

Unbanked and Underbanked for Portland-South Portland, ME, 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	145	100	1.7	12.8	80.1	5.4
Race/Ethnicity (PCT)						
Black	4	100	NA	-	NA	-
Hispanic	-	100	-	-	-	-
Asian	3	100	-	-	NA	-
American Indian/Alaskan	2	100	-	NA	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	135	100	1.0	12.5	80.7	5.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	6	100	-	NA	NA	NA
25 to 34 years	19	100	NA	NA	NA	-
35 to 44 years	27	100	-	17.0	83.0	-
45 to 54 years	29	100	2.3	14.5	78.0	5.2
55 to 64 years	37	100	-	14.5	79.8	5.7
65 years or more	27	100	-	2.4	84.9	12.7
Education (PCT)						
No high school degree	6	100	-	NA	NA	NA
High school degree	42	100	4.3	25.3	63.7	6.7
Some college	39	100	1.7	5.5	90.7	2.2
College degree	58	100	-	7.6	86.3	6.1
Employment Status (PCT)						
Employed	102	100	-	10.7	85.6	3.7
Unemployed	4	100	NA	NA	NA	-
Not in labor force	39	100	2.9	17.8	68.6	10.7
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	16	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	20	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	28	100	-	12.1	83.0	5.0
Between \$50,000 and \$75,000	33	100	-	13.4	84.3	2.3

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	48	100	-	6.1	86.6	7.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	13	100	NA	NA	NA	-
Not Disabled	99	100	1.3	12.5	82.5	3.6
Not Applicable	33	100	-	4.4	82.6	13.0
Metropolitan Status (PCT)						
Metropolitan area - principal City	-	100	-	-	-	-
Metropolitan area - Balance	-	100	-	-	-	-
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	145	100	1.7	12.8	80.1	5.4

- 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.