

2011 Household Banking Status by Demographic Characteristics

Idaho

Household Characteristics	All Households		Unbanked		Has a Bank Account					
					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	589	100.0	33	5.7	112	19.0	432	73.3	12	2.0
Household Type										
Family Household	416	70.5	22	5.2	84	20.1	301	72.4	9	2.3
Female householder, no husband present	57	9.6	8	14.4	16	28.6	30	52.9	2	4.2
Male Householder, no wife present	19	3.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	340	57.7	12	3.4	58	17.1	265	77.8	6	1.7
Nonfamily household and other	174	29.5	12	6.9	28	16.3	131	75.5	2	1.4
Race/Ethnicity										
Black	2	0.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	57	9.6	10	17.6	12	20.3	34	59.6	1	2.5
White non-Black non-Hispanic	513	87.1	20	3.8	97	18.9	386	75.2	10	2.0
Other non-Black non-Hispanic	17	2.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	152	25.8	9	5.9	43	28.3	95	62.3	5	3.5
35 to 44 years	105	17.8	13	12.8	24	22.5	68	64.7	-	-
45 to 54 years	117	19.9	7	6.3	23	19.7	85	72.0	2	2.0
55 to 64 years	103	17.5	1	1.2	16	15.1	84	81.6	2	2.1
65 years or more	111	18.9	2	2.2	6	5.8	101	90.2	2	1.9
Education										
No high school degree	62	10.6	13	20.7	14	22.8	33	52.1	3	4.4
High school degree	180	30.5	13	7.0	42	23.6	124	68.7	1	0.8
Some college	204	34.7	5	2.2	42	20.4	153	75.1	5	2.3
College degree	143	24.2	3	2.4	14	9.5	123	86.0	3	2.2
Household Income										
Less than \$15,000	95	16.1	23	24.5	25	26.1	45	46.9	2	2.5
Between \$15,000 and \$30,000	139	23.5	9	6.6	35	25.6	93	66.9	1	1.0
Between \$30,000 and \$50,000	114	19.3	-	-	20	17.5	91	80.2	3	2.3
Between \$50,000 and \$75,000	124	21.1	1	0.9	13	10.8	110	88.4	-	-
At Least \$75,000	118	20.0	-	-	18	15.6	94	79.7	6	4.7
Homeownership										
Homeowner	411	69.7	9	2.1	53	12.9	341	83.0	8	2.0
Non-homeowner	179	30.3	25	14.0	59	32.9	91	51.0	4	2.1

Notes:

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](#)