

## Bank Account Type for Texas, 2013 by Selected Household Characteristics

All Households

|                                      | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Checking and Savings | Savings Only | Checking Only | Banked, Account Type Unknown |
|--------------------------------------|------------------------------|----------------------------|----------|----------------------|--------------|---------------|------------------------------|
| <b>All Households</b>                | 9678                         | 100                        | 10.4     | 61.9                 | 1.9          | 24.4          | 1.4                          |
| <b>Race/Ethnicity (PCT)</b>          |                              |                            |          |                      |              |               |                              |
| <b>Black</b>                         | 1327                         | 100                        | 20.0     | 48.7                 | 2.9          | 27.2          | 1.2                          |
| <b>Hispanic</b>                      | 3110                         | 100                        | 18.6     | 47.5                 | 3.3          | 29.7          | 0.9                          |
| <b>Asian</b>                         | 365                          | 100                        | 2.9      | 73.2                 | -            | 22.6          | 1.4                          |
| <b>American Indian/Alaskan</b>       | 72                           | 100                        | NA       | NA                   | -            | NA            | -                            |
| <b>Hawaiian/Pacific Islander</b>     | 22                           | 100                        | -        | NA                   | NA           | -             | -                            |
| <b>White non-Black non-Hispanic</b>  | 4782                         | 100                        | 3.1      | 74.4                 | 0.8          | 20.0          | 1.7                          |
| <b>Other non-Black non-Hispanic</b>  | -                            | 100                        | -        | -                    | -            | -             | -                            |
| <b>Age Group (PCT)</b>               |                              |                            |          |                      |              |               |                              |
| <b>15 to 24 years</b>                | 619                          | 100                        | 16.7     | 53.4                 | 4.6          | 25.4          | -                            |
| <b>25 to 34 years</b>                | 1917                         | 100                        | 18.0     | 58.5                 | 1.6          | 20.6          | 1.4                          |
| <b>35 to 44 years</b>                | 1848                         | 100                        | 10.3     | 63.1                 | 0.9          | 25.1          | 0.5                          |
| <b>45 to 54 years</b>                | 1980                         | 100                        | 11.2     | 64.8                 | 2.6          | 20.3          | 1.1                          |
| <b>55 to 64 years</b>                | 1536                         | 100                        | 4.9      | 60.8                 | 2.3          | 29.5          | 2.5                          |
| <b>65 years or more</b>              | 1778                         | 100                        | 4.3      | 65.2                 | 1.1          | 27.4          | 2.1                          |
| <b>Education (PCT)</b>               |                              |                            |          |                      |              |               |                              |
| <b>No high school degree</b>         | 1503                         | 100                        | 31.3     | 34.4                 | 3.5          | 30.2          | 0.6                          |
| <b>High school degree</b>            | 2548                         | 100                        | 13.9     | 48.3                 | 2.5          | 33.5          | 1.8                          |
| <b>Some college</b>                  | 2798                         | 100                        | 5.6      | 68.5                 | 1.4          | 23.6          | 0.8                          |
| <b>College degree</b>                | 2829                         | 100                        | 1.0      | 82.4                 | 0.9          | 13.8          | 1.8                          |
| <b>Employment Status (PCT)</b>       |                              |                            |          |                      |              |               |                              |
| <b>Employed</b>                      | 6406                         | 100                        | 9.1      | 67.6                 | 1.7          | 20.9          | 0.7                          |
| <b>Unemployed</b>                    | 321                          | 100                        | 17.3     | 42.4                 | 6.4          | 27.2          | 6.7                          |
| <b>Not in labor force</b>            | 2952                         | 100                        | 12.6     | 51.7                 | 1.8          | 31.7          | 2.2                          |
| <b>Unknown</b>                       | -                            | 100                        | -        | -                    | -            | -             | -                            |
| <b>Family Income (PCT)</b>           |                              |                            |          |                      |              |               |                              |
| <b>Less than \$15,000</b>            | 1461                         | 100                        | 35.0     | 31.4                 | 5.0          | 27.6          | 1.0                          |
| <b>Between \$15,000 and \$30,000</b> | 1823                         | 100                        | 14.9     | 41.4                 | 2.9          | 39.7          | 1.0                          |
| <b>Between \$30,000 and \$50,000</b> | 1944                         | 100                        | 8.9      | 59.8                 | 0.7          | 29.2          | 1.5                          |
| <b>Between \$50,000 and \$75,000</b> | 1788                         | 100                        | 1.9      | 72.5                 | 1.6          | 21.9          | 2.1                          |

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| <b>At Least \$75,000</b>                  | 2662                         | 100                        | 0.8      | 87.2                 | 0.5          | 10.2          | 1.2                          |
| <b>Missing</b>                            | -                            | 100                        | -        | -                    | -            | -             | -                            |
| <b>Disability Status (PCT)</b>            |                              |                            |          |                      |              |               |                              |
| <b>Disabled</b>                           | 813                          | 100                        | 21.5     | 40.4                 | 4.5          | 33.0          | 0.6                          |
| <b>Not Disabled</b>                       | 6468                         | 100                        | 10.2     | 64.6                 | 1.5          | 22.4          | 1.4                          |
| <b>Not Applicable</b>                     | 2397                         | 100                        | 7.5      | 62.1                 | 2.0          | 26.8          | 1.5                          |
| <b>Metropolitan Status (PCT)</b>          |                              |                            |          |                      |              |               |                              |
| <b>Metropolitan area - principal City</b> | 4055                         | 100                        | 12.8     | 64.8                 | 2.2          | 18.7          | 1.5                          |
| <b>Metropolitan area - Balance</b>        | 3589                         | 100                        | 7.1      | 65.9                 | 1.3          | 24.2          | 1.5                          |
| <b>Not in Metropolitan area</b>           | 1046                         | 100                        | 14.7     | 38.9                 | 3.2          | 41.7          | 1.6                          |
| <b>Not Identified</b>                     | 988                          | 100                        | 8.5      | 60.2                 | 1.4          | 29.9          | -                            |

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.