

ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic

Kansas

| Household Characteristic | Bank Account Type | | | | | | | | | | | | Memo Items | | | |
|--|-------------------|------------|-------------------------------|------------|----------------|------------|----------------------|------------|-----------------------|------------|----------------------------------|------------|----------------------|------------|---------------------|------------|
| | All Households | | Checking and Savings Accounts | | | | Savings Account only | | Checking Account only | | Banked, but Account Type Unknown | | Has Checking Account | | 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 | 1,136 | 100.0 | 81 | 7.1 | 748 | 65.8 | 21 | 1.9 | 275 | 24.2 | 11 | 1.0 | 1,023 | 90.1 | 770 | 67.8 |
| Household Type | | | | | | | | | | | | | | | | |
| Family Household | 720 | 63.4 | 40 | 5.6 | 512 | 71.2 | 15 | 2.0 | 143 | 19.9 | 10 | 1.3 | 656 | 91.1 | 528 | 73.4 |
| Female householder, no husband present | 134 | 11.8 | 18 | 13.1 | 71 | 53.1 | 6 | 4.5 | 36 | 26.9 | 3 | 2.4 | 107 | 80.0 | 77 | 57.6 |
| Male Householder, no wife present | 58 | 5.1 | 6 | 10.6 | 38 | 66.5 | 1 | 2.3 | 12 | 20.7 | - | - | 50 | 87.1 | 40 | 68.7 |
| Married couple | 528 | 46.5 | 16 | 3.1 | 403 | 76.3 | 7 | 1.4 | 95 | 18.1 | 6 | 1.2 | 498 | 94.3 | 411 | 77.9 |
| Nonfamily household and other | 416 | 36.6 | 41 | 9.8 | 236 | 56.6 | 7 | 1.6 | 132 | 31.7 | 2 | 0.4 | 367 | 88.3 | 242 | 58.2 |
| Race/Ethnicity | | | | | | | | | | | | | | | | |
| Black | 78 | 6.8 | 22 | 28.3 | 37 | 47.4 | 3 | 4.2 | 16 | 20.2 | - | - | 52 | 67.5 | 40 | 51.5 |
| Hispanic non-Black | 82 | 7.3 | 32 | 39.0 | 34 | 41.6 | 4 | 4.8 | 10 | 12.7 | 2 | 1.8 | 45 | 54.4 | 38 | 46.4 |
| White non-Black non-Hispanic | 920 | 81.0 | 25 | 2.7 | 643 | 69.9 | 12 | 1.3 | 232 | 25.2 | 8 | 0.9 | 875 | 95.1 | 655 | 71.2 |
| Other non-Black non-Hispanic | 56 | 4.9 | 2 | 3.2 | 34 | 60.3 | 2 | 2.7 | 17 | 31.1 | 1 | 2.7 | 51 | 91.5 | 37 | 65.7 |
| Age | | | | | | | | | | | | | | | | |
| 15 to 34 years | 289 | 25.4 | 23 | 8.1 | 195 | 67.5 | 2 | 0.6 | 67 | 23.3 | 2 | 0.6 | 262 | 90.8 | 197 | 68.1 |
| 35 to 44 years | 176 | 15.5 | 24 | 13.6 | 108 | 61.5 | 5 | 2.9 | 37 | 21.1 | 1 | 0.9 | 145 | 82.6 | 113 | 64.4 |
| 45 to 54 years | 213 | 18.7 | 19 | 9.1 | 124 | 58.1 | 6 | 2.9 | 60 | 28.4 | 3 | 1.6 | 184 | 86.5 | 130 | 61.0 |
| 55 to 64 years | 192 | 16.9 | 11 | 5.9 | 137 | 71.5 | 1 | 0.8 | 40 | 21.0 | 1 | 0.8 | 178 | 92.5 | 140 | 73.1 |
| 65 years or more | 266 | 23.5 | 3 | 1.1 | 184 | 69.0 | 7 | 2.5 | 70 | 26.3 | 3 | 1.2 | 254 | 95.3 | 190 | 71.5 |
| Education | | | | | | | | | | | | | | | | |
| No high school degree | 97 | 8.5 | 28 | 29.3 | 33 | 34.1 | 5 | 5.6 | 29 | 29.6 | 1 | 1.4 | 62 | 63.6 | 38 | 39.6 |
| High school degree | 327 | 28.8 | 29 | 9.0 | 193 | 58.9 | 2 | 0.5 | 102 | 31.1 | 2 | 0.5 | 294 | 90.0 | 194 | 59.4 |
| Some college | 360 | 31.7 | 21 | 5.9 | 229 | 63.5 | 13 | 3.5 | 96 | 26.5 | 2 | 0.4 | 324 | 90.1 | 241 | 67.1 |
| College degree | 352 | 31.0 | 2 | 0.4 | 294 | 83.3 | 1 | 0.4 | 49 | 14.0 | 6 | 1.8 | 343 | 97.4 | 296 | 84.1 |
| Household Income | | | | | | | | | | | | | | | | |
| Less than \$15,000 | 201 | 17.7 | 48 | 23.7 | 78 | 38.7 | 6 | 3.2 | 66 | 32.9 | 3 | 1.6 | 144 | 71.6 | 84 | 41.9 |
| Between \$15,000 and \$30,000 | 238 | 21.0 | 20 | 8.5 | 134 | 56.1 | 7 | 2.9 | 76 | 31.8 | 1 | 0.6 | 209 | 88.0 | 141 | 59.0 |
| Between \$30,000 and \$50,000 | 242 | 21.3 | 9 | 3.9 | 168 | 69.3 | - | - | 61 | 25.3 | 4 | 1.5 | 229 | 94.6 | 168 | 69.3 |
| Between \$50,000 and \$75,000 | 194 | 17.0 | 3 | 1.8 | 145 | 75.0 | 8 | 4.0 | 37 | 19.3 | - | - | 183 | 94.2 | 153 | 79.0 |
| At Least \$75,000 | 262 | 23.0 | - | - | 224 | 85.5 | - | - | 35 | 13.4 | 3 | 1.1 | 259 | 98.9 | 225 | 86.1 |
| Homeownership | | | | | | | | | | | | | | | | |
| Homeowner | 742 | 65.3 | 28 | 3.8 | 548 | 73.9 | 12 | 1.6 | 146 | 19.6 | 8 | 1.1 | 694 | 93.5 | 562 | 75.7 |
| Non-homeowner | 394 | 34.7 | 53 | 13.4 | 200 | 50.7 | 9 | 2.3 | 130 | 32.9 | 3 | 0.8 | 329 | 83.5 | 209 | 52.9 |

Notes:

- = 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](#)