

2009 Household Banking Status by Demographic Characteristics

Maine

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
	All Households	551	100.0	14	2.6	100	18.1	425	77.1	12
Household Type										
Family Household	361	65.4	8	2.2	66	18.4	280	77.5	7	1.8
Female householder, no husband present	57	10.4	4	7.8	17	30.4	34	58.8	2	3.1
Male Householder, no wife present	23	4.1	1	2.7	8	36.3	13	58.5	1	2.5
Married couple	281	50.9	3	1.0	41	14.6	233	82.9	4	1.5
Nonfamily household and other	191	34.6	7	3.4	33	17.5	145	76.2	5	2.8
Race/Ethnicity										
Black	5	1.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	5	0.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	529	96.1	13	2.5	95	17.9	411	77.6	11	2.1
Other non-Black non-Hispanic	11	2.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	90	16.4	5	5.1	25	27.5	58	64.6	2	2.8
35 to 44 years	101	18.3	2	1.8	23	22.7	75	73.9	2	1.7
45 to 54 years	124	22.5	2	1.7	22	17.5	97	78.4	3	2.4
55 to 64 years	105	19.1	3	2.9	22	21.2	79	75.0	1	0.9
65 years or more	130	23.6	3	2.2	8	6.2	115	88.7	4	2.9
Education										
No high school degree	57	10.3	6	9.9	11	18.6	39	67.8	2	3.7
High school degree	189	34.2	7	3.8	38	20.4	140	74.0	3	1.8
Some college	172	31.3	1	0.6	36	21.2	130	75.6	5	2.6
College degree	133	24.2	1	0.4	14	10.7	117	87.4	2	1.5
Household Income										
Less than \$15,000	83	15.0	9	10.9	19	23.1	53	64.6	1	1.5
Between \$15,000 and \$30,000	104	18.8	4	4.2	24	23.6	74	71.2	1	1.0
Between \$30,000 and \$50,000	115	20.8	-	-	22	19.4	89	78.1	3	2.6
Between \$50,000 and \$75,000	98	17.8	-	-	19	18.9	80	81.1	-	-
At Least \$75,000	112	20.3	-	-	10	8.8	100	89.6	2	1.6
Unknown	40	7.2	1	2.6	6	14.4	28	70.4	5	12.6
Homeownership										
Homeowner	406	73.7	4	1.0	58	14.3	338	83.1	6	1.5
Non-homeowner	145	26.3	10	7.0	42	28.9	87	60.1	6	4.0

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)