

2009 Household Banking Status by Demographic Characteristics

Pittsburgh, PA

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	984	100.0	37	3.8	123	12.5	808	82.1	16	1.7
Household Type										
Family Household	586	59.6	13	2.1	63	10.8	501	85.4	10	1.7
Female householder, no husband present	99	10.1	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	37	3.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	450	45.7	-	-	34	7.5	414	91.9	2	0.5
Nonfamily household and other	398	40.4	25	6.2	60	15.0	307	77.2	7	1.6
Race/Ethnicity										
Black	80	8.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	14	1.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	871	88.5	14	1.6	96	11.0	751	86.2	11	1.3
Other non-Black non-Hispanic	19	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	152	15.4	5	3.2	17	11.4	130	85.4	-	-
35 to 44 years	164	16.7	18	10.9	15	9.1	132	80.0	-	-
45 to 54 years	202	20.5	6	3.2	43	21.2	153	75.6	-	-
55 to 64 years	198	20.2	-	-	24	12.0	164	82.8	10	5.2
65 years or more	268	27.2	8	2.9	24	8.9	230	85.9	6	2.3
Education										
No high school degree	96	9.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	325	33.0	15	4.5	45	13.9	260	80.0	5	1.6
Some college	251	25.5	11	4.5	30	12.0	206	82.0	4	1.5
College degree	313	31.8	-	-	29	9.4	280	89.3	4	1.3
Household Income										
Less than \$15,000	136	13.8	22	15.9	26	19.2	88	64.9	-	-
Between \$15,000 and \$30,000	151	15.4	8	5.5	28	18.5	115	76.0	-	-
Between \$30,000 and \$50,000	224	22.7	4	1.7	38	16.8	180	80.4	2	1.1
Between \$50,000 and \$75,000	171	17.3	-	-	10	6.0	161	94.0	-	-
At Least \$75,000	204	20.7	-	-	11	5.3	189	92.6	4	2.0
Unknown	99	10.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	708	71.9	-	-	60	8.4	641	90.5	7	1.0
Non-homeowner	276	28.1	37	13.4	63	22.8	167	60.5	9	3.3

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](#)