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

2011 Household Bank Account Type by Demographic Characteristics

San Jose-Sunnyvale-Santa Clara, CA

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: 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	694	100	17	2.4	563	81.2	3	0.5	102	14.7	9	1.3	665	95.9	571	82.2
Household Type																
Family Household	471	67.9	3	0.7	392	83.2	3	0.7	64	13.5	9	1.8	456	96.8	399	84.8
Female householder, no husband present	71	10.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	35	5.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	364	52.5	-	-	336	92.2	-	-	28	7.8	-	-	364	100.0	336	92.2
Nonfamily household and other	223	32.1	14	6.1	171	76.8	-	-	38	17.2	-	-	210	93.9	171	76.8
Race/Ethnicity																
Black	28	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	154	22.3	17	10.9	110	70.9	3	2.0	16	10.4	9	5.6	126	81.4	117	75.7
White non-Black non-Hispanic	348	50.1	-	-	288	82.9	-	-	60	17.1	-	-	348	100.0	288	82.9
Other non-Black non-Hispanic	163	23.5	-	-	148	90.6	-	-	15	9.4	-	-	163	100.0	148	90.6
Age																
15 to 34 years	143	20.6	5	3.5	118	82.2	-	-	20	14.3	-	-	138	96.5	118	82.2
35 to 44 years	127	18.3	-	-	99	77.7	-	-	28	22.3	-	-	127	100.0	99	77.7
45 to 54 years	184	26.5	4	2.0	151	82.3	3	1.7	26	14.0	-	-	177	96.3	154	84.0
55 to 64 years	92	13.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	148	21.4	3	2.3	130	87.7	-	-	11	7.2	4	2.9	141	94.9	134	90.5
Education																
No high school degree	66	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	108	15.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	167	24.0	4	2.2	133	79.5	3	1.9	27	16.4	-	-	160	95.9	136	81.4
College degree	353	50.9	-	-	302	85.7	-	-	51	14.3	-	-	353	100.0	302	85.7
Household Income																
Less than \$15,000	45	6.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	92	13.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	85	12.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	96	13.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	376	54.2	-	-	338	89.9	-	-	38	10.1	-	-	376	100.0	338	89.9
Homeownership																
Homeowner	445	64.1	3	0.8	383	86.1	-	-	54	12.2	4	1.0	437	98.3	387	87.1
Non-homeowner	249	35.9	14	5.4	180	72.3	3	1.3	48	19.2	4	1.8	228	91.5	183	73.5

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.

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](#)