

Unbanked and Underbanked for District of Columbia, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	332	100	11.8	24.8	58.0	5.5
Race/Ethnicity (PCT)						
Black	162	100	22.3	36.8	34.3	6.7
Hispanic	23	100	5.1	30.2	59.0	5.7
Asian	12	100	NA	NA	NA	NA
American Indian/Alaskan	2	100	-	NA	NA	-
Hawaiian/Pacific Islander	2	100	-	NA	NA	NA
White non-Black non-Hispanic	131	100	1.0	9.5	85.6	3.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	26	100	17.1	21.9	61.0	-
25 to 34 years	87	100	9.1	21.6	63.2	6.1
35 to 44 years	64	100	9.4	29.4	56.5	4.7
45 to 54 years	50	100	18.7	22.8	51.9	6.6
55 to 64 years	47	100	13.1	29.1	51.7	6.1
65 years or more	58	100	8.9	24.2	60.8	6.1
Education (PCT)						
No high school degree	29	100	40.2	28.5	26.2	5.1
High school degree	59	100	28.7	38.9	27.0	5.4
Some college	44	100	20.8	33.4	38.0	7.7
College degree	200	100	0.7	18.3	76.0	5.0
Employment Status (PCT)						
Employed	218	100	3.6	24.8	66.9	4.7
Unemployed	19	100	44.8	21.2	25.7	8.3
Not in labor force	94	100	23.9	25.6	44.0	6.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	61	100	48.5	19.1	30.8	1.6
Between \$15,000 and \$30,000	34	100	15.2	42.5	33.8	8.5
Between \$30,000 and \$50,000	59	100	4.4	35.7	52.8	7.2
Between \$50,000 and \$75,000	47	100	1.2	27.5	64.8	6.4

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At Least \$75,000	130	100	0.8	17.0	76.9	5.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	27	100	42.4	23.6	25.4	8.7
Not Disabled	221	100	8.1	25.5	60.9	5.5
Not Applicable	83	100	11.5	23.5	60.8	4.2
Metropolitan Status (PCT)						
Metropolitan area - principal City	332	100	11.8	24.8	58.0	5.5
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.