

2009 Household Banking Status by Demographic Characteristics

Colorado Springs, CO

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	238	100.0	16	6.7	29	12.4	171	72.0	21	8.9
Household Type										
Family Household	155	65.1	10	6.4	21	13.8	112	72.4	11	7.4
Female householder, no husband present	13	5.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	10	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	132	55.5	2	1.4	20	14.9	99	75.1	11	8.7
Nonfamily household and other	83	34.9	6	7.2	8	9.7	59	71.3	10	11.8
Race/Ethnicity										
Black	24	9.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	26	10.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	180	75.8	4	2.3	22	12.0	135	75.0	19	10.7
Other non-Black non-Hispanic	8	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	71	29.7	11	16.2	16	23.0	39	55.2	4	5.6
35 to 44 years	31	13.1	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	42	17.5	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	46	19.2	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	49	20.5	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	6	2.6	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	57	24.1	NA	NA	NA	NA	NA	NA	NA	NA
Some college	98	41.2	10	10.0	16	15.9	59	60.2	14	13.8
College degree	76	32.1	-	-	4	5.0	67	87.4	6	7.6
Household Income										
Less than \$15,000	29	12.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	32	13.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	37	15.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	49	20.7	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	45	19.0	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	45	19.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	145	60.8	-	-	13	9.2	114	78.9	17	11.9
Non-homeowner	93	39.2	16	17.0	16	17.4	57	61.2	4	4.3

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](#)