

## Unbanked and Underbanked for Miami-Fort Lauderdale-West Palm Beach, FL, 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
<b>All Households</b>	2582	100	7.4	18.0	65.9	8.7
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	566	100	14.6	29.4	49.8	6.2
<b>Hispanic</b>	1078	100	6.6	19.5	66.4	7.5
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	849	100	3.0	9.5	76.6	10.9
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	NA	100	NA	NA	NA	NA
<b>35 to 44 years</b>	NA	100	NA	NA	NA	NA
<b>45 to 54 years</b>	NA	100	NA	NA	NA	NA
<b>55 to 64 years</b>	NA	100	NA	NA	NA	NA
<b>65 years or more</b>	645	100	2.5	12.2	78.3	7.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	675	100	13.6	21.3	56.4	8.7
<b>Some college</b>	715	100	7.3	20.9	62.9	8.8
<b>College degree</b>	888	100	2.4	10.6	77.3	9.6
<b>Employment status (PCT)</b>						
<b>Employed</b>	1572	100	5.6	20.2	63.9	10.4
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	920	100	9.4	14.3	70.6	5.7
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$15,000 and \$30,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$50,000 and \$75,000</b>	NA	100	NA	NA	NA	NA
<b>At least \$75,000</b>	614	100	-	10.1	82.8	7.1
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

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<b>Not disabled, age 25 to 64</b>	1605	100	7.6	18.8	65.7	8.0
<b>Not applicable (not age 25 to 64)</b>	803	100	5.9	15.3	69.0	9.8
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	709	100	3.5	21.4	64.9	10.2
<b>Metropolitan area - balance</b>	1873	100	8.9	16.7	66.3	8.1
<b>Not in metropolitan area</b>	NA	100	NA	NA	NA	NA
<b>Not identified</b>	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- 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.