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

2011 Household Banking Status by Demographic Characteristics

Los Angeles-Long Beach-Santa Ana, CA

Household Characteristic	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	4,353	100.0	421	9.7	811	18.6	3,015	69.3	106	2.4
Household Type										
Family Household	2,957	67.9	299	10.1	615	20.8	1,974	66.8	69	2.3
Female householder, no husband present	690	15.9	122	17.6	192	27.8	367	53.2	10	1.5
Male Householder, no wife present	359	8.3	49	13.6	101	28.1	197	54.7	13	3.6
Married couple	1,907	43.8	128	6.7	323	16.9	1,410	74.0	46	2.4
Nonfamily household and other	1,397	32.1	122	8.8	196	14.0	1,041	74.5	37	2.7
Race/Ethnicity										
Black	428	9.8	90	21.0	145	33.8	186	43.4	8	1.8
Hispanic non-Black	1,455	33.4	269	18.5	384	26.4	782	53.7	21	1.4
White non-Black non-Hispanic	1,821	41.8	58	3.2	200	11.0	1,514	83.1	49	2.7
Other non-Black non-Hispanic	649	14.9	4	0.6	83	12.8	534	82.2	29	4.4
Age										
15 to 34 years	1,022	23.5	143	14.0	229	22.4	631	61.7	19	1.9
35 to 44 years	934	21.5	120	12.8	162	17.4	641	68.7	11	1.1
45 to 54 years	891	20.5	74	8.3	174	19.6	607	68.2	35	4.0
55 to 64 years	729	16.7	50	6.8	146	20.0	516	70.9	17	2.3
65 years or more	778	17.9	34	4.4	101	12.9	619	79.5	24	3.1
Education										
No high school degree	767	17.6	230	30.0	167	21.8	361	47.1	8	1.0
High school degree	911	20.9	108	11.8	173	19.0	613	67.3	17	1.9
Some college	1,132	26.0	68	6.0	257	22.7	767	67.7	41	3.6
College degree	1,543	35.4	15	1.0	214	13.8	1,274	82.5	41	2.7
Household Income										
Less than \$15,000	640	14.7	192	30.1	84	13.2	352	55.1	11	1.7
Between \$15,000 and \$30,000	827	19.0	134	16.2	208	25.1	467	56.4	18	2.2
Between \$30,000 and \$50,000	865	19.9	63	7.3	232	26.8	559	64.6	11	1.3
Between \$50,000 and \$75,000	805	18.5	31	3.9	146	18.2	602	74.8	25	3.1
At Least \$75,000	1,216	27.9	-	-	140	11.5	1,035	85.1	41	3.4
Homeownership										
Homeowner	2,149	49.4	50	2.3	284	13.2	1,736	80.8	79	3.7
Non-homeowner	2,204	50.6	371	16.8	527	23.9	1,279	58.0	28	1.3

Notes:

- = 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.

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](#)