

Unbanked and Underbanked for New York-Newark-Jersey City, NY-NJ-PA, 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	8088	100	8.9	21.0	60.8	9.3
Race/Ethnicity (PCT)						
Black	1693	100	18.8	34.2	40.6	6.5
Hispanic	1395	100	18.6	30.1	40.1	11.2
Asian	887	100	5.1	18.0	68.3	8.6
White	4089	100	2.4	13.1	75.0	9.5
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	1457	100	13.3	22.2	55.7	8.8
35 to 44 years	1380	100	8.4	21.0	62.7	7.9
45 to 54 years	1511	100	9.0	22.6	57.3	11.1
55 to 64 years	1514	100	8.4	23.7	61.7	6.1
65 years or more	1831	100	6.9	17.6	64.8	10.7
Education (PCT)						
No high school degree	824	100	34.2	26.0	28.1	11.7
High school degree	2077	100	8.9	25.6	56.1	9.3
Some college	1845	100	9.9	23.6	58.8	7.7
College degree	3342	100	2.1	15.5	72.9	9.5
Employment status (PCT)						
Employed	5061	100	5.5	21.9	63.4	9.2
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	2790	100	14.0	18.6	58.0	9.4
Family income (PCT)						
Less than \$15,000	1184	100	31.3	23.7	35.3	9.7
Between \$15,000 and \$30,000	955	100	18.3	27.1	46.0	8.6
Between \$30,000 and \$50,000	1381	100	7.2	27.0	59.0	6.8
Between \$50,000 and \$75,000	1389	100	2.6	21.7	63.7	12.0
At least \$75,000	3179	100	1.2	15.3	74.3	9.2
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	5386	100	7.7	22.5	61.2	8.6
Not applicable (not age 25 to 64)	2225	100	6.6	17.3	64.8	11.3
Metropolitan status (PCT)						
Metropolitan area - principal city	3702	100	13.9	28.0	46.5	11.6
Metropolitan area - balance	4302	100	4.7	15.0	73.3	7.0
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	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.