

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Florida

Household Characteristic	All Households		Unbanked Households		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Memo Items		Memo Items		Memo Items		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Checking and Savings Accounts	Checking and Savings Accounts	Savings Account only	Savings Account only	Checking Account only	Checking Account only	Banked, but Account Type Unknown	Banked, but Account Type Unknown	Has Checking Account	Has Checking Account	Has Savings Account	Has Savings Account	Has Savings Account	Has Savings Account	
All Households	7,801	100.0	570	7.3	5,059	64.9	107	1.4	1,892	24.2	173	2.2	6,968	89.3	5,175	66.3			
Household Type																			
Family Household	4,726	60.6	317	6.7	3,206	67.8	56	1.2	1,066	22.6	81	1.7	4,290	90.8	3,267	69.1			
Female householder, no husband present	952	12.2	133	14.0	488	51.3	25	2.6	292	30.6	14	1.5	784	82.4	513	53.9			
Male Householder, no wife present	389	5.0	63	16.1	206	53.1	5	1.3	115	29.5	-	-	321	82.6	211	54.3			
Married couple	3,385	43.4	121	3.6	2,512	74.2	27	0.8	659	19.5	67	2.0	3,184	94.1	2,543	75.1			
Nonfamily household and other	3,075	39.4	253	8.2	1,853	60.3	50	1.6	826	26.9	92	3.0	2,679	87.1	1,907	62.0			
Race/Ethnicity																			
Black	1,165	14.9	238	20.5	560	48.1	30	2.6	312	26.8	23	2.0	873	74.9	591	50.7			
Hispanic non-Black	1,366	17.5	151	11.0	656	48.0	14	1.0	513	37.6	32	2.4	1,182	86.5	670	49.0			
White non-Black non-Hispanic	5,073	65.0	173	3.4	3,693	72.8	63	1.2	1,030	20.3	114	2.2	4,728	93.2	3,764	74.2			
Other non-Black non-Hispanic	197	2.5	8	4.0	150	76.2	-	-	36	18.1	4	1.8	186	94.2	150	76.2			
Age																			
15 to 34 years	1,408	18.0	150	10.6	848	60.3	30	2.1	371	26.4	8	0.6	1,220	86.6	883	62.7			
35 to 44 years	1,382	17.7	165	11.9	869	62.9	27	1.9	286	20.7	36	2.6	1,160	83.9	896	64.8			
45 to 54 years	1,565	20.1	134	8.6	1,053	67.3	18	1.2	337	21.5	23	1.5	1,390	88.8	1,076	68.7			
55 to 64 years	1,368	17.5	80	5.9	911	66.6	-	-	354	25.9	22	1.6	1,270	92.8	911	66.6			
65 years or more	2,078	26.6	41	2.0	1,377	66.3	32	1.6	543	26.1	84	4.0	1,929	92.8	1,410	67.8			
Education																			
No high school degree	782	10.0	162	20.8	266	34.0	29	3.7	311	39.8	13	1.7	577	73.8	295	37.7			
High school degree	2,371	30.4	255	10.8	1,283	54.1	34	1.4	750	31.6	50	2.1	2,041	86.1	1,316	55.5			
Some college	2,403	30.8	111	4.6	1,713	71.3	31	1.3	481	20.0	68	2.8	2,199	91.5	1,748	72.7			
College degree	2,245	28.8	42	1.9	1,798	80.1	13	0.6	349	15.6	42	1.9	2,152	95.9	1,816	80.9			
Household Income																			
Less than \$15,000	1,347	17.3	323	24.0	458	34.0	40	3.0	489	36.3	37	2.7	955	70.9	498	37.0			
Between \$15,000 and \$30,000	1,575	20.2	118	7.5	845	53.7	18	1.1	550	34.9	44	2.8	1,396	88.6	863	54.8			
Between \$30,000 and \$50,000	1,881	24.1	101	5.3	1,228	65.3	37	2.0	478	25.4	39	2.0	1,706	90.7	1,269	67.4			
Between \$50,000 and \$75,000	1,219	15.6	18	1.5	979	80.3	8	0.7	191	15.7	23	1.9	1,170	96.0	987	81.0			
At Least \$75,000	1,779	22.8	11	0.6	1,549	87.1	4	0.2	183	10.3	31	1.7	1,742	97.9	1,558	87.6			
Homeownership																			
Homeowner	5,362	68.7	192	3.6	3,836	71.5	51	1.0	1,141	21.3	141	2.6	4,990	93.1	3,891	72.6			
Non-homeowner	2,439	31.3	378	15.5	1,223	50.1	56	2.3	751	30.8	31	1.3	1,978	81.1	1,283	52.6			

Notes:

-- 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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)