

2011 Household Banking Status by Demographic Characteristics
Seattle-Tacoma-Bellevue, WA

Household Characteristic	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	1,464	100.0	59	4.0	254	17.4	1,116	76.2	35	2.4
Household Type										
Family Household	811	55.4	30	3.7	156	19.3	593	73.1	32	4.0
Female householder, no husband present	140	9.6	23	16.5	59	42.3	49	34.9	9	6.3
Male Householder, no wife present	83	5.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	588	40.2	-	-	89	15.2	488	83.0	10	1.8
Nonfamily household and other	653	44.6	29	4.5	98	15.0	523	80.1	3	0.5
Race/Ethnicity										
Black	101	6.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	70	4.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,101	75.2	34	3.1	159	14.4	882	80.1	27	2.4
Other non-Black non-Hispanic	192	13.1	14	7.5	33	17.2	140	73.0	4	2.2
Age										
15 to 34 years	400	27.3	16	4.1	91	22.6	283	70.8	10	2.5
35 to 44 years	253	17.3	10	4.1	37	14.6	194	76.5	12	4.8
45 to 54 years	317	21.6	14	4.4	70	22.0	230	72.7	3	0.8
55 to 64 years	254	17.3	3	1.1	36	14.0	208	82.0	7	2.8
65 years or more	241	16.4	16	6.5	21	8.8	200	83.2	3	1.4
Education										
No high school degree	113	7.7	22	19.3	35	30.7	49	43.6	7	6.3
High school degree	271	18.5	10	3.6	59	21.6	190	70.1	13	4.7
Some college	506	34.6	19	3.7	117	23.0	368	72.7	3	0.6
College degree	574	39.2	9	1.5	44	7.7	508	88.6	12	2.2
Household Income										
Less than \$15,000	186	12.7	37	19.7	54	28.9	96	51.4	-	-
Between \$15,000 and \$30,000	216	14.7	9	4.2	65	30.2	133	61.6	9	4.0
Between \$30,000 and \$50,000	284	19.4	8	2.7	49	17.2	210	74.0	17	6.1
Between \$50,000 and \$75,000	310	21.1	3	0.9	42	13.7	261	84.4	3	1.0
At Least \$75,000	469	32.0	3	0.6	44	9.4	416	88.7	6	1.3
Homeownership										
Homeowner	813	55.6	7	0.8	82	10.1	705	86.7	19	2.3
Non-homeowner	651	44.4	52	8.1	172	26.4	410	63.0	16	2.5

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.

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](#)