

Unbanked and Underbanked for Missouri, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	2485	100	8.9	20.4	66.5	4.1
Race/Ethnicity (PCT)						
Black	292	100	23.6	32.0	42.3	2.2
Hispanic	60	100	NA	NA	NA	-
Asian	35	100	-	NA	NA	NA
American Indian/Alaskan	34	100	-	-	NA	-
Hawaiian/Pacific Islander	4	100	-	NA	-	-
White non-Black non-Hispanic	2059	100	7.1	18.0	70.4	4.5
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	124	100	17.2	26.6	56.2	-
25 to 34 years	456	100	12.0	25.9	59.8	2.3
35 to 44 years	385	100	16.8	23.7	55.7	3.9
45 to 54 years	457	100	9.2	24.5	61.3	5.0
55 to 64 years	488	100	6.4	18.9	72.3	2.4
65 years or more	575	100	1.5	10.7	80.4	7.4
Education (PCT)						
No high school degree	251	100	22.9	26.1	49.6	1.3
High school degree	749	100	13.8	19.1	61.4	5.7
Some college	804	100	5.1	25.1	66.1	3.7
College degree	682	100	3.0	14.4	78.7	4.0
Employment Status (PCT)						
Employed	1455	100	5.3	22.2	68.8	3.7
Unemployed	106	100	30.2	31.2	35.3	3.3
Not in labor force	924	100	12.3	16.4	66.3	4.9
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	407	100	33.8	21.6	41.6	3.0
Between \$15,000 and \$30,000	433	100	7.1	24.0	65.4	3.4
Between \$30,000 and \$50,000	497	100	7.2	23.0	65.8	4.1
Between \$50,000 and \$75,000	477	100	2.4	23.6	69.0	5.0

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	672	100	1.0	13.3	80.9	4.8
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	286	100	31.4	25.0	42.3	1.3
Not Disabled	1500	100	6.8	22.8	66.6	3.8
Not Applicable	699	100	4.3	13.5	76.1	6.1
Metropolitan Status (PCT)						
Metropolitan area - principal City	411	100	16.0	19.6	59.0	5.4
Metropolitan area - Balance	1101	100	4.9	19.9	72.4	2.8
Not in Metropolitan area	592	100	9.3	22.4	64.9	3.5
Not Identified	381	100	12.4	19.9	59.9	7.7

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.