

2011 Household Banking Status by Demographic Characteristics

Austin-Round Rock, TX

Household Characteristic	All Households	All Households	Unbanked	Unbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Banked but Underbanked Status Unknown	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	605	100.0	62	10.2	124	20.4	409	67.6	10	1.7
Household Type										
Family Household	378	62.6	30	7.8	104	27.4	239	63.1	6	1.6
Female householder, no husband present	78	12.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	16	2.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	284	47.0	22	7.8	55	19.5	207	72.8	-	-
Nonfamily household and other	226	37.4	32	14.2	20	8.8	170	75.2	4	1.8
Race/Ethnicity										
Black	41	6.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	148	24.4	35	23.6	57	38.8	52	35.2	3	2.3
White non-Black non-Hispanic	379	62.7	11	3.0	51	13.3	313	82.6	4	1.1
Other non-Black non-Hispanic	37	6.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	219	36.2	20	9.0	60	27.4	136	62.0	3	1.6
35 to 44 years	120	19.8	11	9.2	23	19.2	86	71.6	-	-
45 to 54 years	141	23.3	16	11.4	34	24.1	88	62.6	3	1.9
55 to 64 years	42	7.0	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	83	13.7	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	62	10.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	95	15.7	NA	NA	NA	NA	NA	NA	NA	NA
Some college	149	24.6	19	12.8	34	23.2	93	62.2	3	1.8
College degree	299	49.4	4	1.2	37	12.5	258	86.2	-	-
Household Income										
Less than \$15,000	86	14.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	106	17.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	76	12.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	148	24.4	5	3.1	36	24.4	107	72.5	-	-
At Least \$75,000	190	31.3	-	-	30	15.8	157	82.8	3	1.4
Homeownership										
Homeowner	347	57.5	7	2.0	56	16.2	274	78.9	10	2.9
Non-homeowner	257	42.5	55	21.3	67	26.2	135	52.5	-	-

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.

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](#)