

# ECONOMICINCLUSION.GOV



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

### Use of AFS by Banking Status

#### Pennsylvania

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	5,161	100.0	315	100.0	931	100.0	3,771	100.0	143.0	100.0
Any AFS										
Has Ever Used	2,114	40.9	213	67.5	931	100.0	951	25.2	0	0
Has Never Used	2,902	56.2	82	26.0	0	0	2,820	74.8	0	0
Unknown	146	2.8	21	6.5	0	0	0	0	125.0	87.3
Non-Bank Money Order										
Has Ever Used	1,728	33.5	174	55.1	809	86.9	732	19.4	14.0	9.6
Has Never Used	3,306	64.1	121	38.4	122	13.1	3,040	80.6	24.0	16.5
Unknown	126	2.5	21	6.5	-	-	0	0	106.0	73.9
Non-Bank Check Cashing										
Has Ever Used	643	12.5	135	42.7	300	32.2	204	5.4	4.0	3.0
Has Never Used	4,411	85.5	164	52.0	631	67.8	3,568	94.6	48.0	33.4
Unknown	108	2.1	17	5.3	-	-	0	0	91.0	63.6
Non-Bank Remittances										
Has Ever Used	154	3.0	37	11.6	77	8.3	40	1.0	-	-
Has Never Used	4,884	94.6	254	80.6	845	90.8	3,732	99.0	53.0	36.8
Unknown	124	2.4	25	7.8	8	0.9	0	0	91.0	63.2
Payday Lending										
Has Ever Used	91	1.8	4	1.3	71	7.7	15	0.4	-	-
Has Never Used	4,943	95.8	291	92.2	847	91.0	3,756	99.6	50.0	34.6
Unknown	127	2.5	21	6.5	13	1.4	0	0	94.0	65.4
Pawn Shops										
Has Ever Used	276	5.3	59	18.8	152	16.3	64	1.7	-	-
Has Never Used	4,758	92.2	232	73.4	775	83.2	3,707	98.3	44.0	30.4
Unknown	128	2.5	24	7.7	4	0.4	0	0	100.0	69.6
Rent-to-Own										
Has Ever Used	238	4.6	24	7.5	158	17.0	56	1.5	-	-
Has Never Used	4,794	92.9	264	83.8	769	82.6	3,716	98.5	45.0	31.7
Unknown	129	2.5	28	8.7	4	0.4	0	0	98.0	68.3
Refund Anticipation Loans										
Has Ever Used	228	4.4	31	9.9	126	13.6	71	1.9	-	-
Has Never Used	4,811	93.2	264	83.6	801	86.0	3,701	98.1	45.0	31.7
Unknown	122	2.4	21	6.5	4	0.4	0	0	98.0	68.3

**Notes:**

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded 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.

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### Timing of AFS Use by Banking Status

#### Pennsylvania

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	5,161	100.0	315	100.0	931	100.0	3,771	100.0	143	100.0
Any AFS										
In Last 30 Days	501	9.7	102	32.2	399	42.9	0	0	0	0
In Last 2-12 Months	614	11.9	82	26.1	532	57.1	0	0	0	0
Not in the Last 12 Months	999	19.3	29	9.2	0	0	951	25.2	18	12.7
Never Used	2,902	56.2	82	26.0	0	0	2,820	74.8	0	0
Unknown	146	2.8	21	6.5	0	0	0	0	125	87.3
Non-Bank Money Order										
In Last 30 Days	408	7.9	87	27.5	321	34.5	0	0	-	-
In Last 2-12 Months	479	9.3	49	15.7	429	46.1	0	0	-	-
Not in the Last 12 Months	842	16.3	38	12.0	58	6.3	732	19.4	14	9.6
Never Used	3,306	64.1	121	38.4	122	13.1	3,040	80.6	24	16.5
Unknown	126	2.5	21	6.5	-	-	-	-	106	73.9
Non-Bank Check Cashing										
In Last 30 Days	122	2.4	38	11.9	84	9.1	0	0	-	-
In Last 2-12 Months	185	3.6	46	14.6	139	14.9	0	0	-	-
Not in the Last 12 Months	336	6.5	51	16.2	77	8.3	204	5.4	4	3.0
Never Used	4,411	85.5	164	52.0	631	67.8	3,568	94.6	48	33.4
Unknown	108	2.1	17	5.3	-	-	-	-	91	63.6
Non-Bank Remittances										
In Last 30 Days	19	0.4	-	-	19	2.0	0	0	-	-
In Last 2-12 Months	79	1.5	31	9.9	48	5.1	0	0	-	-
Not in the Last 12 Months	56	1.1	5	1.7	11	1.2	40	1.0	-	-
Never Used	4,884	94.6	254	80.6	845	90.8	3,732	99.0	53	36.8
Unknown	124	2.4	25	7.8	8	0.9	-	-	91	63.2
Payday Lending										
In Last 30 Days	17	0.3	-	-	17	1.8	0	0	-	-
In Last 2-12 Months	21	0.4	-	-	21	2.2	0	0	-	-
Not in the Last 12 Months	53	1.0	4	1.3	34	3.6	15	0.4	-	-
Never Used	4,943	95.8	291	92.2	847	91.0	3,756	99.6	50	34.6
Unknown	127	2.5	21	6.5	13	1.4	-	-	94	65.4
Pawn Shops										
In Last 30 Days	27	0.5	-	-	27	2.9	0	0	-	-
In Last 2-12 Months	74	1.4	31	10.0	43	4.6	0	0	-	-
Not in the Last 12 Months	174	3.4	28	8.9	82	8.8	64	1.7	-	-
Never Used	4,758	92.2	232	73.4	775	83.2	3,707	98.3	44	30.4
Unknown	128	2.5	24	7.7	4	0.4	-	-	100	69.6
Rent-to-Own (a)										
Used in last 12 months	93	1.8	11	3.6	82	8.8	0	0	-	-
Used but not in last 12 months	145	2.8	12	3.9	77	8.2	56	1.5	-	-
Never Used	4,794	92.9	264	83.8	769	82.6	3,716	98.5	45	31.7
Unknown	129	2.5	28	8.7	4	0.4	-	-	98	68.3
Refund Anticipation Loans (a)										
Used in last 12 months	47	0.9	-	-	47	5.0	0	0	-	-
Used but not in last 12 months	181	3.5	31	9.9	80	8.6	71	1.9	-	-
Never Used	4,811	93.2	264	83.6	801	86.0	3,701	98.1	45	31.7
Unknown	122	2.4	21	6.5	4	0.4	-	-	98	68.3

#### Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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



### Use of AFS by Household Characteristic Pennsylvania

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	5,161	100.0	2,114	40.9	2,902	56.2	146	2.8	2,004	38.8	606	11.7
<b>Banking Status</b>												
Unbanked	315	6.1	213	67.5	82	26.0	21	6.5	213	67.5	83	26.3
Underbanked	931	18.0	931	100.0	0	0	0	0	894	96.1	337	36.2
Fully Banked	3,771	73.1	951	25.2	2,820	74.8	0	0	879	23.3	186	4.9
Banked but Underbanked Status Unknown	143	2.8	18	12.7	-	-	125	87.3	18	12.7	-	-
<b>Household Type</b>												
Family household	3,345	64.8	1,434	42.9	1,820	54.4	91	2.7	1,347	40.3	431	12.9
Female householder, no husband present	640	12.4	404	63.2	208	32.5	28	4.3	373	58.3	193	30.2
Male householder, no wife present	207	4.0	116	55.9	81	39.4	10	4.6	99	47.7	44	21.4
Married couple	2,498	48.4	914	36.6	1,531	61.3	53	2.1	875	35.0	193	7.7
Nonfamily household	1,812	35.1	675	37.3	1,082	59.7	55	3.0	653	36.0	176	9.7
Female householder	988	19.1	347	35.1	599	60.6	42	4.3	336	34.0	95	9.6
Male householder	824	16.0	329	39.9	483	58.6	13	1.5	318	38.5	80	9.7
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Race/Ethnicity</b>												
Black	570	11.0	367	64.4	184	32.3	19	3.2	356	62.5	161	28.2
Hispanic non-Black	200	3.9	114	56.9	73	36.4	14	6.8	108	54.0	24	11.7
White non-Black non-Hispanic	4,264	82.6	1,587	37.2	2,563	60.1	114	2.7	1,495	35.1	407	9.5
Other non-Black non-Hispanic	127	2.5	45	35.3	82	64.7	-	-	45	35.3	15	11.6
<b>Age</b>												
15 to 34 years	1,084	21.0	595	54.9	454	41.9	35	3.3	566	52.2	197	18.2
35 to 44 years	706	13.7	328	46.5	362	51.3	16	2.3	304	43.1	133	18.9
45 to 54 years	1,143	22.1	503	44.0	602	52.7	38	3.3	476	41.6	130	11.4
55 to 64 years	920	17.8	360	39.1	548	59.5	13	1.4	342	37.1	100	10.9
65 years or more	1,308	25.3	328	25.1	937	71.6	44	3.3	317	24.3	45	3.5
<b>Education</b>												
No high school degree	563	10.9	248	44.0	300	53.2	16	2.8	222	39.4	93	16.5
High school degree	2,048	39.7	887	43.3	1,090	53.2	71	3.5	833	40.7	271	13.2
Some college	1,134	22.0	546	48.1	557	49.1	31	2.8	531	46.8	203	17.9
College degree	1,416	27.4	432	30.5	955	67.5	28	2.0	418	29.5	40	2.8
<b>Household Income</b>												
Less than \$15,000	921	17.8	477	51.8	411	44.6	33	3.6	432	46.9	186	20.2
Between \$15,000 and \$30,000	851	16.5	409	48.0	422	49.5	21	2.4	387	45.5	145	17.0
Between \$30,000 and \$50,000	1,158	22.4	475	41.0	634	54.7	49	4.3	447	38.6	159	13.8
Between \$50,000 and \$75,000	946	18.3	334	35.3	587	62.1	25	2.6	331	35.0	68	7.1
At Least \$75,000	1,285	24.9	418	32.6	849	66.1	18	1.4	407	31.7	48	3.7
<b>Homeownership</b>												
Homeowner	3,528	68.3	1,167	33.1	2,248	63.7	112	3.2	1,123	31.8	208	5.9
Non-homeowner	1,634	31.7	946	57.9	654	40.0	33	2.0	881	53.9	398	24.4

**Notes:**

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

- = 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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



### Timing of AFS Use by Household Characteristic

#### Pennsylvania

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	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	501	9.7	614	11.9	999	19.3	2,902	56.2	146	2.8	1,115	21.6
Banking Status														
Unbanked	315	6.1	102	32.2	82	26.1	29	9.2	82	26.0	21	6.5	184	58.3
Underbanked	931	18.0	399	42.9	532	57.1	0	0	0	0	0	0	931	100.0
Fully Banked	3,771	73.1	0	0	0	0	951	25.2	2,820	74.8	0	0	0	0
Banked but Underbanked Status Unknown	143	2.8	0	0	0	0	18	12.7	0	0	125	87.3	0	0
Household Type														
Family householder	1,268	64.8	337	10.1	402	12.0	695	20.8	1,820	54.4	91	2.7	739	22.1
Female householder, no husband present	281	12.4	142	22.2	128	20.0	134	20.9	208	32.5	28	4.3	271	42.3
Male householder, no wife present	207	4.0	43	20.7	22	10.5	51	24.7	81	39.4	10	4.6	65	31.3
Married couple	2,498	48.4	152	6.1	252	10.1	510	20.4	1,531	61.3	53	2.1	404	16.2
Nonfamily household	1,812	35.1	164	9.0	211	11.7	300	16.6	1,082	59.7	55	3.0	375	20.7
Female householder	988	19.1	78	7.9	94	9.6	175	17.7	599	60.6	42	4.3	172	17.4
Male householder	824	16.0	86	10.5	117	14.2	125	15.2	483	58.6	13	1.5	203	24.7
Other	4	0.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	570	11.0	128	22.5	87	15.2	152	26.8	184	32.3	19	3.2	215	37.7
Hispanic non-Black	200	3.9	29	14.3	50	25.2	35	17.3	73	36.4	14	6.8	79	39.5
White non-Black non-Hispanic	4,264	82.6	336	7.9	456	10.7	796	18.7	2,563	60.1	114	2.7	792	18.6
Other non-Black non-Hispanic	127	2.5	8	6.5	21	16.4	16	12.4	82	64.7	-	-	29	22.9
Age														
15 to 34 years	1,084	21.0	184	16.9	201	18.5	210	19.4	454	41.9	35	3.3	384	35.4
35 to 44 years	706	13.7	69	9.8	104	14.7	155	22.0	362	51.3	16	2.3	173	24.5
45 to 54 years	1,143	22.1	112	9.8	149	13.0	243	21.3	602	52.7	38	3.3	260	22.8
55 to 64 years	920	17.8	72	7.8	109	11.8	179	19.5	548	59.5	13	1.4	181	19.6
65 years or more	1,308	25.3	65	4.9	52	4.0	211	16.1	937	71.6	44	3.3	117	8.9
Education														
No high school degree	563	10.9	59	10.5	88	15.7	101	17.9	300	53.2	16	2.8	147	26.2
High school degree	2,048	39.7	254	12.4	253	12.3	380	18.6	1,090	53.2	71	3.5	507	24.7
Some college	1,134	22.0	132	11.6	158	14.0	256	22.6	557	49.1	31	2.8	290	25.6
College degree	1,416	27.4	56	3.9	115	8.1	262	18.5	955	67.5	28	2.0	171	12.0
Household Income														
Less than \$15,000	921	17.8	168	18.2	183	19.9	127	13.8	411	44.6	33	3.6	350	38.0
Between \$15,000 and \$30,000	851	16.5	118	13.9	144	17.0	146	17.1	422	49.5	21	2.4	263	30.9
Between \$30,000 and \$50,000	1,158	22.4	105	9.1	101	8.7	269	23.3	634	54.7	49	4.3	206	17.8
Between \$50,000 and \$75,000	946	18.3	56	5.9	104	11.0	174	18.4	587	62.1	25	2.6	160	16.9
At Least \$75,000	1,285	24.9	54	4.2	82	6.4	282	22.0	849	66.1	18	1.4	136	10.6
Homeownership														
Homeowner	3,528	68.3	198	5.6	294	8.3	676	19.2	2,248	63.7	112	3.2	491	13.9
Non-homeowner	1,634	31.7	303	18.6	320	19.6	323	19.8	654	40.0	33	2.0	624	38.2

#### Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

- = 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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