

2009 Household Banking Status by Demographic Characteristics

Vermont

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	257	100.0	11	4.2	31	12.2	210	81.8	5	1.8
Household Type										
Family Household	163	63.4	7	4.1	20	12.3	133	81.8	3	1.8
Female householder, no husband present	27	10.4	3	11.1	4	16.6	19	71.0	-	-
Male Householder, no wife present	11	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	125	48.8	2	1.6	13	10.6	107	85.7	3	2.1
Nonfamily household and other	94	36.6	4	4.3	11	12.1	77	81.8	2	1.7
Race/Ethnicity										
Black	2	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	0.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	249	97.3	11	4.3	30	12.2	205	82.0	4	1.5
Other non-Black non-Hispanic	4	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	48	18.7	6	11.8	6	13.2	35	73.2	1	1.9
35 to 44 years	43	16.7	2	5.6	6	12.9	35	80.5	-	-
45 to 54 years	55	21.4	1	1.1	9	16.0	45	81.2	1	1.8
55 to 64 years	55	21.4	1	1.2	6	11.6	47	85.4	1	1.9
65 years or more	56	21.7	1	2.5	4	7.8	49	87.4	1	2.2
Education										
No high school degree	20	7.9	2	10.3	4	20.6	14	69.1	-	-
High school degree	77	29.9	6	7.6	10	12.6	59	76.9	2	2.9
Some college	69	27.0	3	3.9	8	12.2	57	83.0	1	0.8
College degree	91	35.3	-	-	9	10.1	80	87.9	2	2.0
Household Income										
Less than \$15,000	25	9.7	4	15.1	2	9.7	18	72.2	1	3.0
Between \$15,000 and \$30,000	46	17.8	3	6.3	9	20.2	33	72.1	1	1.4
Between \$30,000 and \$50,000	48	18.6	2	3.9	7	13.8	38	80.3	1	2.0
Between \$50,000 and \$75,000	43	16.9	-	-	4	10.1	38	88.4	1	1.5
At Least \$75,000	54	21.1	-	-	5	8.8	49	90.5	-	-
Unknown	41	15.8	2	5.3	4	9.8	33	81.9	1	3.0
Homeownership										
Homeowner	194	75.7	3	1.6	19	10.0	169	86.9	3	1.6
Non-homeowner	62	24.3	8	12.2	12	19.3	41	66.1	2	2.5

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](#)