

### 2009 Household Banking Status by Demographic Characteristics

#### Montana

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	423	100.0	17	3.9	86	20.2	308	72.7	13	3.2
Household Type										
Family Household	257	60.8	8	3.2	49	19.0	192	74.8	8	3.0
Female householder, no husband present	38	9.0	5	12.2	14	36.9	19	50.9	-	-
Male Householder, no wife present	19	4.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	200	47.2	3	1.7	28	13.9	162	81.0	7	3.4
Nonfamily household and other	166	39.2	9	5.1	37	22.1	115	69.4	6	3.4
Race/Ethnicity										
Black	4	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	1.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	382	90.2	9	2.5	70	18.5	290	76.0	12	3.1
Other non-Black non-Hispanic	33	7.8	5	16.2	13	38.2	14	40.8	2	4.8
Age										
15 to 34 years	88	20.9	9	9.9	27	30.0	49	56.0	4	4.1
35 to 44 years	71	16.8	6	8.2	17	24.1	45	63.3	3	4.5
45 to 54 years	90	21.3	1	1.5	21	22.9	68	74.9	1	0.7
55 to 64 years	67	15.8	1	1.2	10	14.9	54	80.6	2	3.2
65 years or more	107	25.2	-	-	11	10.6	92	85.9	4	3.5
Education										
No high school degree	38	9.0	5	13.4	10	26.8	21	55.3	2	4.5
High school degree	144	34.1	10	6.6	31	21.4	100	69.3	4	2.7
Some college	131	30.9	2	1.6	34	26.0	90	69.1	4	3.3
College degree	110	26.0	-	-	11	9.6	96	87.3	3	3.1
Household Income										
Less than \$15,000	66	15.6	10	14.8	19	28.9	36	54.9	1	1.4
Between \$15,000 and \$30,000	91	21.5	5	6.0	21	23.3	62	68.0	2	2.7
Between \$30,000 and \$50,000	92	21.7	1	0.8	18	19.7	72	78.0	1	1.5
Between \$50,000 and \$75,000	74	17.4	-	-	14	18.8	55	74.9	5	6.3
At Least \$75,000	60	14.1	-	-	5	8.7	54	90.0	1	1.3
Unknown	41	9.8	1	1.7	8	20.1	29	70.5	3	7.7
Homeownership										
Homeowner	306	72.2	6	1.8	52	17.1	239	78.1	9	3.0
Non-homeowner	117	27.8	11	9.4	33	28.5	69	58.6	4	3.5

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)