

2011 Household Banking Status by Demographic Characteristics

Vermont

Household Characteristics	All Households				Has a Bank Account					
					Unbanked		Underbanked		Fully Banked	
	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	269	100.0	9	3.4	47	17.4	207	77.1	6	2.1
Household Type										
Family Household	173	64.3	4	2.3	35	20.2	131	75.6	3	1.8
Female householder, no husband present	29	10.7	2	7.6	10	33.3	17	57.8	-	-
Male Householder, no wife present	13	4.9	1	5.3	4	26.9	9	65.1	-	-
Married couple	131	48.7	1	0.9	22	16.7	106	80.6	2	1.9
Nonfamily household and other	96	35.7	5	5.3	12	12.4	77	79.8	2	2.5
Race/Ethnicity										
Black	2	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	261	97.0	8	3.2	46	17.6	201	77.2	5	2.0
Other non-Black non-Hispanic	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	49	18.2	2	4.3	14	28.0	32	66.1	1	1.5
35 to 44 years	52	19.2	2	4.0	9	16.8	41	78.6	-	-
45 to 54 years	58	21.5	2	3.8	12	20.3	42	72.1	2	3.8
55 to 64 years	59	21.8	1	2.5	7	12.7	49	83.1	1	1.7
65 years or more	52	19.3	1	2.5	5	10.2	44	84.7	1	2.6
Education										
No high school degree	26	9.5	3	10.2	6	21.9	17	66.6	-	-
High school degree	85	31.4	5	6.4	17	20.0	59	69.7	3	3.9
Some college	70	26.1	1	1.5	13	18.6	56	79.4	-	-
College degree	89	33.0	-	-	11	12.8	76	85.4	2	1.8
Household Income										
Less than \$15,000	38	14.2	7	17.1	8	19.9	23	59.2	1	3.8
Between \$15,000 and \$30,000	45	16.8	1	2.5	11	24.6	31	69.0	2	3.9
Between \$30,000 and \$50,000	59	21.8	1	1.1	13	21.6	44	75.6	1	1.7
Between \$50,000 and \$75,000	58	21.6	1	1.3	9	16.2	48	82.0	-	-
At Least \$75,000	69	25.5	-	-	6	8.8	61	89.6	1	1.6
Homeownership										
Homeowner	206	76.6	3	1.4	32	15.7	167	80.9	4	2.0
Non-homeowner	63	23.4	6	9.7	15	23.3	41	64.7	1	2.4

Notes:

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](#)