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

2011 Household Bank Account Type by Demographic Characteristics Seattle-Tacoma-Bellevue, WA

Household Characteristic	Bank Account Type														Memo Items			
	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		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	1,464	100	59	4.0	1,246	85.1	7	0.5	139	9.5	13	0.9	1,385	94.6	1,253	85.6		
Household Type																		
Family Household	811	55.4	30	3.7	684	84.3	-	-	92	11.3	6	0.7	775	95.6	684	84.3		
Female householder, no husband present	140	9.6	23	16.5	77	54.9	-	-	37	26.5	3	2.1	114	81.4	77	54.9		
Male Householder, no wife present	83	5.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	588	40.2	-	-	549	93.3	-	-	36	6.2	3	0.5	585	99.5	549	93.3		
Nonfamily household and other	653	44.6	29	4.5	562	86.1	7	1.1	47	7.2	7	1.1	609	93.3	569	87.2		
Race/Ethnicity																		
Black	101	6.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	70	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,101	75.2	34	3.1	962	87.3	7	0.7	89	8.1	10	0.9	1,051	95.4	969	88.0		
Other non-Black non-Hispanic	192	13.1	14	7.5	167	87.2	-	-	10	5.3	-	-	177	92.5	167	87.2		
Age																		
15 to 34 years	400	27.3	16	4.1	326	81.5	-	-	54	13.5	4	0.9	380	95.0	326	81.5		
35 to 44 years	253	17.3	10	4.1	223	88.2	-	-	14	5.4	6	2.4	237	93.6	223	88.2		
45 to 54 years	317	21.6	14	4.4	275	86.7	4	1.2	24	7.7	-	-	299	94.4	278	87.9		
55 to 64 years	254	17.3	3	1.1	218	86.1	4	1.4	25	10.0	4	1.4	244	96.1	222	87.5		
65 years or more	241	16.4	16	6.5	203	84.4	-	-	22	9.0	-	-	225	93.5	203	84.4		
Education																		
No high school degree	113	7.7	22	19.3	60	53.1	-	-	28	24.4	4	3.1	88	77.5	60	53.1		
High school degree	271	18.5	10	3.6	224	82.6	4	1.3	27	10.0	7	2.4	251	92.7	228	84.0		
Some college	506	34.6	19	3.7	443	87.5	-	-	44	8.8	-	-	488	96.3	443	87.5		
College degree	574	39.2	9	1.5	518	90.4	4	0.6	40	6.9	3	0.5	558	97.3	522	91.0		
Household Income																		
Less than \$15,000	186	12.7	37	19.7	117	62.9	-	-	33	17.5	-	-	150	80.3	117	62.9		
Between \$15,000 and \$30,000	216	14.7	9	4.2	158	73.2	4	1.6	42	19.6	3	1.4	200	92.7	162	74.8		
Between \$30,000 and \$50,000	284	19.4	8	2.7	243	85.6	-	-	30	10.4	4	1.3	273	96.0	243	85.6		
Between \$50,000 and \$75,000	310	21.1	3	0.9	290	93.8	-	-	13	4.1	4	1.1	303	97.9	290	93.8		
At Least \$75,000	469	32.0	3	0.6	437	93.3	4	0.8	22	4.7	3	0.6	459	98.0	441	94.1		
Homeownership																		
Homeowner	813	55.6	7	0.8	740	91.0	4	0.5	53	6.5	10	1.2	793	97.5	744	91.4		
Non-homeowner	651	44.4	52	8.1	506	77.7	4	0.5	86	13.2	3	0.5	592	90.9	509	78.2		

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](#)