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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Maine

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	546	100.0	20	3.7	413	75.6	20	3.6	88	16.1	5	0.9	501	91.8	433	79.3
Household Type																
Family Household	366	67.1	11	3.1	298	81.3	8	2.1	48	13.1	1	0.3	346	94.4	306	83.4
Female householder, no husband present	57	10.4	6	9.7	37	66.1	2	3.2	12	21.0	-	-	49	87.1	39	69.3
Male Householder, no wife present	25	4.5	1	5.5	16	65.7	-	-	7	28.8	-	-	23	94.5	16	65.7
Married couple	285	52.2	5	1.6	244	85.7	6	2.1	29	10.2	1	0.4	273	95.9	250	87.8
Nonfamily household and other	180	32.9	9	5.0	115	64.0	12	6.7	40	22.1	4	2.1	155	86.5	127	70.7
Race/Ethnicity																
Black	8	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	521	95.3	18	3.4	401	77.1	19	3.7	78	14.9	5	1.0	480	92.1	420	80.8
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	100	18.3	7	7.1	69	69.4	2	1.6	20	20.2	2	1.8	89	89.6	71	71.0
35 to 44 years	83	15.1	3	3.5	67	80.6	4	4.4	9	10.8	1	0.7	76	92.1	70	85.0
45 to 54 years	123	22.5	4	3.2	91	74.0	7	5.5	21	16.8	1	0.5	112	90.8	98	79.5
55 to 64 years	111	20.4	2	1.6	89	80.3	5	4.1	15	13.5	1	0.5	104	93.7	94	84.4
65 years or more	130	23.7	5	3.8	97	74.8	3	2.5	23	18.0	1	1.0	120	92.7	100	77.3
Education																
No high school degree	46	8.4	4	8.1	21	46.4	6	12.7	15	32.7	-	-	36	79.2	27	59.1
High school degree	195	35.6	9	4.6	137	70.5	10	5.3	35	18.0	3	1.6	173	88.8	147	75.8
Some college	155	28.4	7	4.6	123	79.0	2	1.1	22	14.1	2	1.2	144	93.1	124	80.1
College degree	151	27.6	1	0.4	132	87.6	2	1.3	16	10.7	-	-	148	98.3	134	88.9
Household Income																
Less than \$15,000	93	17.0	12	13.0	38	41.4	15	16.0	27	28.8	1	0.7	65	70.2	53	57.5
Between \$15,000 and \$30,000	115	21.0	5	4.5	85	74.5	2	1.9	20	17.6	2	1.6	105	92.0	87	76.4
Between \$30,000 and \$50,000	129	23.5	2	1.3	103	79.9	1	0.8	23	17.6	1	0.5	125	97.5	104	80.6
Between \$50,000 and \$75,000	99	18.1	-	-	90	90.6	-	-	8	7.7	1	1.3	98	98.9	90	90.6
At Least \$75,000	111	20.4	1	1.0	97	86.9	2	1.7	11	9.8	1	0.6	108	96.7	99	88.6
Homeownership																
Homeowner	402	73.6	7	1.7	333	82.9	8	2.0	52	13.0	2	0.5	385	95.8	341	84.8
Non-homeowner	144	26.4	14	9.5	80	55.4	12	8.2	36	24.7	3	2.1	116	80.6	92	63.7

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)