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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Portland-Vancouver-Beaverton, OR-WA

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	858	100	26	3.1	691	80.6	4	0.5	136	15.8	-	-	827	96.4	696	81.1
Household Type																
Family Household	518	60.4	14	2.7	444	85.6	4	0.8	56	10.9	-	-	500	96.5	448	86.4
Female householder, no husband present	83	9.7	9	10.3	51	61.4	-	-	24	28.3	-	-	75	89.7	51	61.4
Male Householder, no wife present	22	2.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	413	48.1	3	0.7	375	90.9	4	1.0	30	7.3	-	-	406	98.3	380	92.0
Nonfamily household and other	340	39.6	13	3.7	248	72.9	-	-	79	23.4	-	-	327	96.3	248	72.9
Race/Ethnicity																
Black	26	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	45	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	747	87.0	22	3.0	620	83.1	4	0.6	100	13.4	-	-	720	96.5	625	83.6
Other non-Black non-Hispanic	40	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	173	20.2	11	6.1	137	79.0	-	-	26	14.9	-	-	163	93.9	137	79.0
35 to 44 years	189	22.0	-	-	159	84.2	2	1.2	28	14.6	-	-	186	98.8	161	85.4
45 to 54 years	187	21.8	10	5.2	140	74.7	2	1.1	36	19.1	-	-	175	93.8	142	75.8
55 to 64 years	161	18.8	4	2.6	142	88.2	-	-	15	9.2	-	-	157	97.4	142	88.2
65 years or more	148	17.2	2	1.4	114	77.0	-	-	32	21.6	-	-	146	98.6	114	77.0
Education																
No high school degree	51	5.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	171	19.9	9	5.4	108	63.4	2	1.2	51	30.0	-	-	160	93.4	110	64.6
Some college	313	36.4	11	3.4	259	82.8	2	0.7	41	13.0	-	-	299	95.8	261	83.5
College degree	324	37.8	-	-	298	92.0	-	-	26	8.0	-	-	324	100.0	298	92.0
Household Income																
Less than \$15,000	114	13.3	18	15.5	48	41.8	-	-	49	42.7	-	-	96	84.5	48	41.8
Between \$15,000 and \$30,000	115	13.4	-	-	76	66.6	-	-	38	33.4	-	-	115	100.0	76	66.6
Between \$30,000 and \$50,000	190	22.2	5	2.8	158	82.9	2	1.2	25	13.1	-	-	183	96.0	160	84.1
Between \$50,000 and \$75,000	189	22.1	3	1.8	169	89.5	2	1.1	15	7.7	-	-	184	97.2	171	90.5
At Least \$75,000	249	29.1	-	-	240	96.2	-	-	9	3.8	-	-	249	100.0	240	96.2
Homeownership																
Homeowner	558	65.0	2	0.4	498	89.3	-	-	57	10.3	-	-	556	99.6	498	89.3
Non-homeowner	300	35.0	24	8.0	193	64.3	4	1.4	79	26.2	-	-	272	90.6	197	65.8

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.

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)