

2011 Household Banking Status by Demographic Characteristics

Rochester, 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	461	100.0	18	3.9	111	24.1	315	68.5	16	3.6		
Household Type												
Family Household	284	61.6	13	4.7	80	28.1	178	62.8	13	4.5		
Female householder, no husband present	66	14.3	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	196	42.5	4	2.1	49	25.0	139	70.9	4	2.0		
Nonfamily household and other	177	38.4	5	2.5	31	17.7	137	77.6	4	2.1		
Race/Ethnicity												
Black	44	9.5	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	384	83.3	-	-	84	21.9	291	75.8	9	2.3		
Other non-Black non-Hispanic	11	2.4	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	94	20.4	NA	NA	NA	NA	NA	NA	NA	NA		
35 to 44 years	103	22.5	NA	NA	NA	NA	NA	NA	NA	NA		
45 to 54 years	85	18.4	NA	NA	NA	NA	NA	NA	NA	NA		
55 to 64 years	83	18.0	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	96	20.8	NA	NA	NA	NA	NA	NA	NA	NA		
Education												
No high school degree	36	7.8	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	118	25.5	NA	NA	NA	NA	NA	NA	NA	NA		
Some college	126	27.4	-	-	52	40.8	71	56.1	4	3.1		
College degree	181	39.2	-	-	27	14.9	149	82.4	5	2.8		
Household Income												
Less than \$15,000	64	13.9	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	81	17.5	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$30,000 and \$50,000	89	19.4	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$50,000 and \$75,000	75	16.3	NA	NA	NA	NA	NA	NA	NA	NA		
At Least \$75,000	152	32.9	-	-	20	13.4	119	78.2	13	8.4		
Homeownership												
Homeowner	283	61.3	5	1.6	46	16.1	225	79.5	8	2.7		
Non-homeowner	178	38.7	13	7.4	66	36.8	91	50.9	9	4.9		

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](#)