

2009 Household Banking Status by Demographic Characteristics

Washington

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	2,651	100.0	101	3.8	463	17.4	2,052	77.4	36	1.4
Household Type										
Family Household	1,677	63.3	39	2.4	268	16.0	1,347	80.3	23	1.4
Female householder, no husband present	239	9.0	13	5.4	59	24.8	162	67.6	5	2.2
Male Householder, no wife present	80	3.0	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,358	51.2	20	1.4	195	14.4	1,126	82.9	18	1.3
Nonfamily household and other	974	36.7	61	6.3	195	20.0	704	72.3	13	1.4
Race/Ethnicity										
Black	117	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	143	5.4	7	5.2	44	30.6	89	62.1	3	2.1
White non-Black non-Hispanic	2,107	79.5	57	2.7	334	15.8	1,691	80.3	25	1.2
Other non-Black non-Hispanic	285	10.7	12	4.4	12	4.3	252	88.6	8	2.7
Age										
15 to 34 years	600	22.6	19	3.2	144	24.0	427	71.2	10	1.7
35 to 44 years	532	20.1	30	5.5	116	21.8	384	72.1	3	0.5
45 to 54 years	553	20.8	32	5.7	96	17.4	417	75.4	8	1.5
55 to 64 years	476	17.9	17	3.7	63	13.1	385	80.9	11	2.3
65 years or more	490	18.5	3	0.7	44	8.9	439	89.5	4	0.8
Education										
No high school degree	198	7.5	29	14.4	69	34.8	97	48.7	4	2.1
High school degree	655	24.7	51	7.8	144	22.1	453	69.2	6	0.9
Some college	891	33.6	14	1.6	181	20.4	676	75.8	20	2.2
College degree	907	34.2	7	0.7	68	7.5	826	91.1	6	0.7
Household Income										
Less than \$15,000	313	11.8	59	18.9	103	33.1	147	47.1	3	0.9
Between \$15,000 and \$30,000	265	10.0	15	5.7	57	21.5	187	70.4	6	2.3
Between \$30,000 and \$50,000	511	19.3	13	2.6	115	22.4	381	74.5	2	0.5
Between \$50,000 and \$75,000	494	18.6	3	0.7	79	16.0	399	80.9	12	2.5
At Least \$75,000	811	30.6	-	-	82	10.1	726	89.5	3	0.4
Unknown	257	9.7	10	3.8	26	10.3	212	82.3	10	3.7
Homeownership										
Homeowner	1,759	66.4	10	0.6	177	10.1	1,552	88.2	19	1.1
Non-homeowner	892	33.6	90	10.1	285	32.0	499	56.0	17	1.9

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](#)