

Unbanked and Underbanked for Baltimore-Towson, MD, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	1046	100	5.3	25.4	65.3	4.0
Race/Ethnicity (PCT)						
Black	333	100	12.9	40.7	42.7	3.7
Hispanic	45	100	NA	NA	NA	-
Asian	65	100	-	NA	NA	-
American Indian/Alaskan	2	100	-	NA	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	603	100	0.9	16.4	77.8	4.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	36	100	NA	NA	NA	NA
25 to 34 years	176	100	6.4	25.4	61.3	6.8
35 to 44 years	165	100	6.6	26.7	63.1	3.5
45 to 54 years	254	100	4.0	33.9	62.1	-
55 to 64 years	196	100	6.3	27.1	61.2	5.4
65 years or more	220	100	0.9	13.2	80.9	4.9
Education (PCT)						
No high school degree	94	100	17.5	40.7	41.8	-
High school degree	266	100	5.8	26.5	63.6	4.2
Some college	248	100	9.5	36.2	51.0	3.3
College degree	438	100	-	15.4	79.4	5.1
Employment Status (PCT)						
Employed	691	100	3.2	27.8	65.6	3.4
Unemployed	29	100	NA	NA	NA	NA
Not in labor force	326	100	6.3	22.0	66.8	5.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	124	100	20.6	26.7	48.8	3.8
Between \$15,000 and \$30,000	164	100	9.4	31.3	51.0	8.2
Between \$30,000 and \$50,000	177	100	5.4	29.9	63.6	1.1
Between \$50,000 and \$75,000	146	100	3.3	31.3	61.0	4.5

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	436	100	-	19.1	77.5	3.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	82	100	23.4	45.9	30.7	-
Not Disabled	709	100	3.6	26.9	65.5	4.0
Not Applicable	256	100	4.2	14.9	75.7	5.3
Metropolitan Status (PCT)						
Metropolitan area - principal City	263	100	12.5	26.6	58.3	2.6
Metropolitan area - Balance	783	100	2.9	25.0	67.6	4.5
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- 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.