

### 2011 Household Banking Status by Demographic Characteristics

Kansas City, MO-KS

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	849	100.0	85	10.0	172	20.3	581	68.5	11	1.3
Household Type										
Family Household	541	63.7	43	8.0	109	20.2	379	70.2	9	1.7
Female householder, no husband present	103	12.1	27	26.6	29	28.0	39	38.0	8	7.3
Male Householder, no wife present	32	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	405	47.8	11	2.6	70	17.3	323	79.7	2	0.4
Nonfamily household and other	308	36.3	42	13.6	63	20.4	202	65.5	2	0.5
Race/Ethnicity										
Black	93	10.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	63	7.4	22	35.4	20	31.2	20	31.0	2	2.4
White non-Black non-Hispanic	671	79.1	24	3.6	121	18.1	517	77.0	9	1.4
Other non-Black non-Hispanic	22	2.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	205	24.2	35	16.8	66	31.9	104	50.5	2	0.8
35 to 44 years	158	18.6	14	8.9	36	23.0	104	66.1	3	1.9
45 to 54 years	182	21.4	20	10.9	37	20.1	124	68.2	2	0.8
55 to 64 years	154	18.2	13	8.4	20	12.9	120	77.7	2	1.1
65 years or more	150	17.6	4	2.4	14	9.3	129	86.4	3	1.9
Education										
No high school degree	58	6.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	233	27.5	20	8.8	58	24.8	152	65.1	3	1.2
Some college	259	30.5	27	10.3	58	22.6	172	66.6	2	0.6
College degree	299	35.2	5	1.7	50	16.6	238	79.6	6	2.1
Household Income										
Less than \$15,000	93	11.0	42	45.5	11	11.5	40	43.0	-	-
Between \$15,000 and \$30,000	188	22.2	28	14.7	55	29.2	104	55.3	2	0.8
Between \$30,000 and \$50,000	195	23.0	11	5.8	58	29.7	123	63.0	3	1.5
Between \$50,000 and \$75,000	105	12.3	4	3.4	22	21.3	77	73.8	2	1.6
At Least \$75,000	268	31.5	-	-	26	9.8	237	88.5	5	1.7
Homeownership										
Homeowner	558	65.7	15	2.7	85	15.3	449	80.4	9	1.6
Non-homeowner	291	34.3	70	24.0	87	29.9	133	45.6	2	0.5

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](#)