

2021

FDIC National Survey of
Unbanked and Underbanked
Households

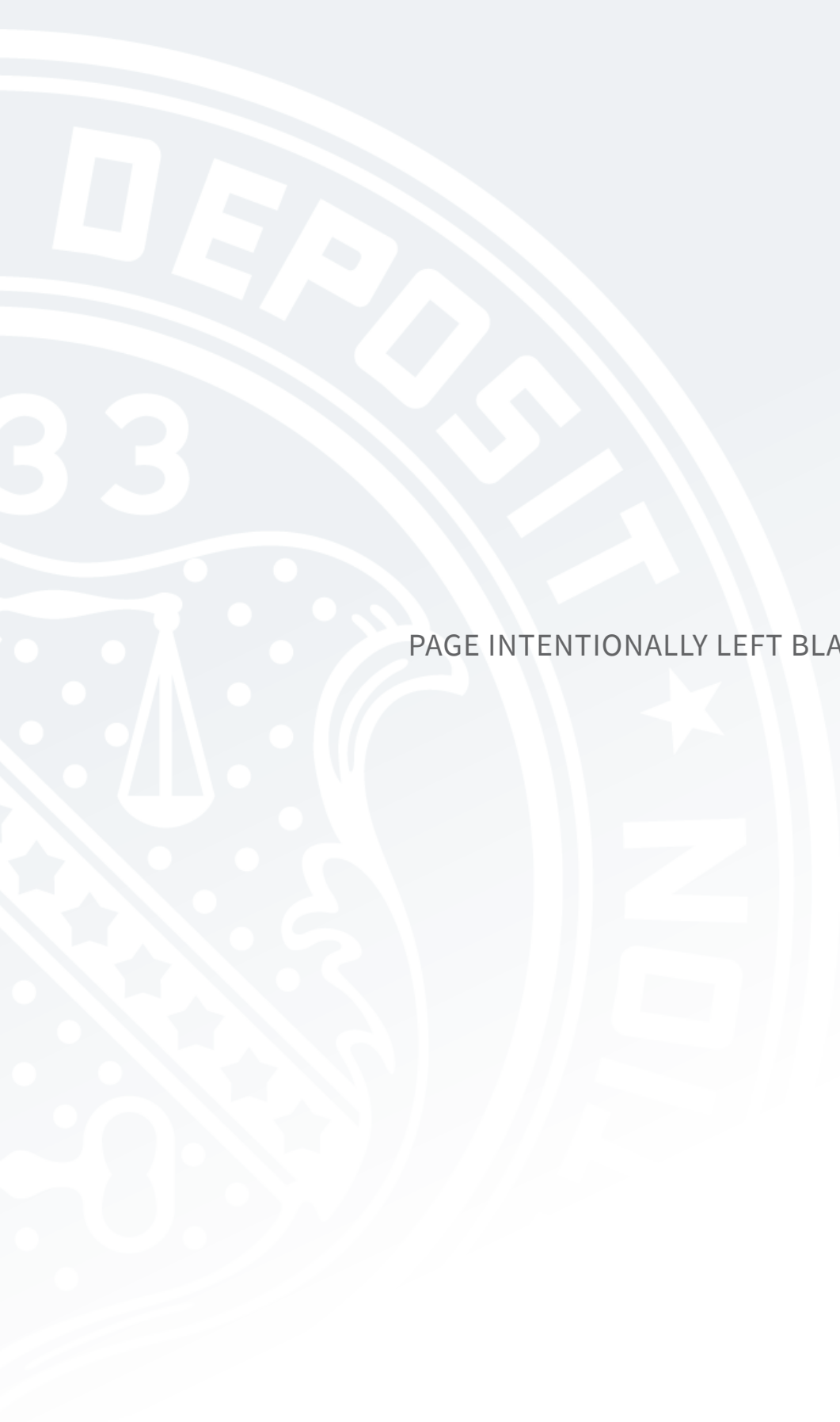
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Results from the 2021 and previous surveys are available at fdic.gov/analysis/household-survey, which also provides the ability to generate custom data tables and charts, obtain five-year estimates of unbanked rates, and download the raw survey data.



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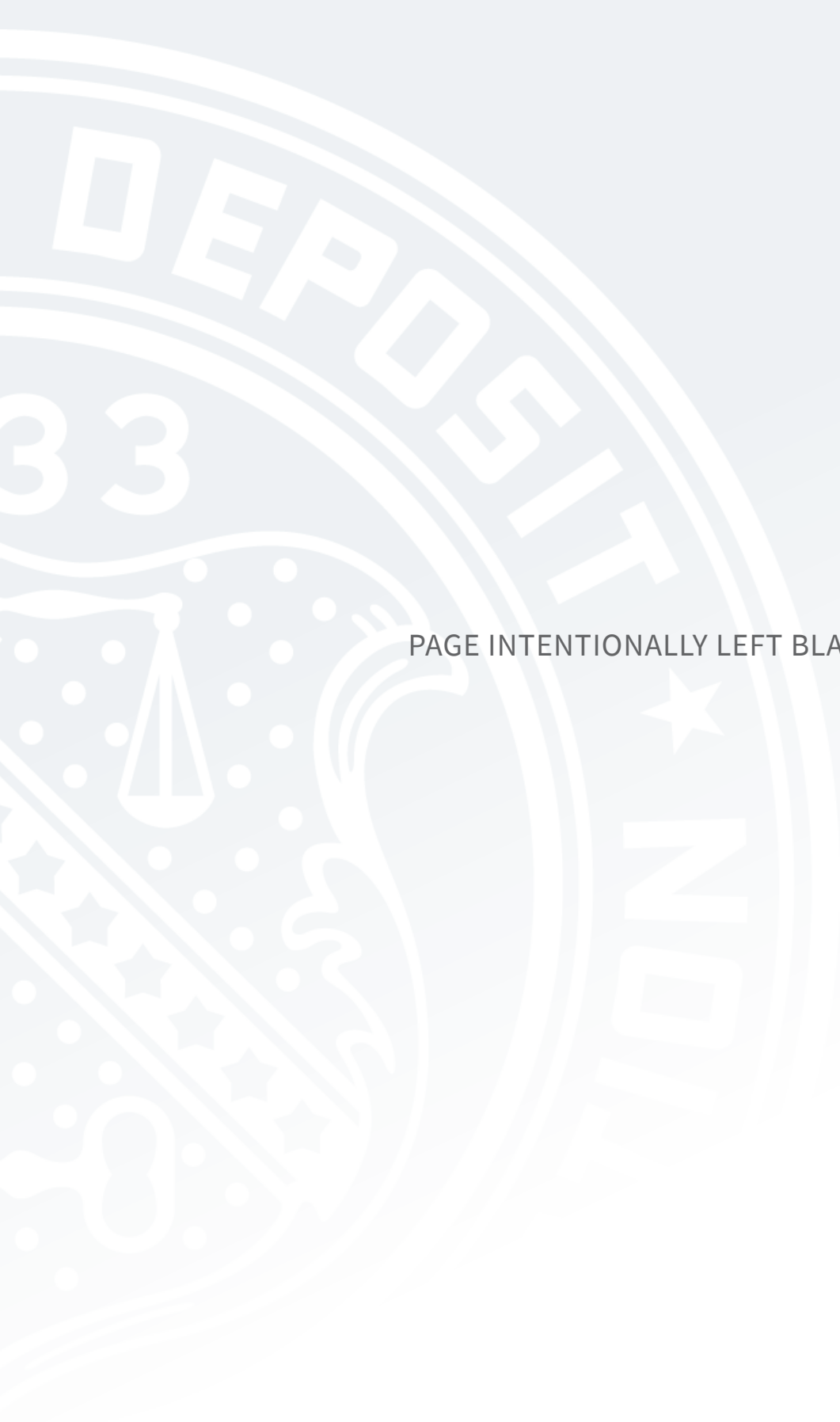
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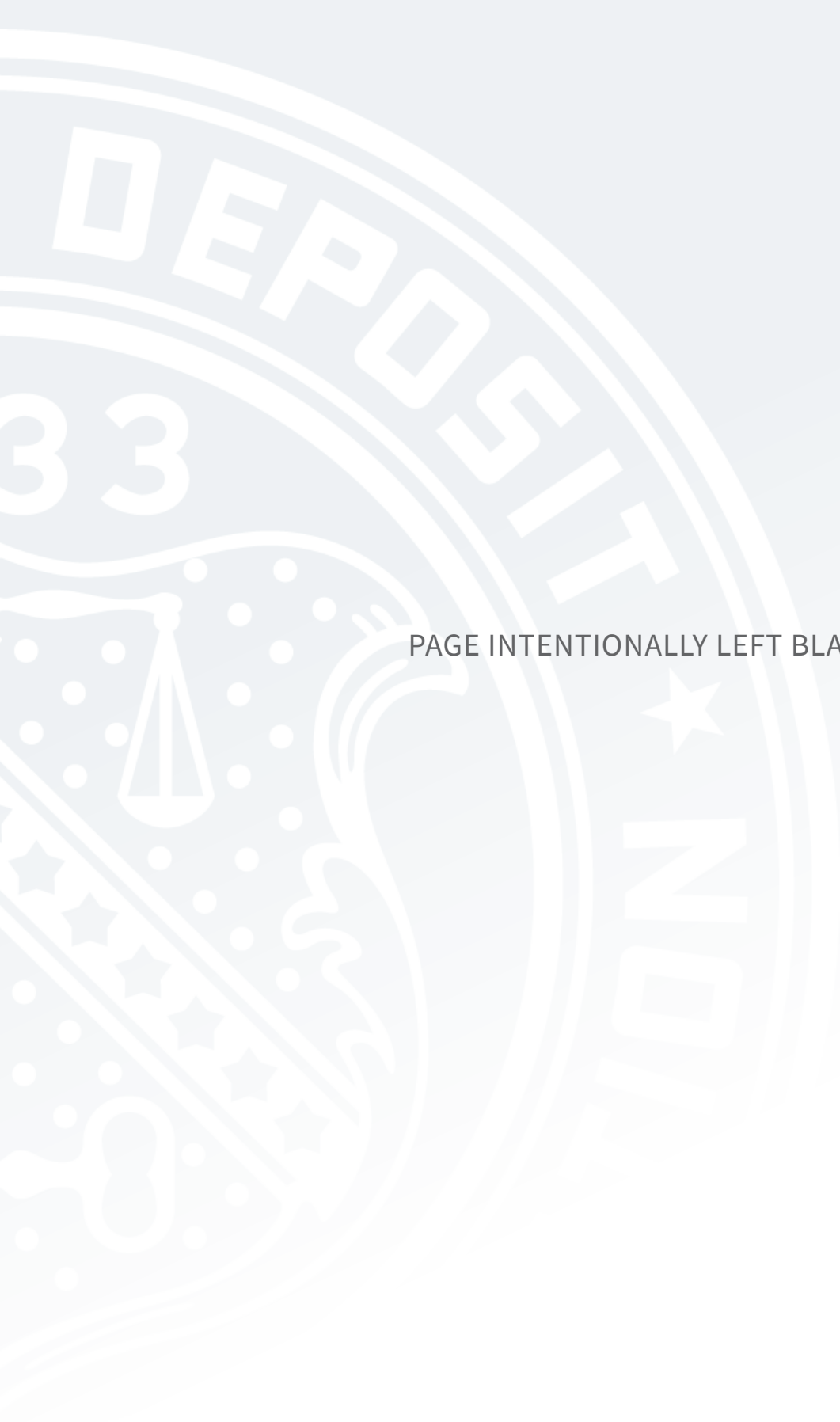
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A.1 Distributions of Household Characteristics, 2017–2021

All Households, Column Percent

Characteristics	2017	2019	2021
Number of Households (1000s)	129,276	131,248	132,517
Percent of Households	100.0	100.0	100.0
Family Income			
Less Than \$15,000	12.4	10.7	9.5
\$15,000 to \$30,000	15.3	14.4	13.5
\$30,000 to \$50,000	19.8	18.8	18.6
\$50,000 to \$75,000	18.4	18.2	18.5
At Least \$75,000	34.1	37.9	39.9
Education			
No High School Diploma	9.6	8.7	7.9
High School Diploma	25.8	24.9	24.3
Some College	28.9	28.3	27.8
College Degree	35.7	38.1	39.9
Age Group			
15 to 24 Years	5.1	4.8	4.4
25 to 34 Years	16.2	16.3	16.2
35 to 44 Years	16.7	17.0	17.1
45 to 54 Years	18.0	17.0	16.8
55 to 64 Years	18.9	18.6	18.6
65 Years or More	25.0	26.2	26.9
Race/Ethnicity			
Black	12.8	12.7	12.8
Hispanic	13.8	14.0	14.6
Asian	5.0	5.3	5.3
American Indian or Alaska Native	0.8	0.7	0.7
Native Hawaiian or Other Pacific Islander	0.3	0.2	0.3
White	66.2	65.6	64.9
Two or More Races	1.2	1.3	1.4
Disability Status			
Disabled, Aged 25 to 64	8.7	8.1	8.2
Not Disabled, Aged 25 to 64	61.1	60.9	60.5
Not Applicable (Not Aged 25 to 64)	30.2	31.0	31.3
Employment Status			
Employed	61.4	62.1	60.5
Unemployed	2.7	2.2	3.7
Not in Labor Force	35.9	35.7	35.8
Homeownership			
Homeowner	63.6	64.5	65.0
Non-Homeowner	36.4	35.5	35.0

A.1 Distributions of Household Characteristics, 2017–2021 *(continued)*

All Households, Column Percent

Characteristics	2017	2019	2021
Household Type			
Married Couple	47.3	46.5	46.0
Unmarried Female-Householder Family	11.7	11.6	11.9
Unmarried Male-Householder Family	5.1	5.0	5.3
Female-Householder Nonfamily	18.8	19.0	19.1
Male-Householder Nonfamily	16.8	17.7	17.5
Other	0.3	0.2	0.1
Citizenship and Place of Birth			
U.S.-Born	85.3	85.1	85.2
Foreign-Born Citizen	7.8	8.6	8.6
Foreign-Born Noncitizen	6.9	6.3	6.2
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	85.7	86.2	85.9
Not in Metropolitan Area	13.4	13.0	13.3
Not Identified	0.9	0.8	0.8
Geographic Region			
Northeast	17.6	17.2	17.0
Midwest	21.4	21.6	21.3
South	38.2	38.3	38.8
West	22.8	22.9	23.0

A.2 Unbanked Rates by Household Characteristics, 2017–2021

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	6.5	5.4	4.5	(4.2, 4.7)	-0.9*	(-1.3, -0.6)
Family Income						
Less Than \$15,000	25.7	23.3	19.8	(18.3, 21.3)	-3.5*	(-5.5, -1.4)
\$15,000 to \$30,000	12.3	10.4	9.2	(8.3, 10.1)	-1.3*	(-2.5, -0.1)
\$30,000 to \$50,000	5.1	4.6	4.0	(3.5, 4.5)	-0.6	(-1.4, 0.2)
\$50,000 to \$75,000	1.5	1.7	2.1	(1.7, 2.5)	0.3	(-0.2, 0.8)
At Least \$75,000	0.6	0.6	0.6	(0.5, 0.7)	0.0	(-0.2, 0.2)
Education						
No High School Diploma	22.4	21.4	19.2	(17.5, 21.0)	-2.2	(-4.6, 0.3)
High School Diploma	9.4	8.1	6.8	(6.2, 7.5)	-1.3*	(-2.1, -0.5)
Some College	5.1	4.3	3.3	(2.9, 3.7)	-1.0*	(-1.5, -0.5)
College Degree	1.3	0.8	0.9	(0.8, 1.1)	0.1	(-0.1, 0.4)
Age Group						
15 to 24 Years	10.0	8.8	5.8	(4.8, 7.2)	-3.0*	(-4.8, -1.1)
25 to 34 Years	8.5	6.9	5.1	(4.4, 5.9)	-1.8*	(-2.7, -1.0)
35 to 44 Years	7.8	6.3	5.1	(4.5, 5.8)	-1.1*	(-2.0, -0.3)
45 to 54 Years	6.9	5.1	5.2	(4.7, 5.9)	0.1	(-0.7, 0.9)
55 to 64 Years	5.9	5.5	4.8	(4.2, 5.4)	-0.7	(-1.6, 0.2)
65 Years or More	3.9	3.3	2.7	(2.4, 3.1)	-0.6*	(-1.1, -0.1)
Race/Ethnicity						
Black	16.8	13.8	11.3	(10.2, 12.5)	-2.5*	(-4.2, -0.8)
Hispanic	14.4	12.2	9.3	(8.4, 10.2)	-2.9*	(-4.2, -1.7)
Asian	2.6	1.7	2.9	(2.1, 4.1)	1.3*	(0.2, 2.4)
American Indian or Alaska Native	18.0	16.3	6.9	(4.9, 9.5)	-9.4*	(-14.7, -4.2)
Native Hawaiian or Other Pacific Islander	2.8	NA	NA	NA	NA	NA
White	3.0	2.5	2.1	(1.9, 2.3)	-0.4*	(-0.6, -0.1)
Two or More Races	8.5	4.9	5.0	(3.1, 8.2)	0.1	(-3.3, 3.5)
Disability Status						
Disabled, Aged 25 to 64	18.1	16.2	14.8	(13.4, 16.3)	-1.4	(-3.3, 0.6)
Not Disabled, Aged 25 to 64	5.7	4.5	3.7	(3.4, 4.0)	-0.8*	(-1.2, -0.4)
Not Applicable (Not Aged 25 to 64)	4.9	4.2	3.2	(2.8, 3.5)	-1.0*	(-1.5, -0.5)
Employment Status						
Employed	4.5	3.6	2.6	(2.4, 2.9)	-1.0*	(-1.3, -0.7)
Unemployed	19.9	13.2	11.8	(9.9, 14.0)	-1.4	(-4.5, 1.8)
Not in Labor Force	9.0	8.0	6.8	(6.3, 7.4)	-1.2*	(-1.9, -0.5)

A.2 Unbanked Rates by Household Characteristics, 2017–2021 (continued)

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership						
Homeowner	2.3	1.9	1.8	(1.6, 2.0)	-0.1	(-0.3, 0.2)
Non-Homeowner	14.0	11.8	9.4	(8.8, 10.1)	-2.3*	(-3.2, -1.5)
Household Type						
Married Couple	2.5	2.1	1.8	(1.6, 2.0)	-0.4*	(-0.7, -0.1)
Unmarried Female-Householder Family	15.4	11.1	9.2	(8.2, 10.2)	-1.9*	(-3.4, -0.5)
Unmarried Male-Householder Family	9.9	7.6	7.4	(6.2, 8.8)	-0.2	(-2.0, 1.6)
Female-Householder Nonfamily	7.6	5.8	4.9	(4.3, 5.5)	-0.9*	(-1.8, -0.1)
Male-Householder Nonfamily	9.2	8.7	6.7	(6.1, 7.4)	-2.0*	(-2.9, -1.0)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	5.9	4.8	4.0	(3.7, 4.3)	-0.9*	(-1.3, -0.5)
Foreign-Born Citizen	4.8	3.8	4.6	(3.8, 5.6)	0.8	(-0.4, 2.0)
Foreign-Born Noncitizen	16.2	14.6	11.0	(9.8, 12.5)	-3.5*	(-5.5, -1.6)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	6.4	5.2	4.2	(3.9, 4.5)	-1.1*	(-1.4, -0.7)
Not in Metropolitan Area	7.5	6.2	6.2	(5.4, 7.0)	-0.1	(-1.0, 0.8)
Not Identified	7.2	5.7	6.2	(4.3, 8.7)	0.5	(-1.9, 2.9)
Geographic Region						
Northeast	6.0	4.7	4.1	(3.5, 4.8)	-0.6	(-1.5, 0.3)
Midwest	5.4	5.0	4.2	(3.8, 4.8)	-0.7	(-1.5, 0.0)
South	7.7	6.2	4.9	(4.4, 5.3)	-1.4*	(-2.0, -0.8)
West	6.0	4.9	4.2	(3.8, 4.8)	-0.6	(-1.4, 0.2)

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

A.3 Unbanked Rates by State, 2017–2021

All Households, Row Percent

Geography	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	6.5	5.4	4.5	(4.2, 4.7)	-0.9*	(-1.3, -0.6)
State						
AL	8.7	7.6	4.7	(3.3, 6.7)	-2.9*	(-5.2, -0.5)
AK	2.6	3.4	4.8	(3.2, 7.0)	1.4	(-1.0, 3.8)
AZ	5.4	4.0	3.6	(2.3, 5.8)	-0.4	(-2.6, 1.8)
AR	7.5	7.1	3.4	(2.4, 4.8)	-3.8*	(-6.3, -1.2)
CA	7.4	5.6	5.0	(4.3, 5.9)	-0.6	(-1.8, 0.7)
CO	4.2	3.3	6.0	(3.9, 9.1)	2.7	(-0.3, 5.8)
CT	5.5	8.4	4.4	(2.2, 8.4)	-4.0	(-8.6, 0.6)
DE	5.9	2.8	2.0	(0.9, 4.4)	-0.8	(-3.5, 1.9)
DC	8.0	8.0	4.5	(3.3, 6.2)	-3.5*	(-6.2, -0.8)
FL	6.0	3.8	3.7	(2.8, 4.9)	-0.1	(-1.4, 1.3)
GA	10.6	7.4	6.7	(5.1, 8.9)	-0.7	(-3.2, 1.9)
HI	4.0	3.0	1.5	(0.7, 3.3)	-1.5	(-3.4, 0.4)
ID	2.3	4.0	3.0	(2.0, 4.6)	-1.0	(-3.2, 1.2)
IL	7.0	6.6	4.4	(3.2, 6.0)	-2.2*	(-4.3, -0.1)
IN	4.4	4.5	5.6	(4.1, 7.7)	1.1	(-1.3, 3.5)
IA	3.0	2.6	3.0	(1.8, 4.9)	0.4	(-2.0, 2.8)
KS	7.2	5.5	3.8	(2.2, 6.4)	-1.8	(-4.1, 0.6)
KY	7.2	6.5	5.2	(3.7, 7.2)	-1.3	(-3.5, 1.0)
LA	14.8	11.4	8.1	(6.3, 10.5)	-3.2	(-6.9, 0.4)
ME	4.0	2.3	1.3	(0.6, 3.2)	-0.9	(-2.4, 0.6)
MD	2.5	3.8	5.0	(3.1, 8.0)	1.2	(-1.5, 4.0)
MA	2.6	3.7	3.6	(2.1, 5.9)	-0.1	(-2.5, 2.1)
MI	5.6	5.7	5.4	(3.8, 7.7)	-0.3	(-2.8, 2.3)
MN	1.5	2.8	2.4	(1.1, 4.8)	-0.5	(-2.6, 1.7)
MS	15.8	12.8	11.1	(9.6, 12.8)	-1.7	(-4.6, 1.3)
MO	6.3	6.2	7.4	(5.4, 10.0)	1.2	(-1.6, 4.0)
MT	4.3	4.0	3.0	(1.9, 4.8)	-1.0	(-2.9, 0.8)
NE	2.8	6.5	3.0	(1.7, 5.0)	-3.6*	(-6.0, -1.1)
NV	6.1	6.3	5.6	(3.9, 8.0)	-0.6	(-3.6, 2.3)
NH	3.4	0.5	1.4	(0.7, 3.0)	0.9	(-0.3, 2.1)
NJ	5.0	4.0	3.5	(2.3, 5.4)	-0.5	(-2.6, 1.6)
NM	11.4	8.7	7.0	(5.4, 8.9)	-1.7	(-4.9, 1.5)
NY	8.7	5.6	5.9	(4.7, 7.4)	0.3	(-1.5, 2.1)
NC	5.8	3.4	3.3	(2.2, 5.0)	-0.1	(-1.7, 1.6)
ND	6.3	4.9	3.2	(1.7, 5.9)	-1.7	(-5.3, 1.9)
OH	7.0	4.6	3.5	(2.4, 5.1)	-1.2	(-3.0, 0.7)

A.3 Unbanked Rates by State, 2017–2021 *(continued)*

All Households, Row Percent

Geography	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
OK	7.3	8.8	5.4	(3.9, 7.5)	-3.3*	(-5.9, -0.8)
OR	4.2	3.8	1.6	(0.8, 3.2)	-2.3*	(-3.9, -0.6)
PA	4.7	4.0	2.6	(1.7, 3.9)	-1.4	(-3.0, 0.3)
RI	6.5	4.4	3.5	(2.1, 5.6)	-0.9	(-3.8, 1.9)
SC	6.7	5.2	5.5	(3.6, 8.4)	0.4	(-2.7, 3.4)
SD	8.1	4.9	3.7	(1.4, 9.3)	-1.2	(-7.0, 4.6)
TN	7.5	8.1	5.0	(3.7, 6.8)	-3.1*	(-5.2, -0.9)
TX	9.5	7.7	5.6	(4.5, 6.9)	-2.1*	(-3.8, -0.5)
UT	2.5	0.8	1.2	(0.6, 2.6)	0.3	(-0.7, 1.4)
VT	1.5	0.7	2.5	(1.4, 4.3)	1.8*	(0.4, 3.1)
VA	3.0	4.4	1.8	(0.8, 4.0)	-2.6*	(-4.3, -0.9)
WA	3.1	4.6	2.1	(1.1, 3.9)	-2.6*	(-4.8, -0.4)
WV	7.8	4.7	3.0	(1.8, 5.1)	-1.7*	(-3.3, -0.1)
WI	3.4	2.9	2.1	(1.1, 3.9)	-0.8	(-2.6, 1.0)
WY	4.8	3.6	1.3	(0.6, 2.9)	-2.3	(-4.7, 0.1)

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

A.4 Unbanked Rates by MSA, 2017–2021

All Households, Row Percent

Geography	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	6.5	5.4	4.5	(4.2, 4.7)	-0.9*	(-1.3, -0.6)
MSA						
Albuquerque, NM	7.8	4.1	5.3	(3.0, 9.2)	1.2	(-2.2, 4.6)
Atlanta-Sandy Springs-Roswell, GA~	7.5	5.0	2.4	(1.4, 4.0)	-2.6*	(-4.8, -0.3)
Austin-Round Rock, TX	3.8	0.7	0.8	(0.1, 6.3)	0.1	(-1.8, 1.9)
Baltimore-Columbia-Towson, MD	1.8	5.5	5.9	(2.9, 11.5)	0.3	(-4.9, 5.6)
Baton Rouge, LA	10.8	9.0	5.6	(2.6, 11.4)	-3.5	(-9.8, 2.9)
Birmingham-Hoover, AL	13.3	9.3	4.8	(2.1, 10.6)	-4.4	(-10.8, 1.9)
Boise City, ID	0.9	4.9	2.6	(1.0, 6.7)	-2.3	(-6.1, 1.5)
Boston-Cambridge-Newton, MA-NH~	3.2	3.6	2.1	(0.9, 4.6)	-1.5	(-3.8, 0.8)
Burlington-South Burlington, VT~	1.7	-	1.5	(0.4, 6.0)		
Charlotte-Concord-Gastonia, NC-SC~	5.3	2.2	2.2	(0.9, 5.2)	0.0	(-2.5, 2.5)
Chicago-Naperville-Elgin, IL-IN-WI	6.9	7.3	5.4	(4.0, 7.3)	-1.9	(-4.5, 0.8)
Cincinnati, OH-KY-IN~	6.2	2.6	4.0	(1.9, 8.0)	1.4	(-2.2, 5.0)
Cleveland-Elyria, OH	6.4	3.5	2.0	(0.7, 5.8)	-1.5	(-5.0, 1.9)
Columbus, OH~	5.5	5.8	2.0	(0.7, 5.6)	-3.7*	(-7.2, -0.2)
Dallas-Fort Worth-Arlington, TX~	6.1	7.1	2.5	(1.3, 4.8)	-4.6*	(-7.5, -1.7)
Denver-Aurora-Lakewood, CO	5.7	3.1	5.9	(2.9, 11.7)	2.8	(-2.2, 7.8)
Detroit-Warren-Dearborn, MI	6.9	8.8	7.6	(4.6, 12.3)	-1.3	(-6.4, 3.9)
Fargo, ND-MN	6.4	1.4	3.6	(1.7, 7.4)	2.2	(-0.7, 5.1)
Fayetteville-Springdale-Rogers, AR-MO	NA	NA	3.5	(1.2, 9.8)	NA	NA
Houston-The Woodlands-Sugar Land, TX~	11.8	10.4	8.1	(5.8, 11.3)	-2.2	(-6.2, 1.7)
Indianapolis-Carmel-Anderson, IN~	6.4	6.4	7.8	(4.2, 14.2)	1.5	(-4.8, 7.7)
Jackson, MS~	17.2	17.1	9.1	(4.7, 16.7)	-8.0	(-16.6, 0.6)
Kansas City, MO-KS~	6.2	5.8	6.4	(3.1, 12.6)	0.6	(-4.7, 5.9)
Knoxville, TN~	7.9	NA	1.0	(0.1, 7.3)	NA	NA
Las Vegas-Henderson-Paradise, NV	6.8	5.5	5.2	(3.3, 8.0)	-0.3	(-4.0, 3.4)
Little Rock-North Little Rock-Conway, AR	7.2	5.1	2.8	(1.0, 7.6)	-2.3	(-6.4, 1.9)
Los Angeles-Long Beach-Anaheim, CA	9.0	7.1	4.2	(3.1, 5.6)	-3.0*	(-5.0, -0.9)
Louisville/Jefferson County, KY-IN~	3.0	4.8	3.5	(1.3, 8.7)	-1.3	(-5.3, 2.6)
Manchester-Nashua, NH~	5.2	1.1	1.2	(0.1, 9.2)	0.1	(-2.5, 2.7)
Memphis, TN-MS-AR~	16.7	17.0	9.4	(4.6, 18.2)	-7.6	(-15.6, 0.5)
Miami-Fort Lauderdale-West Palm Beach, FL	8.0	3.9	3.2	(1.8, 5.4)	-0.7	(-3.4, 1.9)
Milwaukee-Waukesha-West Allis, WI	6.6	5.9	1.5	(0.2, 9.8)	-4.5*	(-8.6, -0.4)
Minneapolis-St. Paul-Bloomington, MN-WI~	1.5	3.3	2.2	(1.0, 4.5)	-1.1	(-3.7, 1.4)

A.4 Unbanked Rates by MSA, 2017–2021 (continued)
All Households, Row Percent

Geography	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Nashville-Davidson-Murfreesboro-Franklin, TN~	5.0	5.3	3.8	(1.8, 7.9)	-1.5	(-6.2, 3.1)
New Orleans-Metairie, LA~	14.7	9.8	6.6	(3.9, 11.0)	-3.3	(-8.8, 2.3)
New York-Newark-Jersey City, NY-NJ-PA~	7.9	5.8	5.6	(4.5, 6.9)	-0.3	(-2.0, 1.5)
Oklahoma City, OK	5.7	9.3	5.5	(3.0, 9.7)	-3.8	(-9.1, 1.4)
Omaha-Council Bluffs, NE-IA	2.8	4.0	2.6	(1.0, 6.6)	-1.4	(-4.5, 1.7)
Orlando-Kissimmee-Sanford, FL	3.4	3.5	1.5	(0.4, 5.5)	-2.0	(-5.1, 1.2)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5.9	5.2	2.8	(1.4, 5.4)	-2.4	(-5.2, 0.4)
Phoenix-Mesa-Scottsdale, AZ	6.9	3.6	4.3	(2.6, 7.3)	0.8	(-2.0, 3.5)
Pittsburgh, PA	3.9	3.4	1.6	(0.4, 5.8)	-1.8	(-5.5, 1.8)
Portland-South Portland, ME~	5.9	1.6	0.9	(0.1, 7.5)	-0.7	(-3.1, 1.7)
Portland-Vancouver-Hillsboro, OR-WA	3.0	2.5	1.7	(0.6, 4.5)	-0.8	(-3.4, 1.8)
Providence-Warwick, RI-MA~	5.4	4.8	7.3	(4.0, 12.7)	2.5	(-2.3, 7.3)
Riverside-San Bernardino-Ontario, CA	9.1	7.0	5.2	(3.0, 9.1)	-1.8	(-5.8, 2.3)
Sacramento-Roseville-Arden-Arcade, CA	3.6	2.5	2.3	(1.0, 5.5)	-0.2	(-3.2, 2.9)
St. Louis, MO-IL~	7.5	3.4	4.9	(2.5, 9.2)	1.5	(-2.1, 5.0)
Salisbury, MD-DE~	8.5	NA	4.2	(1.2, 13.4)	NA	NA
Salt Lake City, UT~	3.2	1.1	1.2	(0.3, 4.4)	0.1	(-1.7, 1.9)
San Antonio-New Braunfels, TX	10.4	6.6	4.5	(2.3, 8.7)	-2.1	(-6.3, 2.1)
San Diego-Carlsbad, CA	3.0	4.0	0.4	(0.0, 3.3)	-3.6*	(-5.8, -1.5)
San Francisco-Oakland-Hayward, CA	4.8	2.8	4.0	(2.3, 7.0)	1.2	(-1.6, 4.1)
San Jose-Sunnyvale-Santa Clara, CA	3.7	1.9	13.2	(7.8, 21.5)	11.2*	(4.0, 18.4)
Seattle-Tacoma-Bellevue, WA	1.8	2.6	-			
Sioux Falls, SD	4.9	2.1	0.6	(0.1, 5.3)	-1.5	(-5.0, 2.1)
Tampa-St. Petersburg-Clearwater, FL	8.0	1.0	0.6	(0.1, 4.7)	-0.4	(-1.9, 1.1)
Urban Honolulu, HI	4.1	3.2	1.7	(0.7, 4.1)	-1.5	(-3.8, 0.8)
Virginia Beach-Norfolk-Newport News, VA-NC~	4.9	6.4	-			
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2.6	3.2	2.9	(1.8, 4.8)	-0.3	(-2.2, 1.7)
Wichita, KS~	12.9	6.6	6.7	(3.3, 13.4)	0.1	(-5.4, 5.6)

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, 2021

Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
All	5,907	100.0	10.7	16.5	19.1	53.6
Previous Bank Account Ownership						
Previously Banked	2,880	100.0	15.5	16.9	18.3	49.4
Never Banked	3,027	100.0	6.2	16.2	19.9	57.6
Family Income						
Less Than \$15,000	2,479	100.0	10.9	13.2	15.3	60.6
\$15,000 to \$30,000	1,639	100.0	10.2	16.2	23.1	50.4
\$30,000 to \$50,000	980	100.0	10.8	19.1	23.9	46.2
\$50,000 to \$75,000	NA	NA	NA	NA	NA	NA
At Least \$75,000	NA	NA	NA	NA	NA	NA
Education						
No High School Diploma	2,015	100.0	8.6	14.4	18.2	58.8
High School Diploma	2,192	100.0	10.9	15.9	19.6	53.5
Some College	1,199	100.0	11.6	20.5	21.9	46.0
College Degree	500	100.0	16.2	18.3	14.1	51.4
Age Group						
15 to 24 Years	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,091	100.0	12.9	20.4	21.8	44.8
35 to 44 Years	1,164	100.0	14.6	15.6	19.0	50.8
45 to 54 Years	1,168	100.0	11.6	16.7	18.8	52.9
55 to 64 Years	1,172	100.0	8.6	13.0	13.0	65.4
65 Years or More	968	100.0	4.5	13.4	20.0	62.1
Race/Ethnicity						
Black	1,916	100.0	14.3	17.8	17.4	50.6
Hispanic	1,793	100.0	10.3	17.9	19.3	52.4
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	1,809	100.0	8.7	11.5	19.5	60.3
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	1,613	100.0	9.1	11.6	17.1	62.2
Not Disabled, Aged 25 to 64	2,982	100.0	13.4	18.9	18.6	49.0
Not Applicable (Not Aged 25 to 64)	1,312	100.0	6.6	17.1	22.8	53.6

A.5 Interest in Having a Bank Account by Previous Bank Account Ownership and Household Characteristics, 2021 *(continued)*

Unbanked Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Employment Status						
Employed	2,093	100.0	9.4	22.8	19.8	48.1
Unemployed	578	100.0	29.1	16.2	13.8	40.8
Not in Labor Force	3,235	100.0	8.3	12.5	19.6	59.5
Homeownership						
Homeowner	1,541	100.0	9.5	18.6	18.7	53.3
Non-Homeowner	4,366	100.0	11.2	15.8	19.3	53.7
Household Type						
Married Couple	1,085	100.0	12.5	22.0	20.7	44.8
Unmarried Female-Householder Family	1,451	100.0	14.1	19.5	21.4	45.0
Unmarried Male-Householder Family	NA	NA	NA	NA	NA	NA
Female-Householder Nonfamily	1,242	100.0	10.8	10.8	14.7	63.7
Male-Householder Nonfamily	1,558	100.0	5.1	13.4	19.1	62.4
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	4,474	100.0	10.7	14.3	19.1	55.8
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	905	100.0	11.2	24.2	21.9	42.7
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	4,756	100.0	11.7	16.8	19.9	51.6
Not in Metropolitan Area	1,087	100.0	6.5	16.3	16.3	61.0
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	918	100.0	4.7	12.2	20.8	62.2
Midwest	1,197	100.0	15.6	13.4	15.2	55.8
South	2,500	100.0	11.5	16.6	21.6	50.3
West	1,292	100.0	8.9	22.4	16.8	52.0
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 Previous Bank Account Ownership, 2021
Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	5,907	2,880	3,027
Percent of Households	100.0	100.0	100.0
Bank Locations Are Inconvenient			
Yes	15.4	15.3	15.4
No	84.6	84.7	84.6
Bank Account Fees Are Too High			
Yes	29.5	30.5	28.4
No	70.5	69.5	71.6
Bank Account Fees Are Too Unpredictable			
Yes	27.3	28.8	25.8
No	72.7	71.2	74.2
Banks Do Not Offer Needed Products and Services			
Yes	19.2	19.8	18.7
No	80.8	80.2	81.3
Don't Trust Banks			
Yes	33.0	33.5	32.5
No	67.0	66.5	67.5
Don't Have Enough Money to Meet Minimum Balance Requirements			
Yes	40.1	43.0	37.3
No	59.9	57.0	62.7
Avoiding a Bank Gives More Privacy			
Yes	34.1	33.2	35.0
No	65.9	66.8	65.0
Don't Have Personal Identification Required to Open an Account			
Yes	11.6	9.0	14.1
No	88.4	91.0	85.9
Problems With Past Banking or Credit History			
Yes	13.6	17.6	9.8
No	86.4	82.4	90.2
Other Reason			
Yes	21.5	25.0	18.2
No	78.5	75.0	81.8
Did Not Select a Reason			
Yes	16.8	11.9	21.4
No	83.2	88.1	78.6

A.7 Main Reason for Not Having a Bank Account by Previous Bank Account Ownership, 2021
 Unbanked Households, Column Percent

	All	Previously Banked	Never Banked
Number of Households (1000s)	5,907	2,880	3,027
Percent of Households	100.0	100.0	100.0
Main Reason Unbanked			
Bank Locations Are Inconvenient	4.4	5.2	3.6
Bank Account Fees Are Too High	6.0	6.2	5.8
Bank Account Fees Are Too Unpredictable	1.5	2.3	0.7
Banks Do Not Offer Needed Products and Services	2.4	2.5	2.3
Don't Trust Banks	13.2	12.6	13.8
Don't Have Enough Money to Meet Minimum Balance Requirements	21.7	22.5	21.0
Avoiding a Bank Gives More Privacy	8.4	7.0	9.7
Don't Have Personal Identification Required to Open an Account	2.7	0.7	4.6
Problems With Past Banking or Credit History	5.3	8.6	2.2
Other Reason	17.7	20.5	15.0
Did Not Select a Reason	16.8	11.9	21.4

A.8 All Reasons for Not Having a Bank Account by Interest in Having a Bank Account, 2021

Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	5,907	634	976	1,130	3,167
Percent of Households	100.0	100.0	100.0	100.0	100.0
Bank Locations Are Inconvenient					
Yes	15.4	18.7	11.0	18.3	15.0
No	84.6	81.3	89.0	81.7	85.0
Bank Account Fees Are Too High					
Yes	29.5	24.5	28.7	31.8	29.8
No	70.5	75.5	71.3	68.2	70.2
Bank Account Fees Are Too Unpredictable					
Yes	27.3	27.6	25.1	29.3	27.1
No	72.7	72.4	74.9	70.7	72.9
Banks Do Not Offer Needed Products and Services					
Yes	19.2	22.5	15.7	22.9	18.3
No	80.8	77.5	84.3	77.1	81.7
Don't Trust Banks					
Yes	33.0	21.0	21.4	37.8	37.3
No	67.0	79.0	78.6	62.2	62.7
Don't Have Enough Money to Meet Minimum Balance Requirements					
Yes	40.1	44.2	44.1	47.6	35.4
No	59.9	55.8	55.9	52.4	64.6
Avoiding a Bank Gives More Privacy					
Yes	34.1	25.1	31.6	36.0	36.0
No	65.9	74.9	68.4	64.0	64.0
Don't Have Personal Identification Required to Open an Account					
Yes	11.6	12.0	12.7	13.8	10.5
No	88.4	88.0	87.3	86.2	89.5
Problems With Past Banking or Credit History					
Yes	13.6	18.1	16.3	17.9	10.3
No	86.4	81.9	83.7	82.1	89.7
Other Reason					
Yes	21.5	15.1	18.3	16.6	25.6
No	78.5	84.9	81.7	83.4	74.4
Did Not Select a Reason					
Yes	16.8	19.0	22.9	11.5	16.3
No	83.2	81.0	77.1	88.5	83.7

A.9 Main Reason for Not Having a Bank Account by Interest in Having a Bank Account, 2021
Unbanked Households, Column Percent

	All	Very Interested	Somewhat Interested	Not Very Interested	Not at All Interested
Number of Households (1000s)	5,907	634	976	1,130	3,167
Percent of Households	100.0	100.0	100.0	100.0	100.0
Main Reason Unbanked					
Bank Locations Are Inconvenient	4.4	4.8	4.3	5.0	4.1
Bank Account Fees Are Too High	6.0	4.1	7.4	4.3	6.5
Bank Account Fees Are Too Unpredictable	1.5	1.4	1.0	2.4	1.3
Banks Do Not Offer Needed Products and Services	2.4	3.8	2.0	1.5	2.5
Don't Trust Banks	13.2	2.6	7.0	17.0	15.8
Don't Have Enough Money to Meet Minimum Balance Requirements	21.7	28.8	25.2	24.6	18.2
Avoiding a Bank Gives More Privacy	8.4	6.8	6.9	7.7	9.4
Don't Have Personal Identification Required to Open an Account	2.7	5.2	3.0	3.8	1.6
Problems With Past Banking or Credit History	5.3	8.6	6.0	8.6	3.3
Other Reason	17.7	14.8	14.1	13.6	20.8
Did Not Select a Reason	16.8	19.0	22.9	11.5	16.3

B.1 Distributions of Household Characteristics by Transitions in Bank Account Ownership, 2021

All Households, Column Percent

Characteristics	All	Longer-Term Unbanked	Recently Unbanked	Recently Banked	Longer-Term Banked
Number of Households (1000s)	132,517	5,277	630	5,506	121,105
Percent of Households	100.0	100.0	100.0	100.0	100.0
Family Income					
Less Than \$15,000	9.5	44.1	24.1	13.5	7.7
\$15,000 to \$30,000	13.5	28.0	25.6	16.9	12.7
\$30,000 to \$50,000	18.6	15.0	29.6	19.8	18.6
\$50,000 to \$75,000	18.5	7.7	15.7	16.6	19.1
At Least \$75,000	39.9	5.2	5.0	33.2	41.9
Education					
No High School Diploma	7.9	35.4	23.3	13.1	6.4
High School Diploma	24.3	37.8	31.6	27.7	23.5
Some College	27.8	18.7	33.6	26.9	28.2
College Degree	39.9	8.1	11.5	32.2	41.8
Age Group					
15 to 24 Years	4.4	4.7	15.5	6.3	4.3
25 to 34 Years	16.2	19.1	13.6	16.0	16.1
35 to 44 Years	17.1	20.6	11.9	18.1	16.9
45 to 54 Years	16.8	19.4	23.3	18.0	16.6
55 to 64 Years	18.6	20.4	15.1	18.1	18.5
65 Years or More	26.9	15.9	20.6	23.5	27.5
Race/Ethnicity					
Black	12.8	31.4	41.1	14.9	11.7
Hispanic	14.6	31.1	23.9	23.1	13.5
Asian	5.3	3.5	3.3	5.0	5.4
American Indian or Alaska Native	0.7	1.1	1.4	1.1	0.7
Native Hawaiian or Other Pacific Islander	0.3	0.2	2.3	-	0.3
White	64.9	31.0	27.2	54.1	67.1
Two or More Races	1.4	1.7	0.7	1.8	1.4
Disability Status					
Disabled, Aged 25 to 64	8.2	28.8	14.6	9.4	7.2
Not Disabled, Aged 25 to 64	60.5	50.6	49.3	60.7	60.9
Not Applicable (Not Aged 25 to 64)	31.3	20.5	36.1	29.8	31.8
Employment Status					
Employed	60.5	35.0	39.2	60.1	61.7
Unemployed	3.7	9.6	11.5	4.9	3.3
Not in Labor Force	35.8	55.4	49.3	35.0	34.9

B.1 Distributions of Household Characteristics by Transitions in Bank Account Ownership, 2021

(continued)

All Households, Column Percent

Characteristics	All	Longer-Term Unbanked	Recently Unbanked	Recently Banked	Longer-Term Banked
Homeownership					
Homeowner	65.0	24.6	38.2	55.2	67.4
Non-Homeowner	35.0	75.4	61.8	44.8	32.6
Household Type					
Married Couple	46.0	17.1	28.8	44.4	47.4
Unmarried Female-Headholder Family	11.9	23.5	33.9	14.2	11.2
Unmarried Male-Headholder Family	5.3	8.3	12.8	6.1	5.1
Female-Headholder Nonfamily	19.1	22.2	11.6	17.1	19.1
Male-Headholder Nonfamily	17.5	28.0	12.8	17.9	17.0
Other	0.1	0.9	0.1	0.2	0.1
Citizenship and Place of Birth					
U.S.-Born	85.2	75.8	75.1	77.2	86.0
Foreign-Born Citizen	8.6	9.1	7.9	10.9	8.5
Foreign-Born Noncitizen	6.2	15.1	17.0	11.9	5.5
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	85.9	80.1	83.9	86.3	86.1
Not in Metropolitan Area	13.3	18.8	15.0	13.2	13.1
Not Identified	0.8	1.1	1.2	0.5	0.8
Geographic Region					
Northeast	17.0	15.1	19.4	18.1	17.1
Midwest	21.3	20.6	17.0	21.3	21.3
South	38.8	42.3	42.2	40.2	38.5
West	23.0	21.9	21.4	20.4	23.1

Longer-term unbanked households did not have a bank account at the time of the survey (in June 2021) or at any point in the 12 months before (between June 2020 and June 2021). Recently unbanked households did not have a bank account at the time of the survey but did at some point in the 12 months before. Recently banked households had a bank account at the time of the survey but did not at some point in the 15 months before (between March 2020—when the COVID-19 pandemic began—and June 2021). Longer-term banked households had a bank account at the time of the survey and continually during the 15 months before. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

C.1 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2017–2021
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	24.8	21.0	14.9	(14.4, 15.4)	-6.0*	(-6.7, -5.4)
Family Income						
Less Than \$15,000	39.1	35.9	24.9	(23.0, 27.0)	-10.9*	(-13.6, -8.3)
\$15,000 to \$30,000	38.3	31.7	24.8	(23.2, 26.4)	-6.9*	(-9.0, -4.8)
\$30,000 to \$50,000	29.3	24.7	19.5	(18.5, 20.6)	-5.2*	(-6.7, -3.6)
\$50,000 to \$75,000	23.8	20.3	14.5	(13.5, 15.6)	-5.8*	(-7.1, -4.5)
At Least \$75,000	13.8	13.1	8.3	(7.8, 8.8)	-4.8*	(-5.5, -4.0)
Education						
No High School Diploma	46.7	39.6	33.4	(31.4, 35.4)	-6.2*	(-9.1, -3.2)
High School Diploma	33.9	30.3	22.0	(20.9, 23.1)	-8.3*	(-9.8, -6.8)
Some College	23.5	20.3	14.5	(13.7, 15.2)	-5.9*	(-6.9, -4.8)
College Degree	15.4	12.9	8.4	(8.0, 8.9)	-4.4*	(-5.1, -3.7)
Age Group						
15 to 24 Years	13.2	10.2	4.1	(3.1, 5.5)	-6.1*	(-8.1, -4.1)
25 to 34 Years	10.5	8.0	4.8	(4.1, 5.5)	-3.2*	(-4.3, -2.1)
35 to 44 Years	13.9	10.6	6.3	(5.6, 7.0)	-4.3*	(-5.3, -3.3)
45 to 54 Years	18.7	15.5	9.9	(9.1, 10.8)	-5.5*	(-6.9, -4.2)
55 to 64 Years	26.2	24.3	16.5	(15.4, 17.5)	-7.8*	(-9.3, -6.3)
65 Years or More	46.5	39.2	30.5	(29.5, 31.5)	-8.7*	(-10.0, -7.4)
Race/Ethnicity						
Black	25.2	20.6	15.6	(14.3, 16.9)	-5.0*	(-6.8, -3.2)
Hispanic	25.4	20.9	14.8	(13.5, 16.1)	-6.1*	(-8.1, -4.1)
Asian	20.5	18.4	12.0	(10.6, 13.5)	-6.4*	(-8.6, -4.1)
American Indian or Alaska Native	30.9	23.2	11.1	(7.5, 16.0)	-12.2*	(-18.9, -5.5)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	25.0	21.4	15.3	(14.7, 15.8)	-6.1*	(-6.8, -5.4)
Two or More Races	18.0	14.0	8.7	(6.3, 11.8)	-5.4*	(-9.9, -0.8)
Disability Status						
Disabled, Aged 25 to 64	28.8	23.3	16.1	(14.5, 17.7)	-7.2*	(-9.7, -4.7)
Not Disabled, Aged 25 to 64	16.4	13.9	8.8	(8.3, 9.3)	-5.1*	(-5.8, -4.4)
Not Applicable (Not Aged 25 to 64)	41.0	34.8	26.8	(25.9, 27.7)	-8.0*	(-9.2, -6.8)
Employment Status						
Employed	17.0	14.3	9.1	(8.7, 9.6)	-5.2*	(-5.9, -4.5)
Unemployed	20.9	18.6	11.8	(9.9, 14.0)	-6.8*	(-10.4, -3.1)
Not in Labor Force	39.4	33.8	25.8	(25.0, 26.7)	-8.0*	(-9.1, -6.8)

C.1 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2017–2021
(continued)

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

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership						
Homeowner	26.6	22.6	16.0	(15.4, 16.6)	-6.6*	(-7.4, -5.8)
Non-Homeowner	21.1	17.6	12.7	(12.0, 13.5)	-4.9*	(-6.0, -3.7)
Household Type						
Married Couple	22.6	19.7	13.7	(13.1, 14.3)	-6.0*	(-6.9, -5.2)
Unmarried Female-Householder Family	22.2	18.3	12.1	(11.0, 13.3)	-6.2*	(-7.8, -4.6)
Unmarried Male-Householder Family	25.1	20.8	13.7	(12.1, 15.5)	-7.1*	(-9.4, -4.7)
Female-Householder Nonfamily	31.2	26.4	19.9	(18.9, 20.9)	-6.5*	(-8.1, -4.9)
Male-Householder Nonfamily	25.9	20.5	15.3	(14.3, 16.4)	-5.2*	(-6.7, -3.8)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	24.5	20.8	14.6	(14.1, 15.1)	-6.1*	(-6.8, -5.5)
Foreign-Born Citizen	27.1	23.9	17.1	(15.6, 18.7)	-6.8*	(-9.2, -4.4)
Foreign-Born Noncitizen	26.3	19.2	16.0	(14.4, 17.8)	-3.1*	(-5.6, -0.6)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	22.7	19.1	13.3	(12.8, 13.8)	-5.7*	(-6.5, -5.0)
Not in Metropolitan Area	38.1	33.4	25.5	(23.9, 27.2)	-7.9*	(-9.9, -5.9)
Not Identified	33.8	28.1	15.8	(11.9, 20.7)	-12.3*	(-19.5, -5.0)
Geographic Region						
Northeast	26.6	22.0	17.6	(16.5, 18.7)	-4.4*	(-6.0, -2.8)
Midwest	27.9	22.6	17.3	(16.5, 18.3)	-5.3*	(-6.5, -4.1)
South	24.9	21.2	14.3	(13.5, 15.0)	-6.9*	(-8.0, -5.8)
West	20.2	18.2	11.8	(11.0, 12.6)	-6.4*	(-7.6, -5.3)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.2 Online Banking as Primary Method of Bank Account Access by Household Characteristics, 2017–2021

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

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	37.0	22.8	22.0	(21.5, 22.5)	-0.8*	(-1.5, -0.2)
Family Income						
Less Than \$15,000	18.4	9.9	9.9	(8.5, 11.4)	0.0	(-1.8, 1.7)
\$15,000 to \$30,000	20.7	12.7	13.0	(12.0, 14.2)	0.4	(-1.1, 1.8)
\$30,000 to \$50,000	28.8	17.1	17.4	(16.4, 18.4)	0.3	(-1.0, 1.5)
\$50,000 to \$75,000	39.2	21.2	20.3	(19.3, 21.3)	-0.9	(-2.4, 0.5)
At Least \$75,000	51.7	32.1	29.7	(28.8, 30.5)	-2.5*	(-3.6, -1.3)
Education						
No High School Diploma	11.2	5.8	6.5	(5.5, 7.8)	0.8	(-0.6, 2.2)
High School Diploma	26.2	14.6	13.6	(12.8, 14.4)	-1.0	(-2.1, 0.1)
Some College	36.3	20.6	19.8	(19.0, 20.7)	-0.7	(-1.8, 0.4)
College Degree	50.0	32.1	30.5	(29.6, 31.4)	-1.6*	(-2.8, -0.4)
Age Group						
15 to 24 Years	27.6	7.2	6.3	(5.0, 7.9)	-1.0	(-2.9, 1.0)
25 to 34 Years	37.6	14.4	12.9	(11.9, 13.9)	-1.5*	(-2.9, 0.0)
35 to 44 Years	43.7	20.1	18.4	(17.3, 19.6)	-1.7	(-3.4, 0.0)
45 to 54 Years	44.0	26.6	22.8	(21.7, 23.9)	-3.8*	(-5.3, -2.2)
55 to 64 Years	40.1	29.3	27.3	(26.2, 28.5)	-1.9*	(-3.6, -0.3)
65 Years or More	26.8	25.7	28.2	(27.3, 29.2)	2.5*	(1.3, 3.7)
Race/Ethnicity						
Black	26.0	12.0	12.1	(10.8, 13.5)	0.1	(-1.6, 1.8)
Hispanic	26.9	11.1	11.6	(10.6, 12.7)	0.5	(-0.9, 2.0)
Asian	47.8	25.7	25.7	(23.5, 28.0)	-0.1	(-3.1, 3.0)
American Indian or Alaska Native	24.1	17.0	13.3	(8.8, 19.5)	-3.7	(-11.4, 3.9)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	40.0	26.7	25.8	(25.1, 26.4)	-0.9*	(-1.7, -0.2)
Two or More Races	33.7	24.1	20.6	(16.7, 25.0)	-3.6	(-9.3, 2.2)
Disability Status						
Disabled, Aged 25 to 64	27.9	17.2	14.2	(12.8, 15.7)	-3.0*	(-4.9, -1.0)
Not Disabled, Aged 25 to 64	43.1	23.5	21.3	(20.7, 21.9)	-2.1*	(-3.0, -1.3)
Not Applicable (Not Aged 25 to 64)	26.9	22.9	25.1	(24.3, 26.0)	2.3*	(1.2, 3.3)
Employment Status						
Employed	42.4	23.0	21.3	(20.7, 22.0)	-1.7*	(-2.5, -0.8)
Unemployed	31.1	19.6	16.2	(14.0, 18.6)	-3.4	(-7.3, 0.6)
Not in Labor Force	27.5	22.7	23.7	(23.0, 24.5)	1.0	(0.0, 2.1)

C.2 Online Banking as Primary Method of Bank Account Access by Household Characteristics, 2017–2021 (continued)

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

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership						
Homeowner	40.5	27.5	26.5	(25.9, 27.1)	-1.0*	(-1.8, -0.2)
Non-Homeowner	30.1	13.3	12.8	(12.1, 13.6)	-0.4	(-1.5, 0.6)
Household Type						
Married Couple	43.5	28.4	27.3	(26.6, 28.0)	-1.1*	(-2.1, -0.2)
Unmarried Female-Householder Family	29.4	13.1	12.3	(11.3, 13.5)	-0.8	(-2.3, 0.7)
Unmarried Male-Householder Family	28.8	15.7	14.6	(12.9, 16.4)	-1.1	(-3.7, 1.4)
Female-Householder Nonfamily	31.3	18.7	20.3	(19.3, 21.3)	1.7*	(0.3, 3.0)
Male-Householder Nonfamily	31.6	19.9	17.8	(16.7, 18.8)	-2.1*	(-3.6, -0.7)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	37.4	23.6	22.6	(22.1, 23.2)	-1.0*	(-1.6, -0.3)
Foreign-Born Citizen	36.5	20.7	21.3	(19.7, 23.0)	0.6	(-1.8, 3.0)
Foreign-Born Noncitizen	32.1	14.5	13.2	(11.7, 15.0)	-1.3	(-3.8, 1.3)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	38.4	23.5	22.8	(22.3, 23.4)	-0.7*	(-1.4, 0.0)
Not in Metropolitan Area	28.1	18.5	16.9	(15.6, 18.2)	-1.7*	(-3.2, -0.1)
Not Identified	33.6	17.3	16.1	(11.3, 22.5)	-1.2	(-5.8, 3.3)
Geographic Region						
Northeast	34.3	24.0	24.2	(22.9, 25.5)	0.2	(-1.4, 1.8)
Midwest	37.4	23.3	21.1	(20.1, 22.1)	-2.2*	(-3.6, -0.8)
South	36.3	20.4	20.5	(19.7, 21.3)	0.1	(-1.0, 1.1)
West	40.1	25.6	23.7	(22.7, 24.8)	-1.9*	(-3.3, -0.4)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.3 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2017–2021

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

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	15.1	34.0	43.5	(42.9, 44.0)	9.5*	(8.8, 10.2)
Family Income						
Less Than \$15,000	10.8	23.5	33.9	(31.6, 36.3)	10.4*	(7.5, 13.3)
\$15,000 to \$30,000	11.3	25.9	33.4	(31.9, 34.8)	7.5*	(5.5, 9.5)
\$30,000 to \$50,000	15.5	33.2	39.4	(38.2, 40.7)	6.2*	(4.6, 7.9)
\$50,000 to \$75,000	15.4	35.9	44.9	(43.6, 46.3)	9.1*	(7.2, 10.9)
At Least \$75,000	17.4	38.1	49.3	(48.5, 50.1)	11.2*	(10.1, 12.3)
Education						
No High School Diploma	8.0	19.2	24.3	(22.2, 26.6)	5.1*	(2.2, 8.0)
High School Diploma	11.3	27.3	38.0	(36.8, 39.2)	10.7*	(9.2, 12.3)
Some College	16.8	36.5	45.6	(44.6, 46.6)	9.2*	(7.8, 10.5)
College Degree	17.7	38.6	48.0	(47.0, 48.9)	9.4*	(8.2, 10.6)
Age Group						
15 to 24 Years	35.3	62.9	74.1	(71.4, 76.6)	11.2*	(7.2, 15.2)
25 to 34 Years	34.1	61.7	69.4	(68.0, 70.8)	7.7*	(5.6, 9.8)
35 to 44 Years	22.0	49.8	60.5	(59.0, 61.9)	10.6*	(8.6, 12.7)
45 to 54 Years	12.8	36.3	49.1	(47.6, 50.5)	12.7*	(10.8, 14.6)
55 to 64 Years	6.8	21.3	33.2	(31.9, 34.5)	11.9*	(10.2, 13.6)
65 Years or More	2.5	8.3	15.3	(14.5, 16.0)	6.9*	(5.9, 7.9)
Race/Ethnicity						
Black	16.4	37.2	45.4	(43.5, 47.4)	8.2*	(5.7, 10.8)
Hispanic	18.6	41.3	49.6	(48.1, 51.1)	8.2*	(6.2, 10.3)
Asian	14.6	39.3	48.6	(46.4, 50.8)	9.3*	(6.3, 12.3)
American Indian or Alaska Native	14.9	30.5	50.6	(43.2, 57.9)	20.1*	(10.1, 30.1)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	14.1	31.4	41.1	(40.4, 41.7)	9.7*	(8.9, 10.5)
Two or More Races	26.4	45.5	52.3	(47.3, 57.3)	6.8	(-0.2, 13.8)
Disability Status						
Disabled, Aged 25 to 64	9.8	29.8	42.3	(40.0, 44.7)	12.6*	(9.7, 15.5)
Not Disabled, Aged 25 to 64	19.3	42.9	53.7	(52.9, 54.4)	10.7*	(9.7, 11.8)
Not Applicable (Not Aged 25 to 64)	7.9	16.7	23.5	(22.8, 24.4)	6.9*	(5.7, 8.0)
Employment Status						
Employed	19.8	43.3	53.9	(53.2, 54.7)	10.6*	(9.6, 11.7)
Unemployed	20.9	37.4	48.7	(45.7, 51.8)	11.3*	(6.3, 16.3)
Not in Labor Force	6.1	15.9	23.9	(23.0, 24.8)	8.0*	(7.0, 9.0)

C.3 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2017–2021 (continued)

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

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership						
Homeowner	12.0	29.1	39.4	(38.7, 40.1)	10.4*	(9.5, 11.2)
Non-Homeowner	21.4	43.9	51.6	(50.6, 52.6)	7.7*	(6.2, 9.1)
Household Type						
Married Couple	14.4	32.7	42.5	(41.7, 43.4)	9.8*	(8.8, 10.8)
Unmarried Female-Householder Family	18.8	41.9	52.4	(50.6, 54.2)	10.5*	(8.1, 12.9)
Unmarried Male-Householder Family	17.6	38.4	48.8	(46.0, 51.5)	10.4*	(6.9, 13.9)
Female-Householder Nonfamily	12.4	30.1	37.6	(36.4, 38.9)	7.5*	(5.8, 9.2)
Male-Householder Nonfamily	17.0	35.3	44.6	(43.3, 46.0)	9.4*	(7.5, 11.2)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	15.3	33.8	43.2	(42.6, 43.8)	9.4*	(8.6, 10.2)
Foreign-Born Citizen	11.8	31.5	43.1	(41.1, 45.1)	11.6*	(9.1, 14.1)
Foreign-Born Noncitizen	17.4	40.8	47.8	(45.3, 50.3)	7.0*	(3.3, 10.6)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	15.7	35.4	44.7	(44.1, 45.3)	9.3*	(8.5, 10.1)
Not in Metropolitan Area	11.0	24.3	35.3	(33.5, 37.1)	11.0*	(8.9, 13.2)
Not Identified	14.2	33.4	40.9	(36.7, 45.3)	7.6*	(1.8, 13.3)
Geographic Region						
Northeast	11.8	28.7	36.6	(35.2, 38.0)	7.9*	(6.1, 9.7)
Midwest	14.8	33.2	44.3	(43.2, 45.3)	11.0*	(9.6, 12.5)
South	15.4	35.8	45.3	(44.3, 46.3)	9.5*	(8.2, 10.9)
West	17.5	35.6	44.7	(43.6, 45.8)	9.1*	(7.5, 10.7)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

C.4 All Methods Used to Access Bank Accounts by Household Characteristics, 2021

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

Characteristics	Number of Households (1000s)	Percent of Households	Bank Teller	ATM/ Kiosk	Telephone Banking	Online Banking	Mobile Banking	Other
All	124,385	100.0	63.4	79.6	43.6	66.1	71.7	1.6
Family Income								
Less Than \$15,000	9,498	100.0	62.8	70.1	42.3	36.9	53.5	2.5
\$15,000 to \$30,000	15,659	100.0	64.9	71.9	42.4	42.4	54.1	2.3
\$30,000 to \$50,000	23,074	100.0	64.3	78.1	43.0	55.1	64.6	1.3
\$50,000 to \$75,000	23,837	100.0	64.1	80.9	42.8	67.3	72.9	1.4
At Least \$75,000	52,317	100.0	62.3	83.6	44.9	82.8	82.7	1.5
Education								
No High School Diploma	8,004	100.0	64.4	71.5	40.8	26.7	45.5	2.2
High School Diploma	29,123	100.0	65.9	77.5	42.5	49.5	61.7	1.7
Some College	35,247	100.0	64.8	80.7	44.7	64.0	72.5	1.5
College Degree	52,011	100.0	60.9	81.2	44.0	82.9	80.7	1.6
Age Group								
15 to 24 Years	5,468	100.0	57.8	84.8	46.8	61.5	93.3	0.9
25 to 34 Years	20,299	100.0	52.7	83.9	41.8	71.2	92.3	0.9
35 to 44 Years	21,383	100.0	57.7	86.3	41.8	74.3	89.2	1.5
45 to 54 Years	20,878	100.0	63.7	86.1	44.8	71.8	81.3	1.2
55 to 64 Years	23,053	100.0	66.3	81.5	44.1	67.3	66.6	1.5
65 Years or More	33,304	100.0	72.2	66.3	44.4	54.1	41.7	2.6
Race/Ethnicity								
Black	14,676	100.0	59.0	83.8	45.0	57.1	71.5	2.0
Hispanic	17,187	100.0	56.2	84.6	39.7	56.5	77.2	1.4
Asian	6,736	100.0	55.4	78.1	38.1	78.1	81.6	1.7
American Indian or Alaska Native	879	100.0	63.7	79.9	55.5	55.2	69.5	0.6
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA
White	82,861	100.0	66.3	77.7	44.4	68.8	69.6	1.6
Two or More Races	1,740	100.0	60.5	85.1	47.3	67.1	78.1	2.3
Disability Status								
Disabled, Aged 25 to 64	8,983	100.0	62.2	80.0	48.1	50.8	66.2	1.8
Not Disabled, Aged 25 to 64	76,630	100.0	60.1	84.9	42.6	73.4	83.8	1.2
Not Applicable (Not Aged 25 to 64)	38,772	100.0	70.2	68.9	44.7	55.2	48.9	2.3
Employment Status								
Employed	77,532	100.0	60.7	84.1	43.2	73.5	83.4	1.3
Unemployed	4,261	100.0	58.6	87.2	42.9	62.5	78.7	0.9
Not in Labor Force	42,592	100.0	68.7	70.4	44.6	53.0	49.6	2.3
Homeownership								
Homeowner	83,282	100.0	66.7	78.4	44.7	70.4	69.4	1.6
Non-Homeowner	41,103	100.0	56.7	81.9	41.6	57.4	76.2	1.6

C.4 All Methods Used to Access Bank Accounts by Household Characteristics, 2021 *(continued)*
 Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Bank Teller	ATM/ Kiosk	Telephone Banking	Online Banking	Mobile Banking	Other
Household Type								
Married Couple	59,380	100.0	66.4	81.1	45.7	74.5	74.8	1.4
Unmarried Female-Householder Family	14,142	100.0	60.1	84.5	45.0	59.8	78.7	1.7
Unmarried Male-Householder Family	6,420	100.0	64.7	86.4	43.8	58.6	78.1	0.9
Female-Householder Nonfamily	23,172	100.0	60.7	70.8	41.2	55.9	60.5	2.4
Male-Householder Nonfamily	21,153	100.0	59.7	79.3	39.7	60.2	68.4	1.5
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	106,611	100.0	64.2	79.4	44.4	66.7	71.1	1.7
Foreign-Born Citizen	10,601	100.0	60.6	79.7	40.9	65.8	73.0	1.4
Foreign-Born Noncitizen	7,173	100.0	55.6	82.3	37.0	58.1	77.6	1.0
Metropolitan and Nonmetropolitan Status								
Metropolitan Area	107,278	100.0	61.3	80.3	42.6	68.4	73.5	1.5
Not in Metropolitan Area	16,152	100.0	76.3	74.6	50.2	52.2	59.8	2.1
Not Identified	955	100.0	72.1	78.4	55.4	46.9	62.2	0.7
Geographic Region								
Northeast	21,246	100.0	65.4	81.4	41.0	67.5	68.3	1.5
Midwest	26,554	100.0	68.7	76.0	43.4	64.1	69.7	1.7
South	47,830	100.0	61.2	79.3	45.4	65.1	72.9	1.7
West	28,755	100.0	60.5	81.8	43.0	68.6	73.8	1.5

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.

C.5 Bank Teller as Only Method of Bank Account Access by Household Characteristics, 2019–2021
Banked Households That Accessed Their Account in the Past 12 Months, Row Percent

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	5.7	3.9	(3.7, 4.1)	-1.8*	(-2.1, -1.5)
Family Income					
Less Than \$15,000	13.7	8.8	(7.8, 9.9)	-4.9*	(-6.5, -3.3)
\$15,000 to \$30,000	10.6	8.2	(7.4, 9.1)	-2.4*	(-3.6, -1.2)
\$30,000 to \$50,000	7.2	5.1	(4.6, 5.6)	-2.0*	(-2.8, -1.3)
\$50,000 to \$75,000	4.9	3.3	(2.9, 3.8)	-1.6*	(-2.2, -0.9)
At Least \$75,000	2.2	1.4	(1.2, 1.6)	-0.8*	(-1.1, -0.5)
Education					
No High School Diploma	13.6	11.7	(10.4, 13.1)	-1.9*	(-3.6, -0.2)
High School Diploma	9.6	6.5	(6.0, 7.0)	-3.1*	(-4.0, -2.3)
Some College	4.7	3.2	(2.8, 3.6)	-1.5*	(-2.0, -1.0)
College Degree	2.8	1.6	(1.4, 1.9)	-1.1*	(-1.5, -0.8)
Age Group					
15 to 24 Years	1.3	0.7	(0.3, 1.7)	-0.6	(-1.4, 0.2)
25 to 34 Years	0.9	0.6	(0.4, 0.9)	-0.3	(-0.7, 0.1)
35 to 44 Years	1.5	0.9	(0.7, 1.2)	-0.7*	(-1.1, -0.3)
45 to 54 Years	2.2	1.4	(1.1, 1.7)	-0.9*	(-1.4, -0.3)
55 to 64 Years	5.1	3.3	(2.9, 3.8)	-1.8*	(-2.5, -1.1)
65 Years or More	14.9	10.2	(9.6, 10.9)	-4.7*	(-5.7, -3.8)
Race/Ethnicity					
Black	4.7	4.0	(3.4, 4.7)	-0.8	(-1.7, 0.2)
Hispanic	4.4	3.2	(2.7, 3.9)	-1.2*	(-2.0, -0.3)
Asian	5.2	2.6	(2.0, 3.4)	-2.6*	(-3.9, -1.3)
American Indian or Alaska Native	5.2	3.3	(1.5, 7.2)	-1.9	(-5.5, 1.6)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	6.2	4.1	(3.9, 4.4)	-2.0*	(-2.4, -1.7)
Two or More Races	3.9	1.5	(0.8, 2.9)	-2.3*	(-4.5, -0.2)
Disability Status					
Disabled, Aged 25 to 64	5.5	3.3	(2.6, 4.1)	-2.2*	(-3.3, -1.2)
Not Disabled, Aged 25 to 64	2.2	1.4	(1.2, 1.6)	-0.8*	(-1.1, -0.5)
Not Applicable (Not Aged 25 to 64)	12.9	8.9	(8.3, 9.5)	-4.0*	(-4.8, -3.1)
Employment Status					
Employed	2.4	1.5	(1.3, 1.6)	-1.0*	(-1.2, -0.7)
Unemployed	3.7	2.2	(1.4, 3.4)	-1.5	(-3.2, 0.3)
Not in Labor Force	12.0	8.4	(7.9, 8.9)	-3.7*	(-4.4, -2.9)

C.5 Bank Teller as Only Method of Bank Account Access by Household Characteristics, 2019–2021

(continued)

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

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership					
Homeowner	6.4	4.2	(3.9, 4.5)	-2.2*	(-2.6, -1.8)
Non-Homeowner	4.3	3.2	(2.9, 3.5)	-1.1*	(-1.6, -0.6)
Household Type					
Married Couple	4.5	2.8	(2.6, 3.1)	-1.6*	(-2.0, -1.2)
Unmarried Female-Householder Family	3.1	2.2	(1.8, 2.7)	-0.9*	(-1.6, -0.2)
Unmarried Male-Householder Family	4.1	2.2	(1.5, 3.1)	-1.9*	(-3.0, -0.8)
Female-Householder Nonfamily	9.4	7.2	(6.6, 7.9)	-2.2*	(-3.3, -1.2)
Male-Householder Nonfamily	7.2	4.8	(4.2, 5.3)	-2.4*	(-3.3, -1.6)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	5.7	3.8	(3.6, 4.0)	-1.9*	(-2.2, -1.6)
Foreign-Born Citizen	6.6	4.4	(3.6, 5.4)	-2.1*	(-3.5, -0.8)
Foreign-Born Noncitizen	4.0	3.7	(2.9, 4.8)	-0.3	(-1.6, 0.9)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	5.0	3.4	(3.2, 3.7)	-1.6*	(-1.9, -1.2)
Not in Metropolitan Area	10.2	6.7	(6.1, 7.4)	-3.5*	(-4.5, -2.4)
Not Identified	7.4	2.2	(1.3, 3.9)	-5.2*	(-8.1, -2.3)
Geographic Region					
Northeast	6.3	5.0	(4.4, 5.6)	-1.4*	(-2.2, -0.5)
Midwest	6.9	5.1	(4.7, 5.6)	-1.7*	(-2.5, -1.0)
South	5.5	3.4	(3.1, 3.7)	-2.1*	(-2.6, -1.6)
West	4.4	2.6	(2.3, 3.0)	-1.8*	(-2.4, -1.2)

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

C.6 Physical Channels (Bank Teller and ATM/Kiosk) as Only Methods of Bank Account Access by Household Characteristics, 2019–2021

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

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	14.8	9.9	(9.6, 10.2)	-4.9*	(-5.4, -4.4)
Family Income					
Less Than \$15,000	31.3	21.3	(19.7, 22.9)	-10.0*	(-12.4, -7.6)
\$15,000 to \$30,000	26.9	19.7	(18.5, 20.9)	-7.2*	(-8.8, -5.5)
\$30,000 to \$50,000	18.2	13.7	(12.9, 14.6)	-4.4*	(-5.8, -3.1)
\$50,000 to \$75,000	13.1	8.7	(8.0, 9.3)	-4.5*	(-5.4, -3.5)
At Least \$75,000	6.7	3.7	(3.4, 4.1)	-3.0*	(-3.5, -2.5)
Education					
No High School Diploma	36.7	29.3	(27.2, 31.4)	-7.4*	(-10.3, -4.5)
High School Diploma	23.2	16.0	(15.3, 16.8)	-7.1*	(-8.3, -6.0)
Some College	12.8	8.6	(8.0, 9.2)	-4.2*	(-5.0, -3.4)
College Degree	7.6	4.3	(4.0, 4.7)	-3.3*	(-3.8, -2.7)
Age Group					
15 to 24 Years	6.9	3.1	(2.1, 4.5)	-3.8*	(-5.5, -2.1)
25 to 34 Years	5.6	3.2	(2.7, 3.7)	-2.4*	(-3.3, -1.6)
35 to 44 Years	6.8	3.6	(3.1, 4.2)	-3.3*	(-4.1, -2.4)
45 to 54 Years	9.8	6.6	(5.9, 7.2)	-3.2*	(-4.3, -2.2)
55 to 64 Years	16.0	11.0	(10.2, 11.9)	-5.0*	(-6.3, -3.8)
65 Years or More	29.6	20.4	(19.6, 21.3)	-9.1*	(-10.4, -7.9)
Race/Ethnicity					
Black	16.8	13.2	(12.0, 14.4)	-3.7*	(-5.4, -1.9)
Hispanic	16.9	10.9	(10.0, 11.9)	-6.0*	(-7.5, -4.5)
Asian	11.9	7.2	(6.1, 8.5)	-4.7*	(-6.6, -2.8)
American Indian or Alaska Native	18.3	10.3	(6.8, 15.3)	-8.0*	(-14.5, -1.5)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	14.3	9.4	(9.0, 9.8)	-4.9*	(-5.4, -4.3)
Two or More Races	9.7	5.7	(4.1, 7.9)	-4.0*	(-7.4, -0.6)
Disability Status					
Disabled, Aged 25 to 64	19.5	12.9	(11.6, 14.4)	-6.5*	(-8.4, -4.6)
Not Disabled, Aged 25 to 64	8.7	5.4	(5.1, 5.8)	-3.2*	(-3.8, -2.7)
Not Applicable (Not Aged 25 to 64)	26.1	18.0	(17.3, 18.8)	-8.1*	(-9.3, -7.0)
Employment Status					
Employed	8.8	5.2	(4.9, 5.6)	-3.5*	(-4.0, -3.0)
Unemployed	11.7	8.6	(6.9, 10.6)	-3.1*	(-6.1, -0.1)
Not in Labor Force	26.4	18.4	(17.8, 19.2)	-8.0*	(-9.1, -6.9)

C.6 Physical Channels (Bank Teller and ATM/Kiosk) as Only Methods of Bank Account Access by Household Characteristics, 2019–2021 *(continued)*

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

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Homeownership					
Homeowner	14.8	9.6	(9.2, 10.0)	-5.2*	(-5.8, -4.6)
Non-Homeowner	14.7	10.5	(9.9, 11.1)	-4.2*	(-5.2, -3.2)
Household Type					
Married Couple	11.3	7.2	(6.9, 7.6)	-4.1*	(-4.7, -3.5)
Unmarried Female-Householder Family	13.7	8.2	(7.4, 9.1)	-5.5*	(-7.0, -4.0)
Unmarried Male-Householder Family	15.2	9.4	(8.0, 11.1)	-5.8*	(-8.2, -3.3)
Female-Householder Nonfamily	20.7	14.9	(14.0, 15.8)	-5.8*	(-7.2, -4.3)
Male-Householder Nonfamily	18.6	13.2	(12.3, 14.1)	-5.5*	(-6.8, -4.1)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	14.3	9.5	(9.1, 9.8)	-4.8*	(-5.3, -4.3)
Foreign-Born Citizen	17.9	11.6	(10.3, 13.1)	-6.3*	(-8.3, -4.3)
Foreign-Born Noncitizen	17.4	13.2	(11.8, 14.8)	-4.2*	(-6.7, -1.8)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	13.7	9.1	(8.7, 9.4)	-4.6*	(-5.1, -4.1)
Not in Metropolitan Area	21.9	15.2	(14.1, 16.3)	-6.7*	(-8.2, -5.3)
Not Identified	21.2	10.5	(6.5, 16.6)	-10.7*	(-17.8, -3.6)
Geographic Region					
Northeast	17.4	12.3	(11.5, 13.1)	-5.1*	(-6.4, -3.8)
Midwest	15.2	10.4	(9.7, 11.2)	-4.8*	(-5.7, -3.8)
South	14.7	9.4	(8.9, 10.0)	-5.3*	(-6.1, -4.4)
West	12.5	8.4	(7.8, 9.0)	-4.1*	(-5.1, -3.2)

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

C.7 Types of Transactions Conducted Using Bank Accounts by Household Characteristics, 2021

Banked Households, Row Percent

Characteristics	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	126,610	100.0	94.1	88.5	83.0	36.1	80.6	71.2	1.4	0.7
Family Income										
Less Than \$15,000	10,068	100.0	88.0	79.4	68.4	25.8	73.8	49.6	0.9	1.7
\$15,000 to \$30,000	16,251	100.0	91.5	85.5	74.4	25.9	78.1	55.3	1.2	0.8
\$30,000 to \$50,000	23,637	100.0	93.1	86.3	80.1	30.5	80.1	66.4	1.1	1.1
\$50,000 to \$75,000	24,058	100.0	94.7	89.5	84.0	35.1	83.4	75.6	1.1	0.5
At Least \$75,000	52,597	100.0	96.2	91.7	89.2	44.2	81.7	80.5	1.9	0.3
Education										
No High School Diploma	8,477	100.0	87.9	78.9	70.3	21.5	74.7	42.6	0.6	2.0
High School Diploma	30,043	100.0	92.8	85.6	79.0	27.0	80.9	63.8	0.7	0.8
Some College	35,687	100.0	94.2	88.7	82.0	34.4	83.8	75.4	1.3	0.6
College Degree	52,404	100.0	95.7	91.6	87.9	44.9	79.3	77.3	2.1	0.4
Age Group										
15 to 24 Years	5,537	100.0	92.5	83.4	85.8	53.6	88.6	88.2	0.8	1.0
25 to 34 Years	20,422	100.0	94.2	86.7	84.9	47.1	84.2	84.2	1.2	0.6
35 to 44 Years	21,501	100.0	94.9	87.5	84.5	42.5	83.6	82.0	1.5	0.6
45 to 54 Years	21,081	100.0	94.8	86.3	83.8	40.3	83.7	77.6	1.5	0.7
55 to 64 Years	23,410	100.0	94.5	87.5	82.0	31.1	80.8	69.7	1.3	0.6
65 Years or More	34,659	100.0	93.0	93.0	80.6	23.7	73.5	51.4	1.6	0.7
Race/Ethnicity										
Black	15,016	100.0	91.6	86.7	76.5	37.1	80.7	70.7	1.5	0.9
Hispanic	17,575	100.0	91.6	81.0	78.2	38.6	83.1	69.0	0.8	1.2
Asian	6,836	100.0	95.2	86.1	82.7	49.8	70.6	70.2	2.2	0.4
American Indian or Alaska Native	893	100.0	92.9	87.9	77.1	35.6	82.9	68.2	-	1.6
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White	84,228	100.0	95.0	90.6	85.2	34.3	80.9	71.8	1.5	0.5
Two or More Races	1,745	100.0	92.5	89.4	83.7	37.7	80.3	74.6	1.9	0.5
Disability Status										
Disabled, Aged 25 to 64	9,261	100.0	93.1	86.9	73.3	29.5	80.6	65.1	1.3	0.9
Not Disabled, Aged 25 to 64	77,154	100.0	94.8	87.1	85.0	41.2	83.3	79.7	1.4	0.6
Not Applicable (Not Aged 25 to 64)	40,196	100.0	92.9	91.6	81.3	27.8	75.6	56.5	1.5	0.8
Employment Status										
Employed	78,039	100.0	95.0	88.1	85.6	41.6	83.5	80.2	1.5	0.5
Unemployed	4,325	100.0	93.3	81.3	78.6	37.2	83.2	74.6	1.8	0.9
Not in Labor Force	44,246	100.0	92.6	89.8	78.8	26.3	75.3	55.2	1.3	0.9
Homeownership										
Homeowner	84,632	100.0	95.0	90.7	85.0	34.9	80.5	70.9	1.5	0.5
Non-Homeowner	41,979	100.0	92.1	84.0	78.8	38.5	80.9	72.0	1.2	0.9

C.7 Types of Transactions Conducted Using Bank Accounts by Household Characteristics, 2021

(continued)

Banked Households, Row Percent

Characteristics	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
Household Type										
Married Couple	59,900	100.0	95.7	90.5	86.4	37.9	82.5	75.7	1.6	0.5
Unmarried Female-Householder Family	14,349	100.0	93.1	85.4	77.1	37.7	83.9	74.5	1.4	1.0
Unmarried Male-Householder Family	6,512	100.0	91.1	83.7	81.5	36.7	82.3	74.9	1.0	0.9
Female-Householder Nonfamily	24,095	100.0	93.0	88.8	80.0	32.1	75.6	60.9	1.1	0.9
Male-Householder Nonfamily	21,633	100.0	92.3	86.3	81.1	34.3	78.6	67.2	1.5	0.6
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	108,394	100.0	94.2	89.6	83.6	35.3	81.1	72.0	1.5	0.6
Foreign-Born Citizen	10,925	100.0	94.9	86.7	79.9	40.0	77.1	66.2	1.2	0.7
Foreign-Born Noncitizen	7,291	100.0	91.1	75.1	77.6	42.8	79.0	67.6	1.0	1.3
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	109,080	100.0	94.1	88.4	83.0	37.8	79.8	72.2	1.5	0.7
Not in Metropolitan Area	16,558	100.0	94.1	89.7	82.9	25.0	86.3	65.4	1.2	0.4
Not Identified	973	100.0	87.3	83.0	74.6	33.9	83.0	66.6	0.7	1.3
Geographic Region										
Northeast	21,651	100.0	94.5	87.6	82.6	32.7	74.1	68.1	1.5	0.6
Midwest	26,971	100.0	95.0	91.0	85.0	34.5	82.5	70.7	1.3	0.5
South	48,856	100.0	93.3	87.7	81.4	36.7	82.1	71.7	1.4	0.9
West	29,133	100.0	94.2	88.2	84.0	39.1	81.5	73.3	1.5	0.5

The following types of transactions were included in the survey: pay monthly bills like rent, mortgage, utilities, or child care (i.e., pay bills); receive money from work, retirement, or a government agency (i.e., receive income); build savings or keep money in a safe place (i.e., save or keep money safe); send money to or receive money from family or friends (i.e., 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. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

D.1 Use of Prepaid Cards and Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
All	132,517	100.0	6.9	46.4
Bank Account Ownership				
Unbanked	5,907	100.0	32.8	18.1
Banked	126,610	100.0	5.7	47.7
Family Income				
Less Than \$15,000	12,547	100.0	13.4	26.5
\$15,000 to \$30,000	17,889	100.0	8.8	28.5
\$30,000 to \$50,000	24,617	100.0	7.6	35.8
\$50,000 to \$75,000	24,563	100.0	6.2	46.4
At Least \$75,000	52,900	100.0	4.7	62.1
Education				
No High School Diploma	10,492	100.0	11.8	18.3
High School Diploma	32,235	100.0	8.5	32.5
Some College	36,886	100.0	7.2	46.3
College Degree	52,904	100.0	4.7	60.6
Age Group				
15 to 24 Years	5,881	100.0	9.1	65.5
25 to 34 Years	21,513	100.0	7.4	66.1
35 to 44 Years	22,665	100.0	8.0	60.1
45 to 54 Years	22,249	100.0	8.0	53.2
55 to 64 Years	24,582	100.0	7.1	39.9
65 Years or More	35,627	100.0	4.6	22.9
Race/Ethnicity				
Black	16,933	100.0	12.6	43.4
Hispanic	19,368	100.0	7.3	39.7
Asian	7,043	100.0	4.6	53.6
American Indian or Alaska Native	958	100.0	11.0	42.1
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA
White	86,037	100.0	5.8	47.7
Two or More Races	1,838	100.0	9.5	56.6
Disability Status				
Disabled, Aged 25 to 64	10,874	100.0	13.6	35.3
Not Disabled, Aged 25 to 64	80,136	100.0	6.8	57.0
Not Applicable (Not Aged 25 to 64)	41,507	100.0	5.3	29.0
Employment Status				
Employed	80,133	100.0	6.3	57.7
Unemployed	4,903	100.0	15.1	48.4
Not in Labor Force	47,481	100.0	7.0	27.1

D.1 Use of Prepaid Cards and Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
Homeownership				
Homeowner	86,172	100.0	5.2	46.4
Non-Homeowner	46,345	100.0	10.1	46.5
Household Type				
Married Couple	60,985	100.0	5.5	51.6
Unmarried Female-Headholder Family	15,800	100.0	12.8	48.0
Unmarried Male-Headholder Family	7,032	100.0	10.1	45.4
Female-Headholder Nonfamily	25,338	100.0	5.9	37.0
Male-Headholder Nonfamily	23,191	100.0	6.7	42.4
Other	NA	NA	NA	NA
Citizenship and Place of Birth				
U.S.-Born	112,868	100.0	7.0	47.6
Foreign-Born Citizen	11,453	100.0	4.9	41.1
Foreign-Born Noncitizen	8,197	100.0	8.6	37.8
Metropolitan and Nonmetropolitan Status				
Metropolitan Area	113,835	100.0	6.7	48.3
Not in Metropolitan Area	17,645	100.0	8.2	34.2
Not Identified	1,037	100.0	6.8	42.8
Geographic Region				
Northeast	22,569	100.0	6.0	46.0
Midwest	28,167	100.0	7.4	46.0
South	51,356	100.0	7.0	45.0
West	30,425	100.0	6.9	49.5
NA indicates that the sample size is too small to produce a precise estimate.				

D.2 Use of Prepaid Cards and Nonbank Online Payment Services by State, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
All	132,517	100.0	6.9	46.4
State				
AL	2,045	100.0	4.9	42.0
AK	285	100.0	4.6	44.7
AZ	2,945	100.0	6.4	49.1
AR	1,278	100.0	7.9	47.7
CA	14,619	100.0	7.4	46.8
CO	2,551	100.0	5.0	56.3
CT	1,497	100.0	5.0	49.7
DE	414	100.0	5.7	45.9
DC	358	100.0	4.3	72.6
FL	9,057	100.0	6.7	41.2
GA	4,318	100.0	7.5	45.6
HI	486	100.0	5.3	48.3
ID	754	100.0	6.3	47.1
IL	4,887	100.0	6.1	48.6
IN	2,756	100.0	8.8	44.1
IA	1,298	100.0	8.4	41.2
KS	1,150	100.0	8.1	49.9
KY	1,776	100.0	8.8	36.5
LA	1,876	100.0	10.3	42.0
ME	575	100.0	7.3	45.8
MD	2,355	100.0	6.4	54.0
MA	2,811	100.0	4.5	53.5
MI	4,157	100.0	6.9	44.5
MN	2,399	100.0	5.1	48.7
MS	1,195	100.0	14.7	39.4
MO	2,603	100.0	10.5	47.3
MT	457	100.0	5.8	48.6
NE	779	100.0	7.6	45.8
NV	1,254	100.0	10.8	38.2
NH	556	100.0	5.0	52.4
NJ	3,422	100.0	5.8	42.1
NM	885	100.0	6.0	34.5
NY	7,669	100.0	5.8	44.5
NC	4,472	100.0	8.6	44.0
ND	351	100.0	5.8	37.1
OH	4,870	100.0	7.5	45.0
OK	1,635	100.0	10.7	41.2

D.2 Use of Prepaid Cards and Nonbank Online Payment Services by State, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
OR	1,747	100.0	8.2	59.0
PA	5,292	100.0	7.4	44.9
RI	473	100.0	4.7	44.3
SC	2,228	100.0	5.4	41.7
SD	389	100.0	8.0	46.2
TN	2,893	100.0	7.3	42.2
TX	11,225	100.0	6.4	48.8
UT	1,155	100.0	6.4	65.7
VT	273	100.0	6.1	52.2
VA	3,460	100.0	2.6	51.7
WA	3,036	100.0	5.5	55.8
WV	770	100.0	7.1	35.3
WI	2,528	100.0	7.7	45.8
WY	251	100.0	4.7	43.6

D.3 Use of Prepaid Cards and Nonbank Online Payment Services by MSA, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
All	132,517	100.0	6.9	46.4
MSA				
Albuquerque, NM	418	100.0	3.8	34.5
Atlanta-Sandy Springs-Roswell, GA~	2,482	100.0	4.9	49.9
Austin-Round Rock, TX	813	100.0	3.9	65.1
Baltimore-Columbia-Towson, MD	1,080	100.0	7.2	59.0
Baton Rouge, LA	356	100.0	11.1	49.0
Birmingham-Hoover, AL	558	100.0	6.7	41.6
Boise City, ID	299	100.0	8.1	46.5
Boston-Cambridge-Newton, MA-NH~	2,039	100.0	3.9	58.0
Burlington-South Burlington, VT~	79	100.0	4.9	57.5
Charlotte-Concord-Gastonia, NC-SC~	1,170	100.0	4.8	58.0
Chicago-Naperville-Elgin, IL-IN-WI	3,573	100.0	6.4	50.8
Cincinnati, OH-KY-IN~	763	100.0	8.0	51.1
Cleveland-Elyria, OH	990	100.0	4.7	44.8
Columbus, OH~	886	100.0	8.5	54.9
Dallas-Fort Worth-Arlington, TX~	2,955	100.0	7.5	47.9
Denver-Aurora-Lakewood, CO	1,307	100.0	4.3	66.3
Detroit-Warren-Dearborn, MI	1,868	100.0	8.2	43.2
Fargo, ND-MN	95	100.0	2.8	51.6
Fayetteville-Springdale-Rogers, AR-MO	252	100.0	6.7	61.9
Houston-The Woodlands-Sugar Land, TX~	2,876	100.0	5.9	51.5
Indianapolis-Carmel-Anderson, IN~	854	100.0	7.4	47.8
Jackson, MS~	261	100.0	11.8	45.3
Kansas City, MO-KS~	913	100.0	10.4	48.9
Knoxville, TN~	404	100.0	5.9	49.9
Las Vegas-Henderson-Paradise, NV	1,009	100.0	11.5	37.3
Little Rock-North Little Rock-Conway, AR	341	100.0	8.4	51.3
Los Angeles-Long Beach-Anaheim, CA	4,580	100.0	6.6	45.7
Louisville/Jefferson County, KY-IN~	600	100.0	7.1	47.3
Manchester-Nashua, NH~	174	100.0	5.7	51.5
Memphis, TN-MS-AR~	503	100.0	13.2	34.6
Miami-Fort Lauderdale-West Palm Beach, FL	2,683	100.0	4.2	35.2
Milwaukee-Waukesha-West Allis, WI	695	100.0	7.0	56.6
Minneapolis-St. Paul-Bloomington, MN-WI~	1,618	100.0	4.9	56.2
Nashville-Davidson-Murfreesboro-Franklin, TN~	844	100.0	6.6	49.1
New Orleans-Metairie, LA~	488	100.0	7.5	47.0
New York-Newark-Jersey City, NY-NJ-PA~	7,790	100.0	5.4	44.1
Oklahoma City, OK	716	100.0	11.6	41.1

D.3 Use of Prepaid Cards and Nonbank Online Payment Services by MSA, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Prepaid Card	Nonbank Online Payment Service
Omaha-Council Bluffs, NE-IA	379	100.0	6.9	52.8
Orlando-Kissimmee-Sanford, FL	1,157	100.0	12.0	47.9
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,448	100.0	7.5	59.4
Phoenix-Mesa-Scottsdale, AZ	1,948	100.0	5.6	48.7
Pittsburgh, PA	1,089	100.0	10.5	40.9
Portland-South Portland, ME~	205	100.0	4.7	59.6
Portland-Vancouver-Hillsboro, OR-WA	1,044	100.0	9.5	61.6
Providence-Warwick, RI-MA~	693	100.0	6.5	43.3
Riverside-San Bernardino-Ontario, CA	1,624	100.0	9.7	37.3
Sacramento-Roseville-Arden-Arcade, CA	914	100.0	7.7	53.9
St. Louis, MO-IL~	1,268	100.0	5.3	55.5
Salisbury, MD-DE~	246	100.0	10.5	46.1
Salt Lake City, UT~	498	100.0	6.3	63.9
San Antonio-New Braunfels, TX	1,204	100.0	4.1	50.0
San Diego-Carlsbad, CA	1,223	100.0	12.0	54.3
San Francisco-Oakland-Hayward, CA	1,893	100.0	5.9	55.2
San Jose-Sunnyvale-Santa Clara, CA	835	100.0	2.7	54.1
Seattle-Tacoma-Bellevue, WA	1,663	100.0	6.0	66.1
Sioux Falls, SD	127	100.0	6.3	55.9
Tampa-St. Petersburg-Clearwater, FL	1,251	100.0	4.9	43.9
Urban Honolulu, HI	367	100.0	4.6	49.2
Virginia Beach-Norfolk-Newport News, VA-NC~	671	100.0	0.9	46.8
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,629	100.0	3.9	58.8
Wichita, KS~	330	100.0	12.9	55.6

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

D.4 Types of Transactions Conducted Using Prepaid Cards by Bank Account Ownership and Household Characteristics, 2021

Households Currently Using Prepaid Cards, Row Percent

Characteristics	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	9,129	100.0	41.1	41.1	29.5	25.4	65.4	50.5	2.5	12.3
Bank Account Ownership										
Unbanked	1,940	100.0	77.8	64.1	41.6	26.5	76.4	53.4	2.0	4.1
Banked	7,189	100.0	31.2	34.9	26.2	25.1	62.4	49.7	2.6	14.4
Family Income										
Less Than \$15,000	1,680	100.0	64.1	51.4	33.7	24.0	69.0	44.7	1.3	7.4
\$15,000 to \$30,000	1,575	100.0	50.7	48.5	32.4	27.0	64.7	49.4	2.7	11.2
\$30,000 to \$50,000	1,879	100.0	39.9	40.5	32.6	24.6	64.8	52.2	1.5	13.1
\$50,000 to \$75,000	1,512	100.0	36.4	36.4	23.9	27.9	66.8	56.2	3.0	13.0
At Least \$75,000	2,483	100.0	23.3	32.7	25.7	24.6	62.9	50.4	3.5	15.1
Education										
No High School Diploma	1,237	100.0	57.6	56.0	35.4	24.3	69.9	42.1	1.6	9.4
High School Diploma	2,729	100.0	49.2	44.1	32.3	26.6	64.2	50.1	1.8	10.6
Some College	2,653	100.0	40.7	42.6	29.9	27.1	67.6	57.4	1.6	11.2
College Degree	2,510	100.0	24.6	28.9	23.0	22.9	62.0	47.7	4.5	16.5
Age Group										
15 to 24 Years	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,601	100.0	47.8	44.5	35.2	29.5	68.6	61.9	1.8	12.2
35 to 44 Years	1,818	100.0	43.2	41.3	32.4	26.6	68.1	56.2	2.3	10.8
45 to 54 Years	1,787	100.0	40.1	40.9	31.2	26.8	64.7	51.9	2.6	12.7
55 to 64 Years	1,733	100.0	40.7	43.4	25.1	23.3	65.4	45.2	1.2	10.9
65 Years or More	1,652	100.0	32.9	35.9	23.6	18.4	59.5	33.0	4.5	15.1
Race/Ethnicity										
Black	2,130	100.0	58.7	46.5	38.0	31.2	67.3	54.2	2.0	11.4
Hispanic	1,413	100.0	41.4	45.7	30.9	22.9	66.1	51.1	1.8	15.2
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	4,953	100.0	34.4	38.8	25.9	24.2	64.7	49.3	2.6	11.3
Two or More Races	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Disability Status										
Disabled, Aged 25 to 64	1,475	100.0	54.8	53.4	31.6	21.5	67.1	46.0	1.8	7.3
Not Disabled, Aged 25 to 64	5,465	100.0	39.6	39.5	30.8	27.9	66.6	55.7	2.0	12.8
Not Applicable (Not Aged 25 to 64)	2,190	100.0	35.6	36.8	24.8	22.0	61.2	40.5	4.0	14.2

D.4 Types of Transactions Conducted Using Prepaid Cards by Bank Account Ownership and Household Characteristics, 2021 (continued)

Households Currently Using Prepaid Cards, Row Percent

Characteristics	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
Employment Status										
Employed	5,042	100.0	36.8	37.8	29.6	27.2	63.3	53.3	2.8	13.9
Unemployed	743	100.0	57.9	53.3	35.4	21.6	69.6	61.4	-	8.5
Not in Labor Force	3,345	100.0	44.0	43.4	27.9	23.7	67.5	43.9	2.6	10.7
Homeownership										
Homeowner	4,452	100.0	30.4	34.5	24.9	25.9	63.8	46.9	2.2	13.8
Non-Homeowner	4,678	100.0	51.3	47.4	33.8	25.0	66.8	53.9	2.7	10.8
Household Type										
Married Couple	3,360	100.0	29.1	33.5	24.8	27.3	61.1	48.9	3.0	14.7
Unmarried Female-Householder Family	2,018	100.0	51.3	49.6	33.8	28.4	71.6	60.3	1.2	11.7
Unmarried Male-Householder Family	708	100.0	47.9	41.7	40.7	27.6	65.0	60.1	2.1	6.0
Female-Householder Nonfamily	1,484	100.0	44.2	45.3	31.5	23.5	69.4	48.6	3.2	11.7
Male-Householder Nonfamily	1,557	100.0	47.8	42.3	26.9	18.4	62.9	38.8	2.5	10.8
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	7,861	100.0	42.0	42.5	30.6	26.5	66.3	52.4	2.3	11.0
Foreign-Born Citizen	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign-Born Noncitizen	704	100.0	34.1	30.2	27.2	18.7	57.0	33.9	3.3	21.4
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	7,617	100.0	39.6	41.4	28.1	24.5	64.8	49.8	2.6	13.3
Not in Metropolitan Area	1,442	100.0	48.6	39.7	36.5	30.2	68.6	54.8	2.1	6.8
Not Identified	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Geographic Region										
Northeast	1,347	100.0	37.6	38.3	23.1	22.0	56.1	47.7	3.6	17.8
Midwest	2,095	100.0	41.9	37.7	30.2	26.2	68.2	52.2	1.6	10.2
South	3,591	100.0	44.7	41.0	32.4	31.9	66.7	53.7	2.1	11.6
West	2,097	100.0	36.5	46.4	27.7	15.8	66.2	45.2	3.2	11.8

The following types of transactions were included in the survey: pay monthly bills like rent, mortgage, utilities, or child care (i.e., pay bills); receive money from work, retirement, or a government agency (i.e., receive income); build savings or keep money in a safe place (i.e., save or keep money safe); send money to or receive money from family or friends (i.e., 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. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

D.5 Types of Transactions Conducted Using Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021

Households Currently Using Nonbank Online Payment Services, Row Percent

Characteristics	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	61,518	100.0	27.8	19.0	22.4	58.2	30.4	63.9	1.8	9.3
Bank Account Ownership										
Unbanked	1,071	100.0	64.0	40.8	32.4	62.6	56.9	66.2	1.9	8.7
Banked	60,447	100.0	27.2	18.7	22.2	58.1	30.0	63.8	1.8	9.3
Family Income										
Less Than \$15,000	3,329	100.0	37.2	24.2	27.2	57.7	36.9	55.7	0.8	12.3
\$15,000 to \$30,000	5,093	100.0	33.1	22.7	25.0	54.0	31.7	59.2	1.6	12.6
\$30,000 to \$50,000	8,823	100.0	31.2	21.1	25.3	52.5	33.3	63.6	1.5	10.4
\$50,000 to \$75,000	11,399	100.0	27.6	19.0	23.2	53.4	32.0	65.8	2.1	9.9
At Least \$75,000	32,875	100.0	25.2	17.4	20.4	62.1	28.3	64.8	2.0	8.0
Education										
No High School Diploma	1,922	100.0	39.0	26.7	31.0	53.3	37.4	54.8	1.8	14.0
High School Diploma	10,479	100.0	31.7	20.1	23.7	50.2	33.8	63.7	1.0	11.1
Some College	17,062	100.0	29.3	20.5	22.6	54.7	31.5	64.0	1.3	9.6
College Degree	32,054	100.0	25.1	17.5	21.3	63.0	28.4	64.4	2.4	8.3
Age Group										
15 to 24 Years	3,853	100.0	34.0	18.3	26.7	72.5	35.7	58.1	1.6	6.5
25 to 34 Years	14,217	100.0	30.8	19.2	24.8	69.3	31.9	60.5	1.4	6.6
35 to 44 Years	13,616	100.0	27.9	18.4	22.2	62.7	31.8	65.6	2.4	9.1
45 to 54 Years	11,839	100.0	26.1	18.9	22.3	58.5	30.3	65.2	1.9	9.3
55 to 64 Years	9,819	100.0	25.4	20.3	20.3	49.9	29.1	63.9	1.8	11.2
65 Years or More	8,174	100.0	25.0	18.9	19.1	34.1	25.1	67.5	1.8	13.6
Race/Ethnicity										
Black	7,354	100.0	35.4	24.7	30.4	63.1	37.7	57.4	1.7	11.0
Hispanic	7,686	100.0	34.2	21.0	25.3	58.0	35.9	61.1	1.1	11.2
Asian	3,776	100.0	25.5	16.6	19.0	59.4	30.3	66.2	1.6	10.5
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	41,075	100.0	25.5	17.8	20.5	57.1	28.0	65.1	2.0	8.6
Two or More Races	1,041	100.0	25.3	22.6	27.5	62.0	31.1	68.6	3.1	9.2
Disability Status										
Disabled, Aged 25 to 64	3,834	100.0	32.2	22.8	23.8	57.2	36.1	65.6	3.0	10.4
Not Disabled, Aged 25 to 64	45,657	100.0	27.5	18.8	22.5	61.4	30.5	63.6	1.8	8.7
Not Applicable (Not Aged 25 to 64)	12,027	100.0	27.9	18.7	21.5	46.4	28.5	64.5	1.7	11.3

D.5 Types of Transactions Conducted Using Nonbank Online Payment Services by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

Households Currently Using Nonbank Online Payment Services, Row Percent

Characteristics	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
Employment Status										
Employed	46,260	100.0	27.6	18.8	22.5	62.2	30.2	63.3	1.9	8.5
Unemployed	2,375	100.0	31.5	19.2	26.6	59.4	35.0	62.0	1.5	10.6
Not in Labor Force	12,883	100.0	28.2	19.8	21.3	43.6	30.4	66.4	1.8	12.2
Homeownership										
Homeowner	39,982	100.0	24.6	18.3	20.4	55.0	28.5	66.1	1.9	9.5
Non-Homeowner	21,536	100.0	33.8	20.4	26.0	64.1	34.1	59.6	1.8	8.9
Household Type										
Married Couple	31,439	100.0	25.3	18.7	21.2	56.4	28.8	66.2	1.8	9.1
Unmarried Female-Householder Family	7,586	100.0	32.4	20.0	23.9	60.1	34.9	62.6	2.0	9.9
Unmarried Male-Householder Family	3,192	100.0	34.4	23.0	24.8	57.9	33.2	63.8	2.3	9.0
Female-Householder Nonfamily	9,387	100.0	28.5	17.7	22.6	62.1	29.7	59.5	2.1	9.0
Male-Householder Nonfamily	9,829	100.0	29.8	19.3	24.1	58.7	32.1	61.3	1.4	10.1
Other	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth										
U.S.-Born	53,707	100.0	27.3	18.7	22.2	58.8	29.8	63.9	1.9	9.0
Foreign-Born Citizen	4,712	100.0	31.7	23.8	23.4	52.8	36.2	66.5	2.1	11.3
Foreign-Born Noncitizen	3,099	100.0	32.0	18.0	24.3	55.9	32.1	59.3	0.8	11.3
Metropolitan and Nonmetropolitan Status										
Metropolitan Area	55,036	100.0	27.8	19.0	22.2	59.3	30.3	63.1	1.9	9.5
Not in Metropolitan Area	6,038	100.0	28.4	19.8	24.0	48.1	31.5	70.5	1.4	8.4
Not Identified	444	100.0	28.1	16.4	25.8	60.0	37.0	70.4	0.9	6.0
Geographic Region										
Northeast	10,383	100.0	28.1	19.8	24.1	56.6	29.5	62.7	2.3	10.1
Midwest	12,964	100.0	25.9	16.6	20.0	58.2	27.7	63.8	1.5	8.1
South	23,122	100.0	29.4	21.5	23.9	57.6	33.2	65.0	1.9	9.9
West	15,049	100.0	26.9	16.9	21.0	60.2	29.2	63.0	1.8	8.9

The following types of transactions were included in the survey: pay monthly bills like rent, mortgage, utilities, or child care (i.e., pay bills); receive money from work, retirement, or a government agency (i.e., receive income); build savings or keep money in a safe place (i.e., save or keep money safe); send money to or receive money from family or friends (i.e., 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.

E.1 Use of Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2017–2021

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	14.3	11.9	9.7	(9.4, 10.1)	-2.2*	(-2.7, -1.7)
Bank Account Ownership						
Unbanked	44.1	42.3	32.3	(29.9, 34.9)	-10.0*	(-13.3, -6.6)
Banked	12.3	10.2	8.7	(8.3, 9.0)	-1.5*	(-2.0, -1.1)
Family Income						
Less Than \$15,000	24.6	23.0	19.4	(18.0, 20.8)	-3.6*	(-5.6, -1.7)
\$15,000 to \$30,000	21.0	18.2	15.4	(14.4, 16.5)	-2.8*	(-4.3, -1.4)
\$30,000 to \$50,000	17.0	15.2	11.9	(11.1, 12.8)	-3.3*	(-4.6, -2.0)
\$50,000 to \$75,000	11.5	9.6	8.5	(7.8, 9.3)	-1.1*	(-2.1, 0.0)
At Least \$75,000	7.5	6.0	5.1	(4.6, 5.6)	-0.9*	(-1.5, -0.3)
Education						
No High School Diploma	26.1	23.3	21.5	(19.9, 23.1)	-1.9	(-4.3, 0.6)
High School Diploma	16.8	14.6	12.4	(11.6, 13.2)	-2.3*	(-3.3, -1.2)
Some College	15.2	12.9	10.4	(9.8, 11.1)	-2.5*	(-3.5, -1.5)
College Degree	8.7	6.8	5.3	(4.9, 5.8)	-1.5*	(-2.2, -0.8)
Age Group						
15 to 24 Years	23.8	20.2	15.5	(13.3, 18.0)	-4.7*	(-7.7, -1.7)
25 to 34 Years	18.7	16.4	11.8	(10.9, 12.8)	-4.6*	(-6.1, -3.2)
35 to 44 Years	17.0	13.1	11.1	(10.3, 12.1)	-2.0*	(-3.2, -0.8)
45 to 54 Years	14.3	12.5	9.5	(8.7, 10.3)	-3.0*	(-4.3, -1.8)
55 to 64 Years	14.0	11.0	10.0	(9.2, 10.8)	-1.1*	(-2.1, 0.0)
65 Years or More	8.1	7.1	6.6	(6.1, 7.2)	-0.5	(-1.2, 0.2)
Race/Ethnicity						
Black	31.2	27.2	21.6	(20.3, 23.0)	-5.6*	(-7.6, -3.6)
Hispanic	24.6	20.8	17.2	(16.0, 18.4)	-3.6*	(-5.5, -1.8)
Asian	9.3	6.9	6.7	(5.5, 8.2)	-0.2	(-2.0, 1.6)
American Indian or Alaska Native	26.6	21.0	18.8	(14.1, 24.7)	-2.1	(-8.8, 4.6)
Native Hawaiian or Other Pacific Islander	16.1	NA	NA	NA	NA	NA
White	9.0	7.3	5.8	(5.5, 6.1)	-1.5*	(-2.0, -1.1)
Two or More Races	21.9	14.2	12.7	(9.9, 16.0)	-1.5	(-5.9, 2.8)
Disability Status						
Disabled, Aged 25 to 64	23.3	21.1	18.7	(17.1, 20.4)	-2.4*	(-4.7, -0.2)
Not Disabled, Aged 25 to 64	14.8	12.1	9.5	(9.0, 9.9)	-2.7*	(-3.3, -2.0)
Not Applicable (Not Aged 25 to 64)	10.8	9.1	7.9	(7.3, 8.5)	-1.3*	(-2.0, -0.5)

E.1 Use of Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2017–2021 (continued)
All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Employment Status						
Employed	14.6	11.9	9.3	(8.9, 9.8)	-2.6*	(-3.3, -1.9)
Unemployed	25.7	18.5	15.7	(13.8, 17.8)	-2.8	(-6.0, 0.4)
Not in Labor Force	13.0	11.5	9.8	(9.2, 10.3)	-1.8*	(-2.5, -1.0)
Homeownership						
Homeowner	8.4	6.8	5.7	(5.3, 6.0)	-1.2*	(-1.6, -0.7)
Non-Homeowner	24.7	21.2	17.2	(16.5, 18.1)	-4.0*	(-5.1, -2.9)
Household Type						
Married Couple	10.5	8.4	7.2	(6.8, 7.7)	-1.2*	(-1.8, -0.6)
Unmarried Female-Householder Family	26.4	21.3	15.8	(14.6, 17.0)	-5.5*	(-7.2, -3.7)
Unmarried Male-Householder Family	20.4	16.8	12.9	(11.3, 14.8)	-3.9*	(-6.3, -1.4)
Female-Householder Nonfamily	12.9	11.9	9.3	(8.6, 10.1)	-2.6*	(-3.7, -1.5)
Male-Householder Nonfamily	16.5	13.7	11.7	(10.9, 12.6)	-2.0*	(-3.2, -0.7)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	13.5	11.3	9.0	(8.6, 9.3)	-2.3*	(-2.8, -1.8)
Foreign-Born Citizen	14.9	11.7	10.2	(9.0, 11.6)	-1.5	(-3.3, 0.3)
Foreign-Born Noncitizen	24.4	21.3	19.4	(17.5, 21.4)	-1.9	(-4.6, 0.8)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	14.5	11.9	9.6	(9.2, 10.0)	-2.3*	(-2.8, -1.7)
Not in Metropolitan Area	13.8	12.2	10.3	(9.5, 11.2)	-1.9*	(-3.2, -0.6)
Not Identified	11.1	13.3	13.6	(10.1, 18.1)	0.3	(-4.7, 5.3)
Geographic Region						
Northeast	14.1	11.5	8.9	(8.0, 9.8)	-2.6*	(-3.8, -1.4)
Midwest	11.5	9.0	7.7	(7.1, 8.3)	-1.4*	(-2.3, -0.4)
South	16.8	14.9	11.6	(11.0, 12.2)	-3.4*	(-4.3, -2.5)
West	13.0	10.0	9.2	(8.4, 9.9)	-0.8	(-1.9, 0.2)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.2 Types of Transactions Conducted Using Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2021

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

Characteristics	Number of Households (1000s)	Percent of Households	Pay Bills	Send Money	Make Purchases	Some Other Use
All	12,881	100.0	72.1	13.7	8.3	11.8
Bank Account Ownership						
Unbanked	1,910	100.0	91.7	10.0	2.2	4.5
Banked	10,971	100.0	68.6	14.4	9.4	13.0
Family Income						
Less Than \$15,000	2,430	100.0	88.3	5.0	4.1	6.9
\$15,000 to \$30,000	2,753	100.0	82.7	10.2	6.3	7.4
\$30,000 to \$50,000	2,928	100.0	77.5	15.6	4.9	7.9
\$50,000 to \$75,000	2,092	100.0	64.7	18.7	7.6	15.1
At Least \$75,000	2,677	100.0	46.3	19.4	18.6	22.4
Education						
No High School Diploma	2,252	100.0	86.0	12.5	3.6	5.6
High School Diploma	3,983	100.0	79.8	10.4	5.8	8.9
Some College	3,843	100.0	72.1	15.0	8.2	10.3
College Degree	2,803	100.0	49.9	17.6	15.8	22.8
Age Group						
15 to 24 Years	912	100.0	79.9	6.3	7.2	8.8
25 to 34 Years	2,540	100.0	71.7	12.8	9.5	13.4
35 to 44 Years	2,525	100.0	73.4	13.0	8.8	11.6
45 to 54 Years	2,104	100.0	71.8	14.6	6.8	12.8
55 to 64 Years	2,450	100.0	70.7	14.2	7.3	12.8
65 Years or More	2,350	100.0	69.6	17.2	9.4	9.5
Race/Ethnicity						
Black	3,661	100.0	80.6	12.1	4.8	9.1
Hispanic	3,325	100.0	76.0	15.7	6.4	10.0
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	4,967	100.0	65.5	12.1	11.5	15.1
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	2,031	100.0	81.9	10.2	4.7	9.2
Not Disabled, Aged 25 to 64	7,588	100.0	69.2	14.5	9.1	13.5
Not Applicable (Not Aged 25 to 64)	3,262	100.0	72.5	14.2	8.8	9.3
Employment Status						
Employed	7,475	100.0	67.7	16.1	10.0	13.0
Unemployed	771	100.0	84.8	7.6	2.5	9.3
Not in Labor Force	4,636	100.0	77.0	11.0	6.6	10.2

E.2 Types of Transactions Conducted Using Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

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

Characteristics	Number of Households (1000s)	Percent of Households	Pay Bills	Send Money	Make Purchases	Some Other Use
Homeownership						
Homeowner	4,890	100.0	57.8	19.2	13.4	16.1
Non-Homeowner	7,991	100.0	80.8	10.4	5.2	9.1
Household Type						
Married Couple	4,399	100.0	60.2	17.6	11.2	16.5
Unmarried Female-Householder Family	2,494	100.0	78.8	9.4	4.8	12.1
Unmarried Male-Householder Family	910	100.0	80.3	17.1	9.6	5.6
Female-Householder Nonfamily	2,360	100.0	78.6	11.5	4.7	8.8
Male-Householder Nonfamily	2,716	100.0	76.7	12.2	9.5	8.5
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	10,120	100.0	72.8	12.8	8.6	11.0
Foreign-Born Citizen	1,172	100.0	59.2	19.0	12.5	18.1
Foreign-Born Noncitizen	1,589	100.0	76.6	15.5	3.7	12.0
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	10,920	100.0	71.9	13.2	8.3	12.5
Not in Metropolitan Area	1,820	100.0	72.1	17.5	8.8	8.2
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	2,001	100.0	69.8	13.6	10.8	13.4
Midwest	2,159	100.0	75.8	10.9	8.1	10.0
South	5,936	100.0	70.0	15.2	8.0	13.0
West	2,784	100.0	75.1	12.8	7.3	9.5

The following types of transactions were included in the survey: pay monthly bills like rent, mortgage, utilities, or child care (i.e., pay bills); send money to family or friends (i.e., 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.

E.3 Use of Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2017–2021

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	6.4	5.5	3.2	(3.0, 3.4)	-2.4*	(-2.7, -2.0)
Bank Account Ownership						
Unbanked	30.2	31.9	21.8	(19.5, 24.3)	-10.0*	(-13.0, -7.0)
Banked	4.7	4.0	2.3	(2.1, 2.5)	-1.7*	(-2.0, -1.4)
Family Income						
Less Than \$15,000	10.8	11.0	6.9	(6.0, 8.0)	-4.1*	(-5.6, -2.5)
\$15,000 to \$30,000	10.5	9.0	6.0	(5.3, 6.8)	-3.0*	(-4.0, -1.9)
\$30,000 to \$50,000	7.0	7.4	3.8	(3.3, 4.3)	-3.7*	(-4.4, -2.9)
\$50,000 to \$75,000	5.0	4.3	2.4	(2.0, 2.8)	-1.9*	(-2.6, -1.2)
At Least \$75,000	3.3	2.4	1.4	(1.2, 1.6)	-1.0*	(-1.3, -0.6)
Education						
No High School Diploma	11.4	14.6	9.2	(8.0, 10.5)	-5.5*	(-7.3, -3.6)
High School Diploma	8.3	7.1	4.4	(3.9, 5.0)	-2.7*	(-3.4, -2.0)
Some College	6.6	5.8	3.1	(2.7, 3.5)	-2.7*	(-3.4, -2.1)
College Degree	3.4	2.3	1.3	(1.1, 1.5)	-0.9*	(-1.3, -0.6)
Age Group						
15 to 24 Years	11.4	9.8	5.8	(4.6, 7.2)	-4.0*	(-5.9, -2.1)
25 to 34 Years	8.1	7.0	3.7	(3.1, 4.4)	-3.3*	(-4.2, -2.3)
35 to 44 Years	7.6	7.0	4.2	(3.7, 4.8)	-2.8*	(-3.7, -1.9)
45 to 54 Years	6.1	5.3	3.6	(3.1, 4.2)	-1.8*	(-2.5, -1.0)
55 to 64 Years	5.5	4.7	2.6	(2.2, 3.1)	-2.0*	(-2.7, -1.3)
65 Years or More	4.1	3.7	1.9	(1.6, 2.2)	-1.8*	(-2.3, -1.3)
Race/Ethnicity						
Black	11.6	9.6	6.3	(5.5, 7.2)	-3.3*	(-4.6, -2.0)
Hispanic	10.1	10.6	5.9	(5.2, 6.7)	-4.6*	(-5.8, -3.5)
Asian	3.2	2.4	1.9	(1.3, 2.7)	-0.5	(-1.6, 0.5)
American Indian or Alaska Native	16.9	11.4	6.1	(4.1, 9.1)	-5.3*	(-9.6, -1.0)
Native Hawaiian or Other Pacific Islander	3.7	NA	NA	NA	NA	NA
White	4.6	3.9	2.0	(1.8, 2.2)	-1.9*	(-2.2, -1.6)
Two or More Races	9.7	3.7	5.6	(3.8, 8.3)	1.9	(-0.7, 4.5)
Disability Status						
Disabled, Aged 25 to 64	9.5	9.3	5.6	(4.7, 6.5)	-3.7*	(-5.0, -2.4)
Not Disabled, Aged 25 to 64	6.4	5.5	3.2	(3.0, 3.5)	-2.3*	(-2.7, -1.9)
Not Applicable (Not Aged 25 to 64)	5.4	4.6	2.5	(2.2, 2.8)	-2.2*	(-2.7, -1.7)

E.3 Use of Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2017–2021 (continued)
All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Employment Status						
Employed	6.3	5.2	3.1	(2.9, 3.4)	-2.1*	(-2.5, -1.7)
Unemployed	14.4	9.6	7.7	(6.1, 9.6)	-1.9	(-4.4, 0.6)
Not in Labor Force	5.8	5.8	2.9	(2.5, 3.2)	-3.0*	(-3.5, -2.5)
Homeownership						
Homeowner	4.2	3.4	1.7	(1.5, 1.9)	-1.7*	(-1.9, -1.4)
Non-Homeowner	10.1	9.5	5.9	(5.5, 6.4)	-3.6*	(-4.3, -2.9)
Household Type						
Married Couple	4.8	4.0	2.1	(1.9, 2.4)	-1.9*	(-2.2, -1.6)
Unmarried Female-Householder Family	12.4	10.0	5.3	(4.6, 6.1)	-4.7*	(-5.9, -3.6)
Unmarried Male-Householder Family	10.7	9.2	5.5	(4.5, 6.8)	-3.6*	(-5.5, -1.8)
Female-Householder Nonfamily	5.7	5.2	2.7	(2.4, 3.2)	-2.4*	(-3.1, -1.8)
Male-Householder Nonfamily	5.9	6.0	4.2	(3.7, 4.9)	-1.7*	(-2.6, -0.9)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	6.1	5.1	2.8	(2.6, 3.1)	-2.3*	(-2.6, -2.0)
Foreign-Born Citizen	5.3	4.8	2.6	(2.1, 3.3)	-2.2*	(-3.1, -1.2)
Foreign-Born Noncitizen	10.3	12.2	8.7	(7.5, 10.0)	-3.6*	(-5.4, -1.7)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	6.2	5.4	3.1	(2.8, 3.3)	-2.3*	(-2.7, -2.0)
Not in Metropolitan Area	7.6	6.8	3.9	(3.4, 4.6)	-2.8*	(-3.8, -1.9)
Not Identified	7.0	3.7	4.1	(2.6, 6.3)	0.4	(-2.1, 2.8)
Geographic Region						
Northeast	5.7	4.1	2.3	(1.9, 2.8)	-1.8*	(-2.5, -1.0)
Midwest	5.7	4.8	3.0	(2.6, 3.4)	-1.8*	(-2.4, -1.3)
South	7.2	6.4	3.6	(3.2, 4.0)	-2.8*	(-3.4, -2.2)
West	6.0	5.8	3.3	(2.9, 3.8)	-2.6*	(-3.2, -1.8)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; see Appendix 1 (FDIC Technical Notes) for details. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate.

E.4 Cashing Checks From Work, Retirement, or a Government Agency Using Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2021

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

Characteristics	Number of Households (1000s)	Percent of Households	Cash Checks From Work, Retirement, or a Government Agency
All	4,215	100.0	68.4
Bank Account Ownership			
Unbanked	1,290	100.0	80.0
Banked	2,924	100.0	63.3
Family Income			
Less Than \$15,000	870	100.0	82.0
\$15,000 to \$30,000	1,072	100.0	73.4
\$30,000 to \$50,000	933	100.0	69.0
\$50,000 to \$75,000	586	100.0	58.1
At Least \$75,000	754	100.0	52.9
Education			
No High School Diploma	961	100.0	74.9
High School Diploma	1,421	100.0	78.2
Some College	1,129	100.0	65.0
College Degree	704	100.0	45.3
Age Group			
15 to 24 Years	NA	NA	NA
25 to 34 Years	794	100.0	79.9
35 to 44 Years	962	100.0	70.9
45 to 54 Years	795	100.0	69.8
55 to 64 Years	646	100.0	60.7
65 Years or More	676	100.0	52.7
Race/Ethnicity			
Black	1,063	100.0	75.1
Hispanic	1,149	100.0	71.4
Asian	NA	NA	NA
American Indian or Alaska Native	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA
White	1,695	100.0	63.1
Two or More Races	NA	NA	NA
Disability Status			
Disabled, Aged 25 to 64	605	100.0	71.7
Not Disabled, Aged 25 to 64	2,593	100.0	70.6
Not Applicable (Not Aged 25 to 64)	1,017	100.0	61.0
Employment Status			
Employed	2,482	100.0	69.7
Unemployed	NA	NA	NA
Not in Labor Force	1,356	100.0	63.7

E.4 Cashing Checks From Work, Retirement, or a Government Agency Using Nonbank Check Cashing by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

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

Characteristics	Number of Households (1000s)	Percent of Households	Cash Checks From Work, Retirement, or a Government Agency
Homeownership			
Homeowner	1,471	100.0	57.9
Non-Homeowner	2,744	100.0	74.1
Household Type			
Married Couple	1,299	100.0	64.0
Unmarried Female-Householder Family	839	100.0	76.0
Unmarried Male-Householder Family	NA	NA	NA
Female-Householder Nonfamily	695	100.0	62.4
Male-Householder Nonfamily	984	100.0	71.7
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	3,200	100.0	68.3
Foreign-Born Citizen	NA	NA	NA
Foreign-Born Noncitizen	712	100.0	73.6
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	3,479	100.0	69.2
Not in Metropolitan Area	694	100.0	63.6
Not Identified	NA	NA	NA
Geographic Region			
Northeast	NA	NA	NA
Midwest	843	100.0	71.9
South	1,846	100.0	67.2
West	1,001	100.0	70.6
NA indicates that the sample size is too small to produce a precise estimate.			

E.5 Use of Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Nonbank Money Transfer Service
All	132,517	100.0	7.0
Bank Account Ownership			
Unbanked	5,907	100.0	15.5
Banked	126,610	100.0	6.6
Family Income			
Less Than \$15,000	12,547	100.0	9.8
\$15,000 to \$30,000	17,889	100.0	9.0
\$30,000 to \$50,000	24,617	100.0	8.1
\$50,000 to \$75,000	24,563	100.0	6.6
At Least \$75,000	52,900	100.0	5.3
Education			
No High School Diploma	10,492	100.0	13.8
High School Diploma	32,235	100.0	7.2
Some College	36,886	100.0	6.6
College Degree	52,904	100.0	5.8
Age Group			
15 to 24 Years	5,881	100.0	9.5
25 to 34 Years	21,513	100.0	8.9
35 to 44 Years	22,665	100.0	8.7
45 to 54 Years	22,249	100.0	8.8
55 to 64 Years	24,582	100.0	6.5
65 Years or More	35,627	100.0	3.5
Race/Ethnicity			
Black	16,933	100.0	12.5
Hispanic	19,368	100.0	15.4
Asian	7,043	100.0	12.0
American Indian or Alaska Native	958	100.0	15.6
Native Hawaiian or Other Pacific Islander	NA	NA	NA
White	86,037	100.0	3.5
Two or More Races	1,838	100.0	7.7
Disability Status			
Disabled, Aged 25 to 64	10,874	100.0	8.7
Not Disabled, Aged 25 to 64	80,136	100.0	8.1
Not Applicable (Not Aged 25 to 64)	41,507	100.0	4.3
Employment Status			
Employed	80,133	100.0	7.9
Unemployed	4,903	100.0	10.9
Not in Labor Force	47,481	100.0	5.1

E.5 Use of Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Nonbank Money Transfer Service
Homeownership			
Homeowner	86,172	100.0	4.9
Non-Homeowner	46,345	100.0	10.8
Household Type			
Married Couple	60,985	100.0	6.4
Unmarried Female-Householder Family	15,800	100.0	10.1
Unmarried Male-Householder Family	7,032	100.0	9.1
Female-Householder Nonfamily	25,338	100.0	4.7
Male-Householder Nonfamily	23,191	100.0	8.2
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	112,868	100.0	4.7
Foreign-Born Citizen	11,453	100.0	15.5
Foreign-Born Noncitizen	8,197	100.0	25.7
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	113,835	100.0	7.3
Not in Metropolitan Area	17,645	100.0	5.0
Not Identified	1,037	100.0	7.1
Geographic Region			
Northeast	22,569	100.0	6.0
Midwest	28,167	100.0	5.3
South	51,356	100.0	7.9
West	30,425	100.0	7.7
NA indicates that the sample size is too small to produce a precise estimate.			

E.6 Types of Transactions Conducted Using Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021

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

Characteristics	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	9,247	100.0	25.4	36.9	39.6	5.5
Bank Account Ownership						
Unbanked	916	100.0	47.8	36.2	30.1	1.3
Banked	8,331	100.0	22.9	37.0	40.6	6.0
Family Income						
Less Than \$15,000	1,232	100.0	39.8	34.1	29.2	3.4
\$15,000 to \$30,000	1,603	100.0	28.1	40.2	35.5	3.1
\$30,000 to \$50,000	2,003	100.0	29.6	34.8	39.3	4.9
\$50,000 to \$75,000	1,617	100.0	23.7	35.8	42.0	7.1
At Least \$75,000	2,791	100.0	15.3	38.6	45.3	7.5
Education						
No High School Diploma	1,453	100.0	23.6	37.6	49.1	3.3
High School Diploma	2,317	100.0	30.8	36.6	37.4	3.0
Some College	2,434	100.0	29.7	41.9	28.1	6.9
College Degree	3,043	100.0	18.6	32.9	45.9	7.5
Age Group						
15 to 24 Years	NA	NA	NA	NA	NA	NA
25 to 34 Years	1,920	100.0	26.8	32.0	41.1	7.8
35 to 44 Years	1,971	100.0	21.6	35.2	48.6	3.5
45 to 54 Years	1,962	100.0	26.7	36.6	40.3	3.5
55 to 64 Years	1,592	100.0	22.4	39.1	39.3	6.9
65 Years or More	1,244	100.0	22.9	48.7	27.3	7.0
Race/Ethnicity						
Black	2,111	100.0	31.7	46.9	26.2	3.8
Hispanic	2,990	100.0	21.9	25.9	57.4	3.8
Asian	845	100.0	9.8	18.7	79.0	3.8
American Indian or Alaska Native	NA	NA	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	2,971	100.0	28.4	46.1	20.6	9.0
Two or More Races	NA	NA	NA	NA	NA	NA
Disability Status						
Disabled, Aged 25 to 64	948	100.0	35.8	48.4	23.0	4.9
Not Disabled, Aged 25 to 64	6,498	100.0	22.8	33.7	45.3	5.4
Not Applicable (Not Aged 25 to 64)	1,801	100.0	29.1	42.6	27.7	6.3

E.6 Types of Transactions Conducted Using Nonbank Money Transfer Services by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

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

Characteristics	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
Employment Status						
Employed	6,294	100.0	22.9	34.7	44.3	5.4
Unemployed	532	100.0	34.5	35.7	32.3	3.6
Not in Labor Force	2,421	100.0	29.7	43.0	29.0	6.4
Homeownership						
Homeowner	4,235	100.0	19.8	40.4	39.5	7.0
Non-Homeowner	5,012	100.0	30.1	34.0	39.7	4.3
Household Type						
Married Couple	3,922	100.0	17.1	36.5	47.6	5.1
Unmarried Female-Householder Family	1,594	100.0	26.9	42.6	35.0	2.5
Unmarried Male-Householder Family	639	100.0	29.2	30.2	45.9	4.6
Female-Householder Nonfamily	1,190	100.0	33.2	40.7	21.0	8.9
Male-Householder Nonfamily	1,892	100.0	34.9	33.1	36.5	6.8
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	5,358	100.0	32.6	46.4	19.2	7.7
Foreign-Born Citizen	1,780	100.0	13.0	30.1	62.5	3.0
Foreign-Born Noncitizen	2,109	100.0	17.5	18.7	71.9	2.3
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	8,287	100.0	25.2	35.0	41.7	5.3
Not in Metropolitan Area	886	100.0	24.4	55.1	21.1	7.7
Not Identified	NA	NA	NA	NA	NA	NA
Geographic Region						
Northeast	1,346	100.0	24.4	30.6	50.4	4.3
Midwest	1,484	100.0	22.6	43.5	29.1	7.6
South	4,070	100.0	26.4	37.1	38.2	5.3
West	2,347	100.0	25.8	36.2	42.3	5.4

The following types of transactions were included in the survey: pay monthly bills like rent, mortgage, utilities, or child care (i.e., pay bills); send money to or receive money from family or friends in the United States (i.e., send or receive money in the United States); send money to or receive money from family or friends outside the United States (i.e., 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.

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

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Send or Receive International Remittances
All	132,517	100.0	2.8
Bank Account Ownership			
Unbanked	5,907	100.0	4.7
Banked	126,610	100.0	2.7
Family Income			
Less Than \$15,000	12,547	100.0	2.9
\$15,000 to \$30,000	17,889	100.0	3.2
\$30,000 to \$50,000	24,617	100.0	3.2
\$50,000 to \$75,000	24,563	100.0	2.8
At Least \$75,000	52,900	100.0	2.4
Education			
No High School Diploma	10,492	100.0	6.8
High School Diploma	32,235	100.0	2.7
Some College	36,886	100.0	1.9
College Degree	52,904	100.0	2.6
Age Group			
15 to 24 Years	5,881	100.0	2.7
25 to 34 Years	21,513	100.0	3.7
35 to 44 Years	22,665	100.0	4.2
45 to 54 Years	22,249	100.0	3.6
55 to 64 Years	24,582	100.0	2.5
65 Years or More	35,627	100.0	1.0
Race/Ethnicity			
Black	16,933	100.0	3.3
Hispanic	19,368	100.0	8.9
Asian	7,043	100.0	9.5
American Indian or Alaska Native	958	100.0	4.1
Native Hawaiian or Other Pacific Islander	NA	NA	NA
White	86,037	100.0	0.7
Two or More Races	1,838	100.0	3.5
Disability Status			
Disabled, Aged 25 to 64	10,874	100.0	2.0
Not Disabled, Aged 25 to 64	80,136	100.0	3.7
Not Applicable (Not Aged 25 to 64)	41,507	100.0	1.2
Employment Status			
Employed	80,133	100.0	3.5
Unemployed	4,903	100.0	3.5
Not in Labor Force	47,481	100.0	1.5

E.7 Sending or Receiving Nonbank International Remittances by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Send or Receive International Remittances
Homeownership			
Homeowner	86,172	100.0	1.9
Non-Homeowner	46,345	100.0	4.3
Household Type			
Married Couple	60,985	100.0	3.1
Unmarried Female-Householder Family	15,800	100.0	3.5
Unmarried Male-Householder Family	7,032	100.0	4.2
Female-Householder Nonfamily	25,338	100.0	1.0
Male-Householder Nonfamily	23,191	100.0	3.0
Other	NA	NA	NA
Citizenship and Place of Birth			
U.S.-Born	112,868	100.0	0.9
Foreign-Born Citizen	11,453	100.0	9.7
Foreign-Born Noncitizen	8,197	100.0	18.5
Metropolitan and Nonmetropolitan Status			
Metropolitan Area	113,835	100.0	3.0
Not in Metropolitan Area	17,645	100.0	1.1
Not Identified	1,037	100.0	1.5
Geographic Region			
Northeast	22,569	100.0	3.0
Midwest	28,167	100.0	1.5
South	51,356	100.0	3.0
West	30,425	100.0	3.3

The type of transaction in this table is use of nonbank money transfer services to send money to or receive money from family or friends outside the United States (i.e., send or receive international remittances). NA indicates that the sample size is too small to produce a precise estimate.

E.8 Use of Nonbank Money Orders, Check Cashing, and Money Transfer Services by State, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Nonbank Money Order	Nonbank Check Cashing	Nonbank Money Transfer Service
All	132,517	100.0	9.7	3.2	7.0
State					
AL	2,045	100.0	10.0	3.8	4.7
AK	285	100.0	6.5	4.7	7.9
AZ	2,945	100.0	11.3	4.2	9.0
AR	1,278	100.0	9.6	4.7	6.3
CA	14,619	100.0	8.8	3.2	8.2
CO	2,551	100.0	7.6	2.7	8.2
CT	1,497	100.0	11.0	1.6	5.8
DE	414	100.0	13.3	3.4	8.5
DC	358	100.0	9.6	3.3	6.0
FL	9,057	100.0	10.5	2.8	9.8
GA	4,318	100.0	13.7	3.7	6.4
HI	486	100.0	7.5	0.7	9.4
ID	754	100.0	8.6	3.2	6.6
IL	4,887	100.0	5.8	2.6	7.3
IN	2,756	100.0	9.8	3.6	3.6
IA	1,298	100.0	5.7	2.3	5.9
KS	1,150	100.0	10.8	3.5	7.8
KY	1,776	100.0	11.6	2.8	5.5
LA	1,876	100.0	16.4	6.8	10.2
ME	575	100.0	7.1	3.8	2.9
MD	2,355	100.0	11.5	2.6	9.6
MA	2,811	100.0	7.1	1.2	6.2
MI	4,157	100.0	9.6	3.9	4.4
MN	2,399	100.0	4.3	1.1	4.9
MS	1,195	100.0	20.3	6.3	9.5
MO	2,603	100.0	9.2	3.9	5.8
MT	457	100.0	6.1	4.9	4.9
NE	779	100.0	10.9	3.1	6.7
NV	1,254	100.0	12.2	5.6	7.6
NH	556	100.0	4.7	2.0	2.9
NJ	3,422	100.0	9.8	2.9	8.4
NM	885	100.0	14.9	6.4	9.2
NY	7,669	100.0	9.1	2.9	6.8
NC	4,472	100.0	10.1	3.3	7.1
ND	351	100.0	5.7	2.7	3.2
OH	4,870	100.0	8.3	2.8	5.1
OK	1,635	100.0	12.4	2.9	6.8

E.8 Use of Nonbank Money Orders, Check Cashing, and Money Transfer Services by State, 2021*(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Nonbank Money Order	Nonbank Check Cashing	Nonbank Money Transfer Service
OR	1,747	100.0	8.6	2.4	6.2
PA	5,292	100.0	9.1	1.8	3.8
RI	473	100.0	9.8	1.1	5.8
SC	2,228	100.0	10.7	6.0	5.8
SD	389	100.0	7.7	4.3	3.2
TN	2,893	100.0	11.5	5.4	7.9
TX	11,225	100.0	13.2	3.6	9.2
UT	1,155	100.0	4.9	2.3	6.9
VT	273	100.0	3.9	1.5	3.9
VA	3,460	100.0	5.2	1.1	5.7
WA	3,036	100.0	9.8	2.2	4.9
WV	770	100.0	8.1	3.8	4.3
WI	2,528	100.0	5.0	2.7	3.4
WY	251	100.0	9.9	3.7	6.8

E.9 Use of Nonbank Money Orders, Check Cashing, and Money Transfer Services by MSA, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Nonbank Money Order	Nonbank Check Cashing	Nonbank Money Transfer Service
All	132,517	100.0	9.7	3.2	7.0
MSA					
Albuquerque, NM	418	100.0	12.7	6.5	7.1
Atlanta-Sandy Springs-Roswell, GA~	2,482	100.0	9.4	2.8	6.5
Austin-Round Rock, TX	813	100.0	9.2	1.9	7.6
Baltimore-Columbia-Towson, MD	1,080	100.0	11.0	2.7	7.4
Baton Rouge, LA	356	100.0	17.2	4.0	11.8
Birmingham-Hoover, AL	558	100.0	6.9	4.2	4.5
Boise City, ID	299	100.0	7.3	3.0	5.8
Boston-Cambridge-Newton, MA-NH~	2,039	100.0	5.8	0.7	5.9
Burlington-South Burlington, VT~	79	100.0	1.2	0.8	4.9
Charlotte-Concord-Gastonia, NC-SC~	1,170	100.0	9.3	5.5	9.4
Chicago-Naperville-Elgin, IL-IN-WI	3,573	100.0	6.1	2.8	7.4
Cincinnati, OH-KY-IN~	763	100.0	6.4	1.3	6.9
Cleveland-Elyria, OH	990	100.0	8.0	0.8	3.8
Columbus, OH~	886	100.0	9.7	4.4	9.3
Dallas-Fort Worth-Arlington, TX~	2,955	100.0	15.2	4.7	9.8
Denver-Aurora-Lakewood, CO	1,307	100.0	11.2	4.2	9.2
Detroit-Warren-Dearborn, MI	1,868	100.0	12.1	4.4	4.1
Fargo, ND-MN	95	100.0	9.3	0.9	2.4
Fayetteville-Springdale-Rogers, AR-MO	252	100.0	10.4	3.5	7.7
Houston-The Woodlands-Sugar Land, TX~	2,876	100.0	13.1	3.1	11.7
Indianapolis-Carmel-Anderson, IN~	854	100.0	11.6	3.9	3.1
Jackson, MS~	261	100.0	18.6	4.9	8.9
Kansas City, MO-KS~	913	100.0	9.4	6.1	8.1
Knoxville, TN~	404	100.0	9.1	-	5.8
Las Vegas-Henderson-Paradise, NV	1,009	100.0	12.6	5.1	6.8
Little Rock-North Little Rock-Conway, AR	341	100.0	8.7	7.2	5.1
Los Angeles-Long Beach-Anaheim, CA	4,580	100.0	11.4	3.6	8.5
Louisville/Jefferson County, KY-IN~	600	100.0	8.8	3.0	5.5
Manchester-Nashua, NH~	174	100.0	4.0	1.5	-
Memphis, TN-MS-AR~	503	100.0	34.1	20.4	24.1
Miami-Fort Lauderdale-West Palm Beach, FL	2,683	100.0	14.0	2.4	14.4
Milwaukee-Waukesha-West Allis, WI	695	100.0	6.9	2.5	4.6
Minneapolis-St. Paul-Bloomington, MN-WI~	1,618	100.0	3.7	0.4	4.9
Nashville-Davidson-Murfreesboro-Franklin, TN~	844	100.0	7.5	2.3	5.3
New Orleans-Metairie, LA~	488	100.0	12.2	3.5	9.9
New York-Newark-Jersey City, NY-NJ-PA~	7,790	100.0	10.5	3.3	8.6

E.9 Use of Nonbank Money Orders, Check Cashing, and Money Transfer Services by MSA, 2021

(continued)

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Nonbank Money Order	Nonbank Check Cashing	Nonbank Money Transfer Service
Oklahoma City, OK	716	100.0	11.8	2.7	5.6
Omaha-Council Bluffs, NE-IA	379	100.0	9.0	4.1	4.6
Orlando-Kissimmee-Sanford, FL	1,157	100.0	10.2	1.5	7.4
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,448	100.0	8.5	1.8	6.1
Phoenix-Mesa-Scottsdale, AZ	1,948	100.0	10.4	5.1	8.5
Pittsburgh, PA	1,089	100.0	9.9	1.2	2.5
Portland-South Portland, ME~	205	100.0	4.3	3.3	1.9
Portland-Vancouver-Hillsboro, OR-WA	1,044	100.0	12.3	2.3	5.0
Providence-Warwick, RI-MA~	693	100.0	12.1	1.1	7.0
Riverside-San Bernardino-Ontario, CA	1,624	100.0	6.0	1.6	10.0
Sacramento-Roseville-Arden-Arcade, CA	914	100.0	6.9	2.1	5.0
St. Louis, MO-IL~	1,268	100.0	6.5	3.2	6.4
Salisbury, MD-DE~	246	100.0	11.3	5.4	9.2
Salt Lake City, UT~	498	100.0	5.5	2.8	7.0
San Antonio-New Braunfels, TX	1,204	100.0	15.0	2.4	10.6
San Diego-Carlsbad, CA	1,223	100.0	6.5	1.6	7.2
San Francisco-Oakland-Hayward, CA	1,893	100.0	4.3	1.6	8.7
San Jose-Sunnyvale-Santa Clara, CA	835	100.0	2.4	0.6	9.6
Seattle-Tacoma-Bellevue, WA	1,663	100.0	6.5	0.6	4.1
Sioux Falls, SD	127	100.0	7.3	1.9	1.8
Tampa-St. Petersburg-Clearwater, FL	1,251	100.0	7.4	1.7	4.6
Urban Honolulu, HI	367	100.0	6.9	0.6	11.2
Virginia Beach-Norfolk-Newport News, VA-NC~	671	100.0	9.9	-	5.3
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,629	100.0	8.4	1.2	9.7
Wichita, KS~	330	100.0	20.4	7.5	11.1

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.

F.1 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by Bank Account Ownership and Household Characteristics, 2021

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
All	132,517	100.0	71.5	8.0	72.3	2.8
Bank Account Ownership						
Unbanked	5,907	100.0	8.3	0.8	8.7	1.0
Banked	126,610	100.0	74.5	8.3	75.2	2.9
Family Income						
Less Than \$15,000	12,547	100.0	32.9	2.7	33.9	1.6
\$15,000 to \$30,000	17,889	100.0	51.3	4.1	52.2	2.5
\$30,000 to \$50,000	24,617	100.0	66.2	6.5	67.1	2.8
\$50,000 to \$75,000	24,563	100.0	77.0	8.8	77.8	3.2
At Least \$75,000	52,900	100.0	87.5	10.9	87.9	3.0
Education						
No High School Diploma	10,492	100.0	36.5	4.1	37.9	2.3
High School Diploma	32,235	100.0	59.5	6.7	60.7	2.5
Some College	36,886	100.0	71.6	8.3	72.2	3.4
College Degree	52,904	100.0	85.7	9.3	86.2	2.6
Age Group						
15 to 24 Years	5,881	100.0	61.3	6.8	62.6	3.8
25 to 34 Years	21,513	100.0	70.8	9.1	71.9	3.6
35 to 44 Years	22,665	100.0	73.1	8.8	73.7	3.2
45 to 54 Years	22,249	100.0	72.3	9.2	73.1	3.0
55 to 64 Years	24,582	100.0	70.3	8.3	71.1	2.8
65 Years or More	35,627	100.0	73.0	5.9	73.4	1.7
Race/Ethnicity						
Black	16,933	100.0	48.8	5.9	49.9	3.3
Hispanic	19,368	100.0	59.5	6.1	60.0	2.8
Asian	7,043	100.0	81.6	7.9	81.9	1.8
American Indian or Alaska Native	958	100.0	50.4	10.3	54.4	5.7
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA
White	86,037	100.0	78.1	8.7	78.8	2.7
Two or More Races	1,838	100.0	72.7	8.5	73.1	3.9
Disability Status						
Disabled, Aged 25 to 64	10,874	100.0	47.4	6.9	48.4	3.5
Not Disabled, Aged 25 to 64	80,136	100.0	74.9	9.1	75.7	3.1
Not Applicable (Not Aged 25 to 64)	41,507	100.0	71.3	6.0	71.9	2.0

F.1 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
Employment Status						
Employed	80,133	100.0	76.6	9.8	77.4	3.2
Unemployed	4,903	100.0	59.0	5.5	59.6	2.6
Not in Labor Force	47,481	100.0	64.3	5.1	64.9	2.1
Homeownership						
Homeowner	86,172	100.0	79.4	9.3	80.1	2.7
Non-Homeowner	46,345	100.0	56.9	5.4	57.7	3.0
Household Type						
Married Couple	60,985	100.0	80.5	9.8	81.1	2.7
Unmarried Female-Householder Family	15,800	100.0	57.1	6.2	58.0	3.4
Unmarried Male-Householder Family	7,032	100.0	63.7	8.0	64.6	3.1
Female-Householder Nonfamily	25,338	100.0	66.7	5.3	67.2	2.5
Male-Householder Nonfamily	23,191	100.0	65.5	7.2	66.6	2.6
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	112,868	100.0	72.4	8.2	73.2	2.9
Foreign-Born Citizen	11,453	100.0	71.9	6.7	72.3	2.0
Foreign-Born Noncitizen	8,197	100.0	59.2	6.6	59.7	2.2
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	113,835	100.0	72.8	7.9	73.4	2.7
Not in Metropolitan Area	17,645	100.0	64.0	8.5	65.3	3.1
Not Identified	1,037	100.0	61.4	11.1	62.8	3.5
Geographic Region						
Northeast	22,569	100.0	74.2	8.5	74.8	1.7
Midwest	28,167	100.0	74.4	8.9	75.2	2.8
South	51,356	100.0	66.4	7.1	67.3	3.1
West	30,425	100.0	75.5	8.1	76.0	3.0

The credit products in this table are Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards); personal loans or lines of credit from a bank (i.e., bank personal loans); and personal loans or lines of credit from a company other than a bank (i.e., nonbank personal loans). NA indicates that the sample size is too small to produce a precise estimate.

F.2 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by State, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
All	132,517	100.0	71.5	8.0	72.3	2.8
State						
AL	2,045	100.0	56.5	6.8	57.7	2.6
AK	285	100.0	70.4	7.9	71.8	2.0
AZ	2,945	100.0	80.0	9.4	80.0	3.7
AR	1,278	100.0	66.4	5.7	68.1	3.9
CA	14,619	100.0	73.9	6.7	74.1	2.6
CO	2,551	100.0	79.3	8.8	80.0	4.1
CT	1,497	100.0	81.8	9.2	83.1	3.1
DE	414	100.0	71.5	6.7	71.7	3.0
DC	358	100.0	78.4	7.3	79.0	2.0
FL	9,057	100.0	71.2	5.8	71.8	1.8
GA	4,318	100.0	64.9	6.2	65.4	3.0
HI	486	100.0	79.0	10.2	79.3	2.6
ID	754	100.0	74.7	12.9	76.5	3.5
IL	4,887	100.0	76.2	6.8	77.1	3.4
IN	2,756	100.0	68.6	6.0	69.4	3.5
IA	1,298	100.0	71.8	10.5	72.4	1.6
KS	1,150	100.0	76.6	9.9	77.5	3.9
KY	1,776	100.0	64.5	6.9	65.4	3.6
LA	1,876	100.0	52.4	5.9	53.4	2.5
ME	575	100.0	74.3	12.1	75.1	2.0
MD	2,355	100.0	77.3	7.0	78.0	2.4
MA	2,811	100.0	75.3	10.4	75.9	2.3
MI	4,157	100.0	74.4	9.8	75.7	1.1
MN	2,399	100.0	83.2	9.3	83.9	2.3
MS	1,195	100.0	49.8	8.8	50.8	5.7
MO	2,603	100.0	69.9	9.7	70.8	3.7
MT	457	100.0	72.9	12.9	75.1	1.9
NE	779	100.0	76.6	12.9	77.6	1.3
NV	1,254	100.0	66.5	5.3	67.0	1.7
NH	556	100.0	82.9	9.9	83.8	1.6
NJ	3,422	100.0	74.5	7.4	74.7	2.3
NM	885	100.0	68.1	9.7	70.0	3.3
NY	7,669	100.0	70.0	7.1	70.1	0.9
NC	4,472	100.0	63.0	9.1	64.5	3.7
ND	351	100.0	74.3	11.2	75.3	2.9
OH	4,870	100.0	72.9	9.7	73.5	3.7
OK	1,635	100.0	64.7	7.4	65.7	4.3

F.2 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by State, 2021 *(continued)*
 All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
OR	1,747	100.0	82.1	11.4	82.6	2.9
PA	5,292	100.0	76.4	9.8	77.6	1.8
RI	473	100.0	71.9	5.9	72.6	1.4
SC	2,228	100.0	61.2	7.8	63.0	3.3
SD	389	100.0	74.4	12.2	76.4	4.2
TN	2,893	100.0	66.6	6.1	67.2	3.3
TX	11,225	100.0	64.6	7.8	65.7	3.8
UT	1,155	100.0	82.3	11.8	83.1	4.2
VT	273	100.0	76.7	9.6	78.1	1.3
VA	3,460	100.0	81.9	7.6	82.2	3.2
WA	3,036	100.0	76.2	8.8	76.8	3.6
WV	770	100.0	62.6	8.9	64.3	2.4
WI	2,528	100.0	75.9	8.6	76.3	1.6
WY	251	100.0	70.8	9.2	71.9	1.1

The credit products in this table are Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards); personal loans or lines of credit from a bank (i.e., bank personal loans); and personal loans or lines of credit from a company other than a bank (i.e., nonbank personal loans).

F.3 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by MSA, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
All	132,517	100.0	71.5	8.0	72.3	2.8
MSA						
Albuquerque, NM	418	100.0	79.5	11.8	79.9	4.2
Atlanta-Sandy Springs-Roswell, GA~	2,482	100.0	72.6	8.0	72.8	4.4
Austin-Round Rock, TX	813	100.0	75.2	9.2	75.8	3.6
Baltimore-Columbia-Towson, MD	1,080	100.0	77.6	6.6	78.3	3.0
Baton Rouge, LA	356	100.0	57.6	6.6	57.6	0.9
Birmingham-Hoover, AL	558	100.0	41.8	3.5	42.4	1.1
Boise City, ID	299	100.0	76.1	8.3	78.3	2.2
Boston-Cambridge-Newton, MA-NH~	2,039	100.0	81.5	8.7	82.1	2.1
Burlington-South Burlington, VT~	79	100.0	79.5	13.0	82.2	-
Charlotte-Concord-Gastonia, NC-SC~	1,170	100.0	66.6	9.6	69.3	4.0
Chicago-Naperville-Elgin, IL-IN-WI	3,573	100.0	77.3	6.5	77.9	3.4
Cincinnati, OH-KY-IN~	763	100.0	76.0	8.3	76.0	7.5
Cleveland-Elyria, OH	990	100.0	79.1	14.1	80.4	4.1
Columbus, OH~	886	100.0	77.3	5.7	77.3	2.8
Dallas-Fort Worth-Arlington, TX~	2,955	100.0	70.6	5.1	71.1	4.4
Denver-Aurora-Lakewood, CO	1,307	100.0	78.4	8.8	78.4	5.7
Detroit-Warren-Dearborn, MI	1,868	100.0	72.8	9.2	73.6	0.4
Fargo, ND-MN	95	100.0	75.4	7.8	75.4	3.9
Fayetteville-Springdale-Rogers, AR-MO	252	100.0	72.0	5.3	72.0	3.9
Houston-The Woodlands-Sugar Land, TX~	2,876	100.0	60.8	6.3	61.7	1.8
Indianapolis-Carmel-Anderson, IN~	854	100.0	62.3	5.5	62.9	3.1
Jackson, MS~	261	100.0	53.6	11.2	54.4	6.2
Kansas City, MO-KS~	913	100.0	71.4	4.2	71.7	2.7
Knoxville, TN~	404	100.0	79.8	8.5	80.9	1.0
Las Vegas-Henderson-Paradise, NV	1,009	100.0	68.3	4.3	68.3	1.3
Little Rock-North Little Rock-Conway, AR	341	100.0	74.5	4.9	75.2	4.9
Los Angeles-Long Beach-Anaheim, CA	4,580	100.0	73.2	5.7	73.5	2.7
Louisville/Jefferson County, KY-IN~	600	100.0	73.5	6.2	73.5	3.7
Manchester-Nashua, NH~	174	100.0	82.0	10.4	82.0	0.6
Memphis, TN-MS-AR~	503	100.0	53.3	4.1	54.3	1.9
Miami-Fort Lauderdale-West Palm Beach, FL	2,683	100.0	66.9	3.3	67.6	1.8
Milwaukee-Waukesha-West Allis, WI	695	100.0	78.2	8.7	78.2	-
Minneapolis-St. Paul-Bloomington, MN-WI~	1,618	100.0	85.6	8.5	85.9	2.6
Nashville-Davidson-Murfreesboro-Franklin, TN~	844	100.0	71.4	6.1	71.8	3.9
New Orleans-Metairie, LA~	488	100.0	65.2	5.5	65.2	2.4
New York-Newark-Jersey City, NY-NJ-PA~	7,790	100.0	69.3	5.0	69.4	0.9

F.3 Use of Credit Cards, Bank Personal Loans, and Nonbank Personal Loans by MSA, 2021 *(continued)*
All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Credit Card	Bank Personal Loan	Credit Card or Bank Personal Loan	Nonbank Personal Loan
Oklahoma City, OK	716	100.0	69.1	2.4	69.6	5.6
Omaha-Council Bluffs, NE-IA	379	100.0	76.2	13.7	77.4	2.0
Orlando-Kissimmee-Sanford, FL	1,157	100.0	79.0	4.6	79.0	-
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,448	100.0	79.6	6.9	79.6	1.5
Phoenix-Mesa-Scottsdale, AZ	1,948	100.0	81.5	8.2	81.5	2.8
Pittsburgh, PA	1,089	100.0	77.7	7.7	77.7	2.0
Portland-South Portland, ME~	205	100.0	83.5	9.2	84.2	-
Portland-Vancouver-Hillsboro, OR-WA	1,044	100.0	85.3	8.9	86.1	2.6
Providence-Warwick, RI-MA~	693	100.0	67.8	7.7	68.2	2.5
Riverside-San Bernardino-Ontario, CA	1,624	100.0	64.5	5.1	65.4	0.8
Sacramento-Roseville-Arden-Arcade, CA	914	100.0	85.1	9.8	85.1	4.5
St. Louis, MO-IL~	1,268	100.0	78.2	8.4	78.2	4.8
Salisbury, MD-DE~	246	100.0	64.2	11.4	64.5	2.3
Salt Lake City, UT~	498	100.0	77.8	11.5	78.4	5.1
San Antonio-New Braunfels, TX	1,204	100.0	68.1	8.5	70.8	3.9
San Diego-Carlsbad, CA	1,223	100.0	84.9	8.0	85.3	0.8
San Francisco-Oakland-Hayward, CA	1,893	100.0	79.4	7.7	79.4	1.0
San Jose-Sunnyvale-Santa Clara, CA	835	100.0	79.0	6.1	79.0	1.1
Seattle-Tacoma-Bellevue, WA	1,663	100.0	77.8	10.4	78.8	4.3
Sioux Falls, SD	127	100.0	77.5	18.2	81.2	4.4
Tampa-St. Petersburg-Clearwater, FL	1,251	100.0	72.6	7.1	72.6	0.9
Urban Honolulu, HI	367	100.0	78.8	9.3	78.8	2.4
Virginia Beach-Norfolk-Newport News, VA-NC~	671	100.0	88.1	7.7	89.5	2.5
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,629	100.0	82.7	7.4	82.8	3.0
Wichita, KS~	330	100.0	70.6	15.8	71.6	7.0

The credit products in this table are Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards); personal loans or lines of credit from a bank (i.e., bank personal loans); and personal loans or lines of credit from a company other than a bank (i.e., nonbank personal loans). The tilde symbol indicates areas with geographic boundary changes between the 2013 and 2015 surveys; see Appendix 1 (FDIC Technical Notes) for details. The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.

F.4 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by Bank Account Ownership and Household Characteristics, 2021

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
All	132,517	100.0	1.2	1.1	1.0	1.0	0.9	4.4
Bank Account Ownership								
Unbanked	5,907	100.0	2.9	1.7	3.9	2.1	1.2	9.5
Banked	126,610	100.0	1.1	1.1	0.8	0.9	0.9	4.2
Family Income								
Less Than \$15,000	12,547	100.0	2.2	1.7	2.1	1.4	0.8	7.0
\$15,000 to \$30,000	17,889	100.0	2.1	1.4	2.0	1.8	0.8	6.9
\$30,000 to \$50,000	24,617	100.0	1.5	1.4	1.4	1.4	1.3	6.1
\$50,000 to \$75,000	24,563	100.0	1.3	1.3	0.6	0.9	0.9	4.3
At Least \$75,000	52,900	100.0	0.5	0.6	0.3	0.5	0.8	2.3
Education								
No High School Diploma	10,492	100.0	2.5	1.5	2.1	1.8	1.0	7.8
High School Diploma	32,235	100.0	1.6	1.4	1.2	1.3	1.2	5.9
Some College	36,886	100.0	1.6	1.4	1.2	1.1	1.0	5.2
College Degree	52,904	100.0	0.5	0.6	0.4	0.5	0.6	2.3
Age Group								
15 to 24 Years	5,881	100.0	2.1	1.9	1.5	0.8	1.7	6.8
25 to 34 Years	21,513	100.0	2.2	1.5	1.2	1.7	1.2	7.0
35 to 44 Years	22,665	100.0	1.6	1.4	1.0	1.4	0.9	5.3
45 to 54 Years	22,249	100.0	1.2	1.3	1.3	1.1	1.1	5.0
55 to 64 Years	24,582	100.0	0.9	0.8	0.9	0.7	0.8	3.7
65 Years or More	35,627	100.0	0.4	0.6	0.5	0.4	0.5	2.1
Race/Ethnicity								
Black	16,933	100.0	2.5	2.4	1.3	2.3	0.9	7.6
Hispanic	19,368	100.0	1.5	1.8	1.7	1.0	1.3	6.4
Asian	7,043	100.0	0.4	0.3	0.4	0.7	0.7	2.2
American Indian or Alaska Native	958	100.0	3.4	1.9	4.6	1.4	0.7	10.5
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA	NA	NA	NA
White	86,037	100.0	0.9	0.7	0.7	0.7	0.8	3.3
Two or More Races	1,838	100.0	2.6	0.9	2.5	2.2	2.3	8.2
Disability Status								
Disabled, Aged 25 to 64	10,874	100.0	3.0	1.9	2.0	1.0	1.3	7.9
Not Disabled, Aged 25 to 64	80,136	100.0	1.3	1.2	1.0	1.2	0.9	4.8
Not Applicable (Not Aged 25 to 64)	41,507	100.0	0.6	0.7	0.6	0.5	0.7	2.7

F.4 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by Bank Account Ownership and Household Characteristics, 2021 (continued)

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
Employment Status								
Employed	80,133	100.0	1.2	1.2	0.9	1.1	1.0	4.6
Unemployed	4,903	100.0	2.3	1.4	3.0	1.1	1.1	8.0
Not in Labor Force	47,481	100.0	1.1	0.9	0.9	0.8	0.7	3.8
Homeownership								
Homeowner	86,172	100.0	0.7	0.6	0.5	0.6	0.8	2.9
Non-Homeowner	46,345	100.0	2.1	1.9	1.7	1.6	1.1	7.2
Household Type								
Married Couple	60,985	100.0	0.8	0.8	0.7	0.6	0.9	3.3
Unmarried Female-Householder Family	15,800	100.0	2.7	2.2	1.4	2.5	1.0	8.6
Unmarried Male-Householder Family	7,032	100.0	2.5	1.9	2.6	1.7	1.1	8.3
Female-Householder Nonfamily	25,338	100.0	0.9	0.8	0.6	0.7	0.6	3.2
Male-Householder Nonfamily	23,191	100.0	1.2	1.2	1.3	1.0	1.0	4.6
Other	NA	NA	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth								
U.S.-Born	112,868	100.0	1.3	1.1	1.0	1.0	0.9	4.4
Foreign-Born Citizen	11,453	100.0	0.4	0.9	0.4	1.1	0.4	3.0
Foreign-Born Noncitizen	8,197	100.0	1.3	1.7	1.5	1.0	1.4	6.0
Metropolitan and Nonmetropolitan Status								
Metropolitan Area	113,835	100.0	1.1	1.1	1.0	0.9	0.8	4.3
Not in Metropolitan Area	17,645	100.0	1.9	0.9	0.9	1.0	1.3	5.2
Not Identified	1,037	100.0	2.2	1.6	1.5	3.0	2.4	9.0
Geographic Region								
Northeast	22,569	100.0	1.0	0.5	0.6	1.1	0.9	3.6
Midwest	28,167	100.0	1.4	1.2	0.8	0.8	0.9	4.2
South	51,356	100.0	1.6	1.5	1.3	1.3	0.9	5.6
West	30,425	100.0	0.5	0.7	0.8	0.6	1.0	3.2
NA indicates that the sample size is too small to produce a precise estimate.								

F.5 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by State, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
All State	132,517	100.0	1.2	1.1	1.0	1.0	0.9	4.4
AL	2,045	100.0	0.9	0.9	0.8	0.8	0.7	3.7
AK	285	100.0	0.7	0.5	2.0	0.8	-	3.6
AZ	2,945	100.0	1.1	0.9	0.4	-	0.9	2.9
AR	1,278	100.0	2.8	1.0	1.6	1.8	1.8	7.0
CA	14,619	100.0	0.3	0.6	0.9	0.8	0.9	3.2
CO	2,551	100.0	0.7	0.4	1.0	0.3	0.6	2.7
CT	1,497	100.0	-	0.7	0.9	0.8	0.3	2.6
DE	414	100.0	1.7	0.9	1.0	6.5	0.6	8.3
DC	358	100.0	0.4	0.2	0.4	0.2	0.3	1.3
FL	9,057	100.0	1.5	2.1	1.9	1.8	0.9	6.5
GA	4,318	100.0	1.6	0.2	1.5	1.8	1.0	5.9
HI	486	100.0	0.6	1.6	1.0	0.5	1.4	4.5
ID	754	100.0	1.5	0.6	1.4	1.0	2.2	4.8
IL	4,887	100.0	1.4	1.5	1.1	0.5	0.4	3.9
IN	2,756	100.0	1.0	1.6	0.7	0.7	0.8	3.9
IA	1,298	100.0	0.7	1.1	0.3	0.7	1.0	3.4
KS	1,150	100.0	1.8	1.3	1.1	0.8	1.0	5.4
KY	1,776	100.0	1.9	1.5	3.1	0.8	0.5	7.2
LA	1,876	100.0	2.2	1.1	1.2	1.5	1.0	6.6
ME	575	100.0	2.2	0.7	-	0.9	0.9	3.6
MD	2,355	100.0	0.6	1.1	0.4	0.6	-	2.7
MA	2,811	100.0	1.0	0.6	0.2	0.9	0.4	2.9
MI	4,157	100.0	1.3	1.1	0.9	0.5	1.3	4.7
MN	2,399	100.0	1.2	0.5	0.8	0.3	0.2	2.7
MS	1,195	100.0	3.8	2.7	2.1	1.7	2.1	8.1
MO	2,603	100.0	1.1	1.3	0.7	1.4	1.1	5.0
MT	457	100.0	1.8	0.2	3.0	0.7	0.6	5.7
NE	779	100.0	1.0	1.2	0.5	0.4	0.5	3.3
NV	1,254	100.0	0.5	1.0	1.0	1.8	1.8	3.8
NH	556	100.0	1.1	1.4	0.4	1.3	1.2	5.1
NJ	3,422	100.0	0.9	0.3	1.4	1.3	0.7	3.2
NM	885	100.0	3.2	2.2	1.2	0.9	2.1	8.1
NY	7,669	100.0	0.5	0.4	0.7	1.2	0.6	3.3
NC	4,472	100.0	2.3	0.8	0.8	0.9	0.5	4.7

F.5 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by State, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
ND	351	100.0	0.6	1.3	1.7	0.8	0.6	4.3
OH	4,870	100.0	2.4	0.7	0.7	1.5	1.4	5.4
OK	1,635	100.0	2.0	2.2	2.4	4.4	1.3	10.6
OR	1,747	100.0	0.2	0.6	0.4	0.6	0.8	1.9
PA	5,292	100.0	2.2	0.5	0.1	1.0	1.9	5.1
RI	473	100.0	-	0.7	0.7	0.9	0.3	2.6
SC	2,228	100.0	1.3	1.0	1.0	1.6	1.1	5.3
SD	389	100.0	1.3	1.4	0.8	2.1	1.3	5.0
TN	2,893	100.0	1.0	2.7	0.6	1.0	0.6	4.7
TX	11,225	100.0	1.5	2.3	1.3	0.7	1.2	6.1
UT	1,155	100.0	0.2	1.0	-	0.2	1.1	2.2
VT	273	100.0	1.3	-	0.4	0.2	0.9	2.6
VA	3,460	100.0	1.1	0.6	0.5	0.2	-	2.3
WA	3,036	100.0	0.3	0.9	0.2	-	0.8	2.1
WV	770	100.0	1.4	0.3	0.5	0.6	1.0	3.3
WI	2,528	100.0	0.7	1.4	-	0.3	0.7	2.6
WY	251	100.0	1.0	0.6	1.6	0.3	1.2	4.1

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

F.6 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by MSA, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
All	132,517	100.0	1.2	1.1	1.0	1.0	0.9	4.4
MSA								
Albuquerque, NM	418	100.0	2.2	1.9	0.7	-	1.3	5.3
Atlanta-Sandy Springs-Roswell, GA~	2,482	100.0	1.2	0.4	2.1	2.0	0.9	6.4
Austin-Round Rock, TX	813	100.0	1.0	2.6	0.8	1.1	2.6	8.0
Baltimore-Columbia-Towson, MD	1,080	100.0	0.5	-	-	1.4	-	1.8
Baton Rouge, LA	356	100.0	0.6	0.9	-	-	-	1.5
Birmingham-Hoover, AL	558	100.0	-	0.7	1.4	0.6	0.7	2.7
Boise City, ID	299	100.0	0.7	0.4	0.7	0.8	2.5	3.6
Boston-Cambridge-Newton, MA-NH~	2,039	100.0	0.8	0.7	0.1	1.1	0.5	2.7
Burlington-South Burlington, VT~	79	100.0	-	-	-	-	0.8	0.8
Charlotte-Concord-Gastonia, NC-SC~	1,170	100.0	2.6	1.0	0.9	0.5	1.0	5.0
Chicago-Naperville-Elgin, IL-IN-WI	3,573	100.0	0.5	1.5	0.6	0.2	0.3	2.9
Cincinnati, OH-KY-IN~	763	100.0	1.1	1.7	1.1	1.0	2.7	6.7
Cleveland-Elyria, OH	990	100.0	1.7	0.6	-	-	-	2.2
Columbus, OH~	886	100.0	4.0	0.6	0.6	1.6	0.9	5.6
Dallas-Fort Worth-Arlington, TX~	2,955	100.0	1.4	2.8	0.7	0.7	1.1	5.6
Denver-Aurora-Lakewood, CO	1,307	100.0	-	0.7	1.6	0.6	1.2	3.5
Detroit-Warren-Dearborn, MI	1,868	100.0	0.9	1.1	0.8	0.4	2.1	4.9
Fargo, ND-MN	95	100.0	0.9	1.6	2.2	-	-	3.8
Fayetteville-Springdale-Rogers, AR-MO	252	100.0	0.9	0.8	1.5	1.4	-	3.7
Houston-The Woodlands-Sugar Land, TX~	2,876	100.0	0.6	2.3	0.9	0.5	0.2	4.4
Indianapolis-Carmel-Anderson, IN~	854	100.0	1.4	1.1	0.6	0.6	-	3.7
Jackson, MS~	261	100.0	5.4	2.5	1.5	3.3	1.1	9.9
Kansas City, MO-KS~	913	100.0	-	0.5	0.8	2.4	0.7	4.3
Knoxville, TN~	404	100.0	3.1	1.0	-	-	1.2	4.3
Las Vegas-Henderson-Paradise, NV	1,009	100.0	0.6	0.9	0.9	2.0	1.9	4.1

F.6 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by MSA, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
Little Rock-North Little Rock-Conway, AR	341	100.0	2.5	0.7	2.2	1.7	5.0	10.3
Los Angeles-Long Beach-Anaheim, CA	4,580	100.0	0.4	0.8	0.8	1.0	0.7	3.4
Louisville/Jefferson County, KY-IN~	600	100.0	1.4	0.6	-	1.6	1.3	3.6
Manchester-Nashua, NH~	174	100.0	-	1.8	-	2.4	2.6	6.7
Memphis, TN-MS-AR~	503	100.0	0.6	6.0	-	0.6	-	6.6
Miami-Fort Lauderdale-West Palm Beach, FL	2,683	100.0	0.8	2.6	0.9	0.9	0.4	4.9
Milwaukee-Waukesha-West Allis, WI	695	100.0	1.2	1.5	-	-	0.6	3.3
Minneapolis-St. Paul-Bloomington, MN-WI~	1,618	100.0	1.2	0.8	0.7	-	-	2.3
Nashville-Davidson-Murfreesboro-Franklin, TN~	844	100.0	1.3	2.7	1.5	1.3	1.3	5.1
New Orleans-Metairie, LA~	488	100.0	2.0	1.0	1.9	2.9	1.7	9.5
New York-Newark-Jersey City, NY-NJ-PA~	7,790	100.0	0.5	0.5	0.9	1.2	0.5	2.9
Oklahoma City, OK	716	100.0	1.0	2.6	1.6	5.2	0.7	9.4
Omaha-Council Bluffs, NE-IA	379	100.0	-	1.7	0.9	0.8	0.6	3.5
Orlando-Kissimmee-Sanford, FL	1,157	100.0	-	2.5	3.3	-	-	5.8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,448	100.0	1.2	0.3	0.6	1.3	0.4	3.4
Phoenix-Mesa-Scottsdale, AZ	1,948	100.0	-	1.1	-	-	0.5	1.1
Pittsburgh, PA	1,089	100.0	1.3	0.4	-	0.9	1.5	3.7
Portland-South Portland, ME~	205	100.0	0.7	1.0	-	0.7	-	1.6
Portland-Vancouver-Hillsboro, OR-WA	1,044	100.0	0.4	0.4	0.6	0.3	1.1	1.7
Providence-Warwick, RI-MA~	693	100.0	1.2	1.3	0.5	1.3	0.2	4.5
Riverside-San Bernardino-Ontario, CA	1,624	100.0	0.4	0.8	1.2	0.3	2.0	4.6
Sacramento-Roseville-Arden-Arcade, CA	914	100.0	-	0.9	1.4	2.3	0.7	4.4

F.6 Use of Rent-to-Own Services and Payday, Pawn Shop, Tax Refund Anticipation, and Auto Title Loans by MSA, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Rent-to-Own Service	Payday Loan	Pawn Shop Loan	Tax Refund Anticipation Loan	Auto Title Loan	Rent-to-Own Service or Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan
St. Louis, MO-IL~	1,268	100.0	1.2	0.8	1.1	0.7	1.3	3.6
Salisbury, MD-DE~	246	100.0	6.0	1.1	1.1	1.9	1.1	6.9
Salt Lake City, UT~	498	100.0	0.4	1.2	-	-	1.4	3.0
San Antonio-New Braunfels, TX	1,204	100.0	2.9	0.5	3.3	0.4	3.2	9.3
San Diego-Carlsbad, CA	1,223	100.0	-	0.4	1.1	0.5	1.1	3.1
San Francisco-Oakland-Hayward, CA	1,893	100.0	-	-	0.3	-	0.2	0.5
San Jose-Sunnyvale-Santa Clara, CA	835	100.0	-	-	0.8	-	1.3	2.1
Seattle-Tacoma-Bellevue, WA	1,663	100.0	-	1.4	-	-	0.6	2.0
Sioux Falls, SD	127	100.0	0.9	0.8	0.9	3.5	0.8	5.2
Tampa-St. Petersburg-Clearwater, FL	1,251	100.0	2.1	1.7	0.6	1.6	0.6	5.5
Urban Honolulu, HI	367	100.0	0.9	1.8	1.1	0.7	1.3	4.8
Virginia Beach-Norfolk-Newport News, VA-NC~	671	100.0	1.3	-	1.2	-	-	2.5
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,629	100.0	0.5	1.5	0.7	0.3	-	2.9
Wichita, KS~	330	100.0	2.0	3.1	3.3	0.9	1.1	8.2

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.

F.7 Ownership of Credit Cards by Bank Account Ownership and Household Characteristics, 2017–2021

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	68.5	71.3	71.5	(70.9, 72.1)	0.2	(-0.6, 1.0)
Bank Account Ownership						
Unbanked	7.0	8.0	8.3	(6.9, 9.8)	0.3	(-1.6, 2.1)
Banked	72.7	74.9	74.5	(73.8, 75.1)	-0.4	(-1.3, 0.4)
Family Income						
Less Than \$15,000	31.9	35.6	32.9	(31.2, 34.7)	-2.7*	(-5.0, -0.3)
\$15,000 to \$30,000	49.2	50.4	51.3	(49.6, 52.9)	0.8	(-1.3, 3.0)
\$30,000 to \$50,000	63.6	65.3	66.2	(65.0, 67.4)	0.9	(-0.9, 2.8)
\$50,000 to \$75,000	77.2	77.7	77.0	(75.8, 78.2)	-0.6	(-2.2, 0.9)
At Least \$75,000	88.5	89.2	87.5	(86.9, 88.0)	-1.8*	(-2.6, -1.0)
Education						
No High School Diploma	35.0	35.5	36.5	(34.6, 38.6)	1.1	(-1.4, 3.5)
High School Diploma	58.1	60.3	59.5	(58.5, 60.6)	-0.7	(-2.2, 0.8)
Some College	68.3	71.1	71.6	(70.5, 72.6)	0.5	(-1.1, 2.0)
College Degree	85.1	86.8	85.7	(85.1, 86.3)	-1.1*	(-2.0, -0.2)
Age Group						
15 to 24 Years	55.3	58.9	61.3	(58.4, 64.0)	2.3	(-1.4, 6.0)
25 to 34 Years	67.4	70.7	70.8	(69.5, 72.2)	0.2	(-1.7, 2.0)
35 to 44 Years	68.1	72.1	73.1	(71.9, 74.2)	1.0	(-0.5, 2.5)
45 to 54 Years	69.6	73.0	72.3	(71.0, 73.5)	-0.7	(-2.5, 1.0)
55 to 64 Years	69.4	72.4	70.3	(69.0, 71.7)	-2.0*	(-3.9, -0.2)
65 Years or More	70.5	71.6	73.0	(72.0, 73.9)	1.3*	(0.1, 2.6)
Race/Ethnicity						
Black	47.1	51.0	48.8	(47.1, 50.5)	-2.2	(-4.6, 0.2)
Hispanic	54.0	57.6	59.5	(57.7, 61.3)	2.0	(-0.4, 4.4)
Asian	80.2	82.9	81.6	(79.4, 83.5)	-1.3	(-4.0, 1.4)
American Indian or Alaska Native	41.0	52.1	50.4	(43.1, 57.7)	-1.7	(-11.2, 7.9)
Native Hawaiian or Other Pacific Islander	67.4	NA	NA	NA	NA	NA
White	75.1	77.5	78.1	(77.4, 78.8)	0.6	(-0.4, 1.5)
Two or More Races	62.5	68.0	72.7	(67.8, 77.1)	4.7	(-1.3, 10.8)
Disability Status						
Disabled, Aged 25 to 64	43.3	47.5	47.4	(45.2, 49.6)	-0.1	(-2.7, 2.5)
Not Disabled, Aged 25 to 64	72.3	75.3	74.9	(74.2, 75.6)	-0.4	(-1.4, 0.5)
Not Applicable (Not Aged 25 to 64)	67.9	69.7	71.3	(70.4, 72.3)	1.7*	(0.4, 2.9)

F.7 Ownership of Credit Cards by Bank Account Ownership and Household Characteristics, 2017–2021 (continued)
All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Employment Status						
Employed	73.1	76.2	76.6	(75.9, 77.2)	0.4	(-0.6, 1.3)
Unemployed	51.3	58.7	59.0	(55.7, 62.1)	0.2	(-4.7, 5.2)
Not in Labor Force	61.8	63.6	64.3	(63.3, 65.3)	0.7	(-0.5, 2.0)
Homeownership						
Homeowner	77.9	80.1	79.4	(78.7, 80.0)	-0.7	(-1.6, 0.2)
Non-Homeowner	52.0	55.4	56.9	(55.9, 58.0)	1.5*	(0.1, 2.9)
Household Type						
Married Couple	78.2	80.8	80.5	(79.8, 81.2)	-0.3	(-1.3, 0.6)
Unmarried Female-Householder Family	51.8	56.2	57.1	(55.4, 58.8)	0.9	(-1.3, 3.2)
Unmarried Male-Householder Family	58.2	62.5	63.7	(61.4, 66.0)	1.3	(-2.1, 4.6)
Female-Householder Nonfamily	63.2	67.1	66.7	(65.4, 67.9)	-0.4	(-2.1, 1.3)
Male-Householder Nonfamily	61.7	63.7	65.5	(64.1, 66.9)	1.8*	(0.0, 3.6)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	69.5	72.4	72.4	(71.7, 73.0)	0.0	(-0.9, 0.9)
Foreign-Born Citizen	70.5	70.0	71.9	(69.9, 73.8)	1.9	(-0.7, 4.4)
Foreign-Born Noncitizen	52.9	58.9	59.2	(56.9, 61.5)	0.4	(-2.8, 3.5)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	69.9	72.8	72.8	(72.1, 73.4)	0.0	(-0.9, 0.8)
Not in Metropolitan Area	59.6	62.2	64.0	(61.9, 66.0)	1.8	(-0.6, 4.1)
Not Identified	61.5	58.9	61.4	(54.8, 67.7)	2.5	(-9.0, 14.0)
Geographic Region						
Northeast	73.2	75.3	74.2	(72.8, 75.5)	-1.1	(-2.8, 0.6)
Midwest	70.1	73.9	74.4	(73.3, 75.4)	0.5	(-1.1, 2.1)
South	62.6	65.9	66.4	(65.3, 67.5)	0.5	(-0.9, 2.0)
West	72.9	75.0	75.5	(74.4, 76.6)	0.5	(-1.1, 2.1)

The credit product in this table is Visa, MasterCard, American Express, or Discover credit cards (i.e., credit cards). The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; 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.

F.8 Use of Bank Personal Loans by Bank Account Ownership and Household Characteristics, 2019–2021

All Households, Row Percent

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	10.8	8.0	(7.7, 8.3)	-2.8*	(-3.3, -2.3)
Bank Account Ownership					
Unbanked	1.0	0.8	(0.4, 1.5)	-0.2	(-0.9, 0.6)
Banked	11.3	8.3	(8.0, 8.6)	-3.0*	(-3.5, -2.5)
Family Income					
Less Than \$15,000	4.1	2.7	(2.1, 3.4)	-1.4*	(-2.3, -0.6)
\$15,000 to \$30,000	6.4	4.1	(3.5, 4.7)	-2.3*	(-3.3, -1.3)
\$30,000 to \$50,000	9.2	6.5	(5.9, 7.1)	-2.7*	(-3.6, -1.8)
\$50,000 to \$75,000	12.1	8.8	(8.0, 9.5)	-3.4*	(-4.5, -2.3)
At Least \$75,000	14.5	10.9	(10.3, 11.5)	-3.6*	(-4.5, -2.7)
Education					
No High School Diploma	6.1	4.1	(3.4, 5.0)	-2.0*	(-3.2, -0.9)
High School Diploma	9.1	6.7	(6.2, 7.3)	-2.4*	(-3.2, -1.5)
Some College	11.3	8.3	(7.7, 8.8)	-3.0*	(-3.9, -2.1)
College Degree	12.6	9.3	(8.8, 9.8)	-3.3*	(-4.1, -2.5)
Age Group					
15 to 24 Years	9.9	6.8	(5.5, 8.4)	-3.1*	(-5.2, -1.0)
25 to 34 Years	11.7	9.1	(8.3, 10.0)	-2.6*	(-3.9, -1.4)
35 to 44 Years	11.4	8.8	(8.1, 9.6)	-2.6*	(-3.7, -1.5)
45 to 54 Years	12.7	9.2	(8.4, 10.0)	-3.5*	(-4.8, -2.3)
55 to 64 Years	11.6	8.3	(7.7, 9.1)	-3.2*	(-4.3, -2.2)
65 Years or More	8.2	5.9	(5.5, 6.4)	-2.2*	(-2.9, -1.6)
Race/Ethnicity					
Black	7.5	5.9	(5.2, 6.7)	-1.5*	(-2.7, -0.4)
Hispanic	8.3	6.1	(5.3, 7.0)	-2.2*	(-3.3, -1.1)
Asian	9.7	7.9	(6.6, 9.5)	-1.8	(-3.8, 0.3)
American Indian or Alaska Native	16.8	10.3	(7.0, 14.9)	-6.5*	(-12.1, -0.9)
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	11.9	8.7	(8.4, 9.1)	-3.2*	(-3.8, -2.6)
Two or More Races	13.1	8.5	(6.2, 11.5)	-4.6*	(-8.9, -0.3)
Disability Status					
Disabled, Aged 25 to 64	9.3	6.9	(6.0, 8.0)	-2.4*	(-3.8, -1.0)
Not Disabled, Aged 25 to 64	12.2	9.1	(8.7, 9.5)	-3.1*	(-3.8, -2.4)
Not Applicable (Not Aged 25 to 64)	8.4	6.0	(5.6, 6.5)	-2.4*	(-3.0, -1.7)

F.8 Use of Bank Personal Loans by Bank Account Ownership and Household Characteristics, 2019–2021 (continued)
All Households, Row Percent

Characteristics	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Employment Status					
Employed	12.6	9.8	(9.4, 10.2)	-2.8*	(-3.4, -2.1)
Unemployed	10.4	5.5	(4.3, 7.0)	-4.9*	(-7.3, -2.4)
Not in Labor Force	7.7	5.1	(4.7, 5.5)	-2.6*	(-3.2, -2.0)
Homeownership					
Homeowner	12.6	9.3	(9.0, 9.7)	-3.3*	(-3.9, -2.6)
Non-Homeowner	7.5	5.4	(5.0, 5.9)	-2.1*	(-2.7, -1.4)
Household Type					
Married Couple	12.9	9.8	(9.3, 10.3)	-3.1*	(-3.9, -2.3)
Unmarried Female-Householder Family	9.4	6.2	(5.3, 7.2)	-3.2*	(-4.6, -1.9)
Unmarried Male-Householder Family	11.4	8.0	(6.8, 9.4)	-3.4*	(-5.4, -1.4)
Female-Householder Nonfamily	7.6	5.3	(4.7, 5.8)	-2.4*	(-3.2, -1.6)
Male-Householder Nonfamily	9.4	7.2	(6.5, 8.0)	-2.2*	(-3.2, -1.1)
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	11.2	8.2	(7.9, 8.5)	-3.0*	(-3.5, -2.5)
Foreign-Born Citizen	8.7	6.7	(5.8, 7.8)	-2.0*	(-3.5, -0.5)
Foreign-Born Noncitizen	7.7	6.6	(5.5, 8.0)	-1.1	(-2.9, 0.8)
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	10.6	7.9	(7.5, 8.2)	-2.8*	(-3.3, -2.3)
Not in Metropolitan Area	11.5	8.5	(7.7, 9.4)	-3.0*	(-4.2, -1.8)
Not Identified	14.7	11.1	(8.7, 14.1)	-3.5	(-8.0, 0.9)
Geographic Region					
Northeast	10.8	8.5	(7.8, 9.4)	-2.2*	(-3.5, -0.9)
Midwest	12.3	8.9	(8.2, 9.6)	-3.4*	(-4.6, -2.1)
South	10.1	7.1	(6.7, 7.5)	-3.0*	(-3.6, -2.3)
West	10.7	8.1	(7.5, 8.8)	-2.5*	(-3.4, -1.6)

The credit product in this table is personal loans or lines of credit from a bank (i.e., bank personal loans). 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.

F.9 Use of a Rent-to-Own Service or a Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan by Bank Account Ownership and Household Characteristics, 2017–2021

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
All	7.4	4.8	4.4	(4.2, 4.7)	-0.4*	(-0.8, 0.0)
Bank Account Ownership						
Unbanked	14.2	13.4	9.5	(8.0, 11.3)	-3.9*	(-6.0, -1.7)
Banked	6.9	4.3	4.2	(4.0, 4.4)	-0.2	(-0.5, 0.2)
Family Income						
Less Than \$15,000	10.1	7.9	7.0	(6.1, 7.9)	-1.0	(-2.3, 0.3)
\$15,000 to \$30,000	9.9	6.7	6.9	(6.2, 7.7)	0.2	(-0.8, 1.2)
\$30,000 to \$50,000	9.1	6.8	6.1	(5.5, 6.7)	-0.7	(-1.6, 0.2)
\$50,000 to \$75,000	7.4	4.7	4.3	(3.8, 4.8)	-0.4	(-1.1, 0.2)
At Least \$75,000	4.3	2.3	2.3	(2.0, 2.6)	0.0	(-0.4, 0.3)
Education						
No High School Diploma	10.1	9.0	7.8	(6.7, 8.9)	-1.2	(-2.8, 0.4)
High School Diploma	8.6	6.0	5.9	(5.3, 6.6)	-0.1	(-0.9, 0.7)
Some College	9.0	5.6	5.2	(4.7, 5.7)	-0.4	(-1.1, 0.3)
College Degree	4.5	2.4	2.3	(2.0, 2.6)	-0.2	(-0.6, 0.2)
Age Group						
15 to 24 Years	13.1	6.8	6.8	(5.4, 8.6)	0.0	(-2.0, 2.1)
25 to 34 Years	10.1	6.9	7.0	(6.2, 7.8)	0.0	(-1.1, 1.2)
35 to 44 Years	9.3	6.1	5.3	(4.7, 6.0)	-0.8	(-1.7, 0.1)
45 to 54 Years	7.9	5.5	5.0	(4.4, 5.7)	-0.5	(-1.4, 0.4)
55 to 64 Years	6.2	4.3	3.7	(3.3, 4.2)	-0.6	(-1.3, 0.1)
65 Years or More	3.6	2.2	2.1	(1.8, 2.4)	-0.2	(-0.6, 0.2)
Race/Ethnicity						
Black	12.7	8.8	7.6	(6.8, 8.6)	-1.2	(-2.5, 0.1)
Hispanic	9.0	7.5	6.4	(5.8, 7.1)	-1.0*	(-2.1, 0.0)
Asian	5.5	2.5	2.2	(1.6, 3.0)	-0.3	(-1.4, 0.8)
American Indian or Alaska Native	16.8	9.2	10.5	(7.4, 14.8)	1.3	(-3.2, 5.8)
Native Hawaiian or Other Pacific Islander	7.5	NA	NA	NA	NA	NA
White	6.0	3.6	3.3	(3.1, 3.6)	-0.3	(-0.6, 0.1)
Two or More Races	11.6	5.4	8.2	(5.6, 11.7)	2.8	(-0.7, 6.3)
Disability Status						
Disabled, Aged 25 to 64	13.1	10.6	7.9	(6.9, 9.0)	-2.7*	(-4.2, -1.2)
Not Disabled, Aged 25 to 64	7.6	5.0	4.8	(4.5, 5.2)	-0.2	(-0.7, 0.3)
Not Applicable (Not Aged 25 to 64)	5.2	2.9	2.7	(2.4, 3.1)	-0.2	(-0.7, 0.3)

F.9 Use of a Rent-to-Own Service or a Payday, Pawn Shop, Tax Refund Anticipation, or Auto Title Loan by Bank Account Ownership and Household Characteristics, 2017–2021 (continued)

All Households, Row Percent

Characteristics	2017	2019	2021	90% Confidence Interval, 2021	Difference (2021–2019)	90% Confidence Interval, Difference
Employment Status						
Employed	7.9	4.9	4.6	(4.3, 4.9)	-0.3	(-0.8, 0.2)
Unemployed	11.3	8.4	8.0	(6.5, 9.8)	-0.4	(-3.0, 2.2)
Not in Labor Force	6.1	4.5	3.8	(3.4, 4.1)	-0.7*	(-1.2, -0.2)
Homeownership						
Homeowner	5.2	3.0	2.9	(2.7, 3.2)	-0.1	(-0.4, 0.2)
Non-Homeowner	11.2	8.1	7.2	(6.7, 7.7)	-0.9*	(-1.7, -0.2)
Household Type						
Married Couple	6.0	3.6	3.3	(3.1, 3.6)	-0.3	(-0.6, 0.1)
Unmarried Female-Householder Family	13.0	9.2	8.6	(7.6, 9.6)	-0.7	(-2.0, 0.7)
Unmarried Male-Householder Family	10.6	7.5	8.3	(7.1, 9.8)	0.8	(-1.0, 2.6)
Female-Householder Nonfamily	6.5	4.2	3.2	(2.8, 3.6)	-1.1*	(-1.7, -0.4)
Male-Householder Nonfamily	7.5	5.0	4.6	(4.0, 5.3)	-0.3	(-1.2, 0.5)
Other	NA	NA	NA	NA	NA	NA
Citizenship and Place of Birth						
U.S.-Born	7.5	4.9	4.4	(4.2, 4.7)	-0.4*	(-0.8, 0.0)
Foreign-Born Citizen	5.5	3.5	3.0	(2.4, 3.7)	-0.5	(-1.5, 0.5)
Foreign-Born Noncitizen	8.2	6.1	6.0	(5.1, 7.2)	-0.1	(-1.7, 1.6)
Metropolitan and Nonmetropolitan Status						
Metropolitan Area	7.1	4.6	4.3	(4.0, 4.5)	-0.3	(-0.6, 0.0)
Not in Metropolitan Area	8.6	6.3	5.2	(4.5, 6.0)	-1.1*	(-2.1, -0.1)
Not Identified	11.2	7.8	9.0	(4.6, 16.8)	1.2	(-4.8, 7.1)
Geographic Region						
Northeast	5.1	2.6	3.6	(3.1, 4.3)	1.0*	(0.3, 1.7)
Midwest	7.3	5.0	4.2	(3.7, 4.7)	-0.8	(-1.5, 0.0)
South	8.7	6.3	5.6	(5.2, 6.1)	-0.7*	(-1.3, 0.0)
West	7.0	3.9	3.2	(2.8, 3.6)	-0.7*	(-1.2, -0.2)

The 2017 estimates published in this table may differ from the 2017 estimates published in previous reports because the 2021 report addresses item nonresponse in the 2017 data through imputation, while previous reports addressed item nonresponse in the 2017 data in other ways; 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.

F.10 Amount of Most Recent Bank Personal Loan by Bank Account Ownership and Household Characteristics, 2021

Households That Had a Bank Personal Loan in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	\$1,000 or Less	More Than \$1,000
All	10,556	100.0	15.8	84.2
Bank Account Ownership				
Unbanked	NA	NA	NA	NA
Banked	10,508	100.0	15.6	84.4
Family Income				
Less Than \$15,000	NA	NA	NA	NA
\$15,000 to \$30,000	729	100.0	30.0	70.0
\$30,000 to \$50,000	1,594	100.0	20.7	79.3
\$50,000 to \$75,000	2,151	100.0	17.5	82.5
At Least \$75,000	5,746	100.0	11.1	88.9
Education				
No High School Diploma	NA	NA	NA	NA
High School Diploma	2,165	100.0	21.0	79.0
Some College	3,046	100.0	19.6	80.4
College Degree	4,915	100.0	11.0	89.0
Age Group				
15 to 24 Years	NA	NA	NA	NA
25 to 34 Years	1,956	100.0	20.0	80.0
35 to 44 Years	1,996	100.0	16.8	83.2
45 to 54 Years	2,046	100.0	9.6	90.4
55 to 64 Years	2,049	100.0	14.2	85.8
65 Years or More	2,109	100.0	14.8	85.2
Race/Ethnicity				
Black	1,002	100.0	23.2	76.8
Hispanic	1,180	100.0	22.4	77.6
Asian	559	100.0	9.4	90.6
American Indian or Alaska Native	NA	NA	NA	NA
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA
White	7,525	100.0	14.3	85.7
Two or More Races	NA	NA	NA	NA
Disability Status				
Disabled, Aged 25 to 64	750	100.0	23.3	76.7
Not Disabled, Aged 25 to 64	7,296	100.0	14.2	85.8
Not Applicable (Not Aged 25 to 64)	2,509	100.0	18.0	82.0
Employment Status				
Employed	7,866	100.0	15.5	84.5
Unemployed	NA	NA	NA	NA
Not in Labor Force	2,419	100.0	16.6	83.4

F.10 Amount of Most Recent Bank Personal Loan by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

Households That Had a Bank Personal Loan in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	\$1,000 or Less	More Than \$1,000
Homeownership				
Homeowner	8,036	100.0	12.2	87.8
Non-Homeowner	2,519	100.0	27.1	72.9
Household Type				
Married Couple	5,983	100.0	12.5	87.5
Unmarried Female-Headholder Family	981	100.0	19.1	80.9
Unmarried Male-Headholder Family	563	100.0	22.0	78.0
Female-Headholder Nonfamily	1,335	100.0	20.7	79.3
Male-Headholder Nonfamily	1,679	100.0	19.7	80.3
Other	NA	NA	NA	NA
Citizenship and Place of Birth				
U.S.-Born	9,245	100.0	16.0	84.0
Foreign-Born Citizen	768	100.0	7.1	92.9
Foreign-Born Noncitizen	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status				
Metropolitan Area	8,942	100.0	15.7	84.3
Not in Metropolitan Area	1,499	100.0	16.8	83.2
Not Identified	NA	NA	NA	NA
Geographic Region				
Northeast	1,927	100.0	14.4	85.6
Midwest	2,507	100.0	16.3	83.7
South	3,643	100.0	16.8	83.2
West	2,479	100.0	14.9	85.1

Loan amounts are for personal loans or lines of credit from a bank (i.e., bank personal loans). NA indicates that the sample size is too small to produce a precise estimate.

F.11 Amount of Most Recent Nonbank Personal Loan by Bank Account Ownership and Household Characteristics, 2021

Households That Had a Nonbank Personal Loan in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	\$1,000 or Less	More Than \$1,000
All	3,688	100.0	22.6	77.4
Bank Account Ownership				
Unbanked	NA	NA	NA	NA
Banked	3,629	100.0	22.2	77.8
Family Income				
Less Than \$15,000	NA	NA	NA	NA
\$15,000 to \$30,000	NA	NA	NA	NA
\$30,000 to \$50,000	678	100.0	30.2	69.8
\$50,000 to \$75,000	777	100.0	22.7	77.3
At Least \$75,000	1,584	100.0	10.7	89.3
Education				
No High School Diploma	NA	NA	NA	NA
High School Diploma	821	100.0	34.8	65.2
Some College	1,236	100.0	27.3	72.7
College Degree	1,388	100.0	11.5	88.5
Age Group				
15 to 24 Years	NA	NA	NA	NA
25 to 34 Years	767	100.0	27.9	72.1
35 to 44 Years	727	100.0	25.7	74.3
45 to 54 Years	660	100.0	15.1	84.9
55 to 64 Years	698	100.0	18.0	82.0
65 Years or More	616	100.0	19.4	80.6
Race/Ethnicity				
Black	NA	NA	NA	NA
Hispanic	NA	NA	NA	NA
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	2,313	100.0	19.7	80.3
Two or More Races	NA	NA	NA	NA
Disability Status				
Disabled, Aged 25 to 64	NA	NA	NA	NA
Not Disabled, Aged 25 to 64	2,475	100.0	21.1	78.9
Not Applicable (Not Aged 25 to 64)	837	100.0	24.9	75.1
Employment Status				
Employed	2,558	100.0	21.1	78.9
Unemployed	NA	NA	NA	NA
Not in Labor Force	1,001	100.0	25.7	74.3

F.11 Amount of Most Recent Nonbank Personal Loan by Bank Account Ownership and Household Characteristics, 2021 *(continued)*

Households That Had a Nonbank Personal Loan in the Past 12 Months, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	\$1,000 or Less	More Than \$1,000
Homeownership				
Homeowner	2,297	100.0	14.6	85.4
Non-Homeowner	1,391	100.0	35.9	64.1
Household Type				
Married Couple	1,670	100.0	17.9	82.1
Unmarried Female-Headholder Family	536	100.0	28.8	71.2
Unmarried Male-Headholder Family	NA	NA	NA	NA
Female-Headholder Nonfamily	638	100.0	27.4	72.6
Male-Headholder Nonfamily	607	100.0	19.2	80.8
Other	NA	NA	NA	NA
Citizenship and Place of Birth				
U.S.-Born	3,280	100.0	22.8	77.2
Foreign-Born Citizen	NA	NA	NA	NA
Foreign-Born Noncitizen	NA	NA	NA	NA
Metropolitan and Nonmetropolitan Status				
Metropolitan Area	3,102	100.0	21.4	78.6
Not in Metropolitan Area	550	100.0	29.1	70.9
Not Identified	NA	NA	NA	NA
Geographic Region				
Northeast	NA	NA	NA	NA
Midwest	784	100.0	19.2	80.8
South	1,608	100.0	29.8	70.2
West	914	100.0	16.0	84.0

Loan amounts are for personal loans or lines of credit from a company other than a bank (i.e., nonbank personal loans). NA indicates that the sample size is too small to produce a precise estimate.

G.1 Underbanked, Fully Banked, and Unbanked Rates by Household Characteristics, 2021

All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
All	132,517	100.0	14.1	81.5	4.5
Family Income					
Less Than \$15,000	12,547	100.0	19.2	61.0	19.8
\$15,000 to \$30,000	17,889	100.0	18.9	71.9	9.2
\$30,000 to \$50,000	24,617	100.0	17.3	78.7	4.0
\$50,000 to \$75,000	24,563	100.0	14.0	83.9	2.1
At Least \$75,000	52,900	100.0	9.7	89.7	0.6
Education					
No High School Diploma	10,492	100.0	24.1	56.7	19.2
High School Diploma	32,235	100.0	16.7	76.5	6.8
Some College	36,886	100.0	14.9	81.8	3.3
College Degree	52,904	100.0	9.9	89.2	0.9
Age Group					
15 to 24 Years	5,881	100.0	21.9	72.2	5.8
25 to 34 Years	21,513	100.0	17.7	77.3	5.1
35 to 44 Years	22,665	100.0	16.9	77.9	5.1
45 to 54 Years	22,249	100.0	14.5	80.3	5.2
55 to 64 Years	24,582	100.0	13.4	81.9	4.8
65 Years or More	35,627	100.0	9.1	88.2	2.7
Race/Ethnicity					
Black	16,933	100.0	24.7	64.0	11.3
Hispanic	19,368	100.0	24.1	66.7	9.3
Asian	7,043	100.0	16.5	80.5	2.9
American Indian or Alaska Native	958	100.0	25.1	68.0	6.9
Native Hawaiian or Other Pacific Islander	NA	NA	NA	NA	NA
White	86,037	100.0	9.3	88.6	2.1
Two or More Races	1,838	100.0	20.6	74.4	5.0
Disability Status					
Disabled, Aged 25 to 64	10,874	100.0	20.5	64.7	14.8
Not Disabled, Aged 25 to 64	80,136	100.0	14.9	81.4	3.7
Not Applicable (Not Aged 25 to 64)	41,507	100.0	10.9	86.0	3.2
Employment Status					
Employed	80,133	100.0	15.1	82.3	2.6
Unemployed	4,903	100.0	20.7	67.5	11.8
Not in Labor Force	47,481	100.0	11.7	81.5	6.8

G.1 Underbanked, Fully Banked, and Unbanked Rates by Household Characteristics, 2021 *(continued)*
All Households, Row Percent

Characteristics	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
Homeownership					
Homeowner	86,172	100.0	10.0	88.3	1.8
Non-Homeowner	46,345	100.0	21.8	68.8	9.4
Household Type					
Married Couple	60,985	100.0	12.3	85.9	1.8
Unmarried Female-Householder Family	15,800	100.0	21.0	69.9	9.2
Unmarried Male-Householder Family	7,032	100.0	20.2	72.4	7.4
Female-Householder Nonfamily	25,338	100.0	11.7	83.4	4.9
Male-Householder Nonfamily	23,191	100.0	15.0	78.3	6.7
Other	NA	NA	NA	NA	NA
Citizenship and Place of Birth					
U.S.-Born	112,868	100.0	12.3	83.8	4.0
Foreign-Born Citizen	11,453	100.0	19.5	75.9	4.6
Foreign-Born Noncitizen	8,197	100.0	31.3	57.7	11.0
Metropolitan and Nonmetropolitan Status					
Metropolitan Area	113,835	100.0	14.1	81.7	4.2
Not in Metropolitan Area	17,645	100.0	13.5	80.3	6.2
Not Identified	1,037	100.0	19.6	74.2	6.2
Geographic Region					
Northeast	22,569	100.0	13.1	82.8	4.1
Midwest	28,167	100.0	11.5	84.3	4.2
South	51,356	100.0	16.3	78.8	4.9
West	30,425	100.0	13.4	82.4	4.2

The underbanked definition is based on the following products: nonbank transactions (money orders, check cashing, and international remittances) and nonbank credit (rent-to-own services and payday, pawn shop, tax refund anticipation, and auto title loans). Underbanked and fully banked rates in 2021 are not directly comparable to underbanked and fully banked rates in previous years because of changes to the questions on international remittances. NA indicates that the sample size is too small to produce a precise estimate.

G.2 Underbanked, Fully Banked, and Unbanked Rates by State, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
All	132,517	100.0	14.1	81.5	4.5
State					
AL	2,045	100.0	13.3	82.0	4.7
AK	285	100.0	12.4	82.8	4.8
AZ	2,945	100.0	14.5	81.9	3.6
AR	1,278	100.0	15.9	80.7	3.4
CA	14,619	100.0	13.9	81.1	5.0
CO	2,551	100.0	9.0	85.0	6.0
CT	1,497	100.0	15.6	80.0	4.4
DE	414	100.0	20.7	77.2	2.0
DC	358	100.0	13.1	82.4	4.5
FL	9,057	100.0	17.9	78.4	3.7
GA	4,318	100.0	17.3	76.0	6.7
HI	486	100.0	14.7	83.8	1.5
ID	754	100.0	13.3	83.6	3.0
IL	4,887	100.0	10.1	85.5	4.4
IN	2,756	100.0	12.1	82.3	5.6
IA	1,298	100.0	10.1	87.0	3.0
KS	1,150	100.0	16.3	79.9	3.8
KY	1,776	100.0	16.1	78.7	5.2
LA	1,876	100.0	20.2	71.6	8.1
ME	575	100.0	11.4	87.3	1.3
MD	2,355	100.0	15.7	79.2	5.0
MA	2,811	100.0	10.0	86.5	3.6
MI	4,157	100.0	12.7	81.8	5.4
MN	2,399	100.0	7.7	89.9	2.4
MS	1,195	100.0	21.4	67.5	11.1
MO	2,603	100.0	12.4	80.2	7.4
MT	457	100.0	11.5	85.5	3.0
NE	779	100.0	13.8	83.2	3.0
NV	1,254	100.0	17.8	76.6	5.6
NH	556	100.0	11.1	87.5	1.4
NJ	3,422	100.0	15.7	80.8	3.5
NM	885	100.0	16.7	76.3	7.0
NY	7,669	100.0	12.9	81.2	5.9
NC	4,472	100.0	13.9	82.8	3.3
ND	351	100.0	9.5	87.4	3.2
OH	4,870	100.0	13.4	83.2	3.5
OK	1,635	100.0	20.5	74.1	5.4

G.2 Underbanked, Fully Banked, and Unbanked Rates by State, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
OR	1,747	100.0	11.2	87.2	1.6
PA	5,292	100.0	13.6	83.8	2.6
RI	473	100.0	12.4	84.1	3.5
SC	2,228	100.0	16.1	78.3	5.5
SD	389	100.0	12.8	83.5	3.7
TN	2,893	100.0	13.3	81.6	5.0
TX	11,225	100.0	18.4	76.1	5.6
UT	1,155	100.0	11.2	87.6	1.2
VT	273	100.0	7.3	90.2	2.5
VA	3,460	100.0	7.8	90.5	1.8
WA	3,036	100.0	12.8	85.2	2.1
WV	770	100.0	12.4	84.6	3.0
WI	2,528	100.0	8.5	89.5	2.1
WY	251	100.0	13.4	85.3	1.3

The underbanked definition is based on the following products: nonbank transactions (money orders, check cashing, and international remittances) and nonbank credit (rent-to-own services and payday, pawn shop, tax refund anticipation, and auto title loans). Underbanked and fully banked rates in 2021 are not directly comparable to underbanked and fully banked rates in previous years because of changes to the questions on international remittances.

G.3 Underbanked, Fully Banked, and Unbanked Rates by MSA, 2021

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
All	132,517	100.0	14.1	81.5	4.5
MSA					
Albuquerque, NM	418	100.0	12.9	81.8	5.3
Atlanta-Sandy Springs-Roswell, GA~	2,482	100.0	17.7	79.9	2.4
Austin-Round Rock, TX	813	100.0	16.2	83.0	0.8
Baltimore-Columbia-Towson, MD	1,080	100.0	12.2	82.0	5.9
Baton Rouge, LA	356	100.0	16.3	78.1	5.6
Birmingham-Hoover, AL	558	100.0	13.4	81.8	4.8
Boise City, ID	299	100.0	12.1	85.3	2.6
Boston-Cambridge-Newton, MA-NH~	2,039	100.0	9.3	88.6	2.1
Burlington-South Burlington, VT~	79	100.0	3.4	95.0	1.5
Charlotte-Concord-Gastonia, NC-SC~	1,170	100.0	15.0	82.8	2.2
Chicago-Naperville-Elgin, IL-IN-WI	3,573	100.0	10.8	83.8	5.4
Cincinnati, OH-KY-IN~	763	100.0	10.1	85.9	4.0
Cleveland-Elyria, OH	990	100.0	12.3	85.7	2.0
Columbus, OH~	886	100.0	16.2	81.8	2.0
Dallas-Fort Worth-Arlington, TX~	2,955	100.0	19.9	77.6	2.5
Denver-Aurora-Lakewood, CO	1,307	100.0	12.5	81.6	5.9
Detroit-Warren-Dearborn, MI	1,868	100.0	12.9	79.5	7.6
Fargo, ND-MN	95	100.0	9.8	86.6	3.6
Fayetteville-Springdale-Rogers, AR-MO	252	100.0	14.8	81.7	3.5
Houston-The Woodlands-Sugar Land, TX~	2,876	100.0	17.4	74.5	8.1
Indianapolis-Carmel-Anderson, IN~	854	100.0	10.4	81.8	7.8
Jackson, MS~	261	100.0	18.1	72.9	9.1
Kansas City, MO-KS~	913	100.0	14.0	79.6	6.4
Knoxville, TN~	404	100.0	12.7	86.3	1.0
Las Vegas-Henderson-Paradise, NV	1,009	100.0	18.6	76.2	5.2
Little Rock-North Little Rock-Conway, AR	341	100.0	17.2	80.0	2.8
Los Angeles-Long Beach-Anaheim, CA	4,580	100.0	16.1	79.8	4.2
Louisville/Jefferson County, KY-IN~	600	100.0	12.4	84.1	3.5
Manchester-Nashua, NH~	174	100.0	9.5	89.3	1.2
Memphis, TN-MS-AR~	503	100.0	31.2	59.4	9.4
Miami-Fort Lauderdale-West Palm Beach, FL	2,683	100.0	22.2	74.7	3.2
Milwaukee-Waukesha-West Allis, WI	695	100.0	9.9	88.7	1.5
Minneapolis-St. Paul-Bloomington, MN-WI~	1,618	100.0	7.0	90.8	2.2
Nashville-Davidson-Murfreesboro-Franklin, TN~	844	100.0	10.8	85.4	3.8
New Orleans-Metairie, LA~	488	100.0	19.8	73.6	6.6
New York-Newark-Jersey City, NY-NJ-PA~	7,790	100.0	14.7	79.8	5.6
Oklahoma City, OK	716	100.0	19.5	75.0	5.5

G.3 Underbanked, Fully Banked, and Unbanked Rates by MSA, 2021 *(continued)*

All Households, Row Percent

Geography	Number of Households (1000s)	Percent of Households	Underbanked	Fully Banked	Unbanked
Omaha-Council Bluffs, NE-IA	379	100.0	12.0	85.4	2.6
Orlando-Kissimmee-Sanford, FL	1,157	100.0	15.8	82.7	1.5
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,448	100.0	11.6	85.6	2.8
Phoenix-Mesa-Scottsdale, AZ	1,948	100.0	12.6	83.0	4.3
Pittsburgh, PA	1,089	100.0	13.5	84.9	1.6
Portland-South Portland, ME~	205	100.0	9.5	89.6	0.9
Portland-Vancouver-Hillsboro, OR-WA	1,044	100.0	13.8	84.6	1.7
Providence-Warwick, RI-MA~	693	100.0	15.3	77.5	7.3
Riverside-San Bernardino-Ontario, CA	1,624	100.0	13.7	81.1	5.2
Sacramento-Roseville-Arden-Arcade, CA	914	100.0	10.9	86.8	2.3
St. Louis, MO-IL~	1,268	100.0	9.4	85.8	4.9
Salisbury, MD-DE~	246	100.0	16.6	79.2	4.2
Salt Lake City, UT~	498	100.0	12.2	86.7	1.2
San Antonio-New Braunfels, TX	1,204	100.0	21.0	74.5	4.5
San Diego-Carlsbad, CA	1,223	100.0	12.7	86.9	0.4
San Francisco-Oakland-Hayward, CA	1,893	100.0	8.9	87.1	4.0
San Jose-Sunnyvale-Santa Clara, CA	835	100.0	10.7	76.1	13.2
Seattle-Tacoma-Bellevue, WA	1,663	100.0	8.9	91.1	-
Sioux Falls, SD	127	100.0	13.0	86.3	0.6
Tampa-St. Petersburg-Clearwater, FL	1,251	100.0	12.8	86.6	0.6
Urban Honolulu, HI	367	100.0	14.7	83.6	1.7
Virginia Beach-Norfolk-Newport News, VA-NC~	671	100.0	12.5	87.5	-
Washington-Arlington-Alexandria, DC-VA-MD-WV~	2,629	100.0	13.6	83.5	2.9
Wichita, KS~	330	100.0	26.7	66.6	6.7

The underbanked definition is based on the following products: nonbank transactions (money orders, check cashing, and international remittances) and nonbank credit (rent-to-own services and payday, pawn shop, tax refund anticipation, and auto title loans). Underbanked and fully banked rates in 2021 are not directly comparable to underbanked and fully banked rates in previous years because of changes to the questions on international remittances. 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 Underbanked, Fully Banked, and Unbanked Households, 2021

All Households, Column Percent

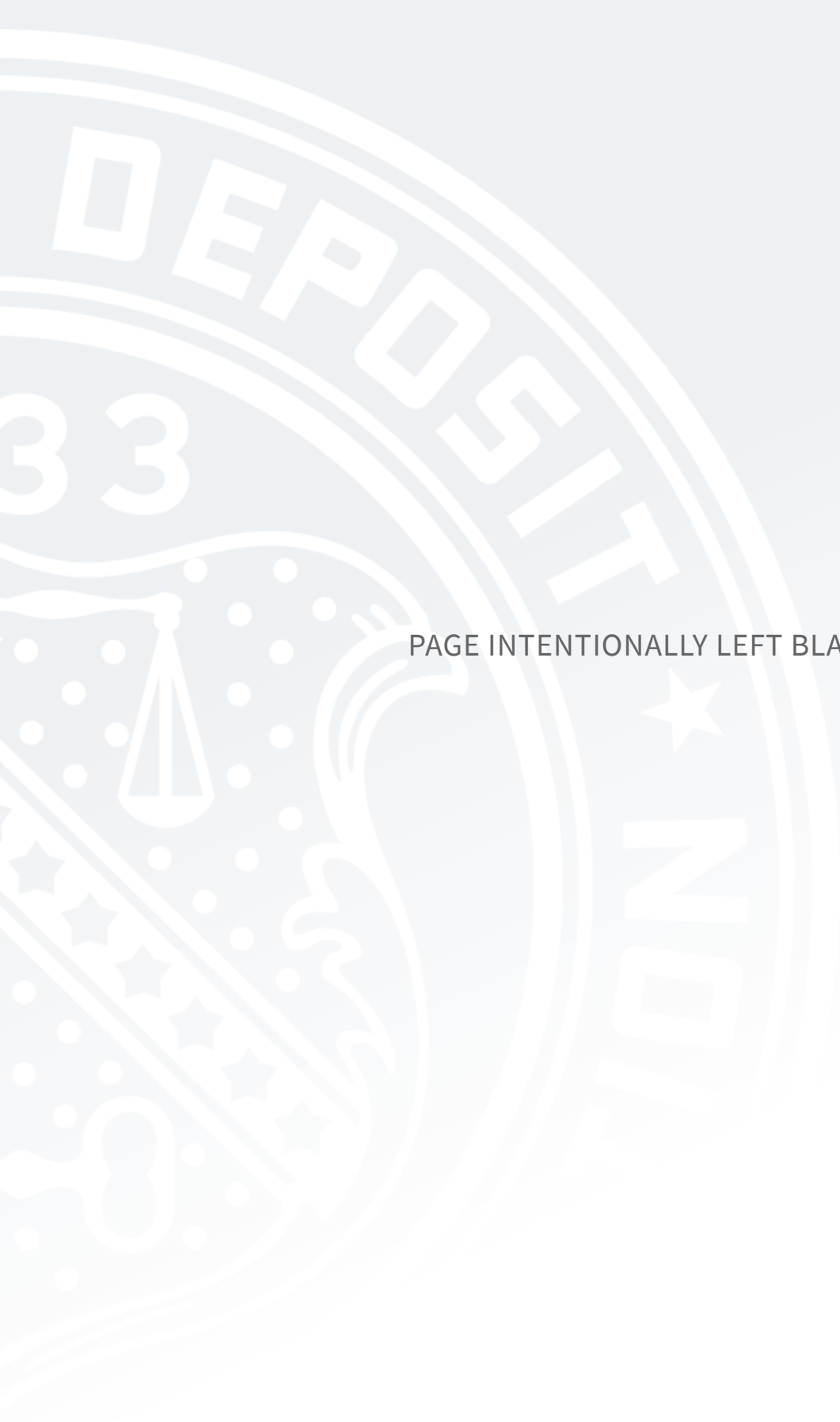
Characteristics	All	Underbanked	Underbanked, Nonbank Transactions Only	Underbanked, Nonbank Credit Only	Underbanked, Nonbank Transactions and Credit	Fully Banked	Unbanked
Number of Households (1000s)	132,517	18,662	13,370	3,368	1,924	107,949	5,907
Percent of Households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family Income							
Less Than \$15,000	9.5	12.9	13.4	9.6	15.7	7.1	42.0
\$15,000 to \$30,000	13.5	18.2	17.5	18.3	22.8	11.9	27.7
\$30,000 to \$50,000	18.6	22.8	21.3	24.3	30.2	18.0	16.6
\$50,000 to \$75,000	18.5	18.5	18.2	20.4	17.5	19.1	8.5
At Least \$75,000	39.9	27.6	29.7	27.5	13.8	43.9	5.1
Education							
No High School Diploma	7.9	13.6	14.1	9.6	16.4	5.5	34.1
High School Diploma	24.3	28.9	27.5	29.9	36.8	22.8	37.1
Some College	27.8	29.5	27.8	33.2	34.9	28.0	20.3
College Degree	39.9	28.0	30.5	27.2	11.9	43.7	8.5
Age Group							
15 to 24 Years	4.4	6.9	7.0	7.1	5.8	3.9	5.8
25 to 34 Years	16.2	20.4	18.4	22.8	30.0	15.4	18.5
35 to 44 Years	17.1	20.6	20.6	19.1	23.0	16.4	19.7
45 to 54 Years	16.8	17.3	16.6	20.2	16.6	16.5	19.8
55 to 64 Years	18.6	17.6	18.4	16.0	15.2	18.6	19.8
65 Years or More	26.9	17.3	19.0	14.9	9.5	29.1	16.4
Race/Ethnicity							
Black	12.8	22.4	22.8	15.7	31.0	10.0	32.4
Hispanic	14.6	25.0	26.7	19.1	23.8	12.0	30.4
Asian	5.3	6.2	7.6	2.3	3.7	5.3	3.5
American Indian or Alaska Native	0.7	1.3	1.2	1.2	2.5	0.6	1.1
Native Hawaiian or Other Pacific Islander	0.3	0.3	0.2	0.4	0.7	0.2	0.4
White	64.9	42.8	39.7	59.7	34.3	70.6	30.6
Two or More Races	1.4	2.0	1.8	1.7	4.0	1.3	1.6
Disability Status							
Disabled, Aged 25 to 64	8.2	11.9	11.3	11.8	16.5	6.5	27.3
Not Disabled, Aged 25 to 64	60.5	63.9	62.6	66.2	68.3	60.4	50.5
Not Applicable (Not Aged 25 to 64)	31.3	24.2	26.1	22.0	15.3	33.1	22.2
Employment Status							
Employed	60.5	64.8	64.5	66.4	64.7	61.1	35.4
Unemployed	3.7	5.4	5.3	5.8	5.9	3.1	9.8
Not in Labor Force	35.8	29.7	30.2	27.8	29.3	35.9	54.8

G.4 Distributions of Household Characteristics Among Underbanked, Fully Banked, and Unbanked Households, 2021 *(continued)*

All Households, Column Percent

Characteristics	All	Underbanked	Underbanked, Nonbank Transactions Only	Underbanked, Nonbank Credit Only	Underbanked, Nonbank Transactions and Credit	Fully Banked	Unbanked
Homeownership							
Homeowner	65.0	46.0	46.4	53.4	29.9	70.5	26.1
Non-Homeowner	35.0	54.0	53.6	46.6	70.1	29.5	73.9
Household Type							
Married Couple	46.0	40.2	41.5	40.2	31.0	48.5	18.4
Unmarried Female-Headholder Family	11.9	17.7	15.9	19.0	28.6	10.2	24.6
Unmarried Male-Headholder Family	5.3	7.6	6.8	9.7	9.5	4.7	8.8
Female-Headholder Nonfamily	19.1	15.8	16.7	14.8	11.7	19.6	21.0
Male-Headholder Nonfamily	17.5	18.6	19.1	16.2	19.3	16.8	26.4
Other	0.1	0.1	0.1	-	-	0.1	0.9
Citizenship and Place of Birth							
U.S.-Born	85.2	74.3	69.9	87.3	81.9	87.6	75.7
Foreign-Born Citizen	8.6	12.0	14.4	6.8	4.3	8.1	8.9
Foreign-Born Noncitizen	6.2	13.7	15.7	5.9	13.8	4.4	15.3
Metropolitan and Nonmetropolitan Status							
Metropolitan Area	85.9	86.1	87.1	82.3	85.9	86.2	80.5
Not in Metropolitan Area	13.3	12.8	12.0	16.0	12.5	13.1	18.4
Not Identified	0.8	1.1	0.8	1.7	1.7	0.7	1.1
Geographic Region							
Northeast	17.0	15.9	16.5	16.1	10.9	17.3	15.5
Midwest	21.3	17.3	16.3	21.5	17.6	22.0	20.3
South	38.8	45.0	43.4	45.8	54.7	37.5	42.3
West	23.0	21.8	23.8	16.5	16.8	23.2	21.9

The underbanked definition is based on the following products: nonbank transactions (money orders, check cashing, and international remittances) and nonbank credit (rent-to-own services and payday, pawn shop, tax refund anticipation, and auto title loans). The dash symbol indicates an estimate of zero; the population proportion may be slightly greater than zero.



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