

2009 Household Banking Status by Demographic Characteristics

New York

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	7,778	100.0	768	9.9	1,525	19.6	5,110	65.7	375	4.8
Household Type										
Family Household	5,100	65.6	464	9.1	1,114	21.9	3,326	65.2	195	3.8
Female householder, no husband present	1,067	13.7	242	22.7	311	29.1	483	45.2	32	3.0
Male Householder, no wife present	391	5.0	83	21.2	101	25.9	191	48.8	16	4.1
Married couple	3,641	46.8	139	3.8	703	19.3	2,653	72.9	147	4.0
Nonfamily household and other	2,678	34.4	304	11.4	410	15.3	1,784	66.6	179	6.7
Race/Ethnicity										
Black	1,346	17.3	339	25.2	453	33.7	517	38.4	36	2.7
Hispanic non-Black	929	11.9	203	21.8	197	21.3	492	52.9	37	4.0
White non-Black non-Hispanic	4,916	63.2	182	3.7	814	16.5	3,661	74.5	260	5.3
Other non-Black non-Hispanic	587	7.5	44	7.6	61	10.3	441	75.1	41	7.0
Age										
15 to 34 years	1,707	21.9	248	14.6	317	18.6	1,009	59.1	133	7.8
35 to 44 years	1,413	18.2	146	10.4	364	25.8	859	60.8	44	3.1
45 to 54 years	1,539	19.8	167	10.9	331	21.5	989	64.2	52	3.4
55 to 64 years	1,356	17.4	98	7.2	282	20.8	928	68.4	48	3.6
65 years or more	1,762	22.7	108	6.1	230	13.1	1,326	75.3	98	5.5
Education										
No high school degree	1,112	14.3	271	24.3	248	22.3	526	47.3	68	6.1
High school degree	2,257	29.0	229	10.2	460	20.4	1,500	66.5	68	3.0
Some college	1,835	23.6	157	8.6	458	24.9	1,126	61.3	94	5.1
College degree	2,573	33.1	110	4.3	360	14.0	1,958	76.1	144	5.6
Household Income										
Less than \$15,000	1,198	15.4	350	29.2	205	17.1	610	50.9	33	2.8
Between \$15,000 and \$30,000	930	12.0	162	17.4	215	23.2	524	56.3	29	3.1
Between \$30,000 and \$50,000	1,158	14.9	41	3.5	345	29.8	721	62.2	52	4.5
Between \$50,000 and \$75,000	1,195	15.4	49	4.1	290	24.3	826	69.2	30	2.5
At Least \$75,000	1,729	22.2	5	0.3	262	15.1	1,411	81.6	51	3.0
Unknown	1,568	20.2	162	10.3	207	13.2	1,019	65.0	180	11.5
Homeownership										
Homeowner	4,168	53.6	70	1.7	726	17.4	3,213	77.1	159	3.8
Non-homeowner	3,610	46.4	698	19.3	799	22.1	1,898	52.6	216	6.0

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](#)