

### 2009 Household Banking Status by Demographic Characteristics

#### Utah

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	904	100.0	15	1.7	139	15.3	724	80.2	25	2.8
Household Type										
Family Household	691	76.4	10	1.5	98	14.2	567	82.0	16	2.4
Female householder, no husband present	63	7.0	2	2.7	15	23.9	41	64.6	6	8.8
Male Householder, no wife present	33	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	594	65.8	6	1.0	77	13.0	502	84.4	9	1.5
Nonfamily household and other	213	23.6	5	2.5	41	19.1	158	74.2	9	4.2
Race/Ethnicity										
Black	13	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	67	7.5	6	9.3	12	17.5	42	62.9	7	10.3
White non-Black non-Hispanic	790	87.4	9	1.2	108	13.6	655	82.9	18	2.3
Other non-Black non-Hispanic	33	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	312	34.6	10	3.3	56	17.8	242	77.6	4	1.4
35 to 44 years	159	17.6	2	1.0	33	21.0	119	74.8	5	3.2
45 to 54 years	151	16.7	-	-	26	17.0	124	81.8	2	1.2
55 to 64 years	139	15.3	2	1.2	13	9.1	119	85.7	6	4.0
65 years or more	143	15.8	2	1.3	11	8.0	121	84.7	8	6.0
Education										
No high school degree	47	5.2	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	225	24.9	3	1.2	38	17.1	176	78.2	8	3.5
Some college	372	41.2	7	1.9	65	17.5	293	78.7	7	1.8
College degree	259	28.6	-	-	20	7.6	232	89.6	7	2.8
Household Income										
Less than \$15,000	57	6.3	4	6.8	14	25.1	36	62.4	3	5.6
Between \$15,000 and \$30,000	103	11.4	4	3.5	10	9.6	87	84.5	2	2.4
Between \$30,000 and \$50,000	187	20.7	2	0.9	41	21.7	145	77.5	-	-
Between \$50,000 and \$75,000	188	20.8	3	1.8	20	10.7	154	81.7	11	5.8
At Least \$75,000	254	28.1	-	-	39	15.2	211	83.4	4	1.4
Unknown	114	12.7	3	2.4	15	13.1	91	79.9	5	4.6
Homeownership										
Homeowner	699	77.4	2	0.3	90	12.9	591	84.5	16	2.3
Non-homeowner	205	22.6	14	6.6	48	23.7	134	65.3	9	4.4

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](#)