

## Unbanked and Underbanked for Albany-Schenectady-Troy, NY, 2015 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>All Households</b>	294	100	15.5	79.7	4.8
<b>Race/Ethnicity (PCT)</b>					
<b>Black</b>	NA	100	NA	NA	NA
<b>Hispanic</b>	NA	100	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA
<b>White</b>	NA	100	NA	NA	NA
<b>Other</b>	NA	100	NA	NA	NA
<b>Age group (PCT)</b>					
<b>15 to 24 years</b>	NA	100	NA	NA	NA
<b>25 to 34 years</b>	NA	100	NA	NA	NA
<b>35 to 44 years</b>	NA	100	NA	NA	NA
<b>45 to 54 years</b>	NA	100	NA	NA	NA
<b>55 to 64 years</b>	NA	100	NA	NA	NA
<b>65 years or more</b>	NA	100	NA	NA	NA
<b>Education (PCT)</b>					
<b>No high school degree</b>	NA	100	NA	NA	NA
<b>High school degree</b>	NA	100	NA	NA	NA
<b>Some college</b>	NA	100	NA	NA	NA
<b>College degree</b>	NA	100	NA	NA	NA
<b>Employment status (PCT)</b>					
<b>Employed</b>	NA	100	NA	NA	NA
<b>Unemployed</b>	NA	100	NA	NA	NA
<b>Not in labor force</b>	NA	100	NA	NA	NA
<b>Family income (PCT)</b>					
<b>Less than \$15,000</b>	NA	100	NA	NA	NA
<b>Between \$15,000 and \$30,000</b>	NA	100	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	NA	100	NA	NA	NA
<b>Between \$50,000 and \$75,000</b>	NA	100	NA	NA	NA
<b>At least \$75,000</b>	NA	100	NA	NA	NA
<b>Disability status (PCT)</b>					
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Not disabled, age 25 to 64</b>	NA	100	NA	NA	NA
<b>Not applicable (not age 25 to 64)</b>	NA	100	NA	NA	NA
<b>Metropolitan status (PCT)</b>					
<b>Metropolitan area - principal city</b>	NA	100	NA	NA	NA
<b>Metropolitan area - balance</b>	NA	100	NA	NA	NA
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA
<b>Not identified</b>	NA	100	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is 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, and auto title loan.