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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics Buffalo-Niagara Falls, NY

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	462	100	40	8.6	329	71.1	9	2.0	80	17.4	4	0.9	413	89.4	338	73.1
Household Type																
Family Household	277	60.0	24	8.7	203	73.3	5	1.9	45	16.2	-	-	248	89.5	208	75.1
Female householder, no husband present	76	16.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	188	40.7	4	2.2	157	83.5	-	-	27	14.3	-	-	184	97.8	157	83.5
Nonfamily household and other	185	40.0	16	8.5	126	68.0	4	2.1	36	19.2	4	2.2	165	89.4	130	70.1
Race/Ethnicity																
Black	57	12.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	21	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	377	81.7	11	3.0	287	76.0	4	1.1	71	18.8	4	1.1	362	95.9	291	77.1
Other non-Black non-Hispanic	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	79	17.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	70	15.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 64 years	126	27.3	14	10.7	92	73.2	-	-	20	16.1	-	-	113	89.3	92	73.2
55 to 64 years	113	24.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	73	15.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	58	12.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	164	35.5	12	7.6	115	69.9	5	3.1	32	19.3	-	-	146	89.2	120	73.1
Some college	122	26.4	5	4.3	93	76.1	4	3.3	20	16.3	-	-	113	92.4	97	79.4
College degree	118	25.5	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	90	19.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	138	29.8	5	3.6	108	78.5	4	2.9	21	15.0	-	-	129	93.5	112	81.4
Between \$50,000 and \$75,000	94	20.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	75	16.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership																
Homeowner	314	68.0	12	3.9	250	79.5	-	-	52	16.7	-	-	302	96.1	250	79.5
Non-homeowner	148	32.0	27	18.6	79	53.4	9	6.2	28	19.0	4	2.8	111	75.2	88	59.6

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.

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](#)