

2011 Household Banking Status by Demographic Characteristics

Montana

Household Characteristics	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	426	100.0	21	4.8	93	22.0	303	71.2	9	2.0
Household Type										
Family Household	256	60.2	15	5.9	58	22.6	177	69.2	6	2.3
Female householder, no husband present	46	10.8	11	23.4	15	32.3	20	44.2	-	-
Male Householder, no wife present	21	4.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	189	44.5	4	1.9	35	18.7	144	76.3	6	3.1
Nonfamily household and other	169	39.8	5	3.2	35	20.9	126	74.2	3	1.7
Race/Ethnicity										
Black	7	1.6	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	2.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	372	87.4	9	2.4	78	21.0	277	74.6	8	2.0
Other non-Black non-Hispanic	35	8.3	10	27.5	9	24.4	16	44.9	1	3.3
Age										
15 to 34 years	104	24.4	9	8.9	30	28.8	64	61.2	1	1.1
35 to 44 years	58	13.6	3	4.4	11	18.8	43	75.1	1	1.6
45 to 54 years	63	14.7	5	8.0	22	34.7	36	57.3	-	-
55 to 64 years	98	23.1	1	0.7	22	21.9	73	74.0	3	3.5
65 years or more	103	24.2	3	3.0	9	9.1	87	84.9	3	3.1
Education										
No high school degree	26	6.2	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	130	30.6	10	7.5	35	26.8	84	64.1	2	1.5
Some college	140	32.8	6	4.4	35	24.9	95	68.2	3	2.4
College degree	129	30.4	-	-	17	13.1	110	85.1	2	1.7
Household Income										
Less than \$15,000	89	21.0	14	15.6	22	24.8	52	58.3	1	1.2
Between \$15,000 and \$30,000	98	23.0	5	5.0	24	24.3	66	67.8	3	3.0
Between \$30,000 and \$50,000	102	24.1	1	0.8	23	22.2	77	75.5	2	1.6
Between \$50,000 and \$75,000	85	19.9	1	1.1	14	17.1	67	79.3	2	2.5
At Least \$75,000	51	12.1	-	-	10	20.0	40	78.0	1	2.0
Homeownership										
Homeowner	287	67.4	4	1.3	51	17.6	227	79.0	6	2.1
Non-homeowner	139	32.6	17	12.2	43	30.9	76	55.0	3	1.9

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)