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



2011 Household Bank Account Type by Demographic

Utah

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	926	100.0	26	2.8	767	82.8	8	0.8	116	12.6	9	1.0	883	95.4	775	83.7		
Household Type																		
Family Household	709	76.6	19	2.6	608	85.7	8	1.1	66	9.3	9	1.2	674	95.0	616	86.8		
Female householder, no husband present	106	11.4	10	9.0	84	79.1	-	-	13	11.9	-	-	96	91.0	84	79.1		
Male Householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	559	60.4	9	1.6	484	86.6	8	1.4	49	8.8	9	1.6	534	95.4	492	88.0		
Nonfamily household and other	217	23.4	8	3.5	159	73.3	-	-	50	23.3	-	-	209	96.5	159	73.3		
Race/Ethnicity																		
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	78	8.4	5	6.8	58	74.6	-	-	14	18.6	-	-	73	93.2	58	74.6		
White non-Black non-Hispanic	792	85.5	21	2.6	664	83.8	8	1.0	90	11.4	9	1.1	754	95.3	672	84.8		
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																		
15 to 34 years	303	32.7	12	4.0	244	80.6	4	1.3	39	12.9	3	1.1	283	93.6	248	81.9		
35 to 44 years	148	16.0	4	2.5	122	82.0	-	-	19	13.1	4	2.4	141	95.1	122	82.0		
45 to 54 years	157	17.0	6	4.1	141	89.3	2	1.3	8	5.3	-	-	149	94.6	143	90.6		
55 to 64 years	138	14.9	-	-	123	89.1	2	1.4	11	8.2	2	1.4	134	97.3	125	90.4		
65 years or more	179	19.4	4	2.2	137	76.6	-	-	38	21.2	-	-	175	97.8	137	76.6		
Education																		
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	256	27.7	10	3.8	194	75.8	2	0.7	47	18.3	4	1.4	241	94.1	196	76.5		
Some college	369	39.9	9	2.5	319	86.5	2	0.6	36	9.8	2	0.5	356	96.3	322	87.1		
College degree	264	28.5	-	-	236	89.4	4	1.4	21	7.9	3	1.3	257	97.3	240	90.8		
Household Income																		
Less than \$15,000	106	11.5	8	7.4	62	58.4	2	2.1	32	30.5	2	1.5	94	88.9	64	60.5		
Between \$15,000 and \$30,000	148	16.0	7	4.7	113	76.2	2	1.3	26	17.8	-	-	140	94.0	115	77.5		
Between \$30,000 and \$50,000	234	25.3	7	3.1	196	83.9	2	0.7	25	10.7	4	1.6	221	94.6	198	84.6		
Between \$50,000 and \$75,000	203	22.0	2	1.0	183	89.9	-	-	17	8.3	2	0.9	200	98.1	183	89.9		
At Least \$75,000	234	25.3	2	0.8	213	90.9	2	0.9	15	6.6	2	0.8	228	97.5	215	91.8		
Homeownership																		
Homeowner	647	69.8	6	0.9	575	88.9	4	0.6	59	9.1	4	0.6	634	98.0	579	89.4		
Non-homeowner	279	30.2	20	7.3	192	68.8	4	1.5	57	20.5	5	1.9	249	89.3	196	70.3		

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](#)