

### 2009 Household Banking Status by Demographic Characteristics

#### Idaho

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	569	100.0	38	6.6	114	20.0	400	70.4	17	3.0
Household Type										
Family Household	411	72.2	21	5.0	77	18.8	298	72.6	15	3.6
Female householder, no husband present	46	8.2	6	13.0	10	22.0	27	59.1	3	6.0
Male Householder, no wife present	23	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	341	60.0	12	3.5	58	16.9	259	76.0	12	3.6
Nonfamily household and other	158	27.8	17	10.7	37	23.2	102	64.6	2	1.5
Race/Ethnicity										
Black	9	1.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	43	7.5	4	9.8	14	33.4	22	51.5	2	5.3
White non-Black non-Hispanic	499	87.7	30	6.0	92	18.5	363	72.8	14	2.7
Other non-Black non-Hispanic	19	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	135	23.8	15	10.7	38	28.3	79	58.3	4	2.7
35 to 44 years	104	18.3	10	10.1	17	16.6	74	71.2	2	2.2
45 to 54 years	105	18.5	7	6.7	20	18.6	75	71.8	3	2.9
55 to 64 years	97	17.0	1	1.0	26	26.7	63	64.8	7	7.5
65 years or more	127	22.4	5	3.6	13	10.0	109	85.6	1	0.9
Education										
No high school degree	58	10.2	11	18.3	15	26.0	30	52.3	2	3.4
High school degree	178	31.2	16	9.0	35	19.6	120	67.5	7	3.9
Some college	189	33.3	11	5.8	47	24.6	128	67.4	4	2.2
College degree	144	25.3	-	-	17	11.9	123	85.1	4	3.0
Household Income										
Less than \$15,000	85	15.0	26	30.7	26	30.8	31	35.9	2	2.6
Between \$15,000 and \$30,000	117	20.6	7	5.8	24	20.2	86	73.0	1	0.9
Between \$30,000 and \$50,000	103	18.1	4	3.5	27	26.3	68	66.1	4	4.1
Between \$50,000 and \$75,000	94	16.5	-	-	22	23.5	68	72.6	4	3.9
At Least \$75,000	95	16.6	1	1.0	8	8.0	85	89.9	1	1.1
Unknown	75	13.2	-	-	7	9.4	63	83.8	5	6.7
Homeownership										
Homeowner	418	73.5	9	2.2	61	14.6	334	79.9	14	3.3
Non-homeowner	151	26.5	28	18.9	53	34.9	66	43.8	4	2.4

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.

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](#)