

2011 Household Banking Status by Demographic Characteristics

Washington

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	2,748	100.0	123	4.5	533	19.4	2,012	73.2	80
Household Type										
Family Household	1,695	61.7	67	3.9	353	20.8	1,218	71.9	57	3.4
Female householder, no husband present	300	10.9	40	13.4	112	37.4	135	45.0	12	4.2
Male Householder, no wife present	172	6.3	14	8.2	45	26.1	93	54.0	20	11.7
Married couple	1,223	44.5	12	1.0	196	16.0	990	81.0	24	2.0
Nonfamily household and other	1,054	38.3	57	5.4	180	17.1	794	75.3	23	2.2
Race/Ethnicity										
Black	118	4.3	8	6.7	50	42.2	60	51.1	-	-
Hispanic non-Black	161	5.8	20	12.8	62	38.3	71	44.0	8	4.9
White non-Black non-Hispanic	2,199	80.0	78	3.6	365	16.6	1,688	76.8	68	3.1
Other non-Black non-Hispanic	271	9.9	17	6.2	57	20.8	194	71.4	4	1.6
Age										
15 to 34 years	642	23.4	39	6.1	169	26.3	417	64.9	17	2.7
35 to 44 years	500	18.2	20	4.0	84	16.9	380	75.9	16	3.1
45 to 54 years	571	20.8	30	5.2	129	22.6	395	69.2	17	2.9
55 to 64 years	538	19.6	15	2.8	89	16.6	421	78.1	13	2.4
65 years or more	497	18.1	19	3.8	61	12.2	399	80.4	18	3.6
Education										
No high school degree	231	8.4	52	22.6	68	29.2	94	40.6	18	7.6
High school degree	568	20.7	28	4.9	133	23.5	387	68.2	19	3.4
Some college	1,053	38.3	31	3.0	251	23.8	748	71.0	23	2.2
College degree	896	32.6	12	1.3	81	9.1	783	87.4	20	2.3
Household Income										
Less than \$15,000	368	13.4	65	17.7	96	26.1	181	49.2	26	7.1
Between \$15,000 and \$30,000	412	15.0	33	7.9	116	28.2	248	60.0	16	3.9
Between \$30,000 and \$50,000	596	21.7	17	2.8	145	24.3	415	69.6	20	3.4
Between \$50,000 and \$75,000	590	21.5	6	1.1	88	14.9	486	82.4	9	1.6
At Least \$75,000	782	28.5	3	0.4	88	11.3	683	87.3	9	1.1
Homeownership										
Homeowner	1,662	60.5	20	1.2	204	12.3	1,389	83.6	48	2.9
Non-homeowner	1,087	39.5	103	9.5	329	30.2	623	57.3	32	3.0

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](#)