

# 2023

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## FDIC National Survey of Unbanked and Underbanked Households

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### Appendix Tables



FEDERAL DEPOSIT  
INSURANCE CORPORATION



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

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## A.1 Distributions of Household Characteristics, 2019–2023

All Households, Column Percent

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

**A.1 Distributions of Household Characteristics, 2019–2023** *(continued)*

All Households, Column Percent

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

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

## A.2 Unbanked Rates by Household Characteristics, 2019–2023

All Households, Row Percent

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

## A.2 Unbanked Rates by Household Characteristics, 2019–2023 *(continued)*

All Households, Row Percent

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

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

### A.3 Unbanked Rates by State, 2019–2023

All Households, Row Percent

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

### A.3 Unbanked Rates by State, 2019–2023 *(continued)*

All Households, Row Percent

| Geography                                                                                        | 2019 | 2021 | 2023 | 90% Confidence Interval, 2023 | Difference (2023–2021) | 90% Confidence Interval, Difference |
|--------------------------------------------------------------------------------------------------|------|------|------|-------------------------------|------------------------|-------------------------------------|
| NC                                                                                               | 3.4  | 3.3  | 3.5  | (2.5, 4.9)                    | 0.2                    | (-1.5, 1.9)                         |
| ND                                                                                               | 4.9  | 3.2  | 1.7  | (0.5, 5.2)                    | -1.5                   | (-3.7, 0.7)                         |
| OH                                                                                               | 4.6  | 3.5  | 4.2  | (3.0, 5.9)                    | 0.7                    | (-1.2, 2.6)                         |
| OK                                                                                               | 8.8  | 5.4  | 6.2  | (4.2, 9.2)                    | 0.8                    | (-1.8, 3.4)                         |
| OR                                                                                               | 3.8  | 1.6  | 2.0  | (1.2, 3.2)                    | 0.4                    | (-1.1, 1.9)                         |
| PA                                                                                               | 4.0  | 2.6  | 3.0  | (1.9, 4.6)                    | 0.3                    | (-1.1, 1.8)                         |
| RI                                                                                               | 4.4  | 3.5  | 2.9  | (1.4, 5.9)                    | -0.6                   | (-3.1, 1.9)                         |
| SC                                                                                               | 5.2  | 5.5  | 5.3  | (3.6, 7.8)                    | -0.2                   | (-3.8, 3.4)                         |
| SD                                                                                               | 4.9  | 3.7  | 3.8  | (2.4, 5.8)                    | 0.1                    | (-2.6, 2.8)                         |
| TN                                                                                               | 8.1  | 5.0  | 5.7  | (4.4, 7.4)                    | 0.6                    | (-1.4, 2.6)                         |
| TX                                                                                               | 7.7  | 5.6  | 6.5  | (5.5, 7.7)                    | 1.0                    | (-0.5, 2.4)                         |
| UT                                                                                               | 0.8  | 1.2  | 1.2  | (0.4, 2.9)                    | 0.0                    | (-1.3, 1.2)                         |
| VT                                                                                               | 0.7  | 2.5  | 0.9  | (0.4, 2.3)                    | -1.5                   | (-3.1, 0.1)                         |
| VA                                                                                               | 4.4  | 1.8  | 0.9  | (0.4, 2.1)                    | -0.9                   | (-2.4, 0.6)                         |
| WA                                                                                               | 4.6  | 2.1  | 1.8  | (1.0, 3.2)                    | -0.3                   | (-2.1, 1.6)                         |
| WV                                                                                               | 4.7  | 3.0  | 4.3  | (3.1, 5.9)                    | 1.3                    | (-0.9, 3.4)                         |
| WI                                                                                               | 2.9  | 2.1  | 2.0  | (1.2, 3.4)                    | -0.1                   | (-1.6, 1.5)                         |
| WY                                                                                               | 3.6  | 1.3  | 1.8  | (0.9, 3.6)                    | 0.5                    | (-1.0, 2.0)                         |
| Note: Asterisk indicates differences that are statistically significant at the 10 percent level. |      |      |      |                               |                        |                                     |

#### A.4 Unbanked Rates by MSA, 2019–2023

All Households, Row Percent

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

#### A.4 Unbanked Rates by MSA, 2019–2023 *(continued)*

All Households, Row Percent

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

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

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

Unbanked Households, Row Percent

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

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

Unbanked Households, Row Percent

| Characteristic                                                                                                  | Number of Households (1000s) | Percent of Households | Very Interested | Somewhat Interested | Not Very Interested | Not at All Interested |
|-----------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------|-----------------|---------------------|---------------------|-----------------------|
| <b>Monthly Income Volatility</b>                                                                                |                              |                       |                 |                     |                     |                       |
| Income Was About the Same Each Month                                                                            | 4,234                        | 100.0                 | 10.0            | 17.6                | 18.8                | 53.7                  |
| Income Varied Somewhat From Month to Month                                                                      | 1,001                        | 100.0                 | 10.6            | 18.4                | 22.4                | 48.6                  |
| Income Varied a Lot From Month to Month                                                                         | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| <b>Employment Status</b>                                                                                        |                              |                       |                 |                     |                     |                       |
| Employed                                                                                                        | 2,333                        | 100.0                 | 11.8            | 17.8                | 22.6                | 47.7                  |
| Unemployed                                                                                                      | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| Not in Labor Force                                                                                              | 2,925                        | 100.0                 | 9.3             | 15.6                | 17.0                | 58.1                  |
| <b>Homeownership</b>                                                                                            |                              |                       |                 |                     |                     |                       |
| Homeowner                                                                                                       | 1,406                        | 100.0                 | 9.7             | 18.1                | 19.8                | 52.4                  |
| Non-Homeowner                                                                                                   | 4,234                        | 100.0                 | 12.1            | 17.4                | 19.6                | 50.9                  |
| <b>Household Type</b>                                                                                           |                              |                       |                 |                     |                     |                       |
| Married Couple                                                                                                  | 1,014                        | 100.0                 | 12.2            | 18.7                | 22.3                | 46.8                  |
| Unmarried Female-Householder Family                                                                             | 1,292                        | 100.0                 | 13.4            | 22.9                | 18.6                | 45.2                  |
| Unmarried Male-Householder Family                                                                               | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| Female-Householder Nonfamily                                                                                    | 1,317                        | 100.0                 | 9.9             | 13.9                | 17.9                | 58.3                  |
| Male-Householder Nonfamily                                                                                      | 1,507                        | 100.0                 | 11.4            | 12.8                | 19.3                | 56.5                  |
| Other                                                                                                           | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| <b>Citizenship and Place of Birth</b>                                                                           |                              |                       |                 |                     |                     |                       |
| U.S.-Born                                                                                                       | 3,935                        | 100.0                 | 10.9            | 17.4                | 17.9                | 53.8                  |
| Foreign-Born Citizen                                                                                            | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| Foreign-Born Noncitizen                                                                                         | 1,258                        | 100.0                 | 12.4            | 20.2                | 26.3                | 41.1                  |
| <b>Metropolitan and Nonmetropolitan Status</b>                                                                  |                              |                       |                 |                     |                     |                       |
| Metropolitan Area                                                                                               | 4,759                        | 100.0                 | 12.6            | 18.1                | 20.6                | 48.8                  |
| Not in Metropolitan Area                                                                                        | 839                          | 100.0                 | 6.1             | 14.5                | 14.3                | 65.0                  |
| Not Identified                                                                                                  | NA                           | NA                    | NA              | NA                  | NA                  | NA                    |
| <b>Geographic Region</b>                                                                                        |                              |                       |                 |                     |                     |                       |
| Northeast                                                                                                       | 902                          | 100.0                 | 15.8            | 13.0                | 15.5                | 55.7                  |
| Midwest                                                                                                         | 1,103                        | 100.0                 | 11.8            | 15.4                | 21.7                | 51.0                  |
| South                                                                                                           | 2,633                        | 100.0                 | 10.2            | 18.6                | 20.4                | 50.8                  |
| West                                                                                                            | 1,002                        | 100.0                 | 10.7            | 21.3                | 19.3                | 48.7                  |
| Note: Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate. |                              |                       |                 |                     |                     |                       |

## A.6 All Reasons for Not Having a Bank Account by Interest in Having a Bank Account, 2023

Unbanked Households, Column Percent

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

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

Unbanked Households, Column Percent

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

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

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

Unbanked Households, Column Percent

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

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

Unbanked Households, Column Percent

|                                                                | All   | Previously Banked | Never Banked |
|----------------------------------------------------------------|-------|-------------------|--------------|
| Number of Households (1000s)                                   | 5,640 | 2,672             | 2,968        |
| Percent of Households                                          | 100.0 | 100.0             | 100.0        |
| <b>Main Reason Unbanked</b>                                    |       |                   |              |
| Bank Locations Are Inconvenient                                | 2.5   | 2.7               | 2.4          |
| Bank Account Fees Are Too High                                 | 8.9   | 10.3              | 7.6          |
| Bank Account Fees Are Too Unpredictable                        | 1.2   | 1.9               | 0.6          |
| Banks Do Not Offer Needed Products and Services                | 1.7   | 2.2               | 1.2          |
| Don't Trust Banks                                              | 15.7  | 14.7              | 16.6         |
| Don't Have Enough Money to Meet Minimum Balance Requirements   | 23.3  | 24.4              | 22.2         |
| Avoiding a Bank Gives More Privacy                             | 5.1   | 4.6               | 5.5          |
| Don't Have Personal Identification Required to Open an Account | 5.1   | 0.6               | 9.3          |
| Problems With Past Banking or Credit History                   | 3.4   | 5.2               | 1.8          |
| Other Reason                                                   | 18.1  | 20.1              | 16.2         |
| Did Not Select a Reason                                        | 15.0  | 13.4              | 16.5         |
| Note: Column percentages sum to 100.                           |       |                   |              |

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

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

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

## B.1 Primary Method of Bank Account Access by Household Characteristics, 2023 *(continued)*

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

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

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

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

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

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

## B.2 Bank Teller as Primary Method of Bank Account Access by Household Characteristics, 2019–2023 *(continued)*

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

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

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

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

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

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

### B.3 Mobile Banking as Primary Method of Bank Account Access by Household Characteristics, 2019–2023 *(continued)*

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

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

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

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

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

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

## B.4 All Methods of Bank Account Access by Household Characteristics, 2023 *(continued)*

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

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

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

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

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

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

## B.5 Bank Teller as Only Method of Bank Account Access by Household Characteristics, 2019–2023 *(continued)*

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

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

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

## B.6 Smartphone Access by Bank Account Ownership and Household Characteristics, 2023

All Households, Row Percent

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

## B.6 Smartphone Access by Bank Account Ownership and Household Characteristics, 2023 *(continued)*

All Households, Row Percent

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

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

All Households, Row Percent

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

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

All Households, Row Percent

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

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

## C.2 Use of Prepaid Cards by Bank Account Ownership and Household Characteristics, 2021–2023

All Households, Row Percent

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

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

All Households, Row Percent

| Characteristic                                                                                                                                                                                                                      | 2021 | 2023 | 90% Confidence Interval, 2023 | Difference (2023–2021) | 90% Confidence Interval, Difference |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------|-------------------------------|------------------------|-------------------------------------|
| <b>Monthly Income Volatility</b>                                                                                                                                                                                                    |      |      |                               |                        |                                     |
| Income Was About the Same Each Month                                                                                                                                                                                                |      | 5.3  | (5.0, 5.6)                    |                        |                                     |
| Income Varied Somewhat From Month to Month                                                                                                                                                                                          |      | 7.7  | (7.0, 8.6)                    |                        |                                     |
| Income Varied a Lot From Month to Month                                                                                                                                                                                             |      | 10.1 | (8.4, 12.0)                   |                        |                                     |
| <b>Employment Status</b>                                                                                                                                                                                                            |      |      |                               |                        |                                     |
| Employed                                                                                                                                                                                                                            | 6.3  | 5.8  | (5.4, 6.1)                    | -0.5*                  | (-1.0, 0.0)                         |
| Unemployed                                                                                                                                                                                                                          | 15.1 | 11.4 | (8.8, 14.5)                   | -3.8*                  | (-7.3, -0.2)                        |
| Not in Labor Force                                                                                                                                                                                                                  | 7.0  | 5.7  | (5.3, 6.2)                    | -1.3*                  | (-2.0, -0.7)                        |
| <b>Homeownership</b>                                                                                                                                                                                                                |      |      |                               |                        |                                     |
| Homeowner                                                                                                                                                                                                                           | 5.2  | 4.8  | (4.5, 5.1)                    | -0.4*                  | (-0.8, 0.0)                         |
| Non-Homeowner                                                                                                                                                                                                                       | 10.1 | 8.0  | (7.5, 8.6)                    | -2.0*                  | (-2.9, -1.2)                        |
| <b>Household Type</b>                                                                                                                                                                                                               |      |      |                               |                        |                                     |
| Married Couple                                                                                                                                                                                                                      | 5.5  | 5.1  | (4.7, 5.4)                    | -0.4                   | (-1.0, 0.1)                         |
| Unmarried Female-Householder Family                                                                                                                                                                                                 | 12.8 | 9.4  | (8.4, 10.4)                   | -3.4*                  | (-5.1, -1.7)                        |
| Unmarried Male-Householder Family                                                                                                                                                                                                   | 10.1 | 7.2  | (5.9, 8.7)                    | -2.9*                  | (-4.9, -0.9)                        |
| Female-Householder Nonfamily                                                                                                                                                                                                        | 5.9  | 6.0  | (5.4, 6.6)                    | 0.1                    | (-0.8, 1.0)                         |
| Male-Householder Nonfamily                                                                                                                                                                                                          | 6.7  | 5.2  | (4.6, 5.9)                    | -1.5*                  | (-2.4, -0.5)                        |
| Other                                                                                                                                                                                                                               | NA   | NA   | NA                            | NA                     | NA                                  |
| <b>Citizenship and Place of Birth</b>                                                                                                                                                                                               |      |      |                               |                        |                                     |
| U.S.-Born                                                                                                                                                                                                                           | 7.0  | 6.0  | (5.7, 6.3)                    | -1.0*                  | (-1.4, -0.6)                        |
| Foreign-Born Citizen                                                                                                                                                                                                                | 4.9  | 4.4  | (3.5, 5.3)                    | -0.6                   | (-1.8, 0.6)                         |
| Foreign-Born Noncitizen                                                                                                                                                                                                             | 8.6  | 6.8  | (5.6, 8.3)                    | -1.8                   | (-3.6, 0.0)                         |
| <b>Metropolitan and Nonmetropolitan Status</b>                                                                                                                                                                                      |      |      |                               |                        |                                     |
| Metropolitan Area                                                                                                                                                                                                                   | 6.7  | 5.9  | (5.6, 6.2)                    | -0.8*                  | (-1.3, -0.4)                        |
| Not in Metropolitan Area                                                                                                                                                                                                            | 8.2  | 5.9  | (5.2, 6.6)                    | -2.3*                  | (-3.3, -1.3)                        |
| Not Identified                                                                                                                                                                                                                      | 6.8  | 6.1  | (4.0, 9.2)                    | -0.7                   | (-4.3, 2.9)                         |
| <b>Geographic Region</b>                                                                                                                                                                                                            |      |      |                               |                        |                                     |
| Northeast                                                                                                                                                                                                                           | 6.0  | 5.4  | (4.8, 6.1)                    | -0.6                   | (-1.5, 0.4)                         |
| Midwest                                                                                                                                                                                                                             | 7.4  | 5.9  | (5.3, 6.5)                    | -1.5*                  | (-2.3, -0.8)                        |
| South                                                                                                                                                                                                                               | 7.0  | 6.0  | (5.6, 6.5)                    | -0.9*                  | (-1.6, -0.3)                        |
| West                                                                                                                                                                                                                                | 6.9  | 5.9  | (5.3, 6.5)                    | -1.0*                  | (-1.8, -0.2)                        |
| Note: Monthly income volatility is not available for 2021. Asterisk indicates differences that are statistically significant at the 10 percent level. NA indicates that the sample size is too small to produce a precise estimate. |      |      |                               |                        |                                     |

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

Households Currently Using Nonbank Online Payment Services, Row Percent

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

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

Households Currently Using Nonbank Online Payment Services, Row Percent

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

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

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

Households Currently Using Prepaid Cards, Row Percent

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

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

(continued)

Households Currently Using Prepaid Cards, Row Percent

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

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

## C.5 Cash-Only Unbanked Rates by Household Characteristics, 2021–2023

All Households, Row Percent

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

### C.5 Cash-Only Unbanked Rates by Household Characteristics, 2021–2023 *(continued)*

All Households, Row Percent

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

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

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

All Households, Row Percent

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

## D.1 Use of Nonbank Money Orders by Bank Account Ownership and Household Characteristics, 2019–2023 *(continued)*

All Households, Row Percent

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

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

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

All Households, Row Percent

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

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

All Households, Row Percent

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

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

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

All Households, Row Percent

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

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

All Households, Row Percent

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

All Households, Row Percent

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

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

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

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

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

All Households, Row Percent

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

## E.1 Use of Mainstream Credit Products by Bank Account Ownership and Household Characteristics, 2023 *(continued)*

All Households, Row Percent

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

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

## E.2 Use of Mainstream Credit Products by State, 2023

All Households, Row Percent

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

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

All Households, Row Percent

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

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

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

All Households, Row Percent

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

### E.3 Use of Mainstream Credit Products by MSA, 2023 *(continued)*

All Households, Row Percent

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

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

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

All Households, Row Percent

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

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

All Households, Row Percent

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

## E.5 Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023

All Households, Row Percent

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

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

All Households, Row Percent

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

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

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

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

## E.6 Frequency of Use of Buy Now, Pay Later by Bank Account Ownership and Household Characteristics, 2023 *(continued)*

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

| Characteristic                                                                                                  | Number of Households (1000s) | Percent of Households | 1 Time | 2 to 10 Times | More Than 10 Times |
|-----------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------|--------|---------------|--------------------|
| <b>Monthly Income Volatility</b>                                                                                |                              |                       |        |               |                    |
| Income Was About the Same Each Month                                                                            | 3,479                        | 100.0                 | 26.7   | 59.7          | 13.7               |
| Income Varied Somewhat From Month to Month                                                                      | 1,462                        | 100.0                 | 26.4   | 59.2          | 14.4               |
| Income Varied a Lot From Month to Month                                                                         | NA                           | NA                    | NA     | NA            | NA                 |
| <b>Employment Status</b>                                                                                        |                              |                       |        |               |                    |
| Employed                                                                                                        | 4,056                        | 100.0                 | 25.9   | 60.0          | 14.1               |
| Unemployed                                                                                                      | NA                           | NA                    | NA     | NA            | NA                 |
| Not in Labor Force                                                                                              | 905                          | 100.0                 | 27.2   | 57.3          | 15.5               |
| <b>Homeownership</b>                                                                                            |                              |                       |        |               |                    |
| Homeowner                                                                                                       | 2,242                        | 100.0                 | 27.6   | 57.2          | 15.2               |
| Non-Homeowner                                                                                                   | 2,924                        | 100.0                 | 25.9   | 60.7          | 13.5               |
| <b>Household Type</b>                                                                                           |                              |                       |        |               |                    |
| Married Couple                                                                                                  | 1,940                        | 100.0                 | 27.9   | 58.2          | 13.9               |
| Unmarried Female-Householder Family                                                                             | 1,012                        | 100.0                 | 22.3   | 58.8          | 18.9               |
| Unmarried Male-Householder Family                                                                               | NA                           | NA                    | NA     | NA            | NA                 |
| Female-Householder Nonfamily                                                                                    | 1,116                        | 100.0                 | 23.9   | 61.9          | 14.2               |
| Male-Householder Nonfamily                                                                                      | 760                          | 100.0                 | 30.7   | 58.6          | 10.7               |
| Other                                                                                                           | NA                           | NA                    | NA     | NA            | NA                 |
| <b>Citizenship and Place of Birth</b>                                                                           |                              |                       |        |               |                    |
| U.S.-Born                                                                                                       | 4,408                        | 100.0                 | 26.5   | 58.9          | 14.6               |
| Foreign-Born Citizen                                                                                            | NA                           | NA                    | NA     | NA            | NA                 |
| Foreign-Born Noncitizen                                                                                         | NA                           | NA                    | NA     | NA            | NA                 |
| <b>Metropolitan and Nonmetropolitan Status</b>                                                                  |                              |                       |        |               |                    |
| Metropolitan Area                                                                                               | 4,622                        | 100.0                 | 25.6   | 60.1          | 14.3               |
| Not in Metropolitan Area                                                                                        | 512                          | 100.0                 | 35.0   | 52.3          | 12.8               |
| Not Identified                                                                                                  | NA                           | NA                    | NA     | NA            | NA                 |
| <b>Geographic Region</b>                                                                                        |                              |                       |        |               |                    |
| Northeast                                                                                                       | 1,020                        | 100.0                 | 29.0   | 62.2          | 8.8                |
| Midwest                                                                                                         | 1,033                        | 100.0                 | 31.7   | 53.9          | 14.4               |
| South                                                                                                           | 2,032                        | 100.0                 | 21.7   | 62.3          | 16.0               |
| West                                                                                                            | 1,080                        | 100.0                 | 28.9   | 55.3          | 15.8               |
| Note: Row percentages sum to 100. NA indicates that the sample size is too small to produce a precise estimate. |                              |                       |        |               |                    |

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

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

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

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

(continued)

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

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

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

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

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

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

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

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

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

## F.1 Use of Crypto by Bank Account Ownership and Household Characteristics, 2023

All Households, Row Percent

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

## F.1 Use of Crypto by Bank Account Ownership and Household Characteristics, 2023 *(continued)*

All Households, Row Percent

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

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

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

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

## F.2 Specific Uses of Crypto by Bank Account Ownership and Household Characteristics, 2023 *(continued)*

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

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

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

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

All Households, Row Percent

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

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

All Households, Row Percent

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

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

## G.2 Fully Banked, Underbanked, and Unbanked Rates by State, 2023

All Households, Row Percent

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

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

All Households, Row Percent

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

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

### G.3 Fully Banked, Underbanked, and Unbanked Rates by MSA, 2023

All Households, Row Percent

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

### G.3 Fully Banked, Underbanked, and Unbanked Rates by MSA, 2023 *(continued)*

All Households, Row Percent

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

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

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

All Households, Column Percent

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

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

All Households, Column Percent

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

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





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