

2009 Household Banking Status by Demographic Characteristics

Seattle-Tacoma-Bellevue, 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
All Households	1,411	100.0	49	3.5	245	17.4	1,104	78.2	13	0.9
Household Type										
Family Household	848	60.1	17	2.0	126	14.8	701	82.6	6	0.6
Female householder, no husband present	82	5.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	57	4.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	709	50.2	10	1.3	93	13.0	601	84.8	6	0.8
Nonfamily household and other	563	39.9	32	5.7	120	21.2	404	71.7	8	1.4
Race/Ethnicity										
Black	105	7.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	78	5.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,031	73.1	24	2.3	144	13.9	861	83.5	2	0.2
Other non-Black non-Hispanic	197	14.0	6	3.2	3	1.6	180	91.2	8	3.9
Age										
15 to 34 years	330	23.4	10	3.0	86	25.9	231	70.0	4	1.1
35 to 44 years	301	21.3	13	4.4	66	21.9	222	73.8	-	-
45 to 54 years	313	22.2	15	4.8	50	15.9	249	79.3	-	-
55 to 64 years	223	15.8	11	4.9	27	11.9	180	80.7	6	2.5
65 years or more	244	17.3	-	-	17	7.1	222	91.2	4	1.7
Education										
No high school degree	106	7.5	12	11.2	55	51.4	36	33.5	4	3.9
High school degree	309	21.9	28	8.9	68	22.0	214	69.1	-	-
Some college	407	28.8	6	1.5	88	21.5	304	74.8	9	2.2
College degree	589	41.7	3	0.6	35	6.0	551	93.5	-	-
Household Income										
Less than \$15,000	138	9.8	23	16.9	57	40.9	59	42.2	-	-
Between \$15,000 and \$30,000	102	7.2	13	12.5	26	25.5	60	58.6	4	3.5
Between \$30,000 and \$50,000	238	16.9	3	1.3	54	22.6	179	75.1	2	1.0
Between \$50,000 and \$75,000	257	18.2	-	-	36	13.8	222	86.2	-	-
At Least \$75,000	522	37.0	-	-	59	11.3	460	88.1	3	0.6
Unknown	154	10.9	10	6.3	14	9.3	126	81.7	4	2.7
Homeownership										
Homeowner	871	61.7	-	-	64	7.4	801	92.0	6	0.6
Non-homeowner	541	38.3	49	9.0	181	33.4	304	56.1	8	1.4

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](#)