

2011 Household Banking Status by Demographic Characteristics

Portland-Vancouver-Beaverton, OR-WA

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	858	100.0	26	3.1	121	14.1	690	80.4	21	2.4
Household Type										
Family Household	518	60.4	14	2.7	80	15.4	413	79.8	11	2.2
Female householder, no husband present	83	9.7	9	10.3	19	22.9	56	66.8	-	-
Male Householder, no wife present	22	2.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	413	48.1	3	0.7	57	13.7	342	82.8	11	2.7
Nonfamily household and other	340	39.6	13	3.7	41	12.0	277	81.4	10	2.8
Race/Ethnicity										
Black	26	3.1	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	45	5.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	747	87.0	22	3.0	94	12.6	617	82.7	13	1.8
Other non-Black non-Hispanic	40	4.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	173	20.2	11	6.1	26	14.9	130	75.0	7	4.1
35 to 44 years	189	22.0	-	-	25	13.3	159	84.2	5	2.5
45 to 54 years	187	21.8	10	5.2	31	16.4	147	78.5	-	-
55 to 64 years	161	18.8	4	2.6	23	14.5	128	79.2	6	3.8
65 years or more	148	17.2	2	1.4	16	10.6	127	85.8	3	2.1
Education										
No high school degree	51	5.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	171	19.9	9	5.4	36	21.0	126	73.6	-	-
Some college	313	36.4	11	3.4	58	18.7	235	75.1	9	2.8
College degree	324	37.8	-	-	20	6.2	295	91.0	9	2.8
Household Income										
Less than \$15,000	114	13.3	18	15.5	21	18.7	72	63.1	3	2.7
Between \$15,000 and \$30,000	115	13.4	-	-	26	22.8	86	75.1	2	2.0
Between \$30,000 and \$50,000	190	22.2	5	2.8	20	10.8	162	85.1	3	1.4
Between \$50,000 and \$75,000	189	22.1	3	1.8	30	16.0	149	78.7	7	3.6
At Least \$75,000	249	29.1	-	-	22	9.0	221	88.6	6	2.4
Homeownership										
Homeowner	558	65.0	2	0.4	55	9.9	491	88.0	9	1.7
Non-homeowner	300	35.0	24	8.0	65	21.8	199	66.3	12	3.9

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](#)