

2009 Household Banking Status by Demographic Characteristics

St. Louis, MO-IL

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	1,167	100.0	89	7.6	266	22.8	784	67.2	28	2.4
Household Type										
Family Household	729	62.5	21	2.9	173	23.7	518	71.1	17	2.3
Female householder, no husband present	143	12.2	12	8.7	55	38.4	76	52.9	-	-
Male Householder, no wife present	35	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	551	47.2	4	0.6	112	20.3	423	76.7	13	2.4
Nonfamily household and other	438	37.5	68	15.6	93	21.2	266	60.7	11	2.5
Race/Ethnicity										
Black	243	20.9	76	31.1	83	34.0	77	31.8	7	3.1
Hispanic non-Black	15	1.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	900	77.1	10	1.1	177	19.7	692	76.9	21	2.3
Other non-Black non-Hispanic	9	0.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	249	21.4	29	11.8	85	34.1	125	50.1	10	4.0
35 to 44 years	230	19.7	10	4.5	67	29.1	147	63.9	6	2.6
45 to 54 years	272	23.3	27	9.9	64	23.5	181	66.6	-	-
55 to 64 years	207	17.7	23	10.9	36	17.3	141	68.4	7	3.5
65 years or more	208	17.8	-	-	14	6.8	189	90.8	5	2.4
Education										
No high school degree	112	9.6	26	23.2	27	24.4	56	50.2	2	2.2
High school degree	376	32.2	42	11.1	86	22.9	240	63.8	8	2.2
Some college	378	32.4	16	4.1	116	30.7	240	63.4	7	1.8
College degree	301	25.8	6	2.0	36	12.1	248	82.5	10	3.5
Household Income										
Less than \$15,000	186	15.9	69	37.0	46	24.6	69	37.1	2	1.3
Between \$15,000 and \$30,000	194	16.6	18	9.1	58	29.6	119	61.3	-	-
Between \$30,000 and \$50,000	211	18.0	-	-	67	31.6	135	63.9	9	4.4
Between \$50,000 and \$75,000	221	18.9	-	-	44	19.8	171	77.4	6	2.8
At Least \$75,000	225	19.3	-	-	37	16.6	180	80.1	8	3.3
Unknown	132	11.3	3	2.2	15	11.7	111	84.1	3	1.9
Homeownership										
Homeowner	846	72.5	8	0.9	159	18.7	655	77.3	26	3.0
Non-homeowner	321	27.5	82	25.4	107	33.5	129	40.3	2	0.8

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](#)