

## Unbanked and Underbanked for Minnesota, 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>	2177	100	3.6	12.3	81.9	2.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	99	100	15.2	28.9	46.6	9.3
<b>Hispanic</b>	64	100	NA	NA	NA	NA
<b>Asian</b>	111	100	2.3	20.8	76.9	-
<b>American Indian/Alaskan</b>	17	100	NA	NA	NA	-
<b>Hawaiian/Pacific Islander</b>	4	100	-	NA	-	-
<b>White non-Black non-Hispanic</b>	1882	100	2.0	10.3	85.6	2.0
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	84	100	15.7	21.2	63.1	-
<b>25 to 34 years</b>	384	100	3.5	15.1	80.8	0.6
<b>35 to 44 years</b>	364	100	5.1	18.3	72.8	3.7
<b>45 to 54 years</b>	492	100	4.7	8.9	83.7	2.8
<b>55 to 64 years</b>	382	100	1.6	10.5	85.4	2.5
<b>65 years or more</b>	472	100	0.8	8.8	88.3	2.1
<b>Education (PCT)</b>						
<b>No high school degree</b>	150	100	20.3	14.9	60.6	4.1
<b>High school degree</b>	507	100	3.6	16.7	79.3	0.4
<b>Some college</b>	739	100	3.7	14.2	79.3	2.8
<b>College degree</b>	781	100	0.3	7.2	90.0	2.6
<b>Employment Status (PCT)</b>						
<b>Employed</b>	1500	100	3.0	13.0	81.6	2.3
<b>Unemployed</b>	67	100	10.0	14.4	73.0	2.6
<b>Not in labor force</b>	611	100	4.4	10.2	83.3	2.0
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	264	100	18.8	21.6	59.5	-
<b>Between \$15,000 and \$30,000</b>	277	100	5.7	17.9	73.3	3.1
<b>Between \$30,000 and \$50,000</b>	420	100	2.6	15.6	80.5	1.3
<b>Between \$50,000 and \$75,000</b>	403	100	0.4	10.3	85.1	4.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	814	100	-	6.7	91.1	2.2
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	136	100	12.3	24.9	62.8	-
<b>Not Disabled</b>	1486	100	3.0	11.7	82.6	2.6
<b>Not Applicable</b>	555	100	3.0	10.7	84.5	1.8
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	439	100	8.6	15.7	72.5	3.2
<b>Metropolitan area - Balance</b>	925	100	1.5	11.1	85.7	1.7
<b>Not in Metropolitan area</b>	517	100	4.9	12.1	81.1	1.9
<b>Not Identified</b>	296	100	0.6	11.2	85.0	3.3

- 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.