

### 2009 Household Banking Status by Demographic Characteristics

San Antonio, TX

Household Characteristic	All Households		Unbanked		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	772	100.0	84	10.8	202	26.2	482	62.4	4	0.5
Household Type										
Family Household	529	68.6	61	11.6	141	26.6	323	61.1	4	0.7
Female householder, no husband present	110	14.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	51	6.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	368	47.7	44	11.9	73	20.0	251	68.2	-	-
Nonfamily household and other	242	31.4	22	9.2	62	25.4	159	65.4	-	-
Race/Ethnicity										
Black	33	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	370	47.9	74	19.9	96	25.9	197	53.2	4	1.0
White non-Black non-Hispanic	361	46.7	10	2.8	92	25.4	259	71.7	-	-
Other non-Black non-Hispanic	8	1.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	174	22.6	16	9.4	65	37.1	89	51.3	4	2.2
35 to 44 years	152	19.7	29	19.0	44	28.6	80	52.4	-	-
45 to 54 years	166	21.5	29	17.5	40	24.3	96	58.2	-	-
55 to 64 years	118	15.3	3	2.3	33	28.1	82	69.5	-	-
65 years or more	162	20.9	7	4.1	21	12.7	134	83.2	-	-
Education										
No high school degree	143	18.6	28	19.3	29	20.3	87	60.4	-	-
High school degree	199	25.8	32	16.0	72	36.0	96	48.0	-	-
Some college	196	25.3	14	7.1	59	30.1	119	60.8	4	2.0
College degree	233	30.2	10	4.3	42	18.2	181	77.4	-	-
Household Income										
Less than \$15,000	134	17.4	23	16.9	33	24.6	79	58.5	-	-
Between \$15,000 and \$30,000	157	20.4	37	23.5	56	35.5	64	41.0	-	-
Between \$30,000 and \$50,000	153	19.9	5	3.3	25	16.1	120	78.1	4	2.5
Between \$50,000 and \$75,000	136	17.6	4	2.8	51	37.4	81	59.9	-	-
At Least \$75,000	161	20.8	4	2.3	34	21.1	123	76.6	-	-
Unknown	31	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	525	68.1	29	5.6	146	27.7	350	66.7	-	-
Non-homeowner	246	31.9	54	22.0	57	23.0	132	53.4	4	1.6

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.

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)