

2009 Household Banking Status by Demographic Characteristics

Miami-Fort Lauderdale-Miami Beach, FL

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	2,225	100.0	194	8.7	296	13.3	1,633	73.4	101	4.6		
Household Type												
Family Household	1,446	65.0	125	8.6	158	10.9	1,094	75.7	69	4.8		
Female householder, no husband present	309	13.9	79	25.7	40	12.9	190	61.4	-	-		
Male Householder, no wife present	91	4.1	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	1,045	47.0	28	2.7	106	10.1	846	80.9	65	6.2		
Nonfamily household and other	780	35.0	70	8.9	138	17.7	540	69.2	32	4.1		
Race/Ethnicity												
Black	429	19.3	107	24.9	72	16.7	246	57.3	5	1.1		
Hispanic non-Black	796	35.8	69	8.7	126	15.9	585	73.5	16	2.0		
White non-Black non-Hispanic	955	42.9	15	1.6	86	9.0	773	80.9	81	8.5		
Other non-Black non-Hispanic	45	2.0	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	387	17.4	79	20.5	81	20.9	208	53.7	19	4.9		
35 to 44 years	436	19.6	40	9.3	57	13.1	326	74.8	12	2.8		
45 to 54 years	440	19.8	40	9.1	62	14.0	317	72.0	21	4.9		
55 to 64 years	356	16.0	-	-	42	11.7	286	80.2	29	8.0		
65 years or more	607	27.3	34	5.7	55	9.1	497	81.9	20	3.3		
Education												
No high school degree	318	14.3	67	21.0	48	15.2	191	60.0	12	3.8		
High school degree	647	29.1	87	13.4	81	12.5	467	72.2	12	1.9		
Some college	577	25.9	36	6.2	92	15.9	432	74.9	17	2.9		
College degree	684	30.7	5	0.7	75	11.0	543	79.5	60	8.8		
Household Income												
Less than \$15,000	354	15.9	110	31.1	42	11.8	198	55.9	4	1.2		
Between \$15,000 and \$30,000	362	16.3	41	11.2	73	20.1	249	68.7	-	-		
Between \$30,000 and \$50,000	439	19.7	20	4.6	76	17.3	335	76.3	8	1.8		
Between \$50,000 and \$75,000	307	13.8	-	-	50	16.2	253	82.4	4	1.3		
At Least \$75,000	462	20.7	6	1.3	45	9.7	372	80.6	39	8.4		
Unknown	302	13.6	18	5.9	12	3.8	227	75.1	46	15.2		
Homeownership												
Homeowner	1,443	64.9	24	1.6	149	10.3	1,199	83.1	72	5.0		
Non-homeowner	782	35.1	171	21.8	147	18.8	434	55.5	30	3.8		

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)