

### 2009 Household Banking Status by Demographic Characteristics

#### Pennsylvania

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	4,972	100.0	259	5.2	894	18.0	3,712	74.7	108	2.2
Household Type										
Family Household	3,210	64.6	118	3.7	580	18.1	2,448	76.3	64	2.0
Female householder, no husband present	619	12.5	77	12.4	180	29.1	345	55.7	18	2.8
Male Householder, no wife present	196	3.9	16	8.2	74	37.7	99	50.3	7	3.8
Married couple	2,394	48.1	25	1.1	326	13.6	2,004	83.7	39	1.6
Nonfamily household and other	1,762	35.4	140	8.0	314	17.8	1,264	71.7	44	2.5
Race/Ethnicity										
Black	540	10.9	105	19.5	182	33.7	233	43.2	19	3.6
Hispanic non-Black	170	3.4	30	17.8	62	36.6	78	45.7	-	-
White non-Black non-Hispanic	4,121	82.9	123	3.0	629	15.3	3,286	79.7	83	2.0
Other non-Black non-Hispanic	140	2.8	-	-	20	14.4	115	81.8	5	3.8
Age										
15 to 34 years	935	18.8	97	10.4	170	18.2	649	69.5	18	1.9
35 to 44 years	831	16.7	44	5.3	187	22.5	586	70.5	14	1.7
45 to 54 years	1,125	22.6	66	5.9	240	21.4	812	72.2	6	0.6
55 to 64 years	834	16.8	13	1.6	152	18.3	643	77.2	25	3.0
65 years or more	1,248	25.1	38	3.1	144	11.5	1,021	81.8	45	3.6
Education										
No high school degree	595	12.0	93	15.7	146	24.5	332	55.9	23	3.9
High school degree	1,849	37.2	118	6.4	391	21.2	1,305	70.6	35	1.9
Some college	1,132	22.8	19	1.6	206	18.2	880	77.7	27	2.4
College degree	1,396	28.1	28	2.0	150	10.8	1,195	85.6	23	1.6
Household Income										
Less than \$15,000	670	13.5	117	17.4	155	23.1	388	57.9	10	1.6
Between \$15,000 and \$30,000	750	15.1	51	6.8	155	20.7	528	70.3	17	2.2
Between \$30,000 and \$50,000	916	18.4	31	3.3	211	23.0	669	73.0	6	0.6
Between \$50,000 and \$75,000	779	15.7	4	0.5	130	16.7	632	81.0	14	1.8
At Least \$75,000	1,112	22.4	-	-	122	10.9	959	86.3	31	2.8
Unknown	744	15.0	56	7.5	121	16.3	536	72.1	31	4.1
Homeownership										
Homeowner	3,589	72.2	40	1.1	499	13.9	2,980	83.0	70	2.0
Non-homeowner	1,383	27.8	219	15.8	395	28.6	732	52.9	38	2.7

Notes:

- = 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](#)