

2009 Household Banking Status by Demographic Characteristics

Salt Lake City, UT

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	360	100.0	8	2.1	58	16.1	278	77.2	16	4.5
Household Type										
Family Household	236	65.4	6	2.6	37	15.8	185	78.5	7	3.1
Female householder, no husband present	30	8.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	13	3.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	193	53.5	4	2.3	30	15.7	154	80.1	4	1.9
Nonfamily household and other	125	34.6	2	1.3	21	16.7	93	74.8	9	7.2
Race/Ethnicity										
Black	5	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	34	9.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	307	85.2	3	1.1	45	14.8	249	81.1	9	3.1
Other non-Black non-Hispanic	14	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	131	36.3	4	3.3	29	22.0	95	72.8	2	1.9
35 to 44 years	61	17.0	2	2.6	12	19.4	46	75.0	2	2.9
45 to 54 years	60	16.8	-	-	9	14.2	52	85.8	-	-
55 to 64 years	53	14.8	2	3.2	4	7.0	44	82.9	4	6.8
65 years or more	55	15.2	-	-	5	9.3	41	75.2	8	15.5
Education										
No high school degree	16	4.4	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	94	26.1	3	2.9	10	10.1	76	80.5	6	6.5
Some college	153	42.4	3	2.2	36	23.8	110	71.9	3	2.1
College degree	98	27.2	-	-	9	9.1	86	87.2	4	3.7
Household Income										
Less than \$15,000	35	9.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	35	9.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	75	20.8	2	2.2	19	25.6	54	72.2	-	-
Between \$50,000 and \$75,000	72	20.0	2	2.2	5	6.5	59	81.3	7	10.0
At Least \$75,000	100	27.8	-	-	18	17.7	83	82.3	-	-
Unknown	43	12.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	262	72.8	-	-	30	11.3	224	85.2	9	3.5
Non-homeowner	98	27.2	8	7.8	28	28.9	55	55.8	7	7.5

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](#)