

2011 Household Banking Status by Demographic Characteristics

West

Household Characteristics	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	26,804	100.0	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Household Type										
Family Household	17,598	65.7	1,240	7.0	3,600	20.5	12,271	69.7	488	2.8
Female householder, no husband present	3,255	12.1	518	15.9	898	27.6	1,769	54.4	69	2.1
Male Householder, no wife present	1,552	5.8	194	12.5	404	26.0	885	57.0	69	4.5
Married couple	12,791	47.7	528	4.1	2,298	18.0	9,617	75.2	349	2.7
Nonfamily household and other	9,206	34.3	685	7.4	1,490	16.2	6,734	73.1	297	3.2
Race/Ethnicity										
Black	1,541	5.8	272	17.7	535	34.7	688	44.6	46	3.0
Hispanic non-Black	5,404	20.2	904	16.7	1,419	26.3	2,918	54.0	163	3.0
White non-Black non-Hispanic	16,876	63.0	599	3.6	2,585	15.3	13,203	78.2	489	2.9
Other non-Black non-Hispanic	2,984	11.1	149	5.0	551	18.5	2,196	73.6	87	2.9
Age										
15 to 34 years	6,362	23.7	785	12.3	1,456	22.9	3,979	62.5	142	2.2
35 to 44 years	4,891	18.2	410	8.4	1,105	22.6	3,257	66.6	120	2.5
45 to 54 years	5,287	19.7	340	6.4	1,100	20.8	3,706	70.1	141	2.7
55 to 64 years	5,002	18.7	227	4.5	846	16.9	3,774	75.5	155	3.1
65 years or more	5,263	19.6	164	3.1	584	11.1	4,290	81.5	226	4.3
Education										
No high school degree	3,222	12.0	887	27.5	728	22.6	1,512	46.9	94	2.9
High school degree	6,014	22.4	582	9.7	1,364	22.7	3,879	64.5	189	3.1
Some college	8,488	31.7	364	4.3	1,852	21.8	6,035	71.1	237	2.8
College degree	9,081	33.9	92	1.0	1,146	12.6	7,578	83.5	265	2.9
Household Income										
Less than \$15,000	3,821	14.3	909	23.8	749	19.6	2,034	53.2	130	3.4
Between \$15,000 and \$30,000	4,722	17.6	584	12.4	1,141	24.2	2,867	60.7	130	2.8
Between \$30,000 and \$50,000	5,356	20.0	290	5.4	1,297	24.2	3,603	67.3	166	3.1
Between \$50,000 and \$75,000	5,147	19.2	122	2.4	924	18.0	3,941	76.6	160	3.1
At Least \$75,000	7,758	28.9	20	0.3	979	12.6	6,561	84.6	198	2.6
Homeownership										
Homeowner	16,053	59.9	348	2.2	2,267	14.1	12,911	80.4	527	3.3
Non-homeowner	10,752	40.1	1,577	14.7	2,823	26.3	6,094	56.7	257	2.4

Notes:

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](#)