

2011 Household Bank Account Type by Demographic Characteristics

Baltimore-Towson, MD

| Household Characteristic | All Households | | Bank Account Type | | | | | | | | | | Memo Items | | | |
|----------------------------------------|----------------|------------|---------------------|------------|-------------------------------|------------|----------------------|------------|-----------------------|------------|----------------------------------|------------|----------------------|------------|---------------------|------------|
| | | | Unbanked Households | | Checking and Savings Accounts | | Savings Account only | | Checking Account only | | Banked, but Account Type Unknown | | Has Checking Account | | 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](#)