

Ways to Work Demographics

Lehigh County, Pennsylvania Ways to Work Recipient Demographics

Year:	2000	
State		
Pennsylvania	145	100.0%
Total	145	
County		
Lehigh	87	60.4%
NA	2	1.4%
Northampton	55	38.2%
Total	144	
City		
Alburtis	1	0.7%
Allentown	66	45.8%
Bath	2	1.4%
Bethlehem	25	17.4%
Catasauqua	1	0.7%
Coplay	2	1.4%
Easton	29	20.1%
Germansville	1	0.7%
Hellertown	1	0.7%
Macungie	2	1.4%
Northampton	2	1.4%
Schnecksville	1	0.7%
Slatington	3	2.1%
Summit Hill	2	1.4%
Trexlerstown	2	1.4%
Whitehall	4	2.8%
Total	144	
City Type		
Central City	142	98.6%
Rural	2	1.4%
Total	144	
Referral Source		
Bus	6	4.0%
Co-worker	2	1.3%
Day/child Care	1	0.7%
Employment	6	4.0%
Family	7	4.7%
Friend	16	10.7%
Newspaper	28	18.7%
Other	4	2.7%
Partnering Bank	1	0.7%
Presentation	9	6.0%
Self	1	0.7%
Social Agency	56	37.3%
Used Car Lot	5	3.3%
WTW Brochure/Flyer	6	4.0%
WtW client	2	1.3%
Total	150	
Income		
1-5000	0	0.0%
5001-10000	0	0.0%
10001-15000	3	17.6%
15001-20000	3	17.6%
20001-25000	6	35.3%
25001-30000	4	23.5%
30001-35000	0	0.0%
35001-40000	0	0.0%
40001-45000	1	5.9%
45001-50000	0	0.0%
50000+	0	0.0%
Total	17	
Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	0	0.0%
16-20	0	0.0%

Year:	2001	
State		
New Jersey	1	0.3%
New York	1	0.3%
Pennsylvania	395	99.5%
Total	397	
County		
Lehigh	220	58.7%
Monroe	31	8.3%
NA	6	1.6%
Northampton	117	31.2%
Warren	1	0.3%
Total	375	
City		
Alburtis	1	0.3%
Allentown	178	45.3%
Bangor	1	0.3%
Bath	4	1.0%
Bethlehem	83	21.1%
Brodheads ville	1	0.3%
Bushkill	1	0.3%
Catasauqua	2	0.5%
Center Valley	1	0.3%
Coplay	3	0.8%
Danielsville	2	0.5%
East Stroudsburg	8	2.0%
Easton	53	13.5%
Effort	1	0.3%
Emmaus	6	1.5%
Fogelsville	1	0.3%
Fountain Hill	3	0.8%
Germansville	1	0.3%
Kresgeville	1	0.3%
Kutztown	1	0.3%
Laurys Station	1	0.3%
Long Pond	2	0.5%
Mt Bethel	1	0.3%
Mt Pocono	2	0.5%
Northampton	2	0.5%
Phillipsburg	1	0.3%
Pocono Lake	1	0.3%
Saylorsburg	3	0.8%
Schnecksville	1	0.3%
Scot Run	1	0.3%
Slatington	4	1.0%
Stroudsburg	7	1.8%
Summit Hill	1	0.3%
Tamaqua	1	0.3%
Tobyhanna	5	1.3%
Tobysville	1	0.3%
Whitehall	7	1.8%
Total	393	
City Type		
Central City	356	90.6%
Rural	10	2.5%
Suburban	27	6.9%
Total	393	
Referral Source		
Bus	14	3.5%
Co-worker	10	2.5%
Day/child Care	4	1.0%
Employment	15	3.7%
Family	18	4.5%
Friend	47	11.7%
Newspaper	9	2.2%
Other	10	2.5%
Partnering Bank	5	1.2%
Presentation	6	1.5%

Year:	2002	
State		
Pennsylvania	440	100.0%
Total	440	
County		
Chester	4	0.9%
Lehigh	231	53.6%
Monroe	63	14.6%
Montgomery	2	0.5%
Northampton	131	30.4%
Total	431	
City		
Alburtis	1	0.2%
Allentown	181	41.2%
Analomink	1	0.2%
Bangor	2	0.5%
Bath	2	0.5%
Bethlehem	98	22.3%
Blakeslee	1	0.2%
Bushkill	2	0.5%
Coopersburg	1	0.2%
Coplay	2	0.5%
Danielsville	1	0.2%
Devon	5	1.1%
East Stroudsburg	21	4.8%
Easton	41	9.3%
Effort	1	0.2%
Emmaus	5	1.1%
Fogelsville	1	0.2%
Fountain Hill	1	0.2%
Freemansburg	1	0.2%
Hellertown	1	0.2%
Kutztown	1	0.2%
Laurys Station	1	0.2%
Mountainhome	1	0.2%
Mt Pocono	4	0.9%
Nazareth	4	0.9%
New Tripoli	1	0.2%
Northampton	2	0.5%
Orefield	1	0.2%
Palmerton	2	0.5%
Philadelphia	1	0.2%
Pocono Lake	1	0.2%
Pocono Pines	1	0.2%
Reeders	1	0.2%
Saylorsburg	2	0.5%
Sciota	1	0.2%
Slatington	5	1.1%
Stroudsburg	11	2.5%
Tobyhanna	16	3.6%
Walnutport	2	0.5%
Whitehall	12	2.7%
Total	439	
City Type		
Central City	362	82.5%
Rural	15	3.4%
Suburban	62	14.1%
Total	439	
Referral Source		
Bus	14	3.2%
College/School	6	1.4%
Co-worker	2	0.5%
Day/child Care	14	3.2%
Employment	10	2.3%
Family	15	3.4%
Friend	55	12.4%
Newspaper	22	5.0%
Other	9	2.0%

Year:	2003	
State		
Pennsylvania	332	100.0%
Total	332	
County		
Chester	2	0.6%
Lehigh	189	57.1%
Monroe	48	14.5%
NA	4	1.2%
Northampton	83	25.1%
Pike	5	1.5%
Total	331	
City		
Alburtisville	3	0.9%
Allentown	159	47.9%
Bartonsville	1	0.3%
Bath	3	0.9%
Bethlehem	48	14.5%
Bushkill	5	1.5%
Catasauqua	3	0.9%
Center Valley	1	0.3%
Delaware Water Gap	1	0.3%
Devon	2	0.6%
East Stroudsburg	16	4.8%
Easton	27	8.1%
Effort	1	0.3%
Fountain Hill	1	0.3%
Gouldsboro	1	0.3%
Hellertown	1	0.3%
Kunkletown	1	0.3%
Lansford	1	0.3%
Long Pond	1	0.3%
Mt Pocono	3	0.9%
Nazareth	4	1.2%
Northampton	2	0.6%
Orefield	1	0.3%
Pen Argyl	2	0.6%
Perryville	1	0.3%
Rosato	1	0.3%
Saylorsburg	1	0.3%
Slatington	2	0.6%
Stroudsburg	7	2.1%
Summit Hill	2	0.6%
Tannersville	1	0.3%
Tobyhanna	11	3.3%
Trexlerstown	1	0.3%
Walnutport	2	0.6%
Wescosville	1	0.3%
Whitehall	11	3.3%
Wind Gap	3	0.9%
Total	332	
City Type		
Central City	268	80.7%
Rural	12	3.6%
Suburban	52	15.7%
Total	332	
Referral Source		
Bus	12	3.6%
College/School	10	3.0%
Day/child Care	4	1.2%
Employment	7	2.1%
Family	19	5.7%
Friend	75	22.5%
Newspaper	3	0.9%
Other	3	0.9%
Social Agency	162	48.6%
Used Car Lot	1	0.3%
WTW Brochure/Flyer	32	9.6%

Year:	2004	
State		
Pennsylvania	329	100.0%
Total	329	
County		
Lehigh	203	64.6%
Monroe	40	12.7%
Montgomery	1	0.3%
NA	1	0.3%
Northampton	69	22.0%
Total	314	
City		
Alburtisville	2	0.6%
Allentown	178	54.1%
Bath	3	0.9%
Bethlehem	51	15.5%
Blakeslee	2	0.6%
Canadensis	1	0.3%
Catasauqua	8	2.4%
Coplay	2	0.6%
East Stroudsburg	12	3.6%
Easton	25	7.6%
Emmaus	1	0.3%
Fountain Hill	1	0.3%
Freemansburg	1	0.3%
Hellertown	1	0.3%
Kresgeville	1	0.3%
Laurys Station	1	0.3%
Marshall's Creek	1	0.3%
Mt Pocono	2	0.6%
Northampton	2	0.6%
Pocono Lake	1	0.3%
Shenandoah	1	0.3%
Slatington	1	0.3%
Stroudsburg	9	2.7%
Tannersville	1	0.3%
Tatamy	1	0.3%
Tobyhanna	9	2.7%
Whitehall	11	3.3%
Total	329	
City Type		
Central City	295	89.7%
Rural	8	2.4%
Suburban	26	7.9%
Total	329	
Referral Source		
Bus	33	9.8%
College/School	7	2.1%
Co-worker	1	0.3%
Day/child Care	5	1.5%
Employment	7	2.1%
Family	10	3.0%
Friend	71	21.1%
Other	6	1.8%
Phone Book	4	1.2%
Self	4	1.2%
Social Agency	147	43.8%
Used Car Lot	4	1.2%
WTW Brochure/Flyer	23	6.8%
WtW client	14	4.2%
Total	336	
Income		
1-5000	1	1.1%
5001-10000	2	2.2%
10001-15000	12	13.2%
15001-20000	15	16.5%
20001-25000	20	22.0%

Ways to Work Demographics

Lehigh County, Pennsylvania Ways to Work Recipient Demographics

Year:	2000	
21-25	0	0.0%
26-30	2	5.1%
31-35	10	25.6%
36-40	7	17.9%
41-45	8	20.5%
46-50	6	15.4%
51-55	3	7.7%
56-60	1	2.6%
61-65	2	5.1%
66-70	0	0.0%
70+	0	0.0%
Total	39	

Gender		
Female	123	83.7%
Male	24	16.3%
Total	147	

Ethnic Group		
African American	21	47.7%
Hispanic	10	22.7%
Latino	3	6.8%
White	10	22.7%
Total	44	

Marital Status		
Divorced	22	14.9%
Living Together (Not Married)	8	5.4%
Married	30	20.3%
Other	4	2.7%
Separated	26	17.6%
Single	55	37.2%
Widowed	3	2.0%
Total	148	

Number in Household		
1	17	11.7%
2	43	29.7%
3	37	25.5%
4	25	17.2%
5	15	10.3%
6	4	2.8%
7	2	1.4%
8	1	0.7%
9	1	0.7%
Total	145	

Number of Children		
1	47	39.2%
2	33	27.5%
3	27	22.5%
4	9	7.5%
5	1	0.8%
6	2	1.7%
8	1	0.8%
Total	120	

Housing Type		
Lives With Family Member	3	2.3%
Other	62	47.0%
Own	8	6.1%
Renting	54	40.9%
Shelter	5	3.8%
Total	132	

Occupation		
Administrative Support	1	33.3%
Healthcare - Administrative	1	33.3%
Healthcare - Nursing	1	33.3%
Total	3	

Loan Committee		
	13	100.0%

Year:	2001	
Self	13	3.2%
Social Agency	198	49.3%
Used Car Lot	5	1.2%
Walk-In	1	0.2%
WTW Brochure/Flyer	36	9.0%
WTW client	11	2.7%
Total	402	

Income		
1-5000	0	0.0%
5001-10000	0	0.0%
10001-15000	0	0.0%
15001-20000	2	10.0%
20001-25000	7	35.0%
25001-30000	8	40.0%
30001-35000	1	5.0%
35001-40000	1	5.0%
40001-45000	1	5.0%
45001-50000	0	0.0%
50000+	0	0.0%
Total	20	

Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	1	0.3%
16-20	0	0.0%
21-25	0	0.0%
26-30	25	7.5%
31-35	62	18.7%
36-40	74	22.3%
41-45	64	19.3%
46-50	54	16.3%
51-55	35	10.5%
56-60	8	2.4%
61-65	8	2.4%
66-70	0	0.0%
70+	1	0.3%
Total	332	

Gender		
Female	338	85.8%
Male	56	14.2%
Total	394	

Ethnic Group		
(N/A)	5	7.8%
African American	20	31.3%
Asian	1	1.6%
Hispanic	17	26.6%
Latino	5	7.8%
White	16	25.0%
Total	64	

Marital Status		
Divorced	45	11.6%
Living Together (Not Married)	21	5.4%
Married	67	17.3%
Other	5	1.3%
Separated	63	16.2%
Single	184	47.4%
Widowed	3	0.8%
Total	388	

Number in Household		
1	26	6.8%
2	84	21.8%
3	105	27.3%
4	94	24.4%
5	55	14.3%
6	15	3.9%
7	4	1.0%
8	2	0.5%

Year:	2002	
Partnering Bank	1	0.2%
Phone Book	2	0.5%
Self	2	0.5%
Social Agency	224	50.7%
Tear-Off Poster	2	0.5%
Unknown	2	0.5%
Used Car Lot	4	0.9%
WTW Brochure/Flyer	38	8.6%
WTW client	20	4.5%
Total	442	

Income		
1-5000	1	5.0%
5001-10000	1	5.0%
10001-15000	2	10.0%
15001-20000	1	5.0%
20001-25000	5	25.0%
25001-30000	5	25.0%
30001-35000	4	20.0%
35001-40000	1	5.0%
40001-45000	0	0.0%
45001-50000	0	0.0%
50000+	0	0.0%
Total	20	

Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	1	0.2%
16-20	0	0.0%
21-25	0	0.0%
26-30	49	11.4%
31-35	98	22.7%
36-40	94	21.8%
41-45	63	14.6%
46-50	64	14.8%
51-55	40	9.3%
56-60	16	3.7%
61-65	4	0.9%
66-70	1	0.2%
70+	1	0.2%
Total	431	

Gender		
Female	381	87.0%
Male	57	13.0%
Total	438	

Ethnic Group		
(N/A)	60	42.6%
African American	32	22.7%
Hispanic	13	9.2%
Latino	14	9.9%
White	22	15.6%
Total	141	

Marital Status		
Divorced	45	10.4%
Living Together (Not Married)	20	4.6%
Married	77	17.9%
Other	1	0.2%
Separated	55	12.8%
Single	230	53.4%
Widowed	3	0.7%
Total	431	

Number in Household		
1	27	6.3%
2	96	22.3%
3	128	29.8%
4	92	21.4%
5	58	13.5%
6	16	3.7%

Year:	2003	
WTW client	5	1.5%
Total	333	

Income		
1-5000	0	0.0%
5001-10000	0	0.0%
10001-15000	1	10.0%
15001-20000	1	10.0%
20001-25000	5	50.0%
25001-30000	1	10.0%
30001-35000	0	0.0%
35001-40000	0	0.0%
40001-45000	2	20.0%
45001-50000	0	0.0%
50000+	0	0.0%
Total	10	

Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	0	0.0%
16-20	0	0.0%
21-25	1	0.3%
26-30	36	10.8%
31-35	78	23.5%
36-40	85	25.6%
41-45	52	15.7%
46-50	45	13.6%
51-55	18	5.4%
56-60	10	3.0%
61-65	6	1.8%
66-70	0	0.0%
70+	1	0.3%
Total	332	

Gender		
Female	271	81.9%
Male	60	18.1%
Total	331	

Ethnic Group		
(N/A)	19	5.8%
African American	114	35.0%
Asian	1	0.3%
Hispanic	104	31.9%
Other	8	2.5%
White	80	24.5%
Total	326	

Marital Status		
Divorced	28	8.5%
Living Together (Not Married)	12	3.6%
Married	61	18.4%
Other	4	1.2%
Separated	46	13.9%
Single	179	54.1%
Widowed	1	0.3%
Total	331	

Number in Household		
1	2	0.6%
2	72	21.8%
3	92	27.8%
4	86	26.0%
5	49	14.8%
6	15	4.5%
7	13	3.9%
8	1	0.3%
10	1	0.3%
Total	331	

Number of Children		
1	100	30.4%

Year:	2004	
25001-30000	24	26.4%
30001-35000	6	6.6%
35001-40000	2	2.2%
40001-45000	2	2.2%
45001-50000	2	2.2%
50000+	5	5.5%
Total	91	

Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	1	0.3%
16-20	0	0.0%
21-25	4	1.3%
26-30	45	14.8%
31-35	74	24.3%
36-40	64	21.0%
41-45	53	17.4%
46-50	40	13.1%
51-55	16	5.2%
56-60	4	1.3%
61-65	2	0.7%
66-70	2	0.7%
70+	0	0.0%
Total	305	

Gender		
Female	254	80.9%
Male	60	19.1%
Total	314	

Ethnic Group		
(N/A)	8	2.7%
African American	105	35.1%
Hispanic	89	29.8%
Latino	4	1.3%
Native American	1	0.3%
Other	11	3.7%
White	81	27.1%
Total	299	

Marital Status		
Divorced	23	7.5%
Living Together (Not Married)	7	2.3%
Married	58	19.0%
Other	7	2.3%
Separated	45	14.7%
Single	166	54.2%
Total	306	

Number in Household		
1	1	0.3%
2	61	20.2%
3	95	31.5%
4	77	25.5%
5	39	12.9%
6	15	5.0%
7	6	2.0%
8	5	1.7%
9	3	1.0%
Total	302	

Number of Children		
1	94	31.4%
2	101	33.8%
3	59	19.7%
4	25	8.4%
5	13	4.3%
6	6	2.0%
8	1	0.3%
Total	299	

Housing Type		
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Ways to Work Demographics

Lehigh County, Pennsylvania Ways to Work Recipient Demographics

Year:	2000	
Total	13	
Loan Type		
Car Purchase	10	71.4%
Car Repairs	1	7.1%
Other	2	14.3%
Working Supplies	1	7.1%
Total	14	
Loan Status		
Active	2	14.3%
Bought Back	3	21.4%
Paid Off	6	42.9%
Write Off	3	21.4%
Total	14	
Lender		
Keystone Nazareth Bank & Tr.	14	100.0%
Total	14	

Year:	2001	
Total	385	
Number of Children		
1	100	28.3%
2	114	32.3%
3	87	24.6%
4	38	10.8%
5	11	3.1%
6	2	0.6%
7	1	0.3%
Total	353	
Housing Type		
Lives With Family Member	5	5.8%
Lives With Friend(s)	1	1.2%
Other	28	32.6%
Own	2	2.3%
Renting	44	51.2%
Shelter	6	7.0%
Total	86	
Occupation		
Accounting	1	9.1%
Consulting Services	2	18.2%
Healthcare - Nursing	2	18.2%
Management	2	18.2%
Marketing	1	9.1%
Sales	1	9.1%
Transportation and Warehousing	2	18.2%
Total	11	
Loan Committee		
	2	50.0%
	2	50.0%
Total	4	
Loan Type		
Car Purchase	33	94.3%
Car Repairs	2	5.7%
Total	35	
Loan Status		
Active	8	22.9%
Bought Back	3	8.6%
Paid Off	16	45.7%
Write Off	8	22.9%
Total	35	
Lender		
Keystone Nazareth Bank & Trust	35	100.0%
Total	35	

Year:	2002	
7	8	1.9%
8	2	0.5%
10	2	0.5%
33	1	0.2%
Total	430	
Number of Children		
1	122	30.3%
2	140	34.8%
3	80	19.9%
4	42	10.4%
5	12	3.0%
6	4	1.0%
8	2	0.5%
Total	402	
Housing Type		
Buying	5	3.3%
Lives With Family Member	7	4.6%
Lives With Friend(s)	4	2.6%
Other	3	2.0%
Own	7	4.6%
Renting	122	80.3%
Shelter	4	2.6%
Total	152	
Occupation		
Accounting	1	3.4%
Administrative Support	3	10.3%
Clerical	1	3.4%
CNA	3	10.3%
Customer services	2	6.9%
Education	2	6.9%
Healthcare - Administrative	1	3.4%
Healthcare - Nursing	2	6.9%
Healthcare - Technicians	4	13.8%
Management	1	3.4%
Marketing	1	3.4%
Personal Care and Service	2	6.9%
Restaurant and Food Services	3	10.3%
Sales	2	6.9%
Telecommunications	1	3.4%
Total	29	
Loan Committee		
	7	100.0%
Total	7	
Loan Type		
Car Purchase	66	93.0%
Car Repairs	3	4.2%
Essential Appliances	1	1.4%
Housing	1	1.4%
Total	71	
Loan Status		
Active	11	15.5%
Bought Back	6	8.5%
Paid Off	43	60.6%
Rewritten	4	5.6%
Write Off	7	9.9%
Total	71	
Lender		
Keystone Nazareth Bank & Trust	71	100.0%
Total	71	

Year:	2003	
2	100	30.4%
3	75	22.8%
4	34	10.3%
5	18	5.5%
6	1	0.3%
8	1	0.3%
Total	329	
Housing Type		
Buying	11	3.4%
Lives With Family Member	23	7.1%
Lives With Friend(s)	4	1.2%
Other	3	0.9%
Own	33	10.1%
Renting	251	77.0%
Shelter	1	0.3%
Total	326	
Occupation		
Administrative Support	3	10.0%
Clerical	2	6.7%
CNA	5	16.7%
Consulting Services	2	6.7%
Customer services	1	3.3%
Education	1	3.3%
Healthcare - Technicians	6	20.0%
Management	1	3.3%
Manufacturing	2	6.7%
Restaurant and Food Services	3	10.0%
Sales	1	3.3%
Skilled and Trades	3	10.0%
Total	30	
Loan Committee		
	8	33.3%
	8	33.3%
	8	33.3%
Total	24	
Loan Type		
Car Purchase	49	90.7%
Car Repairs	2	3.7%
Child Care	1	1.9%
Housing	1	1.9%
Working Supplies	1	1.9%
Total	54	
Loan Status		
Active	9	16.7%
Bought Back	2	3.7%
Paid Off	31	57.4%
Rewritten	5	9.3%
Write Off	7	13.0%
Total	54	
Lender		
Keystone Nazareth Bank & Trust	54	100.0%
Total	54	

Year:	2004	
Buying	4	1.3%
Lives With Family Member	19	6.4%
Lives With Friend(s)	7	2.4%
Other	6	2.0%
Own	25	8.4%
Renting	233	78.5%
Shelter	3	1.0%
Total	297	
Occupation		
Accounting	1	0.6%
Administrative Support	8	4.7%
Automotive	1	0.6%
Clerical	6	3.5%
CNA	12	7.0%
Construction and Installation	3	1.8%
Consulting Services	5	2.9%
Customer services	18	10.5%
Education	10	5.8%
Energy and Utilities	1	0.6%
Environment	2	1.2%
Facilities Maintenance and Repair	13	7.6%
Financial Services	1	0.6%
Food Beverage and Tobacco	5	2.9%
Government	1	0.6%
Healthcare - Administrative	4	2.3%
Healthcare - Nursing	12	7.0%
Healthcare - Practitioners	7	4.1%
Healthcare - Technicians	6	3.5%
Management	5	2.9%
Manufacturing	5	2.9%
Marketing	1	0.6%
Non-Profit and Social Services	3	1.8%
Personal Care and Service	3	1.8%
Restaurant and Food Services	7	4.1%
Retail/Wholesale	1	0.6%
Sales	9	5.3%
Security	3	1.8%
Skilled and Trades	6	3.5%
Sports and Recreation	1	0.6%
Telecommunications	2	1.2%
Transportation and Warehousing	9	5.3%
Total	171	
Loan Committee		
	4	100.0%
Total	4	
Loan Type		
Car Purchase	39	83.0%
Car Repairs	8	17.0%
Total	47	
Loan Status		
Active	9	19.1%
Bought Back	1	2.1%
Paid Off	33	70.2%
Rewritten	2	4.3%
Write Off	2	4.3%
Total	47	
Lender		
Keystone Nazareth Bank & Trust	47	100.0%
Total	47	

Ways to Work Demographics

Year:	2005	
State		
Pennsylvania	271	100.0%
Total	271	
County		
Chester	1	0.4%
Lehigh	259	96.3%
Monroe	2	0.7%
Northampton	7	2.6%
Total	269	
City		
Allentown	214	79.0%
Bangor	1	0.4%
Bethlehem	15	5.5%
Catasauqua	4	1.5%
Coplay	2	0.7%
Devon	1	0.4%
Easton	1	0.4%
Effort	1	0.4%
Emmaus	7	2.6%
Fountain Hill	2	0.7%
Kunkletown	1	0.4%
Macungie	1	0.4%
Northampton	2	0.7%
Orefield	1	0.4%
Slatedale	1	0.4%
Slatington	3	1.1%
Wescosville	1	0.4%
Whitehall	13	4.8%
Total	271	
City Type		
Central City	258	95.2%
Rural	2	0.7%
Suburban	11	4.1%
Total	271	
Referral Source		
Billboard	3	1.1%
Bus	82	30.3%
Day/child Care	5	1.8%
Employment	1	0.4%
Family	9	3.3%
Friend	64	23.6%
Online	2	0.7%
Other	4	1.5%
Phone Book	7	2.6%
Self	1	0.4%
Social Agency	65	24.0%
Used Car Lot	3	1.1%
WTW Brochure/Flyer	14	5.2%
WTW client	11	4.1%
Total	271	
Income		
1-5000	1	0.4%
5001-10000	6	2.5%
10001-15000	30	12.6%
15001-20000	53	22.3%
20001-25000	68	28.6%
25001-30000	40	16.8%
30001-35000	16	6.7%
35001-40000	7	2.9%
40001-45000	7	2.9%
45001-50000	1	0.4%
50000+	9	3.8%
Total	238	
Age		
1-5	0	0.0%

Year:	2006	
State		
Pennsylvania	302	100.0%
Total	302	
County		
Chester	1	0.3%
Lehigh	301	99.7%
Total	302	
City		
Allentown	243	80.5%
Bethlehem	17	5.6%
Catasauqua	5	1.7%
Center Valley	2	0.7%
Coplay	3	1.0%
Devon	1	0.3%
Emmaus	5	1.7%
Fountain Hill	2	0.7%
Germansville	1	0.3%
Hanover Twp.	1	0.3%
Laurys Station	1	0.3%
Northampton	1	0.3%
Orefield	1	0.3%
Slatedale	1	0.3%
Slatington	3	1.0%
Trexlertown	1	0.3%
Wescosville	1	0.3%
Whitehall	13	4.3%
Total	302	
City Type		
Central City	293	97.0%
Suburban	9	3.0%
Total	302	
Referral Source		
Billboard	1	0.3%
Bus	73	24.2%
College/School	2	0.7%
Co-worker	1	0.3%
Day/child Care	11	3.6%
Employment	1	0.3%
Family	7	2.3%
Friend	51	16.9%
Newspaper	6	2.0%
Online	2	0.7%
Other	7	2.3%
Phone Book	9	3.0%
Self	7	2.3%
Social Agency	60	19.9%
Television	1	0.3%
Used Car Lot	21	7.0%
WTW Brochure/Flyer	17	5.6%
WTW client	25	8.3%
Total	302	
Income		
1-5000	3	1.1%
5001-10000	5	1.8%
10001-15000	26	9.2%
15001-20000	57	20.1%
20001-25000	83	29.2%
25001-30000	64	22.5%
30001-35000	29	10.2%
35001-40000	11	3.9%
40001-45000	4	1.4%
45001-50000	2	0.7%
50000+	0	0.0%
Total	284	
Age		

Year:	2007	
State		
Pennsylvania	280	100.0%
Total	280	
County		
Lehigh	277	98.9%
NA	1	0.4%
Northampton	2	0.7%
Total	280	
City		
Allentown	229	81.8%
Bethlehem	20	7.1%
Catasauqua	1	0.4%
Coplay	1	0.4%
Emmaus	5	1.8%
Fountain Hill	1	0.4%
Germansville	1	0.4%
Kempton	1	0.4%
Kutztown	1	0.4%
Lansford	1	0.4%
Macungie	3	1.1%
New Tripoli	1	0.4%
Slatington	1	0.4%
Walnutport	2	0.7%
Wescosville	2	0.7%
Whitehall	10	3.6%
Total	280	
City Type		
Central City	269	96.1%
Rural	4	1.4%
Suburban	7	2.5%
Total	280	
Referral Source		
Bus	84	30.0%
College/School	1	0.4%
Co-worker	7	2.5%
Day/child Care	6	2.1%
Employment	1	0.4%
Family	13	4.6%
Friend	36	12.9%
Online	4	1.4%
Other	4	1.4%
Partnering Bank	3	1.1%
Phone Book	2	0.7%
Self	51	18.2%
Social Agency	39	13.9%
Used Car Lot	15	5.4%
WTW Brochure/Flyer	7	2.5%
WTW client	7	2.5%
Total	280	
Income		
1-5000	2	0.7%
5001-10000	7	2.6%
10001-15000	24	8.9%
15001-20000	50	18.6%
20001-25000	78	29.0%
25001-30000	56	20.8%
30001-35000	29	10.8%
35001-40000	12	4.5%
40001-45000	7	2.6%
45001-50000	2	0.7%
50000+	2	0.7%
Total	269	
Age		
1-5	0	0.0%
6-10	0	0.0%

Year:	2008	
State		
Pennsylvania	586	100.0%
Total	586	
County		
Lehigh	583	99.5%
Northampton	3	0.5%
Total	586	
City		
Alburtis	1	0.2%
Allentown	474	80.9%
Bath	2	0.3%
Bethlehem	28	4.8%
Breingsville	1	0.2%
Catasauqua	11	1.9%
Center Valley	3	0.5%
Coopersburg	3	0.5%
Coplay	4	0.7%
Easton	1	0.2%
Emmaus	5	0.9%
Fogelsville	1	0.2%
Fountain Hill	3	0.5%
Germansville	1	0.2%
Macungie	4	0.7%
Nazareth	1	0.2%
Orefield	1	0.2%
Schnecksville	1	0.2%
Slatington	8	1.4%
Walnutport	3	0.5%
Whitehall	30	5.1%
Total	586	
City Type		
Central City	572	97.6%
Rural	3	0.5%
Suburban	11	1.9%
Total	586	
Referral Source		
Bus	133	22.7%
College/School	6	1.0%
Co-worker	5	0.9%
Day/child Care	5	0.9%
Employment	9	1.5%
Family	28	4.8%
Friend	116	19.8%
Online	9	1.5%
Other	11	1.9%
Partnering Bank	4	0.7%
Phone Book	3	0.5%
Presentation	5	0.9%
Self	94	16.0%
Social Agency	100	17.1%
Tear-Off Poster	1	0.2%
Unknown	1	0.2%
Used Car Lot	26	4.4%
Walk-In	1	0.2%
WTW Brochure/Flyer	10	1.7%
WTW client	19	3.2%
Total	586	
Income		
1-5000	1	0.2%
5001-10000	23	4.1%
10001-15000	51	9.0%
15001-20000	97	17.2%
20001-25000	154	27.3%
25001-30000	119	21.1%
30001-35000	59	10.5%
35001-40000	25	4.4%

Year:	2009	
State		
Pennsylvania	239	100.0%
Total	239	
County		
Lehigh	239	100.0%
Total	239	
City		
Allentown	194	81.2%
Bethlehem	9	3.8%
Catasauqua	4	1.7%
Center Valley	1	0.4%
Coopersburg	1	0.4%
Coplay	1	0.4%
Emmaus	3	1.3%
Fountain Hill	2	0.8%
Germansville	1	0.4%
Macungie	2	0.8%
Orefield	1	0.4%
Slatington	5	2.1%
Walnutport	2	0.8%
Whitehall	13	5.4%
Total	239	
City Type		
Central City	232	97.1%
Rural	2	0.8%
Suburban	5	2.1%
Total	239	
Referral Source		
Bus	57	23.8%
College/School	3	1.3%
Co-worker	1	0.4%
Day/child Care	3	1.3%
Employment	8	3.3%
Family	15	6.3%
Friend	50	20.9%
Online	3	1.3%
Other	5	2.1%
Partnering Bank	2	0.8%
Presentation	4	1.7%
Self	34	14.2%
Social Agency	29	12.1%
Tear-Off Poster	1	0.4%
Unknown	1	0.4%
Used Car Lot	14	5.9%
Walk-In	1	0.4%
WTW Brochure/Flyer	3	1.3%
WTW client	5	2.1%
Total	239	
Income		
1-5000	0	0.0%
5001-10000	7	3.1%
10001-15000	20	8.7%
15001-20000	37	16.2%
20001-25000	49	21.4%
25001-30000	58	25.3%
30001-35000	26	11.4%
35001-40000	14	6.1%
40001-45000	6	2.6%
45001-50000	7	3.1%
50000+	5	2.2%
Total	229	
Age		
1-5	0	0.0%
6-10	0	0.0%
11-15	2	0.8%

Ways to Work Demographics

Year:	2005	Year:	2006	Year:	2007	Year:	2008	Year:	2009
6-10	0 0.0%	1-5	0 0.0%	11-15	0 0.0%	40001-45000	15 2.7%	16-20	5 2.1%
11-15	0 0.0%	6-10	0 0.0%	16-20	0 0.0%	45001-50000	11 2.0%	21-25	44 18.4%
16-20	0 0.0%	11-15	0 0.0%	21-25	30 10.8%	50000+	9 1.6%	26-30	53 22.2%
21-25	7 2.6%	16-20	0 0.0%	26-30	70 25.1%	Total	564	31-35	49 20.5%
26-30	62 22.9%	21-25	21 7.0%	31-35	59 21.1%	Age		36-40	42 17.6%
31-35	61 22.5%	26-30	66 21.9%	36-40	56 20.1%	1-5	0 0.0%	41-45	23 9.6%
36-40	61 22.5%	31-35	60 19.9%	41-45	27 9.7%	6-10	0 0.0%	46-50	12 5.0%
41-45	38 14.0%	36-40	66 21.9%	46-50	19 6.8%	11-15	2 0.3%	51-55	6 2.5%
46-50	26 9.6%	41-45	41 13.6%	51-55	12 4.3%	16-20	7 1.2%	56-60	2 0.8%
51-55	13 4.8%	46-50	28 9.3%	56-60	6 2.2%	21-25	90 15.4%	61-65	0 0.0%
56-60	0 0.0%	51-55	15 5.0%	61-65	0 0.0%	26-30	136 23.2%	66-70	1 0.4%
61-65	3 1.1%	56-60	2 0.7%	66-70	0 0.0%	31-35	122 20.8%	70+	0 0.0%
66-70	0 0.0%	61-65	2 0.7%	70+	0 0.0%	36-40	106 18.1%	Total	239
70+	0 0.0%	66-70	0 0.0%	Total	279	41-45	63 10.8%	Gender	
Total	271	70+	1 0.3%	Gender		46-50	34 5.8%	Female	196 82.4%
Gender		Total	302	Female	226 80.7%	51-55	19 3.2%	Male	42 17.6%
Female	208 77.0%	Gender		Male	54 19.3%	56-60	4 0.7%	Total	238
Male	62 23.0%	Female	238 78.8%	Total	280	61-65	1 0.2%	Ethnic Group	
Total	270	Male	64 21.2%	Ethnic Group		66-70	1 0.2%	(N/A)	1 0.4%
Ethnic Group		Total	302	(N/A)	3 1.1%	70+	1 0.2%	African American	74 31.4%
African American	95 35.6%	Ethnic Group		African American	82 29.5%	Total	586	Asian	2 0.8%
Asian	2 0.7%	(N/A)	1 0.3%	Hispanic	113 40.6%	Gender		Hispanic	97 41.1%
Hispanic	101 37.8%	African American	103 34.1%	Other	22 7.9%	Female	470 80.3%	Latino	4 1.7%
Latino	2 0.7%	Hispanic	108 35.8%	White	58 20.9%	Male	115 19.7%	Mexican	1 0.4%
Native American	1 0.4%	Latino	1 0.3%	Total	278	Total	585	Other	19 8.1%
Other	14 5.2%	Other	12 4.0%	Marital Status		Ethnic Group		White	38 16.1%
White	52 19.5%	White	77 25.5%	Divorced	19 6.8%	(N/A)	4 0.7%	Total	236
Total	267	Total	302	Living Together (Not Married)	7 2.5%	African American	204 35.1%	Marital Status	
Marital Status		Marital Status		Married	39 14.0%	Asian	2 0.3%	Divorced	11 4.6%
Divorced	20 7.4%	Divorced	25 8.3%	Other	1 0.4%	Hispanic	233 40.0%	Living Together (Not Married)	27 11.3%
Living Together (Not Married)	4 1.5%	Living Together (Not Married)	13 4.3%	Separated	35 12.5%	Latino	4 0.7%	Married	38 16.0%
Married	37 13.8%	Married	48 15.9%	Single	176 63.1%	Mexican	1 0.2%	Separated	23 9.7%
Other	9 3.3%	Other	4 1.3%	Widowed	2 0.7%	Other	30 5.2%	Single	137 57.6%
Separated	36 13.4%	Separated	40 13.2%	Total	279	White	104 17.9%	Widowed	2 0.8%
Single	160 59.5%	Single	170 56.3%	Number in Household		Total	582	Total	238
Widowed	3 1.1%	Widowed	2 0.7%	2	55 19.9%	Marital Status		Number in Household	
Total	269	Total	302	3	89 32.1%	Divorced	36 6.2%	1	4 1.7%
Number in Household		Number in Household		4	72 26.0%	Living Together (Not Married)	30 5.1%	2	49 20.6%
1	2 0.7%	1	2 0.7%	5	33 11.9%	Married	94 16.1%	3	68 28.6%
2	66 24.4%	2	60 20.0%	6	18 6.5%	Other	5 0.9%	4	56 23.5%
3	84 31.1%	3	86 28.7%	7	7 2.5%	Separated	62 10.6%	5	35 14.7%
4	62 23.0%	4	73 24.3%	8	1 0.4%	Single	352 60.3%	6	14 5.9%
5	35 13.0%	5	48 16.0%	11	1 0.4%	Widowed	5 0.9%	7	5 2.1%
6	13 4.8%	6	21 7.0%	12	1 0.4%	Total	584	8	4 1.7%
7	3 1.1%	7	8 2.7%	Total	277	Number in Household		9	3 1.3%
8	3 1.1%	8	1 0.3%	Number of Children		1	6 1.0%	Total	238
9	2 0.7%	9	1 0.3%	1	102 37.1%	2	131 22.4%	Number of Children	
Total	270	Total	300	2	87 31.6%	3	160 27.4%	1	73 30.7%
Number of Children		Number of Children		3	58 21.1%	4	150 25.7%	2	74 31.1%
1	89 33.1%	1	103 34.3%	4	15 5.5%	5	85 14.6%	3	56 23.5%
2	89 33.1%	2	86 28.7%	5	10 3.6%	6	24 4.1%	4	20 8.4%
3	57 21.2%	3	67 22.3%	6	2 0.7%	7	14 2.4%	5	9 3.8%
4	24 8.9%	4	26 8.7%	9	1 0.4%	8	9 1.5%	6	4 1.7%
5	6 2.2%	5	14 4.7%	Total	275	9	4 0.7%	7	2 0.8%
6	3 1.1%	6	4 1.3%	Housing Type		11	1 0.2%	Total	238
7	1 0.4%	Total	300	Buying	18 6.5%	Total	584	Housing Type	
Total	269	Number of Children		Lives With Family Member	32 11.6%	Number of Children		Lives With Family Member	24 10.2%
Housing Type		Buying	2 0.7%	Lives With Friend(s)	7 2.5%	1	195 33.4%	Lives With Friend(s)	12 5.1%
Lives With Family Member	11 4.1%	Lives With Family Member	24 7.9%	Other	2 0.7%	2	187 32.0%	Other	1 0.4%
Lives With Friend(s)	3 1.1%	Lives With Friend(s)	10 3.3%	Own	2 0.7%	3	130 22.3%	Own	9 3.8%
Other	4 1.5%	Other	4 1.3%	Renting	215 77.9%	4	44 7.5%	Renting	183 77.5%
Own	26 9.7%	Own	16 5.3%	Total	276	5	18 3.1%	Shelter	7 3.0%
Renting	223 83.5%	Renting	246 81.5%	Occupation		6	5 0.9%	Total	236
Total	267	Total	302	Accounting	9 3.2%	7	4 0.7%	Occupation	
Occupation		Occupation		Administrative Support	25 9.0%	9	1 0.2%	Accounting	4 1.7%
Accounting	1 0.4%	Accounting	1 0.3%	Automotive	1 0.4%	Total	584	Administrative Support	21 9.0%

Ways to Work Demographics

Year:	2005
Administrative Support	20 8.3%
Automotive	1 0.4%
Aviation and Airlines	1 0.4%
Banking	2 0.8%
Clerical	8 3.3%
CNA	8 3.3%
Construction and Installation	3 1.3%
Consulting Services	2 0.8%
Customer services	33 13.8%
Education	7 2.9%
Facilities Maintenance and Repair	12 5.0%
Food Beverage and Tobacco	8 3.3%
Healthcare - Administrative	7 2.9%
Healthcare - Nursing	20 8.3%
Healthcare - Practitioners	8 3.3%
Healthcare - Technicians	11 4.6%
Human Resources	1 0.4%
Insurance	1 0.4%
Internet and New Media	1 0.4%
IT - Executive Consulting	1 0.4%
Management	7 2.9%
Manufacturing	3 1.3%
Marketing	2 0.8%
Materials Management	2 0.8%
Non-Profit and Social Services	1 0.4%
Personal Care and Service	4 1.7%
Printing and Publishing	1 0.4%
Real Estate	1 0.4%
Restaurant and Food Services	11 4.6%
Retail/Wholesale	1 0.4%
Sales	14 5.8%
Science and Research	1 0.4%
Skilled and Trades	14 5.8%
Telecommunications	6 2.5%
Transportation and Warehousing	16 6.7%
Total	240
Loan Committee	
	2 100.0%
Total	2
Loan Type	
Car Purchase	29 96.7%
Car Repairs	1 3.3%
Total	30
Loan Status	
Active	6 20.0%
Bought Back	5 16.7%
Paid Off	19 63.3%
Total	30
Lender	
Keystone Nazareth Bank & Trust	30 100.0%
Total	30

Year:	2006
Administrative Support	29 9.8%
Advertising	1 0.3%
Automotive	1 0.3%
Banking	1 0.3%
Clerical	16 5.4%
CNA	8 2.7%
Construction and Installation	2 0.7%
Consulting Services	4 1.4%
Customer services	18 6.1%
Education	5 1.7%
Energy and Utilities	1 0.3%
Executive	1 0.3%
Facilities Maintenance and Repair	17 5.8%
Financial Services	1 0.3%
Food Beverage and Tobacco	2 0.7%
Healthcare - Administrative	2 0.7%
Healthcare - Nursing	18 6.1%
Healthcare - Practitioners	3 1.0%
Healthcare - Technicians	15 5.1%
Human Resources	1 0.3%
IT - Computers Software	1 0.3%
Law Enforcement	2 0.7%
Legal Services	1 0.3%
Logistics	2 0.7%
Management	13 4.4%
Manufacturing	8 2.7%
Materials Management	3 1.0%
Non-Profit and Social Services	13 4.4%
Personal Care and Service	7 2.4%
Pharmaceuticals	2 0.7%
Printing and Publishing	2 0.7%
Public Relations	1 0.3%
Restaurant and Food Services	26 8.8%
Retail/Wholesale	2 0.7%
Sales	14 4.7%
Skilled and Trades	21 7.1%
Telecommunications	4 1.4%
Transportation and Warehousing	26 8.8%
Total	295
Loan Committee	
	7 100.0%
Total	7
Loan Type	
Car Purchase	36 97.3%
Car Repairs	1 2.7%
Total	37
Loan Status	
Active	10 27.0%
Bought Back	1 2.7%
Paid Off	25 67.6%
Write Off	1 2.7%
Total	37
Lender	
Keystone Nazareth Bank & Trust	37 100.0%
Total	37

Year:	2007
Banking	2 0.7%
Biotechnology	1 0.4%
Clerical	16 5.8%
CNA	22 7.9%
Construction and Installation	4 1.4%
Consulting Services	4 1.4%
Customer services	23 8.3%
Education	6 2.2%
Energy and Utilities	1 0.4%
Facilities Maintenance and Repair	7 2.5%
Financial Services	4 1.4%
Food Beverage and Tobacco	3 1.1%
Healthcare - Administrative	2 0.7%
Healthcare - Nursing	5 1.8%
Healthcare - Practitioners	7 2.5%
Healthcare - Technicians	8 2.9%
Hotel Gaming Leisure and Travel	1 0.4%
Insurance	1 0.4%
IT - Computers Software	2 0.7%
Law Enforcement	3 1.1%
Legal Services	1 0.4%
Logistics	2 0.7%
Management	3 1.1%
Manufacturing	13 4.7%
Marketing	2 0.7%
Materials Management	8 2.9%
Non-Profit and Social Services	7 2.5%
Personal Care and Service	8 2.9%
Pharmaceuticals	1 0.4%
Printing and Publishing	1 0.4%
Real Estate	1 0.4%
Restaurant and Food Services	25 9.0%
Retail/Wholesale	5 1.8%
Sales	15 5.4%
Security	3 1.1%
Skilled and Trades	7 2.5%
Telecommunications	1 0.4%
Transportation and Warehousing	17 6.1%
Total	277
Loan Committee	
	6 100.0%
Total	6
Loan Type	
Car Purchase	52 100.0%
Total	52
Loan Status	
Active	20 38.5%
Paid Off	32 61.5%
Total	52
Lender	
Keystone Nazareth Bank & Trust	52 100.0%
Total	52

Year:	2008
Housing Type	
Buying	6 1.0%
Lives With Family Member	58 9.9%
Lives With Friend(s)	33 5.7%
Other	2 0.3%
Own	15 2.6%
Renting	462 79.2%
Shelter	7 1.2%
Total	583
Occupation	
Accounting	12 2.1%
Administrative Support	54 9.3%
Aerospace and Defense	1 0.2%
Automotive	3 0.5%
Aviation and Airlines	1 0.2%
Banking	4 0.7%
Clergy	1 0.2%
Clerical	31 5.4%
CNA	37 6.4%
Construction and Installation	8 1.4%
Consulting Services	6 1.0%
Customer services	49 8.5%
Education	18 3.1%
Engineering	1 0.2%
Facilities Maintenance and Repair	21 3.6%
Financial Services	7 1.2%
Food Beverage and Tobacco	6 1.0%
Government	1 0.2%
Healthcare - Administrative	9 1.6%
Healthcare - Nursing	28 4.8%
Healthcare - Practitioners	12 2.1%
Healthcare - Technicians	35 6.1%
Insurance	4 0.7%
Internet and New Media	1 0.2%
Law Enforcement	1 0.2%
Legal Services	1 0.2%
Logistics	2 0.3%
Management	9 1.6%
Manufacturing	11 1.9%
Marketing	3 0.5%
Materials Management	17 2.9%
Media - Print	1 0.2%
Non-Profit and Social Services	2 0.3%
Personal Care and Service	29 5.0%
Pharmaceuticals	3 0.5%
Printing and Publishing	3 0.5%
Restaurant and Food Services	41 7.1%
Retail/Wholesale	6 1.0%
Sales	24 4.2%
Security	9 1.6%
Skilled and Trades	24 4.2%
Sports and Recreation	1 0.2%
Telecommunications	4 0.7%
Transportation and Warehousing	37 6.4%
Total	578
Loan Committee	
	3 100.0%
Total	3
Loan Type	
Car Purchase	56 100.0%
Total	56
Loan Status	
Active	48 85.7%
Paid Off	8 14.3%
Total	56
Lender	
Keystone Nazareth Bank & Trust	56 100.0%
Total	56

Year:	2009
Aerospace and Defense	1 0.4%
Automotive	1 0.4%
Banking	1 0.4%
Clerical	12 5.1%
CNA	16 6.8%
Construction and Installation	2 0.9%
Customer services	21 9.0%
Education	3 1.3%
Engineering	1 0.4%
Facilities Maintenance and Repair	9 3.8%
Financial Services	6 2.6%
Food Beverage and Tobacco	2 0.9%
Government	1 0.4%
Healthcare - Administrative	6 2.6%
Healthcare - Nursing	13 5.6%
Healthcare - Practitioners	3 1.3%
Healthcare - Technicians	13 5.6%
Insurance	2 0.9%
Legal Services	1 0.4%
Logistics	1 0.4%
Management	3 1.3%
Manufacturing	6 2.6%
Materials Management	10 4.3%
Non-Profit and Social Services	1 0.4%
Personal Care and Service	12 5.1%
Pharmaceuticals	3 1.3%
Printing and Publishing	2 0.9%
Restaurant and Food Services	15 6.4%
Retail/Wholesale	2 0.9%
Sales	9 3.8%
Security	2 0.9%
Skilled and Trades	7 3.0%
Telecommunications	4 1.7%
Transportation and Warehousing	18 7.7%
Total	234
Loan Committee	
	1 100.0%
Total	1
Loan Type	
Car Purchase	19 100.0%
Total	19
Loan Status	
Active	19 100.0%
Total	19
Lender	
Keystone Nazareth Bank & Trust	19 100.0%
Total	19