

### 2009 Household Banking Status by Demographic Characteristics

#### Baltimore-Towson, MD

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	1,039	100.0	69	6.6	225	21.6	729	70.1	17	1.6	
Household Type												
Family Household	689	66.3	35	5.1	144	20.9	500	72.6	9	1.3		
Female householder, no husband present	145	13.9	21	14.3	38	25.9	83	57.3	4	2.4		
Male Householder, no wife present	40	3.8	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	505	48.6	10	1.9	98	19.5	391	77.4	6	1.1		
Nonfamily household and other	350	33.7	33	9.5	81	23.0	228	65.2	8	2.2		
Race/Ethnicity												
Black	327	31.5	56	17.1	119	36.2	151	46.0	2	0.7		
Hispanic non-Black	26	2.5	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	636	61.2	11	1.7	97	15.3	515	80.9	13	2.0		
Other non-Black non-Hispanic	50	4.8	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	197	18.9	17	8.8	64	32.5	115	58.7	-	-		
35 to 44 years	208	20.0	14	7.0	51	24.6	136	65.6	6	2.8		
45 to 54 years	232	22.4	18	7.6	49	21.0	164	70.5	2	0.9		
55 to 64 years	190	18.3	8	4.4	42	22.1	140	73.5	-	-		
65 years or more	213	20.5	11	5.1	19	8.9	174	81.7	9	4.3		
Education												
No high school degree	112	10.8	22	19.7	37	33.3	49	43.5	4	3.5		
High school degree	280	26.9	28	10.0	82	29.3	164	58.7	6	2.1		
Some college	250	24.1	13	5.3	57	22.8	174	69.6	6	2.3		
College degree	398	38.3	5	1.3	48	12.2	342	86.0	2	0.4		
Household Income												
Less than \$15,000	102	9.8	32	31.6	21	20.2	44	42.5	6	5.7		
Between \$15,000 and \$30,000	105	10.1	15	14.1	45	42.5	46	43.4	-	-		
Between \$30,000 and \$50,000	157	15.1	11	7.3	55	34.8	89	56.6	2	1.3		
Between \$50,000 and \$75,000	187	18.0	7	3.9	40	21.5	140	74.6	-	-		
At Least \$75,000	348	33.5	-	-	52	14.9	293	84.1	3	1.0		
Unknown	140	13.4	3	2.0	12	8.9	119	84.9	6	4.2		
Homeownership												
Homeowner	712	68.5	18	2.5	121	17.0	565	79.4	7	1.0		
Non-homeowner	327	31.5	51	15.5	103	31.6	163	49.9	10	3.0		

Notes:

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

- = 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](#)