

2011 Household Banking Status by Demographic Characteristics

Des Moines, IA

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	228	100.0	16	7.0	53	23.2	156	68.6	3	1.3
Household Type										
Family Household	152	66.7	8	5.4	35	23.2	106	69.6	3	1.9
Female householder, no husband present	22	9.7	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	15	6.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	114	50.1	-	-	22	19.5	89	78.0	3	2.5
Nonfamily household and other	76	33.3	8	10.4	18	23.1	51	66.5	-	-
Race/Ethnicity										
Black	4	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	9	4.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	205	89.6	10	4.8	40	19.8	151	74.0	3	1.4
Other non-Black non-Hispanic	10	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	57	25.0	4	7.0	18	30.9	35	62.1	-	-
35 to 44 years	46	20.0	6	12.7	11	25.1	25	56.0	3	6.3
45 to 54 years	51	22.6	4	7.7	15	29.7	32	62.7	-	-
55 to 64 years	36	15.6	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	38	16.8	2	6.1	3	8.0	33	85.9	-	-
Education										
No high school degree	14	5.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	81	35.4	7	8.6	18	22.8	54	66.9	1	1.8
Some college	70	30.8	6	9.2	16	23.2	48	67.7	-	-
College degree	64	27.9	-	-	13	20.1	49	77.6	1	2.3
Household Income										
Less than \$15,000	35	15.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	24	10.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	59	25.9	-	-	19	31.7	40	68.3	-	-
Between \$50,000 and \$75,000	47	20.7	-	-	10	21.5	37	78.5	-	-
At Least \$75,000	63	27.5	-	-	11	18.2	48	77.3	3	4.6
Homeownership										
Homeowner	145	63.7	2	1.5	16	11.2	124	85.3	3	2.0
Non-homeowner	83	36.3	14	16.8	37	44.1	32	39.2	-	-

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.

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](#)