

2009 Household Banking Status by Demographic Characteristics

Wyoming

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	224	100.0	8	3.5	41	18.2	170	75.8	6	2.6
Household Type										
Family Household	143	63.9	4	2.8	32	22.3	105	73.2	2	1.7
Female householder, no husband present	21	9.5	3	12.4	6	27.8	12	58.5	-	-
Male Householder, no wife present	9	4.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	113	50.3	1	0.9	24	21.1	86	76.3	2	1.7
Nonfamily household and other	81	36.1	4	4.6	9	10.9	65	80.4	3	4.1
Race/Ethnicity										
Black	3	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	5.3	2	17.2	1	6.1	9	76.7	-	-
White non-Black non-Hispanic	203	90.6	6	2.8	38	18.5	154	76.0	5	2.7
Other non-Black non-Hispanic	6	2.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	59	26.4	4	6.8	14	23.2	40	67.7	1	2.3
35 to 44 years	34	15.3	1	1.9	8	23.9	25	71.7	1	2.5
45 to 54 years	47	21.0	2	4.3	7	15.5	36	76.6	2	3.6
55 to 64 years	41	18.4	-	-	8	18.2	33	79.0	1	2.8
65 years or more	42	18.9	1	2.5	4	9.6	37	86.3	1	1.6
Education										
No high school degree	14	6.1	2	15.0	3	20.3	8	60.9	1	3.7
High school degree	74	32.8	4	6.1	15	20.9	53	71.8	1	1.2
Some college	86	38.3	1	1.4	17	19.9	65	75.1	3	3.6
College degree	51	22.7	-	-	6	10.9	44	86.7	1	2.5
Household Income										
Less than \$15,000	29	12.7	2	8.7	5	17.7	20	68.9	1	4.7
Between \$15,000 and \$30,000	38	16.9	3	9.2	7	18.8	27	72.0	-	-
Between \$30,000 and \$50,000	41	18.5	1	1.8	9	21.7	31	75.1	1	1.4
Between \$50,000 and \$75,000	51	22.6	-	-	11	22.7	38	74.3	1	2.4
At Least \$75,000	51	22.8	-	-	7	13.1	43	84.2	1	2.8
Unknown	15	6.5	1	4.9	1	9.9	11	76.8	1	8.4
Homeownership										
Homeowner	163	72.9	3	2.0	29	17.9	127	78.0	3	2.1
Non-homeowner	61	27.1	5	7.4	12	19.0	42	69.8	2	3.8

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](#)