

2009 Household Banking Status by Demographic Characteristics

Houston-Baytown-Sugar Land, 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	2,023	100.0	212	10.5	432	21.4	1,294	63.9	85	4.2
Household Type										
Family Household	1,347	66.6	151	11.2	306	22.7	841	62.5	48	3.6
Female householder, no husband present	243	12.0	63	26.0	77	31.8	99	40.8	3	1.4
Male Householder, no wife present	121	6.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	982	48.6	74	7.6	185	18.9	681	69.4	41	4.2
Nonfamily household and other	676	33.4	61	9.0	126	18.7	452	66.9	37	5.4
Race/Ethnicity										
Black	397	19.6	82	20.6	110	27.8	198	49.7	7	1.9
Hispanic non-Black	571	28.2	85	14.9	192	33.6	248	43.4	46	8.1
White non-Black non-Hispanic	949	46.9	33	3.5	130	13.7	766	80.7	20	2.1
Other non-Black non-Hispanic	105	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	533	26.3	86	16.2	159	29.8	276	51.8	12	2.3
35 to 44 years	388	19.2	38	9.8	101	25.9	219	56.3	31	8.0
45 to 54 years	457	22.6	65	14.3	90	19.8	290	63.5	11	2.4
55 to 64 years	264	13.0	3	1.3	48	18.4	194	73.4	18	6.9
65 years or more	381	18.8	20	5.1	34	8.9	315	82.7	12	3.2
Education										
No high school degree	412	20.3	114	27.7	90	21.8	171	41.6	36	8.8
High school degree	466	23.0	53	11.5	113	24.3	284	61.0	15	3.3
Some college	578	28.6	36	6.3	162	28.1	353	61.2	25	4.4
College degree	568	28.1	9	1.5	67	11.8	485	85.3	8	1.4
Household Income										
Less than \$15,000	253	12.5	79	31.2	73	29.1	88	34.7	13	5.0
Between \$15,000 and \$30,000	309	15.3	81	26.1	84	27.2	145	46.7	-	-
Between \$30,000 and \$50,000	384	19.0	19	5.0	109	28.5	227	59.1	28	7.4
Between \$50,000 and \$75,000	317	15.7	-	-	63	19.7	249	78.5	6	1.8
At Least \$75,000	531	26.2	4	0.7	77	14.5	444	83.7	6	1.1
Unknown	229	11.3	30	12.9	26	11.4	141	61.6	32	14.1
Homeownership										
Homeowner	1,321	65.3	43	3.3	232	17.5	995	75.3	51	3.8
Non-homeowner	702	34.7	169	24.1	200	28.6	298	42.5	34	4.9

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](#)