

Unbanked and Underbanked for South 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
All Households	334	100	4.2	19.9	72.1	3.7
Race/Ethnicity (PCT)						
Black	6	100	NA	NA	NA	-
Hispanic	6	100	NA	NA	NA	-
Asian	4	100	-	NA	NA	-
American Indian/Alaskan	19	100	26.6	44.0	29.4	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	300	100	2.0	17.5	76.3	4.2
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	28	100	7.3	26.2	62.0	4.5
25 to 34 years	66	100	7.6	31.0	57.7	3.6
35 to 44 years	40	100	5.1	30.6	62.0	2.3
45 to 54 years	53	100	1.8	19.4	72.6	6.2
55 to 64 years	62	100	3.9	15.0	76.2	4.8
65 years or more	85	100	1.8	8.1	88.2	1.9
Education (PCT)						
No high school degree	27	100	14.2	17.5	68.3	-
High school degree	103	100	7.9	19.0	70.1	3.0
Some college	116	100	1.5	25.4	68.0	5.1
College degree	88	100	0.5	14.6	81.0	3.9
Employment Status (PCT)						
Employed	232	100	3.5	20.6	71.3	4.6
Unemployed	7	100	NA	NA	NA	-
Not in labor force	95	100	4.8	16.7	76.4	2.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	53	100	17.8	23.2	57.1	1.9
Between \$15,000 and \$30,000	67	100	4.1	29.5	64.3	2.1
Between \$30,000 and \$50,000	73	100	1.6	22.6	71.1	4.7
Between \$50,000 and \$75,000	75	100	1.0	12.2	80.5	6.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	66	100	-	13.5	83.6	2.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	25	100	10.7	39.7	47.7	1.9
Not Disabled	197	100	4.0	21.7	69.7	4.6
Not Applicable	113	100	3.2	12.6	81.6	2.6
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	166	100	5.0	21.7	70.4	3.0
Not Identified	168	100	3.5	18.2	73.8	4.5

- 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.