

### 2009 Household Banking Status by Demographic Characteristics

Orlando, FL

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	857	100.0	59	6.8	161	18.8	595	69.5	42	4.9
Household Type										
Family Household	564	65.8	23	4.1	113	20.0	406	72.0	22	3.9
Female householder, no husband present	109	12.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	32	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	423	49.3	9	2.0	60	14.3	336	79.5	18	4.2
Nonfamily household and other	293	34.2	35	12.0	48	16.4	189	64.6	21	7.0
Race/Ethnicity										
Black	156	18.2	37	23.7	51	32.7	58	37.3	10	6.4
Hispanic non-Black	131	15.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	538	62.8	13	2.4	67	12.5	434	80.7	24	4.5
Other non-Black non-Hispanic	32	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	194	22.6	27	14.1	38	19.6	119	61.7	9	4.5
35 to 44 years	201	23.5	4	2.1	52	25.8	141	70.1	4	1.9
45 to 54 years	192	22.4	18	9.6	21	11.0	132	68.8	20	10.6
55 to 64 years	121	14.2	8	7.0	28	23.0	76	62.3	9	7.8
65 years or more	149	17.3	-	-	22	14.7	127	85.3	-	-
Education										
No high school degree	78	9.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	285	33.3	31	11.0	57	20.0	179	62.8	18	6.3
Some college	209	24.4	9	4.5	36	17.1	152	72.5	12	5.9
College degree	285	33.2	-	-	46	16.2	226	79.5	12	4.3
Household Income										
Less than \$15,000	112	13.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	129	15.0	16	12.1	35	27.3	74	57.7	4	2.9
Between \$30,000 and \$50,000	143	16.7	8	5.5	40	27.7	87	60.7	9	6.1
Between \$50,000 and \$75,000	114	13.3	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	166	19.4	-	-	25	15.0	137	82.7	4	2.3
Unknown	193	22.6	15	7.8	11	5.5	151	78.2	16	8.5
Homeownership										
Homeowner	611	71.3	12	2.0	106	17.4	454	74.3	38	6.3
Non-homeowner	246	28.7	47	19.0	54	22.1	141	57.4	4	1.6

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](#)