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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

North Dakota

Household Characteristic	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	283	100.0	15	5.3	203	71.9	10	3.5	52	18.3	3	1.0	255	90.2	213	75.4
Household Type																
Family Household	176	62.4	7	4.0	140	79.4	4	2.3	22	12.7	3	1.6	163	92.1	144	81.8
Female householder, no husband present	23	8.0	4	19.9	10	42.8	3	11.7	5	23.5	-	-	15	66.3	12	54.5
Male Householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	-	-	121	85.5	1	1.1	17	11.6	2	1.6	138	97.2	123	86.6
Nonfamily household and other	107	37.6	8	7.6	63	59.4	6	5.4	29	27.5	-	-	93	87.0	69	64.9
Race/Ethnicity																
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	0.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	250	88.5	8	3.0	190	75.9	5	2.1	45	17.9	3	1.1	235	93.8	195	78.0
Other non-Black non-Hispanic	26	9.2	6	21.8	11	43.1	4	15.1	5	20.0	-	-	17	63.1	15	58.2
Age																
15 to 34 years	75	26.4	7	9.3	50	66.6	2	2.5	15	20.2	1	1.4	65	86.8	52	69.2
35 to 44 years	47	16.8	2	3.5	36	75.8	2	4.7	8	15.9	-	-	43	91.8	38	80.6
45 to 54 years	52	18.5	3	5.1	41	77.7	2	3.1	7	13.2	-	-	48	90.9	42	80.8
55 to 64 years	49	17.2	2	3.8	38	77.3	1	2.9	7	14.9	1	1.1	45	92.3	39	80.2
65 years or more	60	21.1	2	3.3	39	65.9	3	4.7	15	25.0	1	1.2	54	90.9	42	70.6
Education																
No high school degree	28	9.8	5	18.5	10	35.6	2	8.7	9	33.3	1	3.9	19	68.9	12	44.4
High school degree	82	29.2	5	6.0	55	66.8	3	3.2	19	23.1	1	0.8	74	89.9	58	70.0
Some college	85	30.0	4	4.6	59	70.1	3	3.4	18	21.2	1	0.6	77	91.3	62	73.5
College degree	88	31.1	1	1.2	79	90.0	2	2.2	5	6.1	-	-	84	96.1	81	92.2
Household Income																
Less than \$15,000	45	15.9	10	21.3	17	38.0	4	7.8	15	32.9	-	-	32	70.9	21	45.8
Between \$15,000 and \$30,000	54	19.2	2	4.5	35	64.6	4	6.8	12	22.4	1	1.6	47	87.0	39	71.5
Between \$30,000 and \$50,000	60	21.2	2	3.9	42	69.9	2	3.5	13	21.8	1	0.9	55	91.7	44	73.5
Between \$50,000 and \$75,000	53	18.8	1	1.3	44	83.1	-	-	7	13.1	1	2.5	51	96.2	44	83.1
At Least \$75,000	70	24.9	-	-	65	92.5	1	0.8	5	6.7	-	-	70	99.2	66	93.3
Homeownership																
Homeowner	197	69.5	5	2.4	155	78.9	6	2.9	29	14.9	2	0.9	185	93.8	161	81.8
Non-homeowner	86	30.5	10	12.0	48	55.9	4	4.9	22	26.0	1	1.2	71	81.9	52	60.8

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)