

2011 Household Banking Status by Demographic Characteristics

Maine

Household Characteristics	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	546	100.0	20	3.7	104	19.0	413	75.6	9	1.7
Household Type										
Family Household	366	67.1	11	3.1	71	19.3	278	75.9	6	1.7
Female householder, no husband present	57	10.4	6	9.7	19	33.2	31	55.0	1	2.1
Male Householder, no wife present	25	4.5	1	5.5	8	33.3	15	61.2	-	-
Married couple	285	52.2	5	1.6	44	15.3	232	81.4	5	1.7
Nonfamily household and other	180	32.9	9	5.0	33	18.5	134	74.8	3	1.7
Race/Ethnicity										
Black	8	1.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	521	95.3	18	3.4	97	18.7	397	76.2	9	1.7
Other non-Black non-Hispanic	13	2.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	100	18.3	7	7.1	28	27.8	63	62.8	2	2.3
35 to 44 years	83	15.1	3	3.5	20	24.7	59	71.1	1	0.8
45 to 54 years	123	22.5	4	3.2	32	25.9	86	70.0	1	1.0
55 to 64 years	111	20.4	2	1.6	14	12.4	94	84.4	2	1.6
65 years or more	130	23.7	5	3.8	10	7.9	111	86.0	3	2.4
Education										
No high school degree	46	8.4	4	8.1	9	19.2	32	70.1	1	2.6
High school degree	195	35.6	9	4.6	45	22.9	137	70.5	4	1.9
Some college	155	28.4	7	4.6	35	22.9	111	71.3	2	1.2
College degree	151	27.6	1	0.4	15	10.0	133	88.1	2	1.5
Household Income										
Less than \$15,000	93	17.0	12	13.0	24	25.5	56	60.9	1	0.6
Between \$15,000 and \$30,000	115	21.0	5	4.5	23	19.8	84	73.6	2	2.0
Between \$30,000 and \$50,000	129	23.5	2	1.3	34	26.6	90	70.2	2	1.9
Between \$50,000 and \$75,000	99	18.1	-	-	14	13.8	83	83.9	2	1.9
At Least \$75,000	111	20.4	1	1.0	10	8.8	99	88.6	2	1.7
Homeownership										
Homeowner	402	73.6	7	1.7	57	14.1	333	82.8	6	1.4
Non-homeowner	144	26.4	14	9.5	47	32.8	80	55.3	3	2.4

Notes:

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](#)