

Unbanked and Underbanked for Vermont, 2015 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	265	100	1.5	12.8	81.3	4.3
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	253	100	1.4	11.3	83.0	4.3
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	49	100	-	15.9	80.3	3.8
55 to 64 years	64	100	1.6	10.6	84.6	3.2
65 years or more	65	100	1.8	8.9	83.8	5.5
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	78	100	2.4	12.7	80.4	4.4
Some college	64	100	1.4	15.3	80.4	3.0
College degree	108	100	0.3	9.8	84.2	5.6
Employment status (PCT)						
Employed	173	100	0.8	14.6	79.7	4.9
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	88	100	3.0	9.5	84.1	3.4
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	52	100	0.6	18.0	75.6	5.7
Between \$50,000 and \$75,000	60	100	-	8.4	88.6	3.0
At least \$75,000	91	100	1.0	9.6	83.8	5.6
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	168	100	0.5	14.0	81.9	3.6
Not applicable (not age 25 to 64)	74	100	1.6	9.5	83.3	5.6
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	NA	100	NA	NA	NA	NA
Not in metropolitan area	173	100	1.5	13.6	80.3	4.6
Not identified	92	100	1.7	11.2	83.3	3.8

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.