

Unbanked and Underbanked for Albany-Schenectady-Troy, NY, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	366	100	2.2	10.3	72.8	14.7
Race/Ethnicity (PCT)						
Black	42	100	-	NA	NA	NA
Hispanic	4	100	-	-	NA	-
Asian	8	100	-	-	NA	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	312	100	2.5	8.8	78.0	10.6
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	16	100	-	-	NA	NA
25 to 34 years	71	100	-	NA	NA	NA
35 to 44 years	56	100	-	NA	NA	NA
45 to 54 years	49	100	NA	NA	NA	NA
55 to 64 years	69	100	-	NA	NA	NA
65 years or more	105	100	-	NA	NA	-
Education (PCT)						
Not enough observations to provide estimates by Education						
Employment Status (PCT)						
Employed	205	100	1.9	12.2	70.9	15.0
Unemployed	16	100	-	-	NA	NA
Not in labor force	145	100	2.7	8.9	81.0	7.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Not enough observations to provide estimates by Family Income						
Disability Status (PCT)						
Disabled	27	100	NA	-	NA	NA
Not Disabled	218	100	1.8	13.7	67.1	17.4
Not Applicable	121	100	-	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	81	100	-	NA	NA	NA

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Metropolitan area - Balance	284	100	2.8	11.6	77.8	7.9
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.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- 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.