

Unbanked and Underbanked for Houston-Baytown-Sugar Land, 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	2349	100	11.5	29.1	55.2	4.3
Race/Ethnicity (PCT)						
Black	530	100	20.4	46.9	27.2	5.5
Hispanic	588	100	19.6	37.1	39.3	4.0
Asian	139	100	-	NA	NA	NA
American Indian/Alaskan	15	100	-	-	NA	-
Hawaiian/Pacific Islander	4	100	-	NA	-	-
White non-Black non-Hispanic	1072	100	4.3	17.3	75.2	3.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	165	100	21.4	35.3	35.7	7.6
25 to 34 years	469	100	17.3	29.0	49.2	4.5
35 to 44 years	472	100	12.3	40.4	42.9	4.4
45 to 54 years	485	100	13.2	26.5	55.6	4.6
55 to 64 years	354	100	3.5	26.5	63.5	6.6
65 years or more	405	100	4.7	18.7	76.5	-
Education (PCT)						
No high school degree	368	100	38.0	35.7	23.7	2.6
High school degree	579	100	14.9	31.5	49.4	4.2
Some college	587	100	6.6	31.8	59.0	2.6
College degree	814	100	0.6	22.4	70.7	6.3
Employment Status (PCT)						
Employed	1569	100	9.6	29.6	55.6	5.2
Unemployed	97	100	NA	NA	NA	-
Not in labor force	683	100	16.2	24.5	56.6	2.6
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	367	100	38.1	31.4	30.5	-
Between \$15,000 and \$30,000	381	100	22.3	38.1	35.6	4.1
Between \$30,000 and \$50,000	473	100	7.7	30.7	54.8	6.8
Between \$50,000 and \$75,000	415	100	1.0	39.9	53.5	5.6

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At Least \$75,000	713	100	0.6	15.7	79.5	4.2
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	155	100	26.1	37.2	33.6	3.2
Not Disabled	1624	100	10.8	30.2	53.9	5.1
Not Applicable	570	100	9.5	23.5	64.7	2.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	1026	100	16.7	30.4	49.7	3.2
Metropolitan area - Balance	1322	100	7.5	28.0	59.4	5.1
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.