

2009 Household Banking Status by Demographic Characteristics

Boise City-Nampa, ID

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	211	100.0	11	5.2	37	17.5	155	73.7	8	3.6
Household Type										
Family Household	144	68.1	4	2.9	20	13.7	113	78.9	6	4.5
Female householder, no husband present	15	6.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	4.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	120	57.0	3	2.6	16	13.7	94	78.3	6	5.4
Nonfamily household and other	67	31.9	7	10.2	17	25.6	42	62.5	1	1.6
Race/Ethnicity										
Black	4	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	18	8.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	183	86.7	11	6.0	27	15.0	139	76.1	5	2.9
Other non-Black non-Hispanic	6	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	57	27.2	5	9.3	17	29.0	34	59.9	1	1.8
35 to 44 years	43	20.2	2	5.5	5	12.1	34	79.6	1	2.8
45 to 54 years	32	15.2	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	37	17.8	1	2.6	11	29.2	22	59.3	3	8.9
65 years or more	41	19.6	-	-	2	5.3	38	92.0	1	2.6
Education										
No high school degree	20	9.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	56	26.8	6	10.0	8	13.6	42	74.3	1	2.1
Some college	67	31.6	2	3.1	14	21.6	48	72.0	2	3.4
College degree	68	32.1	-	-	8	11.8	56	83.4	3	4.8
Household Income										
Less than \$15,000	24	11.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	39	18.3	3	8.2	10	26.8	25	65.0	-	-
Between \$30,000 and \$50,000	30	14.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	35	16.8	-	-	6	17.9	28	78.8	1	3.4
At Least \$75,000	36	16.9	1	2.7	1	2.8	33	91.6	1	2.9
Unknown	47	22.4	-	-	3	6.4	42	89.4	2	4.2
Homeownership										
Homeowner	158	74.8	3	1.8	16	9.9	132	83.5	8	4.8
Non-homeowner	53	25.2	8	15.5	21	39.9	24	44.5	-	-

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](#)