

2009 Household Banking Status by Demographic Characteristics

West

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	26,630	100.0	1,795	6.7	4,403	16.5	19,614	73.7	819	3.1
Household Type										
Family Household	17,602	66.1	1,178	6.7	3,027	17.2	12,913	73.4	484	2.7
Female householder, no husband present	2,840	10.7	445	15.7	736	25.9	1,553	54.7	107	3.8
Male Householder, no wife present	1,297	4.9	185	14.3	307	23.7	764	58.9	41	3.2
Married couple	13,464	50.6	548	4.1	1,984	14.7	10,597	78.7	335	2.5
Nonfamily household and other	9,028	33.9	617	6.8	1,376	15.2	6,700	74.2	336	3.7
Race/Ethnicity										
Black	1,591	6.0	262	16.5	512	32.2	765	48.1	52	3.3
Hispanic non-Black	5,302	19.9	927	17.5	1,251	23.6	2,932	55.3	192	3.6
White non-Black non-Hispanic	16,846	63.3	414	2.5	2,331	13.8	13,655	81.1	446	2.6
Other non-Black non-Hispanic	2,892	10.9	192	6.6	309	10.7	2,262	78.2	130	4.5
Age										
15 to 34 years	6,221	23.4	680	10.9	1,382	22.2	3,971	63.8	187	3.0
35 to 44 years	5,186	19.5	410	7.9	1,077	20.8	3,549	68.4	151	2.9
45 to 54 years	5,449	20.5	370	6.8	849	15.6	4,055	74.4	176	3.2
55 to 64 years	4,702	17.7	203	4.3	601	12.8	3,731	79.4	166	3.5
65 years or more	5,073	19.0	132	2.6	494	9.7	4,308	84.9	140	2.8
Education										
No high school degree	3,282	12.3	809	24.6	774	23.6	1,612	49.1	87	2.7
High school degree	6,196	23.3	579	9.4	1,227	19.8	4,178	67.4	212	3.4
Some college	8,455	31.7	332	3.9	1,627	19.2	6,200	73.3	295	3.5
College degree	8,698	32.7	74	0.9	775	8.9	7,623	87.6	225	2.6
Household Income										
Less than \$15,000	2,981	11.2	700	23.5	680	22.8	1,533	51.4	68	2.3
Between \$15,000 and \$30,000	3,720	14.0	564	15.2	841	22.6	2,213	59.5	101	2.7
Between \$30,000 and \$50,000	4,965	18.6	251	5.0	1,074	21.6	3,511	70.7	130	2.6
Between \$50,000 and \$75,000	4,424	16.6	70	1.6	733	16.6	3,502	79.2	119	2.7
At Least \$75,000	7,338	27.6	6	0.1	752	10.2	6,445	87.8	135	1.8
Unknown	3,201	12.0	204	6.4	321	10.0	2,409	75.3	267	8.3
Homeownership										
Homeowner	16,739	62.9	358	2.1	1,871	11.2	14,007	83.7	503	3.0
Non-homeowner	9,891	37.1	1,436	14.5	2,532	25.6	5,607	56.7	316	3.2

Notes:

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](#)