

Unbanked and Underbanked for Buffalo-Niagara Falls, NY, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	461	100	8.4	12.1	74.3	5.1
Race/Ethnicity (PCT)						
Black	57	100	NA	NA	NA	NA
Hispanic	9	100	NA	-	NA	-
Asian	27	100	NA	-	NA	-
American Indian/Alaskan	5	100	-	NA	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	364	100	4.2	10.5	80.1	5.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	30	100	NA	-	NA	-
25 to 34 years	64	100	-	NA	NA	NA
35 to 44 years	61	100	NA	NA	NA	-
45 to 54 years	93	100	NA	NA	NA	-
55 to 64 years	114	100	NA	NA	NA	NA
65 years or more	99	100	-	NA	NA	NA
Education (PCT)						
No high school degree	54	100	NA	NA	NA	-
High school degree	127	100	NA	NA	NA	NA
Some college	158	100	11.7	6.3	79.5	2.5
College degree	122	100	-	NA	NA	NA
Employment Status (PCT)						
Employed	257	100	2.9	20.2	73.1	3.7
Unemployed	17	100	-	-	NA	-
Not in labor force	188	100	16.7	2.1	73.6	7.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	92	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	70	100	NA	NA	NA	-
Between \$30,000 and \$50,000	135	100	-	NA	NA	NA
Between \$50,000 and \$75,000	76	100	-	NA	NA	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	88	100	-	NA	NA	NA
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	62	100	NA	-	NA	NA
Not Disabled	271	100	2.8	19.2	74.5	3.5
Not Applicable	129	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	208	100	16.9	10.5	67.8	4.8
Metropolitan area - Balance	253	100	1.5	13.5	79.6	5.4
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.