

Unbanked and Underbanked for Boston-Cambridge-Quincy, MA-NH, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	1843	100	6.6	15.3	73.9	4.2
Race/Ethnicity (PCT)						
Black	155	100	35.0	39.3	25.7	-
Hispanic	90	100	NA	NA	NA	NA
Asian	163	100	2.7	10.7	80.8	5.7
American Indian/Alaskan	15	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	1419	100	2.2	10.9	82.4	4.5
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	96	100	NA	NA	NA	NA
25 to 34 years	263	100	6.6	21.4	65.7	6.3
35 to 44 years	334	100	8.1	20.9	66.0	5.0
45 to 54 years	398	100	5.6	20.5	72.2	1.6
55 to 64 years	338	100	8.4	8.0	80.0	3.7
65 years or more	415	100	3.6	6.1	84.2	6.1
Education (PCT)						
No high school degree	98	100	22.4	9.8	61.6	6.2
High school degree	393	100	16.5	19.7	60.0	3.8
Some college	432	100	7.1	25.3	65.1	2.5
College degree	919	100	0.4	9.4	85.3	5.0
Employment Status (PCT)						
Employed	1252	100	3.1	17.9	75.7	3.3
Unemployed	82	100	NA	NA	NA	-
Not in labor force	509	100	11.8	9.3	71.7	7.2
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	209	100	32.9	12.7	52.6	1.8
Between \$15,000 and \$30,000	204	100	6.5	38.7	47.4	7.4
Between \$30,000 and \$50,000	228	100	6.4	12.2	78.2	3.2
Between \$50,000 and \$75,000	401	100	5.0	16.0	78.7	0.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	801	100	0.5	10.6	82.5	6.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	127	100	30.3	28.6	37.6	3.6
Not Disabled	1206	100	4.7	16.4	74.9	4.0
Not Applicable	510	100	5.1	9.3	80.5	5.1
Metropolitan Status (PCT)						
Metropolitan area - principal City	414	100	9.4	24.8	59.3	6.5
Metropolitan area - Balance	1429	100	5.7	12.6	78.1	3.6
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.