



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 2026

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>12/31/2025</u>	<u>12/31/2024</u>	<u>12/31/2023</u>	<u>12/31/2022</u>	<u>12/31/2021</u>
Real Estate Loans	\$421,045	\$377,093	\$343,924	\$313,258	\$264,158
Commercial Loans	\$20,238	\$21,733	\$23,614	\$30,812	\$36,355
Individual Loans	\$768	\$1,527	\$936	\$904	\$1,020
Net Loans and Leases	\$436,646	\$395,328	\$363,546	\$340,072	\$296,757
Total Deposits	\$327,771	\$329,678	\$317,927	\$310,806	\$282,371
Net Loan to Deposit Ratio	133.22%	119.91%	114.35%	109.42%	105.09%

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	
12/31/25	\$436,646	\$327,771	133.22%	
9/30/25	\$416,536	\$328,978	126.62%	
6/30/25	\$406,949	\$326,617	124.60%	
3/31/25	\$395,322	\$363,419	108.78%	
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



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



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
Prauthorized 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
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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

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
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.

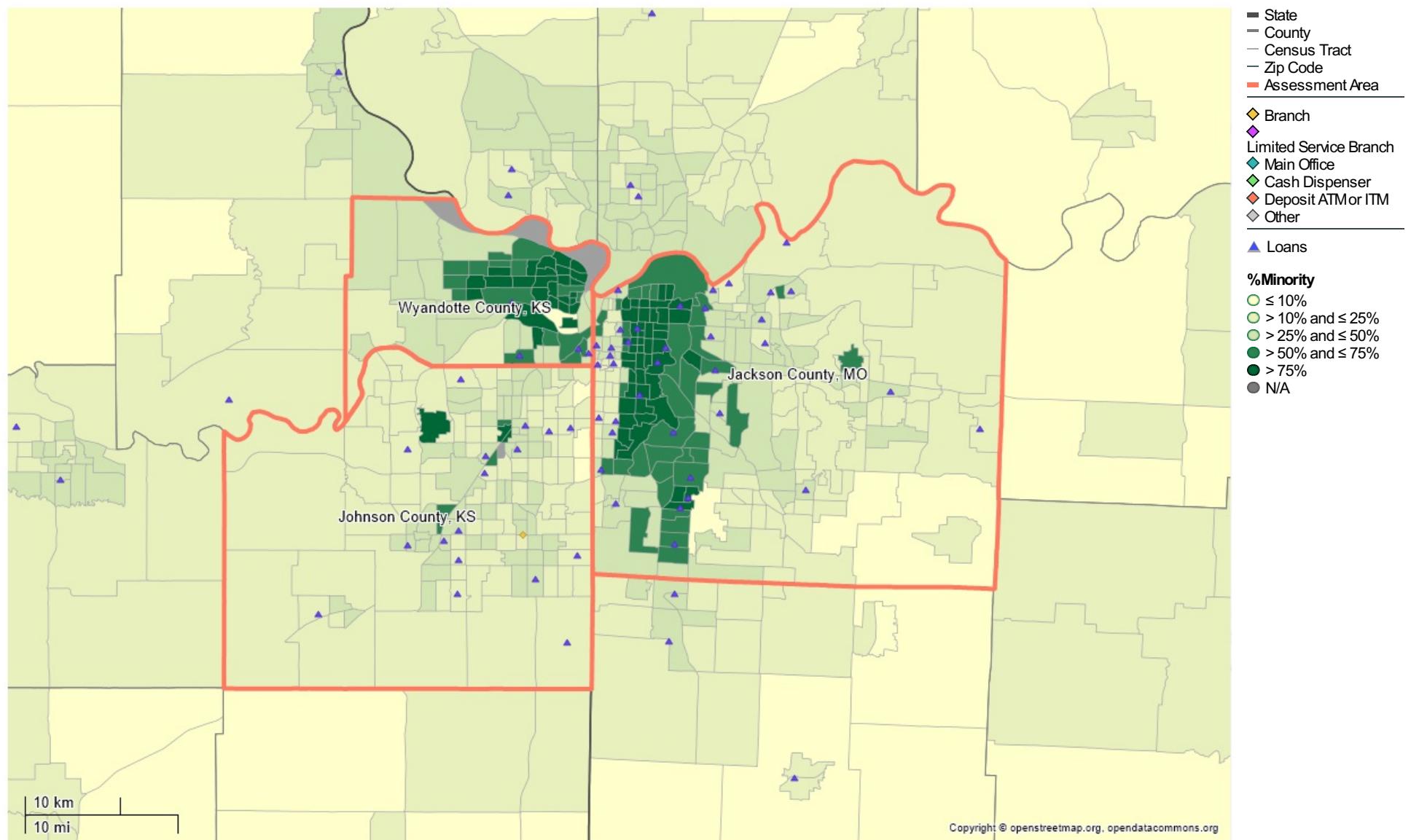
Member FDIC



Consumer

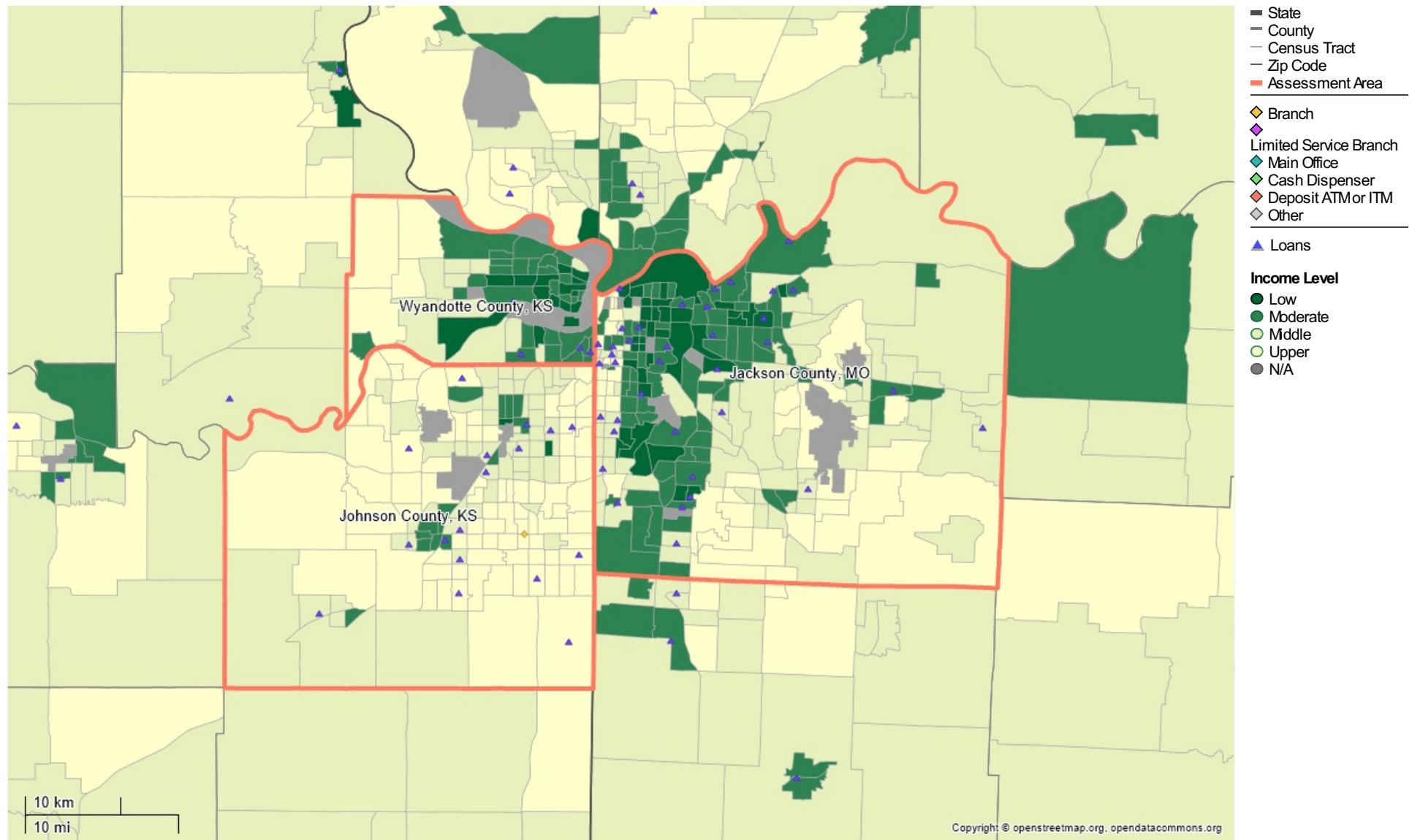
**Schedule of Account Fees
Deposit Account
Information**

May 1, 2024



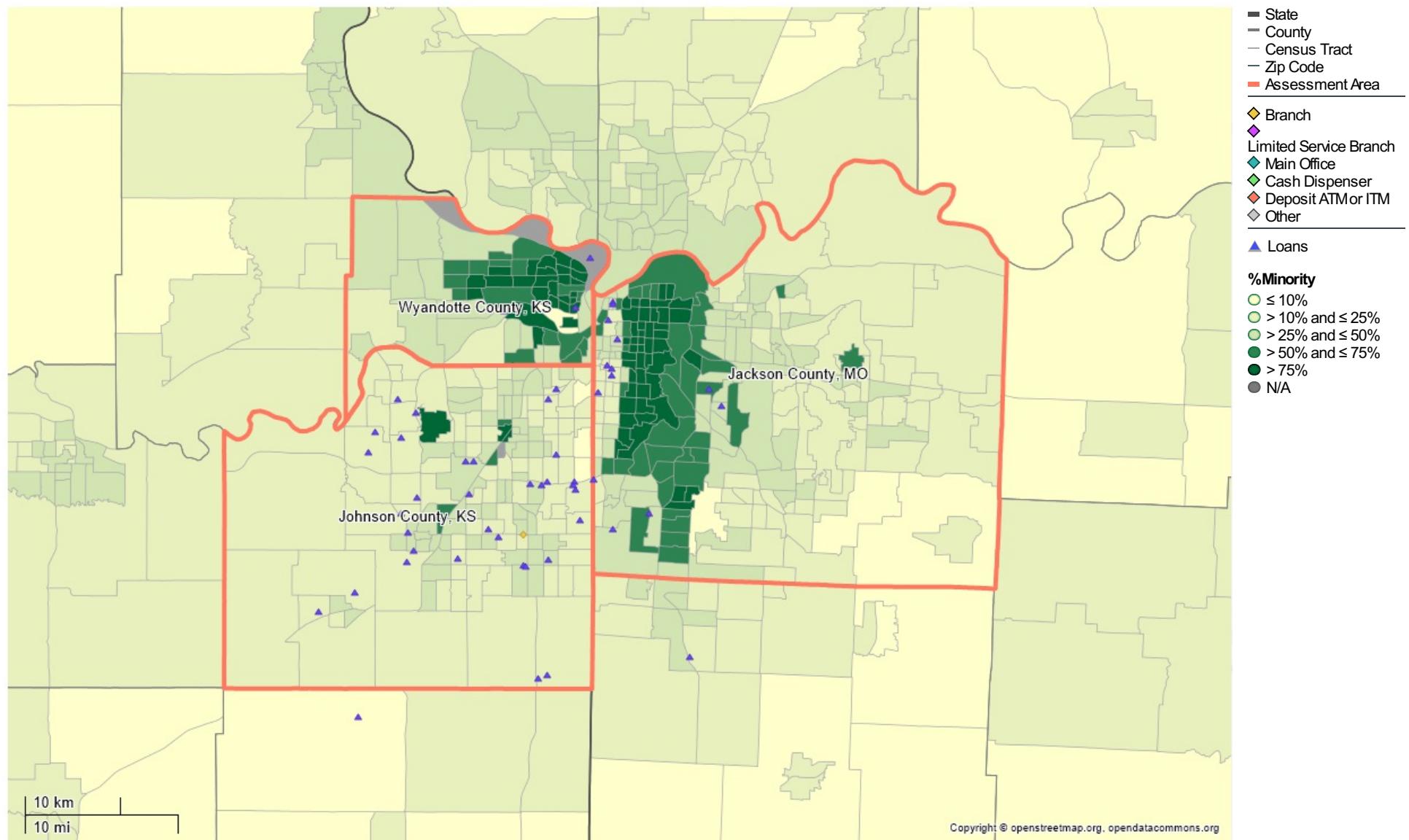
Applied Filters

- CRA Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Facility Status: (Open)
- Loan Type: (Real Estate)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.



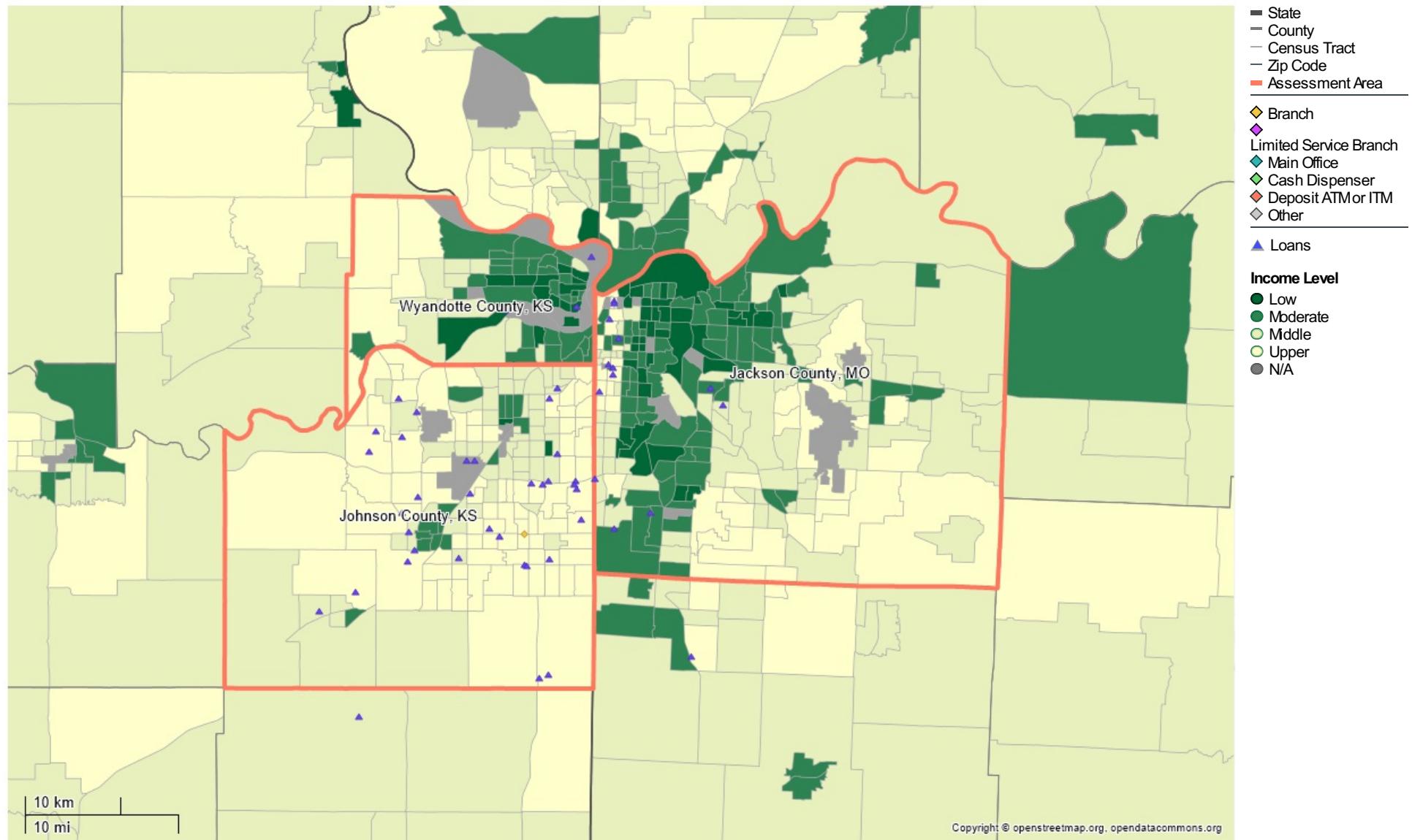
Applied Filters

- CRA Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Facility Status: (Open)
- Loan Type: (Real Estate)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.



Applied Filters

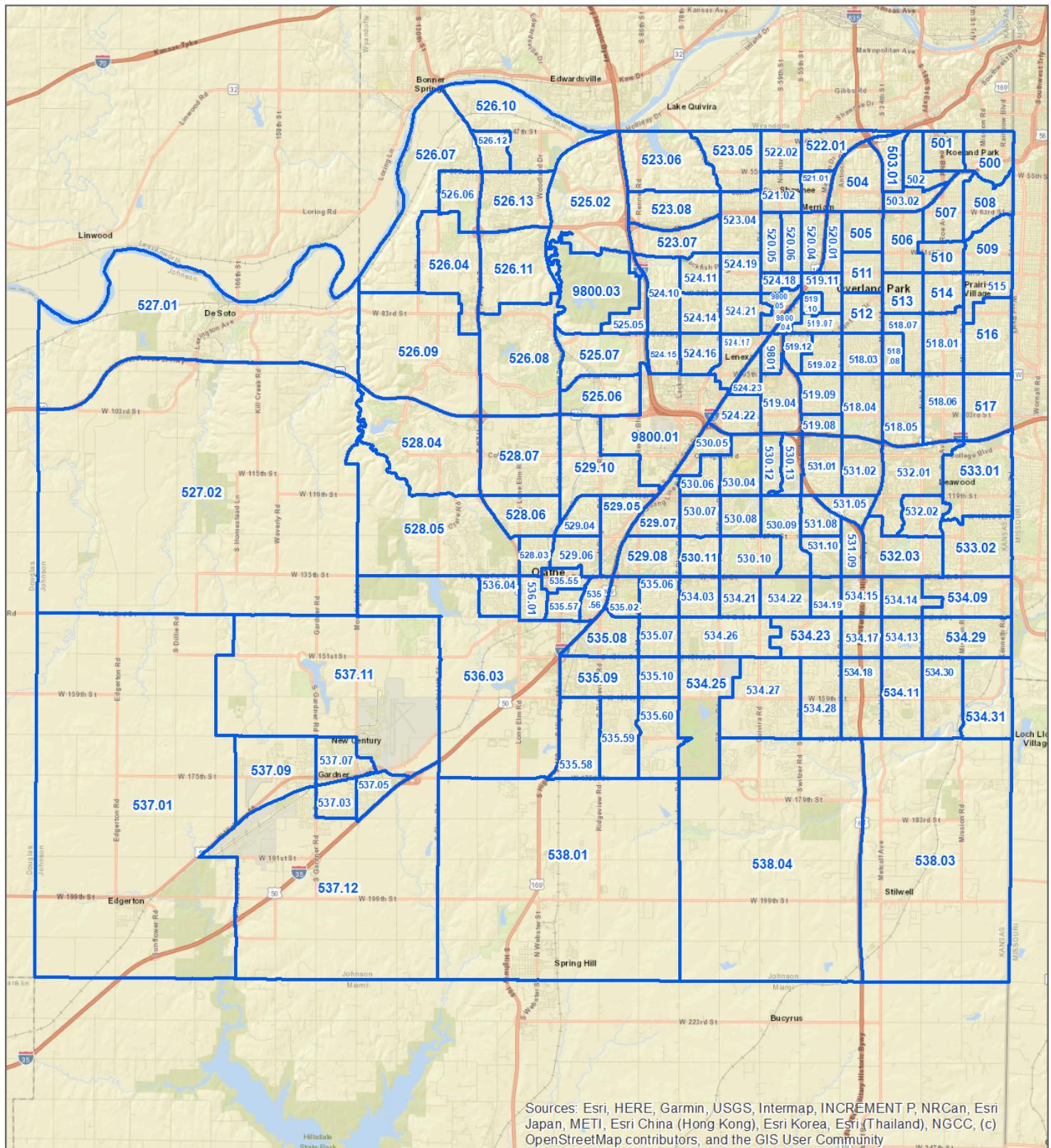
- CRA Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Facility Status: (Open)
- Loan Type: (Small Business)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.



Applied Filters

- CRA Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Facility Status: (Open)
- Loan Type: (Small Business)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

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



OCTOBER 2021

More information and data use policy are available at www.marc.org/gis

MARC
Mid-America Regional Council

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: KANSAS

County: 091 - JOHNSON COUNTY

All Tracts: 154



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0500.00	4 - Upper	147.89	No	\$111,100	\$128,021	5065	818	16.15	1677	2128
KS	JOHNSON COUNTY	0501.00	3 - Middle	93.76	No	\$111,100	\$81,161	4389	1145	26.09	1316	2001
KS	JOHNSON COUNTY	0502.00	3 - Middle	107.14	No	\$111,100	\$92,750	3759	791	21.04	1302	1573
KS	JOHNSON COUNTY	0503.01	3 - Middle	85.37	No	\$111,100	\$73,903	4127	1413	34.24	357	1005
KS	JOHNSON COUNTY	0503.02	3 - Middle	80.54	No	\$111,100	\$69,722	1799	364	20.23	537	657
KS	JOHNSON COUNTY	0504.00	3 - Middle	105.64	No	\$111,100	\$91,447	4896	1661	33.93	1335	1981
KS	JOHNSON COUNTY	0505.00	3 - Middle	87.72	No	\$111,100	\$75,938	2507	577	23.02	899	1073
KS	JOHNSON COUNTY	0506.00	4 - Upper	146.96	No	\$111,100	\$127,220	4565	746	16.34	1483	1899
KS	JOHNSON COUNTY	0507.00	4 - Upper	163.49	No	\$111,100	\$141,522	4821	558	11.57	1768	2011
KS	JOHNSON COUNTY	0508.00	4 - Upper	288.81	No	\$111,100	\$250,001	2699	269	9.97	954	1000
KS	JOHNSON COUNTY	0509.00	4 - Upper	156.95	No	\$111,100	\$135,867	4728	550	11.63	1675	2059
KS	JOHNSON COUNTY	0510.00	4 - Upper	148.57	No	\$111,100	\$128,611	3763	412	10.95	1329	1667
KS	JOHNSON COUNTY	0511.00	3 - Middle	105.34	No	\$111,100	\$91,190	3525	817	23.18	1161	1498
KS	JOHNSON COUNTY	0512.00	3 - Middle	99.80	No	\$111,100	\$86,389	4190	1100	26.25	1276	1788

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0513.00	3 - Middle	86.95	No	\$111,100	\$75,272	4526	895	19.77	1226	1774
KS	JOHNSON COUNTY	0514.00	4 - Upper	146.13	No	\$111,100	\$126,500	3238	334	10.32	1094	1460
KS	JOHNSON COUNTY	0515.00	4 - Upper	154.98	No	\$111,100	\$134,159	4115	586	14.24	1321	1897
KS	JOHNSON COUNTY	0516.00	4 - Upper	169.64	No	\$111,100	\$146,850	5640	541	9.59	2146	2285
KS	JOHNSON COUNTY	0517.00	4 - Upper	204.87	No	\$111,100	\$177,344	4754	454	9.55	1726	1833
KS	JOHNSON COUNTY	0518.01	4 - Upper	182.43	No	\$111,100	\$157,917	4159	463	11.13	1159	1299
KS	JOHNSON COUNTY	0518.03	3 - Middle	91.82	No	\$111,100	\$79,485	4331	1190	27.48	1236	1572
KS	JOHNSON COUNTY	0518.04	3 - Middle	95.99	No	\$111,100	\$83,092	5173	1230	23.78	1319	1538
KS	JOHNSON COUNTY	0518.05	3 - Middle	113.42	No	\$111,100	\$98,187	5577	863	15.47	2145	2365
KS	JOHNSON COUNTY	0518.06	4 - Upper	147.63	No	\$111,100	\$127,794	5390	881	16.35	1580	1883
KS	JOHNSON COUNTY	0518.07	3 - Middle	95.82	No	\$111,100	\$82,946	3867	601	15.54	1215	1521
KS	JOHNSON COUNTY	0518.08	1 - Low	47.56	No	\$111,100	\$41,169	2642	1046	39.59	300	623
KS	JOHNSON COUNTY	0519.02	3 - Middle	101.08	No	\$111,100	\$87,500	4326	1160	26.81	1370	1700
KS	JOHNSON COUNTY	0519.04	3 - Middle	118.54	No	\$111,100	\$102,614	6318	1405	22.24	1772	2364
KS	JOHNSON COUNTY	0519.07	3 - Middle	91.49	No	\$111,100	\$79,199	3825	1880	49.15	310	1273
KS	JOHNSON COUNTY	0519.08	3 - Middle	96.75	No	\$111,100	\$83,750	1715	532	31.02	477	612
KS	JOHNSON COUNTY	0519.09	3 - Middle	104.90	No	\$111,100	\$90,809	5547	1331	23.99	1815	2353

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0519.10	3 - Middle	91.33	No	\$111,100	\$79,063	2169	894	41.22	78	422
KS	JOHNSON COUNTY	0519.11	2 - Moderate	65.41	No	\$111,100	\$56,625	3408	1506	44.19	340	987
KS	JOHNSON COUNTY	0519.12	3 - Middle	96.75	No	\$111,100	\$83,750	2471	778	31.49	701	971
KS	JOHNSON COUNTY	0520.01	3 - Middle	88.08	No	\$111,100	\$76,250	2257	531	23.53	352	541
KS	JOHNSON COUNTY	0520.04	2 - Moderate	72.78	No	\$111,100	\$63,000	1701	460	27.04	566	627
KS	JOHNSON COUNTY	0520.05	2 - Moderate	66.57	No	\$111,100	\$57,625	2884	926	32.11	575	864
KS	JOHNSON COUNTY	0520.06	2 - Moderate	75.02	No	\$111,100	\$64,946	3614	1335	36.94	944	1250
KS	JOHNSON COUNTY	0521.01	3 - Middle	103.38	No	\$111,100	\$89,492	1751	461	26.33	387	479
KS	JOHNSON COUNTY	0521.02	3 - Middle	88.30	No	\$111,100	\$76,439	2669	725	27.16	673	939
KS	JOHNSON COUNTY	0522.01	3 - Middle	88.72	No	\$111,100	\$76,806	3598	1248	34.69	842	1193
KS	JOHNSON COUNTY	0522.02	3 - Middle	97.09	No	\$111,100	\$84,044	3433	664	19.34	1159	1265
KS	JOHNSON COUNTY	0523.04	3 - Middle	113.42	No	\$111,100	\$98,182	4943	1230	24.88	1749	1993
KS	JOHNSON COUNTY	0523.05	3 - Middle	119.71	No	\$111,100	\$103,629	4856	850	17.50	1727	1796
KS	JOHNSON COUNTY	0523.06	4 - Upper	158.12	No	\$111,100	\$136,875	3571	527	14.76	1193	1256
KS	JOHNSON COUNTY	0523.07	3 - Middle	99.83	No	\$111,100	\$86,417	3860	1039	26.92	917	1005
KS	JOHNSON COUNTY	0523.08	2 - Moderate	70.96	No	\$111,100	\$61,432	3521	1320	37.49	710	966
KS	JOHNSON COUNTY	0524.10	4 - Upper	136.74	No	\$111,100	\$118,370	5222	1114	21.33	1370	1658

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KS	JOHNSON COUNTY	0524.11	4 - Upper	161.60	No	\$111,100	\$139,886	3087	583	18.89	969	1010
KS	JOHNSON COUNTY	0524.14	4 - Upper	142.35	No	\$111,100	\$123,222	4018	588	14.63	1450	1423
KS	JOHNSON COUNTY	0524.15	3 - Middle	119.90	No	\$111,100	\$103,789	3542	919	25.95	543	772
KS	JOHNSON COUNTY	0524.16	3 - Middle	103.15	No	\$111,100	\$89,292	4492	804	17.90	1058	1532
KS	JOHNSON COUNTY	0524.17	3 - Middle	80.00	No	\$111,100	\$69,250	3389	1384	40.84	404	977
KS	JOHNSON COUNTY	0524.18	1 - Low	44.55	No	\$111,100	\$38,567	3483	2007	57.62	221	454
KS	JOHNSON COUNTY	0524.19	3 - Middle	115.68	No	\$111,100	\$100,135	4785	1544	32.27	1138	1367
KS	JOHNSON COUNTY	0524.21	4 - Upper	123.36	No	\$111,100	\$106,786	4788	894	18.67	1513	1717
KS	JOHNSON COUNTY	0524.22	3 - Middle	114.38	No	\$111,100	\$99,014	4758	1111	23.35	1689	1865
KS	JOHNSON COUNTY	0524.23	2 - Moderate	57.95	No	\$111,100	\$50,169	2856	1534	53.71	256	369
KS	JOHNSON COUNTY	0525.02	4 - Upper	175.63	No	\$111,100	\$152,031	1641	233	14.20	771	784
KS	JOHNSON COUNTY	0525.05	4 - Upper	177.34	No	\$111,100	\$153,516	3073	748	24.34	507	855
KS	JOHNSON COUNTY	0525.06	4 - Upper	147.42	No	\$111,100	\$127,614	1489	242	16.25	389	409
KS	JOHNSON COUNTY	0525.07	3 - Middle	119.37	No	\$111,100	\$103,333	3186	907	28.47	314	493
KS	JOHNSON COUNTY	0526.04	4 - Upper	168.55	No	\$111,100	\$145,903	2254	313	13.89	619	655
KS	JOHNSON COUNTY	0526.06	3 - Middle	119.59	No	\$111,100	\$103,523	1992	360	18.07	432	489
KS	JOHNSON COUNTY	0526.07	4 - Upper	149.86	No	\$111,100	\$129,722	2651	414	15.62	585	723

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KS	JOHNSON COUNTY	0526.08	4 - Upper	201.39	No	\$111,100	\$174,333	6418	990	15.43	1840	2002
KS	JOHNSON COUNTY	0526.09	4 - Upper	168.60	No	\$111,100	\$145,945	5982	1031	17.24	1468	1670
KS	JOHNSON COUNTY	0526.10	4 - Upper	161.89	No	\$111,100	\$140,139	6246	1314	21.04	1248	1571
KS	JOHNSON COUNTY	0526.11	3 - Middle	116.43	No	\$111,100	\$100,785	2443	401	16.41	698	863
KS	JOHNSON COUNTY	0526.12	4 - Upper	159.64	No	\$111,100	\$138,188	3115	526	16.89	1102	1113
KS	JOHNSON COUNTY	0526.13	4 - Upper	184.96	No	\$111,100	\$160,109	7250	1317	18.17	1918	2082
KS	JOHNSON COUNTY	0527.01	3 - Middle	104.26	No	\$111,100	\$90,250	5383	1227	22.79	1375	1787
KS	JOHNSON COUNTY	0527.02	4 - Upper	131.52	No	\$111,100	\$113,854	2239	433	19.34	522	795
KS	JOHNSON COUNTY	0528.03	3 - Middle	84.21	No	\$111,100	\$72,898	4137	2011	48.61	556	1204
KS	JOHNSON COUNTY	0528.04	4 - Upper	220.24	No	\$111,100	\$190,646	4831	594	12.30	1777	1770
KS	JOHNSON COUNTY	0528.05	4 - Upper	131.54	No	\$111,100	\$113,864	8151	1742	21.37	1836	2203
KS	JOHNSON COUNTY	0528.06	4 - Upper	129.19	No	\$111,100	\$111,833	6063	1321	21.79	1648	1895
KS	JOHNSON COUNTY	0528.07	4 - Upper	153.27	No	\$111,100	\$132,681	4830	928	19.21	1490	1532
KS	JOHNSON COUNTY	0529.04	3 - Middle	106.16	No	\$111,100	\$91,901	3474	932	26.83	1115	1210
KS	JOHNSON COUNTY	0529.05	2 - Moderate	60.41	No	\$111,100	\$52,297	4589	2673	58.25	663	1286
KS	JOHNSON COUNTY	0529.06	2 - Moderate	78.50	No	\$111,100	\$67,956	4954	1847	37.28	1286	1779
KS	JOHNSON COUNTY	0529.07	3 - Middle	92.27	No	\$111,100	\$79,875	4545	1861	40.95	803	1143

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KS	JOHNSON COUNTY	0529.08	3 - Middle	104.96	No	\$111,100	\$90,859	5692	2036	35.77	1015	1512
KS	JOHNSON COUNTY	0529.10	4 - Upper	165.60	No	\$111,100	\$143,350	4318	843	19.52	1142	1235
KS	JOHNSON COUNTY	0530.04	3 - Middle	99.04	No	\$111,100	\$85,737	3656	774	21.17	1023	1228
KS	JOHNSON COUNTY	0530.05	4 - Upper	126.11	No	\$111,100	\$109,167	1794	519	28.93	313	741
KS	JOHNSON COUNTY	0530.06	4 - Upper	147.39	No	\$111,100	\$127,592	3744	771	20.59	742	877
KS	JOHNSON COUNTY	0530.07	3 - Middle	117.37	No	\$111,100	\$101,600	4908	1250	25.47	1089	1384
KS	JOHNSON COUNTY	0530.08	4 - Upper	135.40	No	\$111,100	\$117,206	4863	1303	26.79	1191	1377
KS	JOHNSON COUNTY	0530.09	4 - Upper	182.77	No	\$111,100	\$158,214	5206	1023	19.65	1379	1540
KS	JOHNSON COUNTY	0530.10	4 - Upper	179.32	No	\$111,100	\$155,231	6081	1224	20.13	1293	1395
KS	JOHNSON COUNTY	0530.11	4 - Upper	164.21	No	\$111,100	\$142,149	2233	530	23.73	830	919
KS	JOHNSON COUNTY	0530.12	4 - Upper	142.29	No	\$111,100	\$123,173	3242	824	25.42	956	1016
KS	JOHNSON COUNTY	0530.13	4 - Upper	121.91	No	\$111,100	\$105,536	2339	769	32.88	483	698
KS	JOHNSON COUNTY	0531.01	4 - Upper	122.74	No	\$111,100	\$106,250	4163	991	23.80	1131	1352
KS	JOHNSON COUNTY	0531.02	4 - Upper	127.00	No	\$111,100	\$109,934	4647	1397	30.06	1252	1483
KS	JOHNSON COUNTY	0531.05	3 - Middle	93.68	No	\$111,100	\$81,094	3306	1279	38.69	870	1336
KS	JOHNSON COUNTY	0531.08	4 - Upper	139.79	No	\$111,100	\$121,012	4204	1053	25.05	1197	1478
KS	JOHNSON COUNTY	0531.09	4 - Upper	133.26	No	\$111,100	\$115,357	2950	1353	45.86	512	623

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KS	JOHNSON COUNTY	0531.10	4 - Upper	165.50	No	\$111,100	\$143,264	3845	1000	26.01	1135	1167
KS	JOHNSON COUNTY	0532.01	4 - Upper	168.26	No	\$111,100	\$145,652	2468	501	20.30	726	804
KS	JOHNSON COUNTY	0532.02	4 - Upper	173.28	No	\$111,100	\$150,000	3942	687	17.43	900	1259
KS	JOHNSON COUNTY	0532.03	4 - Upper	189.92	No	\$111,100	\$164,405	5649	1253	22.18	1294	1859
KS	JOHNSON COUNTY	0533.01	4 - Upper	235.23	No	\$111,100	\$203,627	5193	726	13.98	2148	2074
KS	JOHNSON COUNTY	0533.02	4 - Upper	252.39	No	\$111,100	\$218,478	7138	819	11.47	2796	2850
KS	JOHNSON COUNTY	0534.03	4 - Upper	133.37	No	\$111,100	\$115,450	3998	1138	28.46	856	1109
KS	JOHNSON COUNTY	0534.09	4 - Upper	204.47	No	\$111,100	\$177,000	3810	803	21.08	1046	1231
KS	JOHNSON COUNTY	0534.11	4 - Upper	133.05	No	\$111,100	\$115,179	5452	1150	21.09	1669	1923
KS	JOHNSON COUNTY	0534.13	4 - Upper	147.24	No	\$111,100	\$127,458	4082	1264	30.97	894	1142
KS	JOHNSON COUNTY	0534.14	3 - Middle	119.47	No	\$111,100	\$103,424	4907	2364	48.18	457	723
KS	JOHNSON COUNTY	0534.15	4 - Upper	134.29	No	\$111,100	\$116,250	4267	1375	32.22	658	790
KS	JOHNSON COUNTY	0534.17	4 - Upper	129.12	No	\$111,100	\$111,771	3978	1301	32.70	1260	1409
KS	JOHNSON COUNTY	0534.18	4 - Upper	143.81	No	\$111,100	\$124,485	4832	1691	35.00	1419	1695
KS	JOHNSON COUNTY	0534.19	4 - Upper	162.41	No	\$111,100	\$140,592	1656	343	20.71	443	469
KS	JOHNSON COUNTY	0534.21	4 - Upper	191.41	No	\$111,100	\$165,694	4173	1210	29.00	762	832
KS	JOHNSON COUNTY	0534.22	4 - Upper	199.85	No	\$111,100	\$173,000	2247	539	23.99	614	729

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KS	JOHNSON COUNTY	0534.23	4 - Upper	229.23	No	\$111,100	\$198,434	5436	1530	28.15	1544	1605
KS	JOHNSON COUNTY	0534.25	4 - Upper	139.83	No	\$111,100	\$121,045	3207	733	22.86	825	855
KS	JOHNSON COUNTY	0534.26	4 - Upper	157.40	No	\$111,100	\$136,250	5435	1345	24.75	1712	1832
KS	JOHNSON COUNTY	0534.27	4 - Upper	271.05	No	\$111,100	\$234,630	6759	1273	18.83	1879	1966
KS	JOHNSON COUNTY	0534.28	4 - Upper	236.22	No	\$111,100	\$204,483	4293	1189	27.70	1010	1010
KS	JOHNSON COUNTY	0534.29	4 - Upper	238.87	No	\$111,100	\$206,776	4712	1116	23.68	1350	1438
KS	JOHNSON COUNTY	0534.30	4 - Upper	212.93	No	\$111,100	\$184,318	4896	1010	20.63	1459	1514
KS	JOHNSON COUNTY	0534.31	4 - Upper	191.49	No	\$111,100	\$165,763	2638	513	19.45	840	926
KS	JOHNSON COUNTY	0535.02	2 - Moderate	50.39	No	\$111,100	\$43,619	3667	1729	47.15	334	725
KS	JOHNSON COUNTY	0535.06	4 - Upper	145.48	No	\$111,100	\$125,938	3790	901	23.77	1058	1172
KS	JOHNSON COUNTY	0535.07	3 - Middle	112.45	No	\$111,100	\$97,347	5530	1128	20.40	1982	2049
KS	JOHNSON COUNTY	0535.08	4 - Upper	126.91	No	\$111,100	\$109,863	6072	1531	25.21	1687	2048
KS	JOHNSON COUNTY	0535.09	4 - Upper	125.77	No	\$111,100	\$108,876	6878	1756	25.53	1949	2259
KS	JOHNSON COUNTY	0535.10	4 - Upper	131.40	No	\$111,100	\$113,750	5506	1309	23.77	1653	1771
KS	JOHNSON COUNTY	0535.55	2 - Moderate	57.50	No	\$111,100	\$49,779	2112	882	41.76	321	625
KS	JOHNSON COUNTY	0535.56	2 - Moderate	67.14	No	\$111,100	\$58,125	2597	1239	47.71	464	743
KS	JOHNSON COUNTY	0535.57	2 - Moderate	75.95	No	\$111,100	\$65,750	2313	1080	46.69	481	815

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KS	JOHNSON COUNTY	0535.58	4 - Upper	129.37	No	\$111,100	\$111,989	3425	886	25.87	914	966
KS	JOHNSON COUNTY	0535.59	4 - Upper	147.52	No	\$111,100	\$127,697	3605	843	23.38	1165	1315
KS	JOHNSON COUNTY	0535.60	4 - Upper	187.16	No	\$111,100	\$162,014	4444	577	12.98	1181	1239
KS	JOHNSON COUNTY	0536.01	3 - Middle	93.86	No	\$111,100	\$81,250	2098	1028	49.00	454	734
KS	JOHNSON COUNTY	0536.03	4 - Upper	141.33	No	\$111,100	\$122,344	2977	656	22.04	768	912
KS	JOHNSON COUNTY	0536.04	3 - Middle	119.81	No	\$111,100	\$103,716	5454	2159	39.59	1488	1803
KS	JOHNSON COUNTY	0537.01	3 - Middle	100.50	No	\$111,100	\$87,000	2706	364	13.45	865	1030
KS	JOHNSON COUNTY	0537.03	3 - Middle	103.73	No	\$111,100	\$89,792	3376	734	21.74	552	953
KS	JOHNSON COUNTY	0537.05	2 - Moderate	72.33	No	\$111,100	\$62,618	3315	1049	31.64	612	1019
KS	JOHNSON COUNTY	0537.07	3 - Middle	96.13	No	\$111,100	\$83,214	5214	1401	26.87	1079	1609
KS	JOHNSON COUNTY	0537.09	3 - Middle	112.41	No	\$111,100	\$97,308	6376	1299	20.37	1517	1958
KS	JOHNSON COUNTY	0537.11	4 - Upper	146.13	No	\$111,100	\$126,500	5066	947	18.69	1184	1437
KS	JOHNSON COUNTY	0537.12	3 - Middle	113.57	No	\$111,100	\$98,309	4722	936	19.82	1182	1391
KS	JOHNSON COUNTY	0538.01	3 - Middle	110.68	No	\$111,100	\$95,813	7613	1071	14.07	1822	2227
KS	JOHNSON COUNTY	0538.03	4 - Upper	166.18	No	\$111,100	\$143,854	4079	415	10.17	1240	1341
KS	JOHNSON COUNTY	0538.04	4 - Upper	200.06	No	\$111,100	\$173,177	4504	760	16.87	1276	1450
KS	JOHNSON COUNTY	9800.01	0 - Unknown	0.00	No	\$111,100	\$0	18	9	50.00	0	0

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KS	JOHNSON COUNTY	9800.03	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	12
KS	JOHNSON COUNTY	9800.04	0 - Unknown	0.00	No	\$111,100	\$0	7	7	100.00	0	0
KS	JOHNSON COUNTY	9800.05	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	0
KS	JOHNSON COUNTY	9801.00	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0

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QuickFacts

Johnson County, Kansas; Kansas; United States

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 Enter state, county, city, town, or zip code

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Table

All Topics	Johnson County, Kansas	Kansas	United States
 Population estimates, July 1, 2025, (V2025)	 NA	 2,977,220	 341,784,857
PEOPLE			
Population			
 Population estimates, July 1, 2025, (V2025)	 NA	 2,977,220	 341,784,857
 Population estimates, July 1, 2024, (V2024)	 632,276	 2,970,606	 340,110,988
 Population estimates base, April 1, 2020, (V2025)	 NA	 2,937,986	 331,516,113
 Population estimates base, April 1, 2020, (V2024)	 609,860	 2,937,745	 331,515,736
 Population, percent change - April 1, 2020 (estimates base) to July 1, 2025, (V2025)	 NA	 1.3%	 3.1%
 Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)	 3.7%	 1.1%	 2.6%
 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	 5.6%	 5.9%	 5.5%
 Persons under 18 years, percent	 22.8%	 23.3%	 21.5%
 Persons 65 years and over, percent	 16.9%	 17.8%	 18.0%
 Female persons, percent	 50.6%	 49.8%	 50.5%
Race and Hispanic Origin			
 White alone, percent	 85.3%	 85.4%	 74.8%
 Black alone, percent (a)	 5.4%	 6.2%	 13.7%
 American Indian and Alaska Native alone, percent (a)	 0.5%	 1.3%	 1.4%
 Asian alone, percent (a)	 5.8%	 3.4%	 6.7%
 Native Hawaiian and Other Pacific Islander alone, percent (a)	 2	 0.2%	 0.3%
 Two or More Races, percent	 2.9%	 3.4%	 3.1%
 Hispanic or Latino, percent (b)	 9.8%	 14.2%	 20.0%
 White alone, not Hispanic or Latino, percent	 76.4%	 72.9%	 57.5%
Population Characteristics			
 Veterans, 2020-2024	25,069	151,597	16,185,883
 Foreign born persons, percent, 2020-2024	9.2%	7.4%	14.1%
Housing			
 Housing Units, July 1, 2024, (V2024)	266,395	1,310,506	146,770,711
 Owner-occupied housing unit rate, 2020-2024	68.5%	67.2%	65.2%
 Median value of owner-occupied housing units, 2020-2024	\$391,200	\$217,200	\$332,700
 Median selected monthly owner costs - with a mortgage, 2020-2024	\$2,254	\$1,689	\$1,963
 Median selected monthly owner costs - without a mortgage, 2020-2024	\$872	\$641	\$638
 Median gross rent, 2020-2024	\$1,434	\$1,060	\$1,413
 Building Permits, 2024	2,714	9,063	1,478,000
Families & Living Arrangements			
 Households, 2020-2024	249,531	1,174,060	129,227,496
 Persons per household, 2020-2024	2.46	2.44	2.53
 Living in the same house 1 year ago, percent of persons age 1 year+, 2020-2024	87.3%	85.7%	87.7%

ⓘ Language other than English spoken at home, percent of persons age 5 years+, 2020-2024	12.1%	12.1%	22.3%
Computer and Internet Use			
ⓘ Households with a computer, percent, 2020-2024	97.9%	95.6%	95.5%
ⓘ Households with a broadband Internet subscription, percent, 2020-2024	95.9%	90.7%	91.0%
Education			
ⓘ High school graduate or higher, percent of persons age 25 years+, 2020-2024	96.6%	92.0%	89.6%
ⓘ Bachelor's degree or higher, percent of persons age 25 years+, 2020-2024	57.6%	35.6%	35.7%
Health			
ⓘ With a disability, under age 65 years, percent, 2020-2024	6.1%	9.7%	9.3%
ⓘ Persons without health insurance, under age 65 years, percent	▲ 6.1%	▲ 10.3%	▲ 9.6%
Economy			
ⓘ In civilian labor force, total, percent of population age 16 years+, 2020-2024	71.5%	65.2%	63.0%
ⓘ In civilian labor force, female, percent of population age 16 years+, 2020-2024	66.8%	61.3%	58.8%
ⓘ Total accommodation and food services sales, 2022 (\$1,000) (c)	2,080,521	7,618,424	1,196,315,575
ⓘ Total health care and social assistance receipts/revenue, 2022 (\$1,000) (c)	8,020,363	26,870,804	3,330,304,719
ⓘ Total transportation and warehousing receipts/revenue, 2022 (\$1,000) (c)	3,250,070	11,388,882	1,316,303,546
ⓘ Total retail sales, 2022 (\$1,000) (c)	14,481,968	51,495,728	6,974,691,329
ⓘ Total retail sales per capita, 2022 (c)	\$23,392	\$17,535	\$20,928
Transportation			
ⓘ Mean travel time to work (minutes), workers age 16 years+, 2020-2024	20.6	19.7	26.4
Income & Poverty			
ⓘ Median households income (in 2024 dollars), 2020-2024	\$109,208	\$74,275	\$80,734
ⓘ Per capita income in past 12 months (in 2024 dollars), 2020-2024	\$60,137	\$40,978	\$44,673
ⓘ Persons in poverty, percent	▲ 6.0%	▲ 10.9%	▲ 10.6%
 BUSINESSES			
Businesses			
ⓘ Total employer establishments, 2023	18,999	76,139	8,361,342
ⓘ Total employment, 2023	352,238	1,248,825	139,831,742
ⓘ Total annual payroll, 2023 (\$1,000)	24,105,371	71,120,760	9,556,351,319
ⓘ Total employment, percent change, 2022-2023	1.0%	1.9%	3.0%
ⓘ Total nonemployer establishments, 2023	56,389	219,072	30,427,808
ⓘ 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 icon to the left of each row in TABLE view to learn about sampling error.

The vintage year (e.g., V2025) refers to the final year of the series (2020 thru 2025). Different vintage years of estimates are not comparable.

Users should exercise caution when comparing 2020-2024 ACS 5-year estimates to other ACS estimates. For more information, please visit the [2024 5-year ACS Comparison Guidance](#) page.

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 upper interval of an open ended distribution.
N Data for this geographic area cannot be displayed because the number of sample cases is too small.

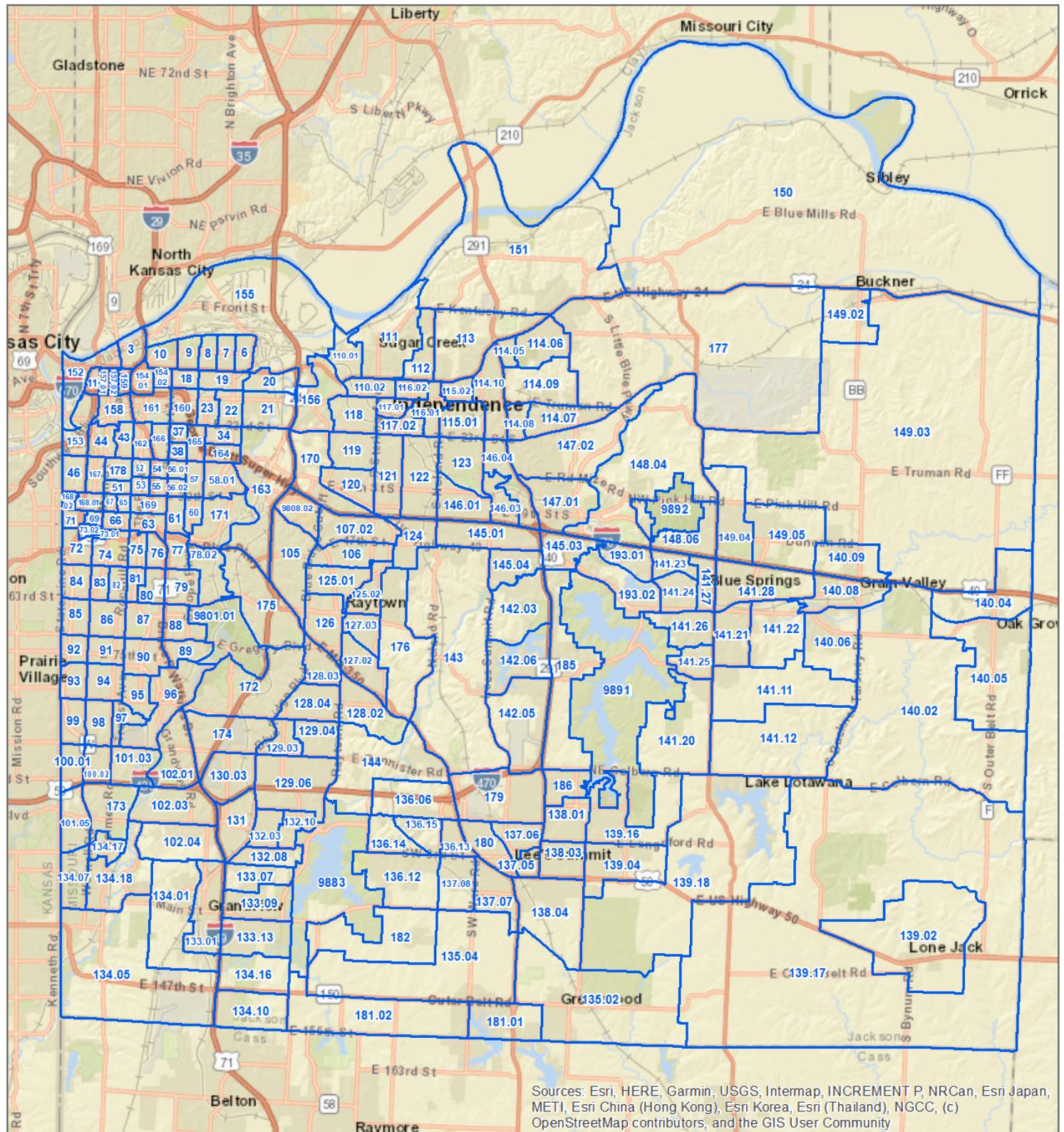
QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic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

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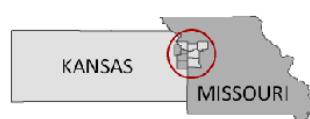
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Measuring America's People and Economy

2020 Census Tracts in Jackson County, Missouri



0 0.5 1 2 3 4
Miles



OCTOBER 2021

More information and data use policy are available at www.marc.org/gis

MARC
Mid-America Regional Council

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: MISSOURI

County: 095 - JACKSON COUNTY

All Tracts: 227



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0003.00	1 - Low	41.72	No	\$111,100	\$36,122	2087	967	46.33	171	635
MO	JACKSON COUNTY	0006.00	2 - Moderate	57.18	No	\$111,100	\$49,503	4653	3776	81.15	660	1678
MO	JACKSON COUNTY	0007.00	1 - Low	47.78	No	\$111,100	\$41,366	4056	3090	76.18	851	1370
MO	JACKSON COUNTY	0008.00	2 - Moderate	51.72	No	\$111,100	\$44,770	4334	3203	73.90	895	1448
MO	JACKSON COUNTY	0009.00	2 - Moderate	50.76	No	\$111,100	\$43,945	3005	2029	67.52	596	1342
MO	JACKSON COUNTY	0010.00	1 - Low	38.53	No	\$111,100	\$33,355	2910	2132	73.26	374	856
MO	JACKSON COUNTY	0011.00	0 - Unknown	0.00	No	\$111,100	\$0	2378	789	33.18	130	107
MO	JACKSON COUNTY	0018.00	1 - Low	47.77	No	\$111,100	\$41,354	3161	2513	79.50	503	1042
MO	JACKSON COUNTY	0019.00	1 - Low	38.21	No	\$111,100	\$33,077	3380	2830	83.73	608	1087
MO	JACKSON COUNTY	0020.00	2 - Moderate	51.29	No	\$111,100	\$44,405	2315	1912	82.59	469	955
MO	JACKSON COUNTY	0021.00	1 - Low	34.37	No	\$111,100	\$29,756	4470	3765	84.23	678	1353
MO	JACKSON COUNTY	0022.00	1 - Low	43.44	No	\$111,100	\$37,604	3224	2683	83.22	501	1062
MO	JACKSON COUNTY	0023.00	1 - Low	35.96	No	\$111,100	\$31,136	2149	1863	86.69	500	730
MO	JACKSON COUNTY	0034.00	2 - Moderate	53.35	No	\$111,100	\$46,183	3288	2840	86.37	630	1490

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0037.00	1 - Low	44.21	No	\$111,100	\$38,272	1049	937	89.32	186	409
MO	JACKSON COUNTY	0038.00	2 - Moderate	67.81	No	\$111,100	\$58,700	1538	1385	90.05	211	531
MO	JACKSON COUNTY	0043.00	3 - Middle	118.01	No	\$111,100	\$102,159	2794	1209	43.27	378	853
MO	JACKSON COUNTY	0044.00	4 - Upper	182.31	No	\$111,100	\$157,813	1495	355	23.75	475	245
MO	JACKSON COUNTY	0046.00	4 - Upper	129.76	No	\$111,100	\$112,330	2689	891	33.13	626	1104
MO	JACKSON COUNTY	0051.00	4 - Upper	236.20	No	\$111,100	\$204,464	1620	543	33.52	371	549
MO	JACKSON COUNTY	0052.00	2 - Moderate	51.39	No	\$111,100	\$44,485	1038	837	80.64	257	392
MO	JACKSON COUNTY	0053.00	3 - Middle	87.92	No	\$111,100	\$76,111	1437	1054	73.35	271	625
MO	JACKSON COUNTY	0054.00	1 - Low	38.62	No	\$111,100	\$33,438	826	754	91.28	105	513
MO	JACKSON COUNTY	0055.00	1 - Low	30.32	No	\$111,100	\$26,250	927	852	91.91	251	495
MO	JACKSON COUNTY	0056.01	1 - Low	39.08	No	\$111,100	\$33,834	1726	1562	90.50	475	806
MO	JACKSON COUNTY	0056.02	1 - Low	34.97	No	\$111,100	\$30,278	1420	1325	93.31	308	757
MO	JACKSON COUNTY	0057.00	0 - Unknown	0.00	No	\$111,100	\$0	2285	2192	95.93	521	1294
MO	JACKSON COUNTY	0058.01	2 - Moderate	55.04	No	\$111,100	\$47,647	2172	2012	92.63	275	1002
MO	JACKSON COUNTY	0060.00	1 - Low	48.14	No	\$111,100	\$41,676	1478	1394	94.32	464	885
MO	JACKSON COUNTY	0061.00	2 - Moderate	68.21	No	\$111,100	\$59,048	2695	2500	92.76	870	1658
MO	JACKSON COUNTY	0063.00	1 - Low	18.16	No	\$111,100	\$15,724	1737	1389	79.97	194	863

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MO	JACKSON COUNTY	0065.00	3 - Middle	113.71	No	\$111,100	\$98,438	1632	475	29.11	237	594
MO	JACKSON COUNTY	0066.00	4 - Upper	129.65	No	\$111,100	\$112,228	1833	437	23.84	586	490
MO	JACKSON COUNTY	0067.00	3 - Middle	82.40	No	\$111,100	\$71,331	1807	525	29.05	258	290
MO	JACKSON COUNTY	0069.00	4 - Upper	186.04	No	\$111,100	\$161,042	1338	313	23.39	363	310
MO	JACKSON COUNTY	0071.00	3 - Middle	82.31	No	\$111,100	\$71,250	2993	610	20.38	661	1169
MO	JACKSON COUNTY	0072.00	4 - Upper	166.23	No	\$111,100	\$143,897	2044	254	12.43	787	996
MO	JACKSON COUNTY	0073.01	2 - Moderate	71.18	No	\$111,100	\$61,620	1818	454	24.97	270	52
MO	JACKSON COUNTY	0073.02	0 - Unknown	0.00	No	\$111,100	\$0	1377	285	20.70	188	19
MO	JACKSON COUNTY	0074.00	4 - Upper	207.75	No	\$111,100	\$179,833	4397	889	20.22	716	1105
MO	JACKSON COUNTY	0075.00	2 - Moderate	55.91	No	\$111,100	\$48,399	2727	1347	49.39	214	912
MO	JACKSON COUNTY	0076.00	2 - Moderate	58.67	No	\$111,100	\$50,789	2294	2008	87.53	410	1262
MO	JACKSON COUNTY	0077.00	1 - Low	45.07	No	\$111,100	\$39,022	1665	1448	86.97	480	807
MO	JACKSON COUNTY	0078.02	2 - Moderate	52.78	No	\$111,100	\$45,694	2258	2096	92.83	389	965
MO	JACKSON COUNTY	0079.00	1 - Low	44.92	No	\$111,100	\$38,887	3498	3291	94.08	606	1567
MO	JACKSON COUNTY	0080.00	2 - Moderate	78.54	No	\$111,100	\$67,991	3022	2834	93.78	611	1237
MO	JACKSON COUNTY	0081.00	2 - Moderate	56.10	No	\$111,100	\$48,565	2113	1523	72.08	413	1065
MO	JACKSON COUNTY	0082.00	3 - Middle	119.96	No	\$111,100	\$103,848	2913	563	19.33	1348	1555

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MO	JACKSON COUNTY	0083.00	4 - Upper	191.74	No	\$111,100	\$165,977	2337	302	12.92	921	974
MO	JACKSON COUNTY	0084.00	4 - Upper	263.77	No	\$111,100	\$228,333	2800	308	11.00	1041	1063
MO	JACKSON COUNTY	0085.00	4 - Upper	199.43	No	\$111,100	\$172,639	3573	360	10.08	1335	1358
MO	JACKSON COUNTY	0086.00	4 - Upper	139.52	No	\$111,100	\$120,774	5385	815	15.13	1767	2054
MO	JACKSON COUNTY	0087.00	2 - Moderate	52.26	No	\$111,100	\$45,244	2558	2154	84.21	292	972
MO	JACKSON COUNTY	0088.00	2 - Moderate	68.37	No	\$111,100	\$59,183	3430	3140	91.55	836	1795
MO	JACKSON COUNTY	0089.00	2 - Moderate	57.89	No	\$111,100	\$50,112	1950	1871	95.95	369	957
MO	JACKSON COUNTY	0090.00	2 - Moderate	64.76	No	\$111,100	\$56,061	4219	3636	86.18	871	1883
MO	JACKSON COUNTY	0091.00	3 - Middle	118.46	No	\$111,100	\$102,543	3735	759	20.32	1470	1954
MO	JACKSON COUNTY	0092.00	3 - Middle	104.36	No	\$111,100	\$90,341	2890	403	13.94	996	1484
MO	JACKSON COUNTY	0093.00	3 - Middle	84.85	No	\$111,100	\$73,456	2394	454	18.96	934	1369
MO	JACKSON COUNTY	0094.00	3 - Middle	87.43	No	\$111,100	\$75,689	4391	1874	42.68	1196	1823
MO	JACKSON COUNTY	0095.00	1 - Low	49.63	No	\$111,100	\$42,969	3160	2479	78.45	535	1505
MO	JACKSON COUNTY	0096.00	1 - Low	33.09	No	\$111,100	\$28,646	1555	1226	78.84	233	717
MO	JACKSON COUNTY	0097.00	1 - Low	44.83	No	\$111,100	\$38,810	1592	1235	77.58	152	522
MO	JACKSON COUNTY	0098.00	3 - Middle	94.48	No	\$111,100	\$81,786	3484	1285	36.88	1014	1653
MO	JACKSON COUNTY	0099.00	3 - Middle	112.59	No	\$111,100	\$97,467	2130	521	24.46	979	1152

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MO	JACKSON COUNTY	0100.01	3 - Middle	115.28	No	\$111,100	\$99,792	1801	463	25.71	533	711
MO	JACKSON COUNTY	0100.02	3 - Middle	92.69	No	\$111,100	\$80,237	3575	2052	57.40	501	975
MO	JACKSON COUNTY	0101.03	3 - Middle	89.73	No	\$111,100	\$77,679	2417	1503	62.18	592	1030
MO	JACKSON COUNTY	0101.05	3 - Middle	100.75	No	\$111,100	\$87,216	3510	754	21.48	1042	1117
MO	JACKSON COUNTY	0102.01	1 - Low	28.79	No	\$111,100	\$24,923	1836	1134	61.76	169	618
MO	JACKSON COUNTY	0102.03	3 - Middle	103.89	No	\$111,100	\$89,931	4042	1702	42.11	1389	1795
MO	JACKSON COUNTY	0102.04	2 - Moderate	69.65	No	\$111,100	\$60,293	4379	2149	49.08	701	1379
MO	JACKSON COUNTY	0105.00	2 - Moderate	68.28	No	\$111,100	\$59,107	4803	3371	70.19	1068	1664
MO	JACKSON COUNTY	0106.00	3 - Middle	86.26	No	\$111,100	\$74,676	3044	1459	47.93	1072	1324
MO	JACKSON COUNTY	0107.02	1 - Low	46.34	No	\$111,100	\$40,114	3811	2410	63.24	665	1007
MO	JACKSON COUNTY	0110.01	2 - Moderate	62.82	No	\$111,100	\$54,385	2451	768	31.33	527	1110
MO	JACKSON COUNTY	0110.02	1 - Low	41.32	No	\$111,100	\$35,769	2479	891	35.94	289	855
MO	JACKSON COUNTY	0111.00	2 - Moderate	58.27	No	\$111,100	\$50,440	3168	736	23.23	793	1330
MO	JACKSON COUNTY	0112.00	2 - Moderate	60.04	No	\$111,100	\$51,976	3366	922	27.39	744	1327
MO	JACKSON COUNTY	0113.00	3 - Middle	93.62	No	\$111,100	\$81,046	4810	1413	29.38	1205	1955
MO	JACKSON COUNTY	0114.05	1 - Low	31.88	No	\$111,100	\$27,600	2886	1537	53.26	190	531
MO	JACKSON COUNTY	0114.06	2 - Moderate	75.07	No	\$111,100	\$64,984	6000	1577	26.28	1280	2253

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0114.07	3 - Middle	91.08	No	\$111,100	\$78,846	3333	1022	30.66	899	1312
MO	JACKSON COUNTY	0114.08	2 - Moderate	56.55	No	\$111,100	\$48,958	1546	462	29.88	83	248
MO	JACKSON COUNTY	0114.09	3 - Middle	89.57	No	\$111,100	\$77,534	1581	390	24.67	504	559
MO	JACKSON COUNTY	0114.10	2 - Moderate	73.21	No	\$111,100	\$63,375	2553	586	22.95	762	1048
MO	JACKSON COUNTY	0115.01	1 - Low	47.92	No	\$111,100	\$41,488	4271	1482	34.70	631	1951
MO	JACKSON COUNTY	0115.02	2 - Moderate	66.13	No	\$111,100	\$57,250	1752	714	40.75	239	561
MO	JACKSON COUNTY	0116.01	1 - Low	35.85	No	\$111,100	\$31,038	2759	804	29.14	384	1228
MO	JACKSON COUNTY	0116.02	2 - Moderate	64.83	No	\$111,100	\$56,123	2333	525	22.50	422	567
MO	JACKSON COUNTY	0117.01	1 - Low	38.18	No	\$111,100	\$33,056	2113	850	40.23	267	663
MO	JACKSON COUNTY	0117.02	1 - Low	49.25	No	\$111,100	\$42,632	2257	721	31.95	313	1004
MO	JACKSON COUNTY	0118.00	2 - Moderate	69.03	No	\$111,100	\$59,757	5477	2038	37.21	1007	2453
MO	JACKSON COUNTY	0119.00	2 - Moderate	57.06	No	\$111,100	\$49,393	3771	1392	36.91	936	1614
MO	JACKSON COUNTY	0120.00	2 - Moderate	59.69	No	\$111,100	\$51,674	3647	1452	39.81	998	1415
MO	JACKSON COUNTY	0121.00	2 - Moderate	58.31	No	\$111,100	\$50,481	5871	2135	36.37	1433	2356
MO	JACKSON COUNTY	0122.00	2 - Moderate	74.30	No	\$111,100	\$64,318	6548	1805	27.57	1621	2543
MO	JACKSON COUNTY	0123.00	2 - Moderate	73.78	No	\$111,100	\$63,871	3505	787	22.45	1279	1565
MO	JACKSON COUNTY	0124.00	2 - Moderate	71.19	No	\$111,100	\$61,625	4216	1490	35.34	1248	1648

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0125.01	2 - Moderate	73.17	No	\$111,100	\$63,345	3727	1895	50.85	856	1503
MO	JACKSON COUNTY	0125.02	2 - Moderate	78.37	No	\$111,100	\$67,846	3056	1262	41.30	784	1185
MO	JACKSON COUNTY	0126.00	3 - Middle	82.97	No	\$111,100	\$71,824	4803	2226	46.35	1090	1881
MO	JACKSON COUNTY	0127.02	3 - Middle	102.38	No	\$111,100	\$88,629	4214	1965	46.63	1000	1569
MO	JACKSON COUNTY	0127.03	3 - Middle	101.98	No	\$111,100	\$88,281	2307	902	39.10	684	1225
MO	JACKSON COUNTY	0128.02	3 - Middle	91.11	No	\$111,100	\$78,869	3772	1877	49.76	1184	1668
MO	JACKSON COUNTY	0128.03	2 - Moderate	73.25	No	\$111,100	\$63,409	2142	889	41.50	483	922
MO	JACKSON COUNTY	0128.04	2 - Moderate	78.55	No	\$111,100	\$68,000	6120	3471	56.72	1638	2299
MO	JACKSON COUNTY	0129.03	2 - Moderate	51.40	No	\$111,100	\$44,500	3577	2584	72.24	998	1709
MO	JACKSON COUNTY	0129.04	2 - Moderate	72.07	No	\$111,100	\$62,389	2645	1831	69.22	810	1115
MO	JACKSON COUNTY	0129.06	2 - Moderate	69.97	No	\$111,100	\$60,574	4562	3205	70.25	1084	1996
MO	JACKSON COUNTY	0130.03	2 - Moderate	53.61	No	\$111,100	\$46,409	4842	3469	71.64	1121	2059
MO	JACKSON COUNTY	0131.00	2 - Moderate	53.00	No	\$111,100	\$45,885	2983	2006	67.25	729	1361
MO	JACKSON COUNTY	0132.03	1 - Low	49.06	No	\$111,100	\$42,472	4102	3156	76.94	344	1639
MO	JACKSON COUNTY	0132.08	2 - Moderate	50.18	No	\$111,100	\$43,445	3022	2470	81.73	589	1091
MO	JACKSON COUNTY	0132.10	1 - Low	48.95	No	\$111,100	\$42,375	2564	2030	79.17	464	1130
MO	JACKSON COUNTY	0133.01	2 - Moderate	65.71	No	\$111,100	\$56,884	4165	1851	44.44	804	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0133.07	0 - Unknown	0.00	No	\$111,100	\$0	2659	1984	74.61	630	923
MO	JACKSON COUNTY	0133.09	2 - Moderate	65.57	No	\$111,100	\$56,765	5040	3515	69.74	920	1360
MO	JACKSON COUNTY	0133.13	3 - Middle	81.20	No	\$111,100	\$70,290	5162	2921	56.59	1300	2119
MO	JACKSON COUNTY	0134.01	2 - Moderate	51.43	No	\$111,100	\$44,521	2802	1866	66.60	458	773
MO	JACKSON COUNTY	0134.05	2 - Moderate	69.77	No	\$111,100	\$60,402	1981	845	42.66	443	662
MO	JACKSON COUNTY	0134.07	3 - Middle	115.16	No	\$111,100	\$99,688	2574	474	18.41	858	921
MO	JACKSON COUNTY	0134.10	2 - Moderate	51.12	No	\$111,100	\$44,259	4037	1940	48.06	312	1138
MO	JACKSON COUNTY	0134.16	3 - Middle	103.22	No	\$111,100	\$89,355	2344	1655	70.61	663	814
MO	JACKSON COUNTY	0134.17	2 - Moderate	66.16	No	\$111,100	\$57,278	2918	1226	42.02	520	963
MO	JACKSON COUNTY	0134.18	3 - Middle	97.04	No	\$111,100	\$84,007	2742	774	28.23	1131	1231
MO	JACKSON COUNTY	0135.02	3 - Middle	110.57	No	\$111,100	\$95,714	6065	962	15.86	2048	2306
MO	JACKSON COUNTY	0135.04	4 - Upper	158.02	No	\$111,100	\$136,786	3488	862	24.71	1054	1279
MO	JACKSON COUNTY	0136.06	4 - Upper	124.91	No	\$111,100	\$108,125	1445	168	11.63	575	575
MO	JACKSON COUNTY	0136.12	4 - Upper	163.50	No	\$111,100	\$141,529	7107	1629	22.92	1901	1976
MO	JACKSON COUNTY	0136.13	3 - Middle	89.33	No	\$111,100	\$77,333	2588	280	10.82	468	973
MO	JACKSON COUNTY	0136.14	4 - Upper	123.55	No	\$111,100	\$106,954	1456	298	20.47	504	870
MO	JACKSON COUNTY	0136.15	3 - Middle	104.42	No	\$111,100	\$90,395	2052	435	21.20	604	748

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MO	JACKSON COUNTY	0137.05	3 - Middle	103.89	No	\$111,100	\$89,931	1408	296	21.02	515	605
MO	JACKSON COUNTY	0137.06	2 - Moderate	58.72	No	\$111,100	\$50,833	4211	1373	32.61	592	1515
MO	JACKSON COUNTY	0137.07	3 - Middle	103.48	No	\$111,100	\$89,583	2975	740	24.87	795	1038
MO	JACKSON COUNTY	0137.08	3 - Middle	105.62	No	\$111,100	\$91,429	3279	556	16.96	1113	1136
MO	JACKSON COUNTY	0138.01	3 - Middle	105.30	No	\$111,100	\$91,154	5724	1545	26.99	1523	2224
MO	JACKSON COUNTY	0138.03	3 - Middle	94.81	No	\$111,100	\$82,071	5267	1158	21.99	1433	2108
MO	JACKSON COUNTY	0138.04	4 - Upper	124.03	No	\$111,100	\$107,369	3122	740	23.70	1011	1130
MO	JACKSON COUNTY	0139.02	3 - Middle	117.99	No	\$111,100	\$102,143	1776	220	12.39	442	537
MO	JACKSON COUNTY	0139.04	4 - Upper	148.15	No	\$111,100	\$128,243	7294	1608	22.05	2266	2438
MO	JACKSON COUNTY	0139.16	4 - Upper	148.87	No	\$111,100	\$128,868	6323	1249	19.75	1741	1921
MO	JACKSON COUNTY	0139.17	4 - Upper	132.42	No	\$111,100	\$114,632	3837	376	9.80	1256	1375
MO	JACKSON COUNTY	0139.18	4 - Upper	160.55	No	\$111,100	\$138,977	3264	287	8.79	1404	1997
MO	JACKSON COUNTY	0140.02	3 - Middle	116.67	No	\$111,100	\$101,000	1797	204	11.35	591	774
MO	JACKSON COUNTY	0140.04	3 - Middle	80.14	No	\$111,100	\$69,375	3141	493	15.70	768	1253
MO	JACKSON COUNTY	0140.05	3 - Middle	97.68	No	\$111,100	\$84,559	5284	691	13.08	1301	1862
MO	JACKSON COUNTY	0140.06	3 - Middle	100.59	No	\$111,100	\$87,074	6614	1079	16.31	1769	2152
MO	JACKSON COUNTY	0140.08	2 - Moderate	67.10	No	\$111,100	\$58,086	3931	731	18.60	617	1462

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MO	JACKSON COUNTY	0140.09	3 - Middle	93.68	No	\$111,100	\$81,092	3097	596	19.24	518	896
MO	JACKSON COUNTY	0141.11	3 - Middle	117.19	No	\$111,100	\$101,446	4054	1021	25.19	1012	1422
MO	JACKSON COUNTY	0141.12	4 - Upper	135.01	No	\$111,100	\$116,875	1801	335	18.60	373	588
MO	JACKSON COUNTY	0141.20	3 - Middle	116.46	No	\$111,100	\$100,815	3079	561	18.22	794	1007
MO	JACKSON COUNTY	0141.21	2 - Moderate	76.83	No	\$111,100	\$66,507	7003	1566	22.36	1762	2426
MO	JACKSON COUNTY	0141.22	4 - Upper	140.48	No	\$111,100	\$121,607	2455	521	21.22	586	778
MO	JACKSON COUNTY	0141.23	2 - Moderate	71.84	No	\$111,100	\$62,190	3140	858	27.32	621	941
MO	JACKSON COUNTY	0141.24	3 - Middle	88.64	No	\$111,100	\$76,737	3550	865	24.37	837	1295
MO	JACKSON COUNTY	0141.25	4 - Upper	122.26	No	\$111,100	\$105,833	2074	342	16.49	756	776
MO	JACKSON COUNTY	0141.26	3 - Middle	93.12	No	\$111,100	\$80,615	5497	1390	25.29	1063	1614
MO	JACKSON COUNTY	0141.27	3 - Middle	82.45	No	\$111,100	\$71,375	1884	403	21.39	338	553
MO	JACKSON COUNTY	0141.28	2 - Moderate	74.40	No	\$111,100	\$64,403	5238	1436	27.42	1145	1947
MO	JACKSON COUNTY	0142.03	4 - Upper	161.20	No	\$111,100	\$139,545	4155	908	21.85	1401	1553
MO	JACKSON COUNTY	0142.05	3 - Middle	102.94	No	\$111,100	\$89,107	3725	1366	36.67	599	911
MO	JACKSON COUNTY	0142.06	4 - Upper	156.55	No	\$111,100	\$135,521	5093	749	14.71	2084	2084
MO	JACKSON COUNTY	0143.00	3 - Middle	113.99	No	\$111,100	\$98,673	5483	2331	42.51	1254	1797
MO	JACKSON COUNTY	0144.00	3 - Middle	107.94	No	\$111,100	\$93,438	2951	1460	49.47	677	793

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MO	JACKSON COUNTY	0145.01	3 - Middle	88.21	No	\$111,100	\$76,362	4106	1173	28.57	1111	1712
MO	JACKSON COUNTY	0145.03	2 - Moderate	50.84	No	\$111,100	\$44,013	1287	214	16.63	336	490
MO	JACKSON COUNTY	0145.04	3 - Middle	97.34	No	\$111,100	\$84,265	3538	708	20.01	1045	1568
MO	JACKSON COUNTY	0146.01	2 - Moderate	71.74	No	\$111,100	\$62,100	5469	1479	27.04	1639	2017
MO	JACKSON COUNTY	0146.03	3 - Middle	83.69	No	\$111,100	\$72,449	3685	964	26.16	1452	1648
MO	JACKSON COUNTY	0146.04	2 - Moderate	77.74	No	\$111,100	\$67,295	4984	1689	33.89	870	1142
MO	JACKSON COUNTY	0147.01	3 - Middle	91.69	No	\$111,100	\$79,375	3903	1368	35.05	617	757
MO	JACKSON COUNTY	0147.02	3 - Middle	102.87	No	\$111,100	\$89,049	5143	991	19.27	1710	1940
MO	JACKSON COUNTY	0148.04	4 - Upper	139.35	No	\$111,100	\$120,625	3328	536	16.11	976	1074
MO	JACKSON COUNTY	0148.06	3 - Middle	111.45	No	\$111,100	\$96,477	4576	1034	22.60	1125	1402
MO	JACKSON COUNTY	0149.02	2 - Moderate	74.60	No	\$111,100	\$64,583	1950	248	12.72	664	893
MO	JACKSON COUNTY	0149.03	3 - Middle	114.32	No	\$111,100	\$98,963	5636	597	10.59	1843	2146
MO	JACKSON COUNTY	0149.04	3 - Middle	103.84	No	\$111,100	\$89,891	6713	1495	22.27	1755	2196
MO	JACKSON COUNTY	0149.05	3 - Middle	119.40	No	\$111,100	\$103,357	5184	829	15.99	1514	1664
MO	JACKSON COUNTY	0150.00	3 - Middle	82.00	No	\$111,100	\$70,988	3653	435	11.91	1019	1296
MO	JACKSON COUNTY	0151.00	2 - Moderate	79.47	No	\$111,100	\$68,799	5935	1343	22.63	1748	2282
MO	JACKSON COUNTY	0152.00	4 - Upper	142.29	No	\$111,100	\$123,173	2646	701	26.49	357	108

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MO	JACKSON COUNTY	0153.00	2 - Moderate	57.90	No	\$111,100	\$50,125	3010	2142	71.16	655	1158
MO	JACKSON COUNTY	0154.01	1 - Low	25.86	No	\$111,100	\$22,392	2138	1823	85.27	95	245
MO	JACKSON COUNTY	0154.02	0 - Unknown	0.00	No	\$111,100	\$0	1341	1098	81.88	58	126
MO	JACKSON COUNTY	0155.00	1 - Low	43.88	No	\$111,100	\$37,986	1328	744	56.02	264	606
MO	JACKSON COUNTY	0156.00	2 - Moderate	57.10	No	\$111,100	\$49,430	2483	1262	50.83	408	791
MO	JACKSON COUNTY	0157.01	4 - Upper	188.64	No	\$111,100	\$163,292	2219	541	24.38	124	24
MO	JACKSON COUNTY	0157.02	4 - Upper	120.05	No	\$111,100	\$103,920	3191	1153	36.13	118	28
MO	JACKSON COUNTY	0158.00	4 - Upper	155.95	No	\$111,100	\$135,000	1932	380	19.67	201	71
MO	JACKSON COUNTY	0159.00	0 - Unknown	0.00	No	\$111,100	\$0	1955	994	50.84	284	14
MO	JACKSON COUNTY	0160.00	1 - Low	23.53	No	\$111,100	\$20,375	1756	1534	87.36	238	725
MO	JACKSON COUNTY	0161.00	3 - Middle	85.39	No	\$111,100	\$73,917	1906	1724	90.45	181	652
MO	JACKSON COUNTY	0162.00	2 - Moderate	59.56	No	\$111,100	\$51,563	2052	1370	66.76	254	452
MO	JACKSON COUNTY	0163.00	1 - Low	35.17	No	\$111,100	\$30,450	2082	1435	68.92	336	840
MO	JACKSON COUNTY	0164.00	1 - Low	37.97	No	\$111,100	\$32,869	1741	1417	81.39	238	926
MO	JACKSON COUNTY	0165.00	1 - Low	45.26	No	\$111,100	\$39,183	1868	1752	93.79	357	998
MO	JACKSON COUNTY	0166.00	2 - Moderate	76.53	No	\$111,100	\$66,250	1619	1482	91.54	369	841
MO	JACKSON COUNTY	0167.00	2 - Moderate	68.69	No	\$111,100	\$59,464	3366	1204	35.77	392	901

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MO	JACKSON COUNTY	0168.01	3 - Middle	88.53	No	\$111,100	\$76,638	2178	754	34.62	200	488
MO	JACKSON COUNTY	0168.02	3 - Middle	107.34	No	\$111,100	\$92,917	1338	357	26.68	542	778
MO	JACKSON COUNTY	0169.00	2 - Moderate	61.89	No	\$111,100	\$53,575	2361	2042	86.49	454	1219
MO	JACKSON COUNTY	0170.00	1 - Low	41.50	No	\$111,100	\$35,924	2510	1276	50.84	542	946
MO	JACKSON COUNTY	0171.00	2 - Moderate	68.12	No	\$111,100	\$58,973	3814	3615	94.78	694	1756
MO	JACKSON COUNTY	0172.00	2 - Moderate	72.35	No	\$111,100	\$62,634	4573	3161	69.12	973	1654
MO	JACKSON COUNTY	0173.00	4 - Upper	128.52	No	\$111,100	\$111,250	3354	969	28.89	1186	1479
MO	JACKSON COUNTY	0174.00	1 - Low	42.04	No	\$111,100	\$36,399	2807	2022	72.03	199	747
MO	JACKSON COUNTY	0175.00	3 - Middle	87.78	No	\$111,100	\$75,985	2012	1170	58.15	628	866
MO	JACKSON COUNTY	0176.00	3 - Middle	110.39	No	\$111,100	\$95,560	5118	2662	52.01	1551	2074
MO	JACKSON COUNTY	0177.00	3 - Middle	108.30	No	\$111,100	\$93,750	5365	1197	22.31	1461	1838
MO	JACKSON COUNTY	0178.00	2 - Moderate	70.81	No	\$111,100	\$61,302	3809	1717	45.08	354	693
MO	JACKSON COUNTY	0179.00	3 - Middle	97.21	No	\$111,100	\$84,150	5099	1498	29.38	1050	1330
MO	JACKSON COUNTY	0180.00	2 - Moderate	77.14	No	\$111,100	\$66,775	3599	800	22.23	1049	1473
MO	JACKSON COUNTY	0181.01	4 - Upper	151.77	No	\$111,100	\$131,377	5159	989	19.17	1608	1877
MO	JACKSON COUNTY	0181.02	4 - Upper	144.52	No	\$111,100	\$125,106	3148	911	28.94	694	802
MO	JACKSON COUNTY	0182.00	4 - Upper	158.84	No	\$111,100	\$137,500	4166	1132	27.17	1041	1169

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MO	JACKSON COUNTY	0185.00	4 - Upper	149.24	No	\$111,100	\$129,188	4559	975	21.39	1579	1752
MO	JACKSON COUNTY	0186.00	3 - Middle	118.22	No	\$111,100	\$102,337	3000	594	19.80	1018	1111
MO	JACKSON COUNTY	0193.01	3 - Middle	112.33	No	\$111,100	\$97,240	4070	1087	26.71	1104	1479
MO	JACKSON COUNTY	0193.02	4 - Upper	129.96	No	\$111,100	\$112,500	3168	630	19.89	998	1145
MO	JACKSON COUNTY	9801.01	0 - Unknown	0.00	No	\$111,100	\$0	3	3	100.00	0	0
MO	JACKSON COUNTY	9808.02	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	0
MO	JACKSON COUNTY	9883.00	4 - Upper	164.80	No	\$111,100	\$142,656	97	5	5.15	45	45
MO	JACKSON COUNTY	9891.00	0 - Unknown	0.00	No	\$111,100	\$0	18	2	11.11	0	0
MO	JACKSON COUNTY	9892.00	0 - Unknown	0.00	No	\$111,100	\$0	7	4	57.14	0	0

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QuickFacts

Jackson County, Missouri; Missouri; United States

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Table

All Topics	▼	Jackson County, Missouri	▼	Missouri	▼	United States	▼
 Population estimates, July 1, 2025, (V2025)		 NA		 6,270,541		 341,784,857	
PEOPLE							
Population							
 Population estimates, July 1, 2025, (V2025)		 NA		 6,270,541		 341,784,857	
 Population estimates, July 1, 2024, (V2024)		 727,362		 6,245,466		 340,110,988	
 Population estimates base, April 1, 2020, (V2025)		 NA		 6,154,913		 331,516,113	
 Population estimates base, April 1, 2020, (V2024)		 717,214		 6,154,854		 331,515,736	
 Population, percent change - April 1, 2020 (estimates base) to July 1, 2025, (V2025)		 NA		 1.9%		 3.1%	
 Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)		 1.4%		 1.5%		 2.6%	
 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%		 5.6%		 5.5%	
 Persons under 18 years, percent		 22.9%		 22.0%		 21.5%	
 Persons 65 years and over, percent		 16.6%		 18.7%		 18.0%	
 Female persons, percent		 51.5%		 50.7%		 50.5%	
Race and Hispanic Origin							
 White alone, percent		 70.0%		 82.1%		 74.8%	
 Black alone, percent (a)		 23.0%		 11.7%		 13.7%	
 American Indian and Alaska Native alone, percent (a)		 0.7%		 0.7%		 1.4%	
 Asian alone, percent (a)		 2.1%		 2.5%		 6.7%	
 Native Hawaiian and Other Pacific Islander alone, percent (a)		 0.3%		 0.2%		 0.3%	
 Two or More Races, percent		 3.8%		 2.8%		 3.1%	
 Hispanic or Latino, percent (b)		 12.1%		 5.6%		 20.0%	
 White alone, not Hispanic or Latino, percent		 59.8%		 77.3%		 57.5%	
Population Characteristics							
 Veterans, 2020-2024		34,661		347,543		16,185,883	
 Foreign born persons, percent, 2020-2024		6.6%		4.5%		14.1%	
Housing							
 Housing Units, July 1, 2024, (V2024)		341,218		2,858,603		146,770,711	
 Owner-occupied housing unit rate, 2020-2024		59.1%		68.1%		65.2%	
 Median value of owner-occupied housing units, 2020-2024		\$230,500		\$230,300		\$332,700	
 Median selected monthly owner costs - with a mortgage, 2020-2024		\$1,639		\$1,524		\$1,963	
 Median selected monthly owner costs - without a mortgage, 2020-2024		\$626		\$546		\$638	
 Median gross rent, 2020-2024		\$1,197		\$1,033		\$1,413	
 Building Permits, 2024		4,003		18,464		1,478,000	
Families & Living Arrangements							
 Households, 2020-2024		306,798		2,508,227		129,227,496	
 Persons per household, 2020-2024		2.31		2.40		2.53	
 Living in the same house 1 year ago, percent of persons age 1 year+, 2020-2024		86.7%		87.4%		87.7%	

<i>Language other than English spoken at home, percent of persons age 5 years+, 2020-2024</i>	10.5%	6.7%	22.3%
Computer and Internet Use			
<i>Households with a computer, percent, 2020-2024</i>	95.7%	94.8%	95.5%
<i>Households with a broadband Internet subscription, percent, 2020-2024</i>	91.0%	89.3%	91.0%
Education			
<i>High school graduate or higher, percent of persons age 25 years+, 2020-2024</i>	91.7%	91.9%	89.6%
<i>Bachelor's degree or higher, percent of persons age 25 years+, 2020-2024</i>	34.0%	32.4%	35.7%
Health			
<i>With a disability, under age 65 years, percent, 2020-2024</i>	10.1%	10.7%	9.3%
<i>Persons without health insurance, under age 65 years, percent</i>	▲ 10.5%	▲ 9.4%	▲ 9.6%
Economy			
<i>In civilian labor force, total, percent of population age 16 years+, 2020-2024</i>	66.8%	62.7%	63.0%
<i>In civilian labor force, female, percent of population age 16 years+, 2020-2024</i>	62.9%	59.1%	58.8%
<i>Total accommodation and food services sales, 2022 (\$1,000) (c)</i>	2,525,504	18,523,356	1,196,315,575
<i>Total health care and social assistance receipts/revenue, 2022 (\$1,000) (c)</i>	10,543,351	59,680,054	3,330,304,719
<i>Total transportation and warehousing receipts/revenue, 2022 (\$1,000) (c)</i>	1,542,142	22,731,448	1,316,303,546
<i>Total retail sales, 2022 (\$1,000) (c)</i>	16,786,269	129,387,984	6,974,691,329
<i>Total retail sales per capita, 2022 (c)</i>	\$23,437	\$20,946	\$20,928
Transportation			
<i>Mean travel time to work (minutes), workers age 16 years+, 2020-2024</i>	23.4	23.5	26.4
Income & Poverty			
<i>Median households income (in 2024 dollars), 2020-2024</i>	\$68,577	\$70,702	\$80,734
<i>Per capita income in past 12 months (in 2024 dollars), 2020-2024</i>	\$39,559	\$39,695	\$44,673
<i>Persons in poverty, percent</i>	▲ 14.3%	▲ 12.3%	▲ 10.6%
 BUSINESSES			
Businesses			
<i>Total employer establishments, 2023</i>	18,212	151,475	8,361,342
<i>Total employment, 2023</i>	360,017	2,631,543	139,831,742
<i>Total annual payroll, 2023 (\$1,000)</i>	25,168,481	160,652,668	9,556,351,319
<i>Total employment, percent change, 2022-2023</i>	3.5%	2.6%	3.0%
<i>Total nonemployer establishments, 2023</i>	56,120	485,486	30,427,808
<i>All employer firms, Reference year 2022</i>	13,263	104,804	5,876,787
<i>Men-owned employer firms, Reference year 2022</i>	7,190	60,205	3,633,787
<i>Women-owned employer firms, Reference year 2022</i>	2,907	22,668	1,309,282
<i>Minority-owned employer firms, Reference year 2022</i>	2,021	11,801	1,326,462
<i>Nonminority-owned employer firms, Reference year 2022</i>	9,308	85,131	4,230,881
<i>Veteran-owned employer firms, Reference year 2022</i>	633	5,230	273,542
<i>Nonveteran-owned employer firms, Reference year 2022</i>	10,713	90,030	5,275,279
 GEOGRAPHY			
Geography			
<i>Population per square mile, 2020</i>	1,186.4	89.5	93.8
<i>Population per square mile, 2010</i>	1,115.3	87.1	87.4
<i>Land area in square miles, 2020</i>	604.52	68,746.48	3,533,038.28
<i>Land area in square miles, 2010</i>	604.46	68,741.52	3,531,905.43
<i>FIPS Code</i>	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 icon to the left of each row in TABLE view to learn about sampling error.

The vintage year (e.g., V2025) refers to the final year of the series (2020 thru 2025). Different vintage years of estimates are not comparable.

Users should exercise caution when comparing 2020-2024 ACS 5-year estimates to other ACS estimates. For more information, please visit the [2024 5-year ACS Comparison Guidance](#) page.

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 upper interval of an open ended distribution.
N Data for this geographic area cannot be displayed because the number of sample cases is too small.

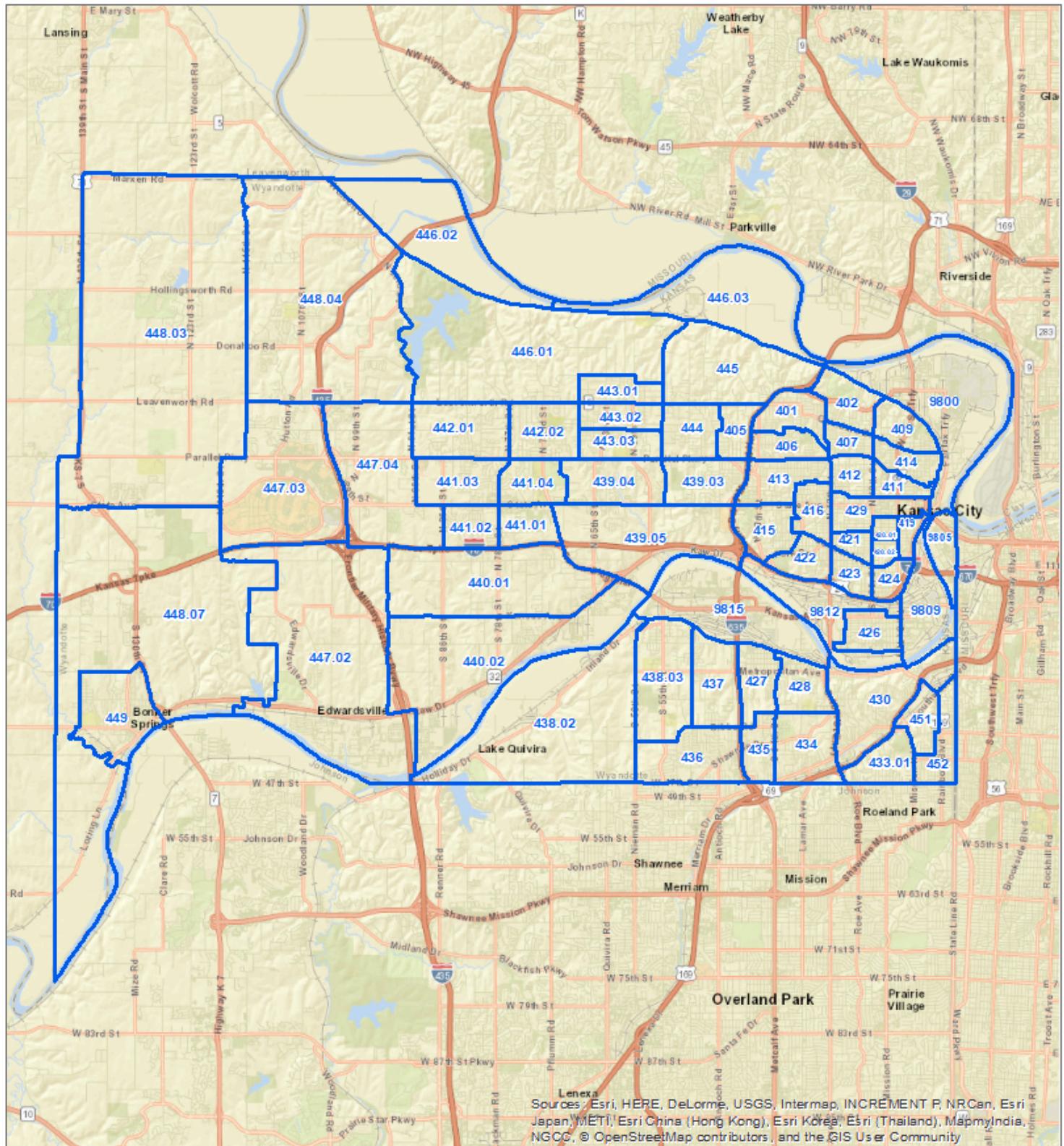
QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic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

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Measuring America's People and Economy

2020 Census Tracts in Wyandotte County, Kansas



0 0.37 0.75 1.5 2.25 3
Miles



OCTOBER 2021

More information and data use policy are available at www.marc.org/gis

MARC
Mid-America Regional Council

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: KANSAS

County: 209 - WYANDOTTE COUNTY

All Tracts: 64



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0401.00	2 - Moderate	51.69	No	\$111,100	\$44,750	2909	2779	95.53	666	1266
KS	WYANDOTTE COUNTY	0402.00	2 - Moderate	63.53	No	\$111,100	\$55,000	1422	1279	89.94	326	600
KS	WYANDOTTE COUNTY	0405.00	2 - Moderate	51.88	No	\$111,100	\$44,909	2064	1674	81.10	357	730
KS	WYANDOTTE COUNTY	0406.00	2 - Moderate	60.86	No	\$111,100	\$52,689	2855	2673	93.63	510	1157
KS	WYANDOTTE COUNTY	0407.00	1 - Low	46.69	No	\$111,100	\$40,417	1791	1729	96.54	320	841
KS	WYANDOTTE COUNTY	0409.00	3 - Middle	81.46	No	\$111,100	\$70,518	1282	1018	79.41	519	900
KS	WYANDOTTE COUNTY	0411.00	1 - Low	15.36	No	\$111,100	\$13,298	1440	1328	92.22	124	447
KS	WYANDOTTE COUNTY	0412.00	2 - Moderate	58.90	No	\$111,100	\$50,987	1789	1713	95.75	395	717
KS	WYANDOTTE COUNTY	0413.00	1 - Low	45.66	No	\$111,100	\$39,531	5369	4864	90.59	1192	1789
KS	WYANDOTTE COUNTY	0414.00	1 - Low	26.12	No	\$111,100	\$22,614	1579	1507	95.44	325	1040
KS	WYANDOTTE COUNTY	0415.00	1 - Low	34.36	No	\$111,100	\$29,750	2787	2299	82.49	351	887
KS	WYANDOTTE COUNTY	0416.00	2 - Moderate	56.85	No	\$111,100	\$49,216	4266	3416	80.08	768	1417
KS	WYANDOTTE COUNTY	0419.00	2 - Moderate	66.42	No	\$111,100	\$57,500	1707	996	58.35	274	649
KS	WYANDOTTE COUNTY	0420.01	1 - Low	32.22	No	\$111,100	\$27,895	1691	1394	82.44	155	362

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0420.02	2 - Moderate	52.82	No	\$111,100	\$45,724	1728	1488	86.11	257	538
KS	WYANDOTTE COUNTY	0421.00	2 - Moderate	59.66	No	\$111,100	\$51,648	2944	2472	83.97	488	909
KS	WYANDOTTE COUNTY	0422.00	1 - Low	38.18	No	\$111,100	\$33,056	1853	1475	79.60	386	594
KS	WYANDOTTE COUNTY	0423.00	1 - Low	31.08	No	\$111,100	\$26,906	3270	2776	84.89	408	1099
KS	WYANDOTTE COUNTY	0424.00	1 - Low	43.19	No	\$111,100	\$37,391	2596	2239	86.25	318	887
KS	WYANDOTTE COUNTY	0426.00	1 - Low	38.90	No	\$111,100	\$33,676	2771	2182	78.74	402	1101
KS	WYANDOTTE COUNTY	0427.00	1 - Low	42.99	No	\$111,100	\$37,216	3509	2697	76.86	562	1020
KS	WYANDOTTE COUNTY	0428.00	2 - Moderate	58.72	No	\$111,100	\$50,833	3286	2386	72.61	477	1012
KS	WYANDOTTE COUNTY	0429.00	1 - Low	45.79	No	\$111,100	\$39,640	4808	3549	73.81	644	1179
KS	WYANDOTTE COUNTY	0430.00	2 - Moderate	62.47	No	\$111,100	\$54,082	3525	2116	60.03	932	1579
KS	WYANDOTTE COUNTY	0433.01	2 - Moderate	55.00	No	\$111,100	\$47,610	3445	1854	53.82	313	651
KS	WYANDOTTE COUNTY	0434.00	2 - Moderate	64.56	No	\$111,100	\$55,893	2196	1056	48.09	500	737
KS	WYANDOTTE COUNTY	0435.00	3 - Middle	102.78	No	\$111,100	\$88,971	1684	734	43.59	351	567
KS	WYANDOTTE COUNTY	0436.00	2 - Moderate	64.99	No	\$111,100	\$56,262	6648	3420	51.44	1678	2272
KS	WYANDOTTE COUNTY	0437.00	2 - Moderate	59.53	No	\$111,100	\$51,538	2473	1214	49.09	548	767
KS	WYANDOTTE COUNTY	0438.02	3 - Middle	85.36	No	\$111,100	\$73,897	1305	293	22.45	408	509
KS	WYANDOTTE COUNTY	0438.03	3 - Middle	84.11	No	\$111,100	\$72,813	2959	1265	42.75	704	943

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0439.03	1 - Low	42.59	No	\$111,100	\$36,875	3134	2444	77.98	628	1067
KS	WYANDOTTE COUNTY	0439.04	1 - Low	41.36	No	\$111,100	\$35,809	3606	2939	81.50	496	1248
KS	WYANDOTTE COUNTY	0439.05	2 - Moderate	57.22	No	\$111,100	\$49,531	1764	1161	65.82	297	626
KS	WYANDOTTE COUNTY	0440.01	3 - Middle	82.56	No	\$111,100	\$71,473	3592	1677	46.69	808	1199
KS	WYANDOTTE COUNTY	0440.02	1 - Low	44.02	No	\$111,100	\$38,110	3247	1250	38.50	970	1429
KS	WYANDOTTE COUNTY	0441.01	0 - Unknown	0.00	No	\$111,100	\$0	1125	874	77.69	197	398
KS	WYANDOTTE COUNTY	0441.02	2 - Moderate	73.04	No	\$111,100	\$63,228	2878	1719	59.73	721	974
KS	WYANDOTTE COUNTY	0441.03	3 - Middle	86.73	No	\$111,100	\$75,080	3049	2121	69.56	729	1070
KS	WYANDOTTE COUNTY	0441.04	2 - Moderate	54.47	No	\$111,100	\$47,157	3504	2716	77.51	352	672
KS	WYANDOTTE COUNTY	0442.01	3 - Middle	104.36	No	\$111,100	\$90,344	4209	2399	57.00	1218	1530
KS	WYANDOTTE COUNTY	0442.02	3 - Middle	84.67	No	\$111,100	\$73,295	3873	2590	66.87	1330	1596
KS	WYANDOTTE COUNTY	0443.01	2 - Moderate	74.92	No	\$111,100	\$64,858	2452	1502	61.26	690	957
KS	WYANDOTTE COUNTY	0443.02	2 - Moderate	71.87	No	\$111,100	\$62,214	2032	1356	66.73	430	697
KS	WYANDOTTE COUNTY	0443.03	2 - Moderate	57.47	No	\$111,100	\$49,750	2484	1980	79.71	555	813
KS	WYANDOTTE COUNTY	0444.00	2 - Moderate	53.93	No	\$111,100	\$46,685	3080	2289	74.32	627	1053
KS	WYANDOTTE COUNTY	0445.00	2 - Moderate	50.65	No	\$111,100	\$43,850	2309	1631	70.64	488	829
KS	WYANDOTTE COUNTY	0446.01	2 - Moderate	70.18	No	\$111,100	\$60,750	2761	1133	41.04	695	991

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0446.02	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	0446.03	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	0447.02	3 - Middle	91.31	No	\$111,100	\$79,048	4717	1360	28.83	1360	1701
KS	WYANDOTTE COUNTY	0447.03	4 - Upper	122.26	No	\$111,100	\$105,833	3470	1155	33.29	760	973
KS	WYANDOTTE COUNTY	0447.04	3 - Middle	113.26	No	\$111,100	\$98,042	1705	851	49.91	575	734
KS	WYANDOTTE COUNTY	0448.03	4 - Upper	122.95	No	\$111,100	\$106,429	6835	2076	30.37	1666	1945
KS	WYANDOTTE COUNTY	0448.04	4 - Upper	141.56	No	\$111,100	\$122,540	5152	1834	35.60	1216	1493
KS	WYANDOTTE COUNTY	0448.07	4 - Upper	123.67	No	\$111,100	\$107,054	3069	721	23.49	936	1047
KS	WYANDOTTE COUNTY	0449.00	2 - Moderate	74.05	No	\$111,100	\$64,107	4799	1419	29.57	1290	1943
KS	WYANDOTTE COUNTY	0451.00	2 - Moderate	62.69	No	\$111,100	\$54,267	1985	1163	58.59	142	449
KS	WYANDOTTE COUNTY	0452.00	2 - Moderate	68.93	No	\$111,100	\$59,672	4330	1858	42.91	735	1585
KS	WYANDOTTE COUNTY	9800.00	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	9805.00	0 - Unknown	0.00	No	\$111,100	\$0	15	5	33.33	0	0
KS	WYANDOTTE COUNTY	9809.00	0 - Unknown	0.00	No	\$111,100	\$0	98	48	48.98	0	0
KS	WYANDOTTE COUNTY	9812.00	0 - Unknown	0.00	No	\$111,100	\$0	11	1	9.09	0	0
KS	WYANDOTTE COUNTY	9815.00	0 - Unknown	0.00	No	\$111,100	\$0	9	9	100.00	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**.

 Enter state, county, city, town, or zip code

-- Select a fact --



Table

All Topics	Wyandotte County, Kansas	Kansas	United States
Population estimates, July 1, 2025, (V2025)	NA	2,977,220	341,784,857
PEOPLE			
Population			
Population estimates, July 1, 2025, (V2025)	NA	2,977,220	341,784,857
Population estimates, July 1, 2024, (V2024)	169,418	2,970,606	340,110,988
Population estimates base, April 1, 2020, (V2025)	NA	2,937,986	331,516,113
Population estimates base, April 1, 2020, (V2024)	169,229	2,937,745	331,515,736
Population, percent change - April 1, 2020 (estimates base) to July 1, 2025, (V2025)	NA	1.3%	3.1%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)	0.1%	1.1%	2.6%
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%	5.9%	5.5%
Persons under 18 years, percent	26.8%	23.3%	21.5%
Persons 65 years and over, percent	13.7%	17.8%	18.0%
Female persons, percent	49.7%	49.8%	50.5%
Race and Hispanic Origin			
White alone, percent	67.7%	85.4%	74.8%
Black alone, percent (a)	20.6%	6.2%	13.7%
American Indian and Alaska Native alone, percent (a)	1.9%	1.3%	1.4%
Asian alone, percent (a)	6.0%	3.4%	6.7%
Native Hawaiian and Other Pacific Islander alone, percent (a)	0.4%	0.2%	0.3%
Two or More Races, percent	3.4%	3.4%	3.1%
Hispanic or Latino, percent (b)	35.5%	14.2%	20.0%
White alone, not Hispanic or Latino, percent	36.1%	72.9%	57.5%
Population Characteristics			
Veterans, 2020-2024	6,390	151,597	16,185,883
Foreign born persons, percent, 2020-2024	17.9%	7.4%	14.1%
Housing			
Housing Units, July 1, 2024, (V2024)	69,232	1,310,506	146,770,711
Owner-occupied housing unit rate, 2020-2024	62.0%	67.2%	65.2%
Median value of owner-occupied housing units, 2020-2024	\$172,300	\$217,200	\$332,700
Median selected monthly owner costs - with a mortgage, 2020-2024	\$1,568	\$1,689	\$1,963
Median selected monthly owner costs - without a mortgage, 2020-2024	\$651	\$641	\$638
Median gross rent, 2020-2024	\$1,122	\$1,060	\$1,413
Building Permits, 2024	369	9,063	1,478,000
Families & Living Arrangements			
Households, 2020-2024	61,562	1,174,060	129,227,496
Persons per household, 2020-2024	2.70	2.44	2.53
Living in the same house 1 year ago, percent of persons age 1 year+, 2020-2024	87.3%	85.7%	87.7%

<i>Language other than English spoken at home, percent of persons age 5 years+, 2020-2024</i>	31.8%	12.1%	22.3%
Computer and Internet Use			
<i>Households with a computer, percent, 2020-2024</i>	94.2%	95.6%	95.5%
<i>Households with a broadband Internet subscription, percent, 2020-2024</i>	88.8%	90.7%	91.0%
Education			
<i>High school graduate or higher, percent of persons age 25 years+, 2020-2024</i>	82.0%	92.0%	89.6%
<i>Bachelor's degree or higher, percent of persons age 25 years+, 2020-2024</i>	21.2%	35.6%	35.7%
Health			
<i>With a disability, under age 65 years, percent, 2020-2024</i>	10.2%	9.7%	9.3%
<i>Persons without health insurance, under age 65 years, percent</i>	▲ 15.7%	▲ 10.3%	▲ 9.6%
Economy			
<i>In civilian labor force, total, percent of population age 16 years+, 2020-2024</i>	66.3%	65.2%	63.0%
<i>In civilian labor force, female, percent of population age 16 years+, 2020-2024</i>	61.6%	61.3%	58.8%
<i>Total accommodation and food services sales, 2022 (\$1,000) (c)</i>	460,505	7,618,424	1,196,315,575
<i>Total health care and social assistance receipts/revenue, 2022 (\$1,000) (c)</i>	2,021,584	26,870,804	3,330,304,719
<i>Total transportation and warehousing receipts/revenue, 2022 (\$1,000) (c)</i>	1,528,506	11,388,882	1,316,303,546
<i>Total retail sales, 2022 (\$1,000) (c)</i>	2,749,150	51,495,728	6,974,691,329
<i>Total retail sales per capita, 2022 (c)</i>	\$16,599	\$17,535	\$20,928
Transportation			
<i>Mean travel time to work (minutes), workers age 16 years+, 2020-2024</i>	22.3	19.7	26.4
Income & Poverty			
<i>Median households income (in 2024 dollars), 2020-2024</i>	\$63,631	\$74,275	\$80,734
<i>Per capita income in past 12 months (in 2024 dollars), 2020-2024</i>	\$29,843	\$40,978	\$44,673
<i>Persons in poverty, percent</i>	▲ 15.0%	▲ 10.9%	▲ 10.6%
 BUSINESSES			
Businesses			
<i>Total employer establishments, 2023</i>	3,141	76,139	8,361,342
<i>Total employment, 2023</i>	79,042	1,248,825	139,831,742
<i>Total annual payroll, 2023 (\$1,000)</i>	4,532,936	71,120,760	9,556,351,319
<i>Total employment, percent change, 2022-2023</i>	4.8%	1.9%	3.0%
<i>Total nonemployer establishments, 2023</i>	10,649	219,072	30,427,808
<i>All employer firms, Reference year 2022</i>	2,582	52,920	5,876,787
<i>Men-owned employer firms, Reference year 2022</i>	1,550	30,135	3,633,787
<i>Women-owned employer firms, Reference year 2022</i>	370	10,492	1,309,282
<i>Minority-owned employer firms, Reference year 2022</i>	565	6,017	1,326,462
<i>Nonminority-owned employer firms, Reference year 2022</i>	1,524	41,643	4,230,881
<i>Veteran-owned employer firms, Reference year 2022</i>	S	2,412	273,542
<i>Nonveteran-owned employer firms, Reference year 2022</i>	1,973	44,836	5,275,279
 GEOGRAPHY			
Geography			
<i>Population per square mile, 2020</i>	1,116.1	35.9	93.8
<i>Population per square mile, 2010</i>	1,039.0	34.9	87.4
<i>Land area in square miles, 2020</i>	151.64	81,758.59	3,533,038.28
<i>Land area in square miles, 2010</i>	151.60	81,758.72	3,531,905.43
<i>FIPS Code</i>	20209	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 icon to the left of each row in TABLE view to learn about sampling error.

The vintage year (e.g., V2025) refers to the final year of the series (2020 thru 2025). Different vintage years of estimates are not comparable.

Users should exercise caution when comparing 2020-2024 ACS 5-year estimates to other ACS estimates. For more information, please visit the [2024 5-year ACS Comparison Guidance](#) page.

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 upper interval of an open ended distribution.
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, and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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Measuring America's People and Economy

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

*Source: Reports of Condition and Income
Due to rounding, totals may not equal 100.0.*

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%	

*Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

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

Resources

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

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

www.ffiec.gov/census

Informational Links

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

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

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.

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 2024 and 2025.
(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