

ECONOMICINCLUSION.GOV



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

2011 Household Bank Account Type by Demographic Characteristics

San Antonio, TX

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	791	100	123	15.5	477	60.3	36	4.5	144	18.3	11	1.4	621	78.5	513	64.8
Household Type																
Family Household	566	71.5	84	14.9	351	62.0	28	4.9	95	16.8	8	1.4	446	78.8	378	66.9
Female householder, no husband present	129	16.3	32	25.1	53	41.0	15	12.0	24	18.7	4	3.2	77	59.8	68	53.0
Male Householder, no wife present	31	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	406	51.3	47	11.7	275	67.7	12	3.0	68	16.6	4	0.9	343	84.4	287	70.8
Nonfamily household and other	225	28.5	38	17.0	126	56.1	8	3.4	49	21.8	4	1.6	176	77.9	134	59.5
Race/Ethnicity																
Black	69	8.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	383	48.4	91	23.8	177	46.4	15	4.0	99	25.8	-	-	276	72.2	193	50.4
White non-Black non-Hispanic	328	41.5	15	4.5	263	80.0	9	2.7	34	10.5	8	2.4	297	90.5	271	82.6
Other non-Black non-Hispanic	11	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	201	25.5	41	20.6	125	62.2	11	5.5	24	11.7	-	-	149	74.0	136	67.7
35 to 44 years	126	15.9	21	16.6	76	60.1	-	-	25	20.1	4	3.2	101	80.2	76	60.1
45 to 54 years	127	16.0	23	18.0	70	55.3	12	9.6	18	14.1	4	2.9	88	69.4	82	64.9
55 to 64 years	130	16.5	14	11.1	85	65.1	4	3.4	27	20.5	-	-	112	85.5	89	68.5
65 years or more	207	26.1	23	11.3	121	58.5	8	3.8	51	24.7	4	1.8	172	83.2	129	62.3
Education																
No high school degree	163	20.5	67	41.3	33	20.4	21	12.9	41	25.3	-	-	74	45.7	54	33.4
High school degree	211	26.7	25	11.8	144	68.0	7	3.4	32	15.0	4	1.8	175	83.1	151	71.4
Some college	216	27.2	23	10.9	144	67.0	3	1.6	44	20.5	-	-	189	87.5	148	68.6
College degree	202	25.5	7	3.7	156	77.1	4	1.9	27	13.5	8	3.8	183	90.6	160	79.0
Household Income																
Less than \$15,000	159	20.0	69	43.7	17	10.9	23	14.4	49	31.0	-	-	66	41.9	40	25.3
Between \$15,000 and \$30,000	138	17.4	31	22.4	63	45.8	13	9.1	28	20.0	4	2.7	91	65.8	76	54.9
Between \$30,000 and \$50,000	161	20.3	16	10.1	120	75.0	-	-	24	15.0	-	-	144	89.9	120	75.0
Between \$50,000 and \$75,000	174	21.9	7	3.8	138	79.5	-	-	21	12.2	8	4.5	159	91.7	138	79.5
At Least \$75,000	161	20.3	-	-	138	86.1	-	-	22	13.9	-	-	161	100.0	138	86.1
Homeownership																
Homeowner	540	68.3	39	7.2	383	71.0	17	3.1	93	17.3	8	1.4	477	88.3	400	74.1
Non-homeowner	251	31.7	84	33.4	94	37.3	19	7.5	51	20.4	4	1.5	145	57.6	112	44.8

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.

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](#)