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

2011 Household Bank Account Type by Demographic

Texas

Household Characteristic	All Households		Unbanked Households		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Memo Items		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Checking and Savings Accounts	Checking and Savings Accounts	Savings Account only	Savings Account only	Checking Account only	Checking Account only	Banked, but Account Type Unknown	Banked, but Account Type Unknown	Has Checking Account	Has Checking Account	Has Savings Account	Has Savings Account	Has Savings Account	Has Savings Account
All Households	9,136	100.0	1,167	12.8	5,526	60.5	203	2.2	2,126	23.3	114	1.2	7,659	83.8	5,733	62.8		
Household Type																		
Family Household	6,397	70.0	811	12.7	3,969	62.0	142	2.2	1,405	22.0	72	1.1	5,377	84.1	4,110	64.3		
Female householder, no husband present	1,342	14.7	353	26.3	561	41.8	47	3.5	365	27.2	16	1.2	925	69.0	608	45.3		
Male Householder, no wife present	439	4.8	95	21.7	201	45.8	21	4.9	121	27.5	-	-	322	73.4	222	50.7		
Married couple	4,617	50.5	362	7.8	3,207	69.5	73	1.6	919	19.9	55	1.2	4,130	89.5	3,280	71.0		
Nonfamily household and other	2,739	30.0	356	13.0	1,557	56.9	62	2.3	722	26.4	42	1.5	2,282	83.3	1,623	59.3		
Race/Ethnicity																		
Black	1,236	13.5	275	22.3	640	51.8	32	2.6	274	22.1	15	1.2	914	73.9	672	54.4		
Hispanic non-Black	2,935	32.1	692	23.6	1,277	43.5	107	3.6	832	28.3	26	0.9	2,109	71.9	1,384	47.2		
White non-Black non-Hispanic	4,534	49.6	184	4.0	3,331	73.5	61	1.3	898	19.8	61	1.3	4,236	93.4	3,395	74.9		
Other non-Black non-Hispanic	431	4.7	15	3.5	278	64.5	4	0.9	122	28.4	12	2.7	400	92.9	282	65.4		
Age																		
15 to 34 years	2,494	27.3	480	19.3	1,408	56.5	53	2.1	520	20.8	33	1.3	1,928	77.3	1,465	58.7		
35 to 44 years	1,686	18.5	202	12.0	1,012	60.0	31	1.8	431	25.6	10	0.6	1,443	85.6	1,043	61.9		
45 to 54 years	1,837	20.1	256	13.9	1,117	60.8	44	2.4	398	21.7	22	1.2	1,515	82.5	1,161	63.2		
55 to 64 years	1,485	16.3	108	7.3	973	65.5	41	2.8	348	23.4	16	1.1	1,324	89.1	1,013	68.2		
65 years or more	1,634	17.9	120	7.4	1,016	62.2	34	2.1	430	26.3	33	2.0	1,449	88.7	1,051	64.3		
Education																		
No high school degree	1,673	18.3	534	31.9	485	29.0	102	6.1	545	32.5	7	0.4	1,029	61.5	591	35.3		
High school degree	2,215	24.2	356	16.1	1,125	50.8	34	1.5	664	30.0	35	1.6	1,793	81.0	1,159	52.3		
Some college	2,517	27.6	232	9.2	1,670	66.3	42	1.7	537	21.3	36	1.4	2,207	87.7	1,712	68.0		
College degree	2,731	29.9	44	1.6	2,246	82.3	25	0.9	380	13.9	35	1.3	2,630	96.3	2,272	83.2		
Household Income																		
Less than \$15,000	1,540	16.9	584	38.0	379	24.6	67	4.4	482	31.3	27	1.7	861	55.9	450	29.2		
Between \$15,000 and \$30,000	1,676	18.3	340	20.3	722	43.0	61	3.7	535	31.9	18	1.1	1,257	75.0	783	46.7		
Between \$30,000 and \$50,000	1,983	21.7	170	8.6	1,193	60.1	27	1.4	563	28.4	30	1.5	1,755	88.5	1,220	61.5		
Between \$50,000 and \$75,000	1,721	18.8	62	3.6	1,318	76.6	28	1.6	295	17.1	19	1.1	1,616	93.9	1,346	78.2		
At Least \$75,000	2,216	24.3	11	0.5	1,915	86.4	19	0.9	251	11.3	20	0.9	2,170	97.9	1,934	87.3		
Homeownership																		
Homeowner	5,890	64.5	330	5.6	4,085	69.4	105	1.8	1,315	22.3	56	0.9	5,403	91.7	4,190	71.1		
Non-homeowner	3,246	35.5	837	25.8	1,441	44.4	98	3.0	812	25.0	58	1.8	2,256	69.5	1,543	47.5		

Notes:

-- 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.

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](#)