

### 2009 Household Banking Status by Demographic Characteristics

#### Colorado

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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	2,006	100.0	139	6.9	312	15.5	1,500	74.8	55	2.7
Household Type										
Family Household	1,264	63.0	92	7.3	192	15.2	945	74.8	35	2.7
Female householder, no husband present	171	8.5	36	21.3	34	19.9	99	57.8	2	1.0
Male Householder, no wife present	95	4.7	10	10.5	20	21.5	60	63.6	4	4.5
Married couple	998	49.7	46	4.6	137	13.7	786	78.8	29	2.9
Nonfamily household and other	742	37.0	47	6.3	120	16.2	555	74.7	20	2.7
Race/Ethnicity										
Black	127	6.3	27	20.8	28	22.1	70	55.1	2	2.0
Hispanic non-Black	271	13.5	77	28.4	67	24.6	121	44.4	7	2.6
White non-Black non-Hispanic	1,523	75.9	29	1.9	207	13.6	1,244	81.7	43	2.8
Other non-Black non-Hispanic	84	4.2	7	7.7	10	12.3	65	77.4	2	2.6
Age										
15 to 34 years	505	25.2	68	13.5	111	21.9	314	62.1	12	2.4
35 to 44 years	382	19.0	30	7.9	81	21.1	263	68.8	8	2.2
45 to 54 years	430	21.4	21	5.0	61	14.2	334	77.8	13	3.0
55 to 64 years	353	17.6	10	2.7	38	10.7	294	83.3	12	3.3
65 years or more	337	16.8	10	3.0	22	6.4	295	87.7	10	2.9
Education										
No high school degree	144	7.2	58	40.0	34	23.3	45	31.6	7	5.1
High school degree	459	22.9	40	8.6	102	22.3	311	67.8	6	1.3
Some college	580	28.9	31	5.3	95	16.4	433	74.7	21	3.7
College degree	824	41.1	12	1.4	81	9.8	711	86.3	20	2.5
Household Income										
Less than \$15,000	210	10.5	77	36.9	43	20.3	88	41.9	2	0.9
Between \$15,000 and \$30,000	271	13.5	27	9.9	69	25.6	168	62.2	6	2.4
Between \$30,000 and \$50,000	403	20.1	20	5.1	76	18.9	295	73.2	11	2.8
Between \$50,000 and \$75,000	353	17.6	9	2.6	61	17.3	273	77.3	10	2.7
At Least \$75,000	623	31.0	-	-	47	7.5	564	90.6	12	1.9
Unknown	146	7.3	6	3.8	16	10.9	111	76.0	14	9.3
Homeownership										
Homeowner	1,403	69.9	31	2.2	141	10.1	1,190	84.8	41	2.9
Non-homeowner	603	30.1	108	18.0	171	28.3	310	51.4	14	2.3

Notes:

- = 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.

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)