



The Community Reinvestment Act (CRA) of 1977 encourages banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods.

Cornerstone Bank received a "Satisfactory" CRA rating from the FDIC in our most recent Performance Evaluation.

The information in the CRA Public File below is updated by April 1 of each year.



DESCRIPTION OF INSTITUTION

Updated February 2025

Cornerstone Bank opened in October 2001 with its location at 135th and Grandview in Overland Park, Kansas. The bank’s assessment area for the Community Reinvestment Act consists of Johnson and Wyandotte counties in Kansas and Jackson County in Missouri.

	<u>12/31/2024</u>	<u>12/31/2023</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>
Real Estate Loans	\$377,093	\$343,924	\$313,258	\$264,158	\$184,640
Commercial Loans	\$21,733	\$23,614	\$30,812	\$36,355	\$48,021
Individual Loans	\$1,527	\$936	\$904	\$1,020	\$991
Net Loans and Leases	\$395,328	\$363,546	\$340,072	\$296,757	\$231,111
Total Deposits	\$329,678	\$317,927	\$310,806	\$282,371	\$217,127
Net Loan to Deposit Ratio	119.91%	114.35%	109.42%	105.09%	106.44%

As depicted in the table above, loans secured by real estate comprise the largest category of loans in the bank’s portfolio. The bank further serves the community by offering a full range of loans secured by real estate, including loans for home purchase, re-financing, consumer construction, home improvement, and home equity lines of credit. The bank will also participate in financing projects which provide for low to moderate income housing needs.

It is the intent of the bank to have over 50% of its deposits and loans from its assessment area. Because of the many commercial relationships that the bank has, the ratio may be less than 50% at times.

It is the intent of the bank to have a loan to deposit ratio in the 60% to 120% range. At times, the range may be exceeded. The bank will benefit the community by having a majority of its deposits placed in the form of loans.

The information will be reviewed and updated annually by April 1.

Cornerstone Bank offices:

Main Bank: 9120 W. 135th Street, Overland Park, Kansas 66221

The main bank opened on October 26, 2001. The bank's assessment area for the Community Reinvestment Act (CRA) consists of Johnson and Wyandotte counties in Kansas and Jackson County in Missouri.

At the present time there are no branches.

Main Bank Hours of Operation

Monday – Friday 8:00AM to 5:00PM

The bank is closed on Federal Holidays

Cornerstone Bank					
Loan to Deposit Ratio					
Date	Net Loans (000)	Total Deposits (000)	Ratio		
12/31/24	\$395,328	\$329,678	119.91%		
9/30/24	\$378,772	\$350,492	108.07%		
6/30/24	\$374,938	\$280,383	133.72%		
3/31/24	\$365,960	\$298,485	122.61%		
12/31/23	\$363,546	\$317,927	114.35%		
9/30/23	\$354,046	\$275,286	128.61%		
6/30/23	\$352,776	\$280,639	125.70%		
3/31/23	\$343,382	\$278,196	123.43%		
12/31/22	\$340,072	\$310,806	109.42%		
9/30/22	\$318,341	\$302,964	105.08%		
6/30/22	\$310,694	\$316,124	98.28%		
3/31/22	\$300,221	\$314,640	95.42%		
12/31/21	\$296,757	\$282,371	105.09%		
9/30/21	\$280,407	\$266,188	105.34%		
6/30/21	\$274,081	\$254,251	107.80%		
3/31/21	\$247,334	\$244,427	101.19%		
12/31/20	\$231,111	\$217,127	106.44%		
9/30/20	\$228,195	\$218,355	104.51%		
6/30/20	\$226,662	\$209,336	108.28%		
3/31/20	\$199,648	\$188,328	106.01%		
12/31/19	\$195,943	\$196,038	99.95%		
9/30/19	\$191,141	\$194,208	98.42%		
6/30/19	\$181,681	\$189,115	96.07%		
3/31/19	\$180,538	\$186,450	96.83%		
12/31/18	\$175,890	\$179,303	98.10%		
9/30/18	\$167,336	\$165,602	101.05%		
6/30/18	\$159,056	\$161,531	98.47%		
3/31/18	\$156,730	\$158,765	98.72%		
12/31/17	\$155,571	\$156,018	99.71%		
9/30/17	\$153,270	\$158,028	96.99%		
6/30/17	\$149,889	\$154,350	97.11%		
3/31/17	\$138,434	\$148,448	93.25%		
12/31/16	\$131,759	\$140,347	93.88%		
9/30/16	\$123,723	\$132,609	93.30%		
6/30/16	\$119,324	\$124,386	95.93%		
3/31/16	\$118,687	\$125,852	94.31%		
12/31/15	\$119,807	\$123,154	97.28%		
9/30/15	\$115,810	\$122,260	94.72%		
6/30/15	\$110,333	\$123,052	89.66%		
3/31/15	\$106,810	\$125,170	85.33%		
12/31/14	\$105,495	\$127,522	82.73%		
9/30/14	\$101,370	\$111,596	90.84%		
6/30/14	\$99,066	\$104,220	95.05%		
3/31/14	\$97,714	\$98,611	99.09%		
12/31/13	\$94,090	\$97,854	96.15%		

9/30/13	\$100,827	\$107,162	94.09%		
6/30/13	\$104,403	\$103,373	101.00%		
3/31/13	\$103,970	\$101,565	102.37%		
12/31/12	\$105,544	\$105,638	99.91%		
9/30/12	\$107,751	\$105,676	101.96%		
6/30/12	\$108,311	\$105,853	102.32%		
3/31/12	\$112,028	\$109,941	101.90%		
12/31/11	\$118,579	\$112,140	105.74%		
9/30/11	\$128,162	\$114,207	112.22%		
6/30/11	\$135,824	\$120,949	112.30%		
3/31/11	\$139,486	\$135,685	102.80%		
12/31/10	\$150,342	\$140,741	106.82%		
9/30/10	\$154,868	\$140,933	109.89%		
6/30/10	\$169,987	\$141,442	120.18%		
3/31/10	\$179,537	\$157,331	114.11%		
12/31/09	\$189,323	\$173,058	109.40%		
9/30/09	\$195,724	\$181,693	107.72%		
6/30/09	\$206,872	\$184,174	112.32%		
3/31/09	\$207,780	\$176,365	117.81%		
12/31/08	\$210,783	\$181,829	115.92%		
9/30/08	\$217,090	\$189,009	114.86%		
6/30/08	\$225,679	\$202,452	111.47%		
3/31/08	\$230,406	\$206,411	111.62%		
12/31/07	\$237,004	\$222,351	106.59%		
9/30/07	\$231,913	\$213,742	108.50%		
6/30/07	\$219,171	\$207,072	105.84%		
3/31/07	\$210,556	\$186,085	113.15%		
12/31/06	\$192,432	\$158,954	121.06%		
9/30/06	\$184,404	\$152,735	120.73%		
6/30/06	\$187,071	\$154,352	121.20%		
3/31/06	\$185,021	\$163,570	113.11%		
12/31/05	\$167,810	\$162,129	103.50%		
9/30/05	\$154,860	\$148,902	104.00%		
6/30/05	\$143,333	\$141,506	101.29%		
3/31/05	\$122,863	\$119,316	102.97%		
12/31/04	\$109,179	\$100,163	109.00%		
9/30/04	\$92,155	\$91,698	100.50%		
6/30/04	\$83,500	\$82,938	100.68%		
3/31/04	\$76,168	\$77,945	97.72%		
12/31/03	\$69,319	\$65,591	105.68%		
9/30/03	\$56,531	\$66,777	84.66%		
6/30/03	\$55,375	\$69,061	80.18%		
3/31/03	\$47,677	\$48,026	99.27%		
12/31/02	\$40,213	\$44,374	90.62%		
9/30/02	\$35,137	\$41,636	84.39%		
6/30/02	\$21,553	\$32,626	66.06%		
3/31/02	\$12,168	\$25,025	48.62%		
12/31/01	\$3,329	\$17,273	19.27%		



Accounts

Hometown Account

Interest Bearing NOW Checking

- Requires 10 or more debit and/or credit transactions per statement cycle to receive disclosed APY*, otherwise account earns applicable personal money market tier APY.
- Unlimited check writing abilities
- Free ATM and Debit Card capability
- \$500.00 minimum daily balance or \$2,500.00 average available daily balance will avoid a \$5.00 monthly service charge
- Interest accrues daily and compounded monthly
- Requires a minimum of \$100.00 to open

Personal Checking

- No monthly service charge
- No minimum balance requirements
- Unlimited check writing abilities
- Free initial box of Cornerstone Bank checks
- Free ATM and Debit Card capability
- Requires a minimum of \$100.00 to open

Money Market Account

- Interest accrues daily and compounded monthly
- Interest accrues on daily available balance
- Requires a minimum of \$100.00 to open
- \$1,000.00 minimum daily balance will avoid a \$10.00 monthly service charge

Personal Savings Account

- Requires a minimum of \$100.00 to open
- Interest accrues daily and compounded quarterly
- Fees
A minimum transaction fee of \$.50 will be charged for each debit transaction) withdrawal, automatic transfer or payment out of this account) in excess of 10 during a quarter. This fee will not apply to students or account holders 50 years of age or older who have notified us of eligibility.

*APY = Annual Percentage Yield

9120 W. 135th Street ▪ Overland Park, KS 66221
Phone: 913-239-8100 ▪ www.cornerstonebk.com

Small Business Checking

- Business accounts with lower level of activity
- This account requires a minimum of \$100.00 to open
- \$1,000.00 minimum daily balance will avoid a \$10.00 monthly maintenance fee
- Transaction fee after 25 debits - .20 each
- Transaction fee after 25 credits - .20 each
- Transaction fee after 100 deposited items - .15 each

Business Checking

- Business accounts with higher level of activity
- This account requires a minimum of \$100.00 to open
- Monthly analysis fee of \$15.00
- Transaction fee debits - .20 each
- Transaction fee credits - .25 each
- Transaction fee deposited items - .02 on us / transit .06
- Account Analysis

Certificate of Deposit

- Certificates of Deposit from 30 days to 5 years
- Competitive rates
- Requires a minimum of \$1,000.00 to open
- Rates are subject to change at any time without prior notice

Health Savings Account

- Individual
- Family
- Interest accrues daily and compounded monthly
- Interest accrues on daily available
- \$1,000.00 minimum daily balance to avoid a \$2.00 monthly service charge
- E-Statements only
- 4 tiered interest structure

Member
FDIC



Banking Services:



Safe Deposit Box

We offer safe deposit boxes for our customers starting at \$35.00

- 15 x 22
- 10 x 10
- 5 x 10
- 3 x 10

24 Hour Banking

Cornerstone Bank offers 3 ways to check your accounts:

- Internet Banking: www.cornerstonebk.com
 - Free on all consumer accounts
 - View your balances
 - Transfer funds between accounts
 - View check images
 - View account history
 - Make payment to loan
 - Order checks
 - Download information on account
 - Bank to Bank transfers
 - Online account opening
- Cornerstone Debit card
 - Good at thousands of ATM's worldwide
 - \$15 refund per month on all foreign bank ATM fees

Cornerstone Billpay

Cornerstone internet Billpay is very convenient. Pay your bills anywhere, anytime you are on the internet.

Services to Customers

- Money Orders
- Cashiers Checks
- Notary Public Services
- Internet Access to Accounts
- Night Depository Service

Lending Services:



Personal Loans

- Automobile
- Boats
- Recreational Vehicle
- Motorcycles
- Personal Lines of Credit

Residential Real Estate

- Residential Mortgages – Fixed and Adjustable
- Home Construction Loans
- Swing Loans
- Home Equity

Commercial Services

- Zero Balance Accounts
- Sweep Accounts
- Repurchase Accounts
- Lockbox Services
- ACH Origination
- ACH Payroll
- Business Credit Card
- Remote Deposit
- Wire Origination

Commercial Loans

- Commercial Real Estate
- Construction Loans
- Commercial Line of Credit
- Acquisition Financing
- SBA – 504
- Equipment Loans

**Member
FDIC**



SCHEDULE OF ACCOUNT FEES COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM Card	\$ 2.00
Check printing (fee depends on style of checks ordered)	
Replace lost Debit Card	\$5.00

An account is considered dormant if for one year no withdrawals or deposits, other than credited interest, have been made to the account, we have received no communication from you about any of your accounts, and your account statements have been returned for an incorrect address.

The fee for a dormant account is \$30.00 per month.

Garnishments	\$30.00
Overdraft - each debit or check paid	\$35.00
Continuous negative balance fee after 3 Days	\$5.00 per day

Non sufficient funds Item per presentment:

Each	\$35.00
ATM withdrawal	\$35.00
Debit Card purchase	\$35.00
Preauthorized withdrawal	\$35.00
Check converted to electronic transfer	\$35.00
Electronic debit of third party insufficient funds	\$35.00

Account activity printout	\$ 2.00
Account research	\$20.00 per hour plus \$2.00 per copy
Account balancing assistance	\$20.00 per hour
Stop payments - per item	\$30.00
Stop payments - check	\$30.00
Stop payments - series of items	\$30.00
Stop payments - ACH payment	\$30.00

Wire Transfer = Domestic

Incoming	\$10.00	Outgoing	\$25.00
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Wire Transfer = Foreign

Incoming	\$20.00	Outgoing	\$50.00
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Fax	\$ 1.00
Copy of check (truncated accounts)	\$ 2.00
Collection item (incoming)	\$10.00
Collection item (outgoing)	\$10.00
Bond coupon collection	\$10.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

DEPOSIT ACCOUNT INFORMATION

Business Checking

This account requires a minimum of \$100.00 to open
Minimum daily balance of \$1,000 to avoid a \$10.00 monthly maintenance fee
Transaction fee after 25 debits. .20 each
Transaction fee after 25 credits. .20 each
Transaction fee after 100 deposited items .15 each

FEES

1. Paper statement fee of \$3 per statement

Business Analysis Checking

Monthly Analysis fee \$15.00
Transaction fee per debits. .20 each
Transaction fee per credits. .25 each
Transaction fee per deposited item .02 on us / transit .06
Paper statement fee of \$3 per statement

Money Market Accounts

1. Minimum Opening Deposit is \$100.00
2. Free ATM or Debit Card
3. Interest accrued Daily and Paid monthly

FEES

1. Service Charge is \$10.00 (if Minimum Daily balance does not meet \$1,000.00.)
2. Paper statement fee of \$3 per statement

9120 WEST 135th STREET
OVERLAND PARK, KANSAS 66221
(913) 239-8100 * Fax: (913) 239-0422
WWW.CORNERSTONEBK.COM

LOBBY:

Monday - Friday 8:00a.m. -5 :00p.m.

DRIVE-THRU:

Monday - Friday 8:00 a.m. -5 :00p.m.

Member FDIC



Business

Schedule of Account Fees Deposit Account Information

May 1, 2024

SCHEDULE OF ACCOUNT FEES COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM Card \$ 2.00
Check printing (fee depends on style of checks ordered)

Replace lost Debit Card \$5.00

An account is considered dormant if for one year no withdrawals or deposits, other than credited interest, have been made to the account, we have received no communication from you about any of your accounts, and your account statements have been returned for an incorrect address.

The fee for a dormant account is \$30.00 per month.

Garnishments \$30.00
Overdraft - each debit or check paid \$35.00
Continuous negative balance fee after 3 days \$5.00 per day

Non sufficient funds item per presentment:

Each \$35.00
Preauthorized withdrawal \$35.00
Check converted to electronic transfer \$35.00
Electronic debit of third party insufficient funds \$35.00

Account activity printout \$ 2.00
Account research \$20.00 per hour plus \$2.00 per copy
Account balancing assistance \$20.00 per hour
Stop payments - per item \$30.00
Stop payments - check \$30.00
Stop payments - series of items \$30.00
Stop payments - ACH payment \$30.00

Wire Transfers:

Domestic

Incoming \$10.00 Outgoing \$25.00

Foreign

Incoming \$20.00 Outgoing \$50.00

Fax \$ 1.00
Copy of check (truncated accounts) \$ 2.00
Collection item (incoming) \$10.00
Collection item (outgoing) \$10.00
Bond coupon collection \$10.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

DEPOSIT ACCOUNT INFORMATION

Personal Checking

1. No Monthly Minimum Balance
2. Unlimited Check Writing
3. Minimum Opening Deposit is \$100.00
4. Free ATM or Debit Card

FEES

1. Paper statement fee of \$3 per statement

Personal Interest Checking

1. Unlimited Check Writing
2. Minimum Opening Deposit is \$100.00
3. Free ATM or Debit Card
4. Interest accrued Daily and Paid Monthly

FEES

1. Service Charge is \$ 5.00 (if Minimum Daily balance does not meet \$500.00 or Average available daily balance does not meet \$2,500.00.)
2. Paper statement fee of \$3 per statement

Money Market Accounts

1. Minimum Opening Deposit is \$100.00
2. Free ATM or Debit Card
3. Interest accrued Daily and Paid monthly

FEES

1. Service Charge is \$10.00 (if Minimum Daily balance does not meet \$1,000.00.)
2. Paper statement fee of \$3 per statement

Personal Savings Accounts

1. Minimum Opening Deposit is \$100.00
2. Free ATM Card
3. Interest accrued Daily and Paid Quarterly
4. TEN (10) free Withdrawals per Quarter

FEES

1. After TEN (10) withdrawals a \$ 0.50 service charge per withdrawal will be applied.
2. Paper statement fee of \$3 per statement

9120 WEST 135th STREET
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LOBBY:

Monday - Friday 8:00a.m. – 5:00p.m.

DRIVE-THRU:

Monday - Friday 8:00 a.m. -5:00p.m.

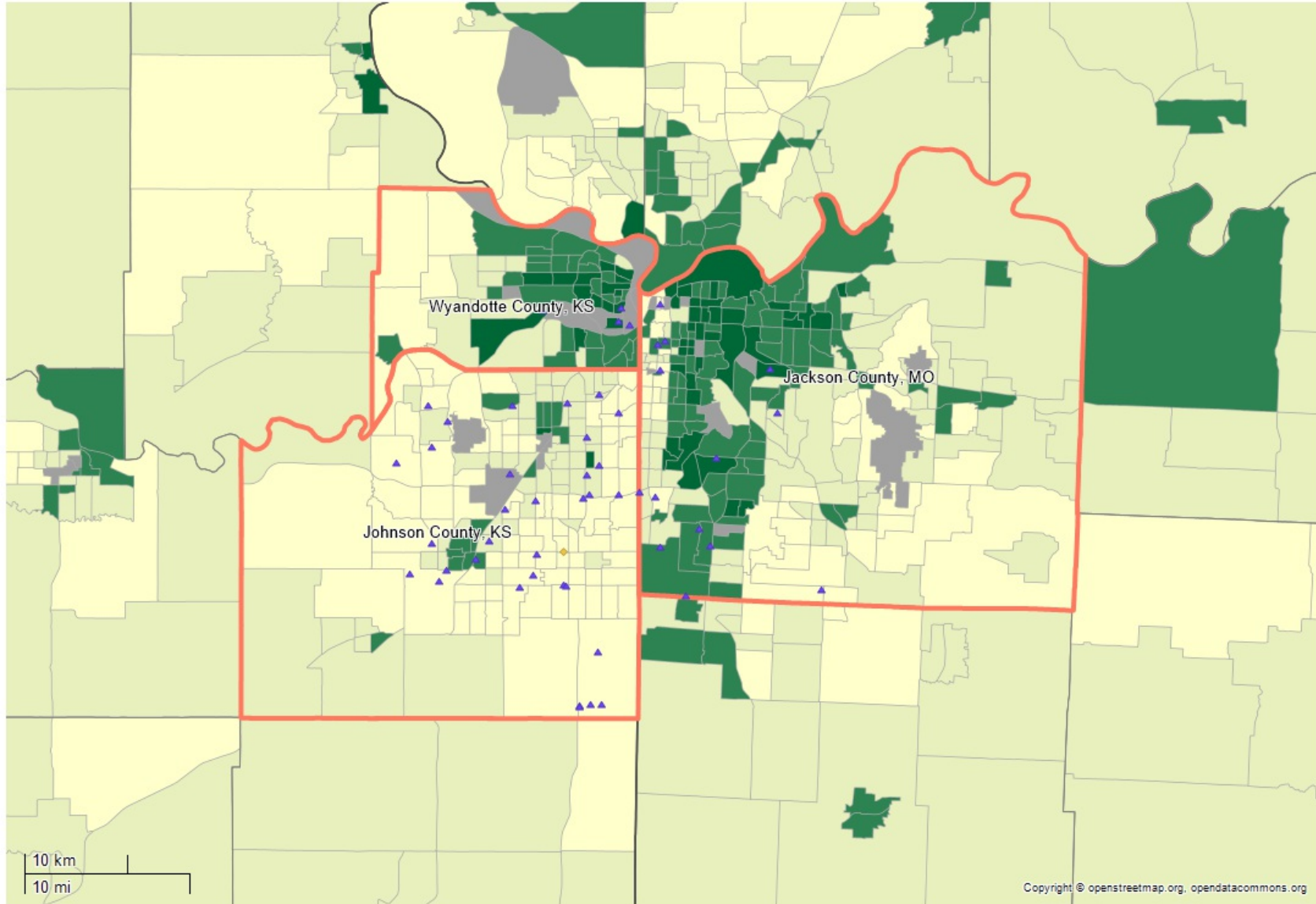
Member FDIC



Consumer

Schedule of Account Fees Deposit Account Information

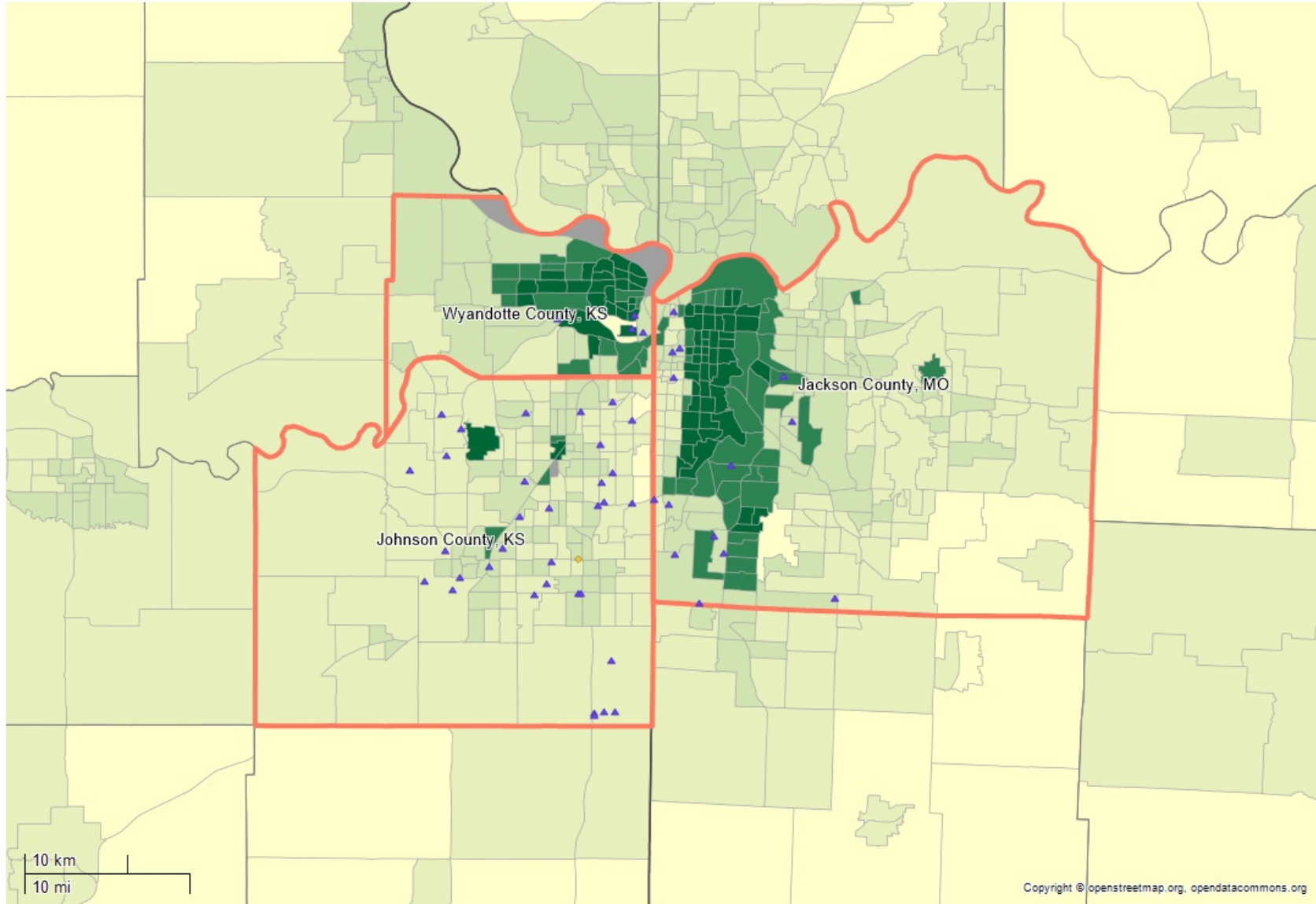
May 1, 2024



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
- ◆ Branch
 - ◆ Limited Service Branch
 - ◆ Main Office
 - ◆ Cash Dispenser
 - ◆ Deposit ATM or ITM
 - ◆ Other
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A

Applied Filters

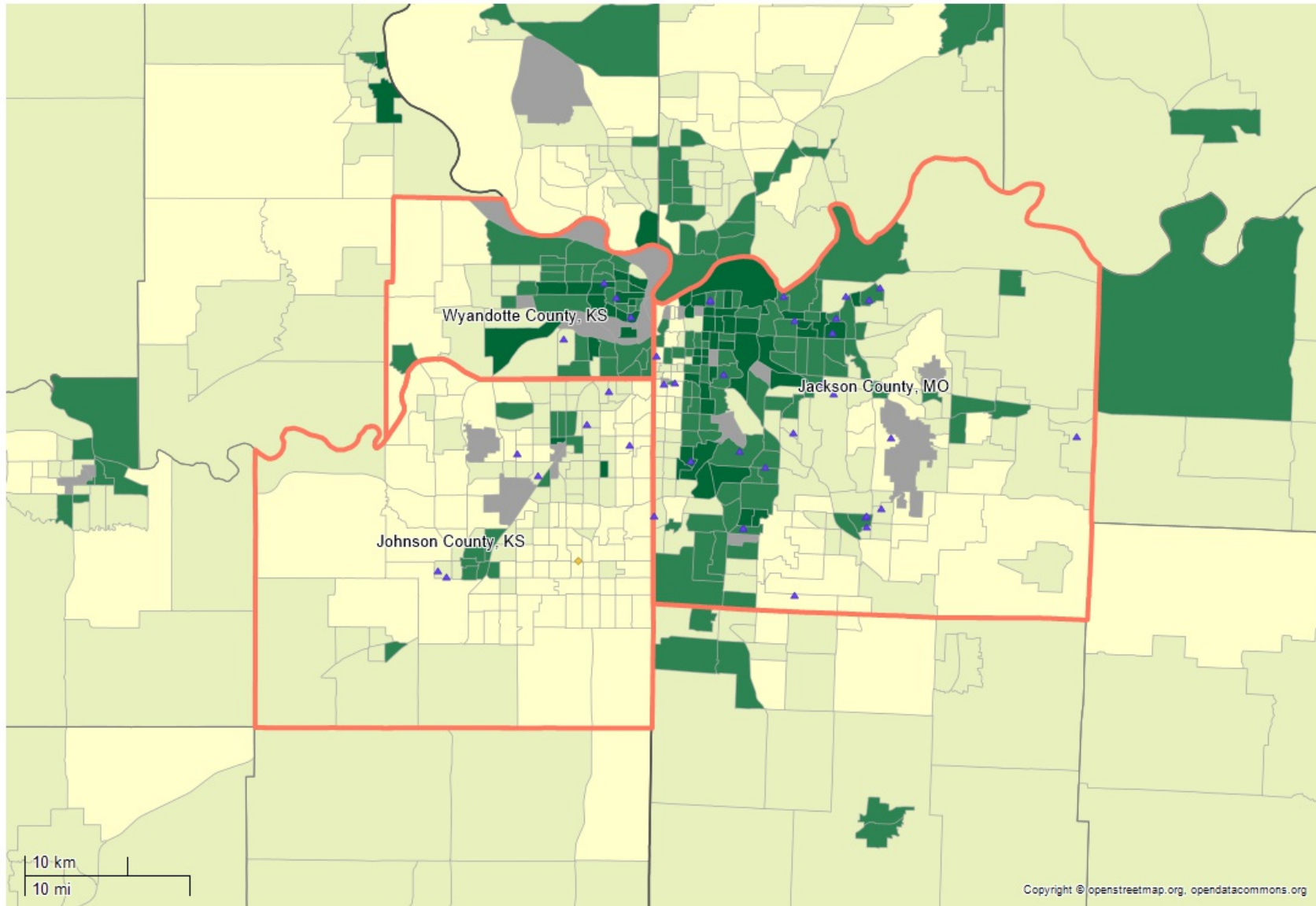
- CRA Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: HMDA LAR
- Loan Type Display: (Small Business)
- You are included in the HMDA benchmark.
- Area: (Wyandotte County, KS, Johnson County, KS, Jackson County, MO)



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
- ◆ Branch
 - ◆ Limited Service Branch
 - ◆ Main Office
 - ◆ Cash Dispenser
 - ◆ Deposit ATM or ITM
 - ◆ Other
- %Minority**
- ≤ 10%
 - > 10% and ≤ 25%
 - > 25% and ≤ 50%
 - > 50% and ≤ 75%
 - > 75%
 - N/A

Applied Filters

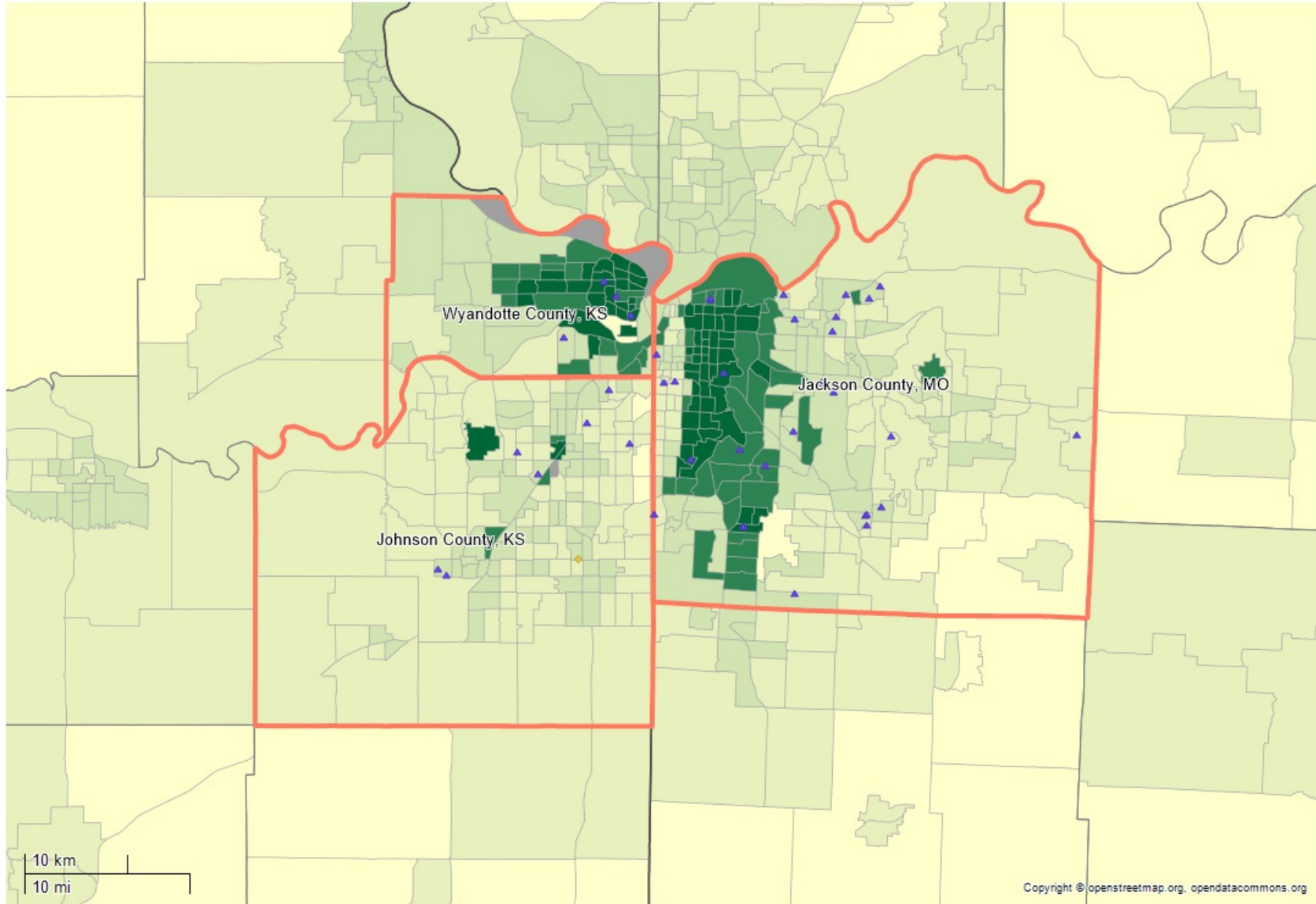
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- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other
- Income Level**
- Low
- Moderate
- Middle
- Upper
- N/A

Applied Filters

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- Loan Type Display: (Real Estate)
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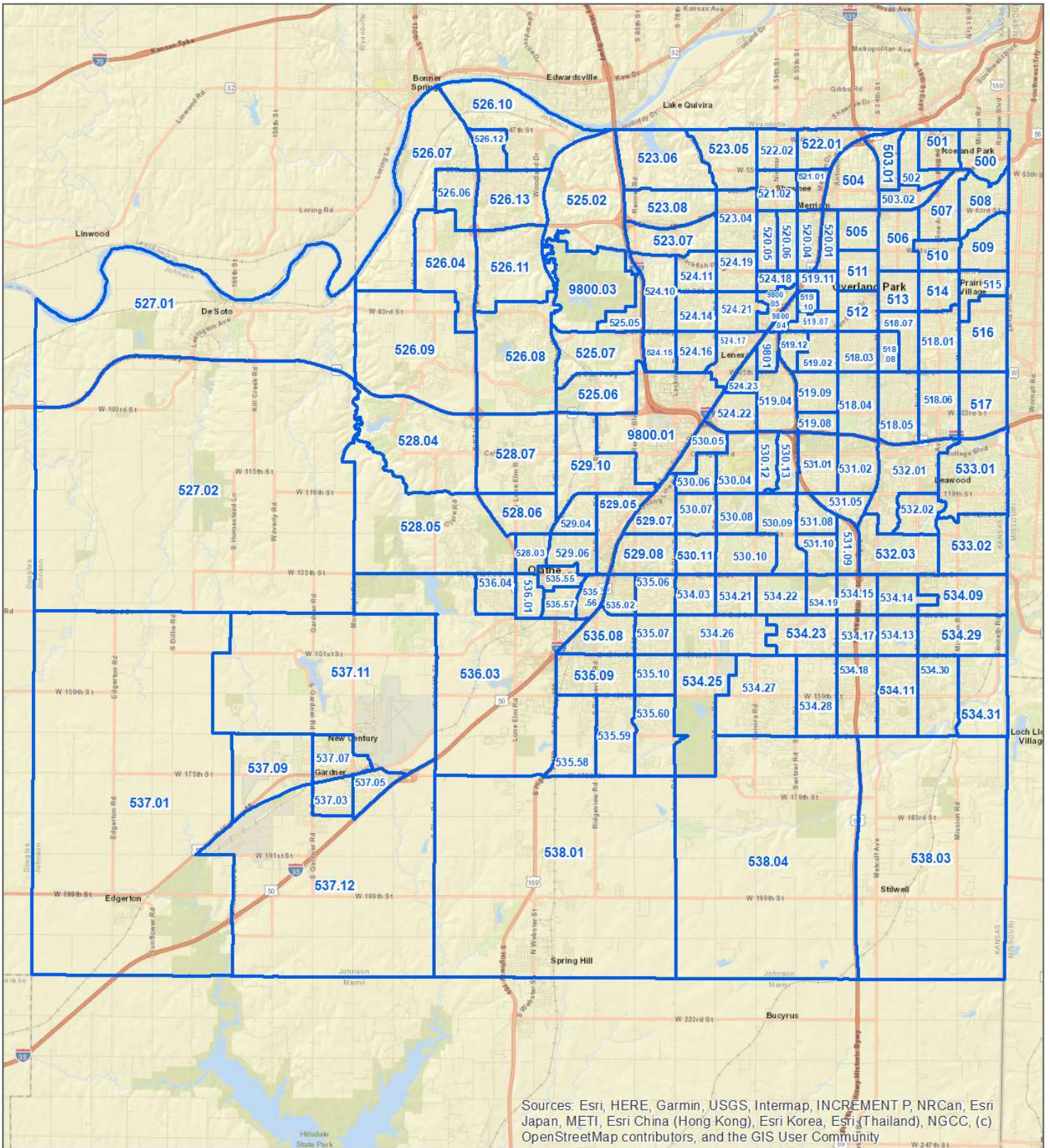


- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
- ◆ Branch
 - ◆ Limited Service Branch
 - ◆ Main Office
 - ◆ Cash Dispenser
 - ◆ Deposit ATM or ITM
 - ◆ Other
- %Minority**
- ≤ 10%
 - > 10% and ≤ 25%
 - > 25% and ≤ 50%
 - > 50% and ≤ 75%
 - > 75%
 - N/A

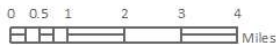
Applied Filters

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- Facility Status: (Open)
- CRA Loans: Loan File
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- Real Estate Loans: HMDA LAR
- Loan Type Display: (Real Estate)
- You are included in the HMDA benchmark.
- Area: (Wyandotte County, KS, Johnson County, KS, Jackson County, MO)

2020 Census Tracts in Johnson County, Kansas



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community



KANSAS



MISSOURI



2024 FFIEC Census Report - Summary Census Demographic Information

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	091	0500.00	Upper	No	147.89	\$103,000	\$152,327	\$128,021	5065	16.15	818	1677	2128
20	091	0501.00	Middle	No	93.76	\$103,000	\$96,573	\$81,161	4389	26.09	1145	1316	2001
20	091	0502.00	Middle	No	107.14	\$103,000	\$110,354	\$92,750	3759	21.04	791	1302	1573
20	091	0503.01	Middle	No	85.37	\$103,000	\$87,931	\$73,903	4127	34.24	1413	357	1005
20	091	0503.02	Middle	No	80.54	\$103,000	\$82,956	\$69,722	1799	20.23	364	537	657
20	091	0504.00	Middle	No	105.64	\$103,000	\$108,809	\$91,447	4896	33.93	1661	1335	1981
20	091	0505.00	Middle	No	87.72	\$103,000	\$90,352	\$75,938	2507	23.02	577	899	1073
20	091	0506.00	Upper	No	146.96	\$103,000	\$151,369	\$127,220	4565	16.34	746	1483	1899
20	091	0507.00	Upper	No	163.49	\$103,000	\$168,395	\$141,522	4821	11.57	558	1768	2011
20	091	0508.00	Upper	No	288.81	\$103,000	\$297,474	\$250,001	2699	9.97	269	954	1000
20	091	0509.00	Upper	No	156.95	\$103,000	\$161,659	\$135,867	4728	11.63	550	1675	2059
20	091	0510.00	Upper	No	148.57	\$103,000	\$153,027	\$128,611	3763	10.95	412	1329	1667
20	091	0511.00	Middle	No	105.34	\$103,000	\$108,500	\$91,190	3525	23.18	817	1161	1498
20	091	0512.00	Middle	No	99.80	\$103,000	\$102,794	\$86,389	4190	26.25	1100	1276	1788
20	091	0513.00	Middle	No	86.95	\$103,000	\$89,559	\$75,272	4526	19.77	895	1226	1774
20	091	0514.00	Upper	No	146.13	\$103,000	\$150,514	\$126,500	3238	10.32	334	1094	1460
20	091	0515.00	Upper	No	154.98	\$103,000	\$159,629	\$134,159	4115	14.24	586	1321	1897
20	091	0516.00	Upper	No	169.64	\$103,000	\$174,729	\$146,850	5640	9.59	541	2146	2285
20	091	0517.00	Upper	No	204.87	\$103,000	\$211,016	\$177,344	4754	9.55	454	1726	1833
20	091	0518.01	Upper	No	182.43	\$103,000	\$187,903	\$157,917	4159	11.13	463	1159	1299
20	091	0518.03	Middle	No	91.82	\$103,000	\$94,575	\$79,485	4331	27.48	1190	1236	1572
20	091	0518.04	Middle	No	95.99	\$103,000	\$98,870	\$83,092	5173	23.78	1230	1319	1538
20	091	0518.05	Middle	No	113.42	\$103,000	\$116,823	\$98,187	5577	15.47	863	2145	2365
20	091	0518.06	Upper	No	147.63	\$103,000	\$152,059	\$127,794	5390	16.35	881	1580	1883
20	091	0518.07	Middle	No	95.82	\$103,000	\$98,695	\$82,946	3867	15.54	601	1215	1521
20	091	0518.08	Low	No	47.56	\$103,000	\$48,987	\$41,169	2642	39.59	1046	300	623

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20	091	0519.02	Middle	No	101.08	\$103,000	\$104,112	\$87,500	4326	26.81	1160	1370	1700
20	091	0519.04	Middle	No	118.54	\$103,000	\$122,096	\$102,614	6318	22.24	1405	1772	2364
20	091	0519.07	Middle	No	91.49	\$103,000	\$94,235	\$79,199	3825	49.15	1880	310	1273
20	091	0519.08	Middle	No	96.75	\$103,000	\$99,653	\$83,750	1715	31.02	532	477	612
20	091	0519.09	Middle	No	104.90	\$103,000	\$108,047	\$90,809	5547	23.99	1331	1815	2353
20	091	0519.10	Middle	No	91.33	\$103,000	\$94,070	\$79,063	2169	41.22	894	78	422
20	091	0519.11	Moderate	No	65.41	\$103,000	\$67,372	\$56,625	3408	44.19	1506	340	987
20	091	0519.12	Middle	No	96.75	\$103,000	\$99,653	\$83,750	2471	31.49	778	701	971
20	091	0520.01	Middle	No	88.08	\$103,000	\$90,722	\$76,250	2257	23.53	531	352	541
20	091	0520.04	Moderate	No	72.78	\$103,000	\$74,963	\$63,000	1701	27.04	460	566	627
20	091	0520.05	Moderate	No	66.57	\$103,000	\$68,567	\$57,625	2884	32.11	926	575	864
20	091	0520.06	Moderate	No	75.02	\$103,000	\$77,271	\$64,946	3614	36.94	1335	944	1250
20	091	0521.01	Middle	No	103.38	\$103,000	\$106,481	\$89,492	1751	26.33	461	387	479
20	091	0521.02	Middle	No	88.30	\$103,000	\$90,949	\$76,439	2669	27.16	725	673	939
20	091	0522.01	Middle	No	88.72	\$103,000	\$91,382	\$76,806	3598	34.69	1248	842	1193
20	091	0522.02	Middle	No	97.09	\$103,000	\$100,003	\$84,044	3433	19.34	664	1159	1265
20	091	0523.04	Middle	No	113.42	\$103,000	\$116,823	\$98,182	4943	24.88	1230	1749	1993
20	091	0523.05	Middle	No	119.71	\$103,000	\$123,301	\$103,629	4856	17.50	850	1727	1796
20	091	0523.06	Upper	No	158.12	\$103,000	\$162,864	\$136,875	3571	14.76	527	1193	1256
20	091	0523.07	Middle	No	99.83	\$103,000	\$102,825	\$86,417	3860	26.92	1039	917	1005
20	091	0523.08	Moderate	No	70.96	\$103,000	\$73,089	\$61,432	3521	37.49	1320	710	966
20	091	0524.10	Upper	No	136.74	\$103,000	\$140,842	\$118,370	5222	21.33	1114	1370	1658
20	091	0524.11	Upper	No	161.60	\$103,000	\$166,448	\$139,886	3087	18.89	583	969	1010
20	091	0524.14	Upper	No	142.35	\$103,000	\$146,621	\$123,222	4018	14.63	588	1450	1423
20	091	0524.15	Middle	No	119.90	\$103,000	\$123,497	\$103,789	3542	25.95	919	543	772
20	091	0524.16	Middle	No	103.15	\$103,000	\$106,245	\$89,292	4492	17.90	804	1058	1532
20	091	0524.17	Middle	No	80.00	\$103,000	\$82,400	\$69,250	3389	40.84	1384	404	977
20	091	0524.18	Low	No	44.55	\$103,000	\$45,887	\$38,567	3483	57.62	2007	221	454
20	091	0524.19	Middle	No	115.68	\$103,000	\$119,150	\$100,135	4785	32.27	1544	1138	1367

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20	091	0524.21	Upper	No	123.36	\$103,000	\$127,061	\$106,786	4788	18.67	894	1513	1717
20	091	0524.22	Middle	No	114.38	\$103,000	\$117,811	\$99,014	4758	23.35	1111	1689	1865
20	091	0524.23	Moderate	No	57.95	\$103,000	\$59,689	\$50,169	2856	53.71	1534	256	369
20	091	0525.02	Upper	No	175.63	\$103,000	\$180,899	\$152,031	1641	14.20	233	771	784
20	091	0525.05	Upper	No	177.34	\$103,000	\$182,660	\$153,516	3073	24.34	748	507	855
20	091	0525.06	Upper	No	147.42	\$103,000	\$151,843	\$127,614	1489	16.25	242	389	409
20	091	0525.07	Middle	No	119.37	\$103,000	\$122,951	\$103,333	3186	28.47	907	314	493
20	091	0526.04	Upper	No	168.55	\$103,000	\$173,607	\$145,903	2254	13.89	313	619	655
20	091	0526.06	Middle	No	119.59	\$103,000	\$123,178	\$103,523	1992	18.07	360	432	489
20	091	0526.07	Upper	No	149.86	\$103,000	\$154,356	\$129,722	2651	15.62	414	585	723
20	091	0526.08	Upper	No	201.39	\$103,000	\$207,432	\$174,333	6418	15.43	990	1840	2002
20	091	0526.09	Upper	No	168.60	\$103,000	\$173,658	\$145,945	5982	17.24	1031	1468	1670
20	091	0526.10	Upper	No	161.89	\$103,000	\$166,747	\$140,139	6246	21.04	1314	1248	1571
20	091	0526.11	Middle	No	116.43	\$103,000	\$119,923	\$100,785	2443	16.41	401	698	863
20	091	0526.12	Upper	No	159.64	\$103,000	\$164,429	\$138,188	3115	16.89	526	1102	1113
20	091	0526.13	Upper	No	184.96	\$103,000	\$190,509	\$160,109	7250	18.17	1317	1918	2082
20	091	0527.01	Middle	No	104.26	\$103,000	\$107,388	\$90,250	5383	22.79	1227	1375	1787
20	091	0527.02	Upper	No	131.52	\$103,000	\$135,466	\$113,854	2239	19.34	433	522	795
20	091	0528.03	Middle	No	84.21	\$103,000	\$86,736	\$72,898	4137	48.61	2011	556	1204
20	091	0528.04	Upper	No	220.24	\$103,000	\$226,847	\$190,646	4831	12.30	594	1777	1770
20	091	0528.05	Upper	No	131.54	\$103,000	\$135,486	\$113,864	8151	21.37	1742	1836	2203
20	091	0528.06	Upper	No	129.19	\$103,000	\$133,066	\$111,833	6063	21.79	1321	1648	1895
20	091	0528.07	Upper	No	153.27	\$103,000	\$157,868	\$132,681	4830	19.21	928	1490	1532
20	091	0529.04	Middle	No	106.16	\$103,000	\$109,345	\$91,901	3474	26.83	932	1115	1210
20	091	0529.05	Moderate	No	60.41	\$103,000	\$62,222	\$52,297	4589	58.25	2673	663	1286
20	091	0529.06	Moderate	No	78.50	\$103,000	\$80,855	\$67,956	4954	37.28	1847	1286	1779
20	091	0529.07	Middle	No	92.27	\$103,000	\$95,038	\$79,875	4545	40.95	1861	803	1143
20	091	0529.08	Middle	No	104.96	\$103,000	\$108,109	\$90,859	5692	35.77	2036	1015	1512

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20	091	0529.10	Upper	No	165.60	\$103,000	\$170,568	\$143,350	4318	19.52	843	1142	1235
20	091	0530.04	Middle	No	99.04	\$103,000	\$102,011	\$85,737	3656	21.17	774	1023	1228
20	091	0530.05	Upper	No	126.11	\$103,000	\$129,893	\$109,167	1794	28.93	519	313	741
20	091	0530.06	Upper	No	147.39	\$103,000	\$151,812	\$127,592	3744	20.59	771	742	877
20	091	0530.07	Middle	No	117.37	\$103,000	\$120,891	\$101,600	4908	25.47	1250	1089	1384
20	091	0530.08	Upper	No	135.40	\$103,000	\$139,462	\$117,206	4863	26.79	1303	1191	1377
20	091	0530.09	Upper	No	182.77	\$103,000	\$188,253	\$158,214	5206	19.65	1023	1379	1540
20	091	0530.10	Upper	No	179.32	\$103,000	\$184,700	\$155,231	6081	20.13	1224	1293	1395
20	091	0530.11	Upper	No	164.21	\$103,000	\$169,136	\$142,149	2233	23.73	530	830	919
20	091	0530.12	Upper	No	142.29	\$103,000	\$146,559	\$123,173	3242	25.42	824	956	1016
20	091	0530.13	Upper	No	121.91	\$103,000	\$125,567	\$105,536	2339	32.88	769	483	698
20	091	0531.01	Upper	No	122.74	\$103,000	\$126,422	\$106,250	4163	23.80	991	1131	1352
20	091	0531.02	Upper	No	127.00	\$103,000	\$130,810	\$109,934	4647	30.06	1397	1252	1483
20	091	0531.05	Middle	No	93.68	\$103,000	\$96,490	\$81,094	3306	38.69	1279	870	1336
20	091	0531.08	Upper	No	139.79	\$103,000	\$143,984	\$121,012	4204	25.05	1053	1197	1478
20	091	0531.09	Upper	No	133.26	\$103,000	\$137,258	\$115,357	2950	45.86	1353	512	623
20	091	0531.10	Upper	No	165.50	\$103,000	\$170,465	\$143,264	3845	26.01	1000	1135	1167
20	091	0532.01	Upper	No	168.26	\$103,000	\$173,308	\$145,652	2468	20.30	501	726	804
20	091	0532.02	Upper	No	173.28	\$103,000	\$178,478	\$150,000	3942	17.43	687	900	1259
20	091	0532.03	Upper	No	189.92	\$103,000	\$195,618	\$164,405	5649	22.18	1253	1294	1859
20	091	0533.01	Upper	No	235.23	\$103,000	\$242,287	\$203,627	5193	13.98	726	2148	2074
20	091	0533.02	Upper	No	252.39	\$103,000	\$259,962	\$218,478	7138	11.47	819	2796	2850
20	091	0534.03	Upper	No	133.37	\$103,000	\$137,371	\$115,450	3998	28.46	1138	856	1109
20	091	0534.09	Upper	No	204.47	\$103,000	\$210,604	\$177,000	3810	21.08	803	1046	1231
20	091	0534.11	Upper	No	133.05	\$103,000	\$137,042	\$115,179	5452	21.09	1150	1669	1923
20	091	0534.13	Upper	No	147.24	\$103,000	\$151,657	\$127,458	4082	30.97	1264	894	1142
20	091	0534.14	Middle	No	119.47	\$103,000	\$123,054	\$103,424	4907	48.18	2364	457	723
20	091	0534.15	Upper	No	134.29	\$103,000	\$138,319	\$116,250	4267	32.22	1375	658	790
20	091	0534.17	Upper	No	129.12	\$103,000	\$132,994	\$111,771	3978	32.70	1301	1260	1409

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20	091	0534.18	Upper	No	143.81	\$103,000	\$148,124	\$124,485	4832	35.00	1691	1419	1695
20	091	0534.19	Upper	No	162.41	\$103,000	\$167,282	\$140,592	1656	20.71	343	443	469
20	091	0534.21	Upper	No	191.41	\$103,000	\$197,152	\$165,694	4173	29.00	1210	762	832
20	091	0534.22	Upper	No	199.85	\$103,000	\$205,846	\$173,000	2247	23.99	539	614	729
20	091	0534.23	Upper	No	229.23	\$103,000	\$236,107	\$198,434	5436	28.15	1530	1544	1605
20	091	0534.25	Upper	No	139.83	\$103,000	\$144,025	\$121,045	3207	22.86	733	825	855
20	091	0534.26	Upper	No	157.40	\$103,000	\$162,122	\$136,250	5435	24.75	1345	1712	1832
20	091	0534.27	Upper	No	271.05	\$103,000	\$279,182	\$234,630	6759	18.83	1273	1879	1966
20	091	0534.28	Upper	No	236.22	\$103,000	\$243,307	\$204,483	4293	27.70	1189	1010	1010
20	091	0534.29	Upper	No	238.87	\$103,000	\$246,036	\$206,776	4712	23.68	1116	1350	1438
20	091	0534.30	Upper	No	212.93	\$103,000	\$219,318	\$184,318	4896	20.63	1010	1459	1514
20	091	0534.31	Upper	No	191.49	\$103,000	\$197,235	\$165,763	2638	19.45	513	840	926
20	091	0535.02	Moderate	No	50.39	\$103,000	\$51,902	\$43,619	3667	47.15	1729	334	725
20	091	0535.06	Upper	No	145.48	\$103,000	\$149,844	\$125,938	3790	23.77	901	1058	1172
20	091	0535.07	Middle	No	112.45	\$103,000	\$115,824	\$97,347	5530	20.40	1128	1982	2049
20	091	0535.08	Upper	No	126.91	\$103,000	\$130,717	\$109,863	6072	25.21	1531	1687	2048
20	091	0535.09	Upper	No	125.77	\$103,000	\$129,543	\$108,876	6878	25.53	1756	1949	2259
20	091	0535.10	Upper	No	131.40	\$103,000	\$135,342	\$113,750	5506	23.77	1309	1653	1771
20	091	0535.55	Moderate	No	57.50	\$103,000	\$59,225	\$49,779	2112	41.76	882	321	625
20	091	0535.56	Moderate	No	67.14	\$103,000	\$69,154	\$58,125	2597	47.71	1239	464	743
20	091	0535.57	Moderate	No	75.95	\$103,000	\$78,229	\$65,750	2313	46.69	1080	481	815
20	091	0535.58	Upper	No	129.37	\$103,000	\$133,251	\$111,989	3425	25.87	886	914	966
20	091	0535.59	Upper	No	147.52	\$103,000	\$151,946	\$127,697	3605	23.38	843	1165	1315
20	091	0535.60	Upper	No	187.16	\$103,000	\$192,775	\$162,014	4444	12.98	577	1181	1239
20	091	0536.01	Middle	No	93.86	\$103,000	\$96,676	\$81,250	2098	49.00	1028	454	734
20	091	0536.03	Upper	No	141.33	\$103,000	\$145,570	\$122,344	2977	22.04	656	768	912
20	091	0536.04	Middle	No	119.81	\$103,000	\$123,404	\$103,716	5454	39.59	2159	1488	1803
20	091	0537.01	Middle	No	100.50	\$103,000	\$103,515	\$87,000	2706	13.45	364	865	1030

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20	091	0537.03	Middle	No	103.73	\$103,000	\$106,842	\$89,792	3376	21.74	734	552	953
20	091	0537.05	Moderate	No	72.33	\$103,000	\$74,500	\$62,618	3315	31.64	1049	612	1019
20	091	0537.07	Middle	No	96.13	\$103,000	\$99,014	\$83,214	5214	26.87	1401	1079	1609
20	091	0537.09	Middle	No	112.41	\$103,000	\$115,782	\$97,308	6376	20.37	1299	1517	1958
20	091	0537.11	Upper	No	146.13	\$103,000	\$150,514	\$126,500	5066	18.69	947	1184	1437
20	091	0537.12	Middle	No	113.57	\$103,000	\$116,977	\$98,309	4722	19.82	936	1182	1391
20	091	0538.01	Middle	No	110.68	\$103,000	\$114,000	\$95,813	7613	14.07	1071	1822	2227
20	091	0538.03	Upper	No	166.18	\$103,000	\$171,165	\$143,854	4079	10.17	415	1240	1341
20	091	0538.04	Upper	No	200.06	\$103,000	\$206,062	\$173,177	4504	16.87	760	1276	1450
20	091	9800.01	Unknown	No	0.00	\$103,000	\$0	\$0	18	50.00	9	0	0
20	091	9800.03	Unknown	No	0.00	\$103,000	\$0	\$0	1	100.00	1	0	12
20	091	9800.04	Unknown	No	0.00	\$103,000	\$0	\$0	7	100.00	7	0	0
20	091	9800.05	Unknown	No	0.00	\$103,000	\$0	\$0	1	100.00	1	0	0
20	091	9801.00	Unknown	No	0.00	\$103,000	\$0	\$0	0	0.00	0	0	0

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QuickFacts

Johnson County, Kansas; Kansas; United States

QuickFacts provides statistics for all states and counties. Also for cities and towns with a population of 5,000 or more.

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TABLE
MAP

Table

All Topics	Johnson County, Kansas	Kansas	United States
Population estimates, July 1, 2024, (V2024)	NA	2,970,606	340,110,988
PEOPLE			
Population			
Population estimates, July 1, 2024, (V2024)	NA	2,970,606	340,110,988
Population estimates, July 1, 2023, (V2023)	622,237	2,940,546	334,914,895
Population estimates base, April 1, 2020, (V2024)	NA	2,937,745	331,515,736
Population estimates base, April 1, 2020, (V2023)	609,877	2,937,835	331,464,948
Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)	NA	1.1%	2.6%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2023, (V2023)	2.0%	0.1%	1.0%
Population, Census, April 1, 2020	609,863	2,937,880	331,449,281
Population, Census, April 1, 2010	544,179	2,853,118	308,745,538
Age and Sex			
Persons under 5 years, percent	5.7%	6.0%	5.5%
Persons under 18 years, percent	23.2%	23.6%	21.7%
Persons 65 years and over, percent	16.5%	17.5%	17.7%
Female persons, percent	50.6%	49.9%	50.5%
Race and Hispanic Origin			
White alone, percent	86.0%	85.9%	75.3%
Black alone, percent (a) (a)	5.3%	6.2%	13.7%
American Indian and Alaska Native alone, percent (a) (a)	0.4%	1.3%	1.3%
Asian alone, percent (a) (a)	5.4%	3.2%	6.4%
Native Hawaiian and Other Pacific Islander alone, percent (a) (a)	Z	0.2%	0.3%
Two or More Races, percent	2.8%	3.3%	3.1%
Hispanic or Latino, percent (b) (b)	9.4%	13.7%	19.5%
White alone, not Hispanic or Latino, percent	77.3%	73.7%	58.4%
Population Characteristics			
Veterans, 2019-2023	26,077	154,967	16,569,149
Foreign-born persons, percent, 2019-2023	9.1%	7.2%	13.9%
Housing			
Housing Units, July 1, 2023, (V2023)	261,549	1,300,712	145,344,636
Owner-occupied housing unit rate, 2019-2023	68.6%	66.9%	65.0%
Median value of owner-occupied housing units, 2019-2023	\$366,000	\$203,400	\$303,400
Median selected monthly owner costs - with a mortgage, 2019-2023	\$2,178	\$1,638	\$1,902
Median selected monthly owner costs -without a mortgage, 2019-2023	\$837	\$618	\$612
Median gross rent, 2019-2023	\$1,385	\$1,029	\$1,348
Building Permits, 2023	3,168	9,504	1,511,102
Families & Living Arrangements			
Households, 2019-2023	244,777	1,160,715	127,482,865
Persons per household, 2019-2023	2.49	2.46	2.54
Living in the same house 1 year ago, percent of persons age 1 year+, 2019-2023	86.7%	85.2%	
Language other than English spoken at home, percent of persons age 5 years+, 2019-2023	12.3%	12.1%	

Is this page helpful?

Yes No

Computer and Internet Use			
Households with a computer, percent, 2019-2023	97.7%	95.0%	94.8%
Households with a broadband Internet subscription, percent, 2019-2023	95.7%	89.3%	89.7%
Education			
High school graduate or higher, percent of persons age 25 years+, 2019-2023	96.5%	91.9%	89.4%
Bachelor's degree or higher, percent of persons age 25 years+, 2019-2023	56.9%	35.2%	35.0%
Health			
With a disability, under age 65 years, percent, 2019-2023	6.1%	9.7%	9.1%
Persons without health insurance, under age 65 years, percent	5.9%	9.9%	9.5%
Economy			
In civilian labor force, total, percent of population age 16 years+, 2019-2023	71.7%	65.4%	63.0%
In civilian labor force, female, percent of population age 16 years+, 2019-2023	66.4%	61.4%	58.7%
Total accommodation and food services sales, 2022 (\$1,000) <small>(c)</small>	2,080,521	7,618,424	1,196,315,575
Total health care and social assistance receipts/revenue, 2022 (\$1,000) <small>(c)</small>	8,020,363	26,870,804	3,330,304,719
Total transportation and warehousing receipts/revenue, 2022 (\$1,000) <small>(c)</small>	3,250,070	11,388,882	1,316,303,546
Total retail sales, 2022 (\$1,000) <small>(c)</small>	14,481,968	51,495,728	6,974,691,329
Total retail sales per capita, 2022 <small>(c)</small>	\$23,392	\$17,535	\$20,928
Transportation			
Mean travel time to work (minutes), workers age 16 years+, 2019-2023	20.7	19.8	26.6
Income & Poverty			
Median households income (in 2023 dollars), 2019-2023	\$107,261	\$72,639	\$78,538
Per capita income in past 12 months (in 2023 dollars), 2019-2023	\$58,292	\$39,638	\$43,289
Persons in poverty, percent	5.3%	11.2%	11.1%
BUSINESSES			
Businesses			
Total employer establishments, 2022	18,802	75,991	8,298,562
Total employment, 2022	348,734	1,225,232	135,748,407
Total annual payroll, 2022 (\$1,000)	23,030,183	67,832,396	8,965,035,263
Total employment, percent change, 2021-2022	2.5%	3.1%	5.8%
Total nonemployer establishments, 2022	55,587	217,018	29,811,495
All employer firms, Reference year 2022	14,519	52,920	5,876,787
Men-owned employer firms, Reference year 2022	8,512	30,135	3,633,787
Women-owned employer firms, Reference year 2022	2,990	10,492	1,309,282
Minority-owned employer firms, Reference year 2022	1,669	6,017	1,326,462
Nonminority-owned employer firms, Reference year 2022	11,160	41,643	4,230,881
Veteran-owned employer firms, Reference year 2022	620	2,412	273,542
Nonveteran-owned employer firms, Reference year 2022	12,125	44,836	5,275,279
GEOGRAPHY			
Geography			
Population per square mile, 2020	1,287.6	35.9	93.8
Population per square mile, 2010	1,149.6	34.9	87.4
Land area in square miles, 2020	473.63	81,758.59	3,533,038.28
Land area in square miles, 2010	473.38	81,758.72	3,531,905.43
FIPS Code	20091	20	1

[About datasets used in this table](#)

Value Notes

Methodology differences may exist between data sources, and so estimates from different sources are not comparable.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. Click the Quick Info icon to the left of each row to learn about sampling error.

The vintage year (e.g., V2024) refers to the final year of the series (2020 thru 2024). Different vintage years of estimates are not comparable.

Users should exercise caution when comparing 2019-2023 ACS 5-year estimates to other ACS estimates. For more information, please visit the [2023 5-year ACS Comparison Guidance](#).

Is this page helpful?

Yes No






Fact Notes

- (a) Includes persons reporting only one race
- (b) Hispanics may be of any race, so also are included in applicable race categories
- (c) Economic Census - Puerto Rico data are not comparable to U.S. Economic Census data

Value Flags

- D** Suppressed to avoid disclosure of confidential information
- F** Fewer than 25 firms
- FN** Footnote on this item in place of data
- NA** Not available
- S** Suppressed; does not meet publication standards
- X** Not applicable
- Z** Value greater than zero but less than half unit of measure shown
- Either no or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest or upper interval of a
- N** Data for this geographic area cannot be displayed because the number of sample cases is too small.



QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Poverty Est Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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Measuring America's People, Places, and Economy

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 **Yes**  **No**

2024 FFIEC Census Report - Summary Census Demographic Information

State: 29 - MISSOURI (MO)

County: 095 - JACKSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	095	0003.00	Low	No	41.72	\$103,000	\$42,972	\$36,122	2087	46.33	967	171	635
29	095	0006.00	Moderate	No	57.18	\$103,000	\$58,895	\$49,503	4653	81.15	3776	660	1678
29	095	0007.00	Low	No	47.78	\$103,000	\$49,213	\$41,366	4056	76.18	3090	851	1370
29	095	0008.00	Moderate	No	51.72	\$103,000	\$53,272	\$44,770	4334	73.90	3203	895	1448
29	095	0009.00	Moderate	No	50.76	\$103,000	\$52,283	\$43,945	3005	67.52	2029	596	1342
29	095	0010.00	Low	No	38.53	\$103,000	\$39,686	\$33,355	2910	73.26	2132	374	856
29	095	0011.00	Unknown	No	0.00	\$103,000	\$0	\$0	2378	33.18	789	130	107
29	095	0018.00	Low	No	47.77	\$103,000	\$49,203	\$41,354	3161	79.50	2513	503	1042
29	095	0019.00	Low	No	38.21	\$103,000	\$39,356	\$33,077	3380	83.73	2830	608	1087
29	095	0020.00	Moderate	No	51.29	\$103,000	\$52,829	\$44,405	2315	82.59	1912	469	955
29	095	0021.00	Low	No	34.37	\$103,000	\$35,401	\$29,756	4470	84.23	3765	678	1353
29	095	0022.00	Low	No	43.44	\$103,000	\$44,743	\$37,604	3224	83.22	2683	501	1062
29	095	0023.00	Low	No	35.96	\$103,000	\$37,039	\$31,136	2149	86.69	1863	500	730
29	095	0034.00	Moderate	No	53.35	\$103,000	\$54,951	\$46,183	3288	86.37	2840	630	1490
29	095	0037.00	Low	No	44.21	\$103,000	\$45,536	\$38,272	1049	89.32	937	186	409
29	095	0038.00	Moderate	No	67.81	\$103,000	\$69,844	\$58,700	1538	90.05	1385	211	531
29	095	0043.00	Middle	No	118.01	\$103,000	\$121,550	\$102,159	2794	43.27	1209	378	853
29	095	0044.00	Upper	No	182.31	\$103,000	\$187,779	\$157,813	1495	23.75	355	475	245
29	095	0046.00	Upper	No	129.76	\$103,000	\$133,653	\$112,330	2689	33.13	891	626	1104
29	095	0051.00	Upper	No	236.20	\$103,000	\$243,286	\$204,464	1620	33.52	543	371	549
29	095	0052.00	Moderate	No	51.39	\$103,000	\$52,932	\$44,485	1038	80.64	837	257	392
29	095	0053.00	Middle	No	87.92	\$103,000	\$90,558	\$76,111	1437	73.35	1054	271	625
29	095	0054.00	Low	No	38.62	\$103,000	\$39,779	\$33,438	826	91.28	754	105	513
29	095	0055.00	Low	No	30.32	\$103,000	\$31,230	\$26,250	927	91.91	852	251	495
29	095	0056.01	Low	No	39.08	\$103,000	\$40,252	\$33,834	1726	90.50	1562	475	806
29	095	0056.02	Low	No	34.97	\$103,000	\$36,019	\$30,278	1420	93.31	1325	308	757

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29	095	0057.00	Unknown	No	0.00	\$103,000	\$0	\$0	2285	95.93	2192	521	1294
29	095	0058.01	Moderate	No	55.04	\$103,000	\$56,691	\$47,647	2172	92.63	2012	275	1002
29	095	0060.00	Low	No	48.14	\$103,000	\$49,584	\$41,676	1478	94.32	1394	464	885
29	095	0061.00	Moderate	No	68.21	\$103,000	\$70,256	\$59,048	2695	92.76	2500	870	1658
29	095	0063.00	Low	No	18.16	\$103,000	\$18,705	\$15,724	1737	79.97	1389	194	863
29	095	0065.00	Middle	No	113.71	\$103,000	\$117,121	\$98,438	1632	29.11	475	237	594
29	095	0066.00	Upper	No	129.65	\$103,000	\$133,540	\$112,228	1833	23.84	437	586	490
29	095	0067.00	Middle	No	82.40	\$103,000	\$84,872	\$71,331	1807	29.05	525	258	290
29	095	0069.00	Upper	No	186.04	\$103,000	\$191,621	\$161,042	1338	23.39	313	363	310
29	095	0071.00	Middle	No	82.31	\$103,000	\$84,779	\$71,250	2993	20.38	610	661	1169
29	095	0072.00	Upper	No	166.23	\$103,000	\$171,217	\$143,897	2044	12.43	254	787	996
29	095	0073.01	Moderate	No	71.18	\$103,000	\$73,315	\$61,620	1818	24.97	454	270	52
29	095	0073.02	Unknown	No	0.00	\$103,000	\$0	\$0	1377	20.70	285	188	19
29	095	0074.00	Upper	No	207.75	\$103,000	\$213,983	\$179,833	4397	20.22	889	716	1105
29	095	0075.00	Moderate	No	55.91	\$103,000	\$57,587	\$48,399	2727	49.39	1347	214	912
29	095	0076.00	Moderate	No	58.67	\$103,000	\$60,430	\$50,789	2294	87.53	2008	410	1262
29	095	0077.00	Low	No	45.07	\$103,000	\$46,422	\$39,022	1665	86.97	1448	480	807
29	095	0078.02	Moderate	No	52.78	\$103,000	\$54,363	\$45,694	2258	92.83	2096	389	965
29	095	0079.00	Low	No	44.92	\$103,000	\$46,268	\$38,887	3498	94.08	3291	606	1567
29	095	0080.00	Moderate	No	78.54	\$103,000	\$80,896	\$67,991	3022	93.78	2834	611	1237
29	095	0081.00	Moderate	No	56.10	\$103,000	\$57,783	\$48,565	2113	72.08	1523	413	1065
29	095	0082.00	Middle	No	119.96	\$103,000	\$123,559	\$103,848	2913	19.33	563	1348	1555
29	095	0083.00	Upper	No	191.74	\$103,000	\$197,492	\$165,977	2337	12.92	302	921	974
29	095	0084.00	Upper	No	263.77	\$103,000	\$271,683	\$228,333	2800	11.00	308	1041	1063
29	095	0085.00	Upper	No	199.43	\$103,000	\$205,413	\$172,639	3573	10.08	360	1335	1358
29	095	0086.00	Upper	No	139.52	\$103,000	\$143,706	\$120,774	5385	15.13	815	1767	2054
29	095	0087.00	Moderate	No	52.26	\$103,000	\$53,828	\$45,244	2558	84.21	2154	292	972
29	095	0088.00	Moderate	No	68.37	\$103,000	\$70,421	\$59,183	3430	91.55	3140	836	1795
29	095	0089.00	Moderate	No	57.89	\$103,000	\$59,627	\$50,112	1950	95.95	1871	369	957

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29	095	0090.00	Moderate	No	64.76	\$103,000	\$66,703	\$56,061	4219	86.18	3636	871	1883
29	095	0091.00	Middle	No	118.46	\$103,000	\$122,014	\$102,543	3735	20.32	759	1470	1954
29	095	0092.00	Middle	No	104.36	\$103,000	\$107,491	\$90,341	2890	13.94	403	996	1484
29	095	0093.00	Middle	No	84.85	\$103,000	\$87,396	\$73,456	2394	18.96	454	934	1369
29	095	0094.00	Middle	No	87.43	\$103,000	\$90,053	\$75,689	4391	42.68	1874	1196	1823
29	095	0095.00	Low	No	49.63	\$103,000	\$51,119	\$42,969	3160	78.45	2479	535	1505
29	095	0096.00	Low	No	33.09	\$103,000	\$34,083	\$28,646	1555	78.84	1226	233	717
29	095	0097.00	Low	No	44.83	\$103,000	\$46,175	\$38,810	1592	77.58	1235	152	522
29	095	0098.00	Middle	No	94.48	\$103,000	\$97,314	\$81,786	3484	36.88	1285	1014	1653
29	095	0099.00	Middle	No	112.59	\$103,000	\$115,968	\$97,467	2130	24.46	521	979	1152
29	095	0100.01	Middle	No	115.28	\$103,000	\$118,738	\$99,792	1801	25.71	463	533	711
29	095	0100.02	Middle	No	92.69	\$103,000	\$95,471	\$80,237	3575	57.40	2052	501	975
29	095	0101.03	Middle	No	89.73	\$103,000	\$92,422	\$77,679	2417	62.18	1503	592	1030
29	095	0101.05	Middle	No	100.75	\$103,000	\$103,773	\$87,216	3510	21.48	754	1042	1117
29	095	0102.01	Low	No	28.79	\$103,000	\$29,654	\$24,923	1836	61.76	1134	169	618
29	095	0102.03	Middle	No	103.89	\$103,000	\$107,007	\$89,931	4042	42.11	1702	1389	1795
29	095	0102.04	Moderate	No	69.65	\$103,000	\$71,740	\$60,293	4379	49.08	2149	701	1379
29	095	0105.00	Moderate	No	68.28	\$103,000	\$70,328	\$59,107	4803	70.19	3371	1068	1664
29	095	0106.00	Middle	No	86.26	\$103,000	\$88,848	\$74,676	3044	47.93	1459	1072	1324
29	095	0107.02	Low	No	46.34	\$103,000	\$47,730	\$40,114	3811	63.24	2410	665	1007
29	095	0110.01	Moderate	No	62.82	\$103,000	\$64,705	\$54,385	2451	31.33	768	527	1110
29	095	0110.02	Low	No	41.32	\$103,000	\$42,560	\$35,769	2479	35.94	891	289	855
29	095	0111.00	Moderate	No	58.27	\$103,000	\$60,018	\$50,440	3168	23.23	736	793	1330
29	095	0112.00	Moderate	No	60.04	\$103,000	\$61,841	\$51,976	3366	27.39	922	744	1327
29	095	0113.00	Middle	No	93.62	\$103,000	\$96,429	\$81,046	4810	29.38	1413	1205	1955
29	095	0114.05	Low	No	31.88	\$103,000	\$32,836	\$27,600	2886	53.26	1537	190	531
29	095	0114.06	Moderate	No	75.07	\$103,000	\$77,322	\$64,984	6000	26.28	1577	1280	2253
29	095	0114.07	Middle	No	91.08	\$103,000	\$93,812	\$78,846	3333	30.66	1022	899	1312

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29	095	0114.08	Moderate	No	56.55	\$103,000	\$58,247	\$48,958	1546	29.88	462	83	248
29	095	0114.09	Middle	No	89.57	\$103,000	\$92,257	\$77,534	1581	24.67	390	504	559
29	095	0114.10	Moderate	No	73.21	\$103,000	\$75,406	\$63,375	2553	22.95	586	762	1048
29	095	0115.01	Low	No	47.92	\$103,000	\$49,358	\$41,488	4271	34.70	1482	631	1951
29	095	0115.02	Moderate	No	66.13	\$103,000	\$68,114	\$57,250	1752	40.75	714	239	561
29	095	0116.01	Low	No	35.85	\$103,000	\$36,926	\$31,038	2759	29.14	804	384	1228
29	095	0116.02	Moderate	No	64.83	\$103,000	\$66,775	\$56,123	2333	22.50	525	422	567
29	095	0117.01	Low	No	38.18	\$103,000	\$39,325	\$33,056	2113	40.23	850	267	663
29	095	0117.02	Low	No	49.25	\$103,000	\$50,728	\$42,632	2257	31.95	721	313	1004
29	095	0118.00	Moderate	No	69.03	\$103,000	\$71,101	\$59,757	5477	37.21	2038	1007	2453
29	095	0119.00	Moderate	No	57.06	\$103,000	\$58,772	\$49,393	3771	36.91	1392	936	1614
29	095	0120.00	Moderate	No	59.69	\$103,000	\$61,481	\$51,674	3647	39.81	1452	998	1415
29	095	0121.00	Moderate	No	58.31	\$103,000	\$60,059	\$50,481	5871	36.37	2135	1433	2356
29	095	0122.00	Moderate	No	74.30	\$103,000	\$76,529	\$64,318	6548	27.57	1805	1621	2543
29	095	0123.00	Moderate	No	73.78	\$103,000	\$75,993	\$63,871	3505	22.45	787	1279	1565
29	095	0124.00	Moderate	No	71.19	\$103,000	\$73,326	\$61,625	4216	35.34	1490	1248	1648
29	095	0125.01	Moderate	No	73.17	\$103,000	\$75,365	\$63,345	3727	50.85	1895	856	1503
29	095	0125.02	Moderate	No	78.37	\$103,000	\$80,721	\$67,846	3056	41.30	1262	784	1185
29	095	0126.00	Middle	No	82.97	\$103,000	\$85,459	\$71,824	4803	46.35	2226	1090	1881
29	095	0127.02	Middle	No	102.38	\$103,000	\$105,451	\$88,629	4214	46.63	1965	1000	1569
29	095	0127.03	Middle	No	101.98	\$103,000	\$105,039	\$88,281	2307	39.10	902	684	1225
29	095	0128.02	Middle	No	91.11	\$103,000	\$93,843	\$78,869	3772	49.76	1877	1184	1668
29	095	0128.03	Moderate	No	73.25	\$103,000	\$75,448	\$63,409	2142	41.50	889	483	922
29	095	0128.04	Moderate	No	78.55	\$103,000	\$80,907	\$68,000	6120	56.72	3471	1638	2299
29	095	0129.03	Moderate	No	51.40	\$103,000	\$52,942	\$44,500	3577	72.24	2584	998	1709
29	095	0129.04	Moderate	No	72.07	\$103,000	\$74,232	\$62,389	2645	69.22	1831	810	1115
29	095	0129.06	Moderate	No	69.97	\$103,000	\$72,069	\$60,574	4562	70.25	3205	1084	1996
29	095	0130.03	Moderate	No	53.61	\$103,000	\$55,218	\$46,409	4842	71.64	3469	1121	2059
29	095	0131.00	Moderate	No	53.00	\$103,000	\$54,590	\$45,885	2983	67.25	2006	729	1361

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
29	095	0132.03	Low	No	49.06	\$103,000	\$50,532	\$42,472	4102	76.94	3156	344	1639
29	095	0132.08	Moderate	No	50.18	\$103,000	\$51,685	\$43,445	3022	81.73	2470	589	1091
29	095	0132.10	Low	No	48.95	\$103,000	\$50,419	\$42,375	2564	79.17	2030	464	1130
29	095	0133.01	Moderate	No	65.71	\$103,000	\$67,681	\$56,884	4165	44.44	1851	804	1261
29	095	0133.07	Unknown	No	0.00	\$103,000	\$0	\$0	2659	74.61	1984	630	923
29	095	0133.09	Moderate	No	65.57	\$103,000	\$67,537	\$56,765	5040	69.74	3515	920	1360
29	095	0133.13	Middle	No	81.20	\$103,000	\$83,636	\$70,290	5162	56.59	2921	1300	2119
29	095	0134.01	Moderate	No	51.43	\$103,000	\$52,973	\$44,521	2802	66.60	1866	458	773
29	095	0134.05	Moderate	No	69.77	\$103,000	\$71,863	\$60,402	1981	42.66	845	443	662
29	095	0134.07	Middle	No	115.16	\$103,000	\$118,615	\$99,688	2574	18.41	474	858	921
29	095	0134.10	Moderate	No	51.12	\$103,000	\$52,654	\$44,259	4037	48.06	1940	312	1138
29	095	0134.16	Middle	No	103.22	\$103,000	\$106,317	\$89,355	2344	70.61	1655	663	814
29	095	0134.17	Moderate	No	66.16	\$103,000	\$68,145	\$57,278	2918	42.02	1226	520	963
29	095	0134.18	Middle	No	97.04	\$103,000	\$99,951	\$84,007	2742	28.23	774	1131	1231
29	095	0135.02	Middle	No	110.57	\$103,000	\$113,887	\$95,714	6065	15.86	962	2048	2306
29	095	0135.04	Upper	No	158.02	\$103,000	\$162,761	\$136,786	3488	24.71	862	1054	1279
29	095	0136.06	Upper	No	124.91	\$103,000	\$128,657	\$108,125	1445	11.63	168	575	575
29	095	0136.12	Upper	No	163.50	\$103,000	\$168,405	\$141,529	7107	22.92	1629	1901	1976
29	095	0136.13	Middle	No	89.33	\$103,000	\$92,010	\$77,333	2588	10.82	280	468	973
29	095	0136.14	Upper	No	123.55	\$103,000	\$127,257	\$106,954	1456	20.47	298	504	870
29	095	0136.15	Middle	No	104.42	\$103,000	\$107,553	\$90,395	2052	21.20	435	604	748
29	095	0137.05	Middle	No	103.89	\$103,000	\$107,007	\$89,931	1408	21.02	296	515	605
29	095	0137.06	Moderate	No	58.72	\$103,000	\$60,482	\$50,833	4211	32.61	1373	592	1515
29	095	0137.07	Middle	No	103.48	\$103,000	\$106,584	\$89,583	2975	24.87	740	795	1038
29	095	0137.08	Middle	No	105.62	\$103,000	\$108,789	\$91,429	3279	16.96	556	1113	1136
29	095	0138.01	Middle	No	105.30	\$103,000	\$108,459	\$91,154	5724	26.99	1545	1523	2224
29	095	0138.03	Middle	No	94.81	\$103,000	\$97,654	\$82,071	5267	21.99	1158	1433	2108
29	095	0138.04	Upper	No	124.03	\$103,000	\$127,751	\$107,369	3122	23.70	740	1011	1130

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29	095	0139.02	Middle	No	117.99	\$103,000	\$121,530	\$102,143	1776	12.39	220	442	537
29	095	0139.04	Upper	No	148.15	\$103,000	\$152,595	\$128,243	7294	22.05	1608	2266	2438
29	095	0139.16	Upper	No	148.87	\$103,000	\$153,336	\$128,868	6323	19.75	1249	1741	1921
29	095	0139.17	Upper	No	132.42	\$103,000	\$136,393	\$114,632	3837	9.80	376	1256	1375
29	095	0139.18	Upper	No	160.55	\$103,000	\$165,367	\$138,977	3264	8.79	287	1404	1997
29	095	0140.02	Middle	No	116.67	\$103,000	\$120,170	\$101,000	1797	11.35	204	591	774
29	095	0140.04	Middle	No	80.14	\$103,000	\$82,544	\$69,375	3141	15.70	493	768	1253
29	095	0140.05	Middle	No	97.68	\$103,000	\$100,610	\$84,559	5284	13.08	691	1301	1862
29	095	0140.06	Middle	No	100.59	\$103,000	\$103,608	\$87,074	6614	16.31	1079	1769	2152
29	095	0140.08	Moderate	No	67.10	\$103,000	\$69,113	\$58,086	3931	18.60	731	617	1462
29	095	0140.09	Middle	No	93.68	\$103,000	\$96,490	\$81,092	3097	19.24	596	518	896
29	095	0141.11	Middle	No	117.19	\$103,000	\$120,706	\$101,446	4054	25.19	1021	1012	1422
29	095	0141.12	Upper	No	135.01	\$103,000	\$139,060	\$116,875	1801	18.60	335	373	588
29	095	0141.20	Middle	No	116.46	\$103,000	\$119,954	\$100,815	3079	18.22	561	794	1007
29	095	0141.21	Moderate	No	76.83	\$103,000	\$79,135	\$66,507	7003	22.36	1566	1762	2426
29	095	0141.22	Upper	No	140.48	\$103,000	\$144,694	\$121,607	2455	21.22	521	586	778
29	095	0141.23	Moderate	No	71.84	\$103,000	\$73,995	\$62,190	3140	27.32	858	621	941
29	095	0141.24	Middle	No	88.64	\$103,000	\$91,299	\$76,737	3550	24.37	865	837	1295
29	095	0141.25	Upper	No	122.26	\$103,000	\$125,928	\$105,833	2074	16.49	342	756	776
29	095	0141.26	Middle	No	93.12	\$103,000	\$95,914	\$80,615	5497	25.29	1390	1063	1614
29	095	0141.27	Middle	No	82.45	\$103,000	\$84,924	\$71,375	1884	21.39	403	338	553
29	095	0141.28	Moderate	No	74.40	\$103,000	\$76,632	\$64,403	5238	27.42	1436	1145	1947
29	095	0142.03	Upper	No	161.20	\$103,000	\$166,036	\$139,545	4155	21.85	908	1401	1553
29	095	0142.05	Middle	No	102.94	\$103,000	\$106,028	\$89,107	3725	36.67	1366	599	911
29	095	0142.06	Upper	No	156.55	\$103,000	\$161,247	\$135,521	5093	14.71	749	2084	2084
29	095	0143.00	Middle	No	113.99	\$103,000	\$117,410	\$98,673	5483	42.51	2331	1254	1797
29	095	0144.00	Middle	No	107.94	\$103,000	\$111,178	\$93,438	2951	49.47	1460	677	793
29	095	0145.01	Middle	No	88.21	\$103,000	\$90,856	\$76,362	4106	28.57	1173	1111	1712
29	095	0145.03	Moderate	No	50.84	\$103,000	\$52,365	\$44,013	1287	16.63	214	336	490

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29	095	0145.04	Middle	No	97.34	\$103,000	\$100,260	\$84,265	3538	20.01	708	1045	1568
29	095	0146.01	Moderate	No	71.74	\$103,000	\$73,892	\$62,100	5469	27.04	1479	1639	2017
29	095	0146.03	Middle	No	83.69	\$103,000	\$86,201	\$72,449	3685	26.16	964	1452	1648
29	095	0146.04	Moderate	No	77.74	\$103,000	\$80,072	\$67,295	4984	33.89	1689	870	1142
29	095	0147.01	Middle	No	91.69	\$103,000	\$94,441	\$79,375	3903	35.05	1368	617	757
29	095	0147.02	Middle	No	102.87	\$103,000	\$105,956	\$89,049	5143	19.27	991	1710	1940
29	095	0148.04	Upper	No	139.35	\$103,000	\$143,531	\$120,625	3328	16.11	536	976	1074
29	095	0148.06	Middle	No	111.45	\$103,000	\$114,794	\$96,477	4576	22.60	1034	1125	1402
29	095	0149.02	Moderate	No	74.60	\$103,000	\$76,838	\$64,583	1950	12.72	248	664	893
29	095	0149.03	Middle	No	114.32	\$103,000	\$117,750	\$98,963	5636	10.59	597	1843	2146
29	095	0149.04	Middle	No	103.84	\$103,000	\$106,955	\$89,891	6713	22.27	1495	1755	2196
29	095	0149.05	Middle	No	119.40	\$103,000	\$122,982	\$103,357	5184	15.99	829	1514	1664
29	095	0150.00	Middle	No	82.00	\$103,000	\$84,460	\$70,988	3653	11.91	435	1019	1296
29	095	0151.00	Moderate	No	79.47	\$103,000	\$81,854	\$68,799	5935	22.63	1343	1748	2282
29	095	0152.00	Upper	No	142.29	\$103,000	\$146,559	\$123,173	2646	26.49	701	357	108
29	095	0153.00	Moderate	No	57.90	\$103,000	\$59,637	\$50,125	3010	71.16	2142	655	1158
29	095	0154.01	Low	No	25.86	\$103,000	\$26,636	\$22,392	2138	85.27	1823	95	245
29	095	0154.02	Unknown	No	0.00	\$103,000	\$0	\$0	1341	81.88	1098	58	126
29	095	0155.00	Low	No	43.88	\$103,000	\$45,196	\$37,986	1328	56.02	744	264	606
29	095	0156.00	Moderate	No	57.10	\$103,000	\$58,813	\$49,430	2483	50.83	1262	408	791
29	095	0157.01	Upper	No	188.64	\$103,000	\$194,299	\$163,292	2219	24.38	541	124	24
29	095	0157.02	Upper	No	120.05	\$103,000	\$123,652	\$103,920	3191	36.13	1153	118	28
29	095	0158.00	Upper	No	155.95	\$103,000	\$160,629	\$135,000	1932	19.67	380	201	71
29	095	0159.00	Unknown	No	0.00	\$103,000	\$0	\$0	1955	50.84	994	284	14
29	095	0160.00	Low	No	23.53	\$103,000	\$24,236	\$20,375	1756	87.36	1534	238	725
29	095	0161.00	Middle	No	85.39	\$103,000	\$87,952	\$73,917	1906	90.45	1724	181	652
29	095	0162.00	Moderate	No	59.56	\$103,000	\$61,347	\$51,563	2052	66.76	1370	254	452
29	095	0163.00	Low	No	35.17	\$103,000	\$36,225	\$30,450	2082	68.92	1435	336	840

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29	095	0164.00	Low	No	37.97	\$103,000	\$39,109	\$32,869	1741	81.39	1417	238	926
29	095	0165.00	Low	No	45.26	\$103,000	\$46,618	\$39,183	1868	93.79	1752	357	998
29	095	0166.00	Moderate	No	76.53	\$103,000	\$78,826	\$66,250	1619	91.54	1482	369	841
29	095	0167.00	Moderate	No	68.69	\$103,000	\$70,751	\$59,464	3366	35.77	1204	392	901
29	095	0168.01	Middle	No	88.53	\$103,000	\$91,186	\$76,638	2178	34.62	754	200	488
29	095	0168.02	Middle	No	107.34	\$103,000	\$110,560	\$92,917	1338	26.68	357	542	778
29	095	0169.00	Moderate	No	61.89	\$103,000	\$63,747	\$53,575	2361	86.49	2042	454	1219
29	095	0170.00	Low	No	41.50	\$103,000	\$42,745	\$35,924	2510	50.84	1276	542	946
29	095	0171.00	Moderate	No	68.12	\$103,000	\$70,164	\$58,973	3814	94.78	3615	694	1756
29	095	0172.00	Moderate	No	72.35	\$103,000	\$74,521	\$62,634	4573	69.12	3161	973	1654
29	095	0173.00	Upper	No	128.52	\$103,000	\$132,376	\$111,250	3354	28.89	969	1186	1479
29	095	0174.00	Low	No	42.04	\$103,000	\$43,301	\$36,399	2807	72.03	2022	199	747
29	095	0175.00	Middle	No	87.78	\$103,000	\$90,413	\$75,985	2012	58.15	1170	628	866
29	095	0176.00	Middle	No	110.39	\$103,000	\$113,702	\$95,560	5118	52.01	2662	1551	2074
29	095	0177.00	Middle	No	108.30	\$103,000	\$111,549	\$93,750	5365	22.31	1197	1461	1838
29	095	0178.00	Moderate	No	70.81	\$103,000	\$72,934	\$61,302	3809	45.08	1717	354	693
29	095	0179.00	Middle	No	97.21	\$103,000	\$100,126	\$84,150	5099	29.38	1498	1050	1330
29	095	0180.00	Moderate	No	77.14	\$103,000	\$79,454	\$66,775	3599	22.23	800	1049	1473
29	095	0181.01	Upper	No	151.77	\$103,000	\$156,323	\$131,377	5159	19.17	989	1608	1877
29	095	0181.02	Upper	No	144.52	\$103,000	\$148,856	\$125,106	3148	28.94	911	694	802
29	095	0182.00	Upper	No	158.84	\$103,000	\$163,605	\$137,500	4166	27.17	1132	1041	1169
29	095	0185.00	Upper	No	149.24	\$103,000	\$153,717	\$129,188	4559	21.39	975	1579	1752
29	095	0186.00	Middle	No	118.22	\$103,000	\$121,767	\$102,337	3000	19.80	594	1018	1111
29	095	0193.01	Middle	No	112.33	\$103,000	\$115,700	\$97,240	4070	26.71	1087	1104	1479
29	095	0193.02	Upper	No	129.96	\$103,000	\$133,859	\$112,500	3168	19.89	630	998	1145
29	095	9801.01	Unknown	No	0.00	\$103,000	\$0	\$0	3	100.00	3	0	0
29	095	9808.02	Unknown	No	0.00	\$103,000	\$0	\$0	1	100.00	1	0	0
29	095	9883.00	Upper	No	164.80	\$103,000	\$169,744	\$142,656	97	5.15	5	45	45
29	095	9891.00	Unknown	No	0.00	\$103,000	\$0	\$0	18	11.11	2	0	0

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29	095	9892.00	Unknown	No	0.00	\$103,000	\$0	\$0	7	57.14	4	0	0

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QuickFacts

Jackson County, Missouri; Missouri; United States

QuickFacts provides statistics for all states and counties. Also for cities and towns with a population of 5,000 or more.

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TABLE
MAP

Table

All Topics	Jackson County, Missouri	Missouri	United States
Population estimates, July 1, 2024, (V2024)	NA	6,245,466	340,110,988
PEOPLE			
Population			
Population estimates, July 1, 2024, (V2024)	NA	6,245,466	340,110,988
Population estimates, July 1, 2023, (V2023)	718,560	6,196,156	334,914,895
Population estimates base, April 1, 2020, (V2024)	NA	6,154,854	331,515,736
Population estimates base, April 1, 2020, (V2023)	717,216	6,154,889	331,464,948
Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)	NA	1.5%	2.6%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2023, (V2023)	0.2%	0.7%	1.0%
Population, Census, April 1, 2020	717,204	6,154,913	331,449,281
Population, Census, April 1, 2010	674,158	5,988,927	308,745,538
Age and Sex			
Persons under 5 years, percent	6.0%	5.7%	5.5%
Persons under 18 years, percent	23.0%	22.2%	21.7%
Persons 65 years and over, percent	16.3%	18.3%	17.7%
Female persons, percent	51.5%	50.7%	50.5%
Race and Hispanic Origin			
White alone, percent	70.1%	82.4%	75.3%
Black alone, percent (a) (a)	23.1%	11.7%	13.7%
American Indian and Alaska Native alone, percent (a) (a)	0.7%	0.6%	1.3%
Asian alone, percent (a) (a)	2.0%	2.3%	6.4%
Native Hawaiian and Other Pacific Islander alone, percent (a) (a)	0.3%	0.2%	0.3%
Two or More Races, percent	3.7%	2.7%	3.1%
Hispanic or Latino, percent (b) (b)	11.5%	5.3%	19.5%
White alone, not Hispanic or Latino, percent	60.3%	77.9%	58.4%
Population Characteristics			
Veterans, 2019-2023	36,245	354,505	16,569,149
Foreign-born persons, percent, 2019-2023	6.3%	4.4%	13.9%
Housing			
Housing Units, July 1, 2023, (V2023)	339,240	2,844,346	145,344,636
Owner-occupied housing unit rate, 2019-2023	58.8%	67.9%	65.0%
Median value of owner-occupied housing units, 2019-2023	\$213,300	\$215,600	\$303,400
Median selected monthly owner costs - with a mortgage, 2019-2023	\$1,581	\$1,478	\$1,902
Median selected monthly owner costs -without a mortgage, 2019-2023	\$601	\$528	\$612
Median gross rent, 2019-2023	\$1,151	\$996	\$1,348
Building Permits, 2023	2,494	16,781	1,511,102
Families & Living Arrangements			
Households, 2019-2023	302,726	2,484,834	127,482,865
Persons per household, 2019-2023	2.33	2.42	2.54
Living in the same house 1 year ago, percent of persons age 1 year+, 2019-2023	86.4%	86.9%	
Language other than English spoken at home, percent of persons age 5 years+, 2019-2023	10.0%	6.6%	

Is this page helpful?

Yes No

Computer and Internet Use			
Households with a computer, percent, 2019-2023	95.2%	94.0%	94.8%
Households with a broadband Internet subscription, percent, 2019-2023	89.7%	88.1%	89.7%
Education			
High school graduate or higher, percent of persons age 25 years+, 2019-2023	91.7%	91.6%	89.4%
Bachelor's degree or higher, percent of persons age 25 years+, 2019-2023	33.5%	31.9%	35.0%
Health			
With a disability, under age 65 years, percent, 2019-2023	9.5%	10.5%	9.1%
Persons without health insurance, under age 65 years, percent	11.1%	9.1%	9.5%
Economy			
In civilian labor force, total, percent of population age 16 years+, 2019-2023	66.9%	62.7%	63.0%
In civilian labor force, female, percent of population age 16 years+, 2019-2023	62.8%	59.1%	58.7%
Total accommodation and food services sales, 2022 (\$1,000) ^(c)	2,525,504	18,523,356	1,196,315,575
Total health care and social assistance receipts/revenue, 2022 (\$1,000) ^(c)	10,543,351	59,680,054	3,330,304,719
Total transportation and warehousing receipts/revenue, 2022 (\$1,000) ^(c)	1,542,142	22,731,448	1,316,303,546
Total retail sales, 2022 (\$1,000) ^(c)	16,786,269	129,387,984	6,974,691,329
Total retail sales per capita, 2022 ^(c)	\$23,437	\$20,946	\$20,928
Transportation			
Mean travel time to work (minutes), workers age 16 years+, 2019-2023	23.4	23.7	26.6
Income & Poverty			
Median households income (in 2023 dollars), 2019-2023	\$67,178	\$68,920	\$78,538
Per capita income in past 12 months (in 2023 dollars), 2019-2023	\$38,344	\$38,497	\$43,289
Persons in poverty, percent	12.0%	12.0%	11.1%
BUSINESSES			
Businesses			
Total employer establishments, 2022	18,251	153,767	8,298,562
Total employment, 2022	347,991	2,564,383	135,748,407
Total annual payroll, 2022 (\$1,000)	23,120,960	149,534,361	8,965,035,263
Total employment, percent change, 2021-2022	4.6%	3.5%	5.8%
Total nonemployer establishments, 2022	54,728	475,437	29,811,495
All employer firms, Reference year 2022	13,263	104,804	5,876,787
Men-owned employer firms, Reference year 2022	7,190	60,205	3,633,787
Women-owned employer firms, Reference year 2022	2,907	22,668	1,309,282
Minority-owned employer firms, Reference year 2022	2,021	11,801	1,326,462
Nonminority-owned employer firms, Reference year 2022	9,308	85,131	4,230,881
Veteran-owned employer firms, Reference year 2022	633	5,230	273,542
Nonveteran-owned employer firms, Reference year 2022	10,713	90,030	5,275,279
GEOGRAPHY			
Geography			
Population per square mile, 2020	1,186.4	89.5	93.8
Population per square mile, 2010	1,115.3	87.1	87.4
Land area in square miles, 2020	604.52	68,746.48	3,533,038.28
Land area in square miles, 2010	604.46	68,741.52	3,531,905.43
FIPS Code	29095	29	1

[About datasets used in this table](#)

Value Notes

Methodology differences may exist between data sources, and so estimates from different sources are not comparable.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. Click the Quick Info icon to the left of each row to learn about sampling error.

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Is this page helpful?

Yes No






Fact Notes

- (a) Includes persons reporting only one race
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QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Poverty Est Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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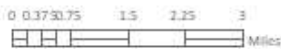
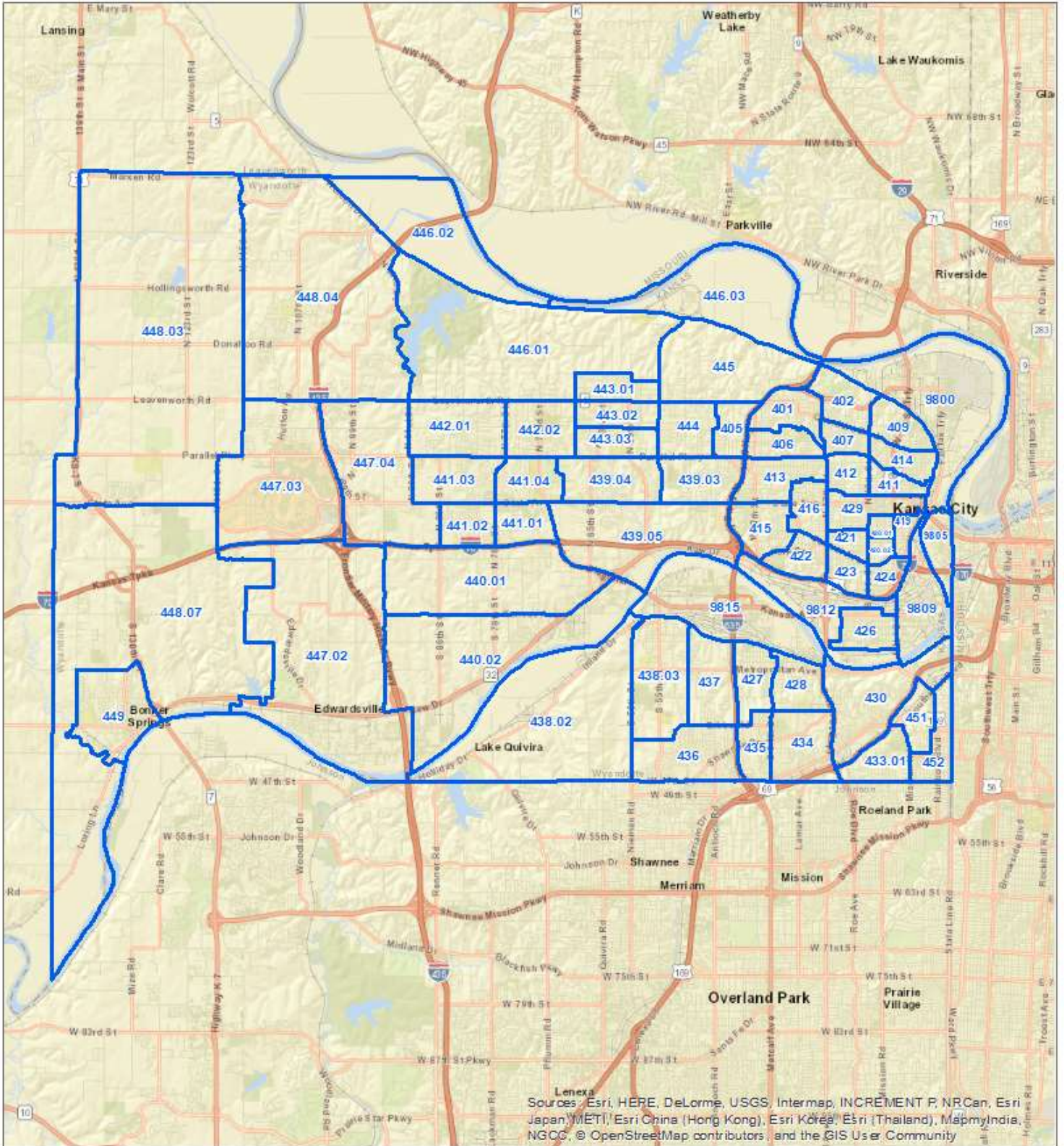
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 **Yes**  **No**

2020 Census Tracts in Wyandotte County, Kansas



2024 FFIEC Census Report - Summary Census Demographic Information

State: 20 - KANSAS (KS)

County: 209 - WYANDOTTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	209	0401.00	Moderate	No	51.69	\$103,000	\$53,241	\$44,750	2909	95.53	2779	666	1266
20	209	0402.00	Moderate	No	63.53	\$103,000	\$65,436	\$55,000	1422	89.94	1279	326	600
20	209	0405.00	Moderate	No	51.88	\$103,000	\$53,436	\$44,909	2064	81.10	1674	357	730
20	209	0406.00	Moderate	No	60.86	\$103,000	\$62,686	\$52,689	2855	93.63	2673	510	1157
20	209	0407.00	Low	No	46.69	\$103,000	\$48,091	\$40,417	1791	96.54	1729	320	841
20	209	0409.00	Middle	No	81.46	\$103,000	\$83,904	\$70,518	1282	79.41	1018	519	900
20	209	0411.00	Low	No	15.36	\$103,000	\$15,821	\$13,298	1440	92.22	1328	124	447
20	209	0412.00	Moderate	No	58.90	\$103,000	\$60,667	\$50,987	1789	95.75	1713	395	717
20	209	0413.00	Low	No	45.66	\$103,000	\$47,030	\$39,531	5369	90.59	4864	1192	1789
20	209	0414.00	Low	No	26.12	\$103,000	\$26,904	\$22,614	1579	95.44	1507	325	1040
20	209	0415.00	Low	No	34.36	\$103,000	\$35,391	\$29,750	2787	82.49	2299	351	887
20	209	0416.00	Moderate	No	56.85	\$103,000	\$58,556	\$49,216	4266	80.08	3416	768	1417
20	209	0419.00	Moderate	No	66.42	\$103,000	\$68,413	\$57,500	1707	58.35	996	274	649
20	209	0420.01	Low	No	32.22	\$103,000	\$33,187	\$27,895	1691	82.44	1394	155	362
20	209	0420.02	Moderate	No	52.82	\$103,000	\$54,405	\$45,724	1728	86.11	1488	257	538
20	209	0421.00	Moderate	No	59.66	\$103,000	\$61,450	\$51,648	2944	83.97	2472	488	909
20	209	0422.00	Low	No	38.18	\$103,000	\$39,325	\$33,056	1853	79.60	1475	386	594
20	209	0423.00	Low	No	31.08	\$103,000	\$32,012	\$26,906	3270	84.89	2776	408	1099
20	209	0424.00	Low	No	43.19	\$103,000	\$44,486	\$37,391	2596	86.25	2239	318	887
20	209	0426.00	Low	No	38.90	\$103,000	\$40,067	\$33,676	2771	78.74	2182	402	1101
20	209	0427.00	Low	No	42.99	\$103,000	\$44,280	\$37,216	3509	76.86	2697	562	1020
20	209	0428.00	Moderate	No	58.72	\$103,000	\$60,482	\$50,833	3286	72.61	2386	477	1012
20	209	0429.00	Low	No	45.79	\$103,000	\$47,164	\$39,640	4808	73.81	3549	644	1179
20	209	0430.00	Moderate	No	62.47	\$103,000	\$64,344	\$54,082	3525	60.03	2116	932	1579
20	209	0433.01	Moderate	No	55.00	\$103,000	\$56,650	\$47,610	3445	53.82	1854	313	651
20	209	0434.00	Moderate	No	64.56	\$103,000	\$66,497	\$55,893	2196	48.09	1056	500	737

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	209	0435.00	Middle	No	102.78	\$103,000	\$105,863	\$88,971	1684	43.59	734	351	567
20	209	0436.00	Moderate	No	64.99	\$103,000	\$66,940	\$56,262	6648	51.44	3420	1678	2272
20	209	0437.00	Moderate	No	59.53	\$103,000	\$61,316	\$51,538	2473	49.09	1214	548	767
20	209	0438.02	Middle	No	85.36	\$103,000	\$87,921	\$73,897	1305	22.45	293	408	509
20	209	0438.03	Middle	No	84.11	\$103,000	\$86,633	\$72,813	2959	42.75	1265	704	943
20	209	0439.03	Low	No	42.59	\$103,000	\$43,868	\$36,875	3134	77.98	2444	628	1067
20	209	0439.04	Low	No	41.36	\$103,000	\$42,601	\$35,809	3606	81.50	2939	496	1248
20	209	0439.05	Moderate	No	57.22	\$103,000	\$58,937	\$49,531	1764	65.82	1161	297	626
20	209	0440.01	Middle	No	82.56	\$103,000	\$85,037	\$71,473	3592	46.69	1677	808	1199
20	209	0440.02	Low	No	44.02	\$103,000	\$45,341	\$38,110	3247	38.50	1250	970	1429
20	209	0441.01	Unknown	No	0.00	\$103,000	\$0	\$0	1125	77.69	874	197	398
20	209	0441.02	Moderate	No	73.04	\$103,000	\$75,231	\$63,228	2878	59.73	1719	721	974
20	209	0441.03	Middle	No	86.73	\$103,000	\$89,332	\$75,080	3049	69.56	2121	729	1070
20	209	0441.04	Moderate	No	54.47	\$103,000	\$56,104	\$47,157	3504	77.51	2716	352	672
20	209	0442.01	Middle	No	104.36	\$103,000	\$107,491	\$90,344	4209	57.00	2399	1218	1530
20	209	0442.02	Middle	No	84.67	\$103,000	\$87,210	\$73,295	3873	66.87	2590	1330	1596
20	209	0443.01	Moderate	No	74.92	\$103,000	\$77,168	\$64,858	2452	61.26	1502	690	957
20	209	0443.02	Moderate	No	71.87	\$103,000	\$74,026	\$62,214	2032	66.73	1356	430	697
20	209	0443.03	Moderate	No	57.47	\$103,000	\$59,194	\$49,750	2484	79.71	1980	555	813
20	209	0444.00	Moderate	No	53.93	\$103,000	\$55,548	\$46,685	3080	74.32	2289	627	1053
20	209	0445.00	Moderate	No	50.65	\$103,000	\$52,170	\$43,850	2309	70.64	1631	488	829
20	209	0446.01	Moderate	No	70.18	\$103,000	\$72,285	\$60,750	2761	41.04	1133	695	991
20	209	0446.02	Unknown	No	0.00	\$103,000	\$0	\$0	0	0.00	0	0	0
20	209	0446.03	Unknown	No	0.00	\$103,000	\$0	\$0	0	0.00	0	0	0
20	209	0447.02	Middle	No	91.31	\$103,000	\$94,049	\$79,048	4717	28.83	1360	1360	1701
20	209	0447.03	Upper	No	122.26	\$103,000	\$125,928	\$105,833	3470	33.29	1155	760	973
20	209	0447.04	Middle	No	113.26	\$103,000	\$116,658	\$98,042	1705	49.91	851	575	734
20	209	0448.03	Upper	No	122.95	\$103,000	\$126,639	\$106,429	6835	30.37	2076	1666	1945
20	209	0448.04	Upper	No	141.56	\$103,000	\$145,807	\$122,540	5152	35.60	1834	1216	1493

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	209	0448.07	Upper	No	123.67	\$103,000	\$127,380	\$107,054	3069	23.49	721	936	1047
20	209	0449.00	Moderate	No	74.05	\$103,000	\$76,272	\$64,107	4799	29.57	1419	1290	1943
20	209	0451.00	Moderate	No	62.69	\$103,000	\$64,571	\$54,267	1985	58.59	1163	142	449
20	209	0452.00	Moderate	No	68.93	\$103,000	\$70,998	\$59,672	4330	42.91	1858	735	1585
20	209	9800.00	Unknown	No	0.00	\$103,000	\$0	\$0	0	0.00	0	0	0
20	209	9805.00	Unknown	No	0.00	\$103,000	\$0	\$0	15	33.33	5	0	0
20	209	9809.00	Unknown	No	0.00	\$103,000	\$0	\$0	98	48.98	48	0	0
20	209	9812.00	Unknown	No	0.00	\$103,000	\$0	\$0	11	9.09	1	0	0
20	209	9815.00	Unknown	No	0.00	\$103,000	\$0	\$0	9	100.00	9	0	0

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QuickFacts
Wyandotte County, Kansas; Kansas; United States

QuickFacts provides statistics for all states and counties. Also for cities and towns with a *population of 5,000 or more*.

-- Select a fact --
CLEAR
TABLE
MAP

Table

All Topics	Wyandotte County, Kansas	Kansas	United States
Population estimates, July 1, 2024, (V2024)	NA	2,970,606	340,110,988
PEOPLE			
Population			
Population estimates, July 1, 2024, (V2024)	NA	2,970,606	340,110,988
Population estimates, July 1, 2023, (V2023)	165,281	2,940,546	334,914,895
Population estimates base, April 1, 2020, (V2024)	NA	2,937,745	331,515,736
Population estimates base, April 1, 2020, (V2023)	169,231	2,937,835	331,464,948
Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)	NA	1.1%	2.6%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2023, (V2023)	-2.3%	0.1%	1.0%
Population, Census, April 1, 2020	169,245	2,937,880	331,449,281
Population, Census, April 1, 2010	157,505	2,853,118	308,745,538
Age and Sex			
Persons under 5 years, percent	7.0%	6.0%	5.5%
Persons under 18 years, percent	27.0%	23.6%	21.7%
Persons 65 years and over, percent	13.7%	17.5%	17.7%
Female persons, percent	49.8%	49.9%	50.5%
Race and Hispanic Origin			
White alone, percent	67.9%	85.9%	75.3%
Black alone, percent (a) (a)	21.2%	6.2%	13.7%
American Indian and Alaska Native alone, percent (a) (a)	1.5%	1.3%	1.3%
Asian alone, percent (a) (a)	5.5%	3.2%	6.4%
Native Hawaiian and Other Pacific Islander alone, percent (a) (a)	0.4%	0.2%	0.3%
Two or More Races, percent	3.4%	3.3%	3.1%
Hispanic or Latino, percent (b) (b)	34.3%	13.7%	19.5%
White alone, not Hispanic or Latino, percent	37.1%	73.7%	58.4%
Population Characteristics			
Veterans, 2019-2023	6,842	154,967	16,569,149
Foreign-born persons, percent, 2019-2023	17.7%	7.2%	13.9%
Housing			
Housing Units, July 1, 2023, (V2023)	69,023	1,300,712	145,344,636
Owner-occupied housing unit rate, 2019-2023	61.4%	66.9%	65.0%
Median value of owner-occupied housing units, 2019-2023	\$152,700	\$203,400	\$303,400
Median selected monthly owner costs - with a mortgage, 2019-2023	\$1,483	\$1,638	\$1,902
Median selected monthly owner costs -without a mortgage, 2019-2023	\$613	\$618	\$612
Median gross rent, 2019-2023	\$1,070	\$1,029	\$1,348
Building Permits, 2023	327	9,504	1,511,102
Families & Living Arrangements			
Households, 2019-2023	61,241	1,160,715	127,482,865
Persons per household, 2019-2023	2.71	2.46	2.54
Living in the same house 1 year ago, percent of persons age 1 year+, 2019-2023	86.1%	85.2%	
Language other than English spoken at home, percent of persons age 5 years+, 2019-2023	30.9%	12.1%	

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Yes No

Computer and Internet Use			
Households with a computer, percent, 2019-2023	93.2%	95.0%	94.8%
Households with a broadband Internet subscription, percent, 2019-2023	86.7%	89.3%	89.7%
Education			
High school graduate or higher, percent of persons age 25 years+, 2019-2023	81.9%	91.9%	89.4%
Bachelor's degree or higher, percent of persons age 25 years+, 2019-2023	20.5%	35.2%	35.0%
Health			
With a disability, under age 65 years, percent, 2019-2023	10.4%	9.7%	9.1%
Persons without health insurance, under age 65 years, percent	15.1%	9.9%	9.5%
Economy			
In civilian labor force, total, percent of population age 16 years+, 2019-2023	65.5%	65.4%	63.0%
In civilian labor force, female, percent of population age 16 years+, 2019-2023	60.1%	61.4%	58.7%
Total accommodation and food services sales, 2022 (\$1,000) <small>(c)</small>	460,505	7,618,424	1,196,315,575
Total health care and social assistance receipts/revenue, 2022 (\$1,000) <small>(c)</small>	2,021,584	26,870,804	3,330,304,719
Total transportation and warehousing receipts/revenue, 2022 (\$1,000) <small>(c)</small>	1,528,506	11,388,882	1,316,303,546
Total retail sales, 2022 (\$1,000) <small>(c)</small>	2,749,150	51,495,728	6,974,691,329
Total retail sales per capita, 2022 <small>(c)</small>	\$16,599	\$17,535	\$20,928
Transportation			
Mean travel time to work (minutes), workers age 16 years+, 2019-2023	22.1	19.8	26.6
Income & Poverty			
Median households income (in 2023 dollars), 2019-2023	\$60,582	\$72,639	\$78,538
Per capita income in past 12 months (in 2023 dollars), 2019-2023	\$28,523	\$39,638	\$43,289
Persons in poverty, percent	17.1%	11.2%	11.1%
BUSINESSES			
Businesses			
Total employer establishments, 2022	3,129	75,991	8,298,562
Total employment, 2022	75,422	1,225,232	135,748,407
Total annual payroll, 2022 (\$1,000)	4,270,714	67,832,396	8,965,035,263
Total employment, percent change, 2021-2022	7.8%	3.1%	5.8%
Total nonemployer establishments, 2022	10,102	217,018	29,811,495
All employer firms, Reference year 2022	2,582	52,920	5,876,787
Men-owned employer firms, Reference year 2022	1,550	30,135	3,633,787
Women-owned employer firms, Reference year 2022	370	10,492	1,309,282
Minority-owned employer firms, Reference year 2022	565	6,017	1,326,462
Nonminority-owned employer firms, Reference year 2022	1,524	41,643	4,230,881
Veteran-owned employer firms, Reference year 2022	S	2,412	273,542
Nonveteran-owned employer firms, Reference year 2022	1,973	44,836	5,275,279
GEOGRAPHY			
Geography			
Population per square mile, 2020	1,116.1	35.9	93.8
Population per square mile, 2010	1,039.0	34.9	87.4
Land area in square miles, 2020	151.64	81,758.59	3,533,038.28
Land area in square miles, 2010	151.60	81,758.72	3,531,905.43
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Is this page helpful?

Yes No






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QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Poverty Est Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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 **Yes**  **No**

PUBLIC DISCLOSURE

January 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cornerstone Bank
Certificate Number: 57250

9120 West 135th Street
Overland Park, Kansas 66221

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The bank's performance under all applicable criteria supports the overall rating. The following points summarize this performance.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of home mortgage and small business loans reviewed were located within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.
- The institution has not received any complaints relating to its Community Reinvestment Act (CRA) performance since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Cornerstone Bank is a full-service community bank headquartered in Overland Park, Kansas. Cornerstone Bancshares, Inc., a one-bank holding company, also located in Overland Park, wholly owns the bank. Cornerstone Bank received a Satisfactory rating under the Interagency Small Institution Examination Procedures at the prior Federal Reserve Bank performance evaluation dated December 3, 2018.

The bank continues to operate from the main and sole office in Overland Park, Kansas. There have been no branch openings or closings since the previous evaluation.

Cornerstone Bank offers commercial, home mortgage, and consumer loans, although commercial lending continues to be the institution's primary focus. The bank participated in the Small Business Administration's Paycheck Protection Program (PPP) in 2020 and 2021. The bank originated 158 PPP loans for \$22.4 million in 2020, and 87 PPP loans for \$7.6 million in 2021.

Deposit products include checking, savings, money market, certificates of deposit, and individual retirement accounts. Alternative banking services include internet and mobile banking, electronic bill pay, and mobile deposits. There is also a 24-hour ATM on the premises.

According to the September 30, 2022 Reports of Condition and Income, the bank reported total assets of \$374.3 million, total deposits of \$303.0 million, and total loans of \$322.8 million. The following table illustrates the bank's loan portfolio.

Loan Portfolio Distribution as of 9/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	11,349	3.5
Secured by Farmland	468	0.0
Secured by 1-4 Family Residential Properties	100,754	31.2
Secured by Multifamily (5 or more) Residential Properties	56,837	17.6
Secured by Nonfarm Nonresidential Properties	121,655	37.7
Total Real Estate Loans	291,063	90.2
Commercial and Industrial Loans	31,255	9.7
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	941	0.0
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	-	-
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	484	0.0
Total Loans	322,775	100.0
<i>Source: Reports of Condition and Income</i>		
<i>Due to rounding, totals may not equal 100.0</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

Cornerstone Bank’s assessment area includes all of Johnson and Wyandotte counties in Kansas, and Jackson County in Missouri. All three counties are part of the Kansas City Missouri-Kansas Metropolitan Statistical Area (MSA). There have been no changes to the assessment area since the previous evaluation.

Economic and Demographic Data

The assessment area is comprised of 445 census tracts including 55 low-income, 112 moderate-income, 134 middle-income, 121 upper-income, and 23 tracts that have no income classification. The low- and moderate-income tracts are mostly concentrated in Missouri along the Kansas-Missouri state line. The majority of the low- and moderate-income tracts are a significant distance from the bank’s sole location. The following table illustrates select demographic characteristics of the bank’s assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	445	12.4	25.2	30.1	27.2	5.2
Population by Geography	1,496,312	9.4	24.6	32.9	32.2	0.9
Housing Units by Geography	638,794	10.4	25.7	33.5	29.3	1.1
Owner-Occupied Units by Geography	367,076	6.0	20.7	35.4	37.4	0.5
Occupied Rental Units by Geography	218,455	15.4	31.7	32.4	18.8	1.7
Vacant Units by Geography	53,263	20.1	35.8	24.7	16.7	2.8
Businesses by Geography	185,550	7.5	20.4	31.2	37.4	3.6
Farms by Geography	4,101	5.7	20.6	35.6	36.6	1.5
Family Distribution by Income Level	364,334	20.9	17.3	20.8	41.0	0.0
Household Distribution by Income Level	585,531	24.8	16.2	17.7	41.3	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value			\$205,238
			Median Gross Rent			\$1,009
			Families Below Poverty Level			7.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2022 D&B data, the service industry represents the largest portion of businesses in the assessment area at 34.6 percent; followed by non-classifiable establishments at 27.1 percent; and finance, insurance, and real estate at 11.5 percent. The data also indicates a notable number of these operations are relatively small, with 58.8 percent of the businesses having four or fewer employees, and 92.5 percent operating from one location.

The bank provides a significant amount of financing for non-owner occupied home mortgage loans, which includes non-owner occupied one-to-four family loans and multi-family loans. These loans are typically to investors for the purpose of providing rental housing. As such, the bank's performance under the Geographic Distribution criterion is compared to the percentage of occupied rental units located within geographies by income level.

Competition

Competition of financial services is significant. According to June 30, 2022 FDIC Deposit Market Share data, there are 82 institutions operating 452 offices in the assessment area. Of these institutions, Cornerstone Bank ranked 28th with a deposit market share of 0.5 percent.

A competitive environment exists for business lending in the assessment area. The 2021 aggregate small business lending data, the most recent data available, reflects 184 lenders originated or purchased 38,282 small business loans. Cornerstone Bank is not required to collect or report CRA small business data and is not included in these numbers, but the data is presented to evidence local demand.

Community Contact

Examiners typically contact community members or other third parties in the assessment area to help gain insight into the area's economy, demographic trends, and business environment. This information not only helps in identifying credit and community development needs and opportunities, but also in determining whether local financial institutions are responsive to those needs.

For this examination, examiners utilized an existing contact that was conducted with a community leader in the assessment area. According to the contact, home mortgage lending was the primary credit need followed by business growth that offers higher income for residents of the area. The contact stated that there were several initiatives in the area to provide assistance for home ownership, home rehabilitation, and new construction; however, there are several obstacles that both lenders and borrowers have not overcome that has stalled the growth. These obstacles include an appraisal gap for home rehabilitation that restricts access to lending, high cost of materials making development more costly, and income restrictions for programs targeted to low- and moderate-income families that are first-time homebuyers. The contact also stated that there are institutions that are trying to help overcome these obstacles; however, more could be done.

Credit Needs

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined home mortgage and small business loans are both primary credit needs.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the previous evaluation dated December 3, 2018, to the current evaluation dated January 30, 2023. Examiners conducted this CRA evaluation using the Interagency Small Institution Examination Procedures.

Activities Reviewed

Examiners reviewed home mortgage and small business lending to evaluate the bank's performance. This evaluation did not review small farm lending since the bank does not offer these loan products. Although the bank's primary lending focus is commercial loans, home mortgage loans received the greatest weight due to lending volume by number and dollar amount.

For this evaluation, examiners focused on home mortgage and small business loans originated in 2022. Although the bank noted an increase in both categories due to low interest rates, management stated that the bank's 2022 lending patterns were still representative of its overall lending patterns since the previous evaluation. Based on 2022 bank records, Cornerstone Bank originated and renewed 100 home mortgage loans totaling \$66.1 million, and 75 small business loans totaling \$16.2 million. A significant portion of the bank's home mortgage lending was non-owner occupied one-to-four family residential loans, and multi-family loans. Therefore, the bank's home mortgage performance was evaluated based on these specific loan types.

For the Lending Test, examiners reviewed all loans for the Assessment Area Concentration analysis. Examiners further reviewed all loans in the assessment area for the Geographic Distribution and Borrower Profile analyses. The 2020 US Census data provided a standard of comparison for the bank's home mortgage lending performance, and 2022 D&B data provided a standard of comparison for the bank's small business lending performance.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Cornerstone Bank demonstrates reasonable performance under the Lending Test. The bank's performance under all of the applicable criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's performance was evaluated based on the average of the past 16 quarterly loan-to-deposit ratios since the previous evaluation. The bank's average loan-to-deposit ratio of 102.1 percent compares more than reasonably to similarly situated banks, which were selected based on their asset size, geographic location, and lending focus. See the following table for details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2022 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
Cornerstone Bank, Overland Park, Kansas	374,346	102.1
Community First Bank, Kansas City, Kansas	294,504	103.8
First State Bank and Trust, Tonganoxie, Kansas	436,867	72.3

Source: Reports of Condition and Income 12/31/2018 – 9/30/2022

Assessment Area Concentration

A majority of the home mortgage and small business loans reviewed were located within the assessment area. See the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	82	82.0	18	18.0	100	51,012	77.2	15,092	22.8	66,104
Small Business	39	52.0	36	48.0	75	11,656	72.1	4,507	27.9	16,163
Total	121	69.1	54	30.9	175	62,668	76.2	19,599	23.8	82,267

Source: Bank Data

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the percentage of loans, by number, in the low- and moderate-income census tracts in the assessment area. The bank's reasonable home mortgage and small business lending performance supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion. The bank's home mortgage lending focus is non-owner occupied home mortgage loans. Therefore, the analysis under this criterion focused on non-owner occupied home mortgage loans.

Non-Owner Occupied Home Mortgage Loans

Overall, the geographic distribution of non-owner occupied home mortgage loans reflects reasonable performance. The performance was measured against the percentage of occupied rental housing units (demographic data) in the assessment area. The bank lending performance in the low-income census tracts lags demographic data; however, the bank's lending performance in the moderate-income census tracts exceeds demographic data. Considering the bank's overall performance, the geographic distribution of home mortgage loans is reasonable. See the following table for more information.

Geographic Distribution of Non-Owner Occupied Home Mortgage Loans					
Tract Income Level	% of Occupied Rental Units	#	%	\$(000s)	%
Low	15.4	6	7.3	2,731	5.4
Moderate	31.7	29	35.4	17,024	33.4
Middle	32.4	24	29.3	15,099	29.6
Upper	18.8	22	26.8	13,758	27.0
Not Available	1.7	1	1.2	2,400	4.7
Total	100.0	82	100.0	51,012	100.0

Source: 2020 U.S. Census, Bank Data
Due to rounding, totals may not equal 100.0%

Small Business Loans

Overall, the geographic distribution of small business loans reflects reasonable performance. While the bank did not originate any small business loans in the low-income tracts, the bank's lending in the moderate-income census tracts is in line with D&B data. This performance is reasonable considering the amount of banking competition in the assessment area, as stated above in the competition section. See the table below for details.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	7.5	0	0.0	0	0.0
Moderate	20.4	7	17.9	2,389	20.5
Middle	31.2	7	17.9	3,246	27.8
Upper	37.4	19	48.7	4,763	40.9
Not Available	3.6	6	15.4	1,258	10.8
Totals	100.0	39	100.0	11,656	100.0

Source: 2022 D&B Data, Bank Data
Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among businesses of different sizes. The bank's reasonable small business lending performance supports this conclusion. Examiners focused on the percentage of small business loans to operations with gross annual revenues of \$1 million or less. No meaningful conclusions could be drawn regarding the distribution of home mortgage loans by borrowers of different income levels given the limited number of home mortgage loans originated or purchased with borrower income information. Specifically, a substantially large volume of Cornerstone Bank's home mortgage loans are secured by non-owner occupied properties to business investors instead of individual borrowers.

Small Business Loans

The distribution of small business loans reflects reasonable penetration. The bank's lending performance to businesses with revenues of \$1 million or less lags D&B data in this revenue category. However, not all small businesses are seeking traditional financing. For many small businesses, credit needs are often met through credit card and home equity financing. Additionally, the competition is extremely high since a large majority of banks within Cornerstone Bank's assessment area are commercial lenders competing for the same loans. See the following table for details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	89.3	24	61.5	9,114	78.2
>\$1,000,000	3.6	15	38.5	2,542	21.8
Revenue Not Available	7.1	0	0.0	0	0.0
Total	100.0	39	100.0	11,656	100.0

Source: 2022 D&B Data, Bank Data.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

CRA Data, Mapping and Geocode Web Sites

[2020 Census - Census Tract Reference Map](#)

<https://www.marc.org/data-maps/download-data-and-maps#regional-boundary>

<https://www.census.gov/quickfacts/fact/table/US/PST045221>

<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

www.ffiec.gov/census

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

MJ 2/13/25

CRA Public File Checklist					
Section	Description	Available in File			
		Yes	No	N/A	Comments
228.43(a)	A bank shall maintain a public file that includes the following information:				
(1)	All written comments from the public relating to the CRA performance and responses to them for the current and preceding two calendar years. Also include any response.			X	No comments noted
(2)	A copy of the public section of the bank's most recent CRA performance evaluation prepared by the Regulator.	X			
(3)	A list of the bank's branches, their street addresses, and geographies.	X			
(4)	A list of branches opened or closed by the bank during the current year and each of the two prior calendar years, their street addresses, and geographies.			X	No branches opened or closed
(5)	A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.	X			
(6)	A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.	X			
228.43(b)	Additional information available to the public.				
(2)	A bank required to report HMDA data shall include in its public file a notice that clearly conveys that the public can obtain a copy of the financial institution's disclosure statement from the Consumer Financial Protection Bureau's website.	X			The bank collected HMDA data in 2023 and 2024.
(3)	A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:				
(i)	The bank's loan-to-deposit ratio for each quarter of the calendar year and, at its option, additional data on its loan-to-deposit ratio; and	X			
(ii)	The information required for other banks by paragraph (b)(1) of this section, if the bank has elected to be evaluated under the lending, investment, and service tests.			X	
228.43(c)	Location of Public Information A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:				
(1)	At the <u>main office</u> and, if an interstate bank, at <u>one branch office in each state</u> , all information in the public file; and	X			No branches – file at main location
(2)	At each branch:				
(i)	A copy of the public section of the banks most recent CRA performance evaluation and a list of services provided by the branch; and			X	No branches
(ii)	Within 5 calendar days of the request, all information in the public file relating to the assessment area in which the branch is located.			X	No branches