

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

2009 Household Banking Status by Demographic Characteristics

Oxnard-Thousand Oaks-Ventura, CA

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	409	100.0	-	-	83	20.3	326	79.7	-	-	-
Household Type												
Family Household	303	74.1	-	-	64	21.0	239	79.0	-	-	-	-
Female householder, no husband present	42	10.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	249	60.8	-	-	43	17.4	206	82.6	-	-	-	-
Nonfamily household and other	106	25.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	15	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	112	27.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	268	65.6	-	-	21	7.9	247	92.1	-	-	-	-
Other non-Black non-Hispanic	15	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	73	17.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	81	19.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	82	19.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	95	23.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	78	19.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education												
No high school degree	30	7.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	72	17.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	134	32.8	-	-	7	5.4	127	94.6	-	-	-	-
College degree	173	42.3	-	-	19	11.2	154	88.8	-	-	-	-
Household Income												
Less than \$15,000	11	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	32	7.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	73	17.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	75	18.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	200	48.7	-	-	19	9.7	180	90.3	-	-	-	-
Unknown	20	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership												
Homeowner	305	74.5	-	-	44	14.3	261	85.7	-	-	-	-
Non-homeowner	104	25.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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.

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](#)