

Unbanked and Underbanked for South 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
All Households	332	100	4.2	19.8	73.0	3.0
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	300	100	0.8	18.0	78.4	2.7
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	NA	100	NA	NA	NA	NA
55 to 64 years	NA	100	NA	NA	NA	NA
65 years or more	90	100	3.4	7.6	82.8	6.1
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	83	100	5.5	22.1	68.2	4.3
Some college	118	100	1.6	21.3	74.3	2.9
College degree	102	100	0.6	15.6	80.9	3.0
Employment status (PCT)						
Employed	224	100	1.0	24.4	72.4	2.2
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	104	100	10.2	8.5	76.5	4.8
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	NA	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	96	100	-	14.1	81.8	4.1
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	191	100	2.8	21.5	73.3	2.4
Not applicable (not age 25 to 64)	111	100	4.6	12.8	77.5	5.0
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	NA	100	NA	NA	NA	NA
Not in metropolitan area	163	100	6.6	20.8	71.1	1.5
Not identified	168	100	1.9	18.8	74.8	4.5

- 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.