

2011 Household Banking Status by Demographic Characteristics

Sacramento-Arden-Arcade Roseville, 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	827	100.0	44	5.4	175	21.2	607	73.5	-	-
Household Type										
Family Household	529	63.9	40	7.6	103	19.4	386	73.0	-	-
Female householder, no husband present	144	17.4	28	19.5	37	25.9	78	54.5	-	-
Male Householder, no wife present	40	4.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	345	41.7	12	3.5	54	15.7	279	80.8	-	-
Nonfamily household and other	298	36.1	4	1.4	72	24.3	222	74.3	-	-
Race/Ethnicity										
Black	69	8.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	142	17.2	16	11.2	24	16.9	102	71.9	-	-
White non-Black non-Hispanic	515	62.2	20	3.9	82	16.0	412	80.1	-	-
Other non-Black non-Hispanic	101	12.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	198	24.0	33	16.5	65	32.7	101	50.7	-	-
35 to 44 years	126	15.3	8	6.1	18	14.4	100	79.5	-	-
45 to 54 years	163	19.7	-	-	45	27.7	118	72.3	-	-
55 to 64 years	185	22.4	-	-	27	14.8	158	85.2	-	-
65 years or more	155	18.7	4	2.5	20	12.7	131	84.7	-	-
Education										
No high school degree	113	13.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	139	16.8	12	8.6	43	31.1	84	60.3	-	-
Some college	287	34.7	8	2.9	58	20.1	221	77.0	-	-
College degree	289	34.9	-	-	47	16.2	242	83.8	-	-
Household Income										
Less than \$15,000	136	16.5	20	15.0	42	30.7	74	54.3	-	-
Between \$15,000 and \$30,000	161	19.5	12	7.5	48	29.9	101	62.6	-	-
Between \$30,000 and \$50,000	142	17.2	4	2.5	44	30.9	95	66.6	-	-
Between \$50,000 and \$75,000	149	18.0	8	5.5	19	12.6	122	81.9	-	-
At Least \$75,000	239	28.8	-	-	22	9.4	216	90.6	-	-
Homeownership										
Homeowner	424	51.3	8	1.9	58	13.6	359	84.5	-	-
Non-homeowner	403	48.7	36	9.0	117	29.2	249	61.8	-	-

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.

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](#)