

# ECONOMICINCLUSION.GOV



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

### 2011 Household Bank Account Type by Demographic Characteristics

Rochester, 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	461	100	18	3.9	329	71.4	-	-	102	22.1	12	2.6	439	95.3	329	71.4
Household Type																
Family Household	284	61.6	13	4.7	218	76.8	-	-	53	18.5	-	-	271	95.3	218	76.8
Female householder, no husband present	66	14.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	196	42.5	4	2.1	163	83.3	-	-	28	14.5	-	-	192	97.9	163	83.3
Nonfamily household and other	177	38.4	5	2.5	111	62.8	-	-	49	27.8	12	6.8	169	95.3	111	62.8
Race/Ethnicity																
Black	44	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	22	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	384	83.3	-	-	311	81.0	-	-	65	16.8	8	2.1	384	100.0	311	81.0
Other non-Black non-Hispanic	11	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	94	20.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	103	22.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	85	18.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	83	18.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	96	20.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	36	7.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	118	25.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	126	27.4	-	-	101	79.5	-	-	21	17.0	4	3.5	126	100.0	101	79.5
College degree	181	39.2	-	-	154	85.2	-	-	23	12.7	4	2.1	181	100.0	154	85.2
Household Income																
Less than \$15,000	64	13.9	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	89	19.4	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
At Least \$75,000	152	32.9	-	-	126	82.8	-	-	14	9.2	12	7.9	148	97.5	126	82.8
Homeownership																
Homeowner	283	61.3	5	1.6	232	82.0	-	-	38	13.4	8	2.9	274	97.0	232	82.0
Non-homeowner	178	38.7	13	7.4	97	54.6	-	-	64	36.0	4	2.1	165	92.6	97	54.6

**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](#)