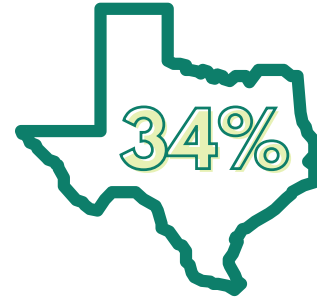


# Overwhelming Demand for Credit in Texas

**34 percent of Texans are underbanked.**

According to a 2017 FDIC survey, 34 percent of Texans do not have access to traditional banking services and products.



**Millions of Texans aren't able to cover a \$400 financial emergency.**

A 2018 FDIC Survey found that 40 percent of Americans are not able to cover a \$400 financial emergency such as unexpected medical bills, car repairs, home expenses, etc.

**28 percent of Americans had a financial emergency in the past year.**

A 2020 Survey performed by Bankrate.com found that 28 percent of Americans faced a financial emergency in the past year. The 2020 survey noted the median unexpected expense was \$1,750.



[www.texasforfinancialchoice.org](http://www.texasforfinancialchoice.org)