

2009 Household Banking Status by Demographic Characteristics

Tampa-St. Petersburg-Clearwater, FL

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		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
All Households	1,190	100.0	56	4.7	229	19.2	867	72.9	38	3.2
Household Type										
Family Household	708	59.5	37	5.2	132	18.6	518	73.2	21	3.0
Female householder, no husband present	143	12.0	10	7.3	60	41.9	68	47.4	5	3.4
Male Householder, no wife present	64	5.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	500	42.0	17	3.4	54	10.8	413	82.6	16	3.2
Nonfamily household and other	482	40.5	20	4.1	97	20.0	349	72.4	17	3.5
Race/Ethnicity										
Black	123	10.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	103	8.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	937	78.7	26	2.7	146	15.6	732	78.1	33	3.5
Other non-Black non-Hispanic	27	2.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	241	20.3	20	8.1	66	27.5	150	62.2	5	2.1
35 to 44 years	218	18.3	18	8.1	57	25.9	131	60.2	13	5.8
45 to 54 years	228	19.1	14	6.2	50	21.9	160	70.2	4	1.8
55 to 64 years	212	17.8	5	2.3	34	15.9	169	79.5	5	2.3
65 years or more	291	24.4	-	-	22	7.6	257	88.5	11	3.9
Education										
No high school degree	99	8.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	345	29.0	34	10.0	63	18.2	230	66.8	17	5.0
Some college	401	33.7	10	2.5	93	23.2	290	72.4	8	1.9
College degree	345	29.0	-	-	37	10.7	304	88.1	4	1.2
Household Income										
Less than \$15,000	138	11.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	148	12.4	5	3.3	29	19.9	109	73.5	5	3.3
Between \$30,000 and \$50,000	285	23.9	13	4.4	75	26.3	185	65.0	12	4.2
Between \$50,000 and \$75,000	194	16.3	-	-	29	14.9	166	85.1	-	-
At Least \$75,000	235	19.8	-	-	26	11.1	205	87.1	4	1.8
Unknown	189	15.9	8	4.3	19	10.2	152	80.4	10	5.1
Homeownership										
Homeowner	815	68.5	8	1.0	127	15.6	672	82.5	8	1.0
Non-homeowner	375	31.5	48	12.8	102	27.1	195	52.1	30	8.0

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](#)