

2009 Household Banking Status by Demographic Characteristics

Maryland

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	2,167	100.0	119	5.5	437	20.2	1,549	71.5	62	2.9		
Household Type												
Family Household	1,444	66.6	71	4.9	283	19.6	1,049	72.7	41	2.8		
Female householder, no husband present	294	13.6	37	12.7	89	30.1	156	53.2	12	4.0		
Male Householder, no wife present	89	4.1	5	5.5	27	30.6	57	63.9	-	-		
Married couple	1,061	49.0	29	2.7	168	15.8	836	78.8	29	2.7		
Nonfamily household and other	723	33.4	48	6.6	154	21.2	500	69.2	21	3.0		
Race/Ethnicity												
Black	674	31.1	75	11.1	248	36.8	342	50.7	9	1.3		
Hispanic non-Black	124	5.7	25	20.2	21	17.1	70	55.9	8	6.8		
White non-Black non-Hispanic	1,256	58.0	19	1.5	158	12.6	1,041	82.9	38	3.1		
Other non-Black non-Hispanic	112	5.2	-	-	9	8.3	96	86.1	6	5.6		
Age												
15 to 34 years	431	19.9	35	8.1	130	30.2	250	58.1	16	3.6		
35 to 44 years	421	19.4	29	6.9	97	23.1	286	68.1	8	1.9		
45 to 54 years	509	23.5	29	5.7	108	21.3	359	70.4	14	2.7		
55 to 64 years	363	16.8	13	3.7	72	19.8	270	74.3	8	2.2		
65 years or more	442	20.4	13	2.8	29	6.6	384	86.8	17	3.8		
Education												
No high school degree	202	9.3	46	23.0	55	27.4	90	44.7	10	5.0		
High school degree	531	24.5	38	7.2	140	26.4	329	62.0	24	4.5		
Some college	542	25.0	27	4.9	127	23.5	378	69.8	10	1.8		
College degree	892	41.2	8	0.9	114	12.8	752	84.2	19	2.1		
Household Income												
Less than \$15,000	178	8.2	49	27.3	41	23.2	82	46.3	6	3.3		
Between \$15,000 and \$30,000	196	9.0	23	11.7	70	35.8	99	50.6	4	1.9		
Between \$30,000 and \$50,000	331	15.3	22	6.7	99	30.0	206	62.1	4	1.1		
Between \$50,000 and \$75,000	375	17.3	10	2.6	81	21.5	283	75.3	2	0.6		
At Least \$75,000	790	36.5	-	-	108	13.7	658	83.2	24	3.1		
Unknown	297	13.7	15	5.1	38	12.8	222	74.7	22	7.4		
Homeownership												
Homeowner	1,538	71.0	31	2.0	234	15.2	1,233	80.1	41	2.6		
Non-homeowner	629	29.0	88	14.0	203	32.2	317	50.4	21	3.4		

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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