

Unbanked and Underbanked for New York, 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
All Households	7986	100	8.0	23.8	59.4	8.8
Race/Ethnicity (PCT)						
Black	1469	100	16.7	40.0	36.0	7.3
Hispanic	981	100	20.7	34.2	33.7	11.4
Asian	NA	100	NA	NA	NA	NA
White	4868	100	3.0	17.6	71.3	8.1
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	1391	100	14.7	25.8	51.1	8.4
35 to 44 years	1254	100	7.9	25.8	59.0	7.4
45 to 54 years	1434	100	7.5	25.9	56.9	9.8
55 to 64 years	1640	100	7.3	24.8	60.4	7.5
65 years or more	1815	100	5.0	18.4	66.8	9.8
Education (PCT)						
No high school degree	879	100	28.4	28.8	32.3	10.6
High school degree	2099	100	8.1	29.5	52.9	9.5
Some college	2116	100	7.5	24.7	61.2	6.5
College degree	2893	100	2.1	17.4	71.1	9.3
Employment status (PCT)						
Employed	4806	100	5.8	24.4	61.5	8.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	2983	100	11.0	22.3	57.3	9.4
Family income (PCT)						
Less than \$15,000	1241	100	25.3	27.9	37.8	8.9
Between \$15,000 and \$30,000	1183	100	16.2	30.4	45.7	7.7
Between \$30,000 and \$50,000	1515	100	5.6	32.2	56.6	5.6
Between \$50,000 and \$75,000	1290	100	2.4	21.9	64.9	10.8
At least \$75,000	2757	100	0.6	15.3	74.1	9.9
Disability status (PCT)						
Disabled, age 25 to 64	626	100	20.1	29.7	41.4	8.9

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Not disabled, age 25 to 64	5093	100	7.9	25.0	58.9	8.2
Not applicable (not age 25 to 64)	2267	100	4.8	19.3	65.7	10.1
Metropolitan status (PCT)						
Metropolitan area - principal city	3866	100	13.5	29.3	45.7	11.5
Metropolitan area - balance	3058	100	2.6	16.4	74.2	6.8
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	648	100	4.2	23.4	67.7	4.7

- 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.