

### 2009 Household Banking Status by Demographic Characteristics

#### Missouri

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	2,487	100.0	203	8.2	485	19.5	1,738	69.9	61	2.5
Household Type										
Family Household	1,632	65.6	101	6.2	303	18.6	1,194	73.2	34	2.1
Female householder, no husband present	283	11.4	41	14.5	85	30.2	156	55.3	-	-
Male Householder, no wife present	107	4.3	24	22.9	18	17.0	54	50.3	10	9.8
Married couple	1,242	49.9	35	2.8	199	16.0	984	79.2	24	1.9
Nonfamily household and other	855	34.4	103	12.0	182	21.3	543	63.6	27	3.2
Race/Ethnicity										
Black	320	12.9	94	29.3	106	33.0	113	35.4	7	2.3
Hispanic non-Black	51	2.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,069	83.2	90	4.4	354	17.1	1,571	75.9	54	2.6
Other non-Black non-Hispanic	47	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	629	25.3	86	13.7	150	23.9	376	59.8	16	2.6
35 to 44 years	399	16.0	25	6.3	89	22.4	278	69.8	6	1.5
45 to 54 years	486	19.5	45	9.3	127	26.2	311	64.0	3	0.5
55 to 64 years	463	18.6	42	9.0	77	16.7	329	71.2	15	3.2
65 years or more	510	20.5	5	1.0	41	7.9	443	86.8	22	4.2
Education										
No high school degree	272	10.9	67	24.5	56	20.5	147	54.1	2	0.9
High school degree	838	33.7	97	11.6	184	21.9	533	63.6	24	2.9
Some college	708	28.5	26	3.7	169	23.9	503	71.1	10	1.4
College degree	668	26.9	14	2.0	76	11.4	554	83.0	24	3.6
Household Income										
Less than \$15,000	373	15.0	131	35.1	80	21.4	154	41.4	8	2.1
Between \$15,000 and \$30,000	419	16.8	35	8.4	109	25.9	269	64.3	6	1.4
Between \$30,000 and \$50,000	527	21.2	16	3.0	135	25.6	358	68.0	18	3.4
Between \$50,000 and \$75,000	379	15.2	12	3.1	75	19.7	284	74.9	9	2.3
At Least \$75,000	458	18.4	-	-	49	10.7	399	87.2	10	2.2
Unknown	330	13.3	10	2.9	38	11.4	273	82.5	11	3.2
Homeownership										
Homeowner	1,787	71.8	41	2.3	272	15.2	1,429	80.0	45	2.5
Non-homeowner	700	28.2	163	23.3	213	30.4	308	44.1	16	2.3

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](#)