

2011 Household Bank Account Type by Demographic Characteristics

Austin-Round Rock, TX

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	605	100	62	10.2	443	73.2	19	3.1	73	12.1	8	1.3	516	85.4	465	76.9
Household Type																
Family Household	378	62.6	30	7.8	283	74.8	11	2.9	50	13.3	4	1.1	333	88.1	294	77.7
Female householder, no husband present	78	12.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	16	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	284	47.0	22	7.8	228	80.1	4	1.4	26	9.2	4	1.5	254	89.3	232	81.6
Nonfamily household and other	226	37.4	32	14.2	160	70.6	7	3.3	23	10.2	4	1.7	183	80.8	171	75.6
Race/Ethnicity																
Black	41	6.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	148	24.4	35	23.6	63	42.6	8	5.2	42	28.5	-	-	105	71.1	71	47.9
White non-Black non-Hispanic	379	62.7	11	3.0	325	85.6	4	1.0	31	8.3	8	2.1	356	93.9	332	87.6
Other non-Black non-Hispanic	37	6.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	219	36.2	20	9.0	139	63.6	12	5.3	45	20.4	4	1.7	184	84.0	155	70.6
35 to 44 years	120	19.8	11	9.2	94	78.7	-	-	14	12.0	-	-	108	90.8	94	78.7
45 to 54 years	141	23.3	16	11.4	114	80.9	4	2.6	3	2.2	4	3.0	117	83.1	118	83.5
55 to 64 years	42	7.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	83	13.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	62	10.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	95	15.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Some college	149	24.6	19	12.8	102	68.7	7	4.7	20	13.7	-	-	123	82.5	109	73.5
College degree	299	49.4	4	1.2	263	88.2	7	2.5	20	6.7	4	1.4	283	94.9	271	90.7
Household Income																
Less than \$15,000	86	14.3	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	76	12.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	148	24.4	5	3.1	122	83.0	4	2.6	17	11.3	-	-	139	94.3	126	85.6
At Least \$75,000	190	31.3	-	-	170	89.7	-	-	15	8.1	4	2.2	185	97.8	170	89.7
Homeownership																
Homeowner	347	57.5	7	2.0	291	83.9	3	1.0	42	11.9	4	1.2	333	95.8	295	84.8
Non-homeowner	257	42.5	55	21.3	151	58.9	15	5.9	32	12.4	4	1.5	183	71.3	170	66.3

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.

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](#)