

Use of AFS by Banking Status

District of Columbia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	281	100.0	31	100.0	63	100.0	180	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	123	43.9	21	69.9	63	100.0	39	21.9	NA	NA
Has Never Used	148	52.6	8	24.5	0	0	140	78.1	NA	NA
Unknown	10	3.5	2	5.6	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	104	37.2	18	58.6	54	86.4	32	18.0	NA	NA
Has Never Used	167	59.6	11	35.8	8	13.6	147	82.0	NA	NA
Unknown	9	3.3	2	5.6	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	26	9.3	9	29.6	13	20.0	5	2.6	NA	NA
Has Never Used	248	88.1	20	64.8	50	80.0	175	97.4	NA	NA
Unknown	7	2.5	2	5.6	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	23	8.1	3	9.6	16	25.8	4	2.0	NA	NA
Has Never Used	249	88.7	25	82.7	46	74.2	176	98.0	NA	NA
Unknown	9	3.2	2	7.7	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	5	1.8	2	5.9	2	3.3	1	0.7	NA	NA
Has Never Used	269	95.7	27	87.6	61	96.7	178	99.3	NA	NA
Unknown	7	2.5	2	6.5	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	14	4.9	3	9.2	8	12.5	3	1.7	NA	NA
Has Never Used	259	92.2	26	84.3	54	86.9	177	98.3	NA	NA
Unknown	8	2.9	2	6.5	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	4	1.4	1	4.9	2	3.7	-	-	NA	NA
Has Never Used	268	95.5	27	88.6	60	95.8	179	99.9	NA	NA
Unknown	9	3.1	2	6.5	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	8	2.9	2	6.8	3	5.1	3	1.6	NA	NA
Has Never Used	264	93.9	27	86.7	59	94.3	177	98.4	NA	NA
Unknown	9	3.2	2	6.5	-	-	0	0	NA	NA

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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

[2011 Technical Notes](#)

Timing of AFS Use by Banking Status

District of Columbia

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	281	100.0	31	100.0	63	100.0	180	100.0	NA	NA
Any AFS										
In Last 30 Days	44	15.7	15	48.2	29	46.9	0	0	NA	NA
In Last 2-12 Months	38	13.5	5	15.3	33	53.1	0	0	NA	NA
Not in the Last 12 Months	41	14.7	2	6.4	0	0	39	21.9	NA	NA
Never Used	148	52.6	8	24.5	0	0	140	78.1	NA	NA
Unknown	10	3.5	2	5.6	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	37	13.0	12	40.7	24	38.6	0	0	NA	NA
In Last 2-12 Months	30	10.7	3	11.1	27	42.8	0	0	NA	NA
Not in the Last 12 Months	38	13.4	2	6.8	3	5.0	32	18.0	NA	NA
Never Used	167	59.6	11	35.8	8	13.6	147	82.0	NA	NA
Unknown	9	3.3	2	5.6	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	6	2.0	3	8.4	3	4.8	0	0	NA	NA
In Last 2-12 Months	8	2.9	4	12.8	4	6.6	0	0	NA	NA
Not in the Last 12 Months	13	4.5	3	8.4	5	8.6	5	2.6	NA	NA
Never Used	248	88.1	20	64.8	50	80.0	175	97.4	NA	NA
Unknown	7	2.5	2	5.6	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	5	1.9	1	3.1	4	7.0	0	0	NA	NA
In Last 2-12 Months	10	3.6	2	6.5	8	12.9	0	0	NA	NA
Not in the Last 12 Months	7	2.6	-	-	4	6.0	4	2.0	NA	NA
Never Used	249	88.7	25	82.7	46	74.2	176	98.0	NA	NA
Unknown	9	3.2	2	7.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	0	0.1	-	-	-	-	0	0	NA	NA
In Last 2-12 Months	1	0.2	-	-	1	1.0	0	0	NA	NA
Not in the Last 12 Months	4	1.5	2	5.9	1	1.8	1	0.7	NA	NA
Never Used	269	95.7	27	87.6	61	96.7	178	99.3	NA	NA
Unknown	7	2.5	2	6.5	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	2	0.6	-	-	1	2.1	0	0	NA	NA
In Last 2-12 Months	4	1.6	-	-	4	6.4	0	0	NA	NA
Not in the Last 12 Months	8	2.7	2	6.8	2	3.9	3	1.7	NA	NA
Never Used	259	92.2	26	84.3	54	86.9	177	98.3	NA	NA
Unknown	8	2.9	2	6.5	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	1	0.4	-	-	1	0.9	0	0	NA	NA
Used but not in last 12 months	3	1.1	1	3.4	2	2.8	-	-	NA	NA
Never Used	268	95.5	27	88.6	60	95.8	179	99.9	NA	NA
Unknown	9	3.1	2	6.5	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	1	0.3	1	2.5	-	-	0	0	NA	NA
Used but not in last 12 months	7	2.6	1	4.3	3	5.1	3	1.6	NA	NA
Never Used	264	93.9	27	86.7	59	94.3	177	98.4	NA	NA
Unknown	9	3.2	2	6.5	-	-	-	-	NA	NA

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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[2011 Technical Notes](#)

Use of AFS by Household Characteristic
District of Columbia

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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
All Households	281	100.0	123	43.9	148	52.6	10	3.5	120	42.5	23	8.3
Banking Status												
Unbanked	31	10.9	21	69.9	8	24.5	2	5.6	21	68.8	4	13.7
Underbanked	63	22.3	63	100.0	0	0	0	0	62	98.5	12	20.0
Fully Banked	180	63.9	39	21.9	140	78.1	0	0	37	20.5	7	3.8
Banked but Underbanked Status Unknown	8	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	116	41.4	58	49.9	54	45.9	5	4.2	57	49.1	13	10.9
Female householder, no husband present	45	16.1	30	66.3	13	28.0	3	5.6	30	65.6	7	15.0
Male householder, no wife present	9	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	62	22.1	23	36.2	37	60.0	2	3.8	22	35.3	5	7.3
Nonfamily household	164	58.3	65	39.6	94	57.3	5	3.1	62	38.1	10	6.4
Female householder	84	29.7	29	34.9	51	61.1	3	3.9	29	34.2	3	3.9
Male householder	80	28.6	36	44.4	43	53.4	2	2.2	34	42.2	7	9.0
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	139	49.5	80	57.7	52	37.7	6	4.6	78	56.1	17	12.6
Hispanic non-Black	21	7.4	11	51.8	9	44.5	1	3.7	11	50.3	1	5.3
White non-Black non-Hispanic	110	39.0	30	27.4	78	70.7	2	1.8	29	26.4	4	3.9
Other non-Black non-Hispanic	12	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	93	33.1	37	39.4	55	58.8	2	1.8	35	38.1	6	6.4
35 to 44 years	44	15.7	21	47.6	22	50.0	1	2.4	21	46.9	3	5.9
45 to 54 years	49	17.3	26	53.4	20	41.3	3	5.3	25	51.9	6	12.9
55 to 64 years	40	14.3	20	48.6	20	50.6	-	-	18	46.0	5	12.5
65 years or more	55	19.5	20	36.4	31	55.6	4	8.0	20	35.8	4	6.5
Education												
No high school degree	35	12.3	24	68.9	10	28.0	1	3.0	23	66.1	7	19.1
High school degree	49	17.3	31	64.4	15	31.6	2	3.9	31	62.7	7	14.1
Some college	39	13.9	17	42.6	21	53.9	1	3.5	16	41.7	3	7.2
College degree	159	56.5	51	32.4	102	64.1	6	3.5	50	31.4	7	4.5
Household Income												
Less than \$15,000	48	17.3	30	60.9	17	34.9	2	4.2	28	58.2	6	12.1
Between \$15,000 and \$30,000	37	13.1	20	55.7	13	36.6	3	7.7	20	54.7	7	19.3
Between \$30,000 and \$50,000	42	15.1	20	47.2	21	50.3	1	2.5	20	46.1	3	7.6
Between \$50,000 and \$75,000	48	17.0	19	40.1	28	58.3	1	1.6	18	38.1	3	7.2
At Least \$75,000	106	37.6	34	32.3	68	64.6	3	3.1	34	31.7	4	3.6
Homeownership												
Homeowner	120	42.7	43	35.6	73	61.1	4	3.3	42	35.4	7	5.9
Non-homeowner	161	57.3	80	50.0	74	46.2	6	3.8	77	47.9	16	10.1

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

- = 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.

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



Timing of AFS Use by Household Characteristic District of Columbia

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	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
All Households	281	100.0	44	15.7	38	13.5	41	14.7	148	52.6	10	3.5	82	29.2
Banking Status														
Unbanked	31	10.9	15	48.2	5	15.3	2	6.4	8	24.5	2	5.6	19	63.5
Underbanked	63	22.3	29	46.9	33	53.1	0	0	0	0	0	0	63	100.0
Fully Banked	180	63.9	0	0	0	0	39	21.9	140	78.1	0	0	0	0
Banked but Underbanked Status Unknown	8	2.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	41.4	26	22.0	18	15.1	15	12.8	54	45.9	5	4.2	43	37.1
Female householder, no husband present	281	16.1	17	37.1	7	15.8	6	13.4	13	28.0	3	5.6	24	52.9
Male householder, no wife present	9	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	62	22.1	7	11.0	7	11.7	8	13.6	37	60.0	2	3.8	14	22.6
Nonfamily household	164	58.3	18	11.3	20	12.4	26	15.9	94	57.3	5	3.1	39	23.7
Female householder	84	29.7	11	13.5	8	9.6	10	11.9	51	61.1	3	3.9	19	23.1
Male householder	80	28.6	7	8.9	12	15.4	16	20.1	43	53.4	2	2.2	20	24.3
Other	1	0.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	139	49.5	35	25.0	24	17.4	21	15.3	52	37.7	6	4.6	59	42.4
Hispanic non-Black	21	7.4	4	21.0	5	25.0	1	5.8	9	44.5	1	3.7	10	46.0
White non-Black non-Hispanic	110	39.0	4	3.6	8	7.3	18	16.5	78	70.7	2	1.8	12	11.0
Other non-Black non-Hispanic	12	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	93	33.1	12	12.8	13	13.5	12	13.1	55	58.8	2	1.8	25	26.4
35 to 44 years	44	15.7	8	18.7	5	11.3	8	17.6	22	50.0	1	2.4	13	30.0
45 to 54 years	49	17.3	9	18.5	8	17.4	9	17.6	20	41.3	3	5.3	17	35.8
55 to 64 years	40	14.3	8	20.2	6	15.3	5	13.2	20	50.6	-	-	14	35.5
65 years or more	55	19.5	7	12.4	6	10.4	7	13.6	31	55.6	4	8.0	13	22.8
Education														
No high school degree	35	12.3	14	40.5	6	18.5	3	10.0	10	28.0	1	3.0	20	59.0
High school degree	49	17.3	15	30.0	9	17.7	8	16.7	15	31.6	2	3.9	23	47.7
Some college	39	13.9	7	17.3	6	14.7	4	10.5	21	53.9	1	3.5	13	32.0
College degree	159	56.5	9	5.5	17	10.8	26	16.1	102	64.1	6	3.5	26	16.3
Household Income														
Less than \$15,000	48	17.3	16	32.6	7	15.4	6	12.8	17	34.9	2	4.2	23	48.1
Between \$15,000 and \$30,000	37	13.1	10	27.7	7	18.0	4	10.0	13	36.6	3	7.7	17	45.7
Between \$30,000 and \$50,000	42	15.1	8	19.6	6	15.1	5	12.6	21	50.3	1	2.5	15	34.6
Between \$50,000 and \$75,000	48	17.0	5	10.6	6	12.4	8	17.1	28	58.3	1	1.6	11	23.0
At Least \$75,000	106	37.6	5	4.5	12	10.9	18	16.9	68	64.6	3	3.1	16	15.4
Homeownership														
Homeowner	120	42.7	12	9.9	12	9.9	19	15.8	73	61.1	4	3.3	24	19.8
Non-homeowner	161	57.3	32	20.0	26	16.2	22	13.8	74	46.2	6	3.8	58	36.2

Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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