



BANKING STATUS AND FINANCIAL BEHAVIORS OF ADULTS WITH DISABILITIES:

Findings from the 2015 FDIC National Survey of
Unbanked and Underbanked Households

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Table 1: Household Characteristics by Disability Status, 2015

For all working-age householders, column percentages

	With Disability	No Disability
All	100.0	100.0
Gender		
Male	47.5	52.3
Female	52.6	47.7
Race/Ethnicity		
Black	22.4	13.9
Hispanic	10.0	14.8
Asian	1.7	5.8
White	62.9	64.2
Other	3.0	1.3
Age		
25-34 years	10.3	25.1
35-44 years	14.5	25.3
45-54 years	29.5	25.8
55-64 years	45.8	23.7
Education		
No High School Degree	19.6	8.1
High School Degree	34.3	22.8
Some College	31.8	29.1
College Degree	14.3	40.1
Employment status		
Employed	24.3	82.5
Unemployed	2.5	3.6
Not in labor force	73.2	13.9
Family income		
Less than \$15,000	38.7	8.4
\$15,000 to \$30,000	23.1	12.4
\$30,000 to \$50,000	15.7	19.2
\$50,000 to \$75,000	10.1	19.9
At least \$75,000	12.4	40.2
Household type		
Married couple	30.7	53.3
Unmarried female-headed family	16.4	13.0
Unmarried male-headed family	5.5	5.1
Female individual	23.2	12.2
Male individual	24.0	16.3
Other	0.4	0.1
Homeownership		

Homeowner	46.3	63.3
Non-homeowner	53.7	36.7
Metropolitan status		
Metropolitan area - principal city	27.4	30.1
Metropolitan area - balance	35.0	44.8
Not in metropolitan area	20.0	12.0
Not identified	17.6	13.2
Monthly income volatility		
Income was about the same each month	74.2	68.5
Income varied somewhat or a lot	18.8	24.5
Unknown	7.0	7.0
Nativity		
US born	93.3	82.2
Foreign born citizen or non-citizen	6.7	17.8
Disability Type		
Hearing	16.7	
Vision	12.3	
Cognitive	29.1	
Ambulatory	49.7	
Self-Care	13.3	
Independent Living	23.9	
Work Disability	58.7	

Table 2: Banking Status by Disability Status and Household Characteristics, 2015

For all working-age households, row percentages. Banking status “unknown” is not reported so rows do not sum to 100 percent.

	Unbanked		Underbanked		Fully Banked	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	17.6	6.5	28.4	20.6	49.8	68.1
Gender						
Male	16.0	5.5	26.8	19.5	52.3	70.0
Female	19.0	7.6	29.9	21.7	47.4	66.0
Race/Ethnicity						
Black	35.3	15.6	30.2	32.0	32.4	46.5
Hispanic	20.1	16.8	31.0	29.9	42.9	48.0
Asian	14.6	3.0	22.8	22.4	55.2	67.7
White	11.1	2.4	27.3	15.6	56.9	77.7
Other	14.6	10.2	32.2	27.4	48.9	56.8
Age						
25-34 years	28.6	9.6	27.2	24.4	42.0	61.9
35-44 years	21.2	7.9	31.3	21.9	43.6	64.7
45-54 years	19.1	4.6	29.5	19.6	47.0	70.9
55-64 years	13.0	3.8	27.0	16.2	55.2	75.3
Education						
No High School Degree	31.0	28.6	28.2	30.4	36.9	37.7
High School Degree	19.9	10.1	29.3	24.7	46.0	60.4
Some College	12.5	5.3	29.7	22.8	53.5	67.1
College Degree	4.9	0.9	23.5	14.6	68.0	79.4
Employment status						
Employed	8.0	4.8	27.3	20.9	60.8	69.3
Unemployed	28.9	22.2	28.9	24.7	38.3	49.9
Not in labor force	20.4	12.5	28.7	17.7	46.5	65.6
Family income						
Less than \$15,000	31.6	31.8	28.7	25.9	36.2	38.0
\$15,000 to \$30,000	15.4	17.2	31.7	28.9	47.9	49.3
\$30,000 to \$50,000	9.1	6.2	29.2	26.8	58.8	62.2
\$50,000 to \$75,000	2.8	1.7	27.6	22.1	62.4	71.3
At least \$75,000	0.7	0.4	21.1	13.2	73.8	81.5
Household type						
Married couple	9.0	3.4	28.0	18.0	58.6	74.2
Unmarried female-headed family	24.8	15.3	35.6	30.1	35.8	49.5
Unmarried male-headed family	16.9	9.8	30.5	27.0	45.3	58.3
Female individual	19.8	6.0	26.1	19.5	50.5	68.8

Male individual	21.5	8.8	26.1	20.2	48.5	65.9
Other	30.6	17.7	10.0	35.9	36.8	46.4
Homeownership						
Homeowner	7.5	2.3	24.3	16.0	64.1	77.3
Non-homeowner	26.3	13.8	32.0	28.6	37.4	52.2
Metropolitan status						
Metropolitan area - principal city	23.9	9.2	28.9	24.0	43.6	61.4
Metropolitan area - balance	14.1	4.8	26.2	18.1	53.6	72.1
Not in metropolitan area	18.8	7.3	30.3	22.6	48.4	66.5
Not identified	13.4	5.4	29.8	19.2	53.1	71.4
Monthly income volatility						
Income was about the same each month	16.6	4.9	16.6	19.6	54.3	74.8
Income varied somewhat or a lot	17.7	9.5	17.7	27.4	45.3	62.5
Unknown	28.2	12.0	28.2	6.8	12.9	22.5
Nativity						
US born	17.6	5.0	28.4	18.3	49.9	72.1
Foreign born citizen or non-citizen	16.9	13.3	28.3	31.1	47.1	49.6
Disability Type†						
Hearing	12.7		29.6		54.7	
Vision	15.7		29.0		50.5	
Cognitive	21.9		31.0		43.6	
Ambulatory	16.9		28.9		49.4	
Self-Care	14.7		31.9		47.8	
Independent Living	22.1		26.6		46.8	
Work Disability	21.6		28.7		45.4	

Table 3: "How Interested are Banks in Serving Households Like Yours?" by Disability Status and Household Characteristics, 2015

For all working-age households, row percentage for each disability status

	Very or Somewhat Interested		Not at all interested	
	With Disability	No Disability	With Disability	No Disability
All	63.5	78.9	29.2	14.2
Gender				
Male	63.8	80.2	28.5	12.9
Female	63.2	77.4	29.9	15.5
Race/Ethnicity				
Black	55.5	70.9	36.2	20.8
Hispanic	58.4	69.4	34.1	22.6
Asian	65.9	78.1	19.8	12.4
White	67.0	82.9	26.4	10.9
Other	66.3	73.5	23.9	16.9
Age				
25-34 years	57.9	77.2	36.2	15.2
35-44 years	57.8	77.2	34.7	15.5
45-54 years	62.7	80.3	29.4	13.1
55-64 years	67.0	80.8	25.8	12.9
Education				
No High School Degree	52.5	60.8	38.5	29.7
High School Degree	59.2	73.8	32.9	19.1
Some College	69.1	79.2	24.8	14.4
College Degree	76.3	85.1	17.4	8.1
Employment status				
Employed	74.3	80.2	20.2	13.0
Unemployed	59.9	69.4	30.5	22.9
Not in labor force	60.0	73.6	32.2	19.0
Family income				
Less than \$15,000	51.9	59.9	39.4	31.1
\$15,000 to \$30,000	58.9	66.9	33.4	24.3
\$30,000 to \$50,000	73.3	75.8	21.9	17.6
\$50,000 to \$75,000	80.7	81.7	11.9	11.5
At least \$75,000	81.7	86.6	13.0	7.2
Household type				
Married couple	72.5	83.4	21.3	10.6
Unmarried female-headed family	58.1	69.9	35.2	22.0
Unmarried male-headed family	54.4	75.5	35.8	16.6
Female individual	61.1	75.6	31.3	16.1
Male individual	59.9	74.6	31.9	17.4

Other	74.7	82.2	11.8	17.8
Homeownership				
Homeowner	71.6	83.8	22.5	10.0
Non-homeowner	56.5	70.4	34.9	21.4
Metropolitan status				
Metropolitan area - principal city	62.1	76.2	31.2	15.7
Metropolitan area – balance	62.7	79.5	28.4	13.9
Not in metropolitan area	66.2	80.4	27.2	12.7
Not identified	64.1	81.2	29.9	13.0
Monthly income volatility				
Income was about the same each month	66.2	83.3	29.6	13.1
Income varied somewhat or a lot	64.2	78.4	31.1	17.8
Unknown	32.1	37.1	19.6	12.2
Nativity				
US born	63.8	80.3	29.2	13.2
Foreign born citizen or non-citizen	59.6	72.0	29.3	18.6
Banking Status				
Unbanked	29.5	32.5	60.2	54.9
Underbanked	68.8	81.4	27.8	14.5
Fully Banked	75.1	86.0	20.6	10.7
Disability Type				
Hearing	70.4		23.6	
Vision	63.1		29.1	
Cognitive	56.2		35.2	
Ambulatory	60.2		32.1	
Self-Care	57.7		32.7	
Independent Living	55.7		35.0	
Work Disability	59.4		32.5	

Table 4: Type of Accounts Owned by Banked Households, by Disability Status and Household Characteristics, 2015

For working-age banked households, row percentage for each disability status

	Checking and Savings		Savings Only		Checking Only	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	53.6	79.9	4.9	1.5	41.4	18.5
Gender						
Male	54.2	80.5	5.8	1.4	40.0	18.0
Female	53.1	79.2	4.1	1.7	42.8	19.1
Race/Ethnicity						
Black	48.1	72.0	7.7	3.1	44.2	24.9
Hispanic	49.4	67.5	9.6	2.6	41.0	29.8
Asian	80.1	81.2	0.0	0.5	19.9	18.3
White	54.7	83.8	3.7	1.1	41.6	15.1
Other	60.6	78.6	4.5	2.5	34.9	18.9
Age						
25-34 years	69.0	78.6	4.0	1.7	27.0	19.8
35-44 years	59.0	79.5	6.8	1.4	34.2	19.1
45-54 years	53.5	80.8	4.6	1.3	41.9	17.8
55-64 years	49.3	80.8	4.7	1.8	45.9	17.4
Education						
No High School Degree	29.6	51.9	11.8	4.4	58.6	43.7
High School Degree	46.7	69.2	5.2	2.6	48.1	28.2
Some College	62.5	79.8	2.8	1.5	34.7	18.7
College Degree	73.7	89.6	1.8	0.6	24.5	9.8
Employment status						
Employed	73.5	81.1	1.7	1.4	24.8	17.4
Unemployed	53.0	67.9	8.5	4.0	38.6	28.2
Not in labor force	45.9	74.9	6.1	1.7	48.0	23.4
Family income						
Less than \$15,000	29.5	57.1	9.2	3.9	61.3	39.0
\$15,000 to \$30,000	47.5	56.0	5.5	4.3	47.0	39.8
\$30,000 to \$50,000	65.2	71.9	2.5	1.8	32.3	26.3
\$50,000 to \$75,000	73.8	82.1	0.5	1.1	25.6	16.8
At least \$75,000	86.7	91.8	0.9	0.6	12.4	7.5
Household type						
Married couple	69.2	84.9	2.2	1.0	28.5	14.0
Unmarried female-headed family	50.0	66.4	5.8	2.5	44.2	31.1
Unmarried male-headed family	54.5	71.7	5.4	2.4	40.0	25.9

Female individual	44.7	80.4	4.6	1.8	50.7	17.9
Male individual	42.2	74.8	8.4	2.2	49.4	23.0
Other	39.9	83.3	8.7	0.0	51.4	16.7
Homeownership						
Homeowner	63.5	85.1	2.7	1.1	33.8	13.7
Non-homeowner	43.0	69.7	7.3	2.4	49.7	28.0
Metropolitan status						
Metropolitan area - principal city	57.1	78.8	6.0	1.6	37.0	19.6
Metropolitan area - balance	59.3	83.1	3.5	1.0	37.2	15.8
Not in metropolitan area	40.8	71.9	5.2	2.6	54.1	25.5
Not identified	51.8	78.7	6.0	2.2	42.2	19.1
Monthly income volatility						
Income was about the same each month	50.7	81.6	5.2	1.4	44.1	17.1
Income varied somewhat or a lot	65.5	76.7	4.5	2.0	30.0	21.3
Unknown	53.3	72.8	2.4	2.0	44.2	25.2
Nativity						
US born	54.2	81.8	4.9	1.6	40.9	16.6
Foreign born citizen or non-citizen	45.3	70.2	5.8	1.5	48.9	28.3
Disability Type						
Hearing	64.0		2.7		33.3	
Vision	56.3		6.3		37.4	
Cognitive	52.2		5.1		42.7	
Ambulatory	50.8		5.3		43.9	
Self-Care	50.0		6.3		43.7	
Independent Living	49.0		5.8		45.3	
Work Disability	43.5		6.2		50.3	

Table 5: All Methods Used to Access Bank Accounts by Disability Status and Household Characteristics, 2015

For working-age banked households

	Bank Teller		ATM Kiosk		Telephone		Online		Mobile	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	75.5	73.8	68.3	76.4	29.2	29.7	44.9	70.7	22.1	40.5
Gender										
Male	76.1	74.1	68.4	76.6	27.1	29.4	45.3	71.3	22.9	41.4
Female	74.9	73.4	68.1	76.2	31.1	30.0	44.6	70.2	21.4	39.4
Race/Ethnicity										
Black	75.3	71.8	66.1	80.0	27.2	32.9	32.3	58.5	16.5	40.9
Hispanic	69.7	69.9	73.8	72.8	30.0	28.5	43.6	56.4	21.3	38.4
Asian	82.5	70.6	70.3	71.0	18.8	24.5	41.6	75.6	23.7	38.9
White	75.8	75.2	68.0	76.9	29.4	29.7	48.3	75.4	23.1	41.0
Other	84.2	73.0	68.8	79.4	38.5	36.2	49.4	66.5	33.9	38.4
Age										
25-34 years	67.0	67.1	76.7	77.3	37.1	29.3	60.0	74.5	43.9	53.7
35-44 years	75.0	71.8	74.3	78.0	36.0	31.3	53.7	75.5	37.4	48.4
45-54 years	77.5	76.6	71.2	78.4	27.1	30.6	46.3	69.6	22.9	35.6
55-64 years	76.0	79.6	63.3	71.9	27.0	27.7	38.8	63.4	13.2	24.2
Education										
No High School Degree	74.1	74.5	57.8	64.3	21.2	21.7	18.1	36.0	9.4	20.2
High School Degree	76.2	74.7	62.0	71.2	25.6	25.7	33.6	54.5	15.2	29.7
Some College	74.6	73.7	73.8	76.2	32.6	31.0	54.4	70.3	26.2	40.7
College Degree	77.2	73.3	79.3	81.0	36.7	32.0	73.4	84.3	39.6	48.7
Employment status										
Employed	76.8	73.3	80.4	77.0	36.9	30.0	65.0	72.3	36.7	42.5
Unemployed	74.9	74.2	76.5	77.0	28.6	31.0	57.3	62.1	29.2	34.1
Not in labor force	75.0	76.9	63.3	72.5	26.1	27.5	36.6	62.4	16.1	28.6

Family income										
Less than \$15,000	72.0	68.5	57.0	67.8	23.6	24.8	24.3	46.9	11.0	27.8
\$15,000 to \$30,000	77.3	75.0	65.7	68.0	27.1	23.5	35.6	48.2	16.6	27.8
\$30,000 to \$50,000	74.5	74.4	74.2	73.1	32.0	26.8	54.6	59.1	26.8	34.3
\$50,000 to \$75,000	79.2	74.1	74.9	76.3	30.8	30.6	60.3	72.2	30.5	41.8
At least \$75,000	78.0	73.8	83.6	81.3	39.4	32.9	78.8	84.3	41.7	47.6
Household type										
Married couple	80.1	76.6	73.8	76.9	32.9	31.3	59.6	75.5	28.8	41.6
Unmarried female-headed family	72.4	71.7	76.0	78.1	32.6	31.0	45.6	62.0	27.2	39.4
Unmarried male-headed family	72.8	73.7	71.1	74.4	28.2	29.6	45.4	61.5	20.9	42.9
Female individual	74.8	68.5	58.4	74.4	29.5	27.0	34.4	68.6	12.1	36.9
Male individual	71.7	69.8	63.8	75.6	21.3	25.4	32.5	65.0	19.0	39.2
Other	71.5	58.0	72.7	77.1	15.5	16.1	49.5	80.3	0.0	46.3
Homeownership										
Homeowner	77.2	76.4	69.2	75.9	30.9	29.9	53.2	73.7	23.4	39.0
Non-homeowner	73.6	68.7	67.3	77.5	27.3	29.4	35.9	64.8	20.7	43.4
Metropolitan status										
Metropolitan area - principal city	75.0	71.0	70.5	78.1	29.1	30.2	43.2	70.9	22.3	42.9
Metropolitan area - balance	73.4	73.1	71.0	78.4	30.7	30.0	51.8	74.7	24.5	42.3
Not in metropolitan area	79.0	79.2	63.2	67.4	26.3	26.1	34.6	57.8	15.3	29.7
Not identified	76.6	77.5	65.3	74.2	29.4	31.0	44.5	68.4	24.2	38.5
Monthly income volatility										
Income was about the same each month	75.2	72.4	65.9	76.4	28.0	28.9	42.9	71.6	19.5	40.3
Income varied somewhat or a lot	77.5	78.2	77.7	77.1	33.1	32.9	56.2	69.9	33.5	42.9
Unknown	70.3	71.3	69.3	73.5	32.7	25.9	27.4	59.7	16.5	29.2
Nativity										
US born	75.1	74.2	68.3	77.6	29.8	30.6	45.5	72.7	22.3	41.7
Foreign born citizen or non-citizen	80.7	71.9	68.1	70.4	19.4	25.0	37.1	60.6	18.9	34.2

Banking Status										
Unbanked										
Underbanked	75.5	76.9	72.2	79.2	31.8	34.3	39.8	61.9	23.3	41.8
Fully Banked	75.3	73.0	66.4	75.7	27.8	28.4	48.8	73.8	21.7	40.3
Unknown	79.5	70.2	61.5	72.0	27.1	26.2	21.2	59.0	17.1	33.0
Phone Ownership										
Smart Phone	74.8	73.1	77.9	79.2	35.7	31.7	60.5	76.7	33.9	46.1
Non Smart Phone	75.9	80.7	56.7	61.3	21.7	18.2	24.4	35.5	3.4	5.7
No Mobile Phone	79.6	74.2	43.6	56.1	10.8	18.9	13.8	37.4	2.6	12.7
Unknown	71.7	72.3	63.8	73.0	29.1	24.8	24.2	59.2	13.3	28.5
Internet Access at Home										
Yes	76.0	73.8	74.7	78.2	33.4	30.9	63.6	77.1	29.8	43.8
No	75.0	74.8	55.4	63.9	20.4	22.8	9.9	26.1	7.6	18.9
Unknown	70.8	71.6	68.6	72.4	32.4	24.8	27.0	59.6	14.6	29.1
Disability Type										
Hearing	77.6		73.0		30.1		51.1		25.3	
Vision	70.6		69.2		29.6		46.4		23.5	
Cognitive	75.6		67.4		29.8		43.2		23.9	
Ambulatory	73.9		65.2		28.6		41.2		18.0	
Self-Care	69.7		59.7		28.0		38.1		17.1	
Independent Living	73.5		62.3		26.5		39.0		19.3	
Work Disability	75.0		62.1		25.4		34.1		14.8	

Table 6: Main Method Used to Access Bank Accounts by Disability Status and Household Characteristics, 2015

For working-age banked households, row percentage for each disability status

	Bank Teller		ATM Kiosk		Telephone		Online		Mobile	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	32.4	20.6	27.7	20.5	5.4	2.5	5.9	3.8	6.6	11.9
Gender										
Male	32.4	20.7	29.2	20.4	4.1	2.3	5.1	3.9	7.4	11.8
Female	32.5	20.3	26.3	20.6	6.5	2.7	6.7	3.6	5.8	11.9
Race/Ethnicity										
Black	37.9	22.6	33.9	28.6	5.9	3.8	5.9	9.8	4.6	14.5
Hispanic	31.1	25.3	34.9	26.9	2.9	3.1	0.5	0.6	9.4	13.7
Asian	38.2	20.7	30.0	18.2	2.5	1.6	0.3	9.8	6.7	8.8
White	31.2	19.3	25.4	17.9	5.6	2.2	9.5	8.4	6.1	11.3
Other	28.3	19.3	18.5	23.0	6.3	4.2	6.0	0.7	20.9	12.3
Age										
25-34 years	21.2	13.9	24.5	18.1	2.4	2.1	8.4	3.3	22.2	21.9
35-44 years	23.6	16.4	26.4	19.2	4.7	2.5	6.7	7.1	17.0	14.1
45-54 years	30.7	21.8	30.5	22.9	6.1	2.5	6.9	4.1	4.2	8.0
55-64 years	38.1	30.0	27.0	21.7	5.7	2.8	4.7	0.5	2.0	3.7
Education										
No High School Degree	47.2	41.6	33.3	31.6	4.5	3.9	.0	6.3	3.4	6.1
High School Degree	39.7	30.2	29.4	25.0	6.4	3.4	7.4	0.6	5.1	10.0
Some College	25.5	20.1	27.2	21.4	5.8	2.8	2.4	1.0	7.8	14.0
College Degree	18.3	13.0	20.2	16.0	3.4	1.6	6.5	6.3	9.9	12.2
Employment status										
Employed	19.3	19.4	27.2	19.9	4.2	2.4	6.7	4.9	10.6	12.6

Unemployed	26.9	18.9	25.1	29.6	0.0	2.0	2.5	7.2	15.5	12.0
Not in labor force	37.8	28.2	28.0	22.4	6.0	3.2	1.5	8.1	4.7	7.2
Family income										
Less than \$15,000	40.9	32.4	30.9	28.6	7.4	3.4	4.2	4.8	3.9	10.1
\$15,000 to \$30,000	37.0	31.6	30.4	28.0	5.5	2.8	8.9	5.3	6.3	10.9
\$30,000 to \$50,000	26.9	25.7	25.0	25.2	5.6	3.4	1.3	2.5	10.1	12.5
\$50,000 to \$75,000	28.0	20.6	26.1	19.1	3.3	2.4	4.4	3.3	7.2	13.8
At least \$75,000	17.8	13.7	21.1	16.1	2.4	1.9	8.3	6.4	8.0	11.1
Household type										
Married couple	28.9	20.5	24.9	17.6	4.1	2.3	4.0	8.5	6.6	10.4
Unmarried female-headed family	29.2	20.3	28.6	27.3	6.2	3.7	5.8	3.0	9.3	15.1
Unmarried male-headed family	31.7	26.0	33.7	22.6	3.8	3.4	2.1	2.0	6.9	14.9
Female individual	38.1	19.2	26.1	21.4	7.8	2.4	1.4	3.7	3.3	12.0
Male individual	34.8	20.4	31.4	24.5	4.8	2.0	8.9	8.6	8.1	13.6
Other	11.2	9.7	39.3	12.5	0.0	5.6	9.5	4.8	0.0	27.4
Homeownership										
Homeowner	31.7	21.4	23.8	17.6	5.3	2.5	2.7	7.6	4.6	9.9
Non-homeowner	33.3	18.8	31.9	26.3	5.4	2.5	8.5	6.2	8.7	15.7
Metropolitan status										
Metropolitan area - principal city	32.4	17.9	30.2	22.9	4.3	2.5	2.4	2.4	7.6	13.4
Metropolitan area - balance	26.4	17.8	26.9	19.7	6.0	2.2	2.0	7.7	6.7	11.8
Not in metropolitan area	43.4	33.4	24.7	18.9	5.6	3.1	0.9	5.0	4.7	8.6
Not identified	33.1	24.1	28.8	19.7	5.3	2.8	4.1	1.1	6.9	11.5
Monthly income volatility										
Income was about the same each month	33.5	19.3	28.6	20.5	5.4	2.5	25.3	45.6	5.2	11.5
Income varied somewhat or a lot	28.1	24.0	23.4	19.9	4.6	2.4	30.4	39.2	11.4	13.7
Unknown	32.3	22.7	30.4	24.8	9.6	1.6	15.9	37.8	10.2	6.9
Nativity										
US born	31.7	19.4	27.7	20.0	5.4	2.5	26.5	44.9	6.7	12.4

Foreign born citizen or non-citizen	42.7	26.5	28.0	23.2	4.5	2.5	18.1	37.9	4.9	9.3
Banking Status										
Unbanked	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Underbanked	31.4	23.6	32.1	26.5	7.0	3.2	19.1	32.0	8.3	14.2
Fully Banked	32.9	19.5	25.0	18.6	4.4	2.3	30.4	47.6	5.4	11.3
Unknown	34.8	22.8	31.8	25.0	7.5	2.4	14.0	34.3	12.0	7.3
Phone Ownership										
Smart Phone	22.5	16.7	27.4	19.2	4.3	2.4	34.7	47.5	10.0	13.6
Non Smart Phone	46.0	44.4	27.6	28.3	7.3	3.7	14.5	21.8	0.4	0.9
No Mobile Phone	54.6	44.3	28.3	25.1	6.0	2.7	7.8	22.5	0.8	4.6
Unknown	36.1	23.5	30.7	25.3	8.0	1.8	15.8	37.2	8.9	6.4
Internet Access at Home										
Yes	24.0	17.6	24.2	18.7	3.9	2.2	38.2	48.3	7.9	12.5
No	49.4	41.8	34.2	33.1	7.8	4.6	2.4	11.0	3.6	8.3
Unknown	31.3	23.2	32.4	25.0	8.8	1.7	17.2	37.5	9.7	6.7
Disability Type										
Hearing	29.2		25.3		3.8		30.1		8.3	
Vision	28.3		31.0		5.8		27.9		5.4	
Cognitive	31.0		26.6		5.1		25.3		9.8	
Ambulatory	33.7		27.6		6.8		24.7		5.2	
Self-Care	36.4		23.4		8.1		26.3		4.4	
Independent Living	36.1		24.9		6.3		25.4		5.6	
Work Disability	39.5		28.2		6.2		19.6		4.4	

Table 7: Smart Phone and Internet Access at home, by Disability Status and Household Characteristics, 2015

For all working-age households

	Smart Phone		Internet at home	
	With Disability	No Disability	With Disability	No Disability
All	54.3	78.8	55.4	79.4
Gender				
Male	53.3	79.2	56.6	79.9
Female	55.3	78.3	54.3	78.8
Race/Ethnicity				
Black	48.8	73.8	37.7	66.7
Hispanic	55.9	71.9	50.7	65.4
Asian	58.7	81.4	72.7	85.2
White	55.5	81.2	62.0	84.9
Other	62.7	79.2	56.7	72.8
Age				
25-34 years	70.0	84.8	59.8	78.0
35-44 years	68.8	81.9	62.7	79.3
45-54 years	56.5	78.6	54.3	80.7
55-64 years	44.9	69.3	52.8	79.4
Education				
No High School Degree	36.1	57.8	31.4	47.9
High School Degree	48.6	72.3	49.2	69.9
Some College	64.3	79.5	65.7	81.3
College Degree	70.9	86.2	80.3	89.6
Employment status				
Employed	75.9	81.1	72.9	80.8
Unemployed	54.4	72.6	57.8	68.8
Not in labor force	47.2	66.9	49.5	73.3
Family income				
Less than \$15,000	37.3	60.7	32.3	50.5
\$15,000 to \$30,000	52.6	65.4	54.5	59.7
\$30,000 to \$50,000	65.2	74.9	73.0	74.4
\$50,000 to \$75,000	70.4	81.2	78.4	84.8
At least \$75,000	83.8	87.3	88.0	91.1
Household type				
Married couple	66.6	82.0	74.1	85.7
Unmarried female-headed family	64.5	77.0	55.6	70.3
Unmarried male-headed family	56.7	76.4	51.6	72.7
Female individual	42.8	74.4	44.1	75.3

Male individual	42.6	73.8	43.5	70.7
Other	40.6	77.6	24.7	77.8
Homeownership				
Homeowner	61.0	80.5	69.0	85.0
Non-homeowner	48.6	75.9	43.7	69.6
Metropolitan status				
Metropolitan area - principal city	54.5	79.1	50.1	76.9
Metropolitan area - balance	58.5	81.3	61.7	82.9
Not in metropolitan area	49.4	71.7	51.2	73.0
Not identified	51.5	76.2	56.0	78.6
Monthly income volatility				
Income was about the same each month	55.1	84.0	56.6	86.1
Income varied somewhat or a lot	70.4	84.3	70.0	80.8
Unknown	2.5	8.1	2.9	8.2
Nativity				
US born	54.7	80.1	55.6	81.3
Foreign born citizen or non-citizen	49.0	72.7	52.6	70.2
Banking Status				
Unbanked	34.4	49.0	25.1	31.2
Underbanked	64.2	83.9	59.0	79.2
Fully Banked	59.6	84.6	67.8	88.5
Unknown	9.4	15.4	12.2	15.4
Disability Type				
Hearing	63.0		66.0	
Vision	51.4		53.0	
Cognitive	52.0		50.4	
Ambulatory	51.4		52.6	
Self-Care	46.4		50.3	
Independent Living	46.3		47.7	
Work Disability	46.5		47.6	

Table 8: Use of Prepaid Card in Past 12 Months by Disability Status and Household Characteristics, 2015

For all working-age households

	Used Prepaid card in Past 12 Months	
	With Disability	No Disability
All	15.2	10.4
Gender		
Male	13.4	9.7
Female	16.8	11.1
Race/Ethnicity		
Black	19.0	14.5
Hispanic	12.3	9.7
Asian	9.9	6.1
White	14.0	9.9
Other	25.4	17.6
Age		
25-34 years	18.1	12.2
35-44 years	20.1	10.7
45-54 years	15.6	10.2
55-64 years	12.7	8.3
Education		
No High School Degree	15.6	12.3
High School Degree	15.4	11.3
Some College	15.0	11.9
College Degree	14.8	8.4
Employment status		
Employed	13.9	10.0
Unemployed	22.1	19.0
Not in labor force	15.4	10.1
Family income		
Less than \$15,000	18.3	17.0
\$15,000 to \$30,000	15.2	13.9
\$30,000 to \$50,000	10.4	9.8
\$50,000 to \$75,000	13.0	10.2
At least \$75,000	13.3	8.3
Household type		
Married couple	15.4	9.2
Unmarried female-headed family	20.5	15.8
Unmarried male-headed family	13.9	14.1
Female individual	14.7	8.3

Male individual	12.2	10.3
Other	5.7	21.0
Homeownership		
Homeowner	12.6	8.8
Non-homeowner	17.4	13.1
Metropolitan status		
Metropolitan area - principal city	17.7	10.3
Metropolitan area - balance	13.7	9.7
Not in metropolitan area	17.1	12.0
Not identified	12.2	11.5
Monthly income volatility		
Income was about the same each month	15.1	9.6
Income varied somewhat or a lot	18.7	14.4
Unknown	6.2	4.0
Nativity		
US born	15.4	10.9
Foreign born citizen or non-citizen	11.9	7.9
Banking Status		
Unbanked	30.4	26.9
Underbanked	18.7	16.3
Fully banked	8.8	7.6
Status unknown	3.3	2.6
Disability Type		
Hearing	15.8	
Vision	13.3	
Cognitive	16.7	
Ambulatory	16.3	
Self-Care	16.3	
Independent Living	16.9	
Work Disability	15.6	

Table 9: Use of Alternative Financial Services in Past 12 Months by Disability Status and Household Characteristics, 2015

For all working-age households

	Used any AFS in last 12 Months		Transaction AFS		Credit AFS	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	38.0	24.5	31.4	20.7	14.6	7.8
Gender						
Male	35.0	23.0	28.5	19.4	12.4	6.8
Female	40.7	26.2	34.0	22.2	16.6	8.8
Race/Ethnicity						
Black	50.8	41.8	45.0	37.2	15.4	13.7
Hispanic	38.4	40.0	32.9	36.2	13.4	9.9
Asian	37.3	23.2	31.9	21.2	8.1	4.0
White	33.3	17.2	26.2	13.3	14.4	6.2
Other	40.0	34.0	33.7	28.5	21.6	15.4
Age						
25-34 years	43.0	30.4	36.7	26.0	21.4	10.8
35-44 years	44.4	26.7	36.7	22.3	20.0	8.8
45-54 years	38.8	22.5	31.7	18.7	14.7	6.9
55-64 years	34.3	18.3	28.3	15.5	11.4	4.4
Education						
No High School Degree	43.4	48.0	35.7	43.3	16.6	12.8
High School Degree	40.7	30.9	33.0	26.2	17.0	10.9
Some College	37.1	26.1	31.5	21.4	13.3	9.3
College Degree	25.9	15.1	21.4	12.5	9.1	3.8
Employment status						
Employed	32.5	23.9	27.4	20.2	13.0	7.5
Unemployed	41.5	38.1	37.5	32.2	18.6	13.5
Not in labor force	39.7	24.6	32.5	20.5	15.0	8.0
Family income						
Less than \$15,000	46.1	44.5	38.8	39.0	16.9	13.9
\$15,000 to \$30,000	41.0	40.1	34.0	35.4	17.1	12.9
\$30,000 to \$50,000	32.7	30.6	24.9	25.3	15.4	10.8
\$50,000 to \$75,000	28.5	23.0	24.1	19.1	7.8	7.4
At least \$75,000	21.4	13.4	17.7	10.9	7.4	3.6
Household type						
Married couple	32.6	20.1	25.1	16.8	14.9	6.1
Unmarried female-headed family	50.7	39.6	43.5	33.8	22.7	14.4
Unmarried male-headed family	39.9	33.3	31.7	28.3	13.5	10.6

Female individual	36.5	22.5	30.5	18.7	12.6	7.2
Male individual	37.4	25.8	32.2	22.0	11.3	7.4
Other	15.8	50.7	15.8	50.7	0.0	19.8
Homeownership						
Homeowner	28.1	17.2	21.8	14.0	11.2	5.2
Non-homeowner	46.5	37.2	39.6	32.3	17.6	12.1
Metropolitan status						
Metropolitan area - principal city	41.7	29.7	36.9	26.3	11.9	8.4
Metropolitan area - balance	33.9	21.0	28.6	17.8	12.7	6.2
Not in metropolitan area	40.4	26.6	30.5	20.8	20.4	10.3
Not identified	37.7	22.9	29.3	17.9	16.2	9.4
Monthly income volatility						
Income was about the same each month	38.2	22.7	31.1	19.1	14.3	6.7
Income varied somewhat or a lot	47.2	34.1	40.6	28.8	20.0	12.4
Unknown	10.9	9.1	9.5	7.9	3.6	2.3
Nativity						
US born	38.0	21.4	31.3	17.3	15.1	8.0
Foreign born citizen or non-citizen	37.4	38.9	32.4	36.5	8.8	6.8
Banking Status						
Unbanked	54.5	61.0	49.4	57.9	19.2	16.7
Underbanked	100.0	100.0	79.9	82.5	39.6	32.5
Fully banked	n/a	n/a	n/a	n/a	n/a	n/a
Status unknown	n/a	n/a	n/a	n/a	n/a	n/a
Disability Type						
Hearing	37.3		32.0		15.0	
Vision	36.2		29.6		12.8	
Cognitive	41.7		33.3		18.5	
Ambulatory	39.1		33.1		14.7	
Self-Care	39.0		32.8		16.2	
Independent Living	38.8		32.6		15.3	
Work Disability	40.3		33.0		15.7	

Table 10: Saving for Unexpected Expenses in Past 12 Months by Disability Status and Household Characteristics, 2015

For all working-age households

	With Disability	No Disability
All	39.0	61.3
Gender		
Male	38.9	62.2
Female	39.0	60.3
Race/Ethnicity		
Black	34.1	49.3
Hispanic	31.9	44.5
Asian	35.1	54.7
White	41.4	68.1
Other	48.4	61.9
Age		
25-34 years	47.4	61.5
35-44 years	35.0	60.8
45-54 years	36.8	61.8
55-64 years	39.7	61.1
Education		
No High School Degree	19.1	31.7
High School Degree	35.2	50.8
Some College	46.5	61.7
College Degree	57.8	72.8
Employment status		
Employed	58.9	63.6
Unemployed	48.9	42.9
Not in labor force	31.9	52.5
Family income		
Less than \$15,000	23.1	33.9
\$15,000 to \$30,000	35.2	42.9
\$30,000 to \$50,000	45.5	53.5
\$50,000 to \$75,000	57.4	64.7
At least \$75,000	71.1	74.5
Household type		
Married couple	52.1	65.6
Unmarried female-headed family	33.0	48.1
Unmarried male-headed family	33.7	52.3
Female individual	34.9	63.0
Male individual	31.4	59.0

Other	20.7	74.5
Homeownership		
Homeowner	47.6	66.5
Non-homeowner	31.4	52.1
Metropolitan status		
Metropolitan area - principal city	39.9	59.8
Metropolitan area - balance	39.5	62.9
Not in metropolitan area	36.7	58.2
Not identified	38.9	62.2
Monthly income volatility		
Income was about the same each month	37.1	62.5
Income varied somewhat or a lot	46.1	58.2
Unknown	46.3	50.0
Nativity		
US born	39.4	64.6
Foreign born citizen or non-citizen	32.2	45.6
Banking Status		
Unbanked	15.5	21.5
Underbanked	43.2	58.3
Fully banked	44.0	65.6
Status unknown	51.7	62.2
Disability Type		
Hearing	48.6	
Vision	42.7	
Cognitive	36.5	
Ambulatory	37.3	
Self-Care	36.8	
Independent Living	32.9	
Work Disability	29.9	

Table 11: Savings Methods for Households that Saved, by Disability Status and Household Characteristics, 2015

For all working-age households that saved for unexpected expenses or emergencies

	Checking Account		Savings Account		Prepaid Card		Other Accounts		Kept in Savings in home, or with family or friends	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	22.3	23.5	55.1	72.5	1.5	0.5	5.3	9.5	22.2	9.6
Gender										
Male	23.1	24.5	54.6	72.0	1.4	0.5	6.0	10.2	21.3	9.0
Female	21.7	22.3	55.5	73.1	1.6	0.5	4.7	8.6	23.1	10.3
Race/Ethnicity										
Black	22.4	24.7	48.8	70.0	3.3	1.7	1.8	6.1	29.0	13.1
Hispanic	14.5	24.4	64.5	65.6	2.6	0.7	0.0	4.2	26.3	15.4
Asian	21.9	26.8	70.8	72.9	0.0	0.3	0.0	9.0	10.4	5.4
White	23.7	22.9	55.5	74.0	0.6	0.2	7.3	10.9	19.7	8.5
Other	13.7	25.9	53.7	66.8	6.5	2.3	1.6	3.0	28.6	10.9
Age										
25-34 years	17.7	23.0	50.3	71.7	3.4	0.9	2.9	5.7	31.4	11.6
35-44 years	18.7	21.2	60.2	73.5	2.3	0.4	7.1	8.9	19.3	10.5
45-54 years	18.6	24.8	56.5	72.8	1.5	0.4	2.0	10.3	28.2	8.6
55-64 years	26.8	25.0	54.2	72.1	0.8	0.2	7.5	13.3	17.1	7.7
Education										
No High School Degree	22.4	25.9	35.7	52.0	4.7	1.5	0.2	3.8	38.3	20.7
High School Degree	21.0	23.8	49.9	64.5	2.5	0.7	3.0	5.6	28.1	16.1
Some College	21.8	22.8	59.3	71.9	0.7	0.7	4.7	5.7	19.9	11.2
College Degree	25.1	23.6	63.6	77.8	0.0	0.2	12.2	13.8	11.0	5.1
Employment status										
Employed	21.3	23.5	64.8	73.3	0.9	0.4	5.9	9.0	17.0	9.4

Unemployed	17.8	22.1	63.0	67.6	4.6	1.6	0.0	8.2	22.7	14.0
Not in labor force	23.2	23.7	48.6	67.9	1.7	0.7	5.3	13.0	25.5	10.0
Family income										
Less than \$15,000	19.5	24.7	36.3	48.7	3.3	2.5	1.5	3.5	39.5	26.3
\$15,000 to \$30,000	26.4	27.1	43.3	58.5	2.1	1.5	3.3	3.0	28.4	17.8
\$30,000 to \$50,000	22.3	26.0	56.3	65.5	0.8	0.6	3.5	4.2	18.3	13.3
\$50,000 to \$75,000	18.6	22.6	69.0	73.8	0.9	0.5	7.1	7.0	11.7	10.1
At least \$75,000	23.9	22.3	74.5	79.0	0.0	0.1	11.4	14.0	9.5	5.2
Household type										
Married couple	22.6	21.9	62.1	75.4	0.9	0.2	7.7	11.1	16.3	8.1
Unmarried female-headed family	25.3	23.8	51.3	63.7	3.1	1.4	1.1	3.8	24.6	17.0
Unmarried male-headed family	17.8	26.1	47.0	65.6	5.4	1.0	4.4	7.4	27.4	12.3
Female individual	21.6	23.6	50.2	75.8	1.5	0.3	3.2	7.1	25.4	8.5
Male individual	21.1	28.4	49.6	66.9	0.7	0.9	5.9	9.6	28.8	10.6
Other	62.4	18.7	100.0	61.0	0.0	0.0	0.0	15.2	0.0	4.4
Homeownership										
Homeowner	24.4	22.8	60.2	75.5	0.2	0.2	7.5	11.6	14.1	7.5
Non-homeowner	19.5	25.1	48.3	65.9	3.1	1.2	2.4	4.7	33.1	14.2
Metropolitan status										
Metropolitan area - principal city	20.1	24.2	57.4	72.0	2.6	0.7	4.0	8.7	22.4	10.1
Metropolitan area - balance	26.7	23.4	59.3	74.1	1.2	0.3	6.7	11.5	17.0	8.0
Not in metropolitan area	20.7	23.3	46.2	68.6	1.0	0.5	5.6	5.4	31.4	13.0
Not identified	19.0	22.7	52.7	71.6	0.8	0.4	4.5	7.9	22.3	11.2
Monthly income volatility										
Income was about the same each month	23.0	23.5	54.5	74.3	1.4	0.4	5.7	9.5	22.1	8.4
Income varied somewhat or a lot	20.1	23.5	57.4	67.7	1.8	0.7	4.4	9.3	23.1	13.4
Unknown	31.0	22.4	35.5	33.9	0.0	0.0	0.0	0.4	5.5	0.0
Nativity										
US born	22.4	22.9	54.5	73.2	1.5	0.5	5.6	9.7	22.5	9.4

Foreign born citizen or non-citizen	20.5	27.5	65.2	67.8	1.1	0.2	0.2	7.9	17.0	10.8
Banking Status										
Unbanked	0.2	0.6	0.2	3.0	15.0	11.2	0.4	3.8	71.6	67.3
Underbanked	24.5	24.2	53.6	68.2	1.5	0.7	2.4	5.8	27.4	14.4
Fully banked	23.7	24.0	62.0	75.7	0.0	0.1	7.6	10.6	13.9	6.7
Status unknown	16.9	22.9	63.9	63.5	0.0	0.0	0.0	2.8	14.7	10.7
Disability Type										
Hearing	20.4		58.9		1.6		8.1		19.3	
Vision	17.0		61.7		0.8		6.0		20.7	
Cognitive	24.2		50.2		1.5		5.1		27.1	
Ambulatory	22.2		56.3		1.7		5.2		22.3	
Self-Care	17.8		58.2		2.5		2.4		20.6	
Independent Living	26.9		50.3		1.1		3.8		21.7	
Work Disability	23.2		46.2		1.6		3.4		28.5	

Table 12: Bank and Nonbank Credit by Disability Status and Household Characteristics, 2015

For all working-age households

	Bank Credit Only		Bank and Nonbank Credit		Nonbank Credit Only		No Credit	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	37.3	67.4	5.1	4.4	10.5	3.9	47.0	24.3
Gender								
Male	40.0	69.7	5.0	4.1	8.4	3.2	46.6	23.1
Female	35.0	65.0	5.3	4.7	12.4	4.7	47.4	25.6
Race/Ethnicity								
Black	23.3	45.1	3.4	5.8	13.1	9.3	60.2	39.9
Hispanic	28.7	47.8	5.3	4.7	9.8	5.9	56.2	41.6
Asian	65.4	80.0	3.1	3.6	3.6	0.7	27.8	15.7
White	43.4	75.6	5.7	4.1	9.5	2.5	41.4	17.9
Other	29.1	54.0	6.7	6.1	16.2	10.1	48.1	29.8
Age								
25-34 years	32.1	60.8	5.8	5.7	17.6	5.7	44.5	27.9
35-44 years	34.4	64.8	7.2	4.7	14.3	4.7	44.1	25.8
45-54 years	35.4	69.6	4.9	4.2	11.0	3.2	48.7	23.0
55-64 years	40.7	74.9	4.5	2.9	7.4	1.8	47.4	20.5
Education								
No High School Degree	13.1	31.3	4.3	4.7	13.6	9.1	69.0	54.9
High School Degree	30.9	54.5	5.6	4.9	12.5	6.7	51.0	33.9
Some College	47.4	64.7	5.1	5.5	9.1	4.5	38.4	25.2
College Degree	63.1	83.9	5.4	3.2	4.6	0.8	27.0	12.2
Employment status								
Employed	55.6	69.4	6.5	4.4	7.1	3.5	30.8	22.6
Unemployed	29.8	41.8	4.6	5.5	15.1	9.0	50.5	43.7
Not in labor force	31.4	62.2	4.7	3.8	11.5	4.5	52.4	29.5

Family income								
Less than \$15,000	16.2	30.7	3.2	4.0	14.9	11.2	65.6	54.1
\$15,000 to \$30,000	31.5	40.3	5.5	4.9	13.3	9.0	49.7	45.8
\$30,000 to \$50,000	46.6	57.5	9.1	5.9	7.2	5.6	37.2	31.0
\$50,000 to \$75,000	65.1	71.4	5.0	5.2	2.3	2.6	27.6	20.8
At least \$75,000	78.7	85.9	5.5	3.2	2.5	0.6	13.4	10.3
Household type								
Married couple	53.8	74.8	6.4	3.9	9.2	2.6	30.6	18.8
Unmarried female-headed family	25.1	47.2	6.6	6.6	17.7	9.2	50.6	37.0
Unmarried male-headed family	34.0	53.3	2.7	5.1	12.7	6.0	50.6	35.6
Female individual	30.8	66.9	4.4	4.2	9.0	3.4	55.8	25.6
Male individual	31.9	63.9	3.9	4.2	8.3	3.8	55.9	28.2
Other	19.2	51.3	0.0	16.5	0.0	3.3	80.8	28.9
Homeownership								
Homeowner	52.9	77.0	5.7	3.8	5.9	1.7	35.4	17.5
Non-homeowner	23.7	50.4	4.6	5.4	14.5	7.7	57.2	36.4
Metropolitan status								
Metropolitan area - principal city	33.9	64.4	4.5	4.6	8.4	4.5	53.2	26.6
Metropolitan area - balance	45.4	72.4	4.4	3.7	9.3	2.8	40.9	21.1
Not in metropolitan area	30.6	57.7	5.5	5.2	15.9	5.8	48.0	31.3
Not identified	34.8	66.4	7.2	5.6	9.9	4.4	48.2	23.6
Monthly income volatility								
Income was about the same each month	37.5	70.1	4.6	3.7	9.9	3.1	48.0	23.1
Income varied somewhat or a lot	37.0	60.2	7.4	6.3	12.8	6.1	42.8	27.4
Unknown	7.3	55.5	0.0	0.0	0.0	3.1	92.7	41.4
Nativity								
Native (born in U.S., in U.S. territory,	37.5	69.4	5.2	4.5	10.8	4.0	46.4	22.1
Foreign born citizen or non-citizen	34.7	58.0	4.0	3.8	5.7	3.4	55.5	34.8
Banking Status								
Unbanked	5.9	5.5	2.1	2.3	19.2	16.3	72.8	75.9

Underbanked	24.8	45.2	15.9	19.5	24.0	13.2	35.3	22.1
Fully banked	54.6	79.5	0.0	0.0	0.0	0.0	45.4	20.5
Status unknown	32.4	72.1	0.0	0.0	0.0	0.0	67.6	27.9
Disability Type								
Hearing	47.9		5.9		9.6		36.6	
Vision	34.5		4.2		9.8		51.5	
Cognitive	28.6		6.3		13.9		51.2	
Ambulatory	34.6		5.6		10.2		49.6	
Self-Care	30.3		6.4		11.3		52.0	
Independent Living	29.3		5.0		12.0		53.8	
Work Disability	29.4		4.6		12.2		53.8	

Table 13: Unmet Need for Credit by Disability Status and Household Characteristics, 2015

For all working-age households

	Applied for Bank Credit		Discouraged about applying for Bank Credit		Fell behind on bills	
	With Disability	No Disability	With Disability	No Disability	With Disability	No Disability
All	11.2	16.3	11.4	6.4	34.0	17.6
Gender						
Male	11.0	16.7	9.9	5.8	28.6	14.9
Female	11.3	16.0	12.7	7.2	38.9	20.4
Race/Ethnicity						
Black	6.9	11.2	14.3	11.2	38.5	31.5
Hispanic	8.1	12.6	12.6	9.2	38.1	23.3
Asian	12.1	20.1	4.1	4.5	22.4	8.9
White	13.1	18.0	10.0	5.0	31.5	14.1
Other	13.2	14.0	16.8	8.7	46.4	21.5
Age						
25-34 years	13.6	18.1	18.1	8.9	39.8	20.8
35-44 years	11.9	17.3	12.4	6.9	40.8	20.0
45-54 years	11.0	16.6	11.7	6.1	36.3	16.8
55-64 years	10.5	13.2	9.3	3.7	29.2	12.4
Education						
No High School Degree	3.6	7.7	11.3	8.0	35.3	30.0
High School Degree	8.7	12.4	10.9	8.7	35.7	24.0
Some College	14.8	17.7	12.2	7.7	36.3	20.9
College Degree	19.1	19.3	10.5	3.9	23.3	9.0
Employment status						
Employed	17.7	17.3	10.5	6.4	29.7	16.7
Unemployed	10.8	12.1	22.6	11.7	55.6	39.9
Not in labor force	9.0	11.6	11.3	5.0	34.8	16.8
Family income						
Less than \$15,000	5.3	7.3	12.0	11.4	42.4	38.6
\$15,000 to \$30,000	9.2	10.6	15.8	10.5	39.7	32.5
\$30,000 to \$50,000	13.2	13.1	10.6	7.5	31.3	21.9
\$50,000 to \$75,000	15.9	17.6	7.0	7.0	19.3	15.8
At least \$75,000	26.3	20.9	5.7	3.4	13.5	7.6
Household type						
Married couple	16.5	17.8	9.2	4.8	27.2	13.5

Unmarried female-headed family	9.6	13.6	17.8	11.7	51.6	34.1
Unmarried male-headed family	7.5	13.6	14.5	10.5	37.4	26.8
Female individual	8.4	15.0	11.2	6.4	35.8	15.1
Male individual	9.0	15.6	9.3	6.6	28.6	16.7
Other	11.1	15.3	0.0	0.0	18.6	28.7
Homeownership						
Homeowner	15.3	17.1	7.9	4.1	28.6	12.4
Non-homeowner	7.6	15.0	14.4	10.6	38.8	26.6
Metropolitan status						
Metropolitan area - principal city	10.8	16.9	13.4	7.8	34.5	19.1
Metropolitan area - balance	12.9	16.9	11.0	6.0	32.9	15.6
Not in metropolitan area	9.2	12.9	9.7	4.9	36.8	19.8
Not identified	10.6	16.3	10.8	6.3	32.4	18.6
Monthly income volatility						
Income was about the same each month	10.7	15.9	10.3	5.0	30.6	13.5
Income varied somewhat or a lot	13.3	17.7	15.7	10.7	47.6	29.0
Unknown	0.0	11.9	2.7	2.8	18.3	16.3
Nativity						
US born	11.5	16.8	11.2	6.3	34.1	17.5
Foreign born citizen or non-citizen	7.1	14.2	12.9	7.1	32.7	17.7
Banking Status						
Unbanked	2.1	1.9	10.8	11.0	46.6	43.8
Underbanked	15.3	19.9	21.0	13.4	44.9	33.2
Fully banked	11.8	16.5	5.9	4.0	24.0	10.7
Status unknown	0.0	13.1	24.1	4.1	17.0	12.4
Disability Type						
Hearing	13.7		11.5		28.5	
Vision	11.1		14.9		35.1	
Cognitive	11.6		13.9		39.9	
Ambulatory	10.7		12.9		37.1	
Self-Care	13.7		14.1		33.9	
Independent Living	10.9		11.8		39.2	
Work Disability	8.1		11.2		35.1	