

Unbanked and Underbanked for San Francisco-Oakland-Hayward, CA, 2015 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	1903	100	2.1	16.5	75.7	5.7
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1012	100	1.0	14.5	78.9	5.6
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	NA	100	NA	NA	NA	NA
55 to 64 years	NA	100	NA	NA	NA	NA
65 years or more	NA	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	NA	100	NA	NA	NA	NA
Some college	NA	100	NA	NA	NA	NA
College degree	1082	100	0.5	15.3	80.2	4.0
Employment status (PCT)						
Employed	1340	100	1.0	15.3	77.8	5.9
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	NA	100	NA	NA	NA	NA
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	NA	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	1067	100	-	13.2	81.3	5.5
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	1321	100	1.5	15.8	78.7	4.0
Not applicable (not age 25 to 64)	NA	100	NA	NA	NA	NA
Metropolitan status (PCT)						
Metropolitan area - principal city	1017	100	2.0	19.2	70.2	8.6
Metropolitan area - balance	887	100	2.3	13.3	82.0	2.4
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- 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, and auto title loan.