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

FDIC

2009 Household Banking Status by Demographic Characteristics
Bridgeport-Stamford-Norwalk, CT

Household Characteristic	All Households Number (1000s)	All Households Pct of Col	Unbanked Number (1000s)	Unbanked Pct of Row	Has a Bank Account Underbanked Number (1000s)	Has a Bank Account Underbanked Pct of Row	Has a Bank Account Fully Banked Number (1000s)	Has a Bank Account Fully Banked Pct of Row	Has a Bank Account Banked but Underbanked Status Unknown Number (1000s)	Has a Bank Account Banked but Underbanked Status Unknown Pct of Row
All Households	346	100.0	14	4.1	39	11.4	287	82.9	6	1.6
Household Type										
Family Household	248	71.5	8	3.4	30	12.0	205	82.8	4	1.7
Female householder, no husband present	47	13.7	6	12.8	10	22.1	29	61.8	2	3.3
Male Householder, no wife present	7	2.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	193	55.8	2	1.2	18	9.3	170	88.0	3	1.4
Nonfamily household and other	99	28.5	6	5.8	10	9.8	82	83.1	1	1.3
Race/Ethnicity										
Black	40	11.6	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	32	9.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	256	74.0	1	0.5	15	5.8	234	91.5	6	2.2
Other non-Black non-Hispanic	18	5.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	48	13.7	6	12.2	11	23.6	31	64.2	-	-
35 to 44 years	73	20.9	4	6.1	7	9.1	62	84.9	-	-
45 to 54 years	96	27.8	3	2.8	11	11.2	81	84.6	1	1.4
55 to 64 years	51	14.7	1	2.4	3	5.3	46	89.6	1	2.7
65 years or more	79	22.9	-	-	8	10.3	68	86.0	3	3.7
Education										
No high school degree	28	8.2	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	72	20.9	7	9.1	13	18.1	51	70.5	2	2.2
Some college	74	21.4	2	2.2	11	15.1	61	82.7	-	-
College degree	171	49.5	1	0.8	9	5.5	158	92.1	3	1.6
Household Income										
Less than $15,000	32	9.3	NA	NA	NA	NA	NA	NA	NA	NA
Between $15,000 and $30,000	33	9.4	NA	NA	NA	NA	NA	NA	NA	NA
Between $30,000 and $50,000	37	10.8	NA	NA	NA	NA	NA	NA	NA	NA
Between $50,000 and $75,000	41	11.9	NA	NA	NA	NA	NA	NA	NA	NA
At Least $75,000	169	48.7	-	-	12	6.8	156	92.4	1	0.8
Unknown	34	9.9	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	255	73.8	-	-	21	8.2	230	90.2	4	1.7
Non-homeowner	91	26.2	14	15.6	19	20.5	57	62.5	1	1.4

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)