

Use of AFS by Banking Status

Montana

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col		
All Households	426	100.0	NA	NA	93	100.0	303	100.0	NA	NA		
Any AFS			NA	NA					NA	NA		
Has Ever Used	198	46.5	NA	NA	93	100.0	85	28.0	NA	NA		
Has Never Used	222	52.1	NA	NA	0	0	218	72.0	NA	NA		
Unknown	6	1.4	NA	NA	0	0	0	0	NA	NA		
Non-Bank Money Order			NA	NA					NA	NA		
Has Ever Used	141	33.1	NA	NA	71	75.9	54	17.7	NA	NA		
Has Never Used	280	65.8	NA	NA	23	24.1	249	82.3	NA	NA		
Unknown	5	1.1	NA	NA	-	-	0	0	NA	NA		
Non-Bank Check Cashing			NA	NA					NA	NA		
Has Ever Used	68	15.9	NA	NA	43	46.1	17	5.7	NA	NA		
Has Never Used	353	82.9	NA	NA	50	53.9	286	94.3	NA	NA		
Unknown	5	1.1	NA	NA	-	-	0	0	NA	NA		
Non-Bank Remittances			NA	NA					NA	NA		
Has Ever Used	9	2.2	NA	NA	3	3.6	4	1.3	NA	NA		
Has Never Used	412	96.7	NA	NA	90	96.4	299	98.7	NA	NA		
Unknown	5	1.1	NA	NA	-	-	0	0	NA	NA		
Payday Lending			NA	NA					NA	NA		
Has Ever Used	25	5.8	NA	NA	11	12.3	8	2.7	NA	NA		
Has Never Used	394	92.5	NA	NA	81	86.3	295	97.3	NA	NA		
Unknown	7	1.6	NA	NA	1	1.4	0	0	NA	NA		
Pawn Shops			NA	NA					NA	NA		
Has Ever Used	60	14.1	NA	NA	35	37.9	15	4.9	NA	NA		
Has Never Used	358	84.0	NA	NA	57	60.7	288	95.1	NA	NA		
Unknown	8	1.8	NA	NA	1	1.4	0	0	NA	NA		
Rent-to-Own			NA	NA					NA	NA		
Has Ever Used	24	5.7	NA	NA	8	8.6	12	3.9	NA	NA		
Has Never Used	393	92.4	NA	NA	85	90.7	291	96.1	NA	NA		
Unknown	8	1.8	NA	NA	1	0.7	0	0	NA	NA		
Refund Anticipation Loans			NA	NA					NA	NA		
Has Ever Used	13	3.2	NA	NA	7	7.3	2	0.7	NA	NA		
Has Never Used	405	95.1	NA	NA	87	92.7	301	99.3	NA	NA		
Unknown	7	1.7	NA	NA	-	-	0	0	NA	NA		

Notes:

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

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

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

Montana

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	426	100.0	NA	NA	93	100.0	303	100.0	NA	NA
Any AFS										
In Last 30 Days	46	10.8	NA	NA	35	37.5	0	0	NA	NA
In Last 2-12 Months	62	14.6	NA	NA	58	62.5	0	0	NA	NA
Not in the Last 12 Months	90	21.0	NA	NA	0	0	85	28.0	NA	NA
Never Used	222	52.1	NA	NA	0	0	218	72.0	NA	NA
Unknown	6	1.4	NA	NA	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	28	6.6	NA	NA	20	21.3	0	0	NA	NA
In Last 2-12 Months	39	9.1	NA	NA	36	38.5	0	0	NA	NA
Not in the Last 12 Months	74	17.4	NA	NA	15	16.0	54	17.7	NA	NA
Never Used	280	65.8	NA	NA	23	24.1	249	82.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	19	4.5	NA	NA	15	15.6	0	0	NA	NA
In Last 2-12 Months	22	5.1	NA	NA	20	21.2	0	0	NA	NA
Not in the Last 12 Months	27	6.3	NA	NA	9	9.4	17	5.7	NA	NA
Never Used	353	82.9	NA	NA	50	53.9	286	94.3	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	2	0.4	NA	NA	1	1.0	0	0	NA	NA
In Last 2-12 Months	2	0.4	NA	NA	1	0.8	0	0	NA	NA
Not in the Last 12 Months	6	1.3	NA	NA	2	1.9	4	1.3	NA	NA
Never Used	412	96.7	NA	NA	90	96.4	299	98.7	NA	NA
Unknown	5	1.1	NA	NA	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	2	0.4	NA	NA	2	1.6	0	0	NA	NA
In Last 2-12 Months	3	0.6	NA	NA	3	2.8	0	0	NA	NA
Not in the Last 12 Months	21	4.8	NA	NA	7	7.8	8	2.7	NA	NA
Never Used	394	92.5	NA	NA	81	86.3	295	97.3	NA	NA
Unknown	7	1.6	NA	NA	1	1.4	-	-	NA	NA
Pawn Shops										
In Last 30 Days	10	2.4	NA	NA	9	9.3	0	0	NA	NA
In Last 2-12 Months	22	5.1	NA	NA	18	19.6	0	0	NA	NA
Not in the Last 12 Months	28	6.7	NA	NA	8	8.9	15	4.9	NA	NA
Never Used	358	84.0	NA	NA	57	60.7	288	95.1	NA	NA
Unknown	8	1.8	NA	NA	1	1.4	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	4	1.0	NA	NA	4	3.9	0	0	NA	NA
Used but not in last 12 months	20	4.7	NA	NA	4	4.7	12	3.9	NA	NA
Never Used	393	92.4	NA	NA	85	90.7	291	96.1	NA	NA
Unknown	8	1.8	NA	NA	1	0.7	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	8	1.9	NA	NA	5	5.6	0	0	NA	NA
Used but not in last 12 months	5	1.3	NA	NA	2	1.7	2	0.7	NA	NA
Never Used	405	95.1	NA	NA	87	92.7	301	99.3	NA	NA
Unknown	7	1.7	NA	NA	-	-	-	-	NA	NA

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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

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

[2011 Technical Notes](#)

Use of AFS by Household Characteristic

Montana

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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
All Households	426	100.0	198	46.5	222	52.1	6	1.4	169	39.7	90	21.1
Banking Status												
Unbanked	21	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Underbanked	93	22.0	93	100.0	0	0	0	0	87	93.3	46	49.1
Fully Banked	303	71.2	85	28.0	218	72.0	0	0	65	21.4	30	9.8
Banked but Underbanked Status Unknown	9	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	256	60.2	123	47.9	130	50.6	4	1.6	104	40.4	55	21.6
Female householder, no husband present	46	10.8	33	71.2	13	28.8	-	-	26	57.2	21	46.6
Male householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	44.5	73	38.7	112	59.2	4	2.1	64	33.5	24	12.8
Nonfamily household	169	39.8	75	44.3	92	54.4	2	1.2	66	38.7	34	20.3
Female householder	83	19.6	35	41.5	48	57.2	1	1.3	31	37.0	18	21.5
Male householder	86	20.2	41	47.0	45	51.8	1	1.2	35	40.4	16	19.1
Race/Ethnicity												
Black	7	1.6	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
White non-Black non-Hispanic	372	87.4	159	42.8	208	55.9	5	1.3	138	37.1	64	17.2
Other non-Black non-Hispanic	35	8.3	23	64.6	11	32.1	1	3.3	20	56.7	14	40.9
Age												
15 to 34 years	104	24.4	56	54.0	47	44.9	1	1.1	46	44.6	32	30.4
35 to 44 years	58	13.6	26	45.4	31	53.0	1	1.6	18	31.2	13	21.9
45 to 54 years	63	14.7	38	61.0	24	39.0	-	-	35	56.2	19	30.4
55 to 64 years	98	23.1	46	46.5	50	50.8	3	2.7	41	41.9	18	18.5
65 years or more	103	24.2	32	30.6	70	68.1	1	1.3	28	27.5	8	7.9
Education												
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	130	30.6	67	51.5	62	47.7	1	0.9	59	45.4	30	22.9
Some college	140	32.8	63	45.2	74	52.9	3	1.9	51	36.3	38	27.2
College degree	129	30.4	50	38.6	77	59.7	2	1.7	44	34.2	14	10.6
Household Income												
Less than \$15,000	89	21.0	51	56.8	37	42.0	1	1.2	42	46.8	32	35.5
Between \$15,000 and \$30,000	98	23.0	46	47.5	49	50.3	2	2.2	42	42.4	26	26.5
Between \$30,000 and \$50,000	102	24.1	45	44.4	55	54.1	2	1.6	39	37.7	16	16.0
Between \$50,000 and \$75,000	85	19.9	35	41.5	48	57.0	1	1.5	31	36.2	11	13.3
At Least \$75,000	51	12.1	20	38.9	31	61.1	-	-	17	32.2	5	8.8
Homeownership												
Homeowner	287	67.4	117	40.9	165	57.6	4	1.4	100	34.9	47	16.5
Non-homeowner	139	32.6	348	57.9	56	40.7	2	1.4	69	49.8	42	30.6

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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



Timing of AFS Use by Household Characteristic

Montana

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year		
			In Last 30 Days (b)				In Last 2-12 Months				Not in the Last 12 Months				Never Used
	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	Number (1000s)
All Households	426	100.0	46	10.8	62	14.6	90	21.0	222	52.1	6	1.4	108	25.4	
Banking Status															
Unbanked	21	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Underbanked	93	22.0	35	37.5	58	62.5	0	0	0	0	0	0	93	100.0	
Fully Banked	303	71.2	0	0	0	0	85	28.0	218	72.0	0	0	0	0	
Banked but Underbanked Status Unknown	9	2.0	0	0	0	0	NA	NA	0	0	NA	NA	0	0	
Household Type															
Family household	1,268	60.2	29	11.4	42	16.4	51	20.1	130	50.6	4	1.6	71	27.8	
Female householder, no husband present	281	10.8	12	25.8	13	27.4	8	17.9	13	28.8	-	-	24	53.3	
Male householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Married couple	189	44.5	14	7.5	25	13.2	34	18.1	112	59.2	4	2.1	39	20.6	
Nonfamily household	169	39.8	17	9.9	20	12.0	38	22.5	92	54.4	2	1.2	37	21.8	
Female householder	83	19.6	7	8.5	8	9.2	20	23.8	48	57.2	1	1.3	15	17.7	
Male householder	86	20.2	10	11.2	13	14.6	18	21.2	45	51.8	1	1.2	22	25.8	
Race/Ethnicity															
Black	7	1.6	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	
White non-Black non-Hispanic	372	87.4	31	8.4	53	14.2	75	20.2	208	55.9	5	1.3	84	22.5	
Other non-Black non-Hispanic	35	8.3	10	27.4	6	17.5	7	19.7	11	32.1	1	3.3	16	44.9	
Age															
15 to 34 years	104	24.4	13	12.7	24	22.8	19	18.4	47	44.9	1	1.1	37	35.5	
35 to 44 years	58	13.6	4	7.2	9	16.1	13	22.1	31	53.0	1	1.6	13	23.3	
45 to 54 years	63	14.7	13	20.7	13	20.5	12	19.9	24	39.0	-	-	26	41.1	
55 to 64 years	98	23.1	9	9.3	13	13.3	24	23.9	50	50.8	3	2.7	22	22.6	
65 years or more	103	24.2	7	6.4	3	3.2	22	21.0	70	68.1	1	1.3	10	9.6	
Education															
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
High school degree	130	30.6	22	16.8	20	15.6	25	19.0	62	47.7	1	0.9	42	32.5	
Some college	140	32.8	15	10.7	25	17.8	23	16.7	74	52.9	3	1.9	40	28.5	
College degree	129	30.4	3	2.2	14	10.9	33	25.5	77	59.7	2	1.7	17	13.1	
Household Income															
Less than \$15,000	89	21.0	19	20.8	13	14.6	19	21.4	37	42.0	1	1.2	32	35.4	
Between \$15,000 and \$30,000	98	23.0	14	13.8	14	14.2	19	19.4	49	50.3	2	2.2	27	28.1	
Between \$30,000 and \$50,000	102	24.1	7	7.0	16	15.9	22	21.5	55	54.1	2	1.6	23	22.9	
Between \$50,000 and \$75,000	85	19.9	4	5.2	11	13.0	20	23.3	48	57.0	1	1.5	15	18.2	
At Least \$75,000	51	12.1	2	4.5	8	15.5	10	18.9	31	61.1	-	-	10	20.0	
Homeownership															
Homeowner	287	67.4	23	8.2	30	10.4	64	22.4	165	57.6	4	1.4	53	18.6	
Non-homeowner	139	32.6	23	16.2	32	23.4	25	18.3	56	40.7	2	1.4	55	39.6	

Notes:

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

Figures do not always reconcile to totals because of rounding.

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