

2009 Household Banking Status by Demographic Characteristics

Denver-Aurora, 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	1,021	100.0	92	9.1	137	13.4	779	76.3	12	1.2
Household Type										
Family Household	617	60.5	58	9.4	81	13.2	470	76.2	8	1.3
Female householder, no husband present	78	7.6	19	24.9	9	12.2	49	63.0	-	-
Male Householder, no wife present	59	5.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	481	47.1	31	6.4	62	12.8	385	80.1	4	0.7
Nonfamily household and other	404	39.5	35	8.6	56	13.8	309	76.6	4	1.1
Race/Ethnicity										
Black	91	8.9	21	22.6	21	22.7	47	52.0	2	2.7
Hispanic non-Black	132	12.9	48	36.3	27	20.5	55	42.0	2	1.3
White non-Black non-Hispanic	751	73.6	20	2.6	81	10.8	644	85.8	6	0.8
Other non-Black non-Hispanic	46	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	269	26.4	47	17.6	46	16.9	174	64.7	2	0.8
35 to 44 years	186	18.2	21	11.1	33	17.9	130	69.7	2	1.3
45 to 54 years	248	24.3	11	4.5	29	11.6	202	81.7	5	2.2
55 to 64 years	172	16.9	6	3.3	19	11.0	145	84.4	2	1.3
65 years or more	146	14.3	8	5.3	10	7.1	128	87.6	-	-
Education										
No high school degree	79	7.7	39	49.1	13	16.3	26	32.3	2	2.4
High school degree	187	18.4	23	12.5	28	14.8	134	71.6	2	1.1
Some college	261	25.5	19	7.1	36	13.9	204	78.4	2	0.6
College degree	494	48.4	12	2.4	60	12.2	415	84.1	7	1.3
Household Income										
Less than \$15,000	102	10.0	48	46.8	12	11.4	43	41.8	-	-
Between \$15,000 and \$30,000	123	12.0	17	13.8	30	24.1	74	60.6	2	1.5
Between \$30,000 and \$50,000	210	20.6	17	7.9	37	17.8	154	73.3	2	1.0
Between \$50,000 and \$75,000	160	15.7	7	4.6	28	17.5	124	77.9	-	-
At Least \$75,000	361	35.4	-	-	25	6.9	331	91.4	6	1.7
Unknown	65	6.3	4	5.9	6	8.8	53	82.3	2	3.0
Homeownership										
Homeowner	723	70.8	27	3.8	66	9.1	623	86.2	6	0.9
Non-homeowner	298	29.2	65	21.9	71	23.8	156	52.4	6	2.0

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](#)