

2009 Household Banking Status by Demographic Characteristics

Sacramento--Arden-Arcade Roseville, CA

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	783	100.0	51	6.6	187	23.9	537	68.6	7	0.9
Household Type										
Family Household	524	66.9	44	8.5	136	26.0	340	64.9	3	0.7
Female householder, no husband present	58	7.4	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	43	5.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	422	53.9	24	5.7	89	21.1	305	72.4	3	0.8
Nonfamily household and other	259	33.1	7	2.7	51	19.6	198	76.2	4	1.5
Race/Ethnicity										
Black	56	7.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	97	12.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	532	67.9	12	2.2	106	19.9	407	76.6	7	1.4
Other non-Black non-Hispanic	99	12.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	187	23.9	35	18.5	61	32.7	91	48.8	-	-
35 to 44 years	127	16.3	4	3.4	35	27.5	84	66.1	4	3.0
45 to 54 years	164	20.9	12	7.6	38	23.3	113	69.0	-	-
55 to 64 years	140	17.8	-	-	42	30.2	97	69.8	-	-
65 years or more	166	21.2	-	-	10	6.3	152	91.6	3	2.1
Education										
No high school degree	106	13.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	132	16.9	9	6.5	28	21.1	92	69.8	3	2.6
Some college	280	35.7	15	5.5	73	26.1	188	67.1	4	1.4
College degree	265	33.9	-	-	43	16.0	223	84.0	-	-
Household Income										
Less than \$15,000	64	8.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	102	13.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	145	18.5	8	5.3	28	19.1	109	75.6	-	-
Between \$50,000 and \$75,000	121	15.5	4	3.4	41	33.4	77	63.3	-	-
At Least \$75,000	282	36.0	-	-	47	16.6	235	83.4	-	-
Unknown	69	8.8	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	478	61.0	8	1.6	75	15.6	392	82.1	3	0.7
Non-homeowner	305	39.0	44	14.4	112	36.8	145	47.6	4	1.2

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](#)