

### 2009 Household Banking Status by Demographic Characteristics

#### Buffalo-Niagara Falls, NY

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		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
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](#)