

2011 Household Banking Status by Demographic Characteristics

Texas

Household Characteristics	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	9,136	100.0	1,167	12.8	2,481	27.2	5,309	58.1	180
Household Type										
Family Household	6,397	70.0	811	12.7	1,832	28.6	3,631	56.8	123	1.9
Female householder, no husband present	1,342	14.7	353	26.3	462	34.4	485	36.2	41	3.1
Male Householder, no wife present	439	4.8	95	21.7	159	36.3	177	40.4	7	1.5
Married couple	4,617	50.5	362	7.8	1,211	26.2	2,969	64.3	75	1.6
Nonfamily household and other	2,739	30.0	356	13.0	648	23.7	1,677	61.2	57	2.1
Race/Ethnicity										
Black	1,236	13.5	275	22.3	439	35.5	504	40.7	18	1.4
Hispanic non-Black	2,935	32.1	692	23.6	1,022	34.8	1,166	39.7	55	1.9
White non-Black non-Hispanic	4,534	49.6	184	4.0	938	20.7	3,334	73.5	79	1.7
Other non-Black non-Hispanic	431	4.7	15	3.5	82	19.0	305	70.8	29	6.7
Age										
15 to 34 years	2,494	27.3	480	19.3	802	32.1	1,164	46.7	49	1.9
35 to 44 years	1,686	18.5	202	12.0	535	31.7	921	54.7	28	1.6
45 to 54 years	1,837	20.1	256	13.9	523	28.5	1,010	55.0	48	2.6
55 to 64 years	1,485	16.3	108	7.3	385	25.9	978	65.8	15	1.0
65 years or more	1,634	17.9	120	7.4	236	14.5	1,235	75.6	42	2.6
Education										
No high school degree	1,673	18.3	534	31.9	564	33.7	543	32.4	32	1.9
High school degree	2,215	24.2	356	16.1	709	32.0	1,107	50.0	43	1.9
Some college	2,517	27.6	232	9.2	758	30.1	1,466	58.2	60	2.4
College degree	2,731	29.9	44	1.6	449	16.5	2,193	80.3	45	1.6
Household Income										
Less than \$15,000	1,540	16.9	584	38.0	395	25.7	529	34.3	31	2.0
Between \$15,000 and \$30,000	1,676	18.3	340	20.3	552	33.0	738	44.0	46	2.8
Between \$30,000 and \$50,000	1,983	21.7	170	8.6	687	34.6	1,097	55.3	29	1.5
Between \$50,000 and \$75,000	1,721	18.8	62	3.6	475	27.6	1,148	66.7	36	2.1
At Least \$75,000	2,216	24.3	11	0.5	371	16.7	1,797	81.1	38	1.7
Homeownership										
Homeowner	5,890	64.5	330	5.6	1,353	23.0	4,089	69.4	119	2.0
Non-homeowner	3,246	35.5	837	25.8	1,127	34.7	1,220	37.6	61	1.9

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.

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](#)