

2009 Household Banking Status by Demographic Characteristics

Portland-Vancouver-Beaverton, OR-WA

Household Characteristic	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	Number (1000s)	Pct of Row
All Households	824	100.0	44	5.4	104	12.6	651	79.1	24	2.9		
Household Type												
Family Household	484	58.8	21	4.4	74	15.2	378	78.0	12	2.4		
Female householder, no husband present	78	9.5	7	8.7	26	33.5	36	45.6	10	12.2		
Male Householder, no wife present	33	4.0	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	373	45.3	4	1.2	40	10.8	326	87.4	2	0.6		
Nonfamily household and other	339	41.2	23	6.9	30	9.0	273	80.5	12	3.6		
Race/Ethnicity												
Black	25	3.0	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	50	6.1	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	697	84.6	20	2.9	86	12.4	572	82.1	18	2.6		
Other non-Black non-Hispanic	52	6.3	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	228	27.7	16	7.0	37	16.1	174	76.0	2	0.9		
35 to 44 years	153	18.5	16	10.2	23	15.1	110	71.9	4	2.8		
45 to 54 years	171	20.7	7	4.1	21	12.0	135	79.1	8	4.8		
55 to 64 years	142	17.2	2	1.5	12	8.8	125	88.0	2	1.7		
65 years or more	130	15.8	4	3.1	11	8.6	108	83.1	7	5.3		
Education												
No high school degree	60	7.2	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	209	25.4	23	11.2	27	13.1	144	68.7	15	7.0		
Some college	276	33.5	11	4.1	39	14.0	219	79.5	7	2.5		
College degree	279	33.9	2	0.8	20	7.0	255	91.3	2	0.9		
Household Income												
Less than \$15,000	106	12.9	29	27.7	21	20.2	53	50.1	2	2.0		
Between \$15,000 and \$30,000	98	11.9	3	3.2	6	6.4	78	79.4	11	11.0		
Between \$30,000 and \$50,000	164	19.9	5	3.1	37	22.6	117	71.4	5	2.8		
Between \$50,000 and \$75,000	156	19.0	-	-	13	8.4	141	90.4	2	1.1		
At Least \$75,000	225	27.4	-	-	19	8.5	206	91.5	-	-		
Unknown	75	9.1	7	9.3	7	9.5	56	75.0	5	6.1		
Homeownership												
Homeowner	507	61.5	-	-	40	7.8	454	89.6	13	2.6		
Non-homeowner	317	38.5	44	14.0	64	20.3	197	62.3	11	3.4		

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](#)