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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



2011 Household Bank Account Type by Demographic

Montana

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
			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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	426	100.0	21	4.8	288	67.8	18	4.2	93	21.9	5	1.2	382	89.7	308	72.3
Household Type																
Family Household	256	60.2	15	5.9	180	70.4	9	3.6	48	18.9	3	1.3	229	89.3	191	74.4
Female householder, no husband present	46	10.8	11	23.4	22	47.4	4	7.9	10	21.3	-	-	31	68.7	25	55.2
Male Householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	44.5	4	1.9	145	76.5	4	2.3	35	18.2	2	1.1	179	94.7	149	78.8
Nonfamily household and other	169	39.8	5	3.2	108	63.8	9	5.3	45	26.4	2	1.2	153	90.3	117	69.1
Race/Ethnicity																
Black	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	372	87.4	9	2.4	270	72.5	11	3.0	78	21.0	4	1.1	348	93.5	282	75.8
Other non-Black non-Hispanic	35	8.3	10	27.5	10	27.3	3	7.8	12	34.1	1	3.3	22	61.5	12	35.1
Age																
15 to 34 years	104	24.4	9	8.9	68	65.4	7	6.8	18	17.7	1	1.1	86	83.1	75	72.2
35 to 44 years	58	13.6	3	4.4	39	68.4	1	1.7	14	23.8	1	1.6	53	92.2	40	70.1
45 to 54 years	63	14.7	5	8.0	39	62.6	1	1.7	16	25.9	1	1.8	55	88.5	41	66.1
55 to 64 years	98	23.1	1	0.7	73	73.8	5	4.9	18	18.5	2	2.1	91	92.3	78	78.7
65 years or more	103	24.2	3	3.0	69	67.3	4	3.9	27	25.8	-	-	96	93.1	73	71.2
Education																
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	130	30.6	10	7.5	71	54.8	12	9.6	34	26.3	2	1.8	106	81.1	85	65.2
Some college	140	32.8	6	4.4	95	68.3	4	2.7	32	23.2	2	1.5	128	91.4	99	71.0
College degree	129	30.4	-	-	111	85.8	-	-	18	13.5	1	0.7	128	99.3	111	85.8
Household Income																
Less than \$15,000	89	21.0	14	15.6	37	41.2	8	8.4	30	33.5	1	1.2	67	74.7	44	49.6
Between \$15,000 and \$30,000	98	23.0	5	5.0	62	63.2	8	8.0	21	21.7	2	2.2	83	84.9	70	71.1
Between \$30,000 and \$50,000	102	24.1	1	0.8	76	73.9	3	2.7	21	20.6	2	2.0	97	94.5	80	77.7
Between \$50,000 and \$75,000	85	19.9	1	1.1	71	83.5	-	-	13	15.4	-	-	84	98.9	71	83.5
At Least \$75,000	51	12.1	-	-	43	84.6	-	-	8	15.4	-	-	51	100.0	43	84.6
Homeownership																
Homeowner	287	67.4	4	1.3	218	76.0	10	3.5	52	18.1	3	1.2	270	94.0	229	79.9
Non-homeowner	139	32.6	17	12.2	70	50.9	8	5.7	41	29.8	2	1.4	112	80.7	78	56.6

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)