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

2011 Household Bank Account Type by Demographic Characteristics Riverside-San Bernardino, CA

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
All Households	1,384	100	176	12.7	800	57.8	18	1.3	356	25.7	33	2.4	1,163	84.1	818	59.1
Household Type																
Family Household	1,015	73.4	125	12.3	593	58.4	10	1.0	266	26.2	21	2.0	863	85.0	603	59.4
Female householder, no husband present	210	15.2	51	24.5	89	42.3	4	2.0	58	27.6	8	3.6	146	69.8	93	44.3
Male Householder, no wife present	140	10.1	31	22.3	56	39.9	-	-	44	31.3	9	6.6	104	73.9	56	39.9
Married couple	665	48.1	43	6.4	448	67.4	6	0.9	164	24.7	4	0.6	613	92.1	455	68.3
Nonfamily household and other	368	26.6	51	13.7	207	56.2	8	2.1	90	24.5	13	3.5	301	81.7	215	58.3
Race/Ethnicity																
Black	153	11.1	37	24.1	57	36.8	4	2.8	56	36.2	-	-	112	73.1	61	39.6
Hispanic non-Black	445	32.2	101	22.7	199	44.7	7	1.6	133	29.8	5	1.2	331	74.5	206	46.2
White non-Black non-Hispanic	674	48.7	38	5.6	468	69.4	7	1.0	139	20.6	23	3.4	614	91.1	475	70.4
Other non-Black non-Hispanic	111	8.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	435	31.5	80	18.4	220	50.4	-	-	121	27.9	14	3.3	345	79.2	220	50.4
35 to 44 years	224	16.2	31	14.0	131	58.4	-	-	58	26.0	4	1.6	189	84.4	131	58.4
45 to 54 years	286	20.7	40	13.9	162	56.7	10	3.7	70	24.4	4	1.4	232	81.0	173	60.3
55 to 64 years	224	16.2	17	7.4	153	68.0	-	-	52	23.0	4	1.7	208	92.6	153	68.0
65 years or more	213	15.4	8	3.8	134	63.1	8	3.7	55	25.8	8	3.6	189	88.9	142	66.7
Education																
No high school degree	196	14.2	75	38.3	55	27.8	8	4.1	58	29.8	-	-	113	57.5	63	31.9
High school degree	422	30.5	74	17.6	203	48.0	-	-	132	31.2	13	3.2	335	79.2	203	48.0
Some college	408	29.5	18	4.4	284	69.5	3	0.8	96	23.6	7	1.8	380	93.1	287	70.3
College degree	357	25.8	8	2.3	259	72.6	7	2.0	70	19.5	13	3.6	336	94.2	266	74.6
Household Income																
Less than \$15,000	191	13.8	65	34.0	36	18.7	8	4.3	69	36.3	13	6.7	109	57.0	44	23.0
Between \$15,000 and \$30,000	275	19.9	61	22.3	122	44.3	3	1.2	81	29.6	7	2.7	203	73.9	125	45.4
Between \$30,000 and \$50,000	298	21.6	32	10.7	173	58.0	-	-	88	29.5	5	1.8	261	87.5	173	58.0
Between \$50,000 and \$75,000	275	19.9	18	6.5	202	73.5	4	1.4	51	18.6	-	-	253	92.1	206	75.0
At Least \$75,000	345	24.9	-	-	267	77.5	3	0.9	67	19.3	8	2.3	338	97.9	270	78.4
Homeownership																
Homeowner	850	61.4	31	3.7	597	70.3	7	0.8	188	22.1	26	3.1	789	92.8	604	71.1
Non-homeowner	534	38.6	144	27.1	203	38.0	11	2.1	168	31.5	7	1.4	374	70.2	214	40.1

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.

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](#)