

### 2011 Household Banking Status by Demographic Characteristics

#### District of Columbia

Household Characteristics	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	281	100.0	31	10.9	63	22.3	180	63.9	8	2.9
Household Type										
Family Household	116	41.4	16	13.9	31	26.4	65	55.6	5	4.2
Female householder, no husband present	45	16.1	13	27.9	13	29.4	17	37.1	3	5.6
Male Householder, no wife present	9	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	62	22.1	2	3.2	13	21.1	45	72.0	2	3.8
Nonfamily household and other	165	58.6	14	8.8	32	19.4	115	69.8	3	2.0
Race/Ethnicity										
Black	139	49.5	26	18.7	43	30.6	66	47.3	5	3.4
Hispanic non-Black	21	7.4	4	20.7	7	33.1	9	42.5	1	3.7
White non-Black non-Hispanic	110	39.0	-	-	12	10.7	96	87.2	2	1.8
Other non-Black non-Hispanic	12	4.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	93	33.1	9	10.2	18	19.3	65	69.4	1	1.1
35 to 44 years	44	15.7	5	11.1	10	22.1	29	64.5	1	2.4
45 to 54 years	49	17.3	8	17.2	12	24.7	26	53.7	2	4.4
55 to 64 years	40	14.3	4	10.1	12	29.0	24	60.1	-	-
65 years or more	55	19.5	4	6.8	11	20.5	36	65.9	4	6.8
Education										
No high school degree	35	12.3	14	39.9	11	31.3	10	27.8	-	-
High school degree	49	17.3	9	19.0	17	34.7	21	43.2	2	3.1
Some college	39	13.9	5	13.2	10	26.2	22	57.1	1	3.5
College degree	159	56.5	2	1.5	25	15.6	127	79.8	5	3.1
Household Income										
Less than \$15,000	48	17.3	17	35.0	13	27.4	17	34.8	1	2.8
Between \$15,000 and \$30,000	37	13.1	8	22.1	11	30.4	16	42.6	2	4.9
Between \$30,000 and \$50,000	42	15.1	4	9.3	12	27.5	26	60.7	1	2.5
Between \$50,000 and \$75,000	48	17.0	1	2.5	10	21.5	36	74.5	1	1.6
At Least \$75,000	106	37.6	-	-	16	15.4	86	81.2	3	3.1
Homeownership										
Homeowner	120	42.7	5	4.3	21	17.6	90	75.2	4	2.9
Non-homeowner	161	57.3	25	15.8	42	25.8	89	55.5	5	2.9

**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.

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](#)