

### 2011 Household Banking Status by Demographic Characteristics

#### California

| Household Characteristics              | All Households |            | Unbanked       |            | Underbanked    |            | Fully Banked   |            | Banked but Underbanked Status Unknown |            |
|--|----------------|------------|----------------|------------|----------------|------------|----------------|------------|---------------------------------------|------------|
|  | 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 |
|  | All Households | 13,191     | 100.0          | 1,030      | 7.8            | 2,374      | 18.0           | 9,355      | 70.9                                  | 432        |
| Household Type                         |                |            |                |            |                |            |                |            |                                       |            |
| Family Household                       | 8,815          | 66.8       | 732            | 8.3        | 1,755          | 19.9       | 6,073          | 68.9       | 254                                   | 2.9        |
| Female householder, no husband present | 1,792          | 13.6       | 297            | 16.6       | 461            | 25.7       | 1,004          | 56.0       | 30                                    | 1.7        |
| Male Householder, no wife present      | 891            | 6.8        | 114            | 12.8       | 239            | 26.8       | 507            | 56.9       | 31                                    | 3.5        |
| Married couple                         | 6,132          | 46.5       | 322            | 5.2        | 1,055          | 17.2       | 4,561          | 74.4       | 193                                   | 3.2        |
| Nonfamily household and other          | 4,377          | 33.2       | 298            | 6.8        | 619            | 14.1       | 3,282          | 75.0       | 178                                   | 4.1        |
| Race/Ethnicity                         |                |            |                |            |                |            |                |            |                                       |            |
| Black                                  | 1,009          | 7.6        | 184            | 18.2       | 338            | 33.5       | 453            | 44.9       | 34                                    | 3.3        |
| Hispanic non-Black                     | 3,579          | 27.1       | 596            | 16.7       | 867            | 24.2       | 1,996          | 55.8       | 120                                   | 3.3        |
| White non-Black non-Hispanic           | 6,774          | 51.4       | 218            | 3.2        | 897            | 13.2       | 5,434          | 80.2       | 225                                   | 3.3        |
| Other non-Black non-Hispanic           | 1,830          | 13.9       | 33             | 1.8        | 272            | 14.9       | 1,472          | 80.4       | 54                                    | 2.9        |
| Age                                    |                |            |                |            |                |            |                |            |                                       |            |
| 15 to 34 years                         | 3,050          | 23.1       | 403            | 13.2       | 629            | 20.6       | 1,957          | 64.2       | 61                                    | 2.0        |
| 35 to 44 years                         | 2,458          | 18.6       | 253            | 10.3       | 533            | 21.7       | 1,613          | 65.6       | 60                                    | 2.4        |
| 45 to 54 years                         | 2,760          | 20.9       | 183            | 6.6        | 541            | 19.6       | 1,936          | 70.1       | 100                                   | 3.6        |
| 55 to 64 years                         | 2,343          | 17.8       | 123            | 5.2        | 375            | 16.0       | 1,765          | 75.3       | 79                                    | 3.4        |
| 65 years or more                       | 2,580          | 19.6       | 68             | 2.6        | 296            | 11.5       | 2,084          | 80.8       | 132                                   | 5.1        |
| Education                              |                |            |                |            |                |            |                |            |                                       |            |
| No high school degree                  | 1,943          | 14.7       | 517            | 26.6       | 427            | 22.0       | 952            | 49.0       | 47                                    | 2.4        |
| High school degree                     | 2,775          | 21.0       | 288            | 10.4       | 632            | 22.8       | 1,753          | 63.2       | 102                                   | 3.7        |
| Some college                           | 3,823          | 29.0       | 179            | 4.7        | 771            | 20.2       | 2,742          | 71.7       | 131                                   | 3.4        |
| College degree                         | 4,650          | 35.3       | 46             | 1.0        | 544            | 11.7       | 3,908          | 84.0       | 152                                   | 3.3        |
| Household Income                       |                |            |                |            |                |            |                |            |                                       |            |
| Less than \$15,000                     | 1,706          | 12.9       | 429            | 25.2       | 285            | 16.7       | 939            | 55.1       | 52                                    | 3.0        |
| Between \$15,000 and \$30,000          | 2,358          | 17.9       | 330            | 14.0       | 556            | 23.6       | 1,399          | 59.3       | 72                                    | 3.1        |
| Between \$30,000 and \$50,000          | 2,484          | 18.8       | 172            | 6.9        | 613            | 24.7       | 1,615          | 65.0       | 83                                    | 3.3        |
| Between \$50,000 and \$75,000          | 2,503          | 19.0       | 87             | 3.5        | 461            | 18.4       | 1,860          | 74.3       | 95                                    | 3.8        |
| At Least \$75,000                      | 4,141          | 31.4       | 12             | 0.3        | 458            | 11.1       | 3,542          | 85.5       | 130                                   | 3.1        |
| Homeownership                          |                |            |                |            |                |            |                |            |                                       |            |
| Homeowner                              | 7,257          | 55.0       | 139            | 1.9        | 969            | 13.3       | 5,858          | 80.7       | 293                                   | 4.0        |
| Non-homeowner                          | 5,934          | 45.0       | 892            | 15.0       | 1,406          | 23.7       | 3,497          | 58.9       | 139                                   | 2.4        |

#### Notes:

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)