

Unbanked and Underbanked for Texas, 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	10291	100	9.4	23.7	62.5	4.5
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

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Not disabled, age 25 to 64	6868	100	10.1	24.4	61.9	3.6
Not applicable (not age 25 to 64)	2571	100	4.8	19.5	69.6	6.1
Metropolitan status (PCT)						
Metropolitan area - principal city	4356	100	11.9	27.2	55.3	5.6
Metropolitan area - balance	3879	100	7.0	21.8	67.3	3.9
Not in metropolitan area	880	100	8.9	14.4	73.2	3.5
Not identified	1176	100	8.0	24.0	65.1	2.9

- 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.