

# ECONOMICINCLUSION.GOV



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

### 2011 Household Bank Account Type by Demographic Characteristics

Baltimore-Towson, MD

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,021	100	77	7.5	785	76.9	13	1.3	135	13.2	11	1.1	922	90.3	798	78.2
Household Type																
Family Household	621	60.8	39	6.3	488	78.6	9	1.5	77	12.4	8	1.2	565	91.0	497	80.1
Female householder, no husband present	147	14.4	20	13.5	95	64.3	5	3.6	27	18.5	-	-	122	82.9	100	67.9
Male Householder, no wife present	55	5.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	419	41.0	16	3.8	355	84.8	-	-	40	9.5	8	1.9	395	94.3	355	84.8
Nonfamily household and other	400	39.2	38	9.4	297	74.3	4	1.0	58	14.4	4	0.9	357	89.2	301	75.3
Race/Ethnicity																
Black	344	33.7	53	15.5	230	66.8	9	2.5	50	14.6	2	0.6	281	81.4	239	69.3
Hispanic non-Black	21	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	602	59.0	21	3.4	506	84.0	4	0.7	62	10.3	9	1.6	570	94.6	510	84.7
Other non-Black non-Hispanic	53	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	246	24.1	21	8.5	177	72.0	7	2.7	38	15.5	3	1.4	217	88.2	184	74.6
35 to 44 years	179	17.6	12	6.4	141	78.8	-	-	26	14.8	-	-	168	93.6	141	78.8
45 to 54 years	208	20.3	23	11.0	160	77.2	-	-	25	11.8	-	-	185	89.0	160	77.2
55 to 64 years	170	16.7	8	4.8	143	84.2	3	1.5	12	7.0	4	2.5	155	91.2	146	85.7
65 years or more	217	21.3	13	6.1	163	75.0	4	1.8	34	15.5	4	1.7	197	90.5	167	76.7
Education																
No high school degree	107	10.5	28	26.3	45	42.5	2	2.1	31	29.0	-	-	77	71.6	48	44.6
High school degree	213	20.8	27	12.7	140	66.0	5	2.5	36	17.1	4	1.7	177	83.1	146	68.5
Some college	269	26.3	19	7.2	197	73.5	4	1.4	40	15.0	8	2.9	240	89.3	201	74.9
College degree	433	42.4	2	0.5	402	92.9	2	0.4	27	6.2	-	-	429	99.1	404	93.2
Household Income																
Less than \$15,000	144	14.1	47	32.8	52	36.6	5	3.5	37	25.8	2	1.3	91	63.7	58	40.1
Between \$15,000 and \$30,000	132	12.9	21	15.8	86	65.4	4	2.9	19	14.6	2	1.3	105	80.0	90	68.3
Between \$30,000 and \$50,000	159	15.6	7	4.4	115	72.3	3	1.6	33	20.6	2	1.2	148	92.8	118	73.9
Between \$50,000 and \$75,000	215	21.0	2	0.8	181	84.6	2	0.7	28	13.2	2	0.8	210	97.7	183	85.3
At Least \$75,000	372	36.4	-	-	350	94.2	-	-	17	4.7	4	1.1	368	98.9	350	94.2
Homeownership																
Homeowner	651	63.7	20	3.1	567	87.1	2	0.2	56	8.6	6	0.9	623	95.7	568	87.3
Non-homeowner	370	36.3	56	15.2	219	59.1	11	3.1	79	21.3	5	1.5	299	80.8	230	62.1

#### 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.

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](#)