

2009 Household Banking Status by Demographic Characteristics

San Diego-Carlsbad-San Marcos, 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	1,071	100.0	44	4.1	140	13.1	856	80.0	31	2.9
Household Type										
Family Household	666	62.2	26	3.9	94	14.2	536	80.4	10	1.5
Female householder, no husband present	95	8.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	59	5.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	511	47.8	13	2.6	64	12.6	431	84.2	3	0.6
Nonfamily household and other	405	37.8	18	4.4	45	11.2	321	79.2	21	5.3
Race/Ethnicity										
Black	99	9.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	229	21.4	32	13.8	50	21.8	147	64.4	-	-
White non-Black non-Hispanic	678	63.3	7	1.0	58	8.5	583	85.9	31	4.6
Other non-Black non-Hispanic	65	6.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	216	20.2	18	8.3	41	18.9	150	69.1	8	3.7
35 to 44 years	247	23.0	4	1.6	52	21.0	181	73.2	10	4.1
45 to 54 years	248	23.1	13	5.1	34	13.8	194	78.4	7	2.7
55 to 64 years	194	18.1	7	3.4	3	1.7	181	93.3	3	1.6
65 years or more	166	15.5	2	1.4	9	5.7	151	90.7	4	2.1
Education										
No high school degree	117	10.9	26	22.3	30	25.6	61	52.1	-	-
High school degree	185	17.3	6	3.3	35	19.0	144	77.7	-	-
Some college	358	33.4	11	3.2	57	16.0	276	77.2	13	3.7
College degree	411	38.4	-	-	17	4.2	375	91.3	18	4.4
Household Income										
Less than \$15,000	78	7.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	163	15.2	24	14.6	46	28.0	93	57.4	-	-
Between \$30,000 and \$50,000	228	21.3	14	6.2	50	22.0	156	68.4	8	3.4
Between \$50,000 and \$75,000	123	11.5	-	-	7	5.5	113	91.9	3	2.7
At Least \$75,000	339	31.6	-	-	18	5.2	311	91.7	10	3.1
Unknown	140	13.1	3	2.4	-	-	127	90.6	10	7.0
Homeownership										
Homeowner	615	57.4	14	2.3	42	6.8	545	88.6	14	2.3
Non-homeowner	456	42.6	30	6.5	98	21.4	311	68.2	17	3.8

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](#)