

## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Denver-Aurora, CO

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	974	100	51	5.2	737	75.7	9	0.9	135	13.8	43	4.4	874	89.7	745	76.5
Household Type																
Family Household	616	63.3	35	5.7	483	78.4	2	0.3	68	11.0	28	4.5	553	89.8	485	78.8
Female householder, no husband present	111	11.4	17	15.2	57	51.3	2	1.8	22	19.9	13	11.7	79	71.2	59	53.1
Male Householder, no wife present	37	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	469	48.1	12	2.6	407	86.8	-	-	41	8.8	8	1.7	448	95.7	407	86.8
Nonfamily household and other	358	36.7	16	4.4	254	70.9	7	1.8	67	18.7	15	4.3	320	89.5	260	72.7
Race/Ethnicity																
Black	48	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	149	15.3	31	20.8	72	48.4	2	1.6	36	23.8	8	5.4	110	73.7	75	50.0
White non-Black non-Hispanic	753	77.3	15	2.0	615	81.8	6	0.8	93	12.3	24	3.2	708	94.1	621	82.6
Other non-Black non-Hispanic	25	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	264	27.1	27	10.3	200	75.6	-	-	33	12.5	4	1.7	233	88.0	200	75.6
35 to 44 years	230	23.6	15	6.6	179	77.7	-	-	27	11.6	9	4.0	208	90.3	179	77.7
45 to 54 years	154	15.8	2	1.4	125	80.9	-	-	19	12.6	8	5.1	144	93.6	125	80.9
55 to 64 years	164	16.8	4	2.4	130	79.4	4	2.6	19	11.5	7	4.1	149	90.8	134	82.0
65 years or more	161	16.6	2	1.3	103	64.0	4	2.7	37	22.8	15	9.3	140	86.8	108	66.7
Education																
No high school degree	63	6.4	28	44.2	20	31.2	-	-	14	22.4	1	2.3	34	53.6	20	31.2
High school degree	167	17.2	11	6.4	106	63.6	9	5.1	31	18.8	10	6.1	140	83.6	115	68.7
Some college	294	30.2	12	4.1	205	69.9	-	-	59	20.1	17	5.8	265	90.0	205	69.9
College degree	450	46.2	-	-	406	90.1	-	-	30	6.7	14	3.2	436	96.8	406	90.1
Household Income																
Less than \$15,000	101	10.3	26	25.9	43	43.2	4	4.0	19	18.6	8	8.4	62	61.8	47	47.1
Between \$15,000 and \$30,000	114	11.7	16	13.9	54	47.7	2	2.1	33	29.3	8	7.0	88	77.0	57	49.8
Between \$30,000 and \$50,000	204	21.0	7	3.3	145	71.1	-	-	44	21.4	9	4.2	189	92.5	145	71.1
Between \$50,000 and \$75,000	178	18.2	2	1.1	148	83.2	2	1.3	24	13.4	2	1.0	172	96.6	150	84.5
At Least \$75,000	377	38.7	-	-	346	91.7	-	-	15	4.0	16	4.3	363	96.2	346	91.7
Homeownership																
Homeowner	629	64.6	11	1.7	518	82.3	4	0.7	68	10.8	29	4.6	588	93.4	522	82.9
Non-homeowner	345	35.4	40	11.6	219	63.6	4	1.3	67	19.5	14	4.1	286	83.1	223	64.9

**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.

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)