

2009 Household Banking Status by Demographic Characteristics

Hartford-West Hartford-East Hartford, CT

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	450	100.0	23	5.1	62	13.7	364	80.7	2	0.5
Household Type										
Family Household	314	69.8	12	3.8	39	12.5	261	83.0	2	0.7
Female householder, no husband present	55	12.1	7	13.3	17	31.4	29	53.3	1	1.9
Male Householder, no wife present	23	5.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	237	52.7	3	1.1	15	6.3	219	92.2	1	0.5
Nonfamily household and other	136	30.2	11	8.0	22	16.5	103	75.4	-	-
Race/Ethnicity										
Black	50	11.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	38	8.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	346	76.9	4	1.1	28	8.2	312	90.0	2	0.7
Other non-Black non-Hispanic	16	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	87	19.2	16	18.7	26	30.0	44	51.3	-	-
35 to 44 years	92	20.5	1	1.4	8	8.3	82	88.9	1	1.3
45 to 54 years	86	19.1	1	1.4	12	13.7	73	84.9	-	-
55 to 64 years	87	19.2	-	-	10	11.6	75	87.2	1	1.2
65 years or more	99	22.0	4	4.2	6	6.3	89	89.4	-	-
Education										
No high school degree	47	10.4	8	16.8	6	11.9	32	69.0	1	2.2
High school degree	125	27.7	9	7.4	24	19.3	92	73.3	-	-
Some college	104	23.0	4	4.3	19	18.5	80	77.2	-	-
College degree	175	38.8	1	0.7	13	7.4	159	91.2	1	0.7
Household Income										
Less than \$15,000	45	10.0	12	26.4	9	20.0	24	53.7	-	-
Between \$15,000 and \$30,000	48	10.7	8	15.8	14	28.7	26	53.3	1	2.2
Between \$30,000 and \$50,000	51	11.4	-	-	4	7.2	48	92.8	-	-
Between \$50,000 and \$75,000	80	17.7	2	2.7	14	17.5	64	79.8	-	-
At Least \$75,000	153	33.9	1	0.9	13	8.7	137	89.6	1	0.8
Unknown	74	16.4	-	-	8	10.9	66	89.1	-	-
Homeownership										
Homeowner	331	73.5	3	0.8	23	7.0	303	91.5	2	0.7
Non-homeowner	119	26.5	20	17.1	39	32.3	60	50.6	-	-

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.

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](#)