

2011 Household Banking Status by Demographic Characteristics

Florida

Household Characteristics	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	7,801	100.0	570	7.3	1,645	21.1	5,309	68.1	277	3.5
Household Type										
Family Household	4,726	60.6	317	6.7	1,076	22.8	3,189	67.5	144	3.0
Female householder, no husband present	952	12.2	133	14.0	339	35.6	447	46.9	33	3.4
Male Householder, no wife present	389	5.0	63	16.1	94	24.1	217	55.8	15	4.0
Married couple	3,385	43.4	121	3.6	643	19.0	2,526	74.6	96	2.8
Nonfamily household and other	3,075	39.4	253	8.2	569	18.5	2,119	68.9	133	4.3
Race/Ethnicity										
Black	1,165	14.9	238	20.5	429	36.8	464	39.8	33	2.9
Hispanic non-Black	1,366	17.5	151	11.0	357	26.1	837	61.2	22	1.6
White non-Black non-Hispanic	5,073	65.0	173	3.4	820	16.2	3,866	76.2	214	4.2
Other non-Black non-Hispanic	197	2.5	8	4.0	39	19.8	142	72.3	8	4.0
Age										
15 to 34 years	1,408	18.0	150	10.6	471	33.4	725	51.5	62	4.4
35 to 44 years	1,382	17.7	165	11.9	324	23.4	871	63.0	23	1.6
45 to 54 years	1,565	20.1	134	8.6	393	25.1	976	62.4	62	3.9
55 to 64 years	1,368	17.5	80	5.9	228	16.6	1,005	73.5	54	4.0
65 years or more	2,078	26.6	41	2.0	230	11.1	1,731	83.3	76	3.7
Education										
No high school degree	782	10.0	162	20.8	212	27.2	370	47.4	37	4.7
High school degree	2,371	30.4	255	10.8	562	23.7	1,484	62.6	70	2.9
Some college	2,403	30.8	111	4.6	460	19.1	1,730	72.0	102	4.3
College degree	2,245	28.8	42	1.9	411	18.3	1,725	76.8	68	3.0
Household Income										
Less than \$15,000	1,347	17.3	323	24.0	302	22.4	667	49.5	55	4.1
Between \$15,000 and \$30,000	1,575	20.2	118	7.5	440	27.9	963	61.2	54	3.5
Between \$30,000 and \$50,000	1,881	24.1	101	5.3	383	20.3	1,327	70.5	71	3.8
Between \$50,000 and \$75,000	1,219	15.6	18	1.5	231	19.0	933	76.5	37	3.0
At Least \$75,000	1,779	22.8	11	0.6	290	16.3	1,419	79.8	60	3.3
Homeownership										
Homeowner	5,362	68.7	192	3.6	842	15.7	4,126	77.0	201	3.7
Non-homeowner	2,439	31.3	378	15.5	803	32.9	1,183	48.5	76	3.1

Notes:

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](#)