

2009 Household Banking Status by Demographic Characteristics

Kansas City, MO-KS

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	811	100.0	72	8.9	153	18.9	567	69.9	18	2.3
Household Type										
Family Household	548	67.5	50	9.2	97	17.7	390	71.3	10	1.9
Female householder, no husband present	88	10.9	12	14.1	21	23.7	53	60.4	2	1.8
Male Householder, no wife present	27	3.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	432	53.3	28	6.6	76	17.6	319	73.9	9	2.0
Nonfamily household and other	264	32.5	22	8.3	57	21.4	177	67.2	8	3.1
Race/Ethnicity										
Black	110	13.6	26	23.7	33	29.6	52	46.7	-	-
Hispanic non-Black	44	5.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	634	78.2	27	4.2	103	16.2	487	76.7	18	2.9
Other non-Black non-Hispanic	23	2.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	223	27.5	39	17.7	35	15.5	147	66.0	2	0.8
35 to 44 years	181	22.3	9	5.1	38	21.0	131	72.4	3	1.6
45 to 54 years	158	19.4	13	8.5	42	26.6	95	60.3	7	4.6
55 to 64 years	131	16.1	7	5.0	28	21.7	93	71.3	3	1.9
65 years or more	119	14.7	4	3.2	11	8.9	101	84.7	4	3.2
Education										
No high school degree	70	8.7	21	29.2	22	31.6	28	39.2	-	-
High school degree	230	28.3	35	15.2	53	23.3	129	56.3	12	5.3
Some college	233	28.7	12	5.2	54	23.2	167	71.6	-	-
College degree	278	34.3	5	1.7	24	8.5	244	87.5	6	2.2
Household Income										
Less than \$15,000	76	9.3	17	22.5	20	26.3	39	51.1	-	-
Between \$15,000 and \$30,000	129	15.9	20	15.7	33	25.3	72	55.6	4	3.3
Between \$30,000 and \$50,000	200	24.6	19	9.7	37	18.4	138	69.2	5	2.6
Between \$50,000 and \$75,000	143	17.6	12	8.2	39	27.0	93	64.7	-	-
At Least \$75,000	232	28.6	-	-	21	9.0	204	88.0	7	3.0
Unknown	32	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	552	68.1	18	3.3	80	14.5	442	80.1	12	2.2
Non-homeowner	259	31.9	54	21.0	74	28.4	125	48.3	6	2.4

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](#)