

### 2011 Household Banking Status by Demographic Characteristics

St. Louis, MO-IL

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	1,140	100.0	111	9.7	229	20.1	761	66.8	39	3.4
Household Type										
Family Household	744	65.3	62	8.3	152	20.5	501	67.3	29	3.9
Female householder, no husband present	184	16.2	55	29.9	53	28.7	67	36.4	9	5.0
Male Householder, no wife present	33	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	527	46.2	4	0.7	90	17.0	414	78.5	20	3.8
Nonfamily household and other	396	34.7	49	12.3	77	19.5	260	65.8	9	2.4
Race/Ethnicity										
Black	245	21.5	70	28.6	81	32.9	85	34.8	9	3.7
Hispanic non-Black	29	2.6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	817	71.6	24	3.0	142	17.3	628	76.8	23	2.8
Other non-Black non-Hispanic	49	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	268	23.5	42	15.7	79	29.5	144	53.8	3	1.1
35 to 44 years	209	18.4	19	9.0	41	19.5	133	63.3	17	8.1
45 to 54 years	245	21.5	28	11.3	45	18.4	160	65.3	12	5.0
55 to 64 years	219	19.2	14	6.3	42	19.2	157	71.4	7	3.1
65 years or more	199	17.4	8	4.2	22	11.3	168	84.5	-	-
Education										
No high school degree	120	10.5	34	28.7	26	22.0	59	49.2	-	-
High school degree	313	27.4	39	12.3	54	17.3	214	68.2	7	2.2
Some college	357	31.3	38	10.6	107	29.9	196	54.9	16	4.5
College degree	351	30.7	-	-	42	12.1	293	83.5	16	4.4
Household Income										
Less than \$15,000	189	16.6	64	34.1	55	28.9	67	35.2	3	1.8
Between \$15,000 and \$30,000	191	16.8	30	15.9	52	27.3	99	51.5	10	5.2
Between \$30,000 and \$50,000	256	22.4	16	6.2	56	22.0	178	69.8	5	2.0
Between \$50,000 and \$75,000	223	19.6	-	-	44	19.5	166	74.3	14	6.2
At Least \$75,000	281	24.6	-	-	23	8.2	252	89.6	6	2.2
Homeownership										
Homeowner	768	67.4	19	2.5	118	15.3	608	79.2	24	3.1
Non-homeowner	372	32.6	92	24.7	112	30.1	153	41.2	15	4.1

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](#)