

2009 Household Banking Status by Demographic Characteristics

California

Household Characteristic	All Households		Unbanked		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	13,194	100.0	1,005	7.6	2,054	15.6	9,646	73.1	490	3.7
Household Type										
Family Household	9,022	68.4	737	8.2	1,515	16.8	6,486	71.9	284	3.1
Female householder, no husband present	1,575	11.9	267	16.9	410	26.0	832	52.8	66	4.2
Male Householder, no wife present	756	5.7	123	16.2	171	22.5	440	58.2	23	3.1
Married couple	6,690	50.7	347	5.2	934	14.0	5,214	77.9	195	2.9
Nonfamily household and other	4,172	31.6	268	6.4	539	12.9	3,159	75.7	206	4.9
Race/Ethnicity										
Black	1,038	7.9	166	16.0	321	30.9	507	48.9	43	4.1
Hispanic non-Black	3,512	26.6	636	18.1	790	22.5	1,951	55.5	136	3.9
White non-Black non-Hispanic	6,994	53.0	142	2.0	819	11.7	5,812	83.1	220	3.2
Other non-Black non-Hispanic	1,651	12.5	61	3.7	124	7.5	1,376	83.3	90	5.5
Age										
15 to 34 years	2,966	22.5	417	14.1	630	21.3	1,803	60.8	116	3.9
35 to 44 years	2,690	20.4	211	7.9	530	19.7	1,846	68.6	103	3.8
45 to 54 years	2,770	21.0	215	7.8	382	13.8	2,072	74.8	101	3.7
55 to 64 years	2,324	17.6	111	4.8	273	11.7	1,858	80.0	81	3.5
65 years or more	2,446	18.5	51	2.1	239	9.8	2,067	84.5	88	3.6
Education										
No high school degree	1,946	14.8	522	26.8	419	21.5	948	48.7	58	3.0
High school degree	2,710	20.5	273	10.1	470	17.3	1,856	68.5	110	4.1
Some college	4,054	30.7	170	4.2	766	18.9	2,947	72.7	171	4.2
College degree	4,483	34.0	39	0.9	399	8.9	3,895	86.9	150	3.3
Household Income										
Less than \$15,000	1,477	11.2	331	22.4	330	22.3	774	52.4	43	2.9
Between \$15,000 and \$30,000	1,834	13.9	369	20.1	438	23.9	989	53.9	38	2.1
Between \$30,000 and \$50,000	2,297	17.4	151	6.6	461	20.1	1,607	70.0	78	3.4
Between \$50,000 and \$75,000	2,015	15.3	38	1.9	311	15.5	1,614	80.1	51	2.5
At Least \$75,000	3,932	29.8	-	-	350	8.9	3,484	88.6	98	2.5
Unknown	1,640	12.4	116	7.1	165	10.0	1,178	71.8	182	11.1
Homeownership										
Homeowner	7,509	56.9	141	1.9	696	9.3	6,388	85.1	284	3.8
Non-homeowner	5,686	43.1	864	15.2	1,358	23.9	3,258	57.3	206	3.6

Notes:

- = 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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)