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

2011 Household Bank Account Type by Demographic Characteristics

Wichita, KS

Household Characteristic	All Households		Bank Account Type										Memo Items			
			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	229	100	34	14.8	126	55.1	3	1.4	62	27.2	3	1.5	188	82.3	131	57.2
Household Type																
Family Household	155	67.8	17	10.7	95	61.6	2	1.1	38	24.5	3	2.2	133	86.1	99	63.6
Female householder, no husband present	30	13.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	22	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	104	45.3	9	8.6	69	66.7	2	1.6	22	21.7	1	1.4	92	88.4	72	69.8
Nonfamily household and other	74	32.2	17	23.6	31	41.6	1	2.0	24	32.8	-	-	55	74.4	32	43.6
Race/Ethnicity																
Black	31	13.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	17	7.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	161	70.5	12	7.1	96	59.8	3	1.9	48	29.9	2	1.2	145	89.7	100	61.8
Other non-Black non-Hispanic	19	8.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	54	23.6	6	11.6	34	63.6	2	3.1	12	21.7	-	-	46	85.3	36	66.6
35 to 44 years	52	22.5	11	22.2	31	60.4	-	-	9	17.5	-	-	40	77.8	31	60.4
45 to 54 years	47	20.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	29	12.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	47	20.6	2	3.2	25	53.6	-	-	20	43.2	-	-	46	96.8	25	53.6
Education																
No high school degree	34	14.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	56	24.3	15	26.4	18	31.8	-	-	23	41.8	-	-	41	73.6	18	31.8
Some college	83	36.3	9	10.9	50	60.7	3	3.8	20	24.7	-	-	71	85.3	54	64.4
College degree	56	24.5	-	-	48	86.1	-	-	4	7.9	3	6.0	53	94.0	50	88.8
Household Income																
Less than \$15,000	49	21.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	53	23.4	8	15.7	24	44.8	3	5.9	18	33.6	-	-	42	78.5	27	50.7
Between \$30,000 and \$50,000	37	16.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	39	17.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	51	22.2	-	-	42	82.8	-	-	7	14.3	1	2.9	49	97.1	44	85.7
Homeownership																
Homeowner	141	61.5	12	8.2	94	66.7	2	1.2	30	21.5	3	2.4	124	88.2	97	69.0
Non-homeowner	88	38.5	22	25.4	32	36.7	1	1.7	32	36.3	-	-	64	72.9	34	38.3

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](#)