

Unbanked and Underbanked for San Jose-Sunnyvale-Santa Clara, 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
<b>All Households</b>	640	100	5.0	12.7	77.4	4.9
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	42	100	NA	NA	NA	NA
<b>Hispanic</b>	133	100	NA	NA	NA	NA
<b>Asian</b>	176	100	3.2	5.0	82.1	9.7
<b>American Indian/Alaskan</b>	-	100	-	-	-	-
<b>Hawaiian/Pacific Islander</b>	6	100	-	-	NA	-
<b>White non-Black non-Hispanic</b>	282	100	-	4.6	94.1	1.3
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	24	100	-	-	NA	-
<b>25 to 34 years</b>	140	100	3.7	25.3	68.1	2.9
<b>35 to 44 years</b>	144	100	NA	NA	NA	NA
<b>45 to 54 years</b>	75	100	NA	-	NA	NA
<b>55 to 64 years</b>	86	100	NA	NA	NA	-
<b>65 years or more</b>	172	100	2.1	6.9	88.5	2.5
<b>Education (PCT)</b>						
<b>No high school degree</b>	66	100	NA	NA	NA	NA
<b>High school degree</b>	96	100	NA	NA	NA	NA
<b>Some college</b>	147	100	-	12.4	87.6	-
<b>College degree</b>	331	100	1.5	8.8	86.3	3.4
<b>Employment Status (PCT)</b>						
<b>Employed</b>	402	100	4.4	15.0	74.8	5.8
<b>Unemployed</b>	21	100	-	-	NA	-
<b>Not in labor force</b>	217	100	6.6	9.7	80.2	3.5
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	69	100	NA	-	NA	NA
<b>Between \$15,000 and \$30,000</b>	74	100	NA	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	90	100	NA	NA	NA	NA
<b>Between \$50,000 and \$75,000</b>	112	100	-	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	295	100	-	7.7	89.7	2.5
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	19	100	NA	-	NA	NA
<b>Not Disabled</b>	426	100	5.3	16.3	72.9	5.4
<b>Not Applicable</b>	195	100	1.9	6.0	89.9	2.2
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	401	100	5.3	14.6	74.2	5.9
<b>Metropolitan area - Balance</b>	-	100	-	-	-	-
<b>Not in Metropolitan area</b>	-	100	-	-	-	-
<b>Not Identified</b>	239	100	4.6	9.4	83.0	3.1

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to 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, 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.