

Unbanked and Underbanked for Florida, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	8107	100	6.2	19.1	65.1	9.6
Race/Ethnicity (PCT)						
Black	1247	100	15.7	31.4	44.9	7.9
Hispanic	1553	100	11.2	23.7	56.6	8.5
Asian	137	100	-	NA	NA	NA
American Indian/Alaskan	24	100	-	NA	NA	-
Hawaiian/Pacific Islander	9	100	NA	-	NA	-
White non-Black non-Hispanic	5129	100	2.5	14.4	72.5	10.5
Other non-Black non-Hispanic	8	100	-	-	NA	-
Age Group (PCT)						
15 to 24 years	383	100	10.9	34.6	51.0	3.5
25 to 34 years	1325	100	12.1	27.6	52.1	8.2
35 to 44 years	1219	100	11.2	21.3	58.2	9.3
45 to 54 years	1531	100	4.7	21.1	60.9	13.3
55 to 64 years	1517	100	1.7	16.7	73.0	8.7
65 years or more	2133	100	3.1	9.9	77.1	9.9
Education (PCT)						
No high school degree	806	100	20.5	23.0	49.2	7.2
High school degree	2181	100	9.6	18.5	62.6	9.4
Some college	2653	100	4.1	20.5	65.5	9.9
College degree	2468	100	0.8	16.7	72.2	10.3
Employment Status (PCT)						
Employed	4762	100	4.8	22.3	62.4	10.5
Unemployed	324	100	16.8	28.3	45.9	9.0
Not in labor force	3021	100	7.2	13.0	71.4	8.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	1204	100	20.7	23.8	49.9	5.6
Between \$15,000 and \$30,000	1691	100	10.0	20.7	60.1	9.2
Between \$30,000 and \$50,000	1790	100	3.0	20.9	64.0	12.1
Between \$50,000 and \$75,000	1616	100	1.9	19.3	69.9	8.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	1806	100	-	12.3	76.7	11.0
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	578	100	12.5	23.7	56.8	7.0
Not Disabled	5013	100	6.4	21.2	62.1	10.3
Not Applicable	2516	100	4.3	13.7	73.1	8.9
Metropolitan Status (PCT)						
Metropolitan area - principal City	2028	100	9.1	23.4	58.9	8.6
Metropolitan area - Balance	4979	100	4.4	17.5	67.2	10.9
Not in Metropolitan area	329	100	16.1	19.8	53.5	10.5
Not Identified	771	100	6.1	17.5	72.9	3.4

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.