

2009 Household Banking Status by Demographic Characteristics

San Francisco-Oakland-Fremont, 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	1,589	100.0	76	4.8	166	10.4	1,291	81.2	56	3.6		
Household Type												
Family Household	1,012	63.7	43	4.3	106	10.4	851	84.0	12	1.2		
Female householder, no husband present	136	8.5	9	6.3	32	24.0	95	69.7	-	-		
Male Householder, no wife present	83	5.2	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	794	49.9	26	3.3	62	7.8	697	87.8	9	1.1		
Nonfamily household and other	577	36.3	33	5.7	60	10.4	440	76.3	44	7.6		
Race/Ethnicity												
Black	126	7.9	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	250	15.7	30	12.0	58	23.0	154	61.7	8	3.2		
White non-Black non-Hispanic	828	52.1	11	1.4	53	6.4	738	89.1	25	3.1		
Other non-Black non-Hispanic	386	24.3	22	5.8	15	3.8	341	88.3	8	2.1		
Age												
15 to 34 years	368	23.2	20	5.5	65	17.7	267	72.6	15	4.1		
35 to 44 years	321	20.2	10	3.1	35	10.9	260	80.9	16	5.1		
45 to 54 years	315	19.9	20	6.4	20	6.3	266	84.4	9	2.8		
55 to 64 years	286	18.0	13	4.6	30	10.5	238	83.4	4	1.5		
65 years or more	299	18.8	13	4.3	16	5.2	259	86.6	12	4.0		
Education												
No high school degree	137	8.6	20	14.9	29	21.1	87	64.0	-	-		
High school degree	245	15.4	30	12.3	24	9.8	172	70.1	19	7.8		
Some college	437	27.5	12	2.8	58	13.4	333	76.2	33	7.6		
College degree	770	48.4	13	1.7	54	7.1	698	90.7	4	0.5		
Household Income												
Less than \$15,000	125	7.9	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	123	7.7	25	20.3	20	16.5	77	63.2	-	-		
Between \$30,000 and \$50,000	181	11.4	8	4.4	37	20.4	132	72.5	5	2.6		
Between \$50,000 and \$75,000	217	13.6	4	1.7	16	7.3	197	91.0	-	-		
At Least \$75,000	646	40.7	-	-	29	4.4	610	94.3	8	1.2		
Unknown	297	18.7	14	4.6	39	13.3	205	68.9	39	13.2		
Homeownership												
Homeowner	915	57.6	14	1.6	40	4.4	836	91.3	25	2.8		
Non-homeowner	674	42.4	62	9.2	126	18.7	455	67.5	31	4.6		

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](#)