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



2011 Household Banking Status by Demographic Characteristics

Riverside-San Bernardino, CA

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	1,384	100.0	176	12.7	309	22.3	874	63.1	25	1.8
Household Type										
Family Household	1,015	73.4	125	12.3	230	22.7	644	63.4	16	1.6
Female householder, no husband present	210	15.2	51	24.5	55	26.3	100	47.5	4	1.7
Male Householder, no wife present	140	10.1	31	22.3	40	28.3	69	49.5	-	-
Married couple	665	48.1	43	6.4	135	20.3	475	71.4	12	1.8
Nonfamily household and other	368	26.6	51	13.7	79	21.4	229	62.3	9	2.5
Race/Ethnicity										
Black	153	11.1	37	24.1	69	44.7	48	31.2	-	-
Hispanic non-Black	445	32.2	101	22.7	96	21.5	235	52.8	13	3.0
White non-Black non-Hispanic	674	48.7	38	5.6	122	18.2	502	74.5	12	1.7
Other non-Black non-Hispanic	111	8.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	435	31.5	80	18.4	88	20.1	262	60.2	5	1.2
35 to 44 years	224	16.2	31	14.0	76	34.0	105	46.9	11	5.1
45 to 54 years	286	20.7	40	13.9	75	26.3	171	59.9	-	-
55 to 64 years	224	16.2	17	7.4	47	21.0	156	69.7	4	2.0
65 years or more	213	15.4	8	3.8	23	10.7	178	83.7	4	1.8
Education										
No high school degree	196	14.2	75	38.3	35	17.6	81	41.3	5	2.8
High school degree	422	30.5	74	17.6	116	27.5	224	53.0	8	1.9
Some college	408	29.5	18	4.4	105	25.7	278	68.2	7	1.7
College degree	357	25.8	8	2.3	54	15.0	290	81.4	4	1.2
Household Income										
Less than \$15,000	191	13.8	65	34.0	43	22.7	74	39.0	8	4.3
Between \$15,000 and \$30,000	275	19.9	61	22.3	65	23.5	145	52.9	4	1.3
Between \$30,000 and \$50,000	298	21.6	32	10.7	82	27.5	174	58.4	10	3.3
Between \$50,000 and \$75,000	275	19.9	18	6.5	72	26.1	182	66.2	3	1.3
At Least \$75,000	345	24.9	-	-	47	13.7	298	86.3	-	-
Homeownership										
Homeowner	850	61.4	31	3.7	163	19.2	643	75.7	12	1.4
Non-homeowner	534	38.6	144	27.1	146	27.3	230	43.1	13	2.5

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](#)