

Unbanked and Underbanked for Providence-Fall River-Warwick, MA-RI, 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	556	100	5.8	15.7	67.9	10.6
Race/Ethnicity (PCT)						
Black	27	100	14.8	33.5	50.1	1.5
Hispanic	47	100	23.1	33.5	32.3	11.0
Asian	19	100	NA	NA	NA	NA
American Indian/Alaskan	6	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	457	100	3.4	12.1	73.4	11.1
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	18	100	NA	NA	NA	NA
25 to 34 years	107	100	11.3	27.5	57.8	3.3
35 to 44 years	85	100	5.4	15.6	68.0	11.0
45 to 54 years	110	100	5.7	20.0	63.7	10.6
55 to 64 years	97	100	3.4	11.7	72.3	12.6
65 years or more	138	100	1.9	4.0	78.7	15.4
Education (PCT)						
No high school degree	82	100	22.4	17.8	49.9	10.0
High school degree	125	100	7.0	14.7	67.5	10.8
Some college	154	100	3.4	14.8	69.6	12.2
College degree	195	100	-	16.2	74.4	9.4
Employment Status (PCT)						
Employed	322	100	3.0	15.2	71.8	10.0
Unemployed	41	100	15.9	30.7	52.3	1.2
Not in labor force	193	100	8.3	13.4	64.8	13.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	83	100	28.0	15.2	40.4	16.3
Between \$15,000 and \$30,000	100	100	3.5	10.2	82.2	4.0
Between \$30,000 and \$50,000	95	100	2.7	26.3	62.2	8.8
Between \$50,000 and \$75,000	117	100	2.5	19.3	61.9	16.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	160	100	-	10.5	80.9	8.6
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	49	100	27.3	19.3	43.2	10.3
Not Disabled	352	100	3.7	19.0	68.2	9.1
Not Applicable	155	100	3.8	7.1	75.0	14.1
Metropolitan Status (PCT)						
Metropolitan area - principal City	156	100	7.9	15.2	72.0	4.8
Metropolitan area - Balance	278	100	5.3	13.3	72.9	8.5
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	122	100	NA	NA	NA	NA

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- 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.