

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

2011 Household Banking Status by Demographic Characteristics

Baltimore-Towson, MD

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		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
All Households	1,021	100.0	77	7.5	222	21.8	706	69.2	16	1.5
Household Type										
Family Household	621	60.8	39	6.3	165	26.6	410	65.9	7	1.2
Female householder, no husband present	147	14.4	20	13.5	44	30.1	81	55.3	2	1.1
Male Householder, no wife present	55	5.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	419	41.0	16	3.8	102	24.3	295	70.5	6	1.4
Nonfamily household and other	400	39.2	38	9.4	57	14.3	297	74.2	8	2.1
Race/Ethnicity										
Black	344	33.7	53	15.5	116	33.6	170	49.4	5	1.5
Hispanic non-Black	21	2.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	602	59.0	21	3.4	90	15.0	481	79.8	11	1.8
Other non-Black non-Hispanic	53	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	246	24.1	21	8.5	66	26.8	159	64.7	-	-
35 to 44 years	179	17.6	12	6.4	45	25.3	122	68.3	-	-
45 to 54 years	208	20.3	23	11.0	54	26.1	129	62.2	2	0.8
55 to 64 years	170	16.7	8	4.8	35	20.8	123	72.1	4	2.3
65 years or more	217	21.3	13	6.1	21	9.8	173	79.5	10	4.7
Education										
No high school degree	107	10.5	28	26.3	31	29.1	48	44.6	-	-
High school degree	213	20.8	27	12.7	36	16.8	141	66.5	9	4.0
Some college	269	26.3	19	7.2	52	19.4	193	72.0	4	1.5
College degree	433	42.4	2	0.5	103	23.9	324	74.9	3	0.7
Household Income										
Less than \$15,000	144	14.1	47	32.8	26	18.3	66	46.3	4	2.5
Between \$15,000 and \$30,000	132	12.9	21	15.8	22	16.7	86	65.1	3	2.3
Between \$30,000 and \$50,000	159	15.6	7	4.4	49	30.6	100	62.7	4	2.3
Between \$50,000 and \$75,000	215	21.0	2	0.8	57	26.6	156	72.6	-	-
At Least \$75,000	372	36.4	-	-	68	18.3	299	80.3	5	1.5
Homeownership										
Homeowner	651	63.7	20	3.1	121	18.7	497	76.4	12	1.8
Non-homeowner	370	36.3	56	15.2	101	27.2	210	56.6	4	1.0

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)