

2009 Household Banking Status by Demographic Characteristics

New Haven, CT

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	237	100.0	16	6.6	38	16.0	169	71.4	14	6.0
Household Type										
Family Household	144	60.8	11	7.8	22	15.0	100	69.7	11	7.5
Female householder, no husband present	33	13.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	99	41.7	3	3.3	10	10.2	79	80.4	6	6.1
Nonfamily household and other	93	39.2	4	4.6	16	17.7	69	74.0	3	3.7
Race/Ethnicity										
Black	43	18.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	24	10.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	162	68.5	-	-	18	10.8	135	83.0	10	6.2
Other non-Black non-Hispanic	8	3.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	42	17.7	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	43	18.0	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	52	21.9	2	3.6	8	15.4	39	75.6	3	5.4
55 to 64 years	36	15.3	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	64	27.0	2	3.1	4	6.0	55	86.8	3	4.2
Education										
No high school degree	27	11.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	67	28.1	7	10.5	10	15.7	46	69.8	3	4.0
Some college	49	20.7	2	3.8	10	21.0	35	70.5	2	4.6
College degree	94	39.9	-	-	10	10.1	77	82.1	7	7.7
Household Income										
Less than \$15,000	32	13.4	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	32	13.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	37	15.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	46	19.3	1	3.0	14	31.0	29	63.3	1	2.6
At Least \$75,000	59	24.7	-	-	3	4.4	52	89.6	4	6.0
Unknown	31	13.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	153	64.8	1	0.8	13	8.2	129	83.8	11	7.2
Non-homeowner	83	35.2	14	17.2	25	30.6	40	48.4	3	3.9

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](#)