

2009 Household Banking Status by Demographic Characteristics

Florida

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	7,607	100.0	527	6.9	1,298	17.1	5,514	72.5	267	3.5
Household Type										
Family Household	4,784	62.9	314	6.6	789	16.5	3,518	73.5	162	3.4
Female householder, no husband present	847	11.1	153	18.1	257	30.4	407	48.1	28	3.4
Male Householder, no wife present	316	4.2	50	15.7	77	24.3	186	58.8	4	1.2
Married couple	3,621	47.6	111	3.1	455	12.6	2,925	80.8	130	3.6
Nonfamily household and other	2,823	37.1	213	7.6	509	18.0	1,996	70.7	105	3.7
Race/Ethnicity										
Black	1,084	14.3	267	24.6	301	27.7	484	44.6	33	3.0
Hispanic non-Black	1,235	16.2	95	7.7	260	21.0	847	68.6	32	2.6
White non-Black non-Hispanic	5,112	67.2	154	3.0	714	14.0	4,047	79.2	196	3.8
Other non-Black non-Hispanic	176	2.3	11	6.3	23	13.3	136	77.0	6	3.4
Age										
15 to 34 years	1,409	18.5	214	15.2	335	23.7	824	58.5	37	2.6
35 to 44 years	1,445	19.0	119	8.2	297	20.6	977	67.6	52	3.6
45 to 54 years	1,531	20.1	111	7.2	294	19.2	1,062	69.4	64	4.2
55 to 64 years	1,291	17.0	38	3.0	207	16.0	991	76.8	55	4.3
65 years or more	1,931	25.4	46	2.4	165	8.6	1,660	86.0	59	3.1
Education										
No high school degree	847	11.1	162	19.1	175	20.7	480	56.7	29	3.5
High school degree	2,345	30.8	242	10.3	404	17.2	1,634	69.7	64	2.7
Some college	2,156	28.3	95	4.4	467	21.6	1,525	70.7	69	3.2
College degree	2,259	29.7	28	1.3	252	11.1	1,875	83.0	104	4.6
Household Income										
Less than \$15,000	1,058	13.9	270	25.5	227	21.4	545	51.5	16	1.5
Between \$15,000 and \$30,000	1,121	14.7	120	10.7	252	22.5	736	65.7	12	1.1
Between \$30,000 and \$50,000	1,542	20.3	55	3.5	352	22.8	1,094	70.9	41	2.7
Between \$50,000 and \$75,000	1,172	15.4	4	0.4	197	16.8	949	81.0	22	1.9
At Least \$75,000	1,487	19.6	6	0.4	163	11.0	1,252	84.2	66	4.4
Unknown	1,227	16.1	72	5.9	107	8.7	938	76.5	109	8.9
Homeownership										
Homeowner	5,396	70.9	130	2.4	753	14.0	4,314	79.9	200	3.7
Non-homeowner	2,210	29.1	398	18.0	545	24.6	1,201	54.3	68	3.1

Notes:

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](#)