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

2011 Household Bank Account Type by Demographic Characteristics

Tampa-St. Petersburg-Clearwater, FL

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,298	100	77	6.0	925	71.2	13	1.0	265	20.4	18	1.4	1,190	91.7	942	72.6
Household Type																
Family Household	782	60.2	50	6.4	584	74.6	-	-	135	17.3	13	1.7	719	91.9	588	75.2
Female householder, no husband present	166	12.8	20	11.9	101	60.4	-	-	46	27.7	-	-	147	88.1	101	60.4
Male Householder, no wife present	84	6.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	532	41.0	18	3.4	427	80.3	-	-	73	13.8	13	2.5	500	94.1	431	81.1
Nonfamily household and other	516	39.8	27	5.3	341	66.1	13	2.5	130	25.2	5	0.9	471	91.3	354	68.6
Race/Ethnicity																
Black	139	10.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	131	10.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,006	77.5	36	3.6	750	74.6	4	0.4	203	20.1	13	1.3	953	94.7	759	75.4
Other non-Black non-Hispanic	22	1.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	214	16.5	14	6.7	153	71.6	-	-	46	21.6	-	-	199	93.3	153	71.6
35 to 44 years	238	18.4	36	15.0	159	66.8	4	1.7	35	14.6	4	1.9	194	81.4	164	68.6
45 to 54 years	229	17.6	8	3.6	162	70.7	-	-	50	21.7	9	4.0	212	92.4	166	72.6
55 to 64 years	251	19.3	19	7.5	175	69.7	-	-	57	22.8	-	-	232	92.5	175	69.7
65 years or more	366	28.2	-	-	276	75.3	9	2.4	78	21.2	4	1.2	353	96.4	284	77.6
Education																
No high school degree	95	7.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	460	35.4	40	8.7	284	61.8	5	1.1	126	27.5	4	1.0	410	89.3	289	62.9
Some college	380	29.3	10	2.6	286	75.3	4	1.1	71	18.7	9	2.3	358	94.0	295	77.6
College degree	363	28.0	5	1.5	323	88.9	-	-	30	8.3	5	1.3	353	97.2	323	88.9
Household Income																
Less than \$15,000	179	13.8	42	23.5	65	36.3	4	2.1	68	38.0	-	-	133	74.3	69	38.4
Between \$15,000 and \$30,000	287	22.1	19	6.7	167	58.3	-	-	96	33.5	4	1.5	263	91.8	167	58.3
Between \$30,000 and \$50,000	294	22.7	16	5.5	219	74.3	5	1.7	54	18.5	-	-	273	92.8	223	76.0
Between \$50,000 and \$75,000	220	17.0	-	-	190	86.3	-	-	26	11.7	4	2.0	216	98.0	190	86.3
At Least \$75,000	318	24.5	-	-	284	89.2	4	1.3	21	6.6	9	2.8	305	95.8	293	91.9
Homeownership																
Homeowner	926	71.3	19	2.1	727	78.5	9	0.9	158	17.0	13	1.5	885	95.5	736	79.4
Non-homeowner	372	28.7	58	15.6	198	53.2	4	1.1	108	28.9	4	1.2	306	82.1	207	55.5

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.

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](#)