

Unbanked and Underbanked for Texas, 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	9678	100	10.4	27.4	58.9	3.2
Race/Ethnicity (PCT)						
Black	1327	100	20.0	40.3	35.4	4.4
Hispanic	3110	100	18.6	33.6	44.6	3.1
Asian	365	100	2.9	29.8	60.7	6.6
American Indian/Alaskan	72	100	NA	NA	NA	NA
Hawaiian/Pacific Islander	22	100	-	NA	NA	-
White non-Black non-Hispanic	4782	100	3.1	19.7	74.6	2.6
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	619	100	16.7	34.4	44.7	4.2
25 to 34 years	1917	100	18.0	30.0	49.0	3.0
35 to 44 years	1848	100	10.3	35.2	52.2	2.3
45 to 54 years	1980	100	11.2	28.7	57.2	2.9
55 to 64 years	1536	100	4.9	25.8	67.2	2.2
65 years or more	1778	100	4.3	14.2	76.5	5.0
Education (PCT)						
No high school degree	1503	100	31.3	30.8	36.0	1.9
High school degree	2548	100	13.9	31.1	51.5	3.4
Some college	2798	100	5.6	28.7	62.5	3.2
College degree	2829	100	1.0	21.1	74.3	3.6
Employment Status (PCT)						
Employed	6406	100	9.1	29.8	58.4	2.7
Unemployed	321	100	17.3	40.0	41.3	1.3
Not in labor force	2952	100	12.6	20.9	62.1	4.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	1461	100	35.0	28.2	35.0	1.8
Between \$15,000 and \$30,000	1823	100	14.9	31.6	50.7	2.7
Between \$30,000 and \$50,000	1944	100	8.9	31.1	55.6	4.4
Between \$50,000 and \$75,000	1788	100	1.9	29.2	64.7	4.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	2662	100	0.8	20.3	76.3	2.6
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	813	100	21.5	37.6	39.5	1.5
Not Disabled	6468	100	10.2	29.1	57.9	2.8
Not Applicable	2397	100	7.5	19.4	68.3	4.8
Metropolitan Status (PCT)						
Metropolitan area - principal City	4055	100	12.8	29.4	54.5	3.3
Metropolitan area - Balance	3589	100	7.1	23.6	65.2	4.1
Not in Metropolitan area	1046	100	14.7	32.2	51.6	1.5
Not Identified	988	100	8.5	28.3	62.2	0.9

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- 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.