

2011 Household Banking Status by Demographic Characteristics

Pittsburgh, PA

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	1,004	100.0	34	3.4	196	19.5	744	74.1	31	3.1
Household Type										
Family Household	626	62.3	12	1.8	113	18.0	486	77.7	16	2.5
Female householder, no husband present	73	7.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	44	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	508	50.6	8	1.5	91	17.8	402	79.2	7	1.5
Nonfamily household and other	379	37.7	22	5.9	83	21.9	258	68.1	15	4.1
Race/Ethnicity										
Black	63	6.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	13	1.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	915	91.1	34	3.7	173	18.9	681	74.5	27	2.9
Other non-Black non-Hispanic	14	1.3	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	188	18.8	4	2.0	64	34.1	116	61.7	4	2.1
35 to 44 years	116	11.5	-	-	22	18.6	91	78.5	3	2.9
45 to 54 years	244	24.3	8	3.4	47	19.4	180	73.8	8	3.3
55 to 64 years	179	17.8	7	4.0	34	18.7	138	77.3	-	-
65 years or more	277	27.6	15	5.3	29	10.5	218	78.7	15	5.6
Education										
No high school degree	95	9.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	378	37.6	23	6.1	88	23.2	255	67.5	12	3.2
Some college	220	21.9	3	1.5	53	24.1	157	71.3	7	3.1
College degree	311	31.0	-	-	37	11.8	270	86.9	4	1.3
Household Income										
Less than \$15,000	174	17.3	18	10.5	42	23.9	107	61.4	7	4.2
Between \$15,000 and \$30,000	186	18.5	8	4.2	51	27.7	126	68.1	-	-
Between \$30,000 and \$50,000	228	22.7	4	1.9	49	21.6	158	69.3	16	7.1
Between \$50,000 and \$75,000	166	16.5	-	-	21	12.4	138	83.2	7	4.4
At Least \$75,000	251	25.0	3	1.3	33	13.2	214	85.5	-	-
Homeownership										
Homeowner	710	70.7	15	2.1	114	16.1	550	77.5	31	4.4
Non-homeowner	295	29.3	19	6.6	82	27.7	194	65.7	-	-

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](#)