

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

2011 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	694	100.0	17	2.4	80	11.6	567	81.8	29	4.2
Household Type										
Family Household	471	67.9	3	0.7	53	11.2	399	84.7	16	3.4
Female householder, no husband present	71	10.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	35	5.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	364	52.5	-	-	30	8.2	327	89.7	8	2.1
Nonfamily household and other	223	32.1	14	6.1	28	12.4	169	75.7	13	5.8
Race/Ethnicity										
Black	28	4.1	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	154	22.3	17	10.9	23	14.8	106	68.4	9	5.9
White non-Black non-Hispanic	348	50.1	-	-	26	7.4	302	86.8	20	5.8
Other non-Black non-Hispanic	163	23.5	-	-	23	13.9	141	86.1	-	-
Age										
15 to 34 years	143	20.6	5	3.5	11	7.8	119	82.8	8	5.9
35 to 44 years	127	18.3	-	-	21	16.4	102	80.5	4	3.1
45 to 54 years	184	26.5	4	2.0	30	16.2	142	77.6	8	4.2
55 to 64 years	92	13.2	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	148	21.4	3	2.3	8	5.6	132	89.1	5	3.1
Education										
No high school degree	66	9.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	108	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Some college	167	24.0	4	2.2	37	22.4	126	75.3	-	-
College degree	353	50.9	-	-	24	6.7	313	88.8	16	4.6
Household Income										
Less than \$15,000	45	6.5	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
Between \$30,000 and \$50,000	85	12.2	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
At Least \$75,000	376	54.2	-	-	23	6.1	337	89.6	16	4.3
Homeownership										
Homeowner	445	64.1	3	0.8	35	7.8	386	86.9	20	4.6
Non-homeowner	249	35.9	14	5.4	46	18.4	181	72.7	9	3.5

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](#)