

Bank Account Type for Rhode Island, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
All Households	434	100	6.2	74.2	2.3	14.8	2.4
Race/Ethnicity (PCT)							
Black	27	100	14.8	65.9	-	17.3	2.0
Hispanic	30	100	19.0	54.4	7.6	19.0	-
Asian	14	100	NA	NA	-	NA	NA
American Indian/Alaskan	6	100	-	NA	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-	-
White non-Black non-Hispanic	357	100	4.4	76.5	2.1	14.4	2.6
Other non-Black non-Hispanic	-	100	-	-	-	-	-
Age Group (PCT)							
15 to 24 years	18	100	NA	NA	NA	NA	-
25 to 34 years	70	100	10.0	75.7	1.4	11.6	1.3
35 to 44 years	69	100	6.7	72.6	2.1	17.0	1.6
45 to 54 years	99	100	6.4	77.5	1.9	10.9	3.4
55 to 64 years	73	100	4.5	75.2	1.8	17.8	0.7
65 years or more	106	100	2.5	73.0	3.5	16.7	4.4
Education (PCT)							
No high school degree	58	100	22.7	42.3	10.2	19.5	5.3
High school degree	105	100	8.3	69.7	1.9	16.9	3.2
Some college	113	100	4.6	80.6	1.0	12.0	1.8
College degree	158	100	-	84.5	0.5	13.7	1.3
Employment Status (PCT)							
Employed	272	100	3.6	81.5	1.0	12.8	1.2
Unemployed	25	100	26.0	49.3	3.9	10.4	10.4
Not in labor force	137	100	7.9	64.4	4.5	19.7	3.5
Unknown	-	100	-	-	-	-	-
Family Income (PCT)							
Less than \$15,000	61	100	29.4	40.1	5.8	18.0	6.8
Between \$15,000 and \$30,000	75	100	4.7	57.3	7.3	29.1	1.6
Between \$30,000 and \$50,000	76	100	3.3	80.0	-	14.6	2.2
Between \$50,000 and \$75,000	76	100	3.9	83.6	-	10.7	1.8

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At Least \$75,000	145	100	-	89.7	0.6	8.3	1.4
Missing	-	100	-	-	-	-	-
Disability Status (PCT)							
Disabled	35	100	22.6	43.7	5.0	26.6	2.0
Not Disabled	274	100	4.8	79.6	1.4	12.4	1.9
Not Applicable	124	100	4.8	71.2	3.5	16.8	3.7
Metropolitan Status (PCT)							
Metropolitan area - principal City	156	100	7.9	68.2	2.1	19.7	2.1
Metropolitan area - Balance	278	100	5.3	77.6	2.4	12.1	2.6
Not in Metropolitan area	-	100	-	-	-	-	-
Not Identified	-	100	-	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.