

2009 Household Banking Status by Demographic Characteristics

Iowa

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	1,231	100.0	58	4.7	208	16.9	950	77.2	14	1.2
Household Type										
Family Household	838	68.1	32	3.9	146	17.4	654	78.0	6	0.8
Female householder, no husband present	107	8.7	15	13.9	30	28.5	60	56.5	1	1.1
Male Householder, no wife present	38	3.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	693	56.3	13	1.9	106	15.3	569	82.0	5	0.8
Nonfamily household and other	393	31.9	26	6.5	62	15.9	297	75.6	8	2.0
Race/Ethnicity										
Black	31	2.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	35	2.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,129	91.7	38	3.4	194	17.2	883	78.3	13	1.2
Other non-Black non-Hispanic	37	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	262	21.3	23	8.9	59	22.4	174	66.6	5	2.1
35 to 44 years	226	18.3	16	7.3	43	19.0	164	72.7	2	1.0
45 to 54 years	262	21.3	10	3.9	55	21.1	196	75.0	-	-
55 to 64 years	220	17.9	8	3.7	30	13.6	178	80.9	4	1.8
65 years or more	262	21.2	-	-	21	8.1	238	90.9	3	1.0
Education										
No high school degree	116	9.4	21	18.0	26	22.6	69	59.3	-	-
High school degree	405	32.9	22	5.5	85	20.8	289	71.3	9	2.3
Some college	396	32.1	13	3.4	74	18.7	303	76.6	5	1.3
College degree	314	25.5	1	0.4	23	7.4	290	92.2	-	-
Household Income										
Less than \$15,000	144	11.7	32	22.4	23	16.0	85	59.1	4	2.5
Between \$15,000 and \$30,000	196	15.9	9	4.7	52	26.4	131	66.9	4	2.0
Between \$30,000 and \$50,000	265	21.5	4	1.5	52	19.8	206	77.7	3	1.1
Between \$50,000 and \$75,000	212	17.2	3	1.4	34	16.0	174	82.1	1	0.5
At Least \$75,000	301	24.4	-	-	34	11.3	265	88.2	2	0.5
Unknown	113	9.2	10	8.5	13	11.5	89	78.8	1	1.2
Homeownership										
Homeowner	896	72.8	8	0.9	126	14.1	751	83.9	11	1.2
Non-homeowner	335	27.2	50	15.0	82	24.5	199	59.4	4	1.1

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](#)