

## Unbanked and Underbanked for North Dakota, 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>	320	100	3.0	20.8	71.8	4.4
<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>	296	100	2.1	19.3	74.1	4.5
<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>	71	100	3.1	21.0	70.2	5.7
<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>	72	100	4.1	11.8	80.3	3.8
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	79	100	4.5	22.4	69.0	4.1
<b>Some college</b>	128	100	2.4	25.5	67.1	5.0
<b>College degree</b>	95	100	1.5	12.9	82.3	3.2
<b>Employment status (PCT)</b>						
<b>Employed</b>	220	100	1.2	24.8	69.5	4.4
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	92	100	6.3	12.4	76.7	4.7
<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>	69	100	2.0	22.9	68.2	7.0
<b>Between \$50,000 and \$75,000</b>	75	100	1.6	18.3	77.2	2.9
<b>At least \$75,000</b>	90	100	-	18.8	77.1	4.1
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Not disabled, age 25 to 64</b>	196	100	2.1	21.2	72.4	4.3
<b>Not applicable (not age 25 to 64)</b>	96	100	3.1	18.5	74.6	3.8
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	NA	100	NA	NA	NA	NA
<b>Metropolitan area - balance</b>	NA	100	NA	NA	NA	NA
<b>Not in metropolitan area</b>	156	100	3.5	22.5	68.0	6.0
<b>Not identified</b>	164	100	2.6	19.1	75.5	2.8

- 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.