

2011 Household Banking Status by Demographic Characteristics

North Dakota

Household Characteristics	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	283	100.0	15	5.3	51	18.0	210	74.4	6	2.3
Household Type										
Family Household	176	62.4	7	4.0	31	17.8	136	77.0	2	1.2
Female householder, no husband present	23	8.0	4	19.9	6	27.3	11	50.8	-	-
Male Householder, no wife present	12	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	142	50.1	-	-	23	16.1	117	82.5	2	1.1
Nonfamily household and other	107	37.6	8	7.6	20	18.3	75	70.0	4	4.1
Race/Ethnicity										
Black	4	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	0.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	250	88.5	8	3.0	41	16.3	196	78.2	6	2.4
Other non-Black non-Hispanic	26	9.2	6	21.8	9	33.6	11	43.2	-	-
Age										
15 to 34 years	75	26.4	7	9.3	14	18.5	53	71.3	1	0.9
35 to 44 years	47	16.8	2	3.5	12	24.7	34	70.8	-	-
45 to 54 years	52	18.5	3	5.1	10	18.9	38	72.1	2	3.9
55 to 64 years	49	17.2	2	3.8	7	15.1	39	79.3	1	1.8
65 years or more	60	21.1	2	3.3	8	13.7	47	79.1	2	3.9
Education										
No high school degree	28	9.8	5	18.5	4	16.0	17	59.9	2	5.5
High school degree	82	29.2	5	6.0	18	22.1	59	71.0	1	0.9
Some college	85	30.0	4	4.6	18	21.6	61	71.5	2	2.3
College degree	88	31.1	1	1.2	10	11.4	75	84.8	2	2.6
Household Income										
Less than \$15,000	45	15.9	10	21.3	10	21.1	24	54.1	2	3.4
Between \$15,000 and \$30,000	54	19.2	2	4.5	12	22.6	39	71.4	1	1.5
Between \$30,000 and \$50,000	60	21.2	2	3.9	10	17.3	44	74.1	3	4.7
Between \$50,000 and \$75,000	53	18.8	1	1.3	10	18.0	42	79.1	1	1.7
At Least \$75,000	70	24.9	-	-	9	13.2	61	86.3	-	-
Homeownership										
Homeowner	197	69.5	5	2.4	33	17.0	154	78.1	5	2.5
Non-homeowner	86	30.5	10	12.0	18	20.4	57	65.9	2	1.8

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)