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

2011 Household Bank Account Type by Demographic Characteristics

Kansas City, MO-KS

Household Characteristic	Bank Account Type												Memo Items			
	All Households		Unbanked 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	849	100	85	10.0	589	69.4	15	1.7	158	18.7	2	0.2	748	88.1	604	71.2
Household Type																
Family Household	541	63.7	43	8.0	422	78.1	6	1.1	68	12.5	2	0.3	490	90.6	428	79.2
Female householder, no husband present	103	12.1	27	26.6	57	55.3	4	3.8	15	14.3	-	-	72	69.6	61	59.1
Male Householder, no wife present	32	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	405	47.8	11	2.6	339	83.7	1	0.2	53	13.1	2	0.4	392	96.8	340	83.9
Nonfamily household and other	308	36.3	42	13.6	167	54.3	8	2.7	91	29.4	-	-	258	83.7	176	57.0
Race/Ethnicity																
Black	93	10.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	63	7.4	22	35.4	19	29.8	5	7.5	16	24.9	2	2.4	34	54.7	24	37.3
White non-Black non-Hispanic	671	79.1	24	3.6	518	77.1	7	1.0	123	18.3	-	-	640	95.4	524	78.1
Other non-Black non-Hispanic	22	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	205	24.2	35	16.8	135	65.5	-	-	36	17.7	-	-	171	83.2	135	65.5
35 to 44 years	158	18.6	14	8.9	102	64.6	5	3.0	37	23.6	-	-	139	88.1	107	67.6
45 to 54 years	182	21.4	20	10.9	129	70.8	7	3.7	25	13.7	2	0.8	154	84.6	135	74.5
55 to 64 years	154	18.2	13	8.4	115	74.5	-	-	26	17.1	-	-	142	91.6	115	74.5
65 years or more	150	17.6	4	2.4	109	72.9	3	2.2	34	22.5	-	-	143	95.5	112	75.1
Education																
No high school degree	58	6.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	233	27.5	20	8.8	146	62.4	7	2.9	60	25.9	-	-	206	88.3	152	65.3
Some college	259	30.5	27	10.3	171	66.0	4	1.6	57	22.1	-	-	228	88.1	175	67.6
College degree	299	35.2	5	1.7	257	86.2	-	-	34	11.6	2	0.5	292	97.8	257	86.2
Household Income																
Less than \$15,000	93	11.0	42	45.5	29	31.1	7	7.0	15	16.4	-	-	44	47.5	36	38.1
Between \$15,000 and \$30,000	188	22.2	28	14.7	107	57.0	8	4.3	45	24.0	-	-	152	81.0	115	61.3
Between \$30,000 and \$50,000	195	23.0	11	5.8	134	68.7	-	-	50	25.6	-	-	184	94.2	134	68.7
Between \$50,000 and \$75,000	105	12.3	4	3.4	75	71.7	-	-	26	24.9	-	-	101	96.6	75	71.7
At Least \$75,000	268	31.5	-	-	244	91.2	-	-	22	8.2	2	0.6	266	99.4	244	91.2
Homeownership																
Homeowner	558	65.7	15	2.7	456	81.8	1	0.2	86	15.3	-	-	542	97.1	457	82.0
Non-homeowner	291	34.3	70	24.0	133	45.7	14	4.7	73	25.1	2	0.5	206	70.8	147	50.4

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](#)