

2009 Household Banking Status by Demographic Characteristics

Washington-Arlington-Alexandria, DC-VA-MD-WV

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	2,139	100.0	129	6.0	323	15.1	1,577	73.7	110	5.1
Household Type										
Family Household	1,341	62.7	64	4.7	190	14.2	1,023	76.3	64	4.7
Female householder, no husband present	251	11.7	21	8.3	67	26.6	147	58.7	16	6.4
Male Householder, no wife present	78	3.7	3	4.3	27	34.7	37	47.4	11	13.6
Married couple	1,011	47.3	39	3.9	96	9.5	839	83.0	37	3.6
Nonfamily household and other	799	37.3	66	8.2	133	16.7	553	69.3	46	5.8
Race/Ethnicity										
Black	581	27.2	53	9.2	204	35.1	305	52.4	19	3.3
Hispanic non-Black	195	9.1	44	22.6	34	17.6	104	53.1	13	6.7
White non-Black non-Hispanic	1,170	54.7	25	2.1	79	6.8	1,004	85.8	62	5.3
Other non-Black non-Hispanic	193	9.0	7	3.6	5	2.8	164	85.1	16	8.5
Age										
15 to 34 years	467	21.8	45	9.7	106	22.7	275	58.8	41	8.7
35 to 44 years	488	22.8	34	6.9	72	14.8	371	76.1	11	2.2
45 to 54 years	459	21.5	22	4.9	64	13.9	351	76.3	23	4.9
55 to 64 years	350	16.4	16	4.7	53	15.3	268	76.5	12	3.6
65 years or more	375	17.5	12	3.1	27	7.3	312	83.3	24	6.3
Education										
No high school degree	160	7.5	51	31.8	30	18.6	61	38.1	18	11.6
High school degree	385	18.0	47	12.1	80	20.8	233	60.6	25	6.5
Some college	452	21.2	20	4.5	87	19.2	322	71.2	23	5.1
College degree	1,142	53.4	12	1.1	126	11.1	960	84.1	43	3.8
Household Income										
Less than \$15,000	131	6.1	40	30.7	29	22.5	57	43.3	5	3.5
Between \$15,000 and \$30,000	158	7.4	19	12.0	38	23.9	90	56.8	11	7.2
Between \$30,000 and \$50,000	273	12.8	16	6.0	52	19.2	190	69.5	15	5.4
Between \$50,000 and \$75,000	330	15.4	7	2.0	62	18.9	246	74.7	15	4.4
At Least \$75,000	959	44.8	5	0.5	99	10.3	823	85.8	32	3.3
Unknown	289	13.5	42	14.6	42	14.7	172	59.4	33	11.4
Homeownership										
Homeowner	1,478	69.1	27	1.9	158	10.7	1,221	82.6	71	4.8
Non-homeowner	662	30.9	102	15.4	165	24.9	356	53.7	39	6.0

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.

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](#)