

### 2009 Household Banking Status by Demographic Characteristics

#### Burlington-South Burlington, VT

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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
All Households	74	100.0	3	3.9	9	11.7	61	82.7	1	1.7
Household Type										
Family Household	43	59.1	2	4.6	5	10.6	36	81.9	1	2.9
Female householder, no husband present	7	9.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	1	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	35	47.8	2	4.7	3	7.7	30	84.1	1	3.6
Nonfamily household and other	30	40.9	1	2.8	4	13.4	25	83.8	-	-
Race/Ethnicity										
Black	1	1.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	72	98.3	3	3.9	9	11.9	60	83.1	1	1.0
Other non-Black non-Hispanic	-	0.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	17	22.9	1	7.9	2	12.6	13	76.5	1	3.0
35 to 44 years	14	19.3	1	8.7	2	14.3	11	74.1	-	-
45 to 54 years	17	23.1	-	-	2	14.1	14	83.9	-	-
55 to 64 years	13	17.7	-	-	1	10.0	11	87.8	-	-
65 years or more	13	17.0	-	-	1	6.1	12	93.9	-	-
Education										
No high school degree	4	5.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	14	19.0	2	17.2	1	7.3	10	71.9	1	3.6
Some college	22	29.5	-	-	3	12.1	19	85.9	-	-
College degree	34	46.2	-	-	5	13.5	29	84.2	1	2.2
Household Income										
Less than \$15,000	4	6.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	12	16.6	1	7.6	2	20.1	9	72.3	-	-
Between \$30,000 and \$50,000	12	15.9	1	9.4	-	-	10	87.6	-	-
Between \$50,000 and \$75,000	14	18.6	-	-	2	16.9	11	83.1	-	-
At Least \$75,000	19	25.3	-	-	3	13.7	16	84.2	-	-
Unknown	13	17.5	1	6.4	1	4.8	11	82.1	1	6.6
Homeownership										
Homeowner	55	75.2	2	3.7	5	8.5	48	86.5	1	1.4
Non-homeowner	18	24.8	1	4.5	4	21.5	13	71.2	1	2.8

Notes:

- = 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](#)