

2009 Household Banking Status by Demographic Characteristics

Portland-South Portland, ME

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	149	100.0	2	1.1	20	13.4	123	82.5	4	2.9
Household Type										
Family Household	97	65.1	1	1.1	12	12.1	83	85.6	1	1.1
Female householder, no husband present	15	10.0	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	2	1.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	80	53.7	-	-	8	10.6	71	88.7	1	0.7
Nonfamily household and other	52	34.9	1	1.0	8	15.9	40	76.8	3	6.3
Race/Ethnicity										
Black	1	0.9	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	1.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	142	94.7	2	1.2	18	12.8	118	83.3	4	2.7
Other non-Black non-Hispanic	4	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	23	15.1	-	-	4	19.1	17	75.3	1	5.6
35 to 44 years	30	19.8	-	-	5	17.0	24	80.8	1	2.2
45 to 54 years	36	24.3	-	-	6	16.1	29	80.3	1	3.6
55 to 64 years	30	20.3	1	1.8	4	14.3	25	83.9	-	-
65 years or more	31	20.4	1	3.6	1	1.8	28	90.9	1	3.6
Education										
No high school degree	9	6.3	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	35	23.4	-	-	5	13.3	30	86.7	-	-
Some college	46	30.9	-	-	9	19.9	35	76.1	2	4.0
College degree	59	39.4	-	-	4	7.5	53	89.2	2	3.3
Household Income										
Less than \$15,000	14	9.5	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	20	13.3	1	2.8	3	15.2	16	79.3	1	2.7
Between \$30,000 and \$50,000	30	20.3	-	-	5	14.9	25	83.0	1	2.1
Between \$50,000 and \$75,000	30	20.3	-	-	4	14.8	26	85.2	-	-
At Least \$75,000	44	29.1	-	-	4	9.0	38	88.3	1	2.7
Unknown	11	7.4	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	111	74.0	1	1.0	11	10.4	97	88.0	1	0.6
Non-homeowner	39	26.0	1	1.4	9	22.1	26	67.0	4	9.5

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](#)