

Unbanked and Underbanked for Pennsylvania, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	5267	100	5.2	22.2	67.3	5.3
Race/Ethnicity (PCT)						
Black	590	100	21.4	33.2	37.4	7.9
Hispanic	214	100	14.7	37.8	41.2	6.4
Asian	119	100	-	NA	NA	-
American Indian/Alaskan	27	100	NA	-	NA	NA
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	4318	100	2.5	19.9	72.7	5.0
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	175	100	16.3	43.3	37.2	3.2
25 to 34 years	819	100	7.3	29.5	58.2	4.9
35 to 44 years	800	100	5.3	30.2	61.7	2.9
45 to 54 years	1132	100	5.6	26.6	63.6	4.2
55 to 64 years	981	100	3.0	18.2	74.8	4.1
65 years or more	1360	100	3.7	9.6	77.7	9.0
Education (PCT)						
No high school degree	517	100	11.4	23.8	59.9	4.9
High school degree	1901	100	7.0	22.9	63.7	6.5
Some college	1291	100	4.1	24.3	66.9	4.7
College degree	1558	100	1.8	19.2	74.6	4.4
Employment Status (PCT)						
Employed	3143	100	3.6	25.1	67.3	4.0
Unemployed	246	100	17.6	24.9	57.5	-
Not in labor force	1878	100	6.3	17.0	68.5	8.1
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	819	100	19.7	26.3	48.0	6.1
Between \$15,000 and \$30,000	927	100	7.6	23.9	61.1	7.5
Between \$30,000 and \$50,000	1003	100	2.5	23.2	69.7	4.6
Between \$50,000 and \$75,000	1026	100	1.7	23.8	69.3	5.2

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At Least \$75,000	1492	100	-	17.2	78.9	3.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	520	100	7.7	41.1	45.1	6.1
Not Disabled	3212	100	4.8	23.3	68.2	3.7
Not Applicable	1535	100	5.2	13.5	73.0	8.3
Metropolitan Status (PCT)						
Metropolitan area - principal City	954	100	11.8	30.6	49.4	8.2
Metropolitan area - Balance	2496	100	3.5	20.7	70.6	5.2
Not in Metropolitan area	926	100	3.5	19.0	73.8	3.7
Not Identified	891	100	4.8	20.9	70.4	3.8

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.