

Unbanked and Underbanked for Sioux Falls, SD, 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	98	100	4.8	18.6	69.3	7.3
Race/Ethnicity (PCT)						
Black	4	100	NA	NA	NA	-
Hispanic	2	100	-	NA	NA	-
Asian	1	100	-	NA	-	-
American Indian/Alaskan	1	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	89	100	2.6	16.2	73.2	8.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	9	100	NA	NA	NA	NA
25 to 34 years	23	100	11.9	30.4	47.3	10.4
35 to 44 years	14	100	NA	NA	NA	NA
45 to 54 years	16	100	-	19.5	72.8	7.7
55 to 64 years	16	100	-	9.8	75.5	14.7
65 years or more	20	100	-	-	100.0	-
Education (PCT)						
No high school degree	11	100	NA	NA	NA	-
High school degree	26	100	9.0	16.7	67.7	6.6
Some college	36	100	1.6	20.1	69.6	8.8
College degree	25	100	-	20.3	70.7	9.0
Employment Status (PCT)						
Employed	71	100	4.8	22.4	62.8	10.0
Unemployed	2	100	NA	NA	NA	-
Not in labor force	24	100	2.5	6.9	90.6	-
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	13	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	20	100	4.6	24.2	67.6	3.6
Between \$30,000 and \$50,000	26	100	-	21.8	71.3	7.0
Between \$50,000 and \$75,000	20	100	-	17.4	72.7	9.9

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	18	100	-	18.5	72.9	8.6
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	5	100	NA	NA	NA	NA
Not Disabled	63	100	4.4	23.8	62.6	9.3
Not Applicable	29	100	4.6	6.4	86.5	2.5
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	98	100	4.8	18.6	69.3	7.3

- 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.