

2009 Household Banking Status by Demographic Characteristics

Los Angeles-Long Beach-Santa Ana, CA

Household Characteristic	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	4,468	100.0	399	8.9	665	14.9	3,231	72.3	173	3.9
Household Type										
Family Household	3,076	68.9	293	9.5	506	16.5	2,160	70.2	117	3.8
Female householder, no husband present	621	13.9	98	15.8	165	26.7	320	51.5	38	6.0
Male Householder, no wife present	286	6.4	55	19.2	56	19.6	171	59.7	4	1.5
Married couple	2,170	48.6	141	6.5	285	13.1	1,670	76.9	75	3.4
Nonfamily household and other	1,392	31.1	106	7.6	159	11.4	1,071	76.9	57	4.1
Race/Ethnicity										
Black	434	9.7	78	18.0	142	32.8	200	46.1	13	3.1
Hispanic non-Black	1,470	32.9	262	17.8	332	22.6	817	55.6	58	3.9
White non-Black non-Hispanic	1,958	43.8	32	1.7	154	7.9	1,710	87.3	62	3.2
Other non-Black non-Hispanic	606	13.6	26	4.4	36	5.9	504	83.1	40	6.6
Age										
15 to 34 years	946	21.2	167	17.7	146	15.4	598	63.2	35	3.7
35 to 44 years	937	21.0	83	8.9	209	22.3	622	66.4	23	2.4
45 to 54 years	979	21.9	76	7.7	137	14.0	720	73.5	46	4.7
55 to 64 years	736	16.5	48	6.5	64	8.7	590	80.1	34	4.7
65 years or more	870	19.5	25	2.9	109	12.5	701	80.6	35	4.0
Education										
No high school degree	818	18.3	233	28.5	180	22.0	387	47.3	18	2.2
High school degree	934	20.9	93	10.0	133	14.3	668	71.5	40	4.2
Some college	1,136	25.4	54	4.7	205	18.0	834	73.4	43	3.8
College degree	1,579	35.3	19	1.2	147	9.3	1,341	84.9	73	4.6
Household Income										
Less than \$15,000	559	12.5	143	25.6	109	19.5	291	52.1	16	2.9
Between \$15,000 and \$30,000	696	15.6	135	19.3	145	20.9	399	57.3	17	2.5
Between \$30,000 and \$50,000	750	16.8	55	7.3	164	21.9	501	66.7	30	4.0
Between \$50,000 and \$75,000	665	14.9	12	1.8	85	12.7	546	82.1	22	3.4
At Least \$75,000	1,163	26.0	-	-	109	9.4	1,020	87.7	34	2.9
Unknown	634	14.2	54	8.6	53	8.3	474	74.8	53	8.3
Homeownership										
Homeowner	2,297	51.4	46	2.0	212	9.2	1,936	84.3	103	4.5
Non-homeowner	2,171	48.6	353	16.3	453	20.9	1,294	59.6	70	3.2

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](#)