2021. Cash-only unbanked households are unbanked households that used neither nonbank online payment services nor prepaid cards. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.1 Use of Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2019–2023

All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	11.9	9.7	8.0	(7.7, 8.3)	-1.7*	(-2.2, -1.3)
Bank Account Ownership						
Banked	10.2	8.7	7.2	(6.9, 7.5)	-1.5*	(-1.9, -1.0)
Unbanked	42.3	32.3	26.3	(23.8, 28.9)	-6.0*	(-9.2, -2.8)
Family Income						
Less Than $15,000	23.0	19.4	15.8	(14.2, 17.6)	-3.5*	(-5.6, -1.5)
$15,000 to $30,000	18.2	15.4	13.3	(12.3, 14.3)	-2.1*	(-3.6, -0.7)
$30,000 to $50,000	15.2	11.9	10.4	(9.5, 11.3)	-1.5*	(-2.7, -0.3)
$50,000 to $75,000	9.6	8.5	7.9	(7.2, 8.7)	-0.6	(-1.7, 0.5)
At Least $75,000	6.0	5.1	4.4	(4.1, 4.7)	-0.6*	(-1.2, -0.1)
Education						
No High School Diploma	23.3	21.5	17.9	(16.3, 19.6)	-3.6*	(-5.7, -1.4)
High School Diploma	14.6	12.4	9.8	(9.2, 10.5)	-2.5*	(-3.5, -1.6)
Some College	12.9	10.4	8.8	(8.2, 9.5)	-1.6*	(-2.5, -0.7)
College Degree	6.8	5.3	4.6	(4.2, 5.0)	-0.7*	(-1.3, -0.1)
Age Group						
15 to 24 Years	20.2	15.5	11.1	(9.6, 12.8)	-4.4*	(-7.2, -1.7)
25 to 34 Years	16.4	11.8	10.2	(9.3, 11.2)	-1.6*	(-2.8, -0.4)
35 to 44 Years	13.1	11.1	8.4	(7.7, 9.2)	-2.8*	(-3.9, -1.6)
45 to 54 Years	12.5	9.5	8.4	(7.7, 9.3)	-1.0	(-2.1, 0.1)
55 to 64 Years	11.0	10.0	8.1	(7.4, 8.7)	-1.9*	(-2.8, -1.0)
65 Years or More	7.1	6.6	5.7	(5.2, 6.2)	-0.9*	(-1.6, -0.2)
Race/Ethnicity						
Black	27.2	21.6	17.8	(16.6, 19.1)	-3.8*	(-5.7, -2.0)
Hispanic	20.8	17.2	13.2	(12.1, 14.3)	-4.0*	(-5.6, -2.4)
Asian	6.9	6.7	4.7	(3.7, 5.9)	-2.1*	(-3.8, -0.4)
American Indian or Alaska Native	21.0	18.8	18.9	(14.1, 25.0)	0.1	(-7.1, 7.3)
Native Hawaiian or Other Pacific Islander	NA	NA	12.8	(7.2, 21.8)	NA	NA
White	7.3	5.8	4.9	(4.6, 5.2)	-0.9*	(-1.3, -0.5)
Two or More Races	14.2	12.7	11.3	(8.2, 15.4)	-1.4	(-5.9, 3.1)
Disability Status						
Disabled, Aged 25 to 64	21.1	18.7	14.5	(12.9, 16.2)	-4.2*	(-6.6, -1.8)
Not Disabled, Aged 25 to 64	12.1	9.5	8.0	(7.6, 8.3)	-1.5*	(-2.1, -0.9)
Not Applicable (Not Aged 25 to 64)	9.1	7.9	6.5	(6.0, 7.0)	-1.4*	(-2.1, -0.6)

All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	10.7		7.2	(6.9, 7.6)		
Income Varied Somewhat From Month to Month	15.5		10.7	(9.8, 11.6)		
Income Varied a Lot From Month to Month	19.9		13.3	(11.3, 15.5)		
Employment Status						
Employed	11.9	9.3	8.1	(7.7, 8.5)	-1.2*	(-1.8, -0.7)
Unemployed	18.5	15.7	13.8	(11.0, 17.2)	-1.9	(-5.5, 1.7)
Not in Labor Force	11.5	9.8	7.5	(7.0, 8.0)	-2.3*	(-3.0, -1.6)
Homeownership						
Homeowner	6.8	5.7	4.7	(4.4, 5.0)	-1.0*	(-1.4, -0.6)
Non-Homeowner	21.2	17.2	14.5	(13.7, 15.2)	-2.8*	(-3.9, -1.6)
Household Type						
Married Couple	8.4	7.2	5.8	(5.4, 6.2)	-1.4*	(-2.0, -0.8)
Unmarried Female-Householder Family	21.3	15.8	14.2	(13.0, 15.6)	-1.5	(-3.3, 0.3)
Unmarried Male-Householder Family	16.8	12.9	11.9	(10.3, 13.8)	-1.0	(-3.4, 1.4)
Female-Householder Nonfamily	11.9	9.3	7.9	(7.3, 8.5)	-1.4*	(-2.5, -0.4)
Male-Householder Nonfamily	13.7	11.7	8.7	(8.1, 9.5)	-3.0*	(-4.1, -1.9)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	11.3	9.0	7.3	(6.9, 7.6)	-1.7*	(-2.2, -1.2)
Foreign-Born Citizen	11.7	10.2	8.5	(7.4, 9.6)	-1.8*	(-3.5, -0.1)
Foreign-Born Noncitizen	21.3	19.4	16.9	(15.2, 18.7)	-2.5	(-5.1, 0.0)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	11.9	9.6	8.0	(7.7, 8.3)	-1.6*	(-2.1, -1.1)
Not in Metropolitan Area	12.2	10.3	8.1	(7.3, 9.0)	-2.2*	(-3.3, -1.1)
Not Identified	13.3	13.6	7.6	(4.8, 11.9)	-6.0*	(-10.3, -1.8)
Geographic Region						
Northeast	11.5	8.9	7.6	(6.9, 8.3)	-1.3*	(-2.4, -0.1)
Midwest	9.0	7.7	6.7	(6.1, 7.3)	-1.0*	(-1.8, -0.1)
South	14.9	11.6	9.0	(8.6, 9.5)	-2.5*	(-3.3, -1.8)
West	10.0	9.2	7.8	(7.2, 8.5)	-1.3*	(-2.3, -0.4)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.2 Use of Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2019–2023

All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	5.5	3.2	2.7	(2.5, 2.9)	-0.5*	(-0.8, -0.2)
Bank Account Ownership						
Banked	4.0	2.3	2.0	(1.9, 2.2)	-0.3*	(-0.5, 0.0)
Unbanked	31.9	21.8	18.2	(16.2, 20.5)	-3.6*	(-6.9, -0.4)
Family Income						
Less Than $15,000	11.0	6.9	5.9	(5.0, 7.0)	-1.0	(-2.4, 0.4)
$15,000 to $30,000	9.0	6.0	5.2	(4.5, 6.2)	-0.7	(-1.9, 0.4)
$30,000 to $50,000	7.4	3.8	3.5	(3.0, 4.0)	-0.3	(-1.0, 0.4)
$50,000 to $75,000	4.3	2.4	2.3	(2.0, 2.8)	-0.1	(-0.6, 0.5)
At Least $75,000	2.4	1.4	1.3	(1.2, 1.6)	-0.1	(-0.3, 0.2)
Education						
No High School Diploma	14.6	9.2	7.8	(6.7, 9.0)	-1.4	(-3.0, 0.2)
High School Diploma	7.1	4.4	3.3	(2.9, 3.8)	-1.1*	(-1.8, -0.4)
Some College	5.8	3.1	2.8	(2.5, 3.2)	-0.2	(-0.8, 0.3)
College Degree	2.3	1.3	1.3	(1.1, 1.6)	0.0	(-0.3, 0.3)
Age Group						
15 to 24 Years	9.8	5.8	4.7	(3.6, 6.1)	-1.1	(-3.0, 0.8)
25 to 34 Years	7.0	3.7	4.2	(3.7, 4.8)	0.5	(-0.4, 1.4)
35 to 44 Years	7.0	4.2	3.0	(2.6, 3.5)	-1.2*	(-1.9, -0.5)
45 to 54 Years	5.3	3.6	2.6	(2.1, 3.2)	-1.0*	(-1.8, -0.2)
55 to 64 Years	4.7	2.6	2.2	(1.8, 2.6)	-0.5	(-1.0, 0.1)
65 Years or More	3.7	1.9	1.7	(1.5, 2.0)	-0.2	(-0.5, 0.2)
Race/Ethnicity						
Black	9.6	6.3	5.1	(4.3, 6.0)	-1.2	(-2.5, 0.0)
Hispanic	10.6	5.9	4.8	(4.2, 5.5)	-1.2*	(-2.1, -0.2)
Asian	2.4	1.9	1.4	(0.9, 2.2)	-0.4	(-1.3, 0.5)
American Indian or Alaska Native	11.4	6.1	5.1	(2.8, 9.1)	-1.0	(-4.5, 2.5)
Native Hawaiian or Other Pacific Islander	NA	NA	10.9	(5.2, 21.4)	NA	NA
White	3.9	2.0	1.8	(1.6, 2.0)	-0.2	(-0.5, 0.1)
Two or More Races	3.7	5.6	4.1	(2.5, 6.5)	-1.6	(-4.5, 1.4)
Disability Status						
Disabled, Aged 25 to 64	9.3	5.6	4.9	(4.1, 6.0)	-0.6	(-2.0, 0.7)
Not Disabled, Aged 25 to 64	5.5	3.2	2.7	(2.5, 3.0)	-0.5*	(-0.9, -0.2)
Not Applicable (Not Aged 25 to 64)	4.6	2.5	2.2	(1.9, 2.5)	-0.3	(-0.7, 0.1)

D.2 Use of Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2019–2023 *(continued)*
All Households, Row Percent

Characteristic	2019	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility						
Income Was About the Same Each Month	4.7		2.3	(2.1, 2.5)		
Income Varied Somewhat From Month to Month	8.0		3.9	(3.4, 4.5)		
Income Varied a Lot From Month to Month	10.0		6.1	(4.9, 7.7)		
Employment Status						
Employed	5.2	3.1	2.7	(2.5, 3.0)	-0.4*	(-0.7, 0.0)
Unemployed	9.6	7.7	5.1	(3.6, 7.3)	-2.6*	(-5.1, 0.0)
Not in Labor Force	5.8	2.9	2.5	(2.2, 2.8)	-0.4	(-0.8, 0.1)
Homeownership						
Homeowner	3.4	1.7	1.6	(1.4, 1.8)	-0.1	(-0.4, 0.2)
Non-Homeowner	9.5	5.9	4.8	(4.4, 5.3)	-1.1*	(-1.8, -0.4)
Household Type						
Married Couple	4.0	2.1	1.9	(1.6, 2.1)	-0.3	(-0.6, 0.1)
Unmarried Female-Householder Family	10.0	5.3	4.8	(4.1, 5.6)	-0.5	(-1.6, 0.5)
Unmarried Male-Householder Family	9.2	5.5	4.9	(3.9, 6.1)	-0.6	(-2.2, 0.9)
Female-Householder Nonfamily	5.2	2.7	2.4	(2.0, 2.8)	-0.4	(-1.0, 0.2)
Male-Householder Nonfamily	6.0	4.2	3.2	(2.8, 3.8)	-1.0*	(-1.8, -0.2)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	5.1	2.8	2.4	(2.2, 2.6)	-0.5*	(-0.8, -0.2)
Foreign-Born Citizen	4.8	2.6	2.6	(2.0, 3.4)	-0.1	(-1.0, 0.9)
Foreign-Born Noncitizen	12.2	8.7	7.2	(6.1, 8.6)	-1.4	(-3.0, 0.2)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	5.4	3.1	2.7	(2.5, 2.9)	-0.3*	(-0.6, 0.0)
Not in Metropolitan Area	6.8	3.9	2.7	(2.2, 3.2)	-1.3*	(-2.0, -0.5)
Not Identified	3.7	4.1	2.1	(0.9, 4.8)	-2.0	(-4.3, 0.4)
Geographic Region						
Northeast	4.1	2.3	2.0	(1.7, 2.4)	-0.3	(-0.9, 0.3)
Midwest	4.8	3.0	3.0	(2.6, 3.5)	0.0	(-0.6, 0.7)
South	6.4	3.6	2.8	(2.4, 3.1)	-0.8*	(-1.3, -0.4)
West	5.8	3.3	2.8	(2.4, 3.3)	-0.5	(-1.1, 0.2)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.3 Use of Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021–2023

All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	7.0	6.6	(6.3, 7.0)	-0.3	(-0.7, 0.1)
Bank Account Ownership					
Banked	6.6	6.3	(6.0, 6.6)	-0.3	(-0.7, 0.1)
Unbanked	15.5	14.4	(12.5, 16.4)	-1.1	(-3.8, 1.6)
Family Income					
Less Than $15,000	9.8	7.2	(6.2, 8.4)	-2.6*	(-4.2, -1.0)
$15,000 to $30,000	9.0	8.6	(7.7, 9.7)	-0.3	(-1.7, 1.0)
$30,000 to $50,000	8.1	8.4	(7.6, 9.3)	0.3	(-0.9, 1.4)
$50,000 to $75,000	6.6	6.4	(5.7, 7.1)	-0.2	(-1.2, 0.8)
At Least $75,000	5.3	5.5	(5.1, 5.9)	0.2	(-0.4, 0.8)
Education					
No High School Diploma	13.8	14.2	(12.7, 15.7)	0.3	(-1.8, 2.4)
High School Diploma	7.2	7.0	(6.5, 7.6)	-0.2	(-1.0, 0.6)
Some College	6.6	6.3	(5.7, 6.9)	-0.3	(-1.1, 0.5)
College Degree	5.8	5.3	(4.9, 5.8)	-0.4	(-1.0, 0.2)
Age Group					
15 to 24 Years	9.5	8.8	(7.2, 10.6)	-0.7	(-3.4, 2.1)
25 to 34 Years	8.9	7.8	(7.0, 8.7)	-1.2	(-2.4, 0.0)
35 to 44 Years	8.7	7.5	(6.7, 8.3)	-1.2*	(-2.3, -0.1)
45 to 54 Years	8.8	7.9	(7.1, 8.8)	-0.9	(-2.0, 0.2)
55 to 64 Years	6.5	6.4	(5.7, 7.2)	0.0	(-0.9, 0.8)
65 Years or More	3.5	4.5	(4.1, 4.9)	1.0*	(0.5, 1.6)
Race/Ethnicity					
Black	12.5	11.7	(10.7, 12.9)	-0.7	(-2.5, 1.1)
Hispanic	15.4	14.9	(13.7, 16.1)	-0.6	(-2.3, 1.1)
Asian	12.0	12.2	(10.7, 14.0)	0.2	(-2.2, 2.7)
American Indian or Alaska Native	15.6	7.6	(5.0, 11.5)	-8.0*	(-13.5, -2.4)
Native Hawaiian or Other Pacific Islander	NA	15.1	(8.6, 25.0)	NA	NA
White	3.5	3.3	(3.0, 3.5)	-0.2	(-0.5, 0.1)
Two or More Races	7.7	4.9	(2.9, 8.2)	-2.8	(-6.4, 0.7)
Disability Status					
Disabled, Aged 25 to 64	8.7	7.1	(6.0, 8.3)	-1.7*	(-3.2, -0.1)
Not Disabled, Aged 25 to 64	8.1	7.4	(7.0, 7.9)	-0.7*	(-1.2, -0.1)
Not Applicable (Not Aged 25 to 64)	4.3	5.1	(4.7, 5.6)	0.8*	(0.2, 1.4)

D.3 Use of Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021–2023 *(continued)*
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility					
Income Was About the Same Each Month		5.8	(5.4, 6.1)		
Income Varied Somewhat From Month to Month		10.0	(9.1, 10.9)		
Income Varied a Lot From Month to Month		11.1	(9.3, 13.2)		
Employment Status					
Employed	7.9	7.5	(7.0, 7.9)	-0.4	(-1.0, 0.2)
Unemployed	10.9	9.3	(7.3, 11.8)	-1.5	(-4.4, 1.4)
Not in Labor Force	5.1	5.1	(4.7, 5.5)	0.0	(-0.6, 0.6)
Homeownership					
Homeowner	4.9	4.7	(4.4, 5.1)	-0.2	(-0.6, 0.2)
Non-Homeowner	10.8	10.4	(9.7, 11.1)	-0.4	(-1.3, 0.4)
Household Type					
Married Couple	6.4	6.6	(6.1, 7.1)	0.2	(-0.4, 0.8)
Unmarried Female-Householder Family	10.1	9.2	(8.3, 10.3)	-0.9	(-2.4, 0.7)
Unmarried Male-Householder Family	9.1	9.3	(7.8, 11.0)	0.2	(-2.1, 2.5)
Female-Householder Nonfamily	4.7	4.4	(3.9, 5.0)	-0.3	(-1.0, 0.5)
Male-Householder Nonfamily	8.2	6.7	(6.0, 7.4)	-1.5*	(-2.5, -0.5)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	4.7	4.2	(4.0, 4.5)	-0.5*	(-0.9, -0.1)
Foreign-Born Citizen	15.5	16.0	(14.5, 17.5)	0.4	(-1.6, 2.5)
Foreign-Born Noncitizen	25.7	25.1	(22.9, 27.5)	-0.6	(-3.8, 2.6)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	7.3	6.9	(6.5, 7.3)	-0.4	(-0.9, 0.1)
Not in Metropolitan Area	5.0	5.1	(4.5, 5.7)	0.1	(-0.6, 0.8)
Not Identified	7.1	6.3	(4.6, 8.6)	-0.8	(-4.7, 3.0)
Geographic Region					
Northeast	6.0	6.9	(6.1, 7.8)	1.0	(-0.2, 2.1)
Midwest	5.3	5.3	(4.7, 5.9)	0.0	(-0.8, 0.8)
South	7.9	7.2	(6.6, 7.8)	-0.8*	(-1.4, 0.0)
West	7.7	6.8	(6.3, 7.5)	-0.9*	(-1.7, 0.0)

Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

D.4 Types of Transactions Conducted Using Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2023

Households That Used Nonbank Money Orders in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Send Money	Make Purchases	Some Other Use
All	10,694	100.0	73.7	12.2	8.5	10.9
Bank Account Ownership						
Banked	9,211	100.0	70.5	13.1	9.3	12.1
Unbanked	1,483	100.0	93.8	6.9	3.4	2.9
Family Income						
Less Than $15,000	1,738	100.0	89.2	6.9	5.6	5.1
$15,000 to $30,000	2,019	100.0	84.1	11.9	5.9	6.0
$30,000 to $50,000	2,354	100.0	76.4	12.9	7.9	7.6
$50,000 to $75,000	1,897	100.0	71.6	13.3	7.1	11.0
At Least $75,000	2,686	100.0	54.9	14.6	13.8	21.0
Education						
No High School Diploma	1,771	100.0	85.3	13.8	4.2	5.3
High School Diploma	3,174	100.0	80.9	12.0	7.0	5.6
Some College	3,241	100.0	74.1	9.1	8.1	11.9
College Degree	2,507	100.0	55.8	15.3	14.0	20.1
Age Group						
15 to 24 Years	693	100.0	81.8	7.9	6.3	5.4
25 to 34 Years	2,168	100.0	74.3	9.5	6.5	14.0
35 to 44 Years	1,952	100.0	76.3	12.6	8.5	10.3
45 to 54 Years	1,827	100.0	70.7	10.6	12.0	11.7
55 to 64 Years	1,924	100.0	74.1	12.7	5.8	11.6
65 Years or More	2,130	100.0	70.4	17.0	10.6	8.6
Race/Ethnicity						
Black	3,071	100.0	84.0	10.2	5.2	6.3
Hispanic	2,609	100.0	75.9	17.4	6.7	7.1
Asian	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	4,216	100.0	64.9	10.3	12.1	16.5
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	1,566	100.0	85.4	11.0	5.4	4.6
Not Disabled, Aged 25 to 64	6,306	100.0	71.0	11.4	8.8	13.8
Not Applicable (Not Aged 25 to 64)	2,823	100.0	73.2	14.8	9.5	7.8

Households That Used Nonbank Money Orders in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Send Money	Make Purchases	Some Other Use
Monthly Income Volatility						
Income Was About the Same Each Month	7,739	100.0	72.7	13.3	8.4	10.7
Income Varied Somewhat From Month to Month	2,304	100.0	75.5	10.9	8.9	10.7
Income Varied a Lot From Month to Month	652	100.0	79.2	3.8	7.8	12.9
Employment Status						
Employed	6,694	100.0	71.4	10.9	9.3	12.9
Unemployed	NA	NA	NA	NA	NA	NA
Not in Labor Force	3,602	100.0	76.4	14.9	7.0	7.4
Homeownership						
Homeowner	4,167	100.0	59.5	16.4	13.8	14.9
Non-Homeowner	6,527	100.0	82.7	9.5	5.1	8.3
Household Type						
Married Couple	3,592	100.0	63.7	15.4	10.3	15.1
Unmarried Female-Householder Family	2,172	100.0	81.0	9.3	6.9	7.4
Unmarried Male-Householder Family	869	100.0	72.4	11.8	10.9	9.1
Female-Householder Nonfamily	1,966	100.0	78.9	11.7	8.1	9.5
Male-Householder Nonfamily	2,079	100.0	79.4	10.1	6.2	9.3
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	8,219	100.0	73.6	11.0	8.7	10.8
Foreign-Born Citizen	986	100.0	65.1	18.6	9.9	14.6
Foreign-Born Noncitizen	1,489	100.0	79.9	14.6	6.1	8.9
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	9,199	100.0	73.1	12.6	8.5	11.2
Not in Metropolitan Area	1,413	100.0	76.6	10.6	8.5	8.4
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	1,769	100.0	66.7	8.9	10.9	17.9
Midwest	1,919	100.0	74.8	9.9	9.9	11.0
South	4,683	100.0	75.5	13.5	6.8	9.3
West	2,324	100.0	74.4	14.0	9.0	8.6

Note: This table includes the following types of transactions: pay bills like rent, mortgage, utilities, or child care (pay bills); send money to family or friends (send money); make purchases; and some other use. Row percentages sum to more than 100 because households could select more than one type of transaction. NA indicates that the sample size is too small to produce a precise estimate.

D.5 Cashing Checks From Work, Retirement, or a Government Agency Using Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2023

Households That Used Nonbank Check Cashing in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Cash Checks From Work, Retirement, or a Government Agency
All	3,610	100.0	59.1
Bank Account Ownership			
Banked	2,582	100.0	53.0
Unbanked	1,028	100.0	74.5
Family Income			
Less Than $15,000	650	100.0	59.3
$15,000 to $30,000	798	100.0	65.7
$30,000 to $50,000	788	100.0	69.8
$50,000 to $75,000	556	100.0	62.3
At Least $75,000	818	100.0	40.1
Education			
No High School Diploma	769	100.0	67.5
High School Diploma	1,079	100.0	66.3
Some College	1,032	100.0	57.7
College Degree	730	100.0	41.6
Age Group			
15 to 24 Years	NA	NA	NA
25 to 34 Years	889	100.0	59.8
35 to 44 Years	706	100.0	67.0
45 to 54 Years	560	100.0	58.5
55 to 64 Years	517	100.0	54.4
65 Years or More	644	100.0	45.4
Race/Ethnicity			
Black	872	100.0	63.7
Hispanic	944	100.0	68.8
Asian	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA
White	1,517	100.0	51.2
Two or More Races	NA	NA	NA
Disability Status			
Disabled, Aged 25 to 64	535	100.0	55.7
Not Disabled, Aged 25 to 64	2,137	100.0	61.5
Not Applicable (Not Aged 25 to 64)	938	100.0	55.5

D.5 Cashing Checks From Work, Retirement, or a Government Agency Using Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2023 *(continued)*
Households That Used Nonbank Check Cashing in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Cash Checks From Work, Retirement, or a Government Agency
Monthly Income Volatility			
Income Was About the Same Each Month	2,468	100.0	55.9
Income Varied Somewhat From Month to Month	841	100.0	64.1
Income Varied a Lot From Month to Month	NA	NA	NA
Employment Status			
Employed	2,260	100.0	63.2
Unemployed	NA	NA	NA
Not in Labor Force	1,204	100.0	50.8
Homeownership			
Homeowner	1,425	100.0	46.8
Non-Homeowner	2,185	100.0	67.1
Household Type			
Married Couple	1,152	100.0	56.5
Unmarried Female-Householder Family	728	100.0	66.3
Unmarried Male-Householder Family	NA	NA	NA
Female-Householder Nonfamily	594	100.0	59.8
Male-Householder Nonfamily	773	100.0	54.5
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	2,672	100.0	55.8
Foreign-Born Citizen	NA	NA	NA
Foreign-Born Noncitizen	638	100.0	72.3
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	3,123	100.0	58.9
Not in Metropolitan Area	464	100.0	58.4
Not Identified	NA	NA	NA
Geographic Region			
Northeast	NA	NA	NA
Midwest	874	100.0	59.2
South	1,433	100.0	59.2
West	838	100.0	57.2

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

D.6 Types of Transactions Conducted Using Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2023

Households That Used Nonbank Money Transfer Services in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Send or Receive Money in the United States	Send or Receive International Remittances	Some Other Use
All	8,889	100.0	25.2	36.7	41.6	4.9
Bank Account Ownership						
Banked	8,078	100.0	22.7	38.0	42.2	5.0
Unbanked	811	100.0	50.3	23.0	36.4	3.2
Family Income						
Less Than $15,000	794	100.0	46.6	29.1	30.5	7.0
$15,000 to $30,000	1,314	100.0	32.0	36.2	37.2	3.1
$30,000 to $50,000	1,908	100.0	26.7	39.5	38.0	3.7
$50,000 to $75,000	1,525	100.0	24.5	38.2	41.5	4.3
At Least $75,000	3,348	100.0	17.0	36.3	48.2	6.0
Education						
No High School Diploma	1,403	100.0	29.9	27.0	49.8	3.2
High School Diploma	2,273	100.0	31.9	41.7	33.5	2.9
Some College	2,300	100.0	29.1	41.6	33.1	5.1
College Degree	2,913	100.0	14.7	33.4	50.9	7.0
Age Group						
15 to 24 Years	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,649	100.0	30.6	31.8	43.0	4.1
35 to 44 Years	1,747	100.0	22.3	30.8	49.6	5.0
45 to 54 Years	1,719	100.0	22.2	34.1	47.1	4.4
55 to 64 Years	1,536	100.0	23.6	42.0	37.2	5.6
65 Years or More	1,688	100.0	25.2	45.6	33.3	4.9
Race/Ethnicity						
Black	2,024	100.0	27.8	43.4	34.2	2.6
Hispanic	2,939	100.0	26.2	30.5	50.1	4.4
Asian	895	100.0	12.8	13.7	75.4	4.2
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	2,798	100.0	26.2	43.7	29.1	7.4
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	764	100.0	44.2	40.1	23.0	4.4
Not Disabled, Aged 25 to 64	5,887	100.0	22.1	33.8	47.2	4.8
Not Applicable (Not Aged 25 to 64)	2,238	100.0	27.0	43.1	33.4	5.2

D.6 Types of Transactions Conducted Using Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2023 *(continued)*
Households That Used Nonbank Money Transfer Services in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Pay Bills	Send or Receive Money in the United States	Send or Receive International Remittances	Some Other Use
Monthly Income Volatility						
Income Was About the Same Each Month	6,193	100.0	26.3	35.3	41.6	5.1
Income Varied Somewhat From Month to Month	2,151	100.0	21.2	42.9	42.0	3.4
Income Varied a Lot From Month to Month	545	100.0	29.4	27.3	40.9	7.9
Employment Status						
Employed	6,172	100.0	22.1	35.1	46.2	5.1
Unemployed	NA	NA	NA	NA	NA	NA
Not in Labor Force	2,448	100.0	31.1	41.7	32.2	4.0
Homeownership						
Homeowner	4,206	100.0	17.4	39.9	45.1	4.9
Non-Homeowner	4,683	100.0	32.2	33.7	38.6	4.8
Household Type						
Married Couple	4,090	100.0	18.2	34.0	51.7	3.5
Unmarried Female-Householder Family	1,405	100.0	33.4	39.7	33.5	3.3
Unmarried Male-Householder Family	677	100.0	25.3	29.5	51.3	2.2
Female-Householder Nonfamily	1,108	100.0	28.5	40.8	32.1	8.6
Male-Householder Nonfamily	1,585	100.0	34.2	40.7	25.3	8.4
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	4,808	100.0	32.0	46.8	22.5	5.5
Foreign-Born Citizen	1,864	100.0	13.0	25.9	64.4	6.5
Foreign-Born Noncitizen	2,217	100.0	20.9	23.7	64.1	2.1
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	7,933	100.0	24.7	34.9	43.6	5.0
Not in Metropolitan Area	888	100.0	30.0	50.3	24.9	4.2
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	1,615	100.0	17.0	32.9	54.0	3.8
Midwest	1,509	100.0	26.1	35.2	39.8	5.3
South	3,726	100.0	28.1	38.6	36.9	5.6
West	2,039	100.0	25.8	37.2	41.9	4.2

Note: This table includes the following types of transactions: pay bills like rent, mortgage, utilities, or child care (pay bills); send money to or receive money from family or friends in the United States (send or receive money in the United States); send money to or receive money from family or friends outside the United States (send or receive international remittances); and some other use. Row percentages sum to more than 100 because households could select more than one type of transaction. NA indicates that the sample size is too small to produce a precise estimate.

D.7 Sending or Receiving Nonbank International Remittances by Bank Account Ownership and Household Characteristics, 2021–2023

All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
All	2.8	2.8	(2.6, 3.0)	0.0	(-0.3, 0.3)
Bank Account Ownership					
Banked	2.7	2.7	(2.5, 2.8)	0.0	(-0.3, 0.3)
Unbanked	4.7	5.2	(4.1, 6.6)	0.6	(-1.2, 2.3)
Family Income					
Less Than $15,000	2.9	2.2	(1.6, 2.9)	-0.7	(-1.6, 0.2)
$15,000 to $30,000	3.2	3.2	(2.7, 3.9)	0.0	(-0.8, 0.8)
$30,000 to $50,000	3.2	3.2	(2.7, 3.8)	0.0	(-0.8, 0.8)
$50,000 to $75,000	2.8	2.6	(2.2, 3.1)	-0.1	(-0.7, 0.5)
At Least $75,000	2.4	2.6	(2.4, 2.9)	0.3	(-0.2, 0.7)
Education					
No High School Diploma	6.8	7.0	(6.0, 8.2)	0.2	(-1.4, 1.8)
High School Diploma	2.7	2.4	(2.0, 2.7)	-0.3	(-0.9, 0.2)
Some College	1.9	2.1	(1.7, 2.5)	0.2	(-0.2, 0.7)
College Degree	2.6	2.7	(2.4, 3.0)	0.1	(-0.3, 0.5)
Age Group					
15 to 24 Years	2.7	2.9	(2.1, 4.2)	0.2	(-1.3, 1.8)
25 to 34 Years	3.7	3.3	(2.8, 3.9)	-0.3	(-1.1, 0.5)
35 to 44 Years	4.2	3.7	(3.2, 4.4)	-0.5	(-1.3, 0.3)
45 to 54 Years	3.6	3.7	(3.2, 4.3)	0.2	(-0.6, 0.9)
55 to 64 Years	2.5	2.4	(2.0, 2.8)	-0.1	(-0.7, 0.4)
65 Years or More	1.0	1.5	(1.3, 1.8)	0.6*	(0.2, 0.9)
Race/Ethnicity					
Black	3.3	4.0	(3.3, 4.8)	0.7	(-0.3, 1.8)
Hispanic	8.9	7.5	(6.6, 8.4)	-1.4*	(-2.8, 0.0)
Asian	9.5	9.2	(7.9, 10.8)	-0.2	(-2.5, 2.0)
American Indian or Alaska Native	4.1	0.2	(0.0, 1.5)	-3.9*	(-6.9, -1.0)
Native Hawaiian or Other Pacific Islander	NA	3.9	(1.7, 8.8)	NA	NA
White	0.7	0.9	(0.8, 1.1)	0.2*	(0.1, 0.4)
Two or More Races	3.5	1.5	(0.6, 3.6)	-2.1	(-4.3, 0.2)
Disability Status					
Disabled, Aged 25 to 64	2.0	1.6	(1.1, 2.3)	-0.4	(-1.2, 0.4)
Not Disabled, Aged 25 to 64	3.7	3.5	(3.2, 3.8)	-0.2	(-0.6, 0.3)
Not Applicable (Not Aged 25 to 64)	1.2	1.7	(1.4, 2.0)	0.5*	(0.1, 0.9)

D.7 Sending or Receiving Nonbank International Remittances by Bank Account Ownership and Household Characteristics, 2021–2023 *(continued)*
All Households, Row Percent

Characteristic	2021	2023	90% Confidence Interval, 2023	Difference (2023–2021)	90% Confidence Interval, Difference
Monthly Income Volatility					
Income Was About the Same Each Month		2.4	(2.2, 2.6)		
Income Varied Somewhat From Month to Month		4.2	(3.6, 4.8)		
Income Varied a Lot From Month to Month		4.5	(3.5, 5.9)		
Employment Status					
Employed	3.5	3.4	(3.2, 3.7)	0.0	(-0.5, 0.4)
Unemployed	3.5	2.2	(1.3, 3.6)	-1.3	(-3.0, 0.3)
Not in Labor Force	1.5	1.6	(1.4, 1.9)	0.2	(-0.2, 0.5)
Homeownership					
Homeowner	1.9	2.1	(1.9, 2.4)	0.2	(-0.1, 0.5)
Non-Homeowner	4.3	4.0	(3.6, 4.4)	-0.3	(-0.9, 0.3)
Household Type					
Married Couple	3.1	3.4	(3.1, 3.7)	0.3	(-0.1, 0.8)
Unmarried Female-Householder Family	3.5	3.1	(2.5, 3.8)	-0.4	(-1.4, 0.6)
Unmarried Male-Householder Family	4.2	4.8	(3.8, 6.0)	0.6	(-1.0, 2.2)
Female-Householder Nonfamily	1.0	1.4	(1.1, 1.8)	0.4*	(0.0, 0.8)
Male-Householder Nonfamily	3.0	1.7	(1.4, 2.1)	-1.3*	(-1.9, -0.7)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	0.9	1.0	(0.8, 1.1)	0.0	(-0.1, 0.2)
Foreign-Born Citizen	9.7	10.3	(9.2, 11.5)	0.6	(-1.1, 2.2)
Foreign-Born Noncitizen	18.5	16.1	(14.2, 18.2)	-2.4	(-5.3, 0.5)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	3.0	3.0	(2.8, 3.2)	0.0	(-0.4, 0.3)
Not in Metropolitan Area	1.1	1.3	(1.0, 1.7)	0.2	(-0.2, 0.6)
Not Identified	1.5	2.1	(0.9, 5.0)	0.6	(-0.9, 2.1)
Geographic Region					
Northeast	3.0	3.8	(3.2, 4.5)	0.7	(-0.1, 1.6)
Midwest	1.5	2.1	(1.8, 2.5)	0.6*	(0.1, 1.1)
South	3.0	2.6	(2.3, 3.0)	-0.4	(-0.8, 0.1)
West	3.3	2.9	(2.5, 3.3)	-0.4	(-1.0, 0.2)

Note: Monthly income volatility is not available for 2021. The type of transaction in this table is the use of nonbank money transfer services to send money to or receive money from family or friends outside the United States (send or receive international remittances). Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.1 Use of Mainstream Credit Products by Bank Account Ownership and Household Characteristics, 2023

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
All	133,682	100.0	76.4	37.3	33.6	32.7	15.3	6.5	2.4	15.7
Bank Account Ownership										
Banked	128,043	100.0	79.3	38.8	34.9	33.7	15.9	6.8	2.4	13.0
Unbanked	5,640	100.0	10.0	3.9	4.0	8.3	3.2	1.3	1.6	78.4
Family Income										
Less Than $15,000	10,982	100.0	38.2	14.7	6.4	8.9	5.8	2.2	1.3	53.2
$15,000 to $30,000	15,223	100.0	55.1	22.6	11.6	14.9	6.9	3.0	1.5	33.9
$30,000 to $50,000	22,698	100.0	68.0	31.0	18.2	24.5	11.2	4.7	1.7	20.4
$50,000 to $75,000	23,891	100.0	80.0	39.9	29.9	33.3	14.9	6.1	2.6	11.0
At Least $75,000	60,887	100.0	90.4	46.4	51.1	44.2	20.9	9.1	3.0	4.6
Education										
No High School Diploma	9,907	100.0	42.2	18.4	12.5	16.4	3.0	3.2	1.5	46.7
High School Diploma	32,349	100.0	64.6	32.1	25.0	28.9	6.4	5.6	2.3	25.0
Some College	36,707	100.0	75.4	38.1	31.3	34.6	15.0	6.9	2.7	14.8
College Degree	54,719	100.0	90.3	43.2	44.0	36.5	23.1	7.5	2.4	5.3
Age Group										
15 to 24 Years	6,255	100.0	65.8	20.0	12.0	29.6	27.2	4.5	1.1	21.5
25 to 34 Years	21,230	100.0	75.6	28.9	31.1	41.6	30.4	7.9	3.4	14.2
35 to 44 Years	23,266	100.0	77.7	37.2	43.7	43.3	21.9	8.8	2.6	13.9
45 to 54 Years	21,685	100.0	77.9	42.5	45.2	41.5	17.2	7.7	2.8	13.6
55 to 64 Years	23,876	100.0	77.3	41.7	39.4	32.2	10.3	7.1	2.4	15.1
65 Years or More	37,370	100.0	76.5	39.2	21.8	16.7	2.8	3.7	1.6	18.5
Race/Ethnicity										
Black	17,251	100.0	59.4	26.6	22.2	29.0	17.4	5.8	2.5	28.6
Hispanic	19,760	100.0	65.0	31.6	24.6	29.8	13.3	4.6	2.2	25.5
Asian	7,317	100.0	86.9	38.1	37.1	26.5	13.4	4.5	1.5	9.5
American Indian or Alaska Native	943	100.0	57.0	19.6	22.7	27.0	11.1	9.3	3.5	32.9
Native Hawaiian or Other Pacific Islander	408	100.0	73.3	29.8	29.0	40.0	8.2	8.1	1.9	17.2
White	86,004	100.0	81.9	41.1	37.9	34.6	15.5	7.3	2.5	11.2
Two or More Races	1,999	100.0	72.5	28.3	26.1	34.3	20.2	7.2	2.1	15.9
Disability Status										
Disabled, Aged 25 to 64	10,818	100.0	56.6	26.5	24.7	26.5	12.7	7.1	3.7	31.4
Not Disabled, Aged 25 to 64	79,238	100.0	79.9	39.2	42.0	41.3	20.7	8.0	2.7	11.9
Not Applicable (Not Aged 25 to 64)	43,626	100.0	74.9	36.4	20.4	18.5	6.3	3.8	1.6	18.9

Characteristic	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
Monthly Income Volatility										
Income Was About the Same Each Month	107,176	100.0	76.5	37.3	33.5	31.4	14.4	5.9	2.2	16.1
Income Varied Somewhat From Month to Month	21,599	100.0	77.3	37.9	33.9	38.5	19.5	9.3	3.2	13.7
Income Varied a Lot From Month to Month	4,907	100.0	71.6	35.3	32.6	33.7	16.8	8.1	3.2	17.4
Employment Status										
Employed	82,738	100.0	80.5	39.5	41.1	41.6	21.0	8.3	3.0	11.0
Unemployed	2,881	100.0	62.5	29.6	25.0	26.8	19.1	4.6	1.1	25.8
Not in Labor Force	48,063	100.0	70.3	34.0	21.1	17.7	5.3	3.6	1.4	23.3
Homeownership										
Homeowner	88,566	100.0	83.6	43.9	49.1	35.3	14.0	7.2	2.5	9.4
Non-Homeowner	45,117	100.0	62.3	24.2	3.0	27.5	17.9	5.3	2.2	28.2
Household Type										
Married Couple	62,074	100.0	84.6	46.3	47.3	40.6	16.3	7.7	2.6	8.8
Unmarried Female-Householder Family	15,244	100.0	64.1	33.5	24.2	33.3	19.7	6.8	2.7	22.5
Unmarried Male-Householder Family	7,276	100.0	69.3	27.1	26.5	31.0	14.4	6.8	2.9	20.6
Female-Householder Nonfamily	25,001	100.0	71.4	34.3	19.1	20.5	12.9	4.5	1.9	20.5
Male-Householder Nonfamily	23,808	100.0	70.5	22.4	21.3	24.8	12.9	5.4	2.0	22.9
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	113,192	100.0	77.5	37.9	34.6	33.9	16.4	6.9	2.5	14.6
Foreign-Born Citizen	11,667	100.0	78.2	41.0	36.4	26.8	11.6	5.3	1.8	15.2
Foreign-Born Noncitizen	8,823	100.0	60.8	24.8	16.1	25.0	6.8	3.2	1.4	31.5
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	115,200	100.0	77.5	37.9	34.3	32.8	15.9	6.4	2.4	15.0
Not in Metropolitan Area	17,402	100.0	69.5	34.0	29.3	31.9	12.0	7.5	2.1	20.2
Not Identified	1,080	100.0	68.3	31.1	28.4	33.2	11.7	9.6	2.9	19.9
Geographic Region										
Northeast	23,234	100.0	80.3	43.5	34.0	30.5	16.5	6.5	2.3	13.5
Midwest	28,736	100.0	78.4	41.5	38.3	35.9	18.2	7.3	2.6	13.1
South	51,936	100.0	71.7	33.4	30.3	32.9	13.8	6.1	2.5	19.0
West	29,777	100.0	79.7	35.1	34.4	30.9	14.3	6.7	2.1	14.4

Note: This table includes the following credit products: Visa, MasterCard, American Express, or Discover credit card (traditional credit card); store credit card; mortgage, home equity loan, or HELOC; auto loan; student loan; other personal loans or lines of credit from a bank (other personal bank); and other personal loans or lines of credit from a company other than a bank (other personal nonbank). A household is considered to have used mainstream credit if it had used any of these credit products in the past 12 months. NA indicates that the sample size is too small to produce a precise estimate.

E.2 Use of Mainstream Credit Products by State, 2023
All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
All	133,682	100.0	76.4	37.3	33.6	32.7	15.3	6.5	2.4	15.7
State										
AL	2,249	100.0	62.4	25.1	27.3	29.6	10.3	5.1	1.8	28.1
AK	260	100.0	78.9	18.8	33.2	29.2	12.0	9.4	2.7	15.5
AZ	2,861	100.0	81.8	35.6	40.8	35.6	16.3	4.6	1.5	12.0
AR	1,315	100.0	62.9	27.1	24.9	33.2	11.5	6.5	2.1	23.2
CA	14,007	100.0	78.5	37.0	29.3	27.0	11.7	5.1	2.1	16.6
CO	2,468	100.0	84.4	39.9	46.3	35.1	22.0	11.1	2.5	9.9
CT	1,430	100.0	83.9	44.8	43.0	32.8	19.5	6.1	3.6	8.9
DE	416	100.0	80.9	51.5	42.9	34.3	16.0	3.8	2.9	12.5
DC	338	100.0	76.2	23.0	24.5	14.8	24.4	5.8	1.8	19.1
FL	9,247	100.0	76.5	35.9	28.9	31.5	11.4	5.5	2.2	17.4
GA	4,308	100.0	67.2	25.1	30.2	33.3	19.3	4.7	1.9	23.7
HI	509	100.0	83.8	40.7	39.4	28.4	13.6	11.0	1.1	10.3
ID	761	100.0	80.0	30.9	40.7	34.6	16.5	7.7	3.3	10.7
IL	5,221	100.0	77.0	38.3	34.3	30.8	18.0	5.7	3.5	14.4
IN	2,799	100.0	77.8	41.1	45.7	41.7	18.5	4.8	2.8	11.9
IA	1,357	100.0	78.6	42.0	38.3	35.3	16.5	11.1	0.4	13.6
KS	1,159	100.0	80.4	42.6	34.4	38.4	17.2	8.7	1.6	12.0
KY	1,835	100.0	73.0	33.2	23.7	29.3	11.8	4.4	3.3	17.9
LA	1,934	100.0	61.5	27.6	23.0	29.1	9.7	5.4	2.0	29.8
ME	641	100.0	79.3	34.6	37.7	44.1	14.8	5.4	3.2	13.7
MD	2,312	100.0	79.6	43.5	48.4	39.2	20.7	7.8	4.1	10.1
MA	2,821	100.0	85.0	40.3	34.1	33.8	18.9	6.6	1.8	10.5
MI	4,161	100.0	78.5	40.5	39.9	34.7	15.2	7.1	3.1	14.2
MN	2,405	100.0	87.7	46.2	44.5	38.9	20.8	13.7	1.7	6.3
MS	1,184	100.0	55.5	31.6	25.4	32.4	10.9	4.6	2.1	29.1
MO	2,532	100.0	70.6	36.5	33.3	35.7	16.4	5.6	3.8	16.8
MT	476	100.0	79.3	26.9	35.0	37.0	18.1	10.6	2.4	12.0
NE	821	100.0	79.2	46.4	36.5	38.0	17.8	8.9	2.5	10.8
NV	1,272	100.0	76.4	28.3	35.9	36.1	11.7	5.9	2.3	16.8
NH	577	100.0	86.6	45.6	41.3	43.8	20.9	5.8	1.9	8.1
NJ	3,478	100.0	78.6	46.2	32.4	26.0	16.1	3.0	1.7	15.2
NM	845	100.0	67.7	26.6	27.8	24.7	15.5	6.1	1.6	22.6

E.2 Use of Mainstream Credit Products by State, 2023 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
NY	8,163	100.0	78.8	42.9	27.8	23.7	14.6	6.1	1.4	15.8
NC	4,413	100.0	72.9	36.6	31.2	31.7	13.8	5.8	2.5	16.6
ND	328	100.0	79.1	35.4	27.9	35.6	15.7	10.3	2.4	13.9
OH	4,993	100.0	77.6	41.3	37.2	38.6	19.7	7.5	2.3	14.0
OK	1,624	100.0	68.6	31.5	27.3	32.8	11.3	8.5	4.1	20.4
OR	1,752	100.0	77.8	29.4	33.8	31.5	20.2	9.6	2.4	14.5
PA	5,399	100.0	79.7	45.1	40.3	37.8	16.8	9.5	3.9	12.5
RI	443	100.0	79.6	45.5	37.6	32.3	19.5	3.4	1.1	10.9
SC	2,303	100.0	73.3	32.9	34.4	34.8	13.1	8.4	1.2	17.7
SD	382	100.0	77.2	38.5	30.8	32.1	21.7	8.0	1.6	15.1
TN	2,992	100.0	69.2	33.8	25.8	31.5	9.6	5.0	1.9	20.7
TX	11,226	100.0	70.2	33.7	25.8	33.7	13.1	6.8	3.0	19.2
UT	1,203	100.0	86.4	35.0	45.0	41.1	14.1	9.5	0.7	6.7
VT	282	100.0	81.0	30.7	39.5	40.4	20.0	10.6	1.6	11.1
VA	3,482	100.0	83.0	36.7	50.2	37.3	21.3	7.4	2.1	9.2
WA	3,120	100.0	82.4	33.4	37.1	34.2	15.5	8.0	3.0	11.7
WV	756	100.0	72.8	37.4	27.9	37.3	18.4	6.2	2.7	17.5
WI	2,576	100.0	81.5	50.1	41.4	32.6	21.5	5.1	2.2	11.5
WY	244	100.0	74.5	35.0	38.5	34.1	10.8	8.9	0.7	14.4

Note: This table includes the following credit products: Visa, MasterCard, American Express, or Discover credit card (traditional credit card); store credit card; mortgage, home equity loan, or HELOC; auto loan; student loan; other personal loans or lines of credit from a bank (other personal bank); and other personal loans or lines of credit from a company other than a bank (other personal nonbank). A household is considered to have used mainstream credit if it had used any of these credit products in the past 12 months.

E.3 Use of Mainstream Credit Products by MSA, 2023

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
All	133,682	100.0	76.4	37.3	33.6	32.7	15.3	6.5	2.4	15.7
MSA										
Albuquerque, NM	426	100.0	78.0	33.3	37.0	24.2	19.8	8.3	2.4	14.9
Atlanta-Sandy Springs-Roswell, GA~	2,474	100.0	72.3	25.8	33.8	36.0	22.2	4.4	2.6	19.8
Austin-Round Rock, TX	1,111	100.0	78.5	30.9	32.7	35.3	21.2	7.1	1.3	12.1
Baltimore-Columbia-Towson, MD	1,095	100.0	79.3	41.0	45.9	35.3	20.9	7.0	3.8	10.5
Birmingham-Hoover, AL	742	100.0	48.8	13.7	26.8	26.5	8.8	5.2	2.0	40.0
Boise City, ID	359	100.0	84.2	29.6	43.9	36.5	19.6	5.2	2.1	9.3
Boston-Cambridge-Newton, MA-NH~	1,986	100.0	87.5	40.8	34.5	31.5	20.9	7.1	2.5	8.9
Burlington-South Burlington, VT~	98	100.0	82.1	27.6	46.4	44.8	23.7	12.8	1.3	8.1
Charlotte-Concord-Gastonia, NC-SC~	1,404	100.0	80.3	39.7	39.8	36.9	12.1	5.1	3.0	10.9
Chicago-Naperville-Elgin, IL-IN-WI	3,837	100.0	79.5	37.4	36.4	29.3	20.3	4.7	2.7	14.1
Cincinnati, OH-KY-IN~	716	100.0	74.6	40.6	32.9	38.1	13.8	7.8	2.4	15.6
Cleveland-Elyria, OH	1,027	100.0	67.1	40.9	35.5	30.4	19.8	5.5	1.6	23.8
Columbus, OH~	980	100.0	86.0	40.5	42.7	49.6	22.1	10.8	5.2	7.1
Dallas-Fort Worth-Arlington, TX~	2,350	100.0	74.0	39.9	26.0	31.5	12.5	6.2	2.6	17.3
Denver-Aurora-Lakewood, CO	1,162	100.0	91.3	31.8	48.3	43.4	24.0	10.5	2.1	6.3
Detroit-Warren-Dearborn, MI	1,936	100.0	74.4	39.6	36.7	29.7	14.5	6.7	3.5	19.1
Fargo, ND-MN	77	100.0	82.7	32.6	28.2	42.5	29.2	5.6	3.0	7.2
Greenville-Anderson-Mauldin, SC~	400	100.0	77.6	41.3	41.0	32.9	17.3	10.8	0.7	17.5
Houston-The Woodlands-Sugar Land, TX~	3,277	100.0	74.1	32.3	28.1	36.4	11.8	6.4	3.2	18.3
Indianapolis-Carmel-Anderson, IN~	909	100.0	84.0	45.5	54.2	50.4	25.8	5.7	4.0	6.5
Jackson, MS~	293	100.0	55.0	31.6	33.9	39.4	14.2	2.9	–	30.4
Kansas City, MO-KS~	784	100.0	82.9	44.6	35.7	40.3	19.8	5.8	5.8	9.2
Las Vegas-Henderson-Paradise, NV	960	100.0	75.7	27.1	38.5	36.8	10.3	5.6	2.1	17.4
Little Rock-North Little Rock-Conway, AR	325	100.0	66.9	27.6	28.4	40.3	14.4	7.5	5.2	17.5
Los Angeles-Long Beach-Anaheim, CA	4,568	100.0	77.1	36.9	25.7	26.8	13.4	4.0	2.4	17.3
Louisville/Jefferson County, KY-IN~	582	100.0	72.3	33.0	32.5	31.2	16.0	4.5	3.0	18.0
Manchester-Nashua, NH~	184	100.0	91.2	40.3	39.1	43.8	22.6	4.4	1.1	3.5
Memphis, TN-MS-AR~	519	100.0	66.9	28.1	29.5	32.7	9.2	5.3	0.4	21.3
Miami-Fort Lauderdale-West Palm Beach, FL	2,584	100.0	72.3	36.0	25.9	31.9	9.1	4.4	2.4	22.2
Milwaukee-Waukesha-West Allis, WI	730	100.0	87.2	51.9	34.7	32.6	25.4	–	2.4	8.4
Minneapolis-St. Paul-Bloomington, MN-WI~	1,638	100.0	89.5	51.5	47.3	40.4	26.1	12.5	2.1	5.5
Nashville-Davidson-Murfreesboro-Franklin, TN~	927	100.0	74.7	39.4	26.2	31.1	9.8	4.5	–	18.3

E.3 Use of Mainstream Credit Products by MSA, 2023 *(continued)*
All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Traditional Credit Card	Store Credit Card	Mortgage, Home Equity Loan, or HELOC	Auto Loan	Student Loan	Other Personal Bank	Other Personal Nonbank	No Mainstream Credit
New Orleans-Metairie, LA~	538	100.0	71.4	28.7	28.8	28.9	11.2	8.1	1.4	24.1
New York-Newark-Jersey City, NY-NJ-PA~	8,161	100.0	79.1	43.6	28.3	18.9	14.5	4.1	1.0	16.6
Oklahoma City, OK	637	100.0	68.6	27.9	25.0	31.8	9.1	3.9	4.0	21.7
Omaha-Council Bluffs, NE-IA	466	100.0	78.9	49.2	42.1	41.1	25.7	11.2	3.3	8.7
Orlando-Kissimmee-Sanford, FL	1,360	100.0	69.9	25.2	28.7	32.2	16.1	4.4	1.9	18.2
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,455	100.0	79.8	44.2	40.3	37.2	21.8	9.0	4.9	13.0
Phoenix-Mesa-Scottsdale, AZ	1,946	100.0	84.7	38.8	42.0	36.6	18.1	4.6	1.8	10.6
Pittsburgh, PA	1,139	100.0	79.6	51.9	37.5	38.4	17.9	8.6	4.5	12.0
Portland-South Portland, ME~	268	100.0	87.2	40.4	44.3	52.2	16.4	6.9	3.9	6.2
Portland-Vancouver-Hillsboro, OR-WA	1,036	100.0	83.0	31.0	40.7	32.9	20.3	10.4	2.5	10.9
Providence-Warwick, RI-MA~	669	100.0	77.4	41.9	34.5	32.5	19.1	5.1	0.7	12.9
Richmond, VA~	633	100.0~	79.3	34.7	54.5	41.3	21.6	6.5	–	9.3
Riverside-San Bernardino-Ontario, CA	1,490	100.0	81.4	35.8	27.1	31.5	13.6	5.6	1.1	14.8
Sacramento-Roseville-Arden-Arcade, CA	781	100.0	83.8	40.4	31.2	23.0	7.5	7.2	1.5	11.1
St. Louis, MO-IL~	1,336	100.0	76.9	44.3	38.9	36.2	15.2	4.3	3.0	13.0
Salisbury, MD-DE~	237	100.0	69.4	37.6	29.0	34.3	14.9	6.6	0.5	24.1
Salt Lake City, UT~	533	100.0	85.6	36.6	43.2	43.5	10.2	7.9	0.6	8.3
San Antonio-New Braunfels, TX	1,057	100.0	72.8	32.8	27.8	36.0	20.0	7.9	3.0	15.7
San Diego-Carlsbad, CA	1,213	100.0	83.1	39.5	37.0	31.0	12.3	4.9	2.3	12.1
San Francisco-Oakland-Hayward, CA	1,916	100.0	84.9	34.3	29.9	24.1	9.3	7.0	3.2	12.8
San Jose-Sunnyvale-Santa Clara, CA	831	100.0	78.3	34.9	33.3	27.2	9.1	5.5	3.1	16.0
Seattle-Tacoma-Bellevue, WA	1,669	100.0	87.9	35.4	38.5	36.4	19.5	8.3	2.9	7.6
Sioux Falls, SD	154	100.0	84.7	42.1	31.6	38.3	34.0	5.9	0.7	10.5
Tampa-St. Petersburg-Clearwater, FL	1,500	100.0	81.2	40.2	36.6	31.9	14.0	4.3	1.4	13.5
Urban Honolulu, HI	348	100.0	84.3	39.4	40.1	27.9	14.5	10.2	1.4	10.4
Virginia Beach-Norfolk-Newport News, VA-NC~	694	100.0	82.7	34.1	51.6	41.7	23.9	4.3	3.0	8.3
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,442	100.0	86.2	41.1	52.9	33.9	22.6	9.0	3.3	7.0
Wichita, KS~	312	100.0	82.3	31.0	33.4	47.8	21.0	15.8	–	9.2

Note: This table includes the following credit products: Visa, MasterCard, American Express, or Discover credit card (traditional credit card); store credit card; mortgage, home equity loan, or HELOC; auto loan; student loan; other personal loans or lines of credit from a bank (other personal bank); and other personal loans or lines of credit from a company other than a bank (other personal nonbank). A household is considered to have used mainstream credit if it had used any of these credit products in the past 12 months. The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

E.4 Use of Rent-to-Own Services and Payday, Pawn Shop, Auto Title, and Tax Refund Anticipation Loans by Bank Account Ownership and Household Characteristics, 2023

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Auto Title Loan	Tax Refund Anticipation Loan	Any of the Five Products
All	133,682	100.0	1.1	1.1	1.0	1.2	2.5	5.8
Bank Account Ownership								
Banked	128,043	100.0	1.1	1.1	0.8	1.2	2.4	5.7
Unbanked	5,640	100.0	2.3	1.1	3.5	1.5	3.3	9.2
Family Income								
Less Than $15,000	10,982	100.0	2.2	1.5	2.1	1.1	2.6	7.6
$15,000 to $30,000	15,223	100.0	1.8	1.3	1.9	1.0	2.8	7.0
$30,000 to $50,000	22,698	100.0	1.8	1.5	1.2	1.2	3.3	7.8
$50,000 to $75,000	23,891	100.0	1.1	1.6	1.1	1.1	3.2	6.7
At Least $75,000	60,887	100.0	0.6	0.6	0.4	1.3	1.7	4.1
Education								
No High School Diploma	9,907	100.0	2.3	1.4	1.9	1.6	3.7	9.0
High School Diploma	32,349	100.0	1.6	1.3	1.2	1.5	3.0	7.2
Some College	36,707	100.0	1.2	1.7	1.2	1.2	3.0	7.0
College Degree	54,719	100.0	0.6	0.5	0.4	0.9	1.6	3.6
Age Group								
15 to 24 Years	6,255	100.0	1.9	1.2	1.0	2.1	3.2	8.5
25 to 34 Years	21,230	100.0	1.6	1.3	1.2	1.4	2.8	6.8
35 to 44 Years	23,266	100.0	1.7	1.4	1.2	1.6	3.1	7.4
45 to 54 Years	21,685	100.0	1.4	1.3	1.1	1.4	2.9	7.0
55 to 64 Years	23,876	100.0	0.9	1.0	0.8	1.0	2.8	5.6
65 Years or More	37,370	100.0	0.4	0.7	0.7	0.6	1.3	3.2
Race/Ethnicity								
Black	17,251	100.0	2.2	1.9	1.6	1.8	3.8	9.4
Hispanic	19,760	100.0	1.4	1.6	1.5	1.6	3.4	8.1
Asian	7,317	100.0	0.3	0.9	0.3	1.3	2.0	4.3
American Indian or Alaska Native	943	100.0	2.2	2.1	3.6	1.9	4.8	10.7
Native Hawaiian or Other Pacific Islander	408	100.0	0.5	2.3	0.5	–	3.1	5.8
White	86,004	100.0	0.9	0.8	0.7	1.0	2.0	4.6
Two or More Races	1,999	100.0	1.8	1.3	2.0	0.7	3.0	7.0
Disability Status								
Disabled, Aged 25 to 64	10,818	100.0	2.7	2.4	2.9	1.3	4.5	11.2
Not Disabled, Aged 25 to 64	79,238	100.0	1.2	1.1	0.8	1.4	2.7	6.1
Not Applicable (Not Aged 25 to 64)	43,626	100.0	0.6	0.7	0.7	0.9	1.6	4.0

E.4 Use of Rent-to-Own Services and Payday, Pawn Shop, Auto Title, and Tax Refund Anticipation Loans by Bank Account Ownership and Household Characteristics, 2023 (continued)

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Auto Title Loan	Tax Refund Anticipation Loan	Any of the Five Products
Monthly Income Volatility								
Income Was About the Same Each Month	107,176	100.0	1.0	0.8	0.8	1.1	2.0	4.9
Income Varied Somewhat From Month to Month	21,599	100.0	1.7	1.8	1.5	1.5	4.0	8.9
Income Varied a Lot From Month to Month	4,907	100.0	2.3	2.9	2.2	1.5	5.0	11.4
Employment Status								
Employed	82,738	100.0	1.3	1.3	0.8	1.3	2.8	6.3
Unemployed	2,881	100.0	2.3	1.3	3.4	2.3	3.5	10.7
Not in Labor Force	48,063	100.0	0.8	0.8	1.1	0.9	1.9	4.6
Homeownership								
Homeowner	88,566	100.0	0.6	0.7	0.6	1.0	1.9	4.2
Non-Homeowner	45,117	100.0	2.2	1.9	1.7	1.5	3.6	9.0
Household Type								
Married Couple	62,074	100.0	0.8	0.7	0.6	1.3	2.0	4.6
Unmarried Female-Householder Family	15,244	100.0	2.7	2.5	1.8	1.7	4.7	11.1
Unmarried Male-Householder Family	7,276	100.0	1.5	1.6	1.7	2.3	3.4	8.4
Female-Householder Nonfamily	25,001	100.0	1.1	1.0	1.0	0.8	1.9	4.8
Male-Householder Nonfamily	23,808	100.0	0.9	1.0	1.1	0.8	2.4	5.9
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	113,192	100.0	1.2	1.0	1.0	1.2	2.4	5.7
Foreign-Born Citizen	11,667	100.0	0.7	1.1	0.1	1.0	2.7	5.0
Foreign-Born Noncitizen	8,823	100.0	1.2	2.0	1.3	1.8	3.3	8.0
Metropolitan and Nonmetropolitan Status								
Metropolitan Area	115,200	100.0	1.0	1.1	1.0	1.2	2.4	5.7
Not in Metropolitan Area	17,402	100.0	1.7	0.9	0.8	1.2	2.6	6.3
Not Identified	1,080	100.0	2.1	0.7	2.3	1.5	6.3	10.9
Geographic Region								
Northeast	23,234	100.0	0.9	0.6	0.4	0.8	2.3	4.6
Midwest	28,736	100.0	1.5	1.3	1.0	1.0	2.5	5.9
South	51,936	100.0	1.3	1.2	1.1	1.6	2.8	6.7
West	29,777	100.0	0.7	1.0	1.0	1.1	2.0	5.0

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

E.5 Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023
All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Buy Now, Pay Later
All	133,682	100.0	3.9
Bank Account Ownership			
Banked	128,043	100.0	4.0
Unbanked	5,640	100.0	1.6
Family Income			
Less Than $15,000	10,982	100.0	2.5
$15,000 to $30,000	15,223	100.0	3.4
$30,000 to $50,000	22,698	100.0	4.7
$50,000 to $75,000	23,891	100.0	4.8
At Least $75,000	60,887	100.0	3.5
Education			
No High School Diploma	9,907	100.0	4.1
High School Diploma	32,349	100.0	3.7
Some College	36,707	100.0	4.4
College Degree	54,719	100.0	3.6
Age Group			
15 to 24 Years	6,255	100.0	7.3
25 to 34 Years	21,230	100.0	7.7
35 to 44 Years	23,266	100.0	5.1
45 to 54 Years	21,685	100.0	4.1
55 to 64 Years	23,876	100.0	2.4
65 Years or More	37,370	100.0	1.1
Race/Ethnicity			
Black	17,251	100.0	6.1
Hispanic	19,760	100.0	5.3
Asian	7,317	100.0	2.7
American Indian or Alaska Native	943	100.0	3.6
Native Hawaiian or Other Pacific Islander	408	100.0	1.9
White	86,004	100.0	3.1
Two or More Races	1,999	100.0	6.7
Disability Status			
Disabled, Aged 25 to 64	10,818	100.0	5.9
Not Disabled, Aged 25 to 64	79,238	100.0	4.6
Not Applicable (Not Aged 25 to 64)	43,626	100.0	2.0

E.5 Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023 *(continued)*
All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Buy Now, Pay Later
Monthly Income Volatility			
Income Was About the Same Each Month	107,176	100.0	3.2
Income Varied Somewhat From Month to Month	21,599	100.0	6.8
Income Varied a Lot From Month to Month	4,907	100.0	4.6
Employment Status			
Employed	82,738	100.0	4.9
Unemployed	2,881	100.0	7.1
Not in Labor Force	48,063	100.0	1.9
Homeownership			
Homeowner	88,566	100.0	2.5
Non-Homeowner	45,117	100.0	6.5
Household Type			
Married Couple	62,074	100.0	3.1
Unmarried Female-Householder Family	15,244	100.0	6.6
Unmarried Male-Householder Family	7,276	100.0	4.5
Female-Householder Nonfamily	25,001	100.0	4.5
Male-Householder Nonfamily	23,808	100.0	3.2
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	113,192	100.0	3.9
Foreign-Born Citizen	11,667	100.0	3.3
Foreign-Born Noncitizen	8,823	100.0	4.2
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	115,200	100.0	4.0
Not in Metropolitan Area	17,402	100.0	2.9
Not Identified	1,080	100.0	2.9
Geographic Region			
Northeast	23,234	100.0	4.4
Midwest	28,736	100.0	3.6
South	51,936	100.0	3.9
West	29,777	100.0	3.6

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

E.6 Frequency of Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023

Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	1 Time	2 to 10 Times	More Than 10 Times
All	5,166	100.0	26.6	59.2	14.2
Bank Account Ownership					
Banked	5,078	100.0	26.4	59.3	14.3
Unbanked	NA	NA	NA	NA	NA
Family Income					
Less Than $15,000	NA	NA	NA	NA	NA
$15,000 to $30,000	513	100.0	31.7	55.9	12.4
$30,000 to $50,000	1,070	100.0	27.6	58.4	14.0
$50,000 to $75,000	1,148	100.0	22.8	63.1	14.1
At Least $75,000	2,157	100.0	28.4	55.5	16.2
Education					
No High School Diploma	NA	NA	NA	NA	NA
High School Diploma	1,188	100.0	24.3	63.2	12.5
Some College	1,626	100.0	25.3	59.5	15.2
College Degree	1,949	100.0	27.9	57.5	14.6
Age Group					
15 to 24 Years	NA	NA	NA	NA	NA
25 to 34 Years	1,628	100.0	23.3	64.0	12.7
35 to 44 Years	1,183	100.0	28.5	59.9	11.6
45 to 54 Years	895	100.0	18.7	62.5	18.8
55 to 64 Years	580	100.0	38.4	47.3	14.3
65 Years or More	422	100.0	32.3	46.1	21.6
Race/Ethnicity					
Black	1,048	100.0	19.4	66.0	14.6
Hispanic	1,051	100.0	28.9	59.4	11.7
Asian	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	2,694	100.0	28.5	56.4	15.0
Two or More Races	NA	NA	NA	NA	NA
Disability Status					
Disabled, Aged 25 to 64	638	100.0	28.2	55.1	16.7
Not Disabled, Aged 25 to 64	3,648	100.0	25.4	61.2	13.4
Not Applicable (Not Aged 25 to 64)	880	100.0	30.6	53.5	15.9

E.6 Frequency of Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023 *(continued)*
Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	1 Time	2 to 10 Times	More Than 10 Times
Monthly Income Volatility					
Income Was About the Same Each Month	3,479	100.0	26.7	59.7	13.7
Income Varied Somewhat From Month to Month	1,462	100.0	26.4	59.2	14.4
Income Varied a Lot From Month to Month	NA	NA	NA	NA	NA
Employment Status					
Employed	4,056	100.0	25.9	60.0	14.1
Unemployed	NA	NA	NA	NA	NA
Not in Labor Force	905	100.0	27.2	57.3	15.5
Homeownership					
Homeowner	2,242	100.0	27.6	57.2	15.2
Non-Homeowner	2,924	100.0	25.9	60.7	13.5
Household Type					
Married Couple	1,940	100.0	27.9	58.2	13.9
Unmarried Female-Householder Family	1,012	100.0	22.3	58.8	18.9
Unmarried Male-Householder Family	NA	NA	NA	NA	NA
Female-Householder Nonfamily	1,116	100.0	23.9	61.9	14.2
Male-Householder Nonfamily	760	100.0	30.7	58.6	10.7
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	4,408	100.0	26.5	58.9	14.6
Foreign-Born Citizen	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	4,622	100.0	25.6	60.1	14.3
Not in Metropolitan Area	512	100.0	35.0	52.3	12.8
Not Identified	NA	NA	NA	NA	NA
Geographic Region					
Northeast	1,020	100.0	29.0	62.2	8.8
Midwest	1,033	100.0	31.7	53.9	14.4
South	2,032	100.0	21.7	62.3	16.0
West	1,080	100.0	28.9	55.3	15.8

Note: Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate.

E.7 Online and In-Person Buy Now, Pay Later Purchases by Bank Account Ownership and Household Characteristics, 2023

Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Online Purchase	In-Person Purchase
All	5,166	100.0	84.9	20.9
Bank Account Ownership				
Banked	5,078	100.0	85.7	20.4
Unbanked	NA	NA	NA	NA
Family Income				
Less Than $15,000	NA	NA	NA	NA
$15,000 to $30,000	513	100.0	70.7	31.8
$30,000 to $50,000	1,070	100.0	80.2	22.3
$50,000 to $75,000	1,148	100.0	83.9	19.9
At Least $75,000	2,157	100.0	91.7	16.6
Education				
No High School Diploma	NA	NA	NA	NA
High School Diploma	1,188	100.0	80.5	24.3
Some College	1,626	100.0	88.6	19.5
College Degree	1,949	100.0	89.6	15.4
Age Group				
15 to 24 Years	NA	NA	NA	NA
25 to 34 Years	1,628	100.0	89.2	15.4
35 to 44 Years	1,183	100.0	83.4	23.4
45 to 54 Years	895	100.0	88.4	18.8
55 to 64 Years	580	100.0	83.1	22.8
65 Years or More	422	100.0	65.6	30.4
Race/Ethnicity				
Black	1,048	100.0	84.2	19.6
Hispanic	1,051	100.0	83.2	24.1
Asian	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA
White	2,694	100.0	85.3	20.2
Two or More Races	NA	NA	NA	NA
Disability Status				
Disabled, Aged 25 to 64	638	100.0	81.1	25.9
Not Disabled, Aged 25 to 64	3,648	100.0	87.6	18.2
Not Applicable (Not Aged 25 to 64)	880	100.0	76.3	28.8

E.7 Online and In-Person Buy Now, Pay Later Purchases by Bank Account Ownership and Household Characteristics, 2023
  (continued)
  Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Online Purchase	In-Person Purchase
Monthly Income Volatility				
Income Was About the Same Each Month	3,479	100.0	85.5	20.7
Income Varied Somewhat From Month to Month	1,462	100.0	84.8	19.7
Income Varied a Lot From Month to Month	NA	NA	NA	NA
Employment Status				
Employed	4,056	100.0	87.2	18.6
Unemployed	NA	NA	NA	NA
Not in Labor Force	905	100.0	75.5	31.5
Homeownership				
Homeowner	2,242	100.0	85.3	20.9
Non-Homeowner	2,924	100.0	84.5	21.0
Household Type				
Married Couple	1,940	100.0	83.7	22.8
Unmarried Female-Householder Family	1,012	100.0	81.4	26.3
Unmarried Male-Householder Family	NA	NA	NA	NA
Female-Householder Nonfamily	1,116	100.0	90.5	12.2
Male-Householder Nonfamily	760	100.0	85.3	15.8
Other	NA	NA	NA	NA
Citizenship and Place of Birth				
U.S.-Born	4,408	100.0	86.0	20.4
Foreign-Born Citizen	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status				
Metropolitan Area	4,622	100.0	86.0	20.0
Not in Metropolitan Area	512	100.0	74.3	30.1
Not Identified	NA	NA	NA	NA
Geographic Region				
Northeast	1,020	100.0	85.7	17.9
Midwest	1,033	100.0	79.9	26.2
South	2,032	100.0	84.6	21.5
West	1,080	100.0	89.3	17.8

Note: Row percentages sum to more than 100 because households could indicate that they made online and in-person purchases. NA indicates that the sample size is too small to produce a precise estimate.

E.8 Missed or Late Buy Now, Pay Later Payments by Bank Account Ownership and Household Characteristics, 2023

Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Missed or Late Buy Now, Pay Later Payment
All	5,166	100.0	12.8
Bank Account Ownership			
Banked	5,078	100.0	12.7
Unbanked	NA	NA	NA
Family Income			
Less Than $15,000	NA	NA	NA
$15,000 to $30,000	513	100.0	23.7
$30,000 to $50,000	1,070	100.0	12.7
$50,000 to $75,000	1,148	100.0	13.4
At Least $75,000	2,157	100.0	9.4
Education			
No High School Diploma	NA	NA	NA
High School Diploma	1,188	100.0	9.6
Some College	1,626	100.0	15.4
College Degree	1,949	100.0	10.5
Age Group			
15 to 24 Years	NA	NA	NA
25 to 34 Years	1,628	100.0	12.1
35 to 44 Years	1,183	100.0	13.0
45 to 54 Years	895	100.0	14.9
55 to 64 Years	580	100.0	10.6
65 Years or More	422	100.0	13.7
Race/Ethnicity			
Black	1,048	100.0	13.9
Hispanic	1,051	100.0	13.8
Asian	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA
White	2,694	100.0	11.4
Two or More Races	NA	NA	NA
Disability Status			
Disabled, Aged 25 to 64	638	100.0	28.9
Not Disabled, Aged 25 to 64	3,648	100.0	9.9
Not Applicable (Not Aged 25 to 64)	880	100.0	13.1

E.8 Missed or Late Buy Now, Pay Later Payments by Bank Account Ownership and Household Characteristics, 2023 *(continued)*
Households That Used Buy Now, Pay Later in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Missed or Late Buy Now, Pay Later Payment
Monthly Income Volatility			
Income Was About the Same Each Month	3,479	100.0	10.9
Income Varied Somewhat From Month to Month	1,462	100.0	14.7
Income Varied a Lot From Month to Month	NA	NA	NA
Employment Status			
Employed	4,056	100.0	10.5
Unemployed	NA	NA	NA
Not in Labor Force	905	100.0	20.0
Homeownership			
Homeowner	2,242	100.0	9.8
Non-Homeowner	2,924	100.0	15.1
Household Type			
Married Couple	1,940	100.0	10.8
Unmarried Female-Householder Family	1,012	100.0	15.2
Unmarried Male-Householder Family	NA	NA	NA
Female-Householder Nonfamily	1,116	100.0	11.4
Male-Householder Nonfamily	760	100.0	15.1
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	4,408	100.0	12.4
Foreign-Born Citizen	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	4,622	100.0	12.4
Not in Metropolitan Area	512	100.0	16.3
Not Identified	NA	NA	NA
Geographic Region			
Northeast	1,020	100.0	10.2
Midwest	1,033	100.0	14.6
South	2,032	100.0	12.9
West	1,080	100.0	13.4

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

F.1 Use of Crypto by Bank Account Ownership and Household Characteristics, 2023
All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Crypto
All	133,682	100.0	4.8
Bank Account Ownership			
Banked	128,043	100.0	5.0
Unbanked	5,640	100.0	1.2
Family Income			
Less Than $15,000	10,982	100.0	1.1
$15,000 to $30,000	15,223	100.0	1.7
$30,000 to $50,000	22,698	100.0	3.3
$50,000 to $75,000	23,891	100.0	3.8
At Least $75,000	60,887	100.0	7.3
Education			
No High School Diploma	9,907	100.0	1.4
High School Diploma	32,349	100.0	2.5
Some College	36,707	100.0	4.5
College Degree	54,719	100.0	7.1
Age Group			
15 to 24 Years	6,255	100.0	6.5
25 to 34 Years	21,230	100.0	9.8
35 to 44 Years	23,266	100.0	7.1
45 to 54 Years	21,685	100.0	5.8
55 to 64 Years	23,876	100.0	2.7
65 Years or More	37,370	100.0	1.2
Race/Ethnicity			
Black	17,251	100.0	3.2
Hispanic	19,760	100.0	3.5
Asian	7,317	100.0	7.5
American Indian or Alaska Native	943	100.0	4.1
Native Hawaiian or Other Pacific Islander	408	100.0	4.8
White	86,004	100.0	5.2
Two or More Races	1,999	100.0	10.3
Disability Status			
Disabled, Aged 25 to 64	10,818	100.0	4.7
Not Disabled, Aged 25 to 64	79,238	100.0	6.5
Not Applicable (Not Aged 25 to 64)	43,626	100.0	2.0

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Crypto
Monthly Income Volatility			
Income Was About the Same Each Month	107,176	100.0	4.2
Income Varied Somewhat From Month to Month	21,599	100.0	7.1
Income Varied a Lot From Month to Month	4,907	100.0	9.7
Employment Status			
Employed	82,738	100.0	6.6
Unemployed	2,881	100.0	5.7
Not in Labor Force	48,063	100.0	1.8
Homeownership			
Homeowner	88,566	100.0	4.7
Non-Homeowner	45,117	100.0	5.2
Household Type			
Married Couple	62,074	100.0	5.0
Unmarried Female-Householder Family	15,244	100.0	2.8
Unmarried Male-Householder Family	7,276	100.0	6.8
Female-Householder Nonfamily	25,001	100.0	2.6
Male-Householder Nonfamily	23,808	100.0	7.4
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	113,192	100.0	4.8
Foreign-Born Citizen	11,667	100.0	4.8
Foreign-Born Noncitizen	8,823	100.0	4.8
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	115,200	100.0	5.2
Not in Metropolitan Area	17,402	100.0	2.6
Not Identified	1,080	100.0	4.3
Geographic Region			
Northeast	23,234	100.0	4.7
Midwest	28,736	100.0	5.1
South	51,936	100.0	3.8
West	29,777	100.0	6.6

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

F.2 Specific Uses of Crypto by Bank Account Ownership and Household Characteristics, 2023

Households That Owned or Used Crypto in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Hold as Investment	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use
All	6,480	100.0	92.6	3.3	0.3	4.4	4.9
Bank Account Ownership							
Banked	6,412	100.0	93.0	2.9	0.3	4.1	4.9
Unbanked	NA	NA	NA	NA	NA	NA	NA
Family Income							
Less Than $15,000	NA	NA	NA	NA	NA	NA	NA
$15,000 to $30,000	NA	NA	NA	NA	NA	NA	NA
$30,000 to $50,000	742	100.0	87.5	8.6	0.3	5.5	4.8
$50,000 to $75,000	899	100.0	91.6	2.5	0.4	6.8	5.0
At Least $75,000	4,452	100.0	94.3	2.4	0.1	3.6	4.9
Education							
No High School Diploma	NA	NA	NA	NA	NA	NA	NA
High School Diploma	810	100.0	89.3	5.3	0.7	6.4	4.6
Some College	1,645	100.0	91.8	4.1	0.6	4.9	3.2
College Degree	3,890	100.0	93.6	2.6	0.1	3.5	5.7
Age Group							
15 to 24 Years	NA	NA	NA	NA	NA	NA	NA
25 to 34 Years	2,081	100.0	91.9	4.4	0.4	5.5	4.5
35 to 44 Years	1,645	100.0	93.8	2.3	0.3	4.6	5.6
45 to 54 Years	1,259	100.0	91.3	2.7	–	3.4	6.1
55 to 64 Years	644	100.0	89.5	4.3	–	3.0	4.3
65 Years or More	446	100.0	97.4	0.3	0.6	–	2.9
Race/Ethnicity							
Black	NA	NA	NA	NA	NA	NA	NA
Hispanic	691	100.0	91.1	2.9	–	8.6	5.1
Asian	NA	NA	NA	NA	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA
White	4,430	100.0	92.3	3.4	0.3	4.2	5.2
Two or More Races	NA	NA	NA	NA	NA	NA	NA
Disability Status							
Disabled, Aged 25 to 64	508	100.0	85.7	4.8	–	8.1	9.3
Not Disabled, Aged 25 to 64	5,121	100.0	92.7	3.2	0.3	4.1	4.7
Not Applicable (Not Aged 25 to 64)	851	100.0	96.1	2.5	0.4	3.8	3.1

Households That Owned or Used Crypto in the Past 12 Months, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Hold as Investment	Send or Receive Money	Make Purchases in Person	Make Purchases Online	Some Other Use
Monthly Income Volatility							
Income Was About the Same Each Month	4,477	100.0	92.7	2.5	0.2	4.0	4.8
Income Varied Somewhat From Month to Month	1,526	100.0	92.2	4.7	0.2	5.3	4.7
Income Varied a Lot From Month to Month	NA	NA	NA	NA	NA	NA	NA
Employment Status							
Employed	5,467	100.0	92.7	3.2	0.2	4.5	5.0
Unemployed	NA	NA	NA	NA	NA	NA	NA
Not in Labor Force	849	100.0	93.5	3.8	0.3	2.9	2.6
Homeownership							
Homeowner	4,122	100.0	93.4	2.4	0.1	3.2	4.2
Non-Homeowner	2,358	100.0	91.1	4.8	0.5	6.4	6.1
Household Type							
Married Couple	3,108	100.0	92.8	2.7	0.1	2.9	5.1
Unmarried Female-Householder Family	NA	NA	NA	NA	NA	NA	NA
Unmarried Male-Householder Family	NA	NA	NA	NA	NA	NA	NA
Female-Householder Nonfamily	648	100.0	91.6	5.1	–	6.2	7.4
Male-Householder Nonfamily	1,767	100.0	91.9	3.8	0.2	5.2	4.9
Other	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth							
U.S.-Born	5,489	100.0	92.4	2.9	0.3	4.8	5.0
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status							
Metropolitan Area	5,990	100.0	92.5	3.3	0.2	4.6	5.0
Not in Metropolitan Area	444	100.0	94.4	2.5	1.0	1.9	4.0
Not Identified	NA	NA	NA	NA	NA	NA	NA
Geographic Region							
Northeast	1,083	100.0	92.3	3.3	–	3.0	6.5
Midwest	1,465	100.0	92.3	5.3	0.9	3.0	4.1
South	1,970	100.0	92.3	2.8	0.1	5.2	3.7
West	1,962	100.0	93.1	2.1	0.1	5.4	5.8

Note: This table includes the following specific uses of crypto: hold as an investment, send money to or receive money from family or friends (send or receive money), buy items in person (make purchases in person), buy items online (make purchases online), and some other use. Row percentages sum to more than 100 because households could select more than one specific use. NA indicates that the sample size is too small to produce a precise estimate. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

G.1 Fully Banked, Underbanked, and Unbanked Rates by Household Characteristics, 2023

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
All	133,682	100.0	81.6	14.2	4.2
Family Income					
Less Than $15,000	10,982	100.0	61.3	16.9	21.8
$15,000 to $30,000	15,223	100.0	72.2	18.8	9.0
$30,000 to $50,000	22,698	100.0	77.7	17.8	4.5
$50,000 to $75,000	23,891	100.0	82.8	15.4	1.8
At Least $75,000	60,887	100.0	88.6	10.7	0.7
Education					
No High School Diploma	9,907	100.0	57.2	23.1	19.7
High School Diploma	32,349	100.0	77.4	16.0	6.5
Some College	36,707	100.0	81.2	15.7	3.0
College Degree	54,719	100.0	88.7	10.4	0.8
Age Group					
15 to 24 Years	6,255	100.0	73.3	20.8	5.9
25 to 34 Years	21,230	100.0	77.2	17.6	5.2
35 to 44 Years	23,266	100.0	79.9	15.4	4.7
45 to 54 Years	21,685	100.0	79.9	15.8	4.3
55 to 64 Years	23,876	100.0	82.0	13.6	4.4
65 Years or More	37,370	100.0	87.3	9.8	2.9
Race/Ethnicity					
Black	17,251	100.0	65.6	23.8	10.6
Hispanic	19,760	100.0	68.8	21.7	9.5
Asian	7,317	100.0	81.2	16.8	2.0
American Indian or Alaska Native	943	100.0	65.9	21.9	12.2
Native Hawaiian or Other Pacific Islander	408	100.0	68.2	27.0	4.8
White	86,004	100.0	88.1	10.1	1.9
Two or More Races	1,999	100.0	80.7	16.8	2.5
Disability Status					
Disabled, Aged 25 to 64	10,818	100.0	67.6	21.2	11.2
Not Disabled, Aged 25 to 64	79,238	100.0	81.5	14.8	3.7
Not Applicable (Not Aged 25 to 64)	43,626	100.0	85.3	11.4	3.4
Monthly Income Volatility					
Income Was About the Same Each Month	107,176	100.0	83.3	12.8	4.0
Income Varied Somewhat From Month to Month	21,599	100.0	76.1	19.2	4.6
Income Varied a Lot From Month to Month	4,907	100.0	69.5	22.2	8.3

G.1 Fully Banked, Underbanked, and Unbanked Rates by Household Characteristics, 2023 *(continued)*

All Households, Row Percent

Characteristic	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
Employment Status					
Employed	82,738	100.0	81.7	15.5	2.8
Unemployed	2,881	100.0	70.5	16.3	13.2
Not in Labor Force	48,063	100.0	82.1	11.8	6.1
Homeownership					
Homeowner	88,566	100.0	87.8	10.6	1.6
Non-Homeowner	45,117	100.0	69.4	21.2	9.4
Household Type					
Married Couple	62,074	100.0	86.1	12.3	1.6
Unmarried Female-Householder Family	15,244	100.0	68.9	22.6	8.5
Unmarried Male-Householder Family	7,276	100.0	73.4	20.3	6.4
Female-Householder Nonfamily	25,001	100.0	82.9	11.8	5.3
Male-Householder Nonfamily	23,808	100.0	79.4	14.3	6.3
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	113,192	100.0	84.0	12.5	3.5
Foreign-Born Citizen	11,667	100.0	75.8	20.4	3.8
Foreign-Born Noncitizen	8,823	100.0	58.1	27.6	14.3
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	115,200	100.0	81.7	14.2	4.1
Not in Metropolitan Area	17,402	100.0	81.3	13.9	4.8
Not Identified	1,080	100.0	77.8	18.4	3.8
Geographic Region					
Northeast	23,234	100.0	82.1	14.0	3.9
Midwest	28,736	100.0	83.7	12.5	3.8
South	51,936	100.0	79.6	15.3	5.1
West	29,777	100.0	82.6	14.0	3.4

Note: The underbanked definition is based on the following nonbank financial services: nonbank money orders, nonbank check cashing, nonbank international remittances, rent-to-own services, payday loans, pawn shop loans, auto title loans, and tax refund anticipation loans. Underbanked and fully banked rates in 2023 are not directly comparable to those in 2021 because of changes to the question on tax refund anticipation loans. Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate.

G.2 Fully Banked, Underbanked, and Unbanked Rates by State, 2023
All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
All	133,682	100.0	81.6	14.2	4.2
State					
AL	2,249	100.0	79.6	15.2	5.2
AK	260	100.0	81.3	16.5	2.2
AZ	2,861	100.0	81.8	15.2	3.0
AR	1,315	100.0	77.4	16.1	6.4
CA	14,007	100.0	82.4	13.3	4.3
CO	2,468	100.0	85.7	13.2	1.1
CT	1,430	100.0	83.4	13.7	2.9
DE	416	100.0	84.4	12.1	3.5
DC	338	100.0	75.8	17.0	7.2
FL	9,247	100.0	82.0	14.8	3.2
GA	4,308	100.0	75.8	17.1	7.0
HI	509	100.0	83.0	13.5	3.5
ID	761	100.0	79.8	17.6	2.5
IL	5,221	100.0	80.1	13.2	6.6
IN	2,799	100.0	81.4	13.8	4.8
IA	1,357	100.0	87.9	10.5	1.6
KS	1,159	100.0	82.0	14.7	3.4
KY	1,835	100.0	83.1	11.1	5.8
LA	1,934	100.0	77.0	15.0	8.0
ME	641	100.0	83.3	14.1	2.6
MD	2,312	100.0	84.3	12.3	3.4
MA	2,821	100.0	84.4	12.9	2.8
MI	4,161	100.0	85.0	11.8	3.2
MN	2,405	100.0	90.4	7.8	1.7
MS	1,184	100.0	71.8	18.8	9.4
MO	2,532	100.0	78.9	17.7	3.4
MT	476	100.0	85.1	12.9	2.0
NE	821	100.0	86.1	11.3	2.5
NV	1,272	100.0	81.6	12.3	6.1
NH	577	100.0	90.2	8.7	1.1
NJ	3,478	100.0	78.0	17.3	4.7
NM	845	100.0	73.8	20.8	5.3
NY	8,163	100.0	79.5	15.4	5.1

G.2 Fully Banked, Underbanked, and Unbanked Rates by State, 2023 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
NC	4,413	100.0	84.4	12.1	3.5
ND	328	100.0	84.9	13.4	1.7
OH	4,993	100.0	83.0	12.8	4.2
OK	1,624	100.0	75.6	18.1	6.2
OR	1,752	100.0	84.7	13.3	2.0
PA	5,399	100.0	85.7	11.3	3.0
RI	443	100.0	83.3	13.8	2.9
SC	2,303	100.0	80.4	14.3	5.3
SD	382	100.0	88.5	7.7	3.8
TN	2,992	100.0	80.8	13.6	5.7
TX	11,226	100.0	75.0	18.5	6.5
UT	1,203	100.0	86.1	12.8	1.2
VT	282	100.0	88.8	10.2	0.9
VA	3,482	100.0	86.6	12.5	0.9
WA	3,120	100.0	82.8	15.4	1.8
WV	756	100.0	81.7	14.0	4.3
WI	2,576	100.0	88.0	10.0	2.0
WY	244	100.0	83.0	15.2	1.8

Note: The underbanked definition is based on the following nonbank financial services: nonbank money orders, nonbank check cashing, nonbank international remittances, rent-to-own services, payday loans, pawn shop loans, auto title loans, and tax refund anticipation loans. Underbanked and fully banked rates in 2023 are not directly comparable to those in 2021 because of changes to the question on tax refund anticipation loans. Row percentages sum to 100.

G.3 Fully Banked, Underbanked, and Unbanked Rates by MSA, 2023
All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
All	133,682	100.0	81.6	14.2	4.2
MSA					
Albuquerque, NM	426	100.0	78.6	17.8	3.6
Atlanta-Sandy Springs-Roswell, GA~	2,474	100.0	77.4	16.6	6.0
Austin-Round Rock, TX	1,111	100.0	75.1	22.7	2.2
Baltimore-Columbia-Towson, MD	1,095	100.0	82.1	14.3	3.5
Birmingham-Hoover, AL	742	100.0	82.2	13.8	4.0
Boise City, ID	359	100.0	78.1	20.8	1.0
Boston-Cambridge-Newton, MA-NH~	1,986	100.0	83.7	13.4	2.9
Burlington-South Burlington, VT~	98	100.0	87.1	12.2	0.7
Charlotte-Concord-Gastonia, NC-SC~	1,404	100.0	86.5	11.6	2.0
Chicago-Naperville-Elgin, IL-IN-WI	3,837	100.0	81.1	14.3	4.7
Cincinnati, OH-KY-IN~	716	100.0	80.7	12.7	6.6
Cleveland-Elyria, OH	1,027	100.0	84.3	10.2	5.4
Columbus, OH~	980	100.0	76.8	16.0	7.2
Dallas-Fort Worth-Arlington, TX~	2,350	100.0	79.0	16.3	4.7
Denver-Aurora-Lakewood, CO	1,162	100.0	86.0	14.0	–
Detroit-Warren-Dearborn, MI	1,936	100.0	81.8	13.2	5.0
Fargo, ND-MN	77	100.0	83.0	17.0	–
Greenville-Anderson-Mauldin, SC~	400	100.0	81.5	14.7	3.8
Houston-The Woodlands-Sugar Land, TX~	3,277	100.0	73.5	17.1	9.4
Indianapolis-Carmel-Anderson, IN~	909	100.0	75.8	18.9	5.2
Jackson, MS~	293	100.0	81.2	14.8	4.0
Kansas City, MO-KS~	784	100.0	81.5	17.7	0.8
Las Vegas-Henderson-Paradise, NV	960	100.0	82.8	11.0	6.2
Little Rock-North Little Rock-Conway, AR	325	100.0	81.6	12.5	6.0
Los Angeles-Long Beach-Anaheim, CA	4,568	100.0	82.2	13.2	4.5
Louisville/Jefferson County, KY-IN~	582	100.0	82.8	11.8	5.4
Manchester-Nashua, NH~	184	100.0	91.2	8.8	–
Memphis, TN-MS-AR~	519	100.0	66.8	18.0	15.2
Miami-Fort Lauderdale-West Palm Beach, FL	2,584	100.0	78.0	18.0	4.0
Milwaukee-Waukesha-West Allis, WI	730	100.0	88.5	8.0	3.4
Minneapolis-St. Paul-Bloomington, MN-WI~	1,638	100.0	89.5	9.3	1.3
Nashville-Davidson-Murfreesboro-Franklin, TN~	927	100.0	92.2	4.7	3.0
New Orleans-Metairie, LA~	538	100.0	76.9	13.1	9.9

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Fully Banked	Underbanked	Unbanked
New York-Newark-Jersey City, NY-NJ-PA~	8,161	100.0	78.2	16.4	5.4
Oklahoma City, OK	637	100.0	79.8	14.7	5.5
Omaha-Council Bluffs, NE-IA	466	100.0	87.7	10.2	2.1
Orlando-Kissimmee-Sanford, FL	1,360	100.0	88.1	11.4	0.5
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,455	100.0	84.1	12.3	3.7
Phoenix-Mesa-Scottsdale, AZ	1,946	100.0	82.7	14.7	2.5
Pittsburgh, PA	1,139	100.0	85.4	10.1	4.5
Portland-South Portland, ME~	268	100.0	89.3	10.7	–
Portland-Vancouver-Hillsboro, OR-WA	1,036	100.0	85.9	12.4	1.8
Providence-Warwick, RI-MA~	669	100.0	85.8	11.5	2.7
Richmond, VA~	633	100.0	88.8	9.7	1.5
Riverside-San Bernardino-Ontario, CA	1,490	100.0	79.2	16.4	4.4
Sacramento-Roseville-Arden-Arcade, CA	781	100.0	87.7	9.9	2.4
St. Louis, MO-IL~	1,336	100.0	79.6	16.9	3.5
Salisbury, MD-DE~	237	100.0	77.9	6.9	15.2
Salt Lake City, UT~	533	100.0	85.2	12.7	2.2
San Antonio-New Braunfels, TX	1,057	100.0	77.8	18.6	3.5
San Diego-Carlsbad, CA	1,213	100.0	87.4	9.9	2.8
San Francisco-Oakland-Hayward, CA	1,916	100.0	82.0	13.7	4.3
San Jose-Sunnyvale-Santa Clara, CA	831	100.0	83.1	14.1	2.7
Seattle-Tacoma-Bellevue, WA	1,669	100.0	82.8	16.0	1.2
Sioux Falls, SD	154	100.0	86.0	11.1	2.9
Tampa-St. Petersburg-Clearwater, FL	1,500	100.0	76.9	21.4	1.7
Urban Honolulu, HI	348	100.0	82.0	14.3	3.7
Virginia Beach-Norfolk-Newport News, VA-NC~	694	100.0	80.1	18.7	1.2
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,442	100.0	86.0	12.5	1.5
Wichita, KS~	312	100.0	81.3	17.1	1.6

Note: The underbanked definition is based on the following nonbank financial services: nonbank money orders, nonbank check cashing, nonbank international remittances, rent-to-own services, payday loans, pawn shop loans, auto title loans, and tax refund anticipation loans. Underbanked and fully banked rates in 2023 are not directly comparable to those in 2021 because of changes to the question on tax refund anticipation loans. Row percentages sum to 100. The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

G.4 Distributions of Household Characteristics Among Fully Banked, Underbanked, and Unbanked Households, 2023
All Households, Column Percent

Characteristic	All	Fully Banked	Underbanked	Unbanked
Number of Households (1000s)	133,682	109,085	18,958	5,640
Percent of Households	100.0	100.0	100.0	100.0
Family Income				
Less Than $15,000	8.2	6.2	9.8	42.5
$15,000 to $30,000	11.4	10.1	15.1	24.3
$30,000 to $50,000	17.0	16.2	21.3	18.0
$50,000 to $75,000	17.9	18.1	19.4	7.5
At Least $75,000	45.5	49.4	34.3	7.9
Education				
No High School Diploma	7.4	5.2	12.0	34.6
High School Diploma	24.2	23.0	27.4	37.5
Some College	27.5	27.3	30.4	19.8
College Degree	40.9	44.5	30.1	8.0
Age Group				
15 to 24 Years	4.7	4.2	6.8	6.6
25 to 34 Years	15.9	15.0	19.7	19.4
35 to 44 Years	17.4	17.0	18.9	19.5
45 to 54 Years	16.2	15.9	18.0	16.6
55 to 64 Years	17.9	17.9	17.2	18.5
65 Years or More	28.0	29.9	19.3	19.4
Race/Ethnicity				
Black	12.9	10.4	21.7	32.3
Hispanic	14.8	12.5	22.6	33.4
Asian	5.5	5.4	6.5	2.6
American Indian or Alaska Native	0.7	0.6	1.1	2.0
Native Hawaiian or Other Pacific Islander	0.3	0.3	0.6	0.4
White	64.3	69.4	45.7	28.4
Two or More Races	1.5	1.5	1.8	0.9
Disability Status				
Disabled, Aged 25 to 64	8.1	6.7	12.1	21.5
Not Disabled, Aged 25 to 64	59.3	59.2	61.8	52.5
Not Applicable (Not Aged 25 to 64)	32.6	34.1	26.1	26.0
Monthly Income Volatility				
Income Was About the Same Each Month	80.2	81.8	72.3	75.1
Income Varied Somewhat From Month to Month	16.2	15.1	21.9	17.7
Income Varied a Lot From Month to Month	3.7	3.1	5.8	7.2

G.4 Distributions of Household Characteristics Among Fully Banked, Underbanked, and Unbanked Households, 2023 *(continued)*
All Households, Column Percent

Characteristic	All	Fully Banked	Underbanked	Unbanked
Employment Status				
Employed	61.9	62.0	67.6	41.4
Unemployed	2.2	1.9	2.5	6.8
Not in Labor Force	36.0	36.2	29.9	51.9
Homeownership				
Homeowner	66.3	71.3	49.6	24.9
Non-Homeowner	33.7	28.7	50.4	75.1
Household Type				
Married Couple	46.4	49.0	40.3	18.0
Unmarried Female-Householder Family	11.4	9.6	18.2	22.9
Unmarried Male-Householder Family	5.4	4.9	7.8	8.2
Female-Householder Nonfamily	18.7	19.0	15.6	23.4
Male-Householder Nonfamily	17.8	17.3	18.0	26.7
Other	0.2	0.2	0.2	0.8
Citizenship and Place of Birth				
U.S.-Born	84.7	87.2	74.6	69.8
Foreign-Born Citizen	8.7	8.1	12.5	7.9
Foreign-Born Noncitizen	6.6	4.7	12.8	22.3
Metropolitan and Nonmetropolitan Status				
Metropolitan Area	86.2	86.3	86.2	84.4
Not in Metropolitan Area	13.0	13.0	12.8	14.9
Not Identified	0.8	0.8	1.0	0.7
Geographic Region				
Northeast	17.4	17.5	17.2	16.0
Midwest	21.5	22.0	18.9	19.6
South	38.9	37.9	41.9	46.7
West	22.3	22.6	22.0	17.8

Note: The underbanked definition is based on the following nonbank financial services: nonbank money orders, nonbank check cashing, nonbank international remittances, rent-to-own services, payday loans, pawn shop loans, auto title loans, and tax refund anticipation loans. Column percentages for each household characteristic sum to 100.