

# ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic Characteristics  
Los Angeles-Long Beach-Santa Ana, CA

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	4,353	100	421	9.7	2,837	65.2	42	1.0	1,004	23.1	49	1.1	3,848	88.4	2,879	66.1
Household Type																
Family Household	2,957	67.9	299	10.1	1,921	65.0	32	1.1	673	22.8	31	1.0	2,601	88.0	1,954	66.1
Female householder, no husband present	690	15.9	122	17.6	354	51.3	14	2.0	191	27.6	10	1.4	552	79.9	368	53.3
Male Householder, no wife present	359	8.3	49	13.6	197	54.9	8	2.3	97	27.1	8	2.1	295	81.9	206	57.2
Married couple	1,907	43.8	128	6.7	1,370	71.8	10	0.5	385	20.2	13	0.7	1,755	92.0	1,380	72.4
Nonfamily household and other	1,397	32.1	122	8.8	916	65.6	10	0.7	330	23.7	18	1.3	1,246	89.2	926	66.3
Race/Ethnicity																
Black	428	9.8	90	21.0	227	53.1	7	1.5	100	23.4	4	1.0	327	76.5	234	54.6
Hispanic non-Black	1,455	33.4	269	18.5	726	49.9	19	1.3	424	29.2	18	1.2	1,157	79.5	744	51.2
White non-Black non-Hispanic	1,821	41.8	58	3.2	1,389	76.3	13	0.7	340	18.7	20	1.1	1,729	94.9	1,402	77.0
Other non-Black non-Hispanic	649	14.9	4	0.6	495	76.3	4	0.6	139	21.5	7	1.1	635	97.8	499	76.9
Age																
15 to 34 years	1,022	23.5	143	14.0	680	66.5	4	0.4	184	18.0	11	1.0	868	84.9	684	66.9
35 to 44 years	934	21.5	120	12.8	595	63.7	7	0.8	208	22.2	4	0.4	803	86.0	603	64.5
45 to 54 years	891	20.5	74	8.3	569	63.9	18	2.0	219	24.6	10	1.1	792	88.9	587	65.9
55 to 64 years	729	16.7	50	6.8	477	65.5	3	0.4	187	25.7	11	1.5	665	91.2	481	66.0
65 years or more	778	17.9	34	4.4	515	66.2	10	1.2	205	26.4	14	1.8	720	92.6	525	67.5
Education																
No high school degree	767	17.6	230	30.0	226	29.4	13	1.7	291	38.0	7	0.9	520	67.8	239	31.1
High school degree	911	20.9	108	11.8	520	57.1	22	2.4	254	27.9	7	0.8	777	85.3	542	59.5
Some college	1,132	26.0	68	6.0	791	69.8	3	0.3	253	22.4	17	1.5	1,044	92.2	794	70.1
College degree	1,543	35.4	15	1.0	1,301	84.3	4	0.2	206	13.3	18	1.1	1,507	97.6	1,305	84.5
Household Income																
Less than \$15,000	640	14.7	192	30.1	216	33.7	20	3.2	209	32.6	3	0.5	424	66.3	236	36.9
Between \$15,000 and \$30,000	827	19.0	134	16.2	385	46.6	15	1.8	277	33.5	15	1.8	667	80.6	400	48.4
Between \$30,000 and \$50,000	865	19.9	63	7.3	544	62.9	4	0.4	251	29.0	3	0.3	798	92.3	548	63.4
Between \$50,000 and \$75,000	805	18.5	31	3.9	600	74.5	3	0.4	160	19.8	11	1.3	759	94.4	603	74.9
At Least \$75,000	1,216	27.9	-	-	1,092	89.8	-	-	107	8.8	17	1.4	1,199	98.6	1,092	89.8
Homeownership																
Homeowner	2,149	49.4	50	2.3	1,706	79.4	3	0.1	361	16.8	29	1.3	2,067	96.2	1,709	79.5
Non-homeowner	2,204	50.6	371	16.8	1,131	51.3	39	1.8	643	29.2	20	0.9	1,781	80.8	1,170	53.1

**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.

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](#)