

### 2009 Household Banking Status by Demographic Characteristics

#### Texas

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	8,912	100.0	1,040	11.7	2,186	24.5	5,496	61.7	191	2.1
Household Type										
Family Household	6,150	69.0	736	12.0	1,553	25.3	3,743	60.9	117	1.9
Female householder, no husband present	1,205	13.5	314	26.1	388	32.2	488	40.5	15	1.3
Male Householder, no wife present	470	5.3	59	12.5	194	41.3	202	43.0	15	3.2
Married couple	4,475	50.2	363	8.1	971	21.7	3,054	68.2	86	1.9
Nonfamily household and other	2,762	31.0	303	11.0	632	22.9	1,753	63.5	74	2.7
Race/Ethnicity										
Black	1,132	12.7	224	19.8	355	31.3	526	46.5	27	2.4
Hispanic non-Black	2,866	32.2	603	21.1	944	33.0	1,242	43.3	76	2.7
White non-Black non-Hispanic	4,572	51.3	188	4.1	837	18.3	3,476	76.0	70	1.5
Other non-Black non-Hispanic	342	3.8	24	6.9	49	14.4	253	73.8	17	5.0
Age										
15 to 34 years	2,287	25.7	388	17.0	723	31.6	1,132	49.5	44	1.9
35 to 44 years	1,836	20.6	273	14.9	497	27.1	1,017	55.4	49	2.7
45 to 54 years	1,838	20.6	223	12.2	447	24.3	1,145	62.3	22	1.2
55 to 64 years	1,329	14.9	66	4.9	309	23.2	910	68.4	45	3.4
65 years or more	1,622	18.2	90	5.5	210	13.0	1,292	79.7	30	1.9
Education										
No high school degree	1,550	17.4	456	29.4	427	27.5	626	40.4	41	2.6
High school degree	2,348	26.4	364	15.5	729	31.0	1,197	51.0	58	2.5
Some college	2,610	29.3	187	7.2	732	28.1	1,628	62.4	62	2.4
College degree	2,404	27.0	33	1.4	298	12.4	2,045	85.1	29	1.2
Household Income										
Less than \$15,000	1,396	15.7	444	31.8	348	25.0	587	42.0	17	1.2
Between \$15,000 and \$30,000	1,533	17.2	316	20.6	470	30.7	729	47.5	18	1.2
Between \$30,000 and \$50,000	1,709	19.2	112	6.5	567	33.2	975	57.1	55	3.2
Between \$50,000 and \$75,000	1,302	14.6	30	2.3	314	24.1	929	71.3	29	2.2
At Least \$75,000	2,096	23.5	14	0.7	334	15.9	1,723	82.2	25	1.2
Unknown	876	9.8	124	14.1	152	17.4	553	63.2	46	5.3
Homeownership										
Homeowner	5,797	65.1	326	5.6	1,249	21.5	4,090	70.5	133	2.3
Non-homeowner	3,115	34.9	714	22.9	937	30.1	1,406	45.2	58	1.8

Notes:

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](#)