

Unbanked and underbanked for Texas, 2017 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	10438	100	9.5	24.2	60.5	5.8
Race/Ethnicity (PCT)						
Black	1486	100	19.0	39.0	34.7	7.3
Hispanic	3397	100	16.1	28.2	49.0	6.7
Asian	NA	100	NA	NA	NA	NA
White	4894	100	2.8	18.2	74.5	4.5
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	1893	100	10.5	29.1	53.9	6.5
35 to 44 years	2006	100	11.7	26.7	55.3	6.4
45 to 54 years	1826	100	10.2	26.4	58.2	5.2
55 to 64 years	1843	100	9.1	20.0	63.8	7.0
65 years or more	2234	100	5.7	13.6	75.7	5.0
Education (PCT)						
No high school diploma	1454	100	27.4	27.2	39.2	6.2
High school diploma	2377	100	14.3	21.8	57.8	6.1
Some college	3044	100	6.1	31.4	56.4	6.1
College degree	3563	100	1.9	18.2	74.7	5.2
Employment status (PCT)						
Employed	6552	100	7.7	26.8	59.5	6.1
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	3560	100	12.1	19.4	62.7	5.8
Family income (PCT)						
Less than \$15,000	1380	100	28.4	26.0	40.0	5.5
\$15,000 to \$30,000	1803	100	19.6	25.0	50.3	5.0
\$30,000 to \$50,000	1986	100	7.7	30.2	57.2	5.0
\$50,000 to \$75,000	1852	100	2.4	28.4	62.8	6.3
At least \$75,000	3416	100	1.5	17.1	74.9	6.5
Disability status (PCT)						
Disabled, age 25 to 64	851	100	18.4	26.0	48.7	6.9
Not disabled, age 25 to 64	6718	100	9.4	25.5	58.9	6.2
Not applicable (not age 25 to 64)	2869	100	7.2	20.4	68.0	4.4
Metropolitan status (PCT)						
Metropolitan area - principal city	4453	100	13.6	26.5	53.2	6.7

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Metropolitan area - balance	4028	100	4.8	21.8	67.5	5.8
Not in metropolitan area	783	100	12.3	18.9	64.5	4.3
Not identified	1173	100	8.5	26.9	61.6	3.0

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.