

2009 Household Banking Status by Demographic Characteristics

Ogden-Clearfield, UT

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	185	100.0	-	-	35	19.1	144	78.0	5	2.9
Household Type										
Family Household	156	84.4	-	-	27	17.1	124	79.4	5	3.5
Female householder, no husband present	9	4.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	5	2.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	76.6	-	-	23	16.5	117	82.2	2	1.3
Nonfamily household and other	29	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	6	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	6.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	155	83.6	-	-	25	16.5	124	80.0	5	3.5
Other non-Black non-Hispanic	12	6.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	57	31.0	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	32	17.5	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	31	17.0	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	34	18.4	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	30	16.2	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	10	5.4	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	41	22.3	NA	NA	NA	NA	NA	NA	NA	NA
Some college	82	44.1	-	-	12	15.2	67	82.7	2	2.1
College degree	52	28.2	NA	NA	NA	NA	NA	NA	NA	NA
Household Income										
Less than \$15,000	5	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	16	8.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	37	19.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	31	16.9	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	59	32.0	-	-	10	16.2	50	83.8	-	-
Unknown	36	19.7	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	162	87.4	-	-	34	20.9	124	76.8	4	2.3
Non-homeowner	23	12.6	NA	NA	NA	NA	NA	NA	NA	NA

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](#)