

### 2011 Household Banking Status by Demographic Characteristics

Jacksonville, FL

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	600	100.0	36	6.0	150	25.0	414	68.9	-	-
Household Type										
Family Household	341	56.9	14	4.1	97	28.4	230	67.5	-	-
Female householder, no husband present	47	7.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	23	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	271	45.2	14	5.2	67	24.9	190	70.0	-	-
Nonfamily household and other	259	43.1	22	8.6	53	20.6	184	70.9	-	-
Race/Ethnicity										
Black	153	25.6	23	15.1	63	41.0	67	43.9	-	-
Hispanic non-Black	29	4.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	396	66.0	13	3.3	77	19.5	306	77.2	-	-
Other non-Black non-Hispanic	21	3.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	106	17.7	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	150	24.9	14	9.5	28	18.8	107	71.7	-	-
45 to 54 years	110	18.3	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	82	13.7	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	153	25.5	-	-	37	24.0	116	76.0	-	-
Education										
No high school degree	55	9.2	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	173	28.8	19	11.1	57	32.9	97	56.0	-	-
Some college	178	29.7	12	7.0	23	13.1	142	79.9	-	-
College degree	194	32.3	5	2.4	38	19.4	152	78.3	-	-
Household Income										
Less than \$15,000	79	13.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	115	19.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	135	22.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	103	17.2	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	169	28.1	-	-	17	10.0	152	90.0	-	-
Homeownership										
Homeowner	376	62.7	9	2.5	82	21.8	285	75.7	-	-
Non-homeowner	224	37.3	27	12.0	68	30.4	129	57.6	-	-

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)