

2009 Household Banking Status by Demographic Characteristics

Northeast

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	21,689	100.0	1,500	6.9	3,552	16.4	15,917	73.4	720	3.3
Household Type										
Family Household	14,196	65.5	861	6.1	2,469	17.4	10,470	73.8	397	2.8
Female householder, no husband present	2,736	12.6	484	17.7	695	25.4	1,469	53.7	88	3.2
Male Householder, no wife present	994	4.6	144	14.5	282	28.4	532	53.5	36	3.6
Married couple	10,467	48.3	232	2.2	1,492	14.3	8,469	80.9	274	2.6
Nonfamily household and other	7,493	34.5	640	8.5	1,083	14.5	5,447	72.7	323	4.3
Race/Ethnicity										
Black	2,723	12.6	610	22.4	831	30.5	1,192	43.8	90	3.3
Hispanic non-Black	1,787	8.2	382	21.4	409	22.9	950	53.1	47	2.6
White non-Black non-Hispanic	15,979	73.7	455	2.8	2,188	13.7	12,821	80.2	514	3.2
Other non-Black non-Hispanic	1,199	5.5	53	4.5	124	10.3	953	79.5	69	5.7
Age										
15 to 34 years	4,263	19.7	523	12.3	768	18.0	2,792	65.5	180	4.2
35 to 44 years	3,964	18.3	316	8.0	777	19.6	2,783	70.2	89	2.3
45 to 54 years	4,747	21.9	310	6.5	847	17.8	3,481	73.3	108	2.3
55 to 64 years	3,741	17.2	157	4.2	618	16.5	2,853	76.3	112	3.0
65 years or more	4,974	22.9	194	3.9	543	10.9	4,008	80.6	230	4.6
Education										
No high school degree	2,588	11.9	540	20.9	525	20.3	1,383	53.4	140	5.4
High school degree	6,702	30.9	541	8.1	1,242	18.5	4,733	70.6	186	2.8
Some college	4,907	22.6	254	5.2	1,006	20.5	3,483	71.0	164	3.3
College degree	7,491	34.5	165	2.2	779	10.4	6,318	84.3	230	3.1
Household Income										
Less than \$15,000	2,753	12.7	677	24.6	528	19.2	1,490	54.1	58	2.1
Between \$15,000 and \$30,000	2,691	12.4	296	11.0	542	20.1	1,790	66.5	64	2.4
Between \$30,000 and \$50,000	3,426	15.8	142	4.1	763	22.3	2,427	70.8	94	2.7
Between \$50,000 and \$75,000	3,388	15.6	77	2.3	642	18.9	2,605	76.9	64	1.9
At Least \$75,000	5,661	26.1	17	0.3	628	11.1	4,888	86.4	128	2.3
Unknown	3,770	17.4	292	7.7	449	11.9	2,716	72.0	313	8.3
Homeownership										
Homeowner	13,884	64.0	161	1.2	1,814	13.1	11,495	82.8	413	3.0
Non-homeowner	7,804	36.0	1,339	17.2	1,738	22.3	4,421	56.7	307	3.9

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](#)