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

2011 Household Bank Account Type by Demographic Characteristics

New Haven, CT

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	224	100	11	4.8	157	70.1	6	2.7	49	21.8	1	0.6	206	91.8	163	72.8
Household Type																
Family Household	143	63.8	7	4.7	103	72.0	5	3.4	27	18.9	1	1.0	130	90.9	108	75.3
Female householder, no husband present	31	13.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	4.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	102	45.7	2	1.8	79	77.1	2	1.5	20	19.7	-	-	99	96.7	81	78.6
Nonfamily household and other	81	36.2	4	4.8	54	66.7	1	1.7	22	26.8	-	-	76	93.5	55	68.3
Race/Ethnicity																
Black	39	17.4	6	15.6	22	55.7	1	3.8	10	24.9	-	-	31	80.6	23	59.5
Hispanic non-Black	17	7.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	163	72.5	3	1.9	127	78.0	5	2.9	27	16.4	1	0.9	153	94.4	131	80.9
Other non-Black non-Hispanic	5	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	34	14.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	45	19.9	5	12.2	28	62.5	2	3.4	10	21.9	-	-	38	84.4	29	65.9
45 to 54 years	51	23.0	-	-	36	70.9	3	6.4	10	19.9	1	2.7	47	90.8	40	77.3
55 to 64 years	45	20.3	1	2.6	33	72.2	-	-	12	25.3	-	-	44	97.4	33	72.2
65 years or more	49	21.9	2	3.1	36	72.5	1	2.7	11	21.6	-	-	46	94.2	37	75.2
Education																
No high school degree	23	10.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	63	28.2	6	10.0	35	55.9	3	5.0	18	29.1	-	-	54	85.0	38	60.9
Some college	44	19.4	3	5.9	26	58.5	-	-	14	32.4	1	3.2	40	90.9	26	58.5
College degree	95	42.3	-	-	85	90.0	2	1.6	8	8.4	-	-	93	98.4	87	91.6
Household Income																
Less than \$15,000	31	13.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	39	17.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	37	16.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	34	15.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	83	37.1	-	-	76	91.0	3	4.0	4	5.0	-	-	80	96.0	79	95.0
Homeownership																
Homeowner	156	69.5	1	0.7	123	79.2	2	1.0	28	18.3	1	0.9	152	97.5	125	80.2
Non-homeowner	68	30.5	10	14.1	34	49.3	5	6.8	20	29.8	-	-	54	79.1	38	56.1

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.

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](#)