

2009 Household Banking Status by Demographic Characteristics

Midwest

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	26,601	100.0	1,615	6.1	4,579	17.2	19,797	74.4	609	2.3	
Household Type												
Family Household	17,586	66.1	945	5.4	3,068	17.4	13,199	75.1	373	2.1		
Female householder, no husband present	2,885	10.8	488	16.9	823	28.5	1,505	52.2	69	2.4		
Male Householder, no wife present	1,164	4.4	162	13.9	324	27.9	629	54.0	48	4.1		
Married couple	13,537	50.9	295	2.2	1,920	14.2	11,065	81.7	256	1.9		
Nonfamily household and other	9,016	33.9	670	7.4	1,512	16.8	6,598	73.2	236	2.6		
Race/Ethnicity												
Black	2,810	10.6	705	25.1	912	32.5	1,118	39.8	74	2.6		
Hispanic non-Black	1,067	4.0	178	16.6	221	20.7	647	60.6	21	2.0		
White non-Black non-Hispanic	21,886	82.3	681	3.1	3,313	15.1	17,398	79.5	495	2.3		
Other non-Black non-Hispanic	838	3.2	52	6.2	133	15.9	634	75.6	19	2.3		
Age												
15 to 34 years	5,804	21.8	629	10.8	1,262	21.7	3,750	64.6	163	2.8		
35 to 44 years	4,997	18.8	336	6.7	968	19.4	3,580	71.7	112	2.2		
45 to 54 years	5,679	21.3	336	5.9	1,169	20.6	4,069	71.6	105	1.8		
55 to 64 years	4,613	17.3	189	4.1	652	14.1	3,671	79.6	100	2.2		
65 years or more	5,509	20.7	125	2.3	528	9.6	4,727	85.8	130	2.4		
Education												
No high school degree	2,637	9.9	514	19.5	568	21.5	1,484	56.3	72	2.7		
High school degree	8,597	32.3	711	8.3	1,744	20.3	5,923	68.9	219	2.5		
Some college	7,932	29.8	318	4.0	1,579	19.9	5,862	73.9	174	2.2		
College degree	7,435	28.0	73	1.0	689	9.3	6,529	87.8	145	1.9		
Household Income												
Less than \$15,000	3,445	12.9	871	25.3	775	22.5	1,714	49.8	84	2.4		
Between \$15,000 and \$30,000	4,016	15.1	355	8.8	916	22.8	2,668	66.4	77	1.9		
Between \$30,000 and \$50,000	4,911	18.5	109	2.2	1,089	22.2	3,603	73.4	111	2.3		
Between \$50,000 and \$75,000	4,504	16.9	38	0.8	738	16.4	3,659	81.2	69	1.5		
At Least \$75,000	5,609	21.1	9	0.2	551	9.8	4,978	88.7	71	1.3		
Unknown	4,116	15.5	233	5.7	511	12.4	3,175	77.1	197	4.8		
Homeownership												
Homeowner	18,947	71.2	310	1.6	2,508	13.2	15,686	82.8	443	2.3		
Non-homeowner	7,654	28.8	1,305	17.1	2,071	27.1	4,111	53.7	167	2.2		

Notes:

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](#)