

2011 Household Banking Status by Demographic Characteristics

Houston-Baytown-Sugar Land, TX

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	2,215	100.0	264	11.9	630	28.4	1,264	57.1	56	2.5
Household Type										
Family Household	1,491	67.3	190	12.7	418	28.0	840	56.4	43	2.9
Female householder, no husband present	305	13.8	80	26.4	98	32.3	112	36.8	14	4.5
Male Householder, no wife present	88	4.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,099	49.6	88	8.0	290	26.4	695	63.2	25	2.3
Nonfamily household and other	723	32.7	74	10.3	212	29.3	424	58.6	13	1.8
Race/Ethnicity										
Black	481	21.7	98	20.4	149	31.0	216	44.9	18	3.7
Hispanic non-Black	601	27.1	117	19.5	251	41.7	220	36.6	13	2.2
White non-Black non-Hispanic	993	44.8	45	4.6	215	21.6	722	72.7	12	1.2
Other non-Black non-Hispanic	140	6.3	4	2.7	16	11.2	108	76.8	13	9.4
Age										
15 to 34 years	593	26.8	98	16.6	205	34.6	281	47.3	9	1.5
35 to 44 years	390	17.6	53	13.6	124	31.8	209	53.5	5	1.2
45 to 54 years	538	24.3	68	12.6	152	28.3	284	52.8	34	6.4
55 to 64 years	407	18.4	29	7.2	101	25.0	272	66.8	4	1.0
65 years or more	287	12.9	16	5.6	48	16.6	219	76.5	4	1.3
Education										
No high school degree	391	17.6	128	32.6	153	39.1	111	28.3	-	-
High school degree	504	22.8	90	17.8	178	35.3	223	44.2	14	2.7
Some college	591	26.7	43	7.4	163	27.6	364	61.6	20	3.4
College degree	729	32.9	4	0.5	136	18.7	567	77.8	22	3.0
Household Income										
Less than \$15,000	368	16.6	143	38.9	82	22.2	133	36.0	11	2.9
Between \$15,000 and \$30,000	317	14.3	62	19.6	100	31.5	142	44.8	13	4.1
Between \$30,000 and \$50,000	574	25.9	40	7.0	254	44.3	274	47.8	5	0.8
Between \$50,000 and \$75,000	368	16.6	18	5.0	115	31.3	222	60.4	12	3.3
At Least \$75,000	587	26.5	-	-	79	13.4	493	83.9	16	2.7
Homeownership										
Homeowner	1,343	60.6	38	2.8	308	22.9	960	71.5	37	2.8
Non-homeowner	872	39.4	227	26.0	322	36.9	304	34.9	19	2.2

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](#)