

2009 Household Banking Status by Demographic Characteristics

Oregon

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	1,560	100.0	91	5.9	240	15.4	1,160	74.3	68	4.4		
Household Type												
Family Household	963	61.7	50	5.2	168	17.5	709	73.7	35	3.6		
Female householder, no husband present	118	7.6	18	15.4	35	29.6	56	46.9	10	8.1		
Male Householder, no wife present	65	4.2	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	779	49.9	22	2.8	122	15.6	613	78.7	22	2.8		
Nonfamily household and other	598	38.3	41	6.9	72	12.0	451	75.5	34	5.6		
Race/Ethnicity												
Black	32	2.0	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	95	6.1	17	18.2	24	24.8	47	49.9	7	7.1		
White non-Black non-Hispanic	1,333	85.4	47	3.5	195	14.6	1,034	77.6	57	4.3		
Other non-Black non-Hispanic	101	6.5	15	15.2	16	15.5	67	66.5	3	2.8		
Age												
15 to 34 years	372	23.9	27	7.3	92	24.6	240	64.4	14	3.7		
35 to 44 years	270	17.3	26	9.8	43	15.8	194	72.0	7	2.5		
45 to 54 years	288	18.5	10	3.3	46	15.8	217	75.3	16	5.6		
55 to 64 years	298	19.1	13	4.3	28	9.4	235	78.7	22	7.5		
65 years or more	332	21.3	15	4.7	32	9.7	275	82.7	10	2.9		
Education												
No high school degree	156	10.0	28	18.1	46	29.5	76	48.8	6	3.6		
High school degree	390	25.0	42	10.8	73	18.8	246	63.2	28	7.1		
Some college	536	34.3	13	2.5	89	16.6	413	77.2	20	3.7		
College degree	479	30.7	7	1.6	32	6.7	424	88.5	15	3.2		
Household Income												
Less than \$15,000	188	12.0	40	21.2	34	18.0	112	59.7	2	1.1		
Between \$15,000 and \$30,000	262	16.8	28	10.6	48	18.3	165	63.1	21	7.9		
Between \$30,000 and \$50,000	328	21.0	6	1.9	87	26.6	219	66.8	15	4.7		
Between \$50,000 and \$75,000	272	17.4	3	1.0	31	11.3	232	85.3	7	2.4		
At Least \$75,000	345	22.1	-	-	24	7.1	312	90.5	8	2.4		
Unknown	166	10.6	15	8.9	16	9.8	119	72.1	15	9.2		
Homeownership												
Homeowner	1,055	67.6	16	1.5	115	10.9	877	83.2	47	4.5		
Non-homeowner	505	32.4	76	15.0	126	24.9	283	55.9	21	4.2		

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.

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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