

Unbanked and Underbanked for Rochester, 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	476	100	2.4	16.8	79.0	1.8
Race/Ethnicity (PCT)						
Black	65	100	NA	NA	NA	NA
Hispanic	18	100	-	-	NA	-
Asian	-	100	-	-	-	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	393	100	1.0	13.1	84.9	1.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
Not enough observations to provide estimates by Age Group						
Education (PCT)						
Not enough observations to provide estimates by Education						
Employment Status (PCT)						
Employed	250	100	-	15.2	84.8	-
Unemployed	14	100	-	NA	NA	-
Not in labor force	212	100	5.4	15.8	74.8	4.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	70	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	76	100	-	NA	NA	-
Between \$30,000 and \$50,000	111	100	-	NA	NA	NA
Between \$50,000 and \$75,000	99	100	-	NA	NA	-
At Least \$75,000	121	100	-	NA	NA	-
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	74	100	NA	NA	NA	-
Not Disabled	259	100	-	19.2	80.8	-
Not Applicable	143	100	-	5.5	88.5	6.0
Metropolitan Status (PCT)						

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Metropolitan area - principal City	101	100	NA	NA	NA	NA
Metropolitan area - Balance	375	100	1.0	12.3	85.6	1.0
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.