

## Unbanked and underbanked for New Jersey, 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	3494	100	5.0	19.6	68.1	7.2
<b>Race/Ethnicity (PCT)</b>						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2099	100	2.5	12.9	78.0	6.6
Other	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	606	100	0.7	31.2	59.1	9.0
45 to 54 years	619	100	4.2	19.9	67.0	8.9
55 to 64 years	711	100	5.8	15.0	75.1	4.1
65 years or more	931	100	4.1	9.6	77.0	9.4
<b>Education (PCT)</b>						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	859	100	10.3	22.4	58.9	8.5
Some college	851	100	2.6	21.4	69.4	6.6
College degree	1559	100	0.7	16.1	76.8	6.4
<b>Employment status (PCT)</b>						
Employed	2203	100	3.4	21.5	68.2	6.8
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1179	100	8.0	15.4	68.4	8.2
<b>Family income (PCT)</b>						
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	526	100	4.5	25.0	58.7	11.7
\$50,000 to \$75,000	565	100	2.9	26.3	66.4	4.3
At least \$75,000	1650	100	0.3	12.5	80.4	6.8
<b>Disability status (PCT)</b>						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	2321	100	4.6	22.0	66.8	6.7
Not applicable (not age 25 to 64)	1036	100	5.3	12.5	73.1	9.0
<b>Metropolitan status (PCT)</b>						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA

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<b>Metropolitan area - balance</b>	2541	100	2.3	17.5	72.7	7.4
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA	NA
<b>Not identified</b>	556	100	9.7	21.2	65.8	3.2

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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.