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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 Francisco-Oakland-Fremont, CA

Household Characteristic	Bank Account Type												Memo Items			
	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	1,853	100	108	5.9	1,430	77.2	39	2.1	256	13.8	20	1.1	1,685	91.0	1,468	79.3
Household Type																
Family Household	1,108	59.8	64	5.8	872	78.7	22	1.9	144	13.0	7	0.6	1,016	91.7	894	80.6
Female householder, no husband present	183	9.9	33	17.9	115	62.6	-	-	36	19.6	-	-	150	82.1	115	62.6
Male Householder, no wife present	85	4.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	841	45.4	19	2.2	702	83.5	22	2.6	91	10.9	7	0.8	794	94.4	724	86.1
Nonfamily household and other	745	40.2	44	6.0	557	74.9	17	2.3	112	15.0	13	1.8	669	89.9	575	77.2
Race/Ethnicity																
Black	144	7.8	32	22.4	68	47.1	3	2.4	34	23.9	6	4.2	102	71.0	71	49.5
Hispanic non-Black	265	14.3	27	10.2	169	63.7	8	2.9	58	21.8	4	1.4	227	85.5	176	66.5
White non-Black non-Hispanic	1,026	55.4	34	3.3	868	84.7	12	1.2	107	10.4	4	0.4	976	95.1	881	85.9
Other non-Black non-Hispanic	418	22.6	15	3.6	325	77.6	15	3.7	57	13.5	7	1.6	381	91.1	340	81.3
Age																
15 to 34 years	395	21.3	44	11.1	295	74.8	4	1.0	48	12.2	4	0.9	343	87.0	299	75.8
35 to 44 years	408	22.0	24	5.8	325	79.4	3	0.8	57	13.9	-	-	381	93.4	328	80.3
45 to 64 years	353	19.1	18	5.2	292	82.8	8	2.3	28	8.0	6	1.7	321	90.8	301	85.1
55 to 64 years	319	17.2	11	3.6	245	76.7	3	1.1	60	18.6	-	-	304	95.4	248	77.8
65 years or more	377	20.3	11	2.9	272	72.3	20	5.3	63	16.8	10	2.8	336	89.0	292	77.6
Education																
No high school degree	157	8.5	31	19.5	64	40.5	18	11.6	45	28.4	-	-	108	68.9	82	52.1
High school degree	325	17.5	40	12.2	212	65.4	13	4.0	59	18.3	-	-	272	83.7	226	69.5
Some college	454	24.5	23	5.0	341	75.2	7	1.6	73	16.0	10	2.1	414	91.2	349	76.8
College degree	917	49.5	15	1.7	812	88.6	-	-	79	8.6	10	1.1	891	97.2	812	88.6
Household Income																
Less than \$15,000	225	12.1	43	19.1	117	52.1	6	2.5	59	26.3	-	-	176	78.4	123	54.6
Between \$15,000 and \$30,000	195	10.5	27	14.0	118	60.3	12	6.2	38	19.5	-	-	156	79.8	130	66.5
Between \$30,000 and \$50,000	284	15.4	27	9.5	160	56.3	17	6.0	60	21.2	20	7.1	220	77.4	177	62.3
Between \$50,000 and \$75,000	336	18.2	8	2.4	280	83.3	-	-	48	14.3	-	-	329	97.6	280	83.3
At Least \$75,000	812	43.8	3	0.4	754	92.9	4	0.5	50	6.2	-	-	805	99.1	759	93.4
Homeownership																
Homeowner	1,025	55.3	11	1.0	905	88.3	9	0.9	90	8.8	10	1.0	995	97.0	914	89.2
Non-homeowner	828	44.7	98	11.8	525	63.4	30	3.6	166	20.0	10	1.2	691	83.4	554	67.0

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](#)