

# ECONOMICINCLUSION.GOV

## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



### 2011 Household Bank Account Type by Demographic

#### Pennsylvania

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
			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	Number (1000s)	Pct of Row
All Households	5,161	100.0	315	6.1	3,440	66.6	100	1.9	1,211	23.5	95	1.8	4,659	90.3	3,540	68.6
Household Type																
Family Household	3,345	64.8	162	4.8	2,441	73.0	70	2.1	613	18.3	60	1.8	3,062	91.5	2,510	75.0
Female householder, no husband present	640	12.4	86	13.4	320	49.9	28	4.4	180	28.1	27	4.1	504	78.8	348	54.3
Male Householder, no wife present	207	4.0	14	6.7	109	53.0	8	3.8	63	30.5	13	6.1	176	85.2	117	56.8
Married couple	2,498	48.4	62	2.5	2,012	80.5	34	1.3	370	14.8	21	0.8	2,381	95.3	2,045	81.9
Nonfamily household and other	1,816	35.2	153	8.4	999	55.0	30	1.7	598	32.9	35	1.9	1,597	87.9	1,029	56.7
Race/Ethnicity																
Black	570	11.0	79	13.8	313	54.9	18	3.1	144	25.3	16	2.9	457	80.2	330	58.0
Hispanic non-Black	200	3.9	57	28.5	69	34.6	6	2.8	64	32.1	4	2.0	134	66.7	75	37.4
White non-Black non-Hispanic	4,264	82.6	171	4.0	2,973	69.7	70	1.6	975	22.9	75	1.8	3,956	92.8	3,043	71.4
Other non-Black non-Hispanic	127	2.5	9	6.7	85	66.9	6	5.1	27	21.3	-	-	112	88.2	92	72.0
Age																
15 to 34 years	1,084	21.0	119	11.0	661	60.9	26	2.4	268	24.8	11	1.0	929	85.7	686	63.3
35 to 44 years	706	13.7	46	6.5	493	69.8	18	2.5	132	18.7	17	2.5	625	88.5	511	72.3
45 to 54 years	1,143	22.1	43	3.7	819	71.7	4	0.4	253	22.1	24	2.1	1,075	94.1	824	72.1
55 to 64 years	920	17.8	48	5.2	647	70.3	21	2.3	181	19.7	23	2.5	834	90.6	668	72.6
65 years or more	1,308	25.3	60	4.6	820	62.7	31	2.4	377	28.8	20	1.6	1,197	91.5	851	65.0
Education																
No high school degree	563	10.9	107	19.1	216	38.3	16	2.8	220	39.1	4	0.7	436	77.4	231	41.1
High school degree	2,048	39.7	146	7.1	1,231	60.1	60	2.9	566	27.7	45	2.2	1,802	88.0	1,290	63.0
Some college	1,134	22.0	59	5.2	780	68.8	16	1.4	262	23.1	17	1.5	1,042	91.9	796	70.2
College degree	1,416	27.4	3	0.2	1,214	85.7	8	0.6	162	11.4	29	2.0	1,379	97.4	1,222	86.3
Household Income																
Less than \$15,000	921	17.8	185	20.0	322	35.0	37	4.0	357	38.8	20	2.2	679	73.7	359	39.0
Between \$15,000 and \$30,000	851	16.5	94	11.1	423	49.8	20	2.4	303	35.6	10	1.2	727	85.4	444	52.1
Between \$30,000 and \$50,000	1,158	22.4	26	2.2	780	67.4	28	2.4	305	26.3	20	1.7	1,085	93.7	808	69.8
Between \$50,000 and \$75,000	946	18.3	7	0.8	761	80.5	3	0.3	149	15.8	25	2.6	916	96.8	765	80.8
At Least \$75,000	1,285	24.9	3	0.3	1,152	89.7	12	0.9	96	7.5	21	1.6	1,252	97.5	1,164	90.6
Homeownership																
Homeowner	3,528	68.3	83	2.4	2,692	76.3	47	1.3	637	18.1	69	2.0	3,337	94.6	2,739	77.6
Non-homeowner	1,634	31.7	232	14.2	748	45.8	53	3.2	574	35.2	26	1.6	1,322	80.9	801	49.0

**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.

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](#)