

Unbanked and Underbanked for Miami-Fort Lauderdale-Miami Beach, FL, 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 | 2374 | 100 | 7.3 | 13.9 | 66.1 | 12.7 |
| Race/Ethnicity (PCT) | | | | | | |
| Black | 504 | 100 | 17.4 | 19.0 | 48.9 | 14.7 |
| Hispanic | 876 | 100 | 8.3 | 12.5 | 69.8 | 9.4 |
| Asian | 47 | 100 | - | NA | NA | NA |
| American Indian/Alaskan | - | 100 | - | - | - | - |
| Hawaiian/Pacific Islander | 3 | 100 | NA | - | - | - |
| White non-Black non-Hispanic | 944 | 100 | 0.9 | 11.6 | 72.4 | 15.0 |
| Other non-Black non-Hispanic | - | 100 | - | - | - | - |
| Age Group (PCT) | | | | | | |
| 15 to 24 years | 85 | 100 | NA | NA | NA | NA |
| 25 to 34 years | 275 | 100 | 9.1 | 20.2 | 59.1 | 11.6 |
| 35 to 44 years | 455 | 100 | 14.4 | 14.2 | 56.7 | 14.7 |
| 45 to 54 years | 504 | 100 | 5.4 | 17.9 | 61.5 | 15.3 |
| 55 to 64 years | 476 | 100 | 1.1 | 11.4 | 73.2 | 14.2 |
| 65 years or more | 580 | 100 | 6.2 | 7.0 | 77.8 | 9.0 |
| Education (PCT) | | | | | | |
| No high school degree | 260 | 100 | 21.0 | 11.3 | 57.0 | 10.7 |
| High school degree | 596 | 100 | 14.1 | 9.7 | 63.6 | 12.6 |
| Some college | 691 | 100 | 3.5 | 15.1 | 66.8 | 14.6 |
| College degree | 826 | 100 | 1.2 | 16.7 | 70.2 | 11.9 |
| Employment Status (PCT) | | | | | | |
| Employed | 1463 | 100 | 6.7 | 17.9 | 61.3 | 14.1 |
| Unemployed | 79 | 100 | NA | NA | NA | NA |
| Not in labor force | 832 | 100 | 8.4 | 6.1 | 76.7 | 8.8 |
| Unknown | - | 100 | - | - | - | - |
| Family Income (PCT) | | | | | | |
| Less than \$15,000 | 425 | 100 | 25.2 | 13.6 | 52.1 | 9.2 |
| Between \$15,000 and \$30,000 | 508 | 100 | 6.8 | 11.0 | 67.3 | 14.9 |
| Between \$30,000 and \$50,000 | 409 | 100 | 5.0 | 12.4 | 65.9 | 16.6 |
| Between \$50,000 and \$75,000 | 492 | 100 | 2.2 | 17.3 | 71.2 | 9.3 |

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|---|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| At Least \$75,000 | 541 | 100 | - | 14.8 | 71.5 | 13.7 |
| Missing | - | 100 | - | - | - | - |
| Disability Status (PCT) | | | | | | |
| Disabled | 129 | 100 | NA | NA | NA | NA |
| Not Disabled | 1580 | 100 | 7.6 | 16.1 | 62.2 | 14.2 |
| Not Applicable | 665 | 100 | 7.4 | 9.8 | 73.9 | 8.9 |
| Metropolitan Status (PCT) | | | | | | |
| Metropolitan area - principal City | 558 | 100 | 13.8 | 13.9 | 62.6 | 9.8 |
| Metropolitan area - Balance | 1817 | 100 | 5.3 | 13.9 | 67.2 | 13.6 |
| Not in Metropolitan area | - | 100 | - | - | - | - |
| Not Identified | - | 100 | - | - | - | - |

- 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.