

Unbanked and Underbanked for Northeast, 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	22699	100	6.3	19.3	67.9	6.4
Race/Ethnicity (PCT)						
Black	3104	100	18.5	34.7	41.7	5.2
Hispanic	2098	100	19.1	31.3	39.2	10.4
Asian	1324	100	4.6	18.3	68.1	9.0
White	16048	100	2.5	14.8	76.9	5.9
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	965	100	9.1	28.6	54.5	7.8
25 to 34 years	3526	100	10.8	23.4	58.8	7.0
35 to 44 years	3618	100	6.5	22.3	65.6	5.7
45 to 54 years	4358	100	5.8	19.6	68.0	6.6
55 to 64 years	4674	100	5.9	18.7	69.9	5.5
65 years or more	5559	100	3.8	13.4	75.8	7.0
Education (PCT)						
No high school degree	2249	100	23.4	25.8	43.5	7.3
High school degree	6168	100	7.6	22.7	63.1	6.6
Some college	5735	100	5.7	20.7	68.0	5.7
College degree	8547	100	1.3	14.2	77.8	6.6
Employment status (PCT)						
Employed	13974	100	3.8	20.2	69.7	6.2
Unemployed	595	100	17.6	26.6	51.1	4.8
Not in labor force	8131	100	9.9	17.2	66.1	6.9
Family income (PCT)						
Less than \$15,000	2996	100	25.3	24.8	43.0	6.9
Between \$15,000 and \$30,000	3184	100	11.9	22.8	58.8	6.5
Between \$30,000 and \$50,000	4024	100	4.6	24.3	66.5	4.5
Between \$50,000 and \$75,000	4189	100	1.5	18.6	72.6	7.3
At least \$75,000	8306	100	0.6	13.9	78.7	6.7
Disability status (PCT)						
Disabled, age 25 to 64	1910	100	19.9	26.4	48.6	5.0

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Not disabled, age 25 to 64	14266	100	5.3	20.0	68.3	6.3
Not applicable (not age 25 to 64)	6524	100	4.6	15.6	72.7	7.1
Metropolitan status (PCT)						
Metropolitan area - principal city	6325	100	12.8	26.8	52.0	8.4
Metropolitan area - balance	11476	100	3.8	15.5	74.9	5.8
Not in metropolitan area	1664	100	3.4	21.0	71.4	4.2
Not identified	3234	100	4.2	17.2	72.5	6.0

- 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.