

Unbanked and underbanked for Boston-Cambridge-Newton, MA-NH~, 2017 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	1874	100	3.2	19.1	67.2	10.4
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1435	100	1.5	13.8	76.3	8.4
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	396	100	5.1	22.2	67.2	5.5
55 to 64 years	374	100	5.3	18.4	64.9	11.4
65 years or more	452	100	3.2	15.3	70.4	11.2
Education (PCT)						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	408	100	5.3	28.7	55.8	10.2
Some college	468	100	1.8	22.0	63.9	12.3
College degree	892	100	1.9	12.2	77.1	8.9
Employment status (PCT)						
Employed	1254	100	1.9	18.5	69.3	10.4
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	560	100	5.7	17.3	66.1	11.0
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
\$15,000 to \$30,000	NA	100	NA	NA	NA	NA
\$30,000 to \$50,000	NA	100	NA	NA	NA	NA
\$50,000 to \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	818	100	-	12.6	79.4	8.0
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	1213	100	2.3	18.8	69.6	9.2
Not applicable (not age 25 to 64)	528	100	2.7	16.3	68.9	12.1
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA

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Metropolitan area - balance	1435	100	1.3	18.3	72.2	8.2
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	NA	100	NA	NA	NA	NA

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.