

2011 Household Banking Status by Demographic Characteristics

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

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	2,148	100.0	100	4.6	362	16.9	1,572	73.2	115	5.3
Household Type										
Family Household	1,410	65.6	55	3.9	259	18.4	1,037	73.6	58	4.1
Female householder, no husband present	257	12.0	27	10.6	68	26.3	149	57.8	14	5.3
Male Householder, no wife present	66	3.1	5	7.0	31	46.6	31	46.4	-	-
Married couple	1,086	50.6	23	2.1	160	14.8	858	79.0	45	4.1
Nonfamily household and other	739	34.4	44	6.0	103	14.0	535	72.4	56	7.6
Race/Ethnicity										
Black	527	24.6	42	7.9	161	30.6	293	55.5	31	6.0
Hispanic non-Black	188	8.7	44	23.7	57	30.2	72	38.5	14	7.7
White non-Black non-Hispanic	1,246	58.0	9	0.7	125	10.0	1,058	85.0	53	4.3
Other non-Black non-Hispanic	188	8.7	4	2.3	19	10.2	149	79.2	15	8.2
Age										
15 to 34 years	471	21.9	45	9.6	83	17.6	322	68.2	22	4.6
35 to 44 years	468	21.8	14	3.0	87	18.7	340	72.8	26	5.6
45 to 54 years	464	21.6	21	4.5	99	21.3	314	67.7	30	6.5
55 to 64 years	382	17.8	7	1.7	59	15.4	300	78.6	16	4.3
65 years or more	364	16.9	13	3.5	34	9.4	296	81.4	21	5.7
Education										
No high school degree	141	6.6	39	27.7	32	22.5	60	42.4	10	7.4
High school degree	416	19.3	41	9.8	57	13.8	286	68.9	31	7.5
Some college	431	20.1	7	1.6	115	26.7	287	66.6	22	5.1
College degree	1,161	54.0	13	1.1	158	13.6	939	80.9	51	4.4
Household Income										
Less than \$15,000	150	7.0	29	19.2	29	19.6	82	54.7	10	6.5
Between \$15,000 and \$30,000	214	9.9	43	20.1	42	19.6	105	49.2	24	11.2
Between \$30,000 and \$50,000	297	13.8	19	6.3	73	24.7	194	65.2	12	3.9
Between \$50,000 and \$75,000	362	16.9	9	2.5	78	21.4	255	70.3	21	5.7
At Least \$75,000	1,125	52.4	-	-	140	12.4	936	83.2	49	4.3
Homeownership										
Homeowner	1,455	67.7	12	0.8	188	12.9	1,190	81.7	65	4.5
Non-homeowner	693	32.3	88	12.7	174	25.1	382	55.2	49	7.1

Notes:

- = 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](#)