

Unbanked and Underbanked for Northeast, 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	22199	100	6.8	19.3	68.4	5.5
Race/Ethnicity (PCT)						
Black	2954	100	20.1	34.1	38.8	6.9
Hispanic	1881	100	20.1	30.1	44.0	5.8
Asian	1373	100	2.0	15.8	77.4	4.9
American Indian/Alaskan	83	100	12.3	23.8	57.7	6.3
Hawaiian/Pacific Islander	11	100	-	NA	NA	-
White non-Black non-Hispanic	15897	100	3.1	15.5	76.1	5.3
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	831	100	13.9	27.5	52.2	6.4
25 to 34 years	3400	100	10.5	22.4	61.5	5.6
35 to 44 years	3621	100	7.7	24.1	63.9	4.4
45 to 54 years	4794	100	7.5	22.3	65.8	4.4
55 to 64 years	4123	100	5.0	17.7	72.1	5.2
65 years or more	5429	100	3.4	11.5	77.8	7.3
Education (PCT)						
No high school degree	2342	100	18.7	22.2	54.5	4.7
High school degree	6383	100	10.6	20.7	62.7	6.0
Some college	5439	100	5.4	22.6	66.6	5.4
College degree	8034	100	1.2	15.1	78.3	5.4
Employment Status (PCT)						
Employed	13538	100	4.2	21.1	69.7	4.9
Unemployed	1031	100	20.3	24.3	51.9	3.5
Not in labor force	7629	100	9.4	15.4	68.4	6.8
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	3395	100	26.6	21.3	47.0	5.1
Between \$15,000 and \$30,000	3295	100	9.4	23.8	60.0	6.8
Between \$30,000 and \$50,000	3915	100	4.6	21.3	67.6	6.6
Between \$50,000 and \$75,000	3991	100	2.5	19.8	73.7	4.0

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	7601	100	0.2	15.2	79.3	5.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	1932	100	18.7	28.7	46.6	5.9
Not Disabled	14007	100	6.0	20.5	68.8	4.7
Not Applicable	6260	100	4.8	13.6	74.4	7.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	6136	100	12.5	24.6	56.2	6.7
Metropolitan area - Balance	10540	100	4.5	15.5	74.7	5.2
Not in Metropolitan area	2445	100	3.9	20.4	71.7	4.1
Not Identified	3078	100	5.5	20.7	68.7	5.2

- 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.