

2011 Household Banking Status by Demographic Characteristics

Maryland

Household Characteristics	All Households		Unbanked		Has a Bank Account					
					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	2,170	100.0	123	5.6	461	21.2	1,528	70.4	59	2.7
Household Type										
Family Household	1,395	64.3	65	4.6	341	24.4	949	68.0	40	2.9
Female householder, no husband present	276	12.7	27	9.8	88	32.0	153	55.5	8	2.8
Male Householder, no wife present	104	4.8	3	3.0	43	41.0	56	53.7	2	2.3
Married couple	1,015	46.7	35	3.4	210	20.7	740	72.9	30	3.0
Nonfamily household and other	776	35.7	58	7.5	120	15.5	579	74.6	19	2.4
Race/Ethnicity										
Black	672	30.9	75	11.1	224	33.3	356	53.0	17	2.5
Hispanic non-Black	103	4.8	19	18.6	34	32.7	46	44.5	4	4.2
White non-Black non-Hispanic	1,268	58.4	29	2.3	181	14.3	1,023	80.7	35	2.7
Other non-Black non-Hispanic	128	5.9	-	-	22	17.0	103	80.5	3	2.5
Age										
15 to 34 years	454	20.9	36	7.9	124	27.3	286	62.9	9	2.0
35 to 44 years	391	18.0	19	4.7	110	28.0	256	65.5	7	1.7
45 to 54 years	487	22.4	38	7.8	112	23.0	331	68.0	6	1.2
55 to 64 years	390	18.0	13	3.4	74	18.9	286	73.5	16	4.1
65 years or more	448	20.6	17	3.8	41	9.2	368	82.2	21	4.7
Education										
No high school degree	201	9.3	48	23.7	53	26.2	98	49.1	2	1.0
High school degree	513	23.7	50	9.7	90	17.6	348	67.7	26	5.0
Some college	536	24.7	21	3.9	127	23.7	374	69.7	15	2.8
College degree	920	42.4	5	0.5	191	20.8	708	77.0	16	1.8
Household Income										
Less than \$15,000	237	10.9	63	26.4	45	19.0	124	52.2	6	2.4
Between \$15,000 and \$30,000	274	12.6	35	12.9	58	21.0	169	61.6	12	4.5
Between \$30,000 and \$50,000	379	17.5	18	4.8	99	26.1	246	64.9	16	4.1
Between \$50,000 and \$75,000	419	19.3	6	1.5	111	26.5	292	69.7	9	2.2
At Least \$75,000	861	39.7	-	-	148	17.2	697	80.9	16	1.9
Homeownership										
Homeowner	1,478	68.1	30	2.0	250	16.9	1,156	78.2	42	2.8
Non-homeowner	692	31.9	93	13.4	210	30.4	372	53.7	18	2.6

Notes:

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](#)