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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Banking Status by Demographic Characteristics San Antonio, TX

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	791	100.0	123	15.5	206	26.0	458	57.9	4	0.5	
Household Type												
Family Household	566	71.5	84	14.9	154	27.3	323	57.1	4	0.7		
Female householder, no husband present	129	16.3	32	25.1	27	21.2	65	50.5	4	3.2		
Male Householder, no wife present	31	3.9	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	406	51.3	47	11.7	117	28.8	242	59.5	-	-		
Nonfamily household and other	225	28.5	38	17.0	52	23.0	135	60.0	-	-		
Race/Ethnicity												
Black	69	8.8	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	383	48.4	91	23.8	122	31.9	170	44.3	-	-		
White non-Black non-Hispanic	328	41.5	15	4.5	57	17.3	253	77.0	4	1.2		
Other non-Black non-Hispanic	11	1.4	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	201	25.5	41	20.6	74	36.6	86	42.8	-	-		
35 to 44 years	126	15.9	21	16.6	19	15.2	82	65.0	4	3.2		
45 to 54 years	127	16.0	23	18.0	37	29.3	67	52.7	-	-		
55 to 64 years	130	16.5	14	11.1	45	34.2	71	54.7	-	-		
65 years or more	207	26.1	23	11.3	31	15.2	152	73.5	-	-		
Education												
No high school degree	163	20.5	67	41.3	54	33.2	41	25.5	-	-		
High school degree	211	26.7	25	11.8	63	30.0	123	58.2	-	-		
Some college	216	27.2	23	10.9	63	29.2	129	59.9	-	-		
College degree	202	25.5	7	3.7	26	12.8	165	81.5	4	2.0		
Household Income												
Less than \$15,000	159	20.0	69	43.7	55	34.7	34	21.6	-	-		
Between \$15,000 and \$30,000	138	17.4	31	22.4	42	30.8	65	46.9	-	-		
Between \$30,000 and \$50,000	161	20.3	16	10.1	34	21.2	110	68.8	-	-		
Between \$50,000 and \$75,000	174	21.9	7	3.8	43	24.9	120	69.0	4	2.3		
At Least \$75,000	161	20.3	-	-	31	19.6	129	80.4	-	-		
Homeownership												
Homeowner	540	68.3	39	7.2	132	24.4	365	67.6	4	0.8		
Non-homeowner	251	31.7	84	33.4	74	29.6	93	37.1	-	-		

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.

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](#)