

### 2009 Household Banking Status by Demographic Characteristics

*New York-Northern New Jersey-Long Island, NY-NJ-PA*

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	7,244	100.0	692	9.6	1,098	15.2	5,062	69.9	392	5.4
Household Type										
Family Household	4,803	66.3	457	9.5	824	17.2	3,316	69.0	206	4.3
Female householder, no husband present	1,052	14.5	246	23.4	241	23.0	517	49.1	47	4.5
Male Householder, no wife present	372	5.1	70	18.7	86	23.1	206	55.4	10	2.8
Married couple	3,380	46.7	141	4.2	497	14.7	2,594	76.7	149	4.4
Nonfamily household and other	2,440	33.7	235	9.6	274	11.2	1,746	71.5	186	7.6
Race/Ethnicity										
Black	1,418	19.6	318	22.4	405	28.6	645	45.5	50	3.5
Hispanic non-Black	1,136	15.7	226	19.9	226	19.9	646	56.9	39	3.4
White non-Black non-Hispanic	3,998	55.2	106	2.7	413	10.3	3,217	80.5	261	6.5
Other non-Black non-Hispanic	692	9.5	43	6.2	54	7.8	553	80.0	42	6.1
Age										
15 to 34 years	1,495	20.6	207	13.9	229	15.3	950	63.5	109	7.3
35 to 44 years	1,390	19.2	156	11.2	253	18.2	932	67.0	50	3.6
45 to 54 years	1,567	21.6	154	9.8	264	16.8	1,087	69.4	62	4.0
55 to 64 years	1,256	17.3	81	6.5	186	14.8	926	73.7	63	5.0
65 years or more	1,535	21.2	94	6.1	166	10.8	1,167	76.0	108	7.0
Education										
No high school degree	927	12.8	218	23.5	143	15.5	480	51.8	86	9.2
High school degree	2,049	28.3	250	12.2	344	16.8	1,386	67.6	69	3.4
Some college	1,369	18.9	116	8.5	290	21.1	881	64.3	83	6.0
College degree	2,900	40.0	109	3.7	321	11.1	2,315	79.9	155	5.3
Household Income										
Less than \$15,000	914	12.6	247	27.0	125	13.7	515	56.3	28	3.0
Between \$15,000 and \$30,000	758	10.5	143	18.9	173	22.8	421	55.6	21	2.8
Between \$30,000 and \$50,000	874	12.1	36	4.1	181	20.7	611	69.9	46	5.3
Between \$50,000 and \$75,000	1,026	14.2	55	5.4	228	22.2	706	68.8	38	3.7
At Least \$75,000	2,113	29.2	14	0.7	221	10.5	1,810	85.6	68	3.2
Unknown	1,559	21.5	198	12.7	170	10.9	999	64.1	192	12.3
Homeownership										
Homeowner	3,735	51.6	62	1.7	454	12.1	3,022	80.9	196	5.3
Non-homeowner	3,509	48.4	630	18.0	644	18.4	2,039	58.1	196	5.6

Notes:

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)