

### 2009 Household Banking Status by Demographic Characteristics

Jacksonville, FL

Household Characteristic	All Households		Unbanked		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	612	100.0	29	4.7	146	23.9	419	68.5	18	2.9
Household Type										
Family Household	361	58.9	18	4.9	90	25.0	247	68.5	6	1.5
Female householder, no husband present	35	5.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	21	3.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	306	49.9	9	2.9	55	17.9	236	77.4	6	1.8
Nonfamily household and other	251	41.1	11	4.3	56	22.4	172	68.4	12	4.9
Race/Ethnicity										
Black	131	21.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	35	5.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	418	68.3	4	0.8	69	16.5	333	79.5	13	3.2
Other non-Black non-Hispanic	28	4.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	157	25.6	9	5.5	66	42.0	82	52.5	-	-
35 to 44 years	121	19.7	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	134	21.9	-	-	42	31.5	92	68.5	-	-
55 to 64 years	69	11.3	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	132	21.5	8	6.0	4	3.1	111	84.2	9	6.7
Education										
No high school degree	28	4.6	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	172	28.0	12	7.1	58	34.0	101	58.9	-	-
Some college	195	31.9	4	2.2	47	23.9	131	67.0	13	6.9
College degree	217	35.5	12	5.6	28	12.7	178	81.7	-	-
Household Income										
Less than \$15,000	85	13.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	78	12.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	79	13.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	117	19.1	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	145	23.7	-	-	16	11.2	129	88.8	-	-
Unknown	108	17.7	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	424	69.2	8	1.9	62	14.7	336	79.2	18	4.2
Non-homeowner	189	30.8	21	11.0	84	44.6	84	44.3	-	-

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)