### Unbanked and Underbanked for Texas, 2015 by Selected Household Characteristics

#### All Households

<table>
<thead>
<tr>
<th>Number of Households (1000s)</th>
<th>Number of Households (PCT)</th>
<th>Unbanked</th>
<th>Banked: Underbanked</th>
<th>Banked: Fully banked</th>
<th>Banked: Underbanked status unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Households</td>
<td>10291</td>
<td>100</td>
<td>9.4</td>
<td>23.7</td>
<td>62.5</td>
</tr>
</tbody>
</table>

#### Race/Ethnicity (PCT)

- **Black** 1536 (100) 16.2 30.3 48.7 4.8
- **Hispanic** 3097 (100) 18.2 30.3 48.6 2.9
- **Asian** NA (100) NA NA NA NA
- **White** 5022 (100) 2.5 16.6 75.9 5.1
- **Other** NA (100) NA NA NA NA

#### Age group (PCT)

- **15 to 24 years** NA (100) NA NA NA NA
- **25 to 34 years** 2084 (100) 13.8 27.1 55.8 3.2
- **35 to 44 years** 1971 (100) 12.8 27.7 55.1 4.3
- **45 to 54 years** 1948 (100) 8.8 23.1 64.2 3.9
- **55 to 64 years** 1717 (100) 7.5 22.0 66.3 4.2
- **65 years or more** 2005 (100) 2.7 15.1 75.1 7.0

#### Education (PCT)

- **No high school degree** 1571 (100) 28.8 26.7 41.8 2.6
- **High school degree** 2214 (100) 13.7 26.0 55.5 4.8
- **Some college** 3096 (100) 5.9 27.6 61.9 4.6
- **College degree** 3410 (100) 0.7 17.3 77.0 5.0

#### Employment status (PCT)

- **Employed** 6544 (100) 8.2 26.2 61.6 3.9
- **Unemployed** NA (100) NA NA NA NA
- **Not in labor force** 3431 (100) 10.3 18.5 65.5 5.7

#### Family income (PCT)

- **Less than $15,000** 1463 (100) 25.6 29.5 39.6 5.2
- **Between $15,000 and $30,000** 1758 (100) 20.8 25.8 49.8 3.6
- **Between $30,000 and $50,000** 2110 (100) 7.7 26.0 60.7 5.6
- **Between $50,000 and $75,000** 1611 (100) 2.3 28.8 63.3 5.6
- **At least $75,000** 3349 (100) 0.6 16.2 79.7 3.4

#### Disability status (PCT)

- **Disabled, age 25 to 64** 852 (100) 17.6 31.2 45.2 6.1
<table>
<thead>
<tr>
<th></th>
<th>Number of Households (1000s)</th>
<th>Number of Households (PCT)</th>
<th>Unbanked</th>
<th>Banked: Underbanked</th>
<th>Banked: Fully banked</th>
<th>Banked: Underbanked status unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not disabled, age 25 to 64</td>
<td>6868</td>
<td>100</td>
<td>10.1</td>
<td>24.4</td>
<td>61.9</td>
<td>3.6</td>
</tr>
<tr>
<td>Not applicable (not age 25 to 64)</td>
<td>2571</td>
<td>100</td>
<td>4.8</td>
<td>19.5</td>
<td>69.6</td>
<td>6.1</td>
</tr>
<tr>
<td><strong>Metropolitan status (PCT)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Metropolitan area - principal city</td>
<td>4356</td>
<td>100</td>
<td>11.9</td>
<td>27.2</td>
<td>55.3</td>
<td>5.6</td>
</tr>
<tr>
<td>Metropolitan area - balance</td>
<td>3879</td>
<td>100</td>
<td>7.0</td>
<td>21.8</td>
<td>67.3</td>
<td>3.9</td>
</tr>
<tr>
<td>Not in metropolitan area</td>
<td>880</td>
<td>100</td>
<td>8.9</td>
<td>14.4</td>
<td>73.2</td>
<td>3.5</td>
</tr>
<tr>
<td>Not identified</td>
<td>1176</td>
<td>100</td>
<td>8.0</td>
<td>24.0</td>
<td>65.1</td>
<td>2.9</td>
</tr>
</tbody>
</table>

- 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.