

# ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic

Colorado

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	1,974	100.0	107	5.4	1,468	74.4	20	1.0	325	16.5	53	2.7	1,800	91.2	1,488	75.4
Household Type																
Family Household	1,292	65.4	71	5.5	998	77.3	2	0.2	186	14.4	34	2.6	1,189	92.0	1,000	77.4
Female householder, no husband present	197	10.0	33	16.6	109	55.3	2	1.0	38	19.3	15	7.8	149	75.8	111	56.4
Male Householder, no wife present	75	3.8	12	15.7	40	53.2	-	-	16	22.0	7	9.1	58	78.1	40	53.2
Married couple	1,020	51.7	27	2.6	850	83.3	-	-	132	12.9	12	1.2	981	96.2	850	83.3
Nonfamily household and other	682	34.6	36	5.3	470	68.9	18	2.7	139	20.4	19	2.8	611	89.5	488	71.5
Race/Ethnicity																
Black	79	4.0	7	8.5	49	62.9	2	2.5	14	17.3	7	8.8	63	80.2	51	65.4
Hispanic non-Black	271	13.7	50	18.4	138	50.9	5	1.8	69	25.3	10	3.7	209	77.0	143	52.7
White non-Black non-Hispanic	1,574	79.7	49	3.1	1,245	79.1	14	0.9	234	14.9	32	2.0	1,484	94.3	1,259	80.0
Other non-Black non-Hispanic	50	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	492	24.9	54	10.9	352	71.4	5	1.0	74	15.0	8	1.7	426	86.4	357	72.5
35 to 44 years	383	19.4	29	7.6	292	76.3	-	-	52	13.6	9	2.4	347	90.5	292	76.3
45 to 54 years	355	18.0	13	3.6	268	75.6	-	-	66	18.6	8	2.2	335	94.2	268	75.6
55 to 64 years	363	18.4	5	1.5	283	78.0	9	2.4	53	14.5	13	3.6	340	93.7	292	80.5
65 years or more	380	19.3	6	1.6	272	71.6	7	1.7	81	21.2	15	3.9	353	92.8	279	73.3
Education																
No high school degree	141	7.2	43	30.3	55	38.6	2	1.7	40	28.5	1	1.0	95	67.0	57	40.3
High school degree	394	20.0	31	8.0	251	63.7	11	2.8	84	21.4	16	4.1	340	86.3	262	66.5
Some college	596	30.2	31	5.3	422	70.9	7	1.2	116	19.5	19	3.2	540	90.7	429	72.0
College degree	843	42.7	1	0.2	740	87.8	-	-	85	10.0	17	2.0	825	97.9	740	87.8
Household Income																
Less than \$15,000	233	11.8	48	20.5	107	46.0	11	4.9	58	25.0	8	3.6	166	71.0	119	50.9
Between \$15,000 and \$30,000	267	13.5	35	13.2	155	58.1	2	0.9	65	24.1	10	3.7	222	82.9	158	59.0
Between \$30,000 and \$50,000	435	22.0	22	5.0	300	69.0	4	1.0	97	22.4	11	2.5	400	92.0	305	70.1
Between \$50,000 and \$75,000	372	18.8	2	0.5	313	84.1	2	0.6	49	13.3	6	1.5	362	97.4	315	84.7
At Least \$75,000	667	33.8	-	-	592	88.9	-	-	56	8.4	18	2.8	650	97.6	592	88.9
Homeownership																
Homeowner	1,331	67.4	25	1.9	1,080	81.2	7	0.5	184	13.8	35	2.6	1,266	95.1	1,087	81.7
Non-homeowner	643	32.6	81	12.7	388	60.3	14	2.2	142	22.0	18	2.9	534	83.0	401	62.4

**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.

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](#)