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

2011 Household Bank Account Type by Demographic

California

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: 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	13,191	100.0	1,030	7.8	9,297	70.5	204	1.5	2,473	18.8	187	1.4	11,797	89.4	9,505	72.1
Household Type																
Family Household	8,815	66.8	732	8.3	6,221	70.6	141	1.6	1,585	18.0	135	1.5	7,829	88.8	6,367	72.2
Female householder, no husband present	1,792	13.6	297	16.6	1,002	55.9	33	1.8	426	23.8	34	1.9	1,439	80.3	1,039	58.0
Male Householder, no wife present	891	6.8	114	12.8	510	57.2	27	3.0	224	25.1	17	1.9	737	82.7	537	60.2
Married couple	6,132	46.5	322	5.2	4,709	76.8	82	1.3	935	15.3	84	1.4	5,652	92.2	4,790	78.1
Nonfamily household and other	4,377	33.2	298	6.8	3,076	70.3	62	1.4	888	20.3	52	1.2	3,968	90.7	3,138	71.7
Race/Ethnicity																
Black	1,009	7.6	184	18.2	532	52.7	29	2.9	246	24.3	18	1.8	777	77.1	561	55.6
Hispanic non-Black	3,579	27.1	596	16.7	2,020	56.4	84	2.3	835	23.3	44	1.2	2,862	80.0	2,108	58.9
White non-Black non-Hispanic	6,774	51.4	218	3.2	5,345	78.9	59	0.9	1,050	15.5	102	1.5	6,415	94.7	5,404	79.8
Other non-Black non-Hispanic	1,830	13.9	33	1.8	1,400	76.5	32	1.7	342	18.7	23	1.3	1,742	95.2	1,432	78.2
Age																
15 to 34 years	3,050	23.1	403	13.2	2,085	68.3	17	0.6	510	16.7	34	1.1	2,603	85.3	2,102	68.9
35 to 44 years	2,458	18.6	253	10.3	1,695	69.0	41	1.7	450	18.3	19	0.8	2,150	87.4	1,736	70.6
45 to 54 years	2,760	20.9	183	6.6	1,949	70.6	60	2.2	524	19.0	43	1.6	2,476	89.7	2,009	72.8
55 to 64 years	2,343	17.8	123	5.2	1,680	71.7	30	1.3	469	20.0	42	1.8	2,156	92.0	1,709	73.0
65 years or more	2,580	19.6	68	2.6	1,888	73.2	56	2.2	520	20.2	49	1.9	2,412	93.5	1,948	75.5
Education																
No high school degree	1,943	14.7	517	26.6	727	37.4	72	3.7	606	31.2	22	1.1	1,339	68.9	802	41.3
High school degree	2,775	21.0	288	10.4	1,710	61.6	82	2.9	645	23.2	50	1.8	2,363	85.1	1,792	64.6
Some college	3,823	29.0	179	4.7	2,883	75.4	40	1.0	668	17.5	53	1.4	3,551	92.9	2,923	76.5
College degree	4,650	35.3	46	1.0	3,977	85.5	11	0.2	555	11.9	61	1.3	4,544	97.7	3,987	85.7
Household Income																
Less than \$15,000	1,706	12.9	429	25.2	664	38.9	70	4.1	512	30.0	31	1.8	1,180	69.2	738	43.2
Between \$15,000 and \$30,000	2,358	17.9	330	14.0	1,260	53.4	60	2.5	670	28.4	39	1.6	1,937	82.2	1,319	56.0
Between \$30,000 and \$50,000	2,484	18.8	172	6.9	1,664	67.0	43	1.7	559	22.5	45	1.8	2,226	89.6	1,707	68.7
Between \$50,000 and \$75,000	2,503	19.0	87	3.5	1,981	79.1	21	0.8	392	15.7	23	0.9	2,377	95.0	2,002	80.0
At Least \$75,000	4,141	31.4	12	0.3	3,728	90.0	11	0.3	340	8.2	50	1.2	4,077	98.4	3,739	90.3
Homeownership																
Homeowner	7,257	55.0	139	1.9	5,987	82.5	43	0.6	973	13.4	117	1.6	6,971	96.1	6,034	83.1
Non-homeowner	5,934	45.0	892	15.0	3,310	55.8	161	2.7	1,501	25.3	70	1.2	4,825	81.3	3,471	58.5

Notes:

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](#)