

2011 Household Banking Status by Demographic Characteristics

Pennsylvania

Household Characteristics	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	5,161	100.0	315	6.1	931	18.0	3,771	73.1	143
Household Type										
Family Household	3,345	64.8	162	4.8	635	19.0	2,456	73.4	91	2.7
Female householder, no husband present	640	12.4	86	13.4	202	31.6	314	49.1	38	5.9
Male Householder, no wife present	207	4.0	14	6.7	51	24.6	132	64.1	10	4.6
Married couple	2,498	48.4	62	2.5	382	15.3	2,010	80.5	44	1.8
Nonfamily household and other	1,816	35.2	153	8.4	296	16.3	1,315	72.4	52	2.9
Race/Ethnicity										
Black	570	11.0	79	13.8	158	27.7	309	54.2	25	4.3
Hispanic non-Black	200	3.9	57	28.5	39	19.6	92	45.8	12	6.1
White non-Black non-Hispanic	4,264	82.6	171	4.0	709	16.6	3,277	76.9	107	2.5
Other non-Black non-Hispanic	127	2.5	9	6.7	25	19.7	94	73.6	-	-
Age										
15 to 34 years	1,084	21.0	119	11.0	301	27.7	637	58.7	28	2.6
35 to 44 years	706	13.7	46	6.5	138	19.5	500	70.8	22	3.1
45 to 54 years	1,143	22.1	43	3.7	239	20.9	824	72.1	37	3.2
55 to 64 years	920	17.8	48	5.2	152	16.5	708	76.9	13	1.4
65 years or more	1,308	25.3	60	4.6	101	7.8	1,102	84.3	44	3.4
Education										
No high school degree	563	10.9	107	19.1	90	16.0	347	61.6	19	3.4
High school degree	2,048	39.7	146	7.1	419	20.5	1,424	69.5	59	2.9
Some college	1,134	22.0	59	5.2	252	22.2	795	70.1	28	2.5
College degree	1,416	27.4	3	0.2	171	12.0	1,205	85.1	37	2.6
Household Income										
Less than \$15,000	921	17.8	185	20.0	229	24.8	482	52.3	26	2.8
Between \$15,000 and \$30,000	851	16.5	94	11.1	221	25.9	520	61.1	16	1.9
Between \$30,000 and \$50,000	1,158	22.4	26	2.2	189	16.3	899	77.6	45	3.9
Between \$50,000 and \$75,000	946	18.3	7	0.8	160	16.9	744	78.6	35	3.7
At Least \$75,000	1,285	24.9	3	0.3	133	10.3	1,126	87.7	22	1.7
Homeownership										
Homeowner	3,528	68.3	83	2.4	457	13.0	2,878	81.6	109	3.1
Non-homeowner	1,634	31.7	232	14.2	474	29.0	893	54.7	34	2.1

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)