

Unbanked and Underbanked for Florida, 2015 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	8455	100	5.9	17.7	68.9	7.5
Race/Ethnicity (PCT)						
Black	1392	100	14.5	31.7	47.8	6.0
Hispanic	1769	100	7.3	20.7	66.1	5.9
Asian	NA	100	NA	NA	NA	NA
White	5060	100	3.0	12.6	76.1	8.3
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	1055	100	13.7	20.0	59.0	7.3
35 to 44 years	1249	100	8.2	24.8	59.5	7.5
45 to 54 years	1610	100	5.3	20.8	68.8	5.1
55 to 64 years	1722	100	3.3	15.2	72.3	9.1
65 years or more	2314	100	2.4	9.7	80.0	7.9
Education (PCT)						
No high school degree	859	100	10.9	26.4	59.4	3.3
High school degree	2516	100	8.5	20.7	63.3	7.5
Some college	2696	100	5.8	17.0	69.0	8.3
College degree	2384	100	1.6	12.1	78.0	8.3
Employment status (PCT)						
Employed	4713	100	4.4	19.9	67.4	8.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	3465	100	7.2	14.3	72.0	6.5
Family income (PCT)						
Less than \$15,000	1327	100	19.4	24.6	47.1	8.9
Between \$15,000 and \$30,000	1838	100	8.6	19.0	63.6	8.9
Between \$30,000 and \$50,000	1981	100	3.6	19.0	72.0	5.4
Between \$50,000 and \$75,000	1552	100	0.7	14.7	77.7	7.0
At least \$75,000	1757	100	0.3	12.3	79.5	8.0
Disability status (PCT)						
Disabled, age 25 to 64	731	100	16.7	26.2	50.5	6.6

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Not disabled, age 25 to 64	4906	100	5.5	18.9	68.3	7.4
Not applicable (not age 25 to 64)	2819	100	4.0	13.4	74.6	8.1
Metropolitan status (PCT)						
Metropolitan area - principal city	2196	100	5.5	20.8	67.0	6.7
Metropolitan area - balance	5246	100	6.3	17.2	68.2	8.4
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	762	100	2.7	11.2	80.1	6.0

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is 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, and auto title loan.