

Unbanked and Underbanked for Maine, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	562	100	2.4	19.2	74.5	3.9
Race/Ethnicity (PCT)						
Black	10	100	NA	NA	NA	-
Hispanic	4	100	-	NA	NA	-
Asian	3	100	-	-	NA	-
American Indian/Alaskan	5	100	-	NA	NA	NA
Hawaiian/Pacific Islander	1	100	-	NA	-	-
White non-Black non-Hispanic	539	100	2.2	18.9	75.1	3.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	27	100	3.3	25.0	68.6	3.2
25 to 34 years	65	100	4.8	20.5	74.7	-
35 to 44 years	82	100	1.8	24.9	71.5	1.8
45 to 54 years	130	100	3.2	25.8	66.5	4.5
55 to 64 years	121	100	2.7	15.5	78.4	3.5
65 years or more	137	100	0.4	11.1	81.5	7.0
Education (PCT)						
No high school degree	56	100	3.6	19.7	72.1	4.6
High school degree	177	100	4.2	24.8	65.3	5.7
Some college	173	100	1.3	18.7	77.9	2.1
College degree	157	100	1.2	13.4	81.9	3.6
Employment Status (PCT)						
Employed	340	100	0.9	19.1	78.1	1.9
Unemployed	17	100	NA	NA	NA	-
Not in labor force	205	100	2.9	19.3	70.3	7.5
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	97	100	9.5	25.4	56.2	8.9
Between \$15,000 and \$30,000	107	100	2.1	22.1	71.2	4.6
Between \$30,000 and \$50,000	120	100	1.7	17.2	78.2	2.9
Between \$50,000 and \$75,000	118	100	-	21.1	78.3	0.6

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	121	100	-	11.9	84.6	3.5
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	74	100	6.2	32.1	57.4	4.3
Not Disabled	324	100	2.3	19.2	75.9	2.6
Not Applicable	164	100	0.9	13.4	79.4	6.4
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	301	100	3.2	21.5	72.1	3.3
Not Identified	261	100	1.5	16.6	77.2	4.6

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.