

2011 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	1,298	100.0	77	6.0	283	21.8	899	69.2	39	3.0
Household Type										
Family Household	782	60.2	50	6.4	196	25.0	509	65.1	27	3.5
Female householder, no husband present	166	12.8	20	11.9	86	51.6	55	33.3	5	3.2
Male Householder, no wife present	84	6.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	532	41.0	18	3.4	86	16.2	410	77.1	17	3.3
Nonfamily household and other	516	39.8	27	5.3	87	16.9	390	75.5	12	2.3
Race/Ethnicity										
Black	139	10.7	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	131	10.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,006	77.5	36	3.6	167	16.6	769	76.4	35	3.4
Other non-Black non-Hispanic	22	1.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	214	16.5	14	6.7	83	38.7	111	52.1	5	2.5
35 to 44 years	238	18.4	36	15.0	53	22.4	145	60.9	4	1.8
45 to 54 years	229	17.6	8	3.6	75	32.8	132	57.7	13	5.9
55 to 64 years	251	19.3	19	7.5	25	10.0	203	81.0	4	1.5
65 years or more	366	28.2	-	-	47	12.7	307	83.9	12	3.4
Education										
No high school degree	95	7.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	460	35.4	40	8.7	122	26.4	282	61.3	16	3.6
Some college	380	29.3	10	2.6	86	22.5	279	73.5	5	1.4
College degree	363	28.0	5	1.5	58	16.0	283	77.8	17	4.8
Household Income										
Less than \$15,000	179	13.8	42	23.5	48	26.9	89	49.6	-	-
Between \$15,000 and \$30,000	287	22.1	19	6.7	71	24.8	184	64.1	13	4.4
Between \$30,000 and \$50,000	294	22.7	16	5.5	52	17.8	212	72.1	14	4.6
Between \$50,000 and \$75,000	220	17.0	-	-	63	28.4	154	69.8	4	1.8
At Least \$75,000	318	24.5	-	-	49	15.3	261	81.9	9	2.8
Homeownership										
Homeowner	926	71.3	19	2.1	166	17.9	710	76.7	30	3.3
Non-homeowner	372	28.7	58	15.6	117	31.4	189	50.6	9	2.4

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](#)