

### 2009 Household Banking Status by Demographic Characteristics

#### Kansas

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	1,149	100.0	74	6.4	201	17.5	848	73.9	25	2.2
Household Type										
Family Household	725	63.2	33	4.5	127	17.6	549	75.7	16	2.2
Female householder, no husband present	118	10.3	12	10.0	27	22.6	71	60.2	8	7.1
Male Householder, no wife present	38	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	570	49.6	18	3.1	89	15.6	456	80.0	8	1.3
Nonfamily household and other	423	36.8	41	9.7	74	17.4	299	70.7	9	2.2
Race/Ethnicity										
Black	67	5.8	9	13.6	26	38.7	30	44.7	2	2.9
Hispanic non-Black	66	5.7	19	29.2	19	29.6	26	38.9	2	2.3
White non-Black non-Hispanic	955	83.1	37	3.8	138	14.5	760	79.6	20	2.1
Other non-Black non-Hispanic	61	5.3	9	14.6	17	28.4	33	54.5	2	2.5
Age										
15 to 34 years	285	24.8	42	14.6	52	18.3	183	64.3	8	2.8
35 to 44 years	177	15.4	9	5.3	30	16.9	133	75.3	5	2.6
45 to 54 years	260	22.7	16	6.2	55	21.2	183	70.2	6	2.4
55 to 64 years	195	17.0	4	1.9	41	20.9	148	76.1	2	1.0
65 years or more	231	20.1	3	1.2	23	10.0	201	86.8	4	1.9
Education										
No high school degree	100	8.7	28	28.3	23	22.9	47	47.2	2	1.6
High school degree	336	29.3	24	7.1	70	20.7	235	69.8	8	2.4
Some college	379	33.0	20	5.3	80	21.1	275	72.4	5	1.3
College degree	333	29.0	1	0.4	29	8.7	292	87.7	10	3.2
Household Income										
Less than \$15,000	185	16.1	37	19.9	41	22.4	104	55.9	3	1.8
Between \$15,000 and \$30,000	201	17.5	18	9.1	43	21.6	134	66.7	5	2.6
Between \$30,000 and \$50,000	247	21.5	10	4.2	59	24.0	171	69.2	6	2.5
Between \$50,000 and \$75,000	176	15.4	2	0.9	20	11.3	155	87.8	-	-
At Least \$75,000	237	20.6	-	-	28	11.9	204	86.2	4	1.9
Unknown	102	8.9	6	6.3	9	8.6	81	79.2	6	5.9
Homeownership										
Homeowner	765	66.6	9	1.2	109	14.2	630	82.3	17	2.3
Non-homeowner	383	33.4	65	16.9	92	24.1	218	57.0	8	2.1

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](#)