

## Unbanked and Underbanked for Montana, 2015 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>All Households</b>	442	100	4.0	13.3	76.7	6.0
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	NA	100	NA	NA	NA	NA
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	407	100	3.0	13.0	77.7	6.4
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	73	100	3.2	13.0	80.5	3.3
<b>35 to 44 years</b>	63	100	5.2	15.9	73.1	5.9
<b>45 to 54 years</b>	71	100	7.2	19.2	67.6	6.1
<b>55 to 64 years</b>	101	100	3.5	16.3	76.2	4.0
<b>65 years or more</b>	111	100	1.9	6.8	82.7	8.6
<b>Education (PCT)</b>						
<b>No high school degree</b>	NA	100	NA	NA	NA	NA
<b>High school degree</b>	117	100	6.6	14.5	70.9	8.0
<b>Some college</b>	150	100	2.7	14.5	77.3	5.5
<b>College degree</b>	146	100	-	11.7	83.1	5.2
<b>Employment status (PCT)</b>						
<b>Employed</b>	281	100	2.6	15.0	77.3	5.0
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	154	100	5.6	10.1	76.1	8.2
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	59	100	16.7	13.6	61.9	7.8
<b>Between \$15,000 and \$30,000</b>	77	100	6.2	18.0	69.4	6.3
<b>Between \$30,000 and \$50,000</b>	104	100	2.5	13.7	76.4	7.4
<b>Between \$50,000 and \$75,000</b>	95	100	0.4	14.5	79.4	5.7
<b>At least \$75,000</b>	107	100	-	8.5	87.7	3.8
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>Not disabled, age 25 to 64</b>	267	100	3.6	14.4	76.8	5.1
<b>Not applicable (not age 25 to 64)</b>	134	100	2.5	7.0	81.4	9.1
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	NA	100	NA	NA	NA	NA
<b>Metropolitan area - balance</b>	NA	100	NA	NA	NA	NA
<b>Not in metropolitan area</b>	293	100	3.8	12.6	75.0	8.5
<b>Not identified</b>	149	100	4.2	14.7	79.8	1.2

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.