

Bank Account Type for Maryland, 2015 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 | 2308 | 100 | 4.8 | 79.2 | 0.7 | 13.5 | 1.8 |
| Race/Ethnicity (PCT) | | | | | | | |
| Black | 756 | 100 | 8.0 | 76.0 | 1.1 | 13.8 | 1.0 |
| Hispanic | NA | 100 | NA | NA | NA | NA | NA |
| Asian | NA | 100 | NA | NA | NA | NA | NA |
| American Indian/Alaskan | NA | 100 | NA | NA | NA | NA | NA |
| Hawaiian/Pacific Islander | NA | 100 | NA | NA | NA | NA | NA |
| White non-Black non-Hispanic | 1310 | 100 | 1.7 | 83.3 | 0.6 | 12.7 | 1.7 |
| Other non-Black non-Hispanic | NA | 100 | NA | NA | NA | NA | NA |
| Age Group (PCT) | | | | | | | |
| 15 to 24 years | NA | 100 | NA | NA | NA | NA | NA |
| 25 to 34 years | NA | 100 | NA | NA | NA | NA | NA |
| 35 to 44 years | NA | 100 | NA | NA | NA | NA | NA |
| 45 to 54 years | NA | 100 | NA | NA | NA | NA | NA |
| 55 to 64 years | 544 | 100 | 3.3 | 83.8 | 1.6 | 10.5 | 0.8 |
| 65 years or more | 489 | 100 | 3.5 | 75.5 | 0.5 | 18.9 | 1.7 |
| Education (PCT) | | | | | | | |
| No high school degree | NA | 100 | NA | NA | NA | NA | NA |
| High school degree | 547 | 100 | 9.4 | 66.5 | 1.4 | 20.5 | 2.2 |
| Some college | 585 | 100 | 2.6 | 81.8 | 1.5 | 13.2 | 1.0 |
| College degree | 1017 | 100 | 0.7 | 91.6 | - | 5.9 | 1.8 |
| Employment Status (PCT) | | | | | | | |
| Employed | 1531 | 100 | 3.1 | 85.3 | 0.6 | 9.8 | 1.2 |
| Unemployed | NA | 100 | NA | NA | NA | NA | NA |
| Not in labor force | 689 | 100 | 5.7 | 69.7 | 1.0 | 21.2 | 2.5 |
| Unknown | NA | 100 | NA | NA | NA | NA | NA |
| Family Income (PCT) | | | | | | | |
| Less than \$15,000 | NA | 100 | NA | NA | NA | NA | NA |
| Between \$15,000 and \$30,000 | NA | 100 | NA | NA | NA | NA | NA |
| Between \$30,000 and \$50,000 | NA | 100 | NA | NA | NA | NA | NA |

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|---|------------------------------|----------------------------|----------|----------------------|--------------|---------------|------------------------------|
| Between \$50,000 and \$75,000 | NA | 100 | NA | NA | NA | NA | NA |
| At Least \$75,000 | 1108 | 100 | - | 94.2 | - | 4.5 | 1.4 |
| Missing | NA | 100 | NA | NA | NA | NA | NA |
| Disability Status (PCT) | | | | | | | |
| Disabled | NA | 100 | NA | NA | NA | NA | NA |
| Not Disabled | 1542 | 100 | 4.6 | 82.8 | 0.6 | 10.3 | 1.6 |
| Not Applicable | 588 | 100 | 4.4 | 71.2 | 0.4 | 21.1 | 2.9 |
| Metropolitan Status (PCT) | | | | | | | |
| Metropolitan area - principal City | 626 | 100 | 7.3 | 71.8 | 0.7 | 19.2 | 1.0 |
| Metropolitan area - Balance | 1349 | 100 | 3.0 | 83.4 | 0.5 | 10.7 | 2.3 |
| Not in Metropolitan area | NA | 100 | NA | NA | NA | NA | NA |
| Not Identified | NA | 100 | NA | NA | NA | NA | NA |

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- 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.