

## Unbanked and Underbanked for North Dakota, 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>	297	100	2.8	20.0	72.8	4.4
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	2	100	-	NA	-	-
<b>Hispanic</b>	3	100	-	NA	-	-
<b>Asian</b>	4	100	NA	NA	NA	-
<b>American Indian/Alaskan</b>	22	100	21.8	37.2	34.8	6.2
<b>Hawaiian/Pacific Islander</b>	1	100	-	-	NA	-
<b>White non-Black non-Hispanic</b>	266	100	1.1	17.2	77.4	4.4
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	26	100	4.8	28.7	64.7	1.7
<b>25 to 34 years</b>	51	100	3.4	22.7	71.1	2.7
<b>35 to 44 years</b>	49	100	5.1	21.9	69.5	3.5
<b>45 to 54 years</b>	50	100	1.1	16.4	78.4	4.1
<b>55 to 64 years</b>	58	100	1.3	24.7	69.1	4.9
<b>65 years or more</b>	62	100	2.5	10.9	79.3	7.3
<b>Education (PCT)</b>						
<b>No high school degree</b>	18	100	12.7	25.7	54.4	7.2
<b>High school degree</b>	82	100	4.4	25.3	68.1	2.2
<b>Some college</b>	101	100	2.4	22.7	68.9	6.0
<b>College degree</b>	96	100	-	11.4	84.5	4.1
<b>Employment Status (PCT)</b>						
<b>Employed</b>	207	100	1.2	22.5	72.6	3.8
<b>Unemployed</b>	3	100	NA	-	NA	-
<b>Not in labor force</b>	87	100	6.4	14.6	72.9	6.1
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	38	100	10.5	29.2	58.5	1.8
<b>Between \$15,000 and \$30,000</b>	44	100	6.0	20.7	65.9	7.3
<b>Between \$30,000 and \$50,000</b>	64	100	1.1	21.6	75.9	1.4
<b>Between \$50,000 and \$75,000</b>	68	100	0.8	17.3	75.8	6.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	83	100	0.5	16.2	78.3	4.9
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	20	100	9.9	23.9	62.7	3.5
<b>Not Disabled</b>	189	100	1.9	21.3	72.9	3.9
<b>Not Applicable</b>	88	100	3.2	16.2	75.0	5.7
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	-	100	-	-	-	-
<b>Metropolitan area - Balance</b>	-	100	-	-	-	-
<b>Not in Metropolitan area</b>	143	100	1.3	22.2	71.3	5.1
<b>Not Identified</b>	154	100	4.2	17.9	74.2	3.7

- 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.