

Unbanked and Underbanked for St. Louis, MO-IL, 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	1141	100	4.2	19.2	72.7	3.8
Race/Ethnicity (PCT)						
Black	193	100	13.3	37.5	47.3	2.0
Hispanic	28	100	-	NA	NA	-
Asian	17	100	-	NA	NA	-
American Indian/Alaskan	14	100	-	-	NA	-
Hawaiian/Pacific Islander	4	100	-	NA	-	-
White non-Black non-Hispanic	886	100	2.5	13.9	79.0	4.5
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	63	100	NA	NA	NA	-
25 to 34 years	172	100	-	28.6	67.3	4.1
35 to 44 years	184	100	7.7	23.1	62.3	6.9
45 to 54 years	272	100	5.1	23.6	66.4	4.9
55 to 64 years	233	100	4.0	17.0	75.9	3.1
65 years or more	218	100	1.2	9.0	88.1	1.7
Education (PCT)						
No high school degree	76	100	NA	NA	NA	NA
High school degree	247	100	8.1	21.6	65.8	4.4
Some college	417	100	1.7	22.8	72.3	3.2
College degree	401	100	1.6	12.5	81.8	4.1
Employment Status (PCT)						
Employed	722	100	2.4	20.4	72.0	5.2
Unemployed	47	100	NA	NA	NA	-
Not in labor force	373	100	6.6	15.1	76.6	1.8
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	124	100	25.3	17.6	57.2	-
Between \$15,000 and \$30,000	174	100	4.4	23.6	63.2	8.8
Between \$30,000 and \$50,000	216	100	4.2	26.4	66.7	2.8
Between \$50,000 and \$75,000	210	100	-	24.6	71.2	4.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	417	100	-	11.4	85.2	3.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	90	100	NA	NA	NA	-
Not Disabled	769	100	3.2	21.8	69.9	5.2
Not Applicable	281	100	3.9	8.5	86.3	1.3
Metropolitan Status (PCT)						
Metropolitan area - principal City	109	100	6.7	28.6	54.4	10.3
Metropolitan area - Balance	1032	100	4.0	18.2	74.7	3.2
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.