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



2011 Household Bank Account Type by Demographic Characteristics

Houston-Baytown-Sugar Land, 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	2,215	100	264	11.9	1,346	60.8	43	1.9	523	23.6	39	1.8	1,869	84.4	1,389	62.7
Household Type																
Family Household	1,491	67.3	190	12.7	938	62.9	35	2.3	310	20.8	19	1.3	1,248	83.7	973	65.2
Female householder, no husband present	305	13.8	80	26.4	149	48.9	9	3.1	61	19.9	5	1.7	210	68.8	158	52.0
Male Householder, no wife present	88	4.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,099	49.6	88	8.0	756	68.8	16	1.4	225	20.5	14	1.2	981	89.3	772	70.2
Nonfamily household and other	723	32.7	74	10.3	408	56.4	8	1.1	213	29.4	20	2.8	621	85.9	416	57.5
Race/Ethnicity																
Black	481	21.7	98	20.4	246	51.1	9	1.8	117	24.3	11	2.3	363	75.5	255	53.0
Hispanic non-Black	601	27.1	117	19.5	279	46.5	22	3.6	172	28.6	11	1.8	451	75.1	301	50.1
White non-Black non-Hispanic	993	44.8	45	4.6	745	75.0	12	1.2	182	18.3	9	0.9	927	93.3	757	76.2
Other non-Black non-Hispanic	140	6.3	4	2.7	76	54.4	-	-	52	37.0	8	6.0	128	91.4	76	54.4
Age																
15 to 34 years	593	26.8	98	16.6	343	57.9	9	1.5	128	21.6	14	2.4	471	79.5	352	59.4
35 to 44 years	390	17.6	53	13.6	210	53.7	16	4.1	106	27.2	6	1.5	316	80.9	225	57.7
45 to 54 years	538	24.3	68	12.6	317	58.9	5	0.9	138	25.7	10	1.9	455	84.6	322	59.9
55 to 64 years	407	18.4	29	7.2	287	70.5	9	2.2	77	18.8	5	1.3	363	89.3	296	72.7
65 years or more	287	12.9	16	5.6	190	66.2	4	1.3	74	25.7	4	1.3	263	91.8	193	67.5
Education																
No high school degree	391	17.6	128	32.6	132	33.7	18	4.6	114	29.0	-	-	245	62.7	150	38.3
High school degree	504	22.8	90	17.8	231	45.8	12	2.5	151	29.9	21	4.1	382	75.7	244	48.3
Some college	591	26.7	43	7.4	393	66.5	8	1.4	132	22.4	14	2.3	525	89.0	401	67.9
College degree	729	32.9	4	0.5	590	81.0	4	0.5	126	17.3	5	0.7	716	98.3	594	81.5
Household Income																
Less than \$15,000	368	16.6	143	38.9	101	27.3	5	1.4	100	27.1	20	5.4	200	54.4	106	28.7
Between \$15,000 and \$30,000	317	14.3	62	19.6	119	37.5	8	2.5	125	39.3	3	1.1	244	76.8	127	40.0
Between \$30,000 and \$50,000	574	25.9	40	7.0	336	58.6	13	2.2	169	29.4	16	2.8	505	88.0	349	60.8
Between \$50,000 and \$75,000	368	16.6	18	5.0	298	81.1	9	2.5	42	11.4	-	-	340	92.5	307	83.6
At Least \$75,000	587	26.5	-	-	492	83.8	8	1.3	87	14.9	-	-	580	98.7	500	85.1
Homeownership																
Homeowner	1,343	60.6	38	2.8	963	71.7	16	1.2	312	23.3	14	1.0	1,275	95.0	979	72.9
Non-homeowner	872	39.4	227	26.0	383	43.9	27	3.1	210	24.1	25	2.9	593	68.1	410	47.0

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](#)