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

2011 Household Bank Account Type by Demographic Characteristics Sacramento-Arden-Arcade Roseville, CA

Household Characteristic	Bank Account Type														Memo Items			
	All Households		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	827	100	44	5.4	623	75.4	7	0.9	139	16.9	13	1.5	771	93.2	631	76.3		
Household Type																		
Family Household	529	63.9	40	7.6	393	74.3	7	1.4	76	14.4	13	2.4	477	90.2	400	75.7		
Female householder, no husband present	144	17.4	28	19.5	93	64.7	-	-	19	12.9	4	2.8	116	80.5	93	64.7		
Male Householder, no wife present	40	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	345	41.7	12	3.5	278	80.7	7	2.1	39	11.2	8	2.5	321	93.2	286	82.8		
Nonfamily household and other	298	36.1	4	1.4	231	77.4	-	-	63	21.2	-	-	294	98.6	231	77.4		
Race/Ethnicity																		
Black	69	8.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	142	17.2	16	11.2	112	78.6	-	-	15	10.2	-	-	126	88.8	112	78.6		
White non-Black non-Hispanic	515	62.2	20	3.9	407	79.0	7	1.4	68	13.2	13	2.4	483	93.9	414	80.5		
Other non-Black non-Hispanic	101	12.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																		
15 to 34 years	198	24.0	33	16.5	130	65.5	-	-	36	18.0	-	-	165	83.5	130	65.5		
35 to 44 years	126	15.3	8	6.1	93	73.3	-	-	26	20.6	-	-	119	93.9	93	73.3		
45 to 64 years	163	19.7	-	-	135	82.5	4	2.3	20	12.5	4	2.6	155	95.1	138	84.8		
55 to 64 years	185	22.4	-	-	149	80.4	-	-	32	17.4	4	2.2	185	100.0	149	80.4		
65 years or more	155	18.7	4	2.5	118	76.3	4	2.3	25	16.2	4	2.7	147	95.1	121	78.6		
Education																		
No high school degree	113	13.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	139	16.8	12	8.6	103	73.9	-	-	20	14.5	4	3.0	127	91.4	103	73.9		
Some college	287	34.7	8	2.9	230	80.3	4	1.3	40	14.0	4	1.5	270	94.3	234	81.6		
College degree	289	34.9	-	-	240	83.1	-	-	49	16.9	-	-	289	100.0	240	83.1		
Household Income																		
Less than \$15,000	136	16.5	20	15.0	69	50.7	-	-	47	34.3	-	-	116	85.0	69	50.7		
Between \$15,000 and \$30,000	161	19.5	12	7.5	92	57.3	7	4.5	46	28.2	4	2.5	142	88.0	100	61.8		
Between \$30,000 and \$50,000	142	17.2	4	2.5	119	83.5	-	-	20	14.0	-	-	139	97.5	119	83.5		
Between \$50,000 and \$75,000	149	18.0	8	5.5	113	76.0	-	-	23	15.7	4	2.8	140	94.5	113	76.0		
At Least \$75,000	239	28.8	-	-	230	96.5	-	-	4	1.7	4	1.8	234	98.2	230	96.5		
Homeownership																		
Homeowner	424	51.3	8	1.9	377	88.7	4	0.8	28	6.5	8	2.0	408	96.2	380	89.6		
Non-homeowner	403	48.7	36	9.0	247	61.3	4	0.9	112	27.8	4	1.0	363	90.1	251	62.3		

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](#)