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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristic

West

Household Characteristic	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	26,900	100.0	1,920	7.1	18,477	68.7	653	2.4	5,440	20.2	410	1.5	23,953	89.0	19,136	71.1
Household Type																
Family Household	17,493	65.0	1,038	5.9	12,885	73.7	371	2.1	2,926	16.7	273	1.6	15,842	90.6	13,263	75.8
Female householder, no husband present	3,197	11.9	572	17.9	1,672	52.3	127	4.0	749	23.4	76	2.4	2,437	76.2	1,801	56.3
Male Householder, no wife present	1,154	4.3	170	14.7	620	53.7	48	4.2	300	26.0	17	1.4	923	80.0	668	57.8
Married couple	13,142	48.9	296	2.2	10,594	80.6	196	1.5	1,876	14.3	181	1.4	12,481	95.0	10,794	82.1
Nonfamily household and other	9,407	35.0	883	9.4	5,592	59.4	281	3.0	2,514	26.7	137	1.5	8,111	86.2	5,873	62.4
Race/Ethnicity																
Black	2,855	10.6	789	27.6	1,186	41.6	153	5.4	661	23.2	66	2.3	1,857	65.0	1,339	46.9
Hispanic non-Black	1,194	4.4	254	21.3	547	45.8	60	5.0	319	26.7	15	1.2	865	72.5	607	50.8
White non-Black non-Hispanic	22,028	81.9	812	3.7	16,196	73.5	412	1.9	4,296	19.5	312	1.4	20,519	93.1	16,613	75.4
Other non-Black non-Hispanic	822	3.1	65	7.9	548	66.7	28	3.4	165	20.0	17	2.0	713	86.7	578	70.2
Age																
15 to 34 years	5,856	21.8	743	12.7	3,761	64.2	157	2.7	1,144	19.5	52	0.9	4,916	83.9	3,918	66.9
35 to 44 years	4,703	17.5	371	7.9	3,201	68.1	117	2.5	950	20.2	65	1.4	4,156	88.4	3,320	70.6
45 to 54 years	5,527	20.5	407	7.4	3,884	70.3	157	2.8	982	17.8	97	1.8	4,879	88.3	4,041	73.1
55 to 64 years	4,984	18.5	245	4.9	3,574	71.7	118	2.4	955	19.2	91	1.8	4,533	90.9	3,694	74.1
65 years or more	5,829	21.7	155	2.7	4,057	69.6	103	1.8	1,409	24.2	105	1.8	5,470	93.8	4,163	71.4
Education																
No high school degree	2,536	9.4	519	20.5	1,029	40.6	131	5.2	799	31.5	57	2.3	1,832	72.2	1,161	45.8
High school degree	8,539	31.7	824	9.7	5,197	60.9	283	3.3	2,092	24.5	143	1.7	7,297	85.5	5,480	64.2
Some college	7,948	29.5	494	6.2	5,553	69.9	184	2.3	1,623	20.4	96	1.2	7,190	90.5	5,738	72.2
College degree	7,876	29.3	84	1.1	6,698	85.0	55	0.7	926	11.8	114	1.4	7,634	96.9	6,757	85.8
Household Income																
Less than \$15,000	4,394	16.3	1,178	26.8	1,533	34.9	232	5.3	1,400	31.9	52	1.2	2,941	66.9	1,769	40.3
Between \$15,000 and \$30,000	5,059	18.8	436	8.6	2,817	55.7	223	4.4	1,499	29.6	83	1.6	4,319	85.4	3,041	60.1
Between \$30,000 and \$50,000	5,676	21.1	212	3.7	3,991	70.3	97	1.7	1,293	22.8	83	1.5	5,298	93.4	4,088	72.0
Between \$50,000 and \$75,000	5,142	19.1	80	1.6	4,183	81.4	55	1.1	728	14.2	96	1.9	4,917	95.6	4,238	82.4
At Least \$75,000	6,628	24.6	15	0.2	5,953	89.8	45	0.7	519	7.8	96	1.4	6,478	97.7	6,000	90.5
Homeownership																
Homeowner	18,888	70.2	375	2.0	14,738	78.0	300	1.6	3,169	16.8	306	1.6	17,925	94.9	15,043	79.6
Non-homeowner	8,012	29.8	1,546	19.3	3,739	46.7	352	4.4	2,270	28.3	104	1.3	6,028	75.2	4,094	51.1

Notes:

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)