

2011 Household Banking Status by Demographic Characteristics

New York

Household Characteristics	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	7,677	100.0	740	9.6	1,487	19.4	5,159	67.2	291	3.8	
Household Type												
Family Household	4,766	62.1	431	9.1	1,038	21.8	3,130	65.7	167	3.5		
Female householder, no husband present	1,087	14.2	244	22.4	320	29.4	470	43.2	54	4.9		
Male Householder, no wife present	353	4.6	43	12.2	137	38.7	166	47.0	7	2.1		
Married couple	3,326	43.3	145	4.3	582	17.5	2,494	75.0	106	3.2		
Nonfamily household and other	2,911	37.9	309	10.6	449	15.4	2,029	69.7	124	4.3		
Race/Ethnicity												
Black	1,360	17.7	313	23.0	469	34.5	547	40.2	31	2.3		
Hispanic non-Black	920	12.0	242	26.3	252	27.4	397	43.2	29	3.1		
White non-Black non-Hispanic	4,841	63.1	157	3.2	652	13.5	3,849	79.5	183	3.8		
Other non-Black non-Hispanic	557	7.2	28	5.0	114	20.6	366	65.8	48	8.7		
Age												
15 to 34 years	1,532	20.0	178	11.6	319	20.8	974	63.6	61	4.0		
35 to 44 years	1,447	18.9	166	11.5	314	21.7	920	63.6	47	3.2		
45 to 54 years	1,579	20.6	172	10.9	335	21.2	1,021	64.6	51	3.2		
55 to 64 years	1,463	19.1	118	8.1	325	22.2	971	66.4	49	3.3		
65 years or more	1,655	21.6	106	6.4	195	11.8	1,272	76.9	83	5.0		
Education												
No high school degree	979	12.8	295	30.1	200	20.4	419	42.8	66	6.7		
High school degree	2,296	29.9	282	12.3	452	19.7	1,473	64.2	88	3.8		
Some college	1,716	22.4	115	6.7	401	23.4	1,173	68.4	26	1.5		
College degree	2,686	35.0	48	1.8	434	16.2	2,093	77.9	110	4.1		
Household Income												
Less than \$15,000	1,242	16.2	405	32.6	222	17.9	569	45.8	46	3.7		
Between \$15,000 and \$30,000	1,281	16.7	187	14.6	259	20.2	789	61.6	46	3.6		
Between \$30,000 and \$50,000	1,513	19.7	109	7.2	358	23.7	972	64.3	74	4.9		
Between \$50,000 and \$75,000	1,226	16.0	28	2.3	217	17.7	947	77.2	34	2.8		
At Least \$75,000	2,414	31.4	11	0.5	431	17.9	1,881	77.9	90	3.7		
Homeownership												
Homeowner	4,106	53.5	65	1.6	674	16.4	3,223	78.5	144	3.5		
Non-homeowner	3,570	46.5	675	18.9	813	22.8	1,935	54.2	147	4.1		

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)