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

2011 Household Bank Account Type by Demographic Characteristics

St. Louis, MO-IL

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	1,140	100	111	9.7	763	66.9	14	1.3	242	21.2	10	0.9	1,005	88.1	777	68.2
Household Type																
Family Household	744	65.3	62	8.3	543	72.9	10	1.4	119	16.0	10	1.4	662	88.9	553	74.3
Female householder, no husband present	184	16.2	55	29.9	88	47.6	10	5.6	31	16.9	-	-	119	64.5	98	53.2
Male Householder, no wife present	33	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	527	46.2	4	0.7	438	83.1	-	-	75	14.2	10	2.0	513	97.4	438	83.1
Nonfamily household and other	396	34.7	49	12.3	220	55.6	4	1.0	123	31.1	-	-	343	86.7	224	56.6
Race/Ethnicity																
Black	245	21.5	70	28.6	112	45.6	4	1.6	60	24.3	-	-	171	69.8	116	47.2
Hispanic non-Black	29	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	817	71.6	24	3.0	605	74.0	10	1.3	170	20.9	7	0.9	775	94.9	615	75.3
Other non-Black non-Hispanic	49	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	268	23.5	42	15.7	188	70.0	-	-	38	14.3	-	-	226	84.3	188	70.0
35 to 44 years	209	18.4	19	9.0	149	70.9	7	3.1	35	16.9	-	-	184	87.8	155	74.1
45 to 54 years	245	21.5	28	11.3	175	71.7	4	1.5	34	13.9	4	1.5	209	85.6	179	73.3
55 to 64 years	219	19.2	14	6.3	134	61.0	-	-	65	29.7	7	3.0	199	90.7	134	61.0
65 years or more	199	17.4	8	4.2	117	59.1	4	2.0	69	34.7	-	-	186	93.8	121	61.1
Education																
No high school degree	120	10.5	34	28.7	51	42.5	3	2.9	31	25.9	-	-	82	68.4	54	45.4
High school degree	313	27.4	39	12.3	177	56.5	3	1.0	95	30.2	-	-	271	86.7	180	57.4
Some college	357	31.3	38	10.6	226	63.3	8	2.2	75	21.0	10	2.9	301	84.4	234	65.5
College degree	351	30.7	-	-	309	88.2	-	-	41	11.8	-	-	351	100.0	309	88.2
Household Income																
Less than \$15,000	189	16.6	64	34.1	73	38.5	7	3.9	44	23.5	-	-	117	62.0	80	42.5
Between \$15,000 and \$30,000	191	16.8	30	15.9	97	50.5	3	1.6	61	32.0	-	-	158	82.5	100	52.1
Between \$30,000 and \$50,000	256	22.4	16	6.2	160	62.6	4	1.5	72	28.4	3	1.3	233	91.0	164	64.1
Between \$50,000 and \$75,000	223	19.6	-	-	181	81.2	-	-	35	15.6	7	3.1	216	96.9	181	81.2
At Least \$75,000	281	24.6	-	-	252	89.7	-	-	29	10.3	-	-	281	100.0	252	89.7
Homeownership																
Homeowner	768	67.4	19	2.5	584	76.1	4	0.5	151	19.6	10	1.3	735	95.7	588	76.6
Non-homeowner	372	32.6	92	24.7	179	48.0	11	2.8	91	24.5	-	-	270	72.5	189	50.8

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.

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.

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](#)