

## Unbanked and Underbanked for Minnesota, 2015 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>	2353	100	3.4	14.3	79.5	2.8
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	NA	100	NA	NA	NA	NA
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	1984	100	1.2	12.2	83.6	2.9
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	470	100	3.8	18.4	72.7	5.2
<b>35 to 44 years</b>	NA	100	NA	NA	NA	NA
<b>45 to 54 years</b>	NA	100	NA	NA	NA	NA
<b>55 to 64 years</b>	NA	100	NA	NA	NA	NA
<b>65 years or more</b>	551	100	0.7	7.8	90.8	0.7
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	598	100	1.8	14.9	79.6	3.6
<b>Some college</b>	794	100	2.3	12.6	83.7	1.4
<b>College degree</b>	794	100	-	13.0	82.8	4.2
<b>Employment status (PCT)</b>						
<b>Employed</b>	1578	100	2.5	15.6	77.7	4.2
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	705	100	5.6	9.6	84.7	-
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$15,000 and \$30,000</b>	NA	100	NA	NA	NA	NA
<b>Between \$30,000 and \$50,000</b>	450	100	3.1	22.1	72.8	2.0
<b>Between \$50,000 and \$75,000</b>	511	100	-	14.6	81.6	3.7
<b>At least \$75,000</b>	815	100	-	9.5	85.8	4.7
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

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<b>Not disabled, age 25 to 64</b>	1535	100	2.2	16.0	77.7	4.0
<b>Not applicable (not age 25 to 64)</b>	638	100	2.8	6.7	89.8	0.6
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	NA	100	NA	NA	NA	NA
<b>Metropolitan area - balance</b>	882	100	2.5	13.4	79.8	4.3
<b>Not in metropolitan area</b>	560	100	2.0	11.0	86.2	0.7
<b>Not identified</b>	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.