

### 2009 Household Banking Status by Demographic Characteristics

Rochester, 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	434	100.0	41	9.4	101	23.3	283	65.1	9	2.2
Household Type										
Family Household	333	76.6	26	7.8	79	23.7	219	65.7	9	2.8
Female householder, no husband present	41	9.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	11	2.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	280	64.5	10	3.7	66	23.7	194	69.2	9	3.4
Nonfamily household and other	102	23.4	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	77	17.7	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	18	4.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	312	71.9	-	-	57	18.2	251	80.3	5	1.5
Other non-Black non-Hispanic	27	6.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	111	25.5	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	71	16.4	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	84	19.4	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	79	18.3	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	89	20.5	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	59	13.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	123	28.3	-	-	20	16.0	94	76.3	9	7.7
Some college	135	31.1	6	4.1	44	32.5	86	63.4	-	-
College degree	116	26.8	5	4.6	25	21.1	86	74.2	-	-
Household Income										
Less than \$15,000	85	19.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	34	7.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	102	23.4	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	107	24.6	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	79	18.3	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	27	6.2	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	315	72.5	5	1.7	64	20.4	240	76.4	5	1.5
Non-homeowner	119	27.5	NA	NA	NA	NA	NA	NA	NA	NA

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](#)