

2011 Household Banking Status by Demographic Characteristics

Missouri

Household Characteristics	All Households		Unbanked		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	2,490	100.0	237	9.5	514	20.6	1,681	67.5	59	2.4
Household Type										
Family Household	1,671	67.1	128	7.6	361	21.6	1,142	68.4	40	2.4
Female householder, no husband present	337	13.5	80	23.7	107	31.7	132	39.2	18	5.5
Male Householder, no wife present	98	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,236	49.6	23	1.9	227	18.4	964	78.0	22	1.7
Nonfamily household and other	820	32.9	110	13.4	153	18.6	539	65.7	19	2.3
Race/Ethnicity										
Black	313	12.6	102	32.5	94	30.0	108	34.6	9	2.9
Hispanic non-Black	73	2.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	2,030	81.5	110	5.4	383	18.9	1,494	73.6	43	2.1
Other non-Black non-Hispanic	75	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	557	22.4	91	16.4	180	32.3	279	50.0	7	1.3
35 to 44 years	441	17.7	42	9.6	85	19.3	294	66.7	19	4.4
45 to 54 years	525	21.1	54	10.4	96	18.3	359	68.5	15	2.9
55 to 64 years	447	17.9	34	7.5	85	19.1	318	71.1	10	2.3
65 years or more	520	20.9	15	3.0	68	13.1	431	82.7	7	1.3
Education										
No high school degree	288	11.6	78	27.1	68	23.7	138	47.9	4	1.3
High school degree	719	28.9	77	10.7	162	22.5	463	64.3	18	2.5
Some college	765	30.7	79	10.3	176	23.0	488	63.8	22	2.9
College degree	718	28.8	4	0.5	108	15.0	592	82.4	15	2.1
Household Income										
Less than \$15,000	429	17.2	150	35.0	98	22.8	173	40.4	8	1.9
Between \$15,000 and \$30,000	525	21.1	57	10.9	157	30.0	298	56.7	13	2.4
Between \$30,000 and \$50,000	545	21.9	26	4.8	116	21.2	389	71.3	14	2.6
Between \$50,000 and \$75,000	398	16.0	4	0.9	83	21.0	296	74.5	14	3.6
At Least \$75,000	593	23.8	-	-	59	10.0	524	88.4	9	1.6
Homeownership										
Homeowner	1,751	70.3	43	2.5	302	17.3	1,370	78.2	35	2.0
Non-homeowner	739	29.7	194	26.2	211	28.6	311	42.0	23	3.1

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)