

Unbanked and Underbanked for Minneapolis-St Paul-Bloomington, MN-WI, 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
All Households	1364	100	3.8	12.6	81.5	2.2
Race/Ethnicity (PCT)						
Black	85	100	17.7	33.7	39.8	8.8
Hispanic	45	100	NA	NA	NA	NA
Asian	90	100	2.9	17.4	79.7	-
American Indian/Alaskan	7	100	-	-	NA	-
Hawaiian/Pacific Islander	4	100	-	NA	-	-
White non-Black non-Hispanic	1134	100	2.0	10.0	86.2	1.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	49	100	NA	NA	NA	-
25 to 34 years	273	100	2.7	16.9	80.5	-
35 to 44 years	237	100	4.6	17.1	74.2	4.1
45 to 54 years	321	100	4.8	7.9	84.8	2.5
55 to 64 years	234	100	2.7	10.8	83.4	3.2
65 years or more	251	100	1.4	8.3	88.5	1.7
Education (PCT)						
No high school degree	87	100	25.6	21.4	50.3	2.7
High school degree	276	100	4.2	20.0	75.0	0.7
Some college	454	100	3.3	14.4	79.8	2.5
College degree	546	100	0.4	6.0	91.1	2.6
Employment Status (PCT)						
Employed	1000	100	2.8	13.6	81.1	2.5
Unemployed	33	100	NA	NA	NA	-
Not in labor force	331	100	5.8	9.5	83.4	1.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	155	100	22.9	22.6	54.6	-
Between \$15,000 and \$30,000	134	100	3.8	23.5	69.5	3.2
Between \$30,000 and \$50,000	276	100	3.3	17.9	77.5	1.4
Between \$50,000 and \$75,000	234	100	0.7	9.7	85.6	3.9

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	564	100	-	5.8	92.0	2.2
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	96	100	13.4	23.8	62.8	-
Not Disabled	968	100	2.8	11.8	82.8	2.6
Not Applicable	300	100	3.9	11.6	83.1	1.4
Metropolitan Status (PCT)						
Metropolitan area - principal City	439	100	8.6	15.7	72.5	3.2
Metropolitan area - Balance	925	100	1.5	11.1	85.7	1.7
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- 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.