

## Unbanked and Underbanked for Fargo, ND-MN, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>All Households</b>	82	100	6.6	21.9	70.3	1.1
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	2	100	-	NA	-	-
<b>Hispanic</b>	1	100	-	NA	-	-
<b>Asian</b>	2	100	NA	NA	NA	-
<b>American Indian/Alaskan</b>	4	100	NA	-	NA	-
<b>Hawaiian/Pacific Islander</b>	1	100	-	-	NA	-
<b>White non-Black non-Hispanic</b>	73	100	2.5	20.2	76.1	1.3
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	12	100	NA	NA	NA	-
<b>25 to 34 years</b>	18	100	6.8	30.1	63.1	-
<b>35 to 44 years</b>	16	100	15.3	16.2	65.7	2.8
<b>45 to 54 years</b>	13	100	-	NA	NA	-
<b>55 to 64 years</b>	11	100	-	NA	NA	-
<b>65 years or more</b>	11	100	NA	NA	NA	NA
<b>Education (PCT)</b>						
<b>No high school degree</b>	3	100	-	NA	NA	-
<b>High school degree</b>	19	100	19.0	34.5	46.5	-
<b>Some college</b>	38	100	4.9	20.1	73.8	1.2
<b>College degree</b>	22	100	-	12.3	85.6	2.0
<b>Employment Status (PCT)</b>						
<b>Employed</b>	64	100	2.9	23.9	72.5	0.7
<b>Unemployed</b>	1	100	NA	-	NA	-
<b>Not in labor force</b>	17	100	19.1	16.1	61.9	2.8
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	10	100	NA	NA	NA	-
<b>Between \$15,000 and \$30,000</b>	13	100	NA	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	16	100	-	26.1	73.9	-
<b>Between \$50,000 and \$75,000</b>	20	100	-	23.5	76.5	-

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	24	100	1.8	17.5	78.7	1.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	5	100	NA	NA	NA	-
<b>Not Disabled</b>	54	100	4.7	21.9	72.5	0.9
<b>Not Applicable</b>	24	100	7.3	22.6	68.1	2.0
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	-	100	-	-	-	-
<b>Metropolitan area - Balance</b>	-	100	-	-	-	-
<b>Not in Metropolitan area</b>	-	100	-	-	-	-
<b>Not Identified</b>	82	100	6.6	21.9	70.3	1.1

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.