

Unbanked and Underbanked for Austin-Round Rock, TX, 2013 by Selected Household Characteristics

All Households

| | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| All Households | 682 | 100 | 1.3 | 16.6 | 77.7 | 4.4 |
| Race/Ethnicity (PCT) | | | | | | |
| Black | 71 | 100 | - | NA | NA | NA |
| Hispanic | 154 | 100 | 5.9 | 31.5 | 57.0 | 5.6 |
| Asian | 14 | 100 | - | - | NA | - |
| American Indian/Alaskan | 6 | 100 | - | - | NA | - |
| Hawaiian/Pacific Islander | - | 100 | - | - | - | - |
| White non-Black non-Hispanic | 437 | 100 | - | 9.4 | 87.3 | 3.3 |
| Other non-Black non-Hispanic | - | 100 | - | - | - | - |
| Age Group (PCT) | | | | | | |
| 15 to 24 years | 37 | 100 | NA | NA | NA | - |
| 25 to 34 years | 141 | 100 | - | 20.6 | 73.3 | 6.1 |
| 35 to 44 years | 187 | 100 | - | 21.2 | 75.1 | 3.7 |
| 45 to 54 years | 116 | 100 | - | NA | NA | NA |
| 55 to 64 years | 83 | 100 | - | NA | NA | - |
| 65 years or more | 118 | 100 | NA | NA | NA | NA |
| Education (PCT) | | | | | | |
| No high school degree | 28 | 100 | NA | - | NA | - |
| High school degree | 131 | 100 | 3.7 | 26.3 | 63.5 | 6.5 |
| Some college | 214 | 100 | - | 16.0 | 78.3 | 5.7 |
| College degree | 309 | 100 | - | 14.3 | 82.7 | 2.9 |
| Employment Status (PCT) | | | | | | |
| Employed | 512 | 100 | - | 18.9 | 77.9 | 3.2 |
| Unemployed | 21 | 100 | - | NA | NA | - |
| Not in labor force | 149 | 100 | 6.1 | 8.0 | 77.0 | 8.9 |
| Unknown | - | 100 | - | - | - | - |
| Family Income (PCT) | | | | | | |
| Not enough observations to provide estimates by Family Income | | | | | | |
| Disability Status (PCT) | | | | | | |
| Disabled | 25 | 100 | - | NA | NA | - |
| Not Disabled | 502 | 100 | - | 19.7 | 76.2 | 4.1 |
| Not Applicable | 156 | 100 | 5.8 | 6.5 | 81.7 | 5.9 |

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|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| Metropolitan Status (PCT) | | | | | | |
| Metropolitan area - principal City | 348 | 100 | 1.4 | 17.1 | 78.8 | 2.7 |
| Metropolitan area - Balance | 334 | 100 | 1.3 | 16.1 | 76.6 | 6.0 |
| Not in Metropolitan area | - | 100 | - | - | - | - |
| Not Identified | - | 100 | - | - | - | - |

- 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.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- 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.