

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

2009 Household Banking Status by Demographic Characteristics

Allentown-Bethlehem-Easton, PA-NJ

Household Characteristic	All Households		Unbanked		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	339	100.0	15	4.4	55	16.2	266	78.5	3
Household Type										
Family Household	257	75.9	11	4.4	46	17.7	197	76.6	3	1.3
Female householder, no husband present	51	15.1	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	29	8.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	177	52.2	-	-	20	11.1	154	87.1	3	1.8
Nonfamily household and other	82	24.1	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity										
Black	18	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	34	10.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	276	81.3	10	3.6	28	10.3	238	86.1	-	-
Other non-Black non-Hispanic	11	3.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	41	12.2	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	84	24.9	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	80	23.7	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	51	15.1	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	82	24.2	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	25	7.4	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	135	39.9	3	2.4	17	12.8	115	84.8	-	-
Some college	102	30.2	-	-	20	19.5	82	80.5	-	-
College degree	76	22.5	NA	NA	NA	NA	NA	NA	NA	NA
Household Income										
Less than \$15,000	41	12.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	62	18.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	52	15.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	65	19.1	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	74	21.8	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	45	13.3	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	251	74.0	-	-	23	9.2	225	89.5	3	1.3
Non-homeowner	88	26.0	NA	NA	NA	NA	NA	NA	NA	NA

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)