

2009 Household Banking Status by Demographic Characteristics

Wichita, 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	222	100.0	22	10.0	57	25.9	140	63.3	2	0.9
Household Type										
Family Household	153	68.8	11	7.2	37	24.3	103	67.3	2	1.3
Female householder, no husband present	33	14.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	6	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	113	51.1	7	6.6	24	21.4	82	72.0	-	-
Nonfamily household and other	69	31.2	11	16.1	20	29.4	38	54.5	-	-
Race/Ethnicity										
Black	14	6.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	20	8.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	173	77.8	13	7.5	40	23.0	120	69.5	-	-
Other non-Black non-Hispanic	15	6.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	50	22.7	14	27.3	12	24.3	24	48.4	-	-
35 to 44 years	31	14.0	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	54	24.3	5	9.4	18	33.4	31	57.3	-	-
55 to 64 years	53	23.8	-	-	16	29.7	35	66.6	2	3.7
65 years or more	34	15.2	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	37	16.8	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	75	34.0	5	6.3	17	23.2	53	70.5	-	-
Some college	62	27.7	1	2.3	18	29.7	40	64.8	2	3.2
College degree	48	21.4	1	3.1	8	16.8	38	80.1	-	-
Household Income										
Less than \$15,000	42	19.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	37	16.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	40	17.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	34	15.4	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	43	19.2	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	26	11.7	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	149	67.3	1	0.9	30	19.9	118	79.2	-	-
Non-homeowner	73	32.7	21	28.5	28	38.1	22	30.7	2	2.7

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](#)