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

2011 Household Banking Status by Demographic Characteristics Bangor, ME

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	63	100.0	2	3.9	17	27.1	43	68.0	1	1.0		
Household Type												
Family Household	44	69.7	1	2.8	12	26.5	30	69.3	1	1.4		
Female householder, no husband present	6	9.2	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	3	4.5	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	35	56.0	1	1.8	7	19.3	27	77.1	1	1.8		
Nonfamily household and other	19	30.3	1	6.5	5	28.6	12	64.9	-	-		
Race/Ethnicity												
Black	1	0.8	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	1	1.1	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	59	93.0	2	4.2	15	26.0	40	68.7	1	1.1		
Other non-Black non-Hispanic	3	5.1	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	15	23.3	NA	NA	NA	NA	NA	NA	NA	NA		
35 to 44 years	13	19.8	NA	NA	NA	NA	NA	NA	NA	NA		
45 to 54 years	12	18.7	NA	NA	NA	NA	NA	NA	NA	NA		
55 to 64 years	11	17.6	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	13	20.6	NA	NA	NA	NA	NA	NA	NA	NA		
Education												
No high school degree	3	5.2	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	29	46.3	1	2.2	9	29.1	19	66.5	1	2.2		
Some college	15	23.5	NA	NA	NA	NA	NA	NA	NA	NA		
College degree	16	25.0	NA	NA	NA	NA	NA	NA	NA	NA		
Household Income												
Less than \$15,000	9	14.8	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	12	19.1	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$30,000 and \$50,000	20	31.4	1	3.2	7	33.8	12	63.0	-	-		
Between \$50,000 and \$75,000	7	11.0	NA	NA	NA	NA	NA	NA	NA	NA		
At Least \$75,000	15	23.6	NA	NA	NA	NA	NA	NA	NA	NA		
Homeownership												
Homeowner	48	75.5	1	2.7	9	18.6	37	77.3	1	1.3		
Non-homeowner	15	24.5	NA	NA	NA	NA	NA	NA	NA	NA		

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)