

## Report on the Economic Well-Being of U.S. Households in 2023 - May 2024

**Table 24. Credit card access and usage (by demographic characteristics)**

Percent

Characteristic	Has a credit card	Doesn't have CC
<b>Family income</b>		
Less than \$25,000	46	54%
\$25,000–\$49,999	75	25%
\$50,000–\$99,999	89	11%
\$100,000 or more	97	3%
<b>Age</b>		
18–29	65	35%
30–44	80	20%
45–59	86	14%
60+	91	9%
<b>Race/ethnicity</b>		
White	86	14%
Black	70	30%
Hispanic	74	26%
Asian	90	10%
<b>Disability status</b>		
Disability	69	31%
No disability	84	16%
<b>Overall</b>	<b>82</b>	<b>18%</b>

Table 18. Unbanked rate (by demographic characteristics)

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Characteristic	Percent
<i>Family income</i>	
Less than \$25,000	23
\$25,000–\$49,999	8
\$50,000–\$99,999	2
\$100,000 or more	1
<i>Age</i>	
18–29	11
30–44	9
45–59	5
60+	2
<i>Race/ethnicity</i>	
White	4
Black	14
Hispanic	11
Asian	4
<i>Disability status</i>	
Disability	11
No disability	5
<b>Overall</b>	<b>6</b>

Note: Among all adults.