

Bank Account Type for Maryland, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Checking and Savings	Savings Only	Checking Only	Banked, Account Type Unknown
All Households	2277	100	4.8	74.7	1.7	17.4	1.5
Race/Ethnicity (PCT)							
Black	697	100	10.2	61.8	3.9	23.2	0.9
Hispanic	114	100	12.3	46.0	4.3	35.7	1.8
Asian	158	100	1.2	81.3	-	15.9	1.6
American Indian/Alaskan	6	100	-	NA	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-	-
White non-Black non-Hispanic	1302	100	1.7	83.1	0.4	13.0	1.7
Other non-Black non-Hispanic	-	100	-	-	-	-	-
Age Group (PCT)							
15 to 24 years	69	100	NA	NA	-	NA	NA
25 to 34 years	345	100	7.0	77.9	1.8	11.4	1.9
35 to 44 years	401	100	4.9	76.9	2.1	14.5	1.7
45 to 54 years	513	100	5.6	71.5	2.5	20.3	-
55 to 64 years	432	100	3.7	76.9	0.7	16.2	2.4
65 years or more	518	100	2.4	74.8	1.4	20.1	1.3
Education (PCT)							
No high school degree	192	100	15.5	43.2	5.1	33.9	2.3
High school degree	573	100	6.7	66.3	2.5	23.3	1.1
Some college	502	100	6.9	72.2	1.8	17.8	1.3
College degree	1010	100	0.6	86.6	0.5	10.7	1.6
Employment Status (PCT)							
Employed	1528	100	3.0	79.9	1.1	14.5	1.4
Unemployed	65	100	NA	NA	-	NA	NA
Not in labor force	684	100	6.3	66.6	3.0	22.7	1.4
Unknown	-	100	-	-	-	-	-
Family Income (PCT)							
Less than \$15,000	238	100	22.1	35.1	4.3	37.7	0.9
Between \$15,000 and \$30,000	285	100	7.9	56.5	1.2	31.0	3.3
Between \$30,000 and \$50,000	363	100	6.4	67.3	0.8	25.6	-
Between \$50,000 and \$75,000	373	100	1.8	77.7	4.5	14.9	1.2

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At Least \$75,000	1018	100	0.5	90.5	0.5	6.9	1.7
Missing	-	100	-	-	-	-	-
Disability Status (PCT)							
Disabled	149	100	19.7	37.2	5.6	37.5	-
Not Disabled	1541	100	3.8	79.2	1.5	14.0	1.5
Not Applicable	587	100	3.6	72.3	1.2	21.3	1.6
Metropolitan Status (PCT)							
Metropolitan area - principal City	335	100	9.8	63.3	5.5	21.5	-
Metropolitan area - Balance	1681	100	3.3	77.8	0.8	16.3	1.7
Not in Metropolitan area	98	100	6.9	64.8	3.6	24.7	-
Not Identified	163	100	8.7	71.1	1.2	16.1	2.9

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.