

# ECONOMICINCLUSION.GOV



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

### 2011 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	437	100.0	23	5.3	59	13.6	344	78.8	10	2.4
Household Type										
Family Household	274	62.8	9	3.5	41	14.9	218	79.5	6	2.1
Female householder, no husband present	47	10.7	5	10.7	10	21.9	31	67.4	-	-
Male Householder, no wife present	14	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	213	48.8	3	1.3	31	14.4	174	81.6	6	2.6
Nonfamily household and other	162	37.2	13	8.3	18	11.3	126	77.4	5	3.0
Race/Ethnicity										
Black	39	8.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	32	7.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	347	79.5	5	1.5	39	11.3	297	85.5	6	1.7
Other non-Black non-Hispanic	19	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	74	17.1	7	8.8	9	11.5	58	77.4	2	2.3
35 to 44 years	83	19.0	6	7.7	11	13.4	62	75.1	3	3.8
45 to 54 years	99	22.6	3	3.4	18	18.2	76	76.5	2	1.9
55 to 64 years	73	16.7	4	5.2	8	11.5	58	79.9	3	3.4
65 years or more	107	24.6	3	2.7	13	12.2	90	83.9	1	1.2
Education										
No high school degree	41	9.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	125	28.7	6	4.5	21	17.1	96	76.4	3	2.0
Some college	94	21.6	6	6.0	11	12.1	75	80.1	2	1.8
College degree	176	40.3	3	1.5	16	9.2	151	85.8	6	3.6
Household Income										
Less than \$15,000	54	12.3	12	22.0	8	15.7	32	59.1	2	3.1
Between \$15,000 and \$30,000	53	12.1	5	10.3	13	25.2	34	64.4	-	-
Between \$30,000 and \$50,000	61	14.0	1	2.0	8	13.4	50	82.4	1	2.2
Between \$50,000 and \$75,000	74	17.0	-	-	10	13.8	64	86.2	-	-
At Least \$75,000	194	44.5	4	2.3	19	9.8	164	84.1	7	3.8
Homeownership										
Homeowner	308	70.7	1	0.4	41	13.3	257	83.4	9	2.9
Non-homeowner	128	29.3	22	16.9	18	14.1	87	67.6	2	1.3

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)