

## Unbanked and Underbanked for Boston-Cambridge-Newton, MA-NH, 2015 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>All Households</b>	1968	100	4.3	18.0	72.2	5.5
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	NA	100	NA	NA	NA	NA
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	1440	100	1.7	11.4	81.9	5.1
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	NA	100	NA	NA	NA	NA
<b>35 to 44 years</b>	NA	100	NA	NA	NA	NA
<b>45 to 54 years</b>	391	100	1.3	18.3	75.0	5.3
<b>55 to 64 years</b>	380	100	5.8	14.8	74.4	5.0
<b>65 years or more</b>	405	100	5.4	13.9	75.4	5.3
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	362	100	9.8	24.0	63.6	2.5
<b>Some college</b>	453	100	0.6	21.3	67.8	10.3
<b>College degree</b>	958	100	1.7	11.3	82.1	5.0
<b>Employment status (PCT)</b>						
<b>Employed</b>	1327	100	2.1	19.2	72.6	6.1
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	594	100	8.8	15.6	71.0	4.5
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$15,000 and \$30,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$50,000 and \$75,000</b>	NA	100	NA	NA	NA	NA
<b>At least \$75,000</b>	908	100	0.9	12.1	83.6	3.3
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Not disabled, age 25 to 64</b>	1320	100	3.1	18.8	72.2	5.9
<b>Not applicable (not age 25 to 64)</b>	514	100	4.3	13.4	77.1	5.2
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	486	100	7.6	27.0	63.3	2.1
<b>Metropolitan area - balance</b>	1465	100	3.2	15.0	75.1	6.7
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA	NA
<b>Not identified</b>	NA	100	NA	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.