

Unbanked and Underbanked for Maryland, 2015 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	2308	100	4.8	22.4	68.7	4.1
Race/Ethnicity (PCT)						
Black	756	100	8.0	32.9	53.7	5.3
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1310	100	1.7	15.0	80.2	3.1
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	NA	100	NA	NA	NA	NA
55 to 64 years	544	100	3.3	18.6	74.5	3.6
65 years or more	489	100	3.5	19.6	72.4	4.5
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	547	100	9.4	23.7	60.2	6.6
Some college	585	100	2.6	28.7	65.7	3.1
College degree	1017	100	0.7	16.2	79.5	3.6
Employment status (PCT)						
Employed	1531	100	3.1	22.7	70.2	4.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	689	100	5.7	21.6	67.8	4.9
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	NA	100	NA	NA	NA	NA
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	1108	100	-	16.5	81.0	2.4
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	1542	100	4.6	21.5	70.0	3.9
Not applicable (not age 25 to 64)	588	100	4.4	21.8	68.6	5.2
Metropolitan status (PCT)						
Metropolitan area - principal city	626	100	7.3	19.8	68.5	4.4
Metropolitan area - balance	1349	100	3.0	23.6	68.9	4.5
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	NA	100	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.
- 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, and auto title loan.