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

Results from the 2011 FDIC

2011 Household Bank Account Type by Demographic Characteristic

West

Household Characteristic	All Households		Unbanked Households		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Memo Items		Memo Items		Memo Items		Memo Items					
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Checking and Savings Accounts	Checking and Savings Accounts	Savings Account only	Savings Account only	Checking Account only	Checking Account only	Banked, but Account Type Unknown	Banked, but Account Type Unknown	Has Checking Account	Has Checking Account	Has Savings Account	Has Savings Account	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	21,784	100.0	1,537	7.1	15,468	71.0	441	2.0	4,028	18.5	309	1.4	19,553	89.8	15,910	73.0																		
Household Type																																		
Family Household	13,963	64.1	846	6.1	10,625	76.1	221	1.6	2,100	15.0	172	1.2	12,761	91.4	10,845	77.7																		
Female householder, no husband present	2,716	12.5	460	16.9	1,535	56.5	78	2.9	605	22.3	38	1.4	2,146	79.0	1,613	59.4																		
Male Householder, no wife present	913	4.2	98	10.8	518	56.8	35	3.8	224	24.6	37	4.0	757	82.9	553	60.6																		
Married couple	10,334	47.4	288	2.8	8,572	82.9	108	1.0	1,270	12.3	97	0.9	9,859	95.4	8,680	84.0																		
Nonfamily household and other	7,821	35.9	692	8.8	4,843	61.9	221	2.8	1,929	24.7	137	1.7	6,791	86.8	5,064	64.7																		
Race/Ethnicity																																		
Black	2,741	12.6	502	18.3	1,447	52.8	88	3.2	677	24.7	27	1.0	2,124	77.5	1,534	56.0																		
Hispanic non-Black	1,808	8.3	476	26.3	854	47.2	48	2.7	398	22.0	31	1.7	1,256	69.5	902	49.9																		
White non-Black non-Hispanic	16,079	73.8	502	3.1	12,326	76.7	252	1.6	2,789	17.3	211	1.3	15,161	94.3	12,577	78.2																		
Other non-Black non-Hispanic	1,157	5.3	57	5.0	842	72.8	54	4.6	164	14.2	40	3.4	1,011	87.4	896	77.4																		
Age																																		
15 to 34 years	4,212	19.3	450	10.7	2,745	65.2	69	1.6	867	20.6	80	1.9	3,634	86.3	2,815	66.8																		
35 to 44 years	3,807	17.5	316	8.3	2,732	71.8	78	2.0	648	17.0	33	0.9	3,386	88.9	2,810	73.8																		
45 to 54 years	4,677	21.5	319	6.8	3,475	74.3	68	1.5	765	16.4	51	1.1	4,245	90.7	3,543	75.7																		
55 to 64 years	4,063	18.7	225	5.5	3,001	73.9	109	2.7	690	17.0	38	0.9	3,696	91.0	3,110	76.5																		
65 years or more	5,025	23.1	227	4.5	3,515	69.9	118	2.3	1,059	21.1	106	2.1	4,592	91.4	3,632	72.3																		
Education																																		
No high school degree	2,393	11.0	579	24.2	900	37.6	125	5.2	747	31.2	40	1.7	1,653	69.1	1,026	42.9																		
High school degree	6,822	31.3	619	9.1	4,398	64.5	177	2.6	1,525	22.4	104	1.5	5,937	87.0	4,575	67.1																		
Some college	4,972	22.8	267	5.4	3,617	72.7	72	1.4	959	19.3	58	1.2	4,584	92.2	3,689	74.2																		
College degree	7,596	34.9	72	0.9	6,553	86.3	67	0.9	797	10.5	107	1.4	7,379	97.1	6,620	87.1																		
Household Income																																		
Less than \$15,000	3,260	15.0	821	25.2	1,138	34.9	152	4.7	1,094	33.6	55	1.7	2,236	68.6	1,289	39.6																		
Between \$15,000 and \$30,000	3,455	15.9	426	12.3	2,001	57.9	108	3.1	875	25.3	46	1.3	2,884	83.5	2,108	61.0																		
Between \$30,000 and \$50,000	4,259	19.6	193	4.5	2,973	69.8	96	2.2	953	22.4	45	1.1	3,932	92.3	3,069	72.0																		
Between \$50,000 and \$75,000	3,874	17.8	67	1.7	3,084	79.6	46	1.2	614	15.9	63	1.6	3,713	95.8	3,130	80.8																		
At Least \$75,000	6,936	31.8	31	0.4	6,273	90.4	41	0.6	492	7.1	99	1.4	6,788	97.9	6,313	91.0																		
Homeownership																																		
Homeowner	13,719	63.0	207	1.5	11,311	82.4	177	1.3	1,827	13.3	196	1.4	13,176	96.0	11,488	83.7																		
Non-homeowner	8,065	37.0	1,331	16.5	4,157	51.5	264	3.3	2,201	27.3	112	1.4	6,376	79.1	4,421	54.8																		

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](#)