

Unbanked and Underbanked for Vermont, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	269	100	3.1	16.2	76.8	4.0
Race/Ethnicity (PCT)						
Black	3	100	NA	NA	NA	-
Hispanic	2	100	NA	-	NA	-
Asian	3	100	-	-	NA	-
American Indian/Alaskan	5	100	-	NA	NA	NA
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	255	100	2.6	16.1	77.3	4.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	10	100	NA	NA	NA	NA
25 to 34 years	34	100	2.5	18.8	72.3	6.4
35 to 44 years	44	100	5.1	20.4	72.6	1.9
45 to 54 years	53	100	1.5	20.3	74.0	4.2
55 to 64 years	62	100	1.4	12.1	84.4	2.1
65 years or more	66	100	3.8	10.7	80.9	4.5
Education (PCT)						
No high school degree	18	100	14.1	26.3	57.4	2.2
High school degree	75	100	5.2	13.6	76.8	4.5
Some college	73	100	2.0	18.9	75.5	3.6
College degree	103	100	0.4	14.4	81.1	4.1
Employment Status (PCT)						
Employed	183	100	2.2	16.6	77.3	3.9
Unemployed	8	100	NA	NA	NA	-
Not in labor force	78	100	3.8	15.8	75.9	4.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	36	100	10.1	19.3	69.2	1.4
Between \$15,000 and \$30,000	47	100	6.3	19.5	68.9	5.3
Between \$30,000 and \$50,000	60	100	1.9	16.2	75.0	6.8
Between \$50,000 and \$75,000	49	100	-	12.9	84.0	3.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	77	100	0.7	14.6	82.0	2.7
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	25	100	5.4	26.0	66.7	1.9
Not Disabled	167	100	2.0	16.1	78.2	3.6
Not Applicable	77	100	4.6	13.0	77.0	5.4
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	191	100	4.1	15.7	76.7	3.5
Not Identified	79	100	0.6	17.3	77.0	5.1

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.