

## Unbanked and Underbanked for Rhode Island, 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
<b>All Households</b>	434	100	6.2	14.0	72.6	7.2
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	27	100	14.8	33.5	50.1	1.5
<b>Hispanic</b>	30	100	19.0	24.7	51.1	5.2
<b>Asian</b>	14	100	NA	NA	NA	NA
<b>American Indian/Alaskan</b>	6	100	-	NA	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	357	100	4.4	11.6	76.4	7.5
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	18	100	NA	NA	NA	NA
<b>25 to 34 years</b>	70	100	10.0	21.7	63.3	5.1
<b>35 to 44 years</b>	69	100	6.7	12.9	76.6	3.7
<b>45 to 54 years</b>	99	100	6.4	18.4	67.4	7.9
<b>55 to 64 years</b>	73	100	4.5	10.5	79.6	5.4
<b>65 years or more</b>	106	100	2.5	5.1	80.4	12.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	58	100	22.7	14.7	56.1	6.5
<b>High school degree</b>	105	100	8.3	13.8	69.7	8.2
<b>Some college</b>	113	100	4.6	20.2	67.8	7.4
<b>College degree</b>	158	100	-	9.5	83.9	6.6
<b>Employment Status (PCT)</b>						
<b>Employed</b>	272	100	3.6	14.9	75.3	6.2
<b>Unemployed</b>	25	100	26.0	26.0	46.1	2.0
<b>Not in labor force</b>	137	100	7.9	10.0	71.9	10.1
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	61	100	29.4	20.5	41.0	9.1
<b>Between \$15,000 and \$30,000</b>	75	100	4.7	13.6	76.4	5.4
<b>Between \$30,000 and \$50,000</b>	76	100	3.3	19.0	72.1	5.6
<b>Between \$50,000 and \$75,000</b>	76	100	3.9	13.9	72.5	9.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	145	100	-	8.9	84.2	6.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	35	100	22.6	26.4	47.1	3.8
<b>Not Disabled</b>	274	100	4.8	14.7	74.5	6.0
<b>Not Applicable</b>	124	100	4.8	8.9	75.6	10.8
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	156	100	7.9	15.2	72.0	4.8
<b>Metropolitan area - Balance</b>	278	100	5.3	13.3	72.9	8.5
<b>Not in Metropolitan area</b>	-	100	-	-	-	-
<b>Not Identified</b>	-	100	-	-	-	-

- 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.