

2009 Household Banking Status by Demographic Characteristics

Riverside-San Bernardino, 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	1,303	100.0	143	11.0	227	17.4	909	69.8	24	1.8
Household Type										
Family Household	970	74.4	118	12.2	183	18.9	648	66.9	20	2.0
Female householder, no husband present	199	15.3	61	30.9	50	25.0	84	42.1	4	2.0
Male Householder, no wife present	67	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	703	54.0	46	6.6	113	16.1	532	75.6	12	1.7
Nonfamily household and other	333	25.6	25	7.5	44	13.1	260	78.2	4	1.2
Race/Ethnicity										
Black	147	11.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	359	27.6	83	23.2	50	14.0	222	61.7	4	1.0
White non-Black non-Hispanic	716	55.0	33	4.6	133	18.6	534	74.6	16	2.2
Other non-Black non-Hispanic	80	6.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	336	25.8	64	19.2	90	26.8	177	52.8	4	1.2
35 to 44 years	253	19.4	46	18.2	31	12.2	168	66.5	8	3.1
45 to 54 years	276	21.2	24	8.6	60	21.7	189	68.3	4	1.4
55 to 64 years	213	16.4	5	2.3	30	14.3	170	79.7	8	3.8
65 years or more	224	17.2	4	1.9	16	6.9	205	91.2	-	-
Education										
No high school degree	207	15.9	78	37.8	19	9.1	106	51.1	4	1.9
High school degree	346	26.6	49	14.1	78	22.5	211	61.0	8	2.3
Some college	454	34.9	12	2.7	104	22.8	330	72.7	8	1.7
College degree	296	22.7	4	1.3	26	8.9	261	88.4	4	1.4
Household Income										
Less than \$15,000	165	12.6	48	28.9	31	18.7	86	52.4	-	-
Between \$15,000 and \$30,000	194	14.9	33	17.0	46	23.6	111	57.4	4	2.0
Between \$30,000 and \$50,000	238	18.2	32	13.4	57	24.2	145	60.8	4	1.5
Between \$50,000 and \$75,000	259	19.9	15	5.7	44	16.9	193	74.4	8	3.0
At Least \$75,000	341	26.2	-	-	42	12.2	300	87.8	-	-
Unknown	105	8.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	795	61.1	30	3.8	80	10.1	665	83.6	20	2.5
Non-homeowner	507	38.9	113	22.2	147	29.0	244	48.0	4	0.8

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](#)