

2011 Household Banking Status by Demographic Characteristics
Boise City-Nampa, ID

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	227	100.0	7	2.9	38	16.7	177	77.9	6	2.5
Household Type										
Family Household	164	72.1	5	3.3	25	15.5	129	78.6	4	2.7
Female householder, no husband present	24	10.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	6	2.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	134	58.8	1	0.8	17	12.7	111	83.2	4	3.2
Nonfamily household and other	63	27.9	1	1.8	13	20.0	48	76.2	1	2.0
Race/Ethnicity										
Black	2	1.1	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	19	8.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	202	88.7	4	2.2	34	17.1	157	78.0	6	2.8
Other non-Black non-Hispanic	4	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	58	25.7	2	3.4	14	23.3	42	71.2	1	2.0
35 to 44 years	41	18.1	1	2.7	10	24.1	30	73.2	-	-
45 to 54 years	51	22.5	2	4.5	10	20.1	37	73.2	1	2.2
55 to 64 years	32	14.2	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	44	19.5	1	2.6	2	4.3	40	90.6	1	2.5
Education										
No high school degree	12	5.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	55	24.4	2	4.2	9	16.2	44	79.6	-	-
Some college	89	39.4	1	1.3	16	17.6	69	77.1	4	3.9
College degree	70	30.7	1	1.4	9	12.6	58	83.1	2	3.0
Household Income										
Less than \$15,000	29	12.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	50	21.9	1	1.9	11	22.4	38	75.6	-	-
Between \$30,000 and \$50,000	40	17.7	-	-	10	24.0	31	76.0	-	-
Between \$50,000 and \$75,000	46	20.4	-	-	2	5.1	44	94.9	-	-
At Least \$75,000	62	27.4	-	-	8	12.3	49	78.7	6	9.0
Homeownership										
Homeowner	165	72.5	1	0.7	20	12.4	140	85.0	3	1.9
Non-homeowner	63	27.5	5	8.8	18	28.1	37	59.3	2	3.9

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.

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)