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Results from the 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		Memo Items		Memo Items	
	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	26,804	100.0	1,925	7.2	19,500	72.7	439	1.6	4,559	17.0	381	1.4	24,098	89.9	19,948	74.4
Household Type																
Family Household	17,598	65.7	1,240	7.0	13,098	74.4	284	1.6	2,722	15.5	255	1.4	15,851	90.1	13,389	76.1
Female householder, no husband present	3,255	12.1	518	15.9	1,872	57.5	79	2.4	722	22.2	63	1.9	2,610	80.2	1,956	60.1
Male Householder, no wife present	1,552	5.8	194	12.5	956	61.6	41	2.7	329	21.2	33	2.1	1,290	83.1	1,000	64.5
Married couple	12,791	47.7	528	4.1	10,270	80.3	163	1.3	1,671	13.1	160	1.2	11,951	93.4	10,433	81.6
Nonfamily household and other	9,206	34.3	685	7.4	6,402	69.5	155	1.7	1,837	20.0	126	1.4	8,247	89.6	6,559	71.2
Race/Ethnicity																
Black	1,541	5.8	272	17.7	837	54.3	43	2.8	348	22.6	42	2.7	1,185	76.9	880	57.1
Hispanic non-Black	5,404	20.2	904	16.7	3,042	56.3	162	3.0	1,238	22.9	57	1.1	4,289	79.4	3,208	59.4
White non-Black non-Hispanic	16,876	63.0	599	3.6	13,409	79.5	182	1.1	2,446	14.5	239	1.4	15,884	94.1	13,594	80.6
Other non-Black non-Hispanic	2,984	11.1	149	5.0	2,212	74.1	53	1.8	527	17.6	43	1.4	2,740	91.8	2,266	75.9
Age																
15 to 34 years	6,362	23.7	785	12.3	4,439	69.8	77	1.2	978	15.4	83	1.3	5,426	85.3	4,516	71.0
35 to 44 years	4,891	18.2	410	8.4	3,558	72.8	78	1.6	782	16.0	64	1.3	4,349	88.9	3,637	74.4
45 to 54 years	5,287	19.7	340	6.4	3,880	73.4	110	2.1	892	16.9	64	1.2	4,775	90.3	3,994	75.5
55 to 64 years	5,002	18.7	227	4.5	3,723	74.4	79	1.6	887	17.7	86	1.7	4,622	92.4	3,802	76.0
65 years or more	5,263	19.6	164	3.1	3,899	74.1	95	1.8	1,020	19.4	85	1.6	4,925	93.6	3,998	76.0
Education																
No high school degree	3,222	12.0	887	27.5	1,251	38.8	127	4.0	914	28.4	43	1.3	2,171	67.4	1,383	42.9
High school degree	6,014	22.4	582	9.7	3,841	63.9	191	3.2	1,295	21.5	106	1.8	5,151	85.7	4,036	67.1
Some college	8,488	31.7	364	4.3	6,516	76.8	94	1.1	1,399	16.5	116	1.4	7,918	93.3	6,610	77.9
College degree	9,081	33.9	92	1.0	7,892	86.9	27	0.3	952	10.5	118	1.3	8,857	97.5	7,919	87.2
Household Income																
Less than \$15,000	3,821	14.3	909	23.8	1,579	41.3	163	4.3	1,101	28.8	69	1.8	2,686	70.3	1,748	45.7
Between \$15,000 and \$30,000	4,722	17.6	584	12.4	2,718	57.6	132	2.8	1,208	25.6	80	1.7	3,938	83.4	2,852	60.4
Between \$30,000 and \$50,000	5,356	20.0	290	5.4	3,893	72.7	91	1.7	1,002	18.7	80	1.5	4,901	91.5	3,985	74.4
Between \$50,000 and \$75,000	5,147	19.2	122	2.4	4,276	83.1	31	0.6	667	13.0	52	1.0	4,947	96.1	4,307	83.7
At Least \$75,000	7,758	28.9	20	0.3	7,033	90.7	23	0.3	582	7.5	100	1.3	7,626	98.3	7,056	91.0
Homeownership																
Homeowner	16,053	59.9	348	2.2	13,214	82.3	148	0.9	2,104	13.1	239	1.5	15,334	95.5	13,370	83.3
Non-homeowner	10,752	40.1	1,577	14.7	6,285	58.5	291	2.7	2,455	22.8	142	1.3	8,764	81.5	6,578	61.2

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](#)