

## Unbanked and Underbanked for Maryland, 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
<b>All Households</b>	2277	100	4.8	23.9	68.0	3.3
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	697	100	10.2	39.6	46.5	3.7
<b>Hispanic</b>	114	100	12.3	39.7	48.0	-
<b>Asian</b>	158	100	1.2	24.1	74.8	-
<b>American Indian/Alaskan</b>	6	100	-	NA	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	1302	100	1.7	14.0	80.5	3.8
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	69	100	NA	NA	NA	NA
<b>25 to 34 years</b>	345	100	7.0	27.5	60.8	4.7
<b>35 to 44 years</b>	401	100	4.9	26.8	64.0	4.3
<b>45 to 54 years</b>	513	100	5.6	27.1	65.7	1.5
<b>55 to 64 years</b>	432	100	3.7	25.6	67.2	3.4
<b>65 years or more</b>	518	100	2.4	13.2	81.2	3.2
<b>Education (PCT)</b>						
<b>No high school degree</b>	192	100	15.5	35.1	49.4	-
<b>High school degree</b>	573	100	6.7	25.2	65.0	3.0
<b>Some college</b>	502	100	6.9	29.4	61.0	2.6
<b>College degree</b>	1010	100	0.6	18.2	76.7	4.4
<b>Employment Status (PCT)</b>						
<b>Employed</b>	1528	100	3.0	26.5	67.0	3.4
<b>Unemployed</b>	65	100	NA	NA	NA	NA
<b>Not in labor force</b>	684	100	6.3	17.1	73.5	3.1
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	238	100	22.1	26.3	49.7	2.0
<b>Between \$15,000 and \$30,000</b>	285	100	7.9	28.7	58.7	4.8
<b>Between \$30,000 and \$50,000</b>	363	100	6.4	26.8	65.5	1.4
<b>Between \$50,000 and \$75,000</b>	373	100	1.8	29.4	65.7	3.1

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	1018	100	0.5	18.9	76.6	4.0
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	149	100	19.7	39.1	39.7	1.5
<b>Not Disabled</b>	1541	100	3.8	25.5	67.1	3.5
<b>Not Applicable</b>	587	100	3.6	15.6	77.5	3.3
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	335	100	9.8	26.6	61.5	2.1
<b>Metropolitan area - Balance</b>	1681	100	3.3	24.3	68.6	3.8
<b>Not in Metropolitan area</b>	98	100	6.9	18.3	74.7	-
<b>Not Identified</b>	163	100	8.7	17.5	70.9	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.
- 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.