

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

### Use of AFS by Banking Status

North Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	283	100.0	NA	NA	51	100.0	210	100.0	NA	NA
Any AFS			NA	NA					NA	NA
Has Ever Used	103	36.4	NA	NA	51	100.0	41	19.5	NA	NA
Has Never Used	175	61.8	NA	NA	0	0	169	80.5	NA	NA
Unknown	5	1.8	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order			NA	NA					NA	NA
Has Ever Used	70	24.6	NA	NA	36	70.2	26	12.5	NA	NA
Has Never Used	209	73.9	NA	NA	15	29.0	184	87.5	NA	NA
Unknown	4	1.5	NA	NA	-	-	0	0	NA	NA
Non-Bank Check Cashing			NA	NA					NA	NA
Has Ever Used	44	15.6	NA	NA	23	45.9	14	6.4	NA	NA
Has Never Used	236	83.3	NA	NA	28	54.1	197	93.6	NA	NA
Unknown	3	1.1	NA	NA	-	-	0	0	NA	NA
Non-Bank Remittances			NA	NA					NA	NA
Has Ever Used	5	1.7	NA	NA	3	6.3	1	0.7	NA	NA
Has Never Used	275	97.3	NA	NA	48	93.7	209	99.3	NA	NA
Unknown	3	1.0	NA	NA	-	-	0	0	NA	NA
Payday Lending			NA	NA					NA	NA
Has Ever Used	13	4.5	NA	NA	8	15.0	4	2.1	NA	NA
Has Never Used	266	94.1	NA	NA	43	85.0	206	97.9	NA	NA
Unknown	4	1.4	NA	NA	-	-	0	0	NA	NA
Pawn Shops			NA	NA					NA	NA
Has Ever Used	19	6.8	NA	NA	9	17.4	6	3.0	NA	NA
Has Never Used	259	91.6	NA	NA	42	82.6	204	97.0	NA	NA
Unknown	4	1.6	NA	NA	-	-	0	0	NA	NA
Rent-to-Own			NA	NA					NA	NA
Has Ever Used	8	2.8	NA	NA	4	7.8	4	1.9	NA	NA
Has Never Used	270	95.5	NA	NA	47	92.2	206	98.1	NA	NA
Unknown	5	1.7	NA	NA	-	-	0	0	NA	NA
Refund Anticipation Loans			NA	NA					NA	NA
Has Ever Used	7	2.6	NA	NA	4	8.4	2	0.9	NA	NA
Has Never Used	271	95.9	NA	NA	47	91.6	209	99.1	NA	NA
Unknown	4	1.5	NA	NA	-	-	0	0	NA	NA

**Notes:**

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

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

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](#)

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### Timing of AFS Use by Banking Status

#### North Dakota

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	283	100.0	NA	NA	51	100.0	210	100.0	NA	NA
Any AFS										
In Last 30 Days	26	9.1	NA	NA	20	39.2	0	0	NA	NA
In Last 2-12 Months	33	11.8	NA	NA	31	60.8	0	0	NA	NA
Not in the Last 12 Months	44	15.5	NA	NA	0	0	41	19.5	NA	NA
Never Used	175	61.8	NA	NA	0	0	169	80.5	NA	NA
Unknown	5	1.8	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	16	5.8	NA	NA	13	24.7	0	0	NA	NA
In Last 2-12 Months	21	7.3	NA	NA	18	35.2	0	0	NA	NA
Not in the Last 12 Months	33	11.5	NA	NA	5	10.3	26	12.5	NA	NA
Never Used	209	73.9	NA	NA	15	29.0	184	87.5	NA	NA
Unknown	4	1.5	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	7	2.4	NA	NA	5	9.7	0	0	NA	NA
In Last 2-12 Months	15	5.3	NA	NA	13	25.0	0	0	NA	NA
Not in the Last 12 Months	22	7.9	NA	NA	6	11.3	14	6.4	NA	NA
Never Used	236	83.3	NA	NA	28	54.1	197	93.6	NA	NA
Unknown	3	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	1	0.5	NA	NA	1	2.8	0	0	NA	NA
In Last 2-12 Months	1	0.3	NA	NA	1	1.7	0	0	NA	NA
Not in the Last 12 Months	2	0.9	NA	NA	1	1.9	1	0.7	NA	NA
Never Used	275	97.3	NA	NA	48	93.7	209	99.3	NA	NA
Unknown	3	1.0	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	2	0.9	NA	NA	2	4.8	0	0	NA	NA
In Last 2-12 Months	5	1.7	NA	NA	4	8.5	0	0	NA	NA
Not in the Last 12 Months	5	1.9	NA	NA	1	1.7	4	2.1	NA	NA
Never Used	266	94.1	NA	NA	43	85.0	206	97.9	NA	NA
Unknown	4	1.4	NA	NA	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	1	0.4	NA	NA	1	2.1	0	0	NA	NA
In Last 2-12 Months	6	2.1	NA	NA	5	9.3	0	0	NA	NA
Not in the Last 12 Months	12	4.3	NA	NA	3	6.0	6	3.0	NA	NA
Never Used	259	91.6	NA	NA	42	82.6	204	97.0	NA	NA
Unknown	4	1.6	NA	NA	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	3	1.1	NA	NA	3	5.9	0	0	NA	NA
Used but not in last 12 months	5	1.8	NA	NA	1	1.9	4	1.9	NA	NA
Never Used	270	95.5	NA	NA	47	92.2	206	98.1	NA	NA
Unknown	5	1.7	NA	NA	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	2	0.6	NA	NA	2	3.4	0	0	NA	NA
Used but not in last 12 months	6	2.0	NA	NA	3	5.0	2	0.9	NA	NA
Never Used	271	95.9	NA	NA	47	91.6	209	99.1	NA	NA
Unknown	4	1.5	NA	NA	-	-	-	-	NA	NA

**Notes:**

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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

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

### Use of AFS by Household Characteristic North Dakota

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	283	100.0	103	36.4	175	61.8	5	1.8	91	32.3	36	12.9
<b>Banking Status</b>												
Unbanked	15	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	51	18.0	51	100.0	0	0	0	0	48	93.2	19	36.9
Fully Banked	210	74.4	41	19.5	169	80.5	0	0	34	16.1	12	5.9
Banked but Underbanked Status Unknown	6	2.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	176	62.4	64	36.5	110	62.6	2	1.0	57	32.4	21	11.7
Female householder, no husband present	23	8.0	15	66.9	7	31.1	-	-	14	61.2	5	24.3
Male householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	44	31.3	96	67.8	1	0.9	39	27.8	11	7.8
Nonfamily household	105	37.2	38	36.3	63	60.3	4	3.4	34	32.3	15	14.7
Female householder	49	17.3	15	31.5	32	65.9	1	2.6	13	27.2	5	10.5
Male householder	56	19.9	23	40.5	31	55.5	2	4.0	21	36.7	10	18.3
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Race/Ethnicity</b>												
Black	4	1.6	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
White non-Black non-Hispanic	250	88.5	83	33.3	162	64.8	5	1.9	76	30.2	25	10.1
Other non-Black non-Hispanic	26	9.2	16	61.4	10	37.2	-	-	12	47.2	9	35.0
<b>Age</b>												
15 to 34 years	75	26.4	27	36.6	47	62.5	1	0.9	23	30.5	14	18.2
35 to 44 years	47	16.8	19	40.0	28	59.0	-	-	18	36.9	9	18.9
45 to 54 years	52	18.5	23	43.4	28	54.2	1	2.4	18	35.0	11	20.3
55 to 64 years	49	17.2	16	33.2	32	65.9	-	-	15	30.9	3	5.9
65 years or more	60	21.1	18	29.7	40	66.4	2	4.0	18	29.7	-	-
<b>Education</b>												
No high school degree	28	9.8	9	34.0	17	60.4	2	5.6	9	33.1	4	15.5
High school degree	82	29.2	33	40.3	49	59.3	-	-	31	37.8	12	15.1
Some college	85	30.0	37	43.2	47	55.0	2	1.8	31	36.1	14	16.5
College degree	88	31.1	24	26.8	62	71.1	2	2.1	20	23.3	6	6.5
<b>Household Income</b>												
Less than \$15,000	45	15.9	18	40.7	25	54.9	2	4.4	17	36.8	9	19.1
Between \$15,000 and \$30,000	54	19.2	22	41.2	31	57.3	1	1.5	20	37.1	10	19.2
Between \$30,000 and \$50,000	60	21.2	22	36.4	37	61.0	2	2.6	18	30.7	9	14.3
Between \$50,000 and \$75,000	53	18.8	19	36.6	33	62.6	-	-	17	32.4	5	9.2
At Least \$75,000	70	24.9	21	29.8	49	69.7	-	-	19	27.1	4	5.6
<b>Homeownership</b>												
Homeowner	197	69.5	66	33.6	127	64.5	4	1.9	59	29.9	19	9.6
Non-homeowner	86	30.5	37	42.8	48	55.5	1	1.7	33	37.9	18	20.3

**Notes:**

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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



### Timing of AFS Use by Household Characteristic

North Dakota

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year	
			In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		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	283	100.0	26	9.1	33	11.8	44	15.5	175	61.8	5	1.8	59	20.9
Banking Status														
Unbanked	15	5.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	51	18.0	20	39.2	31	60.8	0	0	0	0	0	0	51	100.0
Fully Banked	210	74.4	0	0	0	0	41	19.5	169	80.5	0	0	0	0
Banked but Underbanked Status Unknown	6	2.3	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	62.4	14	8.1	22	12.6	28	15.8	110	62.6	2	1.0	37	20.7
Female householder, no husband present	281	8.0	7	30.6	3	13.3	5	23.0	7	31.1	-	-	10	43.9
Male householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	5	3.9	18	12.4	21	15.0	96	67.8	1	0.9	23	16.3
Nonfamily household	105	37.2	11	10.8	11	10.3	16	15.2	63	60.3	4	3.4	22	21.1
Female householder	49	17.3	5	10.6	6	11.3	5	9.5	32	65.9	1	2.6	11	22.0
Male householder	56	19.9	6	11.0	5	9.3	11	20.2	31	55.5	2	4.0	11	20.3
Other	1	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	4	1.6	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
White non-Black non-Hispanic	250	88.5	18	7.1	27	11.0	38	15.2	162	64.8	5	1.9	45	18.1
Other non-Black non-Hispanic	26	9.2	6	22.3	6	23.1	4	15.9	10	37.2	-	-	12	45.4
Age														
15 to 34 years	75	26.4	9	11.9	9	11.4	10	13.3	47	62.5	1	0.9	17	23.3
35 to 44 years	47	16.8	6	13.3	7	13.9	6	12.8	28	59.0	-	-	13	27.2
45 to 54 years	52	18.5	4	7.8	8	15.0	11	20.7	28	54.2	1	2.4	12	22.8
55 to 64 years	49	17.2	3	6.1	6	11.7	7	15.4	32	65.9	-	-	9	17.9
65 years or more	60	21.1	3	5.7	5	8.0	10	16.0	40	66.4	2	4.0	8	13.7
Education														
No high school degree	28	9.8	6	20.5	2	6.5	2	7.0	17	60.4	2	5.6	8	27.0
High school degree	82	29.2	10	12.1	11	13.9	12	14.3	49	59.3	-	-	21	26.0
Some college	85	30.0	8	9.6	11	13.5	17	20.1	47	55.0	2	1.8	20	23.1
College degree	88	31.1	2	2.1	9	9.9	13	14.8	62	71.1	2	2.1	11	12.0
Household Income														
Less than \$15,000	45	15.9	9	19.8	4	9.9	5	11.0	25	54.9	2	4.4	13	29.7
Between \$15,000 and \$30,000	54	19.2	9	16.3	5	9.5	8	15.4	31	57.3	1	1.5	14	25.8
Between \$30,000 and \$50,000	60	21.2	4	7.5	8	12.8	10	16.0	37	61.0	2	2.6	12	20.3
Between \$50,000 and \$75,000	53	18.8	2	4.3	8	14.9	9	17.3	33	62.6	-	-	10	19.2
At Least \$75,000	70	24.9	1	1.4	8	11.8	12	16.6	49	69.7	-	-	9	13.2
Homeownership														
Homeowner	197	69.5	12	6.1	24	12.3	30	15.2	127	64.5	4	1.9	36	18.4
Non-homeowner	86	30.5	14	15.9	9	10.8	14	16.1	48	55.5	1	1.7	23	26.6

**Notes:**

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

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