

2011 Household Banking Status by Demographic Characteristics

Oregon

Household Characteristics	All Households		Unbanked		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	1,522	100.0	65	4.3	219	14.4	1,195	78.5	44
Household Type										
Family Household	950	62.4	42	4.4	141	14.9	739	77.8	27	2.9
Female householder, no husband present	138	9.1	13	9.2	33	23.8	90	65.3	2	1.7
Male Householder, no wife present	35	2.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	777	51.0	24	3.2	102	13.1	628	80.9	22	2.8
Nonfamily household and other	573	37.6	23	4.0	77	13.5	456	79.6	16	2.9
Race/Ethnicity										
Black	22	1.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	95	6.2	10	10.5	27	28.1	54	56.6	5	4.9
White non-Black non-Hispanic	1,328	87.2	49	3.7	162	12.2	1,086	81.8	31	2.3
Other non-Black non-Hispanic	77	5.1	2	2.0	22	28.3	45	58.8	8	10.9
Age										
15 to 34 years	334	21.9	23	7.0	78	23.2	223	66.8	10	3.0
35 to 44 years	249	16.4	11	4.3	36	14.4	198	79.4	5	1.9
45 to 54 years	278	18.3	14	5.1	40	14.3	224	80.5	-	-
55 to 64 years	298	19.6	10	3.4	41	13.6	232	77.7	16	5.3
65 years or more	363	23.8	6	1.7	25	6.8	318	87.8	13	3.7
Education										
No high school degree	132	8.7	21	15.6	23	17.6	79	59.4	10	7.4
High school degree	358	23.5	18	5.1	82	23.0	253	70.6	5	1.3
Some college	539	35.4	24	4.4	88	16.4	410	76.2	16	3.0
College degree	493	32.4	2	0.4	25	5.0	453	91.9	13	2.7
Household Income										
Less than \$15,000	252	16.6	33	13.1	55	21.6	156	62.0	8	3.2
Between \$15,000 and \$30,000	276	18.2	21	7.6	52	18.7	193	69.9	11	3.9
Between \$30,000 and \$50,000	337	22.1	11	3.2	53	15.6	264	78.2	10	3.0
Between \$50,000 and \$75,000	327	21.5	-	-	40	12.3	280	85.7	7	2.1
At Least \$75,000	330	21.7	-	-	20	6.0	302	91.6	8	2.5
Homeownership										
Homeowner	1,008	66.2	13	1.3	89	8.8	876	86.9	29	2.9
Non-homeowner	515	33.8	51	10.0	129	25.2	319	62.0	14	2.8

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)