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



2011 Household Bank Account Type by Demographic Characteristics
Washington-Arlington-Alexandria, DC-VA-MD-WV

Household Characteristic	All Households		Bank Account Type										Memo Items			
			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	2,148	100	100	4.6	1,580	73.6	12	0.6	417	19.4	39	1.8	1,997	92.9	1,593	74.2
Household Type																
Family Household	1,410	65.6	55	3.9	1,068	75.8	6	0.4	255	18.1	25	1.8	1,324	93.9	1,074	76.2
Female householder, no husband present	257	12.0	27	10.6	149	58.0	2	0.6	70	27.1	9	3.7	219	85.1	151	58.6
Male Householder, no wife present	66	3.1	5	7.0	37	55.3	4	5.6	21	32.1	-	-	58	87.4	40	60.9
Married couple	1,086	50.6	23	2.1	882	81.3	1	0.1	164	15.1	16	1.4	1,047	96.4	883	81.3
Nonfamily household and other	739	34.4	44	6.0	512	69.3	7	0.9	161	21.9	14	2.0	673	91.2	519	70.3
Race/Ethnicity																
Black	527	24.6	42	7.9	347	65.8	11	2.0	117	22.2	11	2.1	464	87.9	358	67.9
Hispanic non-Black	188	8.7	44	23.7	76	40.7	2	0.9	61	32.3	5	2.4	137	73.0	78	41.6
White non-Black non-Hispanic	1,246	58.0	9	0.7	1,015	81.5	-	-	204	16.4	17	1.4	1,219	97.9	1,015	81.5
Other non-Black non-Hispanic	188	8.7	4	2.3	142	75.4	-	-	36	19.0	6	3.3	177	94.4	142	75.4
Age																
15 to 34 years	471	21.9	45	9.6	333	70.6	1	0.2	89	18.8	4	0.8	422	89.4	334	71.0
35 to 44 years	468	21.8	14	3.0	355	75.9	-	-	84	18.1	14	3.0	440	94.0	355	75.9
45 to 54 years	464	21.6	21	4.5	348	75.0	1	0.3	87	18.8	6	1.4	435	93.8	349	75.3
55 to 64 years	382	17.8	7	1.7	309	81.0	7	1.8	57	14.8	2	0.6	366	95.8	316	82.8
65 years or more	364	16.9	13	3.5	235	64.6	3	0.9	100	27.5	13	3.5	335	92.1	238	65.4
Education																
No high school degree	141	6.6	39	27.7	29	20.4	2	1.6	64	45.4	7	4.9	93	65.8	31	22.0
High school degree	416	19.3	41	9.8	243	58.5	6	1.4	116	28.0	9	2.3	359	86.5	250	60.1
Some college	431	20.1	7	1.6	313	72.7	-	-	101	23.3	10	2.4	414	96.0	314	72.7
College degree	1,161	54.0	13	1.1	995	85.7	4	0.3	136	11.7	13	1.1	1,131	97.4	999	86.1
Household Income																
Less than \$15,000	150	7.0	29	19.2	53	35.2	6	4.3	57	38.4	4	2.9	110	73.6	59	39.5
Between \$15,000 and \$30,000	214	9.9	43	20.1	98	45.7	1	0.4	61	28.5	11	5.4	158	74.1	98	46.1
Between \$30,000 and \$50,000	297	13.8	19	6.3	172	57.9	1	0.4	97	32.6	9	2.9	269	90.5	173	58.3
Between \$50,000 and \$75,000	362	16.9	9	2.5	265	73.3	4	1.0	79	21.8	5	1.4	344	95.0	270	74.4
At Least \$75,000	1,125	52.4	-	-	992	88.2	-	-	123	10.9	10	0.9	1,115	99.1	993	88.2
Homeownership																
Homeowner	1,455	67.7	12	0.8	1,210	83.1	7	0.5	210	14.4	16	1.1	1,420	97.6	1,217	83.6
Non-homeowner	693	32.3	88	12.7	370	53.4	5	0.8	206	29.8	23	3.4	577	83.2	376	54.3

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.

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](#)