

2011 Household Banking Status by Demographic Characteristics

Buffalo-Niagara Falls, NY

Household Characteristic	All Households		Unbanked		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	462	100.0	40	8.6	46	10.0	368	79.8	8	1.7
Household Type										
Family Household	277	60.0	24	8.7	25	8.9	224	80.9	4	1.5
Female householder, no husband present	76	16.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	188	40.7	4	2.2	10	5.3	174	92.5	-	-
Nonfamily household and other	185	40.0	16	8.5	21	11.5	144	78.1	4	2.0
Race/Ethnicity										
Black	57	12.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	21	4.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	377	81.7	11	3.0	21	5.7	337	89.2	8	2.1
Other non-Black non-Hispanic	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	79	17.2	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	70	15.1	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	126	27.3	14	10.7	15	12.1	94	74.2	4	2.9
55 to 64 years	113	24.5	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	73	15.8	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	58	12.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	164	35.5	12	7.6	21	12.7	131	79.6	-	-
Some college	122	26.4	5	4.3	11	8.8	106	86.8	-	-
College degree	118	25.5	NA	NA	NA	NA	NA	NA	NA	NA
Household Income										
Less than \$15,000	66	14.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	90	19.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	138	29.8	5	3.6	16	11.6	109	79.1	8	5.7
Between \$50,000 and \$75,000	94	20.3	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	75	16.2	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	314	68.0	12	3.9	29	9.2	269	85.6	4	1.3
Non-homeowner	148	32.0	27	18.6	17	11.5	100	67.4	4	2.5

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)