

# FINANCE >> FORWARD FACT SHEET COLUMBIA, SOUTH CAROLINA

- **Unbanked:** 10.4% (13,832 residents)
- **Underbanked:** 21.1% (28,063 residents)
- **LendUp Customers in the State:**
  - Average Age: 41
  - Average Income: \$36,000
  - Top Three Counties: Greenville, Richland, Spartanburg

## NATIONAL

- 90% of experts agree that income volatility has increased over the last decade ([Aspen Institute](#)).
- More than a third (34%) of households experienced large year-over-year changes in income from 2014 to 2015. At the median, households with losses saw their incomes decline by 49% ([Pew Charitable Trusts](#)).
- At least one in four households across income, education, race, and other demographic groups have experienced substantive income shifts ([Pew Charitable Trusts](#)).
- Families facing income volatility are also significantly more likely to be evicted, miss housing and utility payments, and receive public benefits ([Urban Institute](#)).
- Nearly one in four families (24%) have no non-retirement savings, and more than half (52%) have less than \$2,000 ([Urban Institute](#)).