

# ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic

Vermont

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	269	100.0	9	3.4	201	74.7	4	1.4	51	19.1	4	1.4	252	93.8	205	76.1
Household Type																
Family Household	173	64.3	4	2.3	142	81.9	2	1.1	23	13.2	2	1.4	165	95.1	144	83.1
Female householder, no husband present	29	10.7	2	7.6	19	67.4	-	-	6	21.8	-	-	26	89.2	20	69.0
Male Householder, no wife present	13	4.9	1	5.3	8	63.2	-	-	3	24.9	1	6.5	12	88.1	8	63.2
Married couple	131	48.7	1	0.9	114	87.0	2	1.2	13	10.1	1	0.9	127	97.1	116	88.2
Nonfamily household and other	96	35.7	5	5.3	59	61.7	2	1.8	29	29.8	1	1.5	88	91.5	61	63.5
Race/Ethnicity																
Black	2	0.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	261	97.0	8	3.2	196	75.1	4	1.4	49	18.9	3	1.3	246	94.1	200	76.6
Other non-Black non-Hispanic	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	49	18.2	2	4.3	35	71.7	1	2.7	8	17.0	2	4.3	43	88.7	36	74.4
35 to 44 years	52	19.2	2	4.0	40	76.6	1	1.5	9	17.4	-	-	49	94.0	40	78.0
45 to 54 years	58	21.5	2	3.8	44	76.6	1	1.1	10	17.8	-	-	55	94.4	45	77.7
55 to 64 years	59	21.8	1	2.5	45	77.1	1	1.2	11	19.3	-	-	56	96.4	46	78.2
65 years or more	52	19.3	1	2.5	37	70.9	-	-	12	24.0	1	2.0	49	94.9	37	71.5
Education																
No high school degree	26	9.5	3	10.2	13	51.2	1	2.9	9	34.3	-	-	22	85.5	14	54.1
High school degree	85	31.4	5	6.4	57	67.8	2	2.4	18	21.1	2	2.2	75	88.9	59	70.2
Some college	70	26.1	1	1.5	54	77.2	-	-	14	19.4	1	1.3	68	96.6	55	77.9
College degree	89	33.0	-	-	76	86.1	-	-	11	12.6	1	0.8	88	98.7	77	86.6
Household Income																
Less than \$15,000	38	14.2	7	17.1	15	38.4	2	4.9	15	38.5	-	-	29	77.0	16	43.3
Between \$15,000 and \$30,000	45	16.8	1	2.5	29	63.2	1	1.4	13	28.5	2	4.4	42	91.7	29	64.6
Between \$30,000 and \$50,000	59	21.8	1	1.1	44	75.7	1	1.3	13	21.4	-	-	57	97.0	45	77.0
Between \$50,000 and \$75,000	58	21.6	1	1.3	50	85.3	-	-	7	12.8	-	-	57	98.1	50	85.3
At Least \$75,000	69	25.5	-	-	64	92.7	-	-	4	5.6	1	1.1	67	98.2	64	93.3
Homeownership																
Homeowner	206	76.6	3	1.4	168	81.7	2	0.7	31	15.2	2	0.9	200	96.9	170	82.4
Non-homeowner	63	23.4	6	9.7	33	51.8	2	3.4	20	31.8	2	3.2	53	83.7	35	55.3

**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.

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](#)