

2011 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	146	100.0	6	4.0	19	12.8	118	80.8	4	2.5
Household Type										
Family Household	99	68.0	3	3.1	13	13.6	81	81.5	2	1.9
Female householder, no husband present	17	11.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	7	4.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	75	51.7	1	1.3	8	10.2	66	87.7	1	0.9
Nonfamily household and other	47	32.0	3	6.0	5	11.1	37	79.2	2	3.8
Race/Ethnicity										
Black	1	0.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	2	1.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	138	94.6	4	2.6	18	12.9	113	81.8	4	2.6
Other non-Black non-Hispanic	5	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	24	16.6	2	9.3	4	17.3	17	68.7	1	4.8
35 to 44 years	26	17.6	-	-	3	13.2	22	84.3	1	2.5
45 to 54 years	37	25.0	2	5.4	7	18.4	28	76.2	-	-
55 to 64 years	31	21.2	-	-	3	8.1	27	86.4	1	4.0
65 years or more	29	19.6	1	4.0	2	6.4	25	87.6	1	2.0
Education										
No high school degree	6	4.1	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	38	26.3	3	6.6	7	17.0	28	73.1	1	3.3
Some college	42	29.1	3	6.5	7	17.6	31	73.0	1	2.8
College degree	59	40.5	-	-	5	7.9	54	91.2	1	1.0
Household Income										
Less than \$15,000	16	10.9	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	24	16.2	1	6.3	3	10.9	19	80.3	1	2.5
Between \$30,000 and \$50,000	25	17.0	-	-	5	21.4	17	69.5	2	7.3
Between \$50,000 and \$75,000	30	20.9	-	-	5	16.0	25	82.4	-	-
At Least \$75,000	51	35.1	1	1.2	3	5.6	47	92.0	1	1.3
Homeownership										
Homeowner	110	75.4	1	0.5	10	9.5	98	88.8	1	1.2
Non-homeowner	36	24.6	5	14.5	8	22.7	20	56.3	2	6.5

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.

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](#)