

2011 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	1,853	100.0	108	5.9	229	12.3	1,412	76.2	103	5.6
Household Type										
Family Household	1,108	59.8	64	5.8	164	14.8	831	75.0	49	4.4
Female householder, no husband present	183	9.9	33	17.9	30	16.5	116	63.2	4	2.4
Male Householder, no wife present	85	4.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	841	45.4	19	2.2	121	14.4	660	78.5	41	4.9
Nonfamily household and other	745	40.2	44	6.0	64	8.6	581	78.1	54	7.3
Race/Ethnicity										
Black	144	7.8	32	22.4	18	12.7	83	57.6	10	7.3
Hispanic non-Black	265	14.3	27	10.2	38	14.2	184	69.3	17	6.3
White non-Black non-Hispanic	1,026	55.4	34	3.3	118	11.5	813	79.3	61	5.9
Other non-Black non-Hispanic	418	22.6	15	3.6	55	13.2	333	79.6	15	3.7
Age										
15 to 34 years	395	21.3	44	11.1	43	10.9	301	76.2	7	1.8
35 to 44 years	408	22.0	24	5.8	59	14.5	310	76.0	15	3.7
45 to 54 years	353	19.1	18	5.2	50	14.3	269	76.1	16	4.5
55 to 64 years	319	17.2	11	3.6	50	15.7	246	77.1	12	3.6
65 years or more	377	20.3	11	2.9	26	6.9	286	75.9	54	14.3
Education										
No high school degree	157	8.5	31	19.5	19	11.8	97	61.8	11	6.8
High school degree	325	17.5	40	12.2	51	15.7	217	66.7	17	5.3
Some college	454	24.5	23	5.0	78	17.2	328	72.1	26	5.7
College degree	917	49.5	15	1.7	81	8.9	771	84.1	49	5.4
Household Income										
Less than \$15,000	225	12.1	43	19.1	24	10.6	141	62.6	17	7.7
Between \$15,000 and \$30,000	195	10.5	27	14.0	20	10.3	127	65.2	20	10.5
Between \$30,000 and \$50,000	284	15.4	27	9.5	54	18.8	173	60.8	31	10.9
Between \$50,000 and \$75,000	336	18.2	8	2.4	54	16.0	266	79.0	9	2.6
At Least \$75,000	812	43.8	3	0.4	77	9.5	706	86.9	26	3.2
Homeownership										
Homeowner	1,025	55.3	11	1.0	110	10.7	840	81.9	65	6.3
Non-homeowner	828	44.7	98	11.8	119	14.4	572	69.2	39	4.7

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

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](#)