

2009 Household Banking Status by Demographic Characteristics

Buffalo-Niagara Falls, NY

| Household Characteristic | All Households | | Unbanked | | Underbanked | | Fully Banked | | Banked but Underbanked Status Unknown | | Banked but Underbanked Status Unknown | |
|--|----------------|------------|----------------|------------|----------------|------------|----------------|------------|---------------------------------------|------------|---------------------------------------|------------|
| | Number (1000s) | Pct of Col | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| | All Households | 477 | 100.0 | 40 | 8.4 | 85 | 17.8 | 342 | 71.7 | 10 | 2.1 | |
| Household Type | | | | | | | | | | | | |
| Family Household | 285 | 59.9 | 18 | 6.4 | 54 | 19.0 | 210 | 73.5 | 3 | 1.2 | | |
| Female householder, no husband present | 70 | 14.8 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Male Householder, no wife present | 25 | 5.3 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Married couple | 190 | 39.8 | 9 | 4.9 | 23 | 12.1 | 158 | 83.1 | - | - | | |
| Nonfamily household and other | 191 | 40.1 | 22 | 11.5 | 31 | 16.1 | 132 | 69.0 | 6 | 3.4 | | |
| Race/Ethnicity | | | | | | | | | | | | |
| Black | 64 | 13.4 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Hispanic non-Black | 12 | 2.6 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| White non-Black non-Hispanic | 385 | 80.8 | 8 | 2.2 | 56 | 14.4 | 315 | 81.7 | 7 | 1.7 | | |
| Other non-Black non-Hispanic | 15 | 3.1 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Age | | | | | | | | | | | | |
| 15 to 34 years | 126 | 26.4 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| 35 to 44 years | 62 | 13.1 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| 45 to 54 years | 100 | 20.9 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| 55 to 64 years | 71 | 14.9 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| 65 years or more | 117 | 24.6 | 5 | 4.2 | 14 | 11.6 | 92 | 78.5 | 7 | 5.7 | | |
| Education | | | | | | | | | | | | |
| No high school degree | 67 | 14.0 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| High school degree | 165 | 34.5 | 9 | 5.2 | 38 | 22.8 | 115 | 70.0 | 3 | 2.0 | | |
| Some college | 130 | 27.3 | 9 | 6.8 | 26 | 19.7 | 89 | 68.5 | 6 | 5.0 | | |
| College degree | 115 | 24.2 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Household Income | | | | | | | | | | | | |
| Less than \$15,000 | 67 | 14.1 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Between \$15,000 and \$30,000 | 83 | 17.4 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Between \$30,000 and \$50,000 | 110 | 23.0 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Between \$50,000 and \$75,000 | 78 | 16.3 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| At Least \$75,000 | 52 | 10.9 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Unknown | 87 | 18.3 | NA | NA | NA | NA | NA | NA | NA | NA | | |
| Homeownership | | | | | | | | | | | | |
| Homeowner | 298 | 62.5 | - | - | 29 | 9.9 | 259 | 86.8 | 10 | 3.3 | | |
| Non-homeowner | 179 | 37.5 | 40 | 22.5 | 56 | 31.2 | 83 | 46.3 | - | - | | |

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)