

Unbanked and Underbanked for Montana, 2013 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	426	100	6.6	17.0	70.0	6.5
Race/Ethnicity (PCT)						
Black	2	100	NA	-	-	-
Hispanic	6	100	-	-	NA	NA
Asian	4	100	-	NA	NA	NA
American Indian/Alaskan	37	100	31.4	38.7	29.9	-
Hawaiian/Pacific Islander	1	100	-	-	NA	-
White non-Black non-Hispanic	376	100	3.9	15.0	74.2	6.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	17	100	NA	NA	NA	-
25 to 34 years	80	100	8.2	19.8	66.7	5.3
35 to 44 years	64	100	10.8	17.6	66.8	4.8
45 to 54 years	74	100	8.2	16.2	67.9	7.8
55 to 64 years	82	100	3.6	21.3	65.0	10.1
65 years or more	109	100	2.5	11.5	80.5	5.6
Education (PCT)						
No high school degree	26	100	NA	NA	NA	NA
High school degree	135	100	12.0	15.4	69.5	3.1
Some college	141	100	1.3	21.8	70.6	6.3
College degree	123	100	-	12.8	76.1	11.1
Employment Status (PCT)						
Employed	250	100	3.3	18.2	73.2	5.3
Unemployed	17	100	NA	NA	NA	NA
Not in labor force	159	100	11.5	15.2	65.1	8.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	80	100	29.0	26.9	43.0	1.1
Between \$15,000 and \$30,000	98	100	2.2	22.5	69.6	5.8
Between \$30,000 and \$50,000	93	100	3.1	14.2	74.5	8.2
Between \$50,000 and \$75,000	75	100	-	15.5	75.2	9.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	80	100	-	4.8	87.2	8.0
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	39	100	22.0	23.9	52.0	2.1
Not Disabled	261	100	5.3	18.1	68.7	7.9
Not Applicable	126	100	4.6	12.4	78.2	4.9
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	285	100	7.6	19.8	67.0	5.6
Not Identified	141	100	4.6	11.2	76.0	8.2

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to 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, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.