

2011 Household Banking Status by Demographic Characteristics

California

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	13,191	100.0	1,030	7.8	2,374	18.0	9,355	70.9	432	3.3
Household Type										
Family Household	8,815	66.8	732	8.3	1,755	19.9	6,073	68.9	254	2.9
Female householder, no husband present	1,792	13.6	297	16.6	461	25.7	1,004	56.0	30	1.7
Male Householder, no wife present	891	6.8	114	12.8	239	26.8	507	56.9	31	3.5
Married couple	6,132	46.5	322	5.2	1,055	17.2	4,561	74.4	193	3.2
Nonfamily household and other	4,377	33.2	298	6.8	619	14.1	3,282	75.0	178	4.1
Race/Ethnicity										
Black	1,009	7.6	184	18.2	338	33.5	453	44.9	34	3.3
Hispanic non-Black	3,579	27.1	596	16.7	867	24.2	1,996	55.8	120	3.3
White non-Black non-Hispanic	6,774	51.4	218	3.2	897	13.2	5,434	80.2	225	3.3
Other non-Black non-Hispanic	1,830	13.9	33	1.8	272	14.9	1,472	80.4	54	2.9
Age										
15 to 34 years	3,050	23.1	403	13.2	629	20.6	1,957	64.2	61	2.0
35 to 44 years	2,458	18.6	253	10.3	533	21.7	1,613	65.6	60	2.4
45 to 54 years	2,760	20.9	183	6.6	541	19.6	1,936	70.1	100	3.6
55 to 64 years	2,343	17.8	123	5.2	375	16.0	1,765	75.3	79	3.4
65 years or more	2,580	19.6	68	2.6	296	11.5	2,084	80.8	132	5.1
Education										
No high school degree	1,943	14.7	517	26.6	427	22.0	952	49.0	47	2.4
High school degree	2,775	21.0	288	10.4	632	22.8	1,753	63.2	102	3.7
Some college	3,823	29.0	179	4.7	771	20.2	2,742	71.7	131	3.4
College degree	4,650	35.3	46	1.0	544	11.7	3,908	84.0	152	3.3
Household Income										
Less than \$15,000	1,706	12.9	429	25.2	285	16.7	939	55.1	52	3.0
Between \$15,000 and \$30,000	2,358	17.9	330	14.0	556	23.6	1,399	59.3	72	3.1
Between \$30,000 and \$50,000	2,484	18.8	172	6.9	613	24.7	1,615	65.0	83	3.3
Between \$50,000 and \$75,000	2,503	19.0	87	3.5	461	18.4	1,860	74.3	95	3.8
At Least \$75,000	4,141	31.4	12	0.3	458	11.1	3,542	85.5	130	3.1
Homeownership										
Homeowner	7,257	55.0	139	1.9	969	13.3	5,858	80.7	293	4.0
Non-homeowner	5,934	45.0	892	15.0	1,406	23.7	3,497	58.9	139	2.4

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](#)