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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Hartford-West Hartford-East Hartford, CT

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	437	100	23	5.3	325	74.3	9	2.1	76	17.3	4	1.0	402	92.0	334	76.4
Household Type																
Family Household	274	62.8	9	3.5	216	78.8	1	0.5	45	16.3	3	1.0	262	95.6	217	79.3
Female householder, no husband present	47	10.7	5	10.7	28	60.4	1	2.8	11	23.2	1	2.9	39	83.6	30	63.2
Male Householder, no wife present	14	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	213	48.8	3	1.3	183	85.7	-	-	26	12.4	1	0.7	210	98.7	183	85.7
Nonfamily household and other	162	37.2	13	8.3	108	66.8	8	4.7	31	19.1	2	1.0	140	85.9	116	71.5
Race/Ethnicity																
Black	39	8.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	32	7.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	347	79.5	5	1.5	280	80.6	6	1.7	54	15.5	3	0.8	335	96.5	286	82.3
Other non-Black non-Hispanic	19	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	74	17.1	7	8.8	43	58.0	2	2.6	21	28.3	2	2.3	64	86.3	45	60.6
35 to 44 years	83	19.0	6	7.7	65	78.1	1	1.6	10	12.7	-	-	75	90.7	66	79.7
45 to 54 years	99	22.6	3	3.4	84	84.6	-	-	10	10.6	1	1.4	95	96.6	84	84.6
55 to 64 years	73	16.7	4	5.2	53	72.6	1	1.9	15	20.3	-	-	68	92.9	54	74.6
65 years or more	107	24.6	3	2.7	80	74.5	4	4.0	19	17.6	1	1.3	99	92.0	84	78.5
Education																
No high school degree	41	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	125	28.7	6	4.5	88	70.4	4	3.3	27	21.8	-	-	115	92.2	92	73.7
Some college	94	21.6	6	6.0	70	74.2	2	1.8	15	16.3	2	1.8	85	90.4	71	76.0
College degree	176	40.3	3	1.5	147	83.4	2	1.1	23	13.2	1	0.8	172	97.4	149	84.5
Household Income																
Less than \$15,000	54	12.3	12	22.0	18	33.2	2	3.2	21	38.5	2	3.1	38	71.7	20	36.4
Between \$15,000 and \$30,000	53	12.1	5	10.3	30	56.1	4	7.6	14	26.0	-	-	43	82.0	34	63.7
Between \$30,000 and \$50,000	61	14.0	1	2.0	45	73.3	1	2.2	14	22.4	-	-	59	95.7	46	75.6
Between \$50,000 and \$75,000	74	17.0	-	-	62	83.7	2	2.6	10	13.7	-	-	72	97.4	64	86.3
At Least \$75,000	194	44.5	4	2.3	170	87.4	-	-	17	8.9	3	1.4	189	97.0	170	87.4
Homeownership																
Homeowner	308	70.7	1	0.4	265	85.9	3	0.9	37	12.0	3	0.9	303	98.3	268	86.7
Non-homeowner	128	29.3	22	16.9	60	46.6	6	5.0	39	30.2	2	1.3	98	76.8	66	51.6

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.

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)