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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Missouri

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	2,490	100.0	237	9.5	1,587	63.7	24	1.0	629	25.3	13	0.5	2,216	89.0	1,611	64.7
Household Type																
Family Household	1,671	67.1	128	7.6	1,157	69.2	10	0.6	364	21.8	13	0.8	1,520	91.0	1,166	69.8
Female householder, no husband present	337	13.5	80	23.7	164	48.6	2	0.7	87	25.9	4	1.1	251	74.5	166	49.3
Male Householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,236	49.6	23	1.9	953	77.1	7	0.6	243	19.7	10	0.8	1,196	96.8	960	77.7
Nonfamily household and other	820	32.9	110	13.4	430	52.5	14	1.7	266	32.4	-	-	696	84.9	444	54.2
Race/Ethnicity																
Black	313	12.6	102	32.5	140	44.7	4	1.3	67	21.5	-	-	207	66.2	144	46.0
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,030	81.5	110	5.4	1,382	68.1	18	0.9	510	25.1	10	0.5	1,892	93.2	1,400	69.0
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	557	22.4	91	16.4	342	61.3	-	-	124	22.2	-	-	466	83.6	342	61.3
35 to 44 years	441	17.7	42	9.6	296	67.1	2	0.6	97	22.1	3	0.7	393	89.2	298	67.6
45 to 54 years	525	21.1	54	10.4	364	69.4	10	1.9	96	18.3	-	-	460	87.7	374	71.4
55 to 64 years	447	17.9	34	7.5	265	59.4	4	0.8	134	30.0	10	2.3	399	89.4	269	60.2
65 years or more	520	20.9	15	3.0	319	61.3	8	1.5	178	34.2	-	-	497	95.6	327	62.8
Education																
No high school degree	288	11.6	78	27.1	99	34.5	-	-	110	38.3	-	-	210	72.9	99	34.5
High school degree	719	28.9	77	10.7	387	53.8	10	1.4	245	34.0	-	-	632	87.9	397	55.3
Some college	765	30.7	79	10.3	470	61.4	14	1.8	193	25.2	10	1.3	663	86.6	483	63.2
College degree	718	28.8	4	0.5	630	87.8	-	-	81	11.3	3	0.4	712	99.1	630	87.8
Household Income																
Less than \$15,000	429	17.2	150	35.0	127	29.5	7	1.7	145	33.8	-	-	272	63.3	134	31.2
Between \$15,000 and \$30,000	525	21.1	57	10.9	254	48.3	13	2.5	198	37.7	4	0.7	452	86.0	267	50.8
Between \$30,000 and \$50,000	545	21.9	26	4.8	354	65.0	4	0.7	158	28.9	3	0.6	512	93.9	358	65.7
Between \$50,000 and \$75,000	398	16.0	4	0.9	323	81.4	-	-	67	16.9	3	0.8	391	98.3	323	81.4
At Least \$75,000	593	23.8	-	-	528	89.1	-	-	62	10.4	3	0.5	590	99.5	528	89.1
Homeownership																
Homeowner	1,751	70.3	43	2.5	1,296	74.0	11	0.6	387	22.1	13	0.8	1,684	96.2	1,307	74.7
Non-homeowner	739	29.7	194	26.2	290	39.3	13	1.8	242	32.7	-	-	532	72.0	303	41.0

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)