

Unbanked and Underbanked for New York, 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	7736	100	8.5	19.6	65.2	6.7
Race/Ethnicity (PCT)						
Black	1366	100	18.5	33.2	39.3	9.0
Hispanic	888	100	19.5	27.5	45.4	7.6
Asian	672	100	2.3	10.9	81.4	5.4
American Indian/Alaskan	8	100	-	NA	NA	-
Hawaiian/Pacific Islander	5	100	-	-	NA	-
White non-Black non-Hispanic	4797	100	4.5	15.4	73.9	6.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	335	100	14.4	25.7	49.3	10.7
25 to 34 years	1293	100	10.9	19.2	63.0	6.9
35 to 44 years	1297	100	8.8	23.9	60.6	6.7
45 to 54 years	1513	100	12.0	20.6	63.0	4.5
55 to 64 years	1470	100	6.5	20.6	66.7	6.2
65 years or more	1828	100	4.3	14.0	73.4	8.2
Education (PCT)						
No high school degree	986	100	21.1	22.0	52.5	4.4
High school degree	2058	100	12.3	22.0	58.1	7.6
Some college	1803	100	7.8	21.7	63.5	6.9
College degree	2889	100	1.9	15.7	75.6	6.8
Employment Status (PCT)						
Employed	4579	100	4.5	21.5	68.0	6.1
Unemployed	343	100	23.9	24.9	42.4	8.8
Not in labor force	2814	100	13.3	15.8	63.4	7.6
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	1444	100	30.2	19.8	43.8	6.1
Between \$15,000 and \$30,000	1130	100	9.6	26.2	58.4	5.8
Between \$30,000 and \$50,000	1450	100	5.2	23.8	61.3	9.7
Between \$50,000 and \$75,000	1207	100	3.1	16.9	75.0	4.9

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At Least \$75,000	2504	100	-	15.3	78.0	6.7
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	682	100	28.3	22.9	41.7	7.2
Not Disabled	4892	100	6.9	20.8	66.5	5.9
Not Applicable	2163	100	5.9	15.8	69.7	8.6
Metropolitan Status (PCT)						
Metropolitan area - principal City	3835	100	13.2	23.3	56.5	7.1
Metropolitan area - Balance	2596	100	2.4	12.2	77.7	7.7
Not in Metropolitan area	687	100	5.7	26.5	63.7	4.1
Not Identified	619	100	8.3	19.8	68.2	3.6

- 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.