

Use of AFS by Banking Status

Maine

AFS Product	All Households		Unbanked		Has a Bank Account							
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown			
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col		
All Households	546	100.0	20	100.0	104	100.0	413	100.0	NA	NA		
Any AFS									NA	NA		
Has Ever Used	239	43.8	16	79.7	104	100.0	115	27.9	NA	NA		
Has Never Used	300	55.0	3	13.6	0	0	297	72.1	NA	NA		
Unknown	7	1.3	1	6.7	0	0	0	0	NA	NA		
Non-Bank Money Order									NA	NA		
Has Ever Used	163	29.9	10	47.1	72	69.0	80	19.4	NA	NA		
Has Never Used	376	68.9	9	46.2	32	31.0	333	80.6	NA	NA		
Unknown	7	1.3	1	6.7	-	-	0	0	NA	NA		
Non-Bank Check Cashing									NA	NA		
Has Ever Used	68	12.5	9	45.2	40	38.4	18	4.3	NA	NA		
Has Never Used	471	86.2	10	48.1	64	61.6	395	95.7	NA	NA		
Unknown	7	1.4	1	6.7	-	-	0	0	NA	NA		
Non-Bank Remittances									NA	NA		
Has Ever Used	18	3.4	-	-	9	9.1	9	2.2	NA	NA		
Has Never Used	521	95.4	19	93.3	94	90.9	404	97.8	NA	NA		
Unknown	7	1.3	1	6.7	-	-	0	0	NA	NA		
Payday Lending									NA	NA		
Has Ever Used	10	1.8	-	-	7	6.9	2	0.6	NA	NA		
Has Never Used	529	96.8	19	91.1	96	92.0	410	99.4	NA	NA		
Unknown	7	1.3	1	6.7	1	1.1	0	0	NA	NA		
Pawn Shops									NA	NA		
Has Ever Used	55	10.0	8	36.7	24	23.4	23	5.5	NA	NA		
Has Never Used	485	88.8	12	56.6	79	76.0	390	94.5	NA	NA		
Unknown	6	1.1	1	6.7	1	0.6	0	0	NA	NA		
Rent-to-Own									NA	NA		
Has Ever Used	59	10.8	6	29.2	35	33.4	18	4.3	NA	NA		
Has Never Used	480	87.9	13	64.2	69	66.0	395	95.7	NA	NA		
Unknown	7	1.3	1	6.7	1	0.6	0	0	NA	NA		
Refund Anticipation Loans									NA	NA		
Has Ever Used	22	4.0	2	8.1	15	14.3	6	1.3	NA	NA		
Has Never Used	517	94.7	17	85.2	89	85.2	407	98.7	NA	NA		
Unknown	7	1.3	1	6.7	1	0.6	0	0	NA	NA		

Notes:

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

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

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](#)

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Timing of AFS Use by Banking Status

Maine

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	546	100.0	20	100.0	104	100.0	413	100.0	NA	NA
Any AFS										
In Last 30 Days	45	8.2	8	39.1	37	35.3	0	0	NA	NA
In Last 2-12 Months	74	13.5	7	32.3	67	64.7	0	0	NA	NA
Not in the Last 12 Months	121	22.1	2	8.3	0	0	115	27.9	NA	NA
Never Used	300	55.0	3	13.6	0	0	297	72.1	NA	NA
Unknown	7	1.3	1	6.7	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	25	4.6	5	23.5	20	19.3	0	0	NA	NA
In Last 2-12 Months	45	8.2	4	18.5	41	39.6	0	0	NA	NA
Not in the Last 12 Months	93	17.1	1	5.1	10	10.1	80	19.4	NA	NA
Never Used	376	68.9	9	46.2	32	31.0	333	80.6	NA	NA
Unknown	7	1.3	1	6.7	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	15	2.7	4	18.0	11	10.7	0	0	NA	NA
In Last 2-12 Months	24	4.4	4	20.7	20	19.0	0	0	NA	NA
Not in the Last 12 Months	29	5.4	1	6.6	9	8.6	18	4.3	NA	NA
Never Used	471	86.2	10	48.1	64	61.6	395	95.7	NA	NA
Unknown	7	1.4	1	6.7	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	5	1.0	-	-	5	5.1	0	0	NA	NA
In Last 2-12 Months	3	0.6	-	-	3	3.3	0	0	NA	NA
Not in the Last 12 Months	10	1.8	-	-	1	0.7	9	2.2	NA	NA
Never Used	521	95.4	19	93.3	94	90.9	404	97.8	NA	NA
Unknown	7	1.3	1	6.7	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	1	0.1	-	-	1	0.7	0	0	NA	NA
In Last 2-12 Months	1	0.2	-	-	1	1.1	0	0	NA	NA
Not in the Last 12 Months	8	1.5	-	-	5	5.1	2	0.6	NA	NA
Never Used	529	96.8	19	91.1	96	92.0	410	99.4	NA	NA
Unknown	7	1.3	1	6.7	1	1.1	-	-	NA	NA
Pawn Shops										
In Last 30 Days	3	0.6	1	2.8	3	2.6	0	0	NA	NA
In Last 2-12 Months	13	2.4	2	9.0	11	10.8	0	0	NA	NA
Not in the Last 12 Months	38	7.0	5	24.8	10	10.0	23	5.5	NA	NA
Never Used	485	88.8	12	56.6	79	76.0	390	94.5	NA	NA
Unknown	6	1.1	1	6.7	1	0.6	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	26	4.7	3	16.6	22	21.5	0	0	NA	NA
Used but not in last 12 months	33	6.1	3	12.5	12	11.9	18	4.3	NA	NA
Never Used	480	87.9	13	64.2	69	66.0	395	95.7	NA	NA
Unknown	7	1.3	1	6.7	1	0.6	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	5	0.9	-	-	5	4.4	0	0	NA	NA
Used but not in last 12 months	17	3.1	1	5.8	10	9.8	6	1.3	NA	NA
Never Used	517	94.7	17	85.2	89	85.2	407	98.7	NA	NA
Unknown	7	1.3	1	6.7	1	0.6	-	-	NA	NA

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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

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



Use of AFS by Household Characteristic

Maine

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	546	100.0	239	43.8	300	55.0	7	1.3	203	37.1	104	19.0
Banking Status												
Unbanked	20	3.7	16	79.7	3	13.6	1	6.7	15	71.2	11	53.8
Underbanked	104	19.0	104	100.0	0	0	0	0	91	87.4	51	49.2
Fully Banked	413	75.6	115	27.9	297	72.1	0	0	94	22.9	41	10.0
Banked but Underbanked Status Unknown	9	1.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	366	67.1	155	42.4	207	56.6	4	1.0	127	34.7	68	18.5
Female householder, no husband present	57	10.4	34	59.0	23	40.0	1	1.0	23	40.9	18	32.6
Male householder, no wife present	25	4.5	14	56.3	11	43.7	-	-	11	46.2	6	23.0
Married couple	285	52.2	108	37.9	174	61.0	3	1.1	93	32.5	43	15.3
Nonfamily household	178	32.6	83	46.6	92	51.6	3	1.8	75	42.0	36	20.4
Female householder	101	18.6	47	45.9	54	52.9	1	1.2	40	39.7	18	17.3
Male householder	77	14.1	37	47.5	38	49.8	2	2.7	35	45.0	19	24.5
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	8	1.5	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
White non-Black non-Hispanic	521	95.3	224	43.0	291	55.8	6	1.2	188	36.0	95	18.2
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age												
15 to 34 years	100	18.3	54	54.4	44	43.9	2	1.7	47	46.7	28	28.2
35 to 44 years	83	15.1	43	52.3	39	47.7	-	-	34	41.3	25	30.4
45 to 54 years	123	22.5	57	46.4	65	52.5	1	1.1	46	37.2	30	24.6
55 to 64 years	111	20.4	44	39.8	66	59.6	1	0.5	40	36.4	12	10.7
65 years or more	130	23.7	40	31.1	86	66.5	3	2.4	36	27.7	9	6.7
Education												
No high school degree	46	8.4	22	49.1	21	46.9	2	4.0	19	42.5	12	26.4
High school degree	195	35.6	83	42.5	109	56.3	2	1.3	69	35.5	45	23.3
Some college	155	28.4	78	50.1	75	48.2	3	1.7	64	41.4	35	22.5
College degree	151	27.6	56	37.4	94	62.6	-	-	50	33.2	12	7.8
Household Income												
Less than \$15,000	93	17.0	52	55.6	40	43.0	1	1.4	42	45.9	31	33.7
Between \$15,000 and \$30,000	115	21.0	49	42.9	62	54.5	3	2.6	42	37.1	21	18.6
Between \$30,000 and \$50,000	129	23.5	65	50.4	63	49.2	1	0.5	54	42.2	31	23.9
Between \$50,000 and \$75,000	99	18.1	40	40.1	58	58.6	1	1.3	33	33.5	14	14.1
At Least \$75,000	111	20.4	34	30.5	77	68.9	1	0.6	31	27.4	7	6.0
Homeownership												
Homeowner	402	73.6	150	37.4	248	61.8	3	0.8	129	32.2	52	13.0
Non-homeowner	144	26.4	89	61.5	52	36.0	4	2.5	74	51.0	52	35.8

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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Timing of AFS Use by Household Characteristic

Maine

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	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
All Households	546	100.0	45	8.2	74	13.5	121	22.1	300	55.0	7	1.3	119	21.7
Banking Status														
Unbanked	20	3.7	8	39.1	7	32.3	2	8.3	3	13.6	1	6.7	15	71.4
Underbanked	104	19.0	37	35.3	67	64.7	0	0	0	0	0	0	104	100.0
Fully Banked	413	75.6	0	0	0	0	115	27.9	297	72.1	0	0	0	0
Banked but Underbanked Status Unknown	9	1.7	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	67.1	26	7.2	53	14.5	76	20.7	207	56.6	4	1.0	79	21.7
Female householder, no husband present	281	10.4	7	12.4	16	27.7	11	18.9	23	40.0	1	1.0	23	40.2
Male householder, no wife present	25	4.5	5	19.6	5	19.2	4	17.4	11	43.7	-	-	10	38.8
Married couple	285	52.2	14	5.1	33	11.4	61	21.4	174	61.0	3	1.1	47	16.5
Nonfamily household	178	32.6	18	10.3	21	11.7	44	24.6	92	51.6	3	1.8	39	22.0
Female householder	101	18.6	10	9.9	10	9.7	27	26.3	54	52.9	1	1.2	20	19.6
Male householder	77	14.1	8	10.9	11	14.2	17	22.5	38	49.8	2	2.7	19	25.1
Other	1	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	8	1.5	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
White non-Black non-Hispanic	521	95.3	39	7.4	72	13.9	113	21.7	291	55.8	6	1.2	111	21.3
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age														
15 to 34 years	100	18.3	17	16.8	17	16.7	21	21.0	44	43.9	2	1.7	33	33.4
35 to 44 years	83	15.1	6	7.1	17	20.4	21	24.9	39	47.7	-	-	23	27.5
45 to 54 years	123	22.5	11	8.7	24	19.8	22	17.9	65	52.5	1	1.1	35	28.5
55 to 64 years	111	20.4	6	5.1	10	8.9	29	25.8	66	59.6	1	0.5	16	14.0
65 years or more	130	23.7	6	4.5	6	4.7	28	21.9	86	66.5	3	2.4	12	9.2
Education														
No high school degree	46	8.4	5	11.4	5	10.6	12	27.1	21	46.9	2	4.0	10	22.0
High school degree	195	35.6	16	8.2	36	18.5	31	15.8	109	56.3	2	1.3	52	26.7
Some college	155	28.4	19	12.4	22	14.0	37	23.7	75	48.2	3	1.7	41	26.4
College degree	151	27.6	4	2.8	11	7.5	41	27.0	94	62.6	-	-	16	10.4
Household Income														
Less than \$15,000	93	17.0	14	15.2	18	18.9	20	21.5	40	43.0	1	1.4	32	34.1
Between \$15,000 and \$30,000	115	21.0	11	10.0	15	13.3	22	19.6	62	54.5	3	2.6	27	23.2
Between \$30,000 and \$50,000	129	23.5	13	10.0	23	17.9	29	22.5	63	49.2	1	0.5	36	27.9
Between \$50,000 and \$75,000	99	18.1	4	4.4	10	9.8	26	25.9	58	58.6	1	1.3	14	14.2
At Least \$75,000	111	20.4	2	1.8	8	7.5	24	21.2	77	68.9	1	0.6	10	9.3
Homeownership														
Homeowner	402	73.6	18	4.6	43	10.6	90	22.3	248	61.8	3	0.8	61	15.2
Non-homeowner	144	26.4	26	18.3	31	21.7	31	21.5	52	36.0	4	2.5	58	40.0

Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

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

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