

Unbanked and Underbanked for New York-Northern New Jersey-Long Island, NY-NJ-PA, 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	7234	100	9.6	19.5	64.3	6.6
Race/Ethnicity (PCT)						
Black	1504	100	20.0	33.4	40.3	6.3
Hispanic	1153	100	22.1	28.2	43.8	5.9
Asian	842	100	1.6	14.7	77.9	5.8
American Indian/Alaskan	4	100	-	NA	-	-
Hawaiian/Pacific Islander	5	100	-	-	NA	-
White non-Black non-Hispanic	3727	100	3.4	12.1	77.2	7.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	242	100	12.2	24.1	50.5	13.1
25 to 34 years	1174	100	15.9	16.1	61.0	7.0
35 to 44 years	1304	100	9.9	25.7	57.6	6.8
45 to 54 years	1541	100	10.1	19.7	65.2	5.0
55 to 64 years	1249	100	8.0	20.1	66.0	6.0
65 years or more	1725	100	5.4	15.8	71.4	7.4
Education (PCT)						
No high school degree	989	100	25.0	22.8	48.7	3.5
High school degree	1896	100	14.8	20.4	58.0	6.8
Some college	1425	100	8.0	21.9	62.3	7.8
College degree	2925	100	1.8	16.6	74.6	7.1
Employment Status (PCT)						
Employed	4456	100	6.5	21.2	65.6	6.7
Unemployed	346	100	24.6	21.3	49.9	4.2
Not in labor force	2432	100	13.2	16.0	63.8	6.9
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	1162	100	34.3	17.3	43.9	4.5
Between \$15,000 and \$30,000	1006	100	15.3	24.2	54.1	6.4
Between \$30,000 and \$50,000	1149	100	8.2	22.2	58.9	10.6
Between \$50,000 and \$75,000	1118	100	3.8	22.1	70.1	4.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	2800	100	0.2	16.5	76.3	7.0
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	439	100	28.9	22.8	40.2	8.1
Not Disabled	4828	100	9.2	20.2	64.6	5.9
Not Applicable	1967	100	6.2	16.8	68.8	8.1
Metropolitan Status (PCT)						
Metropolitan area - principal City	3579	100	13.3	24.5	55.7	6.5
Metropolitan area - Balance	3655	100	6.0	14.5	72.7	6.8
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.