

Unbanked and Underbanked for Houston-The Woodlands-Sugar Land, TX, 2015 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	2593	100	10.4	21.2	60.2	8.2
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	812	100	20.1	30.1	42.4	7.5
Asian	NA	100	NA	NA	NA	NA
White	995	100	1.5	14.4	73.9	10.1
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	583	100	15.6	24.4	54.4	5.5
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	NA	100	NA	NA	NA	NA
55 to 64 years	NA	100	NA	NA	NA	NA
65 years or more	NA	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	NA	100	NA	NA	NA	NA
Some college	653	100	4.6	23.7	64.9	6.8
College degree	916	100	0.9	15.6	76.4	7.1
Employment status (PCT)						
Employed	1692	100	8.7	22.6	62.4	6.4
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	823	100	12.8	16.9	57.4	12.8
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	NA	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	961	100	1.2	13.8	79.4	5.5
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	1848	100	12.0	20.1	61.3	6.6
Not applicable (not age 25 to 64)	594	100	3.5	19.7	64.6	12.2
Metropolitan status (PCT)						
Metropolitan area - principal city	1235	100	13.7	24.5	53.5	8.3
Metropolitan area - balance	1358	100	7.3	18.2	66.3	8.2
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is 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, and auto title loan.