

### 2009 Household Banking Status by Demographic Characteristics

#### North Dakota

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		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
All Households	277	100.0	13	4.6	53	19.2	205	74.2	5	2.0
Household Type										
Family Household	180	64.9	8	4.2	34	18.9	135	75.1	3	1.8
Female householder, no husband present	27	9.9	5	17.2	6	20.0	16	59.2	1	3.5
Male Householder, no wife present	10	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	51.3	3	2.0	25	17.3	112	79.0	2	1.6
Nonfamily household and other	97	35.1	5	5.4	19	19.7	71	72.6	2	2.3
Race/Ethnicity										
Black	3	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	0.6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	247	89.2	6	2.4	43	17.6	193	78.0	5	2.1
Other non-Black non-Hispanic	26	9.3	7	27.1	9	33.2	10	39.8	-	-
Age										
15 to 34 years	79	28.4	7	9.5	18	22.6	51	65.0	2	2.9
35 to 44 years	39	14.0	1	2.9	9	22.3	29	73.9	-	-
45 to 54 years	54	19.5	2	3.6	13	24.3	38	70.2	1	1.8
55 to 64 years	47	17.0	1	3.0	7	14.9	37	79.1	1	3.0
65 years or more	58	21.1	1	1.4	6	11.1	51	86.8	-	-
Education										
No high school degree	22	8.0	2	10.6	6	25.8	14	61.8	-	-
High school degree	85	30.8	7	8.1	20	23.2	56	66.1	2	2.6
Some college	96	34.8	3	3.3	21	21.5	71	73.5	2	1.7
College degree	73	26.4	-	-	7	9.4	65	88.4	1	1.7
Household Income										
Less than \$15,000	37	13.3	8	21.3	8	21.6	20	53.7	1	3.4
Between \$15,000 and \$30,000	48	17.2	2	3.9	14	28.7	32	66.1	1	1.2
Between \$30,000 and \$50,000	61	21.9	1	2.3	12	20.4	46	75.6	1	1.7
Between \$50,000 and \$75,000	44	16.0	-	-	9	19.6	35	79.3	-	-
At Least \$75,000	45	16.4	1	1.6	4	9.3	40	88.1	-	-
Unknown	42	15.2	1	2.4	6	14.5	33	79.1	2	4.0
Homeownership										
Homeowner	183	66.2	5	2.5	31	16.9	145	79.4	2	1.2
Non-homeowner	94	33.8	8	8.8	22	23.7	60	64.1	3	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](#)