

### 2011 Household Banking Status by Demographic Characteristics

#### Utah

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	926	100.0	26	2.8	195	21.0	694	74.9	12	1.2
Household Type										
Family Household	709	76.6	19	2.6	152	21.5	527	74.3	12	1.6
Female householder, no husband present	106	11.4	10	9.0	22	20.8	71	66.6	4	3.6
Male Householder, no wife present	44	4.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	559	60.4	9	1.6	120	21.4	423	75.6	8	1.4
Nonfamily household and other	217	23.4	8	3.5	42	19.5	167	77.0	-	-
Race/Ethnicity										
Black	14	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	8.4	5	6.8	26	33.5	47	59.7	-	-
White non-Black non-Hispanic	792	85.5	21	2.6	152	19.2	607	76.7	12	1.5
Other non-Black non-Hispanic	42	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	303	32.7	12	4.0	65	21.4	224	73.9	2	0.6
35 to 44 years	148	16.0	4	2.5	41	27.8	100	67.3	4	2.4
45 to 54 years	157	17.0	6	4.1	32	20.1	119	75.8	-	-
55 to 64 years	138	14.9	-	-	29	21.3	109	78.7	-	-
65 years or more	179	19.4	4	2.2	27	15.3	142	79.1	6	3.4
Education										
No high school degree	36	3.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	256	27.7	10	3.8	52	20.3	191	74.5	4	1.5
Some college	369	39.9	9	2.5	93	25.3	261	70.7	6	1.5
College degree	264	28.5	-	-	42	15.9	220	83.3	2	0.8
Household Income										
Less than \$15,000	106	11.5	8	7.4	24	22.5	74	70.0	-	-
Between \$15,000 and \$30,000	148	16.0	7	4.7	44	29.7	95	64.3	2	1.3
Between \$30,000 and \$50,000	234	25.3	7	3.1	52	22.0	171	73.1	4	1.7
Between \$50,000 and \$75,000	203	22.0	2	1.0	44	21.9	153	75.3	4	1.9
At Least \$75,000	234	25.3	2	0.8	31	13.1	200	85.3	2	0.8
Homeownership										
Homeowner	647	69.8	6	0.9	88	13.6	544	84.1	10	1.5
Non-homeowner	279	30.2	20	7.3	107	38.3	150	53.7	2	0.7

**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](#)