

### 2009 Household Banking Status by Demographic Characteristics

#### New Hampshire

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	527	100.0	11	2.2	64	12.2	443	84.1	8	1.6
Household Type										
Family Household	359	68.1	6	1.7	42	11.6	306	85.4	4	1.2
Female householder, no husband present	46	8.7	4	8.9	8	16.3	34	73.5	1	1.3
Male Householder, no wife present	19	3.7	1	5.8	5	24.2	12	64.5	1	5.5
Married couple	293	55.7	1	0.3	30	10.1	260	88.7	3	0.9
Nonfamily household and other	168	31.9	5	3.1	22	13.3	137	81.4	4	2.3
Race/Ethnicity										
Black	8	1.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	7	1.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	498	94.6	8	1.6	58	11.7	426	85.5	6	1.3
Other non-Black non-Hispanic	14	2.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	96	18.3	4	4.0	20	21.2	71	73.7	1	1.1
35 to 44 years	102	19.4	3	3.1	10	9.7	88	86.3	1	1.0
45 to 54 years	129	24.6	2	1.9	20	15.6	103	79.6	4	2.9
55 to 64 years	90	17.1	2	2.1	9	9.5	79	87.4	1	1.0
65 years or more	108	20.6	-	-	5	4.6	102	94.0	1	1.4
Education										
No high school degree	43	8.2	4	9.8	8	18.2	29	65.8	3	6.2
High school degree	148	28.2	5	3.0	22	15.1	120	81.2	1	0.7
Some college	141	26.7	3	1.9	24	16.7	113	80.4	1	1.0
College degree	194	36.9	-	-	10	5.3	181	93.2	3	1.6
Household Income										
Less than \$15,000	31	5.9	4	12.5	6	17.8	20	66.0	1	3.7
Between \$15,000 and \$30,000	55	10.5	2	3.7	11	19.2	42	76.4	-	-
Between \$30,000 and \$50,000	101	19.2	4	4.4	16	16.3	80	78.7	1	0.6
Between \$50,000 and \$75,000	96	18.3	-	-	10	10.1	85	88.3	2	1.6
At Least \$75,000	179	33.9	1	0.3	16	8.8	161	90.0	2	0.9
Unknown	64	12.2	-	-	6	9.2	55	85.5	3	4.5
Homeownership										
Homeowner	405	76.9	2	0.5	32	7.9	366	90.2	6	1.4
Non-homeowner	121	23.1	9	7.7	32	26.5	77	63.7	3	2.1

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](#)