

2009 Household Banking Status by Demographic Characteristics

Des Moines, IA

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	208	100.0	17	8.4	38	18.4	148	71.3	4	1.8
Household Type										
Family Household	138	66.2	7	5.1	25	18.4	104	75.6	1	0.9
Female householder, no husband present	25	11.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	104	50.1	-	-	17	16.0	86	82.8	1	1.2
Nonfamily household and other	70	33.8	10	14.8	13	18.5	44	63.0	3	3.7
Race/Ethnicity										
Black	8	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	4.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	181	87.3	9	5.2	34	18.8	134	73.9	4	2.1
Other non-Black non-Hispanic	9	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	58	28.2	6	9.8	8	13.2	44	74.8	1	2.2
35 to 44 years	42	20.4	5	12.3	10	24.1	27	63.6	-	-
45 to 54 years	50	24.0	4	7.1	13	25.6	34	67.2	-	-
55 to 64 years	38	18.1	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	19	9.4	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	14	6.6	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	62	29.8	9	13.8	16	25.5	35	56.6	3	4.1
Some college	59	28.4	4	6.3	12	19.6	42	71.9	1	2.2
College degree	73	35.2	1	1.8	7	10.2	64	88.0	-	-
Household Income										
Less than \$15,000	28	13.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	27	13.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	42	20.4	3	6.2	9	21.0	31	72.8	-	-
Between \$50,000 and \$75,000	38	18.5	-	-	7	19.1	31	80.9	-	-
At Least \$75,000	56	27.1	-	-	7	12.2	49	87.8	-	-
Unknown	15	7.4	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	144	69.1	1	0.9	23	16.0	117	81.3	3	1.8
Non-homeowner	64	30.9	16	25.1	15	23.8	31	49.0	1	2.0

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](#)