

ECONOMICINCLUSION.GOV



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

2011 Household Banking Status by Demographic Characteristics

Denver-Aurora, CO

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	974	100.0	51	5.2	175	18.0	730	75.0	18	1.8
Household Type										
Family Household	616	63.3	35	5.7	119	19.3	453	73.5	9	1.5
Female householder, no husband present	111	11.4	17	15.2	40	36.2	50	45.6	3	3.0
Male Householder, no wife present	37	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	469	48.1	12	2.6	70	14.8	381	81.3	6	1.2
Nonfamily household and other	358	36.7	16	4.4	56	15.7	278	77.6	8	2.4
Race/Ethnicity										
Black	48	4.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	149	15.3	31	20.8	39	26.2	77	51.9	2	1.2
White non-Black non-Hispanic	753	77.3	15	2.0	110	14.7	613	81.5	14	1.9
Other non-Black non-Hispanic	25	2.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	264	27.1	27	10.3	60	22.9	174	65.9	2	0.9
35 to 44 years	230	23.6	15	6.6	51	22.1	156	68.0	8	3.3
45 to 54 years	154	15.8	2	1.4	22	14.2	129	83.4	2	1.0
55 to 64 years	164	16.8	4	2.4	20	12.1	136	83.0	4	2.4
65 years or more	161	16.6	2	1.3	22	13.7	135	83.8	2	1.3
Education										
No high school degree	63	6.4	28	44.2	14	21.9	21	33.9	-	-
High school degree	167	17.2	11	6.4	37	21.9	114	67.9	6	3.8
Some college	294	30.2	12	4.1	78	26.7	201	68.4	2	0.7
College degree	450	46.2	-	-	47	10.3	395	87.7	9	2.0
Household Income										
Less than \$15,000	101	10.3	26	25.9	17	17.0	58	57.2	-	-
Between \$15,000 and \$30,000	114	11.7	16	13.9	31	27.6	64	56.3	2	2.2
Between \$30,000 and \$50,000	204	21.0	7	3.3	59	28.9	135	65.9	4	1.9
Between \$50,000 and \$75,000	178	18.2	2	1.1	31	17.6	142	80.2	2	1.2
At Least \$75,000	377	38.7	-	-	36	9.7	332	87.9	9	2.4
Homeownership										
Homeowner	629	64.6	11	1.7	75	12.0	526	83.6	18	2.8
Non-homeowner	345	35.4	40	11.6	100	29.0	205	59.4	-	-

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.

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](#)