

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

2011 Household Bank Account Type by Demographic Characteristics

San Diego-Carlsbad-San Marcos, CA

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	1,090	100	49	4.5	875	80.3	5	0.5	120	11.0	41	3.7	999	91.7	880	80.7
Household Type																
Family Household	674	61.8	37	5.5	537	79.8	5	0.8	54	8.0	41	6.0	595	88.4	543	80.5
Female householder, no husband present	133	12.2	13	10.0	106	80.3	-	-	13	9.8	-	-	119	90.0	106	80.3
Male Householder, no wife present	33	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	508	46.6	24	4.7	409	80.5	-	-	35	6.9	41	8.0	448	88.2	409	80.5
Nonfamily household and other	416	38.2	12	2.9	337	81.0	-	-	67	16.0	-	-	404	97.1	337	81.0
Race/Ethnicity																
Black	68	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	274	25.2	33	11.9	176	64.1	-	-	57	20.8	9	3.1	233	84.9	176	64.1
White non-Black non-Hispanic	619	56.8	12	2.0	535	86.4	-	-	48	7.8	24	3.8	588	94.9	535	86.4
Other non-Black non-Hispanic	128	11.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	219	20.1	17	7.7	169	77.0	5	2.4	23	10.4	6	2.5	191	87.4	174	79.4
35 to 44 years	153	14.0	19	12.7	109	71.5	-	-	12	8.0	12	7.8	126	82.2	109	71.5
45 to 54 years	266	24.5	9	3.3	213	79.8	-	-	30	11.2	15	5.7	242	91.0	213	79.8
55 to 64 years	229	21.0	-	-	198	86.3	-	-	27	11.9	4	1.7	225	98.3	198	86.3
65 years or more	222	20.4	4	1.8	186	83.8	-	-	28	12.7	4	1.8	214	96.5	186	83.8
Education																
No high school degree	131	12.0	25	18.8	69	52.5	-	-	34	25.7	4	3.0	102	78.2	69	52.5
High school degree	180	16.6	12	6.6	127	70.3	-	-	32	17.8	10	5.3	159	88.1	127	70.3
Some college	392	36.0	13	3.2	341	86.9	5	1.3	27	6.8	7	1.7	368	93.7	346	88.2
College degree	387	35.5	-	-	339	87.6	-	-	28	7.2	20	5.3	370	95.8	339	87.6
Household Income																
Less than \$15,000	101	9.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	161	14.8	13	7.8	109	67.6	-	-	31	19.3	9	5.4	140	86.8	109	67.6
Between \$30,000 and \$50,000	224	20.6	11	5.1	184	81.8	5	2.3	20	9.0	4	1.8	204	90.8	189	84.1
Between \$50,000 and \$75,000	241	22.1	-	-	226	93.5	-	-	12	4.9	4	1.6	237	98.4	226	93.5
At Least \$75,000	362	33.3	4	1.2	318	87.8	-	-	20	5.5	20	5.6	342	94.4	318	87.8
Homeownership																
Homeowner	614	56.3	4	0.7	532	86.6	-	-	55	8.9	23	3.8	590	96.2	532	86.6
Non-homeowner	476	43.7	45	9.4	343	72.0	5	1.1	66	13.8	17	3.6	409	85.8	348	73.1

**Notes:**

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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](#)