

### 2009 Household Banking Status by Demographic Characteristics

San Jose-Sunnyvale-Santa Clara, 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	787	100.0	17	2.2	64	8.2	648	82.3	58	7.3
Household Type										
Family Household	506	64.4	13	2.5	36	7.1	431	85.2	26	5.2
Female householder, no husband present	74	9.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	38	4.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	394	50.1	-	-	19	4.9	356	90.4	18	4.7
Nonfamily household and other	280	35.6	4	1.5	28	10.1	216	77.1	31	11.2
Race/Ethnicity										
Black	40	5.1	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	155	19.7	13	8.4	24	15.3	103	66.7	15	9.6
White non-Black non-Hispanic	394	50.1	-	-	33	8.4	341	86.6	20	5.1
Other non-Black non-Hispanic	197	25.1	4	2.1	3	1.5	167	84.9	23	11.5
Age										
15 to 34 years	182	23.1	9	4.8	15	8.1	142	78.2	16	8.9
35 to 44 years	195	24.8	-	-	26	13.2	159	81.3	11	5.5
45 to 54 years	182	23.1	8	4.6	8	4.2	157	86.3	9	4.9
55 to 64 years	93	11.8	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	135	17.1	-	-	4	3.0	118	87.7	12	9.3
Education										
No high school degree	84	10.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	143	18.2	13	9.0	12	8.3	104	72.5	15	10.2
Some college	219	27.8	-	-	30	13.5	178	81.3	11	5.1
College degree	341	43.3	-	-	8	2.3	310	90.9	23	6.9
Household Income										
Less than \$15,000	70	8.8	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	78	9.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	86	11.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	115	14.7	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	324	41.2	-	-	24	7.5	280	86.5	19	6.0
Unknown	113	14.4	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	433	55.0	-	-	16	3.8	394	91.0	22	5.2
Non-homeowner	354	45.0	17	4.8	48	13.6	254	71.7	35	9.9

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)