

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

2011 Household Bank Account Type by Demographic

Maryland

Household Characteristic	All Households		Unbanked Households		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Bank Account Type		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Checking and Savings Accounts	Checking and Savings Accounts	Savings Account only	Savings Account only	Checking Account only	Checking Account only	Banked, but Account Type Unknown	Banked, but Account Type Unknown	Has Checking Account	Has Checking Account	Has Savings Account	Has Savings Account		
All Households	2,170	100.0	123	5.6	1,613	74.3	15	0.7	388	17.9	31	1.4	2,003	92.3	1,628	75.0		
Household Type																		
Family Household	1,395	64.3	65	4.6	1,067	76.5	11	0.8	230	16.5	22	1.6	1,297	93.0	1,078	77.3		
Female householder, no husband present	276	12.7	27	9.8	182	65.9	5	1.9	58	21.0	4	1.4	240	86.9	187	67.8		
Male Householder, no wife present	104	4.8	3	3.0	68	65.3	6	5.7	27	26.0	-	-	95	91.3	74	71.0		
Married couple	1,015	46.7	35	3.4	817	80.6	-	-	145	14.3	18	1.8	962	94.8	817	80.6		
Nonfamily household and other	776	35.7	58	7.5	545	70.3	4	0.5	159	20.5	10	1.2	706	91.0	549	70.8		
Race/Ethnicity																		
Black	672	30.9	75	11.1	452	67.3	9	1.3	130	19.4	6	1.0	582	86.7	460	68.5		
Hispanic non-Black	103	4.8	19	18.6	45	43.5	-	-	37	36.0	2	1.9	82	79.5	45	43.5		
White non-Black non-Hispanic	1,268	58.4	29	2.3	1,015	80.0	7	0.5	197	15.5	21	1.7	1,213	95.7	1,021	80.5		
Other non-Black non-Hispanic	128	5.9	-	-	101	79.5	-	-	24	19.0	2	1.4	126	98.6	101	79.5		
Age																		
15 to 34 years	454	20.9	36	7.9	325	71.6	9	1.9	78	17.1	7	1.5	405	89.1	334	73.5		
35 to 44 years	391	18.0	19	4.7	298	76.1	-	-	71	18.2	4	1.0	369	94.3	298	76.1		
45 to 54 years	487	22.4	38	7.8	371	76.1	-	-	77	15.7	2	0.4	447	91.8	371	76.1		
55 to 64 years	390	18.0	13	3.4	305	78.3	3	0.6	62	16.0	6	1.6	367	94.3	308	78.9		
65 years or more	448	20.6	17	3.8	314	70.1	4	0.9	100	22.4	12	2.8	414	92.6	318	71.0		
Education																		
No high school degree	201	9.3	48	23.7	72	35.8	2	1.1	75	37.5	4	1.9	147	73.3	74	36.9		
High school degree	513	23.7	50	9.7	324	63.0	7	1.5	121	23.5	12	2.3	444	86.6	331	64.5		
Some college	536	24.7	21	3.9	395	73.7	4	0.7	109	20.3	8	1.4	506	94.3	399	74.4		
College degree	920	42.4	5	0.5	822	89.4	2	0.2	84	9.1	8	0.9	906	98.5	824	89.5		
Household Income																		
Less than \$15,000	237	10.9	63	26.4	85	35.7	5	2.1	83	34.9	2	0.8	169	71.4	90	37.9		
Between \$15,000 and \$30,000	274	12.6	35	12.9	152	55.5	6	2.2	72	26.4	8	3.0	224	81.9	158	57.7		
Between \$30,000 and \$50,000	379	17.5	18	4.8	262	69.1	3	0.7	85	22.4	12	3.0	347	91.5	265	69.7		
Between \$50,000 and \$75,000	419	19.3	6	1.5	338	80.6	2	0.4	68	16.2	5	1.3	406	96.8	339	81.0		
At Least \$75,000	861	39.7	-	-	776	90.2	-	-	80	9.3	4	0.5	857	99.5	776	90.2		
Homeownership																		
Homeowner	1,478	68.1	30	2.0	1,215	82.2	2	0.1	213	14.4	18	1.2	1,428	96.7	1,217	82.3		
Non-homeowner	692	31.9	93	13.4	398	57.4	14	2.0	175	25.3	13	1.9	575	83.0	411	59.4		

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.

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](#)