

2011 Household Banking Status by Demographic Characteristics

Kansas

Household Characteristics	All Households				Has a Bank Account					
					Unbanked		Underbanked		Fully Banked	
	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	1,136	100.0	81	7.1	223	19.7	814	71.6	18	1.6
Household Type										
Family Household	720	63.4	40	5.6	155	21.6	513	71.3	11	1.5
Female householder, no husband present	134	11.8	18	13.1	40	29.5	74	55.2	3	2.2
Male Householder, no wife present	58	5.1	6	10.6	24	41.5	28	47.9	-	-
Married couple	528	46.5	16	3.1	92	17.4	412	78.0	8	1.5
Nonfamily household and other	416	36.6	41	9.8	68	16.3	300	72.2	7	1.7
Race/Ethnicity										
Black	78	6.8	22	28.3	26	33.4	30	38.3	-	-
Hispanic non-Black	82	7.3	32	39.0	16	18.9	31	38.1	3	4.0
White non-Black non-Hispanic	920	81.0	25	2.7	164	17.8	717	77.9	15	1.6
Other non-Black non-Hispanic	56	4.9	2	3.2	18	32.6	36	64.3	-	-
Age										
15 to 34 years	289	25.4	23	8.1	88	30.6	172	59.7	5	1.7
35 to 44 years	176	15.5	24	13.6	38	21.7	111	63.2	3	1.4
45 to 54 years	213	18.7	19	9.1	43	20.3	149	69.9	2	0.7
55 to 64 years	192	16.9	11	5.9	31	16.2	148	77.0	2	0.8
65 years or more	266	23.5	3	1.1	23	8.5	234	87.7	7	2.8
Education										
No high school degree	97	8.5	28	29.3	24	24.4	44	44.9	1	1.4
High school degree	327	28.8	29	9.0	70	21.4	224	68.7	3	1.0
Some college	360	31.7	21	5.9	86	23.9	246	68.4	6	1.7
College degree	352	31.0	2	0.4	44	12.4	300	85.0	7	2.1
Household Income										
Less than \$15,000	201	17.7	48	23.7	48	23.7	104	52.0	1	0.6
Between \$15,000 and \$30,000	238	21.0	20	8.5	56	23.7	156	65.4	6	2.3
Between \$30,000 and \$50,000	242	21.3	9	3.9	52	21.4	174	72.1	6	2.6
Between \$50,000 and \$75,000	194	17.0	3	1.8	23	12.0	164	84.4	3	1.8
At Least \$75,000	262	23.0	-	-	44	16.9	216	82.5	2	0.6
Homeownership										
Homeowner	742	65.3	28	3.8	103	13.8	597	80.5	14	1.9
Non-homeowner	394	34.7	53	13.4	121	30.7	216	54.9	4	1.0

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](#)