

2011 Household Banking Status by Demographic Characteristics

Allentown-Bethlehem-Easton, PA-NJ

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	389	100.0	21	5.5	85	21.8	262	67.4	21	5.4	
Household Type												
Family Household	281	72.2	13	4.5	56	20.0	191	68.1	21	7.4		
Female householder, no husband present	52	13.3	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	23	6.0	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	206	53.0	9	4.4	29	14.1	160	77.8	8	3.8		
Nonfamily household and other	108	27.8	NA	NA	NA	NA	NA	NA	NA	NA		
Race/Ethnicity												
Black	31	8.0	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	36	9.4	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	315	80.9	9	2.7	67	21.4	224	71.2	15	4.7		
Other non-Black non-Hispanic	6	1.6	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	90	23.1	NA	NA	NA	NA	NA	NA	NA	NA		
35 to 44 years	52	13.3	NA	NA	NA	NA	NA	NA	NA	NA		
45 to 54 years	117	30.2	13	11.2	26	22.5	74	63.0	4	3.3		
55 to 64 years	66	16.9	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	64	16.5	NA	NA	NA	NA	NA	NA	NA	NA		
Education												
No high school degree	14	3.7	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	165	42.4	8	4.9	40	24.4	109	66.1	8	4.6		
Some college	103	26.4	NA	NA	NA	NA	NA	NA	NA	NA		
College degree	107	27.6	-	-	23	21.2	81	75.7	3	3.2		
Household Income												
Less than \$15,000	41	10.5	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	65	16.7	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$30,000 and \$50,000	85	21.9	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$50,000 and \$75,000	82	21.1	NA	NA	NA	NA	NA	NA	NA	NA		
At Least \$75,000	116	29.7	-	-	22	18.9	90	78.2	3	2.9		
Homeownership												
Homeowner	273	70.2	-	-	57	20.9	204	74.8	12	4.3		
Non-homeowner	116	29.8	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.

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](#)