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

2011 Household Banking Status by Demographic Characteristics

Colorado Springs, CO

Household Characteristic	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	222	100.0	20	9.1	25	11.2	171	77.1	6	2.5
Household Type										
Family Household	167	75.4	13	7.8	16	9.6	136	81.6	2	1.0
Female householder, no husband present	24	11.0	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	5.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	131	59.1	9	6.6	14	11.1	108	82.3	-	-
Nonfamily household and other	55	24.6	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	17	7.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	18	8.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	178	80.3	13	7.2	19	10.7	142	79.9	4	2.3
Other non-Black non-Hispanic	9	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	64	28.9	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	33	14.9	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	33	15.0	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	57	25.7	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	34	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	17	7.8	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	48	21.5	NA	NA	NA	NA	NA	NA	NA	NA
Some college	81	36.5	9	10.7	8	9.6	59	72.7	6	7.0
College degree	76	34.3	1	1.9	6	8.1	68	90.0	-	-
Household Income										
Less than \$15,000	26	11.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	46	20.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	58	26.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	47	21.2	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	45	20.4	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	128	57.6	4	3.2	15	11.7	107	83.8	2	1.3
Non-homeowner	94	42.4	16	17.2	10	10.6	64	67.9	4	4.3

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.

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](#)