

Unbanked and Underbanked for San Francisco-Oakland-Fremont, CA, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	1925	100	5.7	12.6	74.3	7.3
Race/Ethnicity (PCT)						
Black	173	100	23.0	29.6	43.1	4.2
Hispanic	293	100	14.8	25.1	50.0	10.1
Asian	492	100	2.0	9.2	77.3	11.5
American Indian/Alaskan	17	100	-	NA	NA	-
Hawaiian/Pacific Islander	13	100	NA	-	NA	-
White non-Black non-Hispanic	938	100	1.0	7.1	86.8	5.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	73	100	NA	-	NA	NA
25 to 34 years	331	100	11.4	25.8	57.2	5.6
35 to 44 years	434	100	8.3	12.4	74.1	5.2
45 to 54 years	368	100	3.5	14.0	74.2	8.3
55 to 64 years	327	100	1.6	10.4	79.5	8.5
65 years or more	392	100	3.3	4.8	84.5	7.5
Education (PCT)						
No high school degree	160	100	31.1	13.2	51.1	4.6
High school degree	244	100	14.3	14.1	64.3	7.3
Some college	430	100	3.8	18.7	64.9	12.7
College degree	1091	100	0.9	9.8	83.7	5.6
Employment Status (PCT)						
Employed	1293	100	4.9	14.3	74.0	6.9
Unemployed	99	100	NA	NA	NA	-
Not in labor force	532	100	7.1	6.4	76.8	9.6
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	167	100	24.8	6.4	44.1	24.7
Between \$15,000 and \$30,000	215	100	19.1	19.4	52.2	9.3
Between \$30,000 and \$50,000	260	100	9.0	19.0	67.2	4.7
Between \$50,000 and \$75,000	296	100	1.6	21.9	69.4	7.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	986	100	-	7.7	87.6	4.6
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	124	100	NA	NA	NA	NA
Not Disabled	1336	100	4.8	15.0	74.3	5.9
Not Applicable	465	100	4.0	4.0	83.2	8.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	1048	100	7.7	12.6	74.0	5.7
Metropolitan area - Balance	877	100	3.4	12.7	74.7	9.2
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.