

2009 Household Banking Status by Demographic Characteristics

District of Columbia

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	302	100.0	37	12.2	73	24.1	183	60.5	10	3.2
Household Type										
Family Household	125	41.3	17	13.8	31	24.9	71	57.3	5	4.0
Female householder, no husband present	46	15.1	9	19.9	16	35.1	18	40.5	2	4.5
Male Householder, no wife present	14	4.6	3	24.2	4	29.8	5	37.0	1	9.0
Married couple	65	21.7	5	7.4	11	16.7	48	73.3	2	2.5
Nonfamily household and other	177	58.7	20	11.1	42	23.5	111	62.7	5	2.7
Race/Ethnicity										
Black	162	53.7	30	18.6	59	36.7	65	40.3	7	4.5
Hispanic non-Black	17	5.5	4	26.7	4	23.2	8	46.2	1	3.9
White non-Black non-Hispanic	114	37.7	2	2.2	9	8.2	100	88.1	2	1.5
Other non-Black non-Hispanic	9	3.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	95	31.5	10	10.7	23	24.3	59	62.4	2	2.6
35 to 44 years	59	19.4	9	14.5	14	23.6	33	57.0	3	4.9
45 to 54 years	53	17.5	6	11.9	14	27.2	31	58.1	1	2.8
55 to 64 years	43	14.3	7	16.2	11	25.2	25	57.3	1	1.3
65 years or more	52	17.2	5	9.6	10	20.0	34	66.0	2	4.4
Education										
No high school degree	34	11.2	15	44.0	11	32.7	6	16.9	2	6.4
High school degree	58	19.2	14	23.4	21	36.3	22	38.3	1	1.9
Some college	55	18.4	7	12.4	17	31.1	29	52.2	2	4.3
College degree	155	51.2	2	1.0	23	15.1	126	81.3	4	2.6
Household Income										
Less than \$15,000	48	16.0	17	35.8	14	28.1	17	34.9	1	1.2
Between \$15,000 and \$30,000	34	11.2	8	22.8	11	33.6	13	37.2	2	6.3
Between \$30,000 and \$50,000	51	16.8	3	5.6	15	30.4	31	60.7	2	3.4
Between \$50,000 and \$75,000	37	12.4	1	3.8	11	28.5	25	66.4	-	-
At Least \$75,000	92	30.5	1	1.5	13	13.6	75	81.4	3	3.5
Unknown	40	13.1	6	16.0	9	23.0	23	56.9	2	4.1
Homeownership										
Homeowner	143	47.3	5	3.4	30	21.1	102	71.4	6	4.1
Non-homeowner	159	52.7	32	20.2	43	26.7	81	50.7	4	2.4

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)