

### 2009 Household Banking Status by Demographic Characteristics

Bangor, ME

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	64	100.0	2	3.3	16	24.7	43	67.8	3	4.1
Household Type										
Family Household	44	68.5	-	-	10	23.8	32	73.8	1	2.4
Female householder, no husband present	7	10.8	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	4	6.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	33	51.1	-	-	5	14.6	27	84.0	-	-
Nonfamily household and other	20	31.5	2	10.5	5	26.8	11	54.8	2	7.9
Race/Ethnicity										
Black	1	1.0	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	61	95.5	2	2.6	14	23.0	43	70.0	3	4.3
Other non-Black non-Hispanic	2	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	13	20.6	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	12	18.5	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	17	27.1	1	6.1	4	23.0	12	71.0	-	-
55 to 64 years	10	16.2	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	11	17.5	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	10	15.2	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	19	30.5	1	2.6	8	39.0	10	53.0	1	5.4
Some college	20	31.7	-	-	3	17.3	16	80.1	1	2.7
College degree	14	22.6	NA	NA	NA	NA	NA	NA	NA	NA
Household Income										
Less than \$15,000	13	20.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	15	22.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	12	18.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	11	16.9	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	10	16.3	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	3	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	45	70.3	-	-	7	14.8	37	82.9	1	2.3
Non-homeowner	19	29.7	2	11.2	9	48.2	6	32.3	2	8.3

Notes:

- = 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](#)