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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

New York

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	7,677	100.0	740	9.6	5,370	70.0	137	1.8	1,280	16.7	150	1.9	6,682	87.0	5,507	71.7
Household Type																
Family Household	4,766	62.1	431	9.1	3,521	73.9	59	1.2	682	14.3	73	1.5	4,217	88.5	3,580	75.1
Female householder, no husband present	1,087	14.2	244	22.4	579	53.3	21	1.9	234	21.5	9	0.8	814	74.8	600	55.2
Male Householder, no wife present	353	4.6	43	12.2	237	67.0	18	5.1	52	14.7	4	1.0	292	82.7	255	72.1
Married couple	3,326	43.3	145	4.3	2,705	81.3	20	0.6	396	11.9	60	1.8	3,112	93.6	2,725	81.9
Nonfamily household and other	2,911	37.9	309	10.6	1,849	63.5	78	2.7	598	20.5	77	2.6	2,465	84.7	1,927	66.2
Race/Ethnicity																
Black	1,360	17.7	313	23.0	689	50.7	42	3.1	312	22.9	4	0.3	1,001	73.6	731	53.8
Hispanic non-Black	920	12.0	242	26.3	467	50.8	23	2.5	166	18.0	22	2.4	637	69.2	490	53.3
White non-Black non-Hispanic	4,841	63.1	157	3.2	3,813	78.8	45	0.9	739	15.3	86	1.8	4,575	94.5	3,858	79.7
Other non-Black non-Hispanic	557	7.2	28	5.0	400	71.9	27	4.9	64	11.5	38	6.8	469	84.4	427	76.8
Age																
15 to 34 years	1,532	20.0	178	11.6	1,028	67.1	17	1.1	256	16.7	52	3.4	1,306	85.3	1,045	68.3
35 to 44 years	1,447	18.9	166	11.5	995	68.7	32	2.2	247	17.0	8	0.6	1,242	85.8	1,027	70.9
45 to 54 years	1,579	20.6	172	10.9	1,112	70.4	16	1.0	261	16.6	18	1.1	1,373	87.0	1,128	71.4
55 to 64 years	1,463	19.1	118	8.1	1,075	73.5	21	1.4	239	16.3	10	0.7	1,314	89.8	1,096	74.9
65 years or more	1,655	21.6	106	6.4	1,160	70.1	51	3.1	277	16.7	62	3.7	1,447	87.4	1,211	73.2
Education																
No high school degree	979	12.8	295	30.1	367	37.5	59	6.1	234	23.9	24	2.5	606	61.9	426	43.6
High school degree	2,296	29.9	282	12.3	1,472	64.1	42	1.8	458	19.9	42	1.8	1,934	84.2	1,514	65.9
Some college	1,716	22.4	115	6.7	1,242	72.4	28	1.6	308	18.0	23	1.3	1,555	90.6	1,270	74.0
College degree	2,686	35.0	48	1.8	2,289	85.2	8	0.3	280	10.4	61	2.3	2,588	96.3	2,297	85.5
Household Income																
Less than \$15,000	1,242	16.2	405	32.6	423	34.1	37	3.0	347	27.9	30	2.4	774	62.3	460	37.0
Between \$15,000 and \$30,000	1,281	16.7	187	14.6	751	58.6	52	4.1	264	20.6	27	2.1	1,020	79.6	803	62.7
Between \$30,000 and \$50,000	1,513	19.7	109	7.2	1,059	70.0	25	1.7	305	20.2	15	1.0	1,370	90.6	1,085	71.7
Between \$50,000 and \$75,000	1,226	16.0	28	2.3	959	78.2	15	1.2	196	16.0	27	2.2	1,159	94.5	974	79.4
At Least \$75,000	2,414	31.4	11	0.5	2,178	90.2	7	0.3	168	6.9	50	2.1	2,359	97.7	2,185	90.5
Homeownership																
Homeowner	4,106	53.5	65	1.6	3,444	83.9	36	0.9	481	11.7	80	1.9	3,940	96.0	3,480	84.8
Non-homeowner	3,570	46.5	675	18.9	1,926	53.9	101	2.8	799	22.4	70	2.0	2,742	76.8	2,027	56.8

Notes:

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)