

## Unbanked and underbanked for New York, 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	8128	100	8.7	17.2	66.1	8.0
<b>Race/Ethnicity (PCT)</b>						
Black	1450	100	16.8	31.5	46.7	4.9
Hispanic	903	100	21.6	26.5	45.0	6.9
Asian	713	100	7.7	9.6	66.4	16.2
White	4999	100	4.0	12.4	75.6	7.9
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	1337	100	10.0	18.1	62.1	9.7
35 to 44 years	1302	100	9.6	17.1	65.4	7.9
45 to 54 years	1634	100	8.9	20.1	61.1	9.9
55 to 64 years	1529	100	8.7	20.1	67.0	4.2
65 years or more	2019	100	6.6	12.0	72.7	8.6
<b>Education (PCT)</b>						
No high school diploma	896	100	28.4	28.0	37.4	6.3
High school diploma	1966	100	11.6	18.8	61.5	8.1
Some college	2043	100	8.0	17.9	65.2	8.9
College degree	3223	100	2.0	12.8	77.5	7.8
<b>Employment status (PCT)</b>						
Employed	4904	100	5.6	18.6	67.7	8.2
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	2974	100	13.1	14.9	64.9	7.1
<b>Family income (PCT)</b>						
Less than \$15,000	896	100	31.1	19.5	45.5	3.8
\$15,000 to \$30,000	1142	100	19.8	20.1	51.0	9.2
\$30,000 to \$50,000	1610	100	8.1	20.2	60.9	10.8
\$50,000 to \$75,000	1396	100	4.0	17.5	70.4	8.2
At least \$75,000	3085	100	0.6	13.8	78.5	7.1
<b>Disability status (PCT)</b>						
Disabled, age 25 to 64	743	100	23.0	17.6	57.1	2.3
Not disabled, age 25 to 64	5058	100	7.3	19.2	64.8	8.7
Not applicable (not age 25 to 64)	2327	100	7.4	12.8	71.7	8.1
<b>Metropolitan status (PCT)</b>						
Metropolitan area - principal city	3964	100	13.7	20.5	57.2	8.6

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<b>Metropolitan area - balance</b>	3096	100	3.0	13.4	74.6	9.0
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA	NA
<b>Not identified</b>	644	100	5.6	14.3	75.9	4.3

- 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.