

2009 Household Banking Status by Demographic Characteristics

Sioux Falls, SD

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	94	100.0	2	2.5	14	14.8	75	80.5	2	2.2		
Household Type												
Family Household	59	62.9	2	4.0	8	14.0	48	82.0	-	-		
Female householder, no husband present	7	7.6	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	3	3.2	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	49	52.2	1	1.1	6	12.8	42	86.1	-	-		
Nonfamily household and other	35	37.1	-	-	6	16.2	27	77.9	2	5.8		
Race/Ethnicity												
Black	3	3.4	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	2	2.0	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	86	91.9	2	1.8	13	14.9	70	81.3	2	1.9		
Other non-Black non-Hispanic	3	2.7	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	32	33.9	1	3.2	3	8.4	26	83.2	2	5.3		
35 to 44 years	15	16.1	1	6.0	3	21.6	11	72.5	-	-		
45 to 54 years	22	23.1	-	-	5	22.8	16	75.2	-	-		
55 to 64 years	9	10.0	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	16	16.9	-	-	1	5.6	15	94.4	-	-		
Education												
No high school degree	6	6.5	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	27	28.5	1	4.0	5	18.2	20	75.7	1	2.1		
Some college	36	38.3	1	2.3	7	18.4	27	76.5	1	2.8		
College degree	25	26.6	-	-	2	7.5	23	90.6	-	-		
Household Income												
Less than \$15,000	13	13.7	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	16	17.4	1	3.3	2	13.6	13	80.2	-	-		
Between \$30,000 and \$50,000	24	25.8	-	-	2	7.9	21	87.9	1	2.7		
Between \$50,000 and \$75,000	19	20.0	-	-	4	22.0	15	78.0	-	-		
At Least \$75,000	19	20.5	-	-	2	12.7	17	87.3	-	-		
Unknown	3	2.7	NA	NA	NA	NA	NA	NA	NA	NA		
Homeownership												
Homeowner	61	64.8	-	-	10	15.8	50	82.7	1	1.5		
Non-homeowner	33	35.2	2	7.1	4	13.0	25	76.5	1	3.4		

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)