

# ECONOMICINCLUSION.GOV



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

### 2011 Household Banking Status by Demographic Characteristics

Orlando, 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	791	100.0	59	7.4	186	23.5	497	62.9	49	6.2		
Household Type												
Family Household	520	65.7	35	6.7	112	21.5	364	70.0	9	1.8		
Female householder, no husband present	92	11.6	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	42	5.3	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	386	48.9	5	1.3	79	20.5	298	77.1	4	1.1		
Nonfamily household and other	271	34.3	24	8.9	74	27.2	133	49.1	40	14.8		
Race/Ethnicity												
Black	127	16.1	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	152	19.3	24	15.6	27	17.7	95	62.2	7	4.5		
White non-Black non-Hispanic	477	60.3	-	-	100	21.0	339	71.1	38	7.9		
Other non-Black non-Hispanic	35	4.4	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	152	19.2	11	7.5	65	42.6	59	38.5	17	11.4		
35 to 44 years	184	23.2	19	10.4	42	23.0	113	61.3	10	5.3		
45 to 54 years	144	18.3	10	6.7	25	17.6	95	65.7	14	9.9		
55 to 64 years	124	15.7	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	186	23.6	-	-	29	15.6	150	80.2	8	4.2		
Education												
No high school degree	119	15.1	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	182	23.1	15	8.0	36	19.5	122	67.1	10	5.4		
Some college	260	32.8	16	6.1	67	25.8	147	56.7	30	11.5		
College degree	229	29.0	-	-	38	16.4	192	83.6	-	-		
Household Income												
Less than \$15,000	122	15.4	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	152	19.3	17	11.4	44	29.0	87	57.3	4	2.3		
Between \$30,000 and \$50,000	179	22.6	-	-	60	33.5	103	57.5	16	9.0		
Between \$50,000 and \$75,000	132	16.7	9	7.0	9	6.8	103	77.9	11	8.3		
At Least \$75,000	205	26.0	5	2.5	37	18.0	163	79.5	-	-		
Homeownership												
Homeowner	556	70.3	23	4.1	86	15.5	419	75.3	28	5.1		
Non-homeowner	235	29.7	36	15.3	100	42.5	78	33.3	21	8.9		

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)