

Unbanked and Underbanked for Pennsylvania, 2015 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	5194	100	4.7	18.8	72.1	4.4
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	4246	100	2.2	15.8	77.2	4.7
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	758	100	8.1	27.2	61.0	3.7
35 to 44 years	775	100	4.6	23.9	68.2	3.3
45 to 54 years	1052	100	5.2	16.6	74.0	4.2
55 to 64 years	1098	100	4.9	17.7	73.1	4.2
65 years or more	1375	100	1.6	10.5	82.3	5.6
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	1774	100	6.4	20.3	67.1	6.2
Some college	1252	100	4.8	19.7	73.5	2.0
College degree	1659	100	0.7	16.0	79.2	4.1
Employment status (PCT)						
Employed	3103	100	2.0	20.2	74.2	3.6
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1967	100	8.5	16.4	69.5	5.6
Family income (PCT)						
Less than \$15,000	617	100	19.8	27.0	48.4	4.8
Between \$15,000 and \$30,000	836	100	8.1	15.5	71.2	5.2
Between \$30,000 and \$50,000	916	100	3.9	22.0	72.3	1.8
Between \$50,000 and \$75,000	1087	100	1.9	17.9	75.2	5.0
At least \$75,000	1737	100	-	16.4	78.8	4.8
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	3164	100	4.1	19.5	72.4	4.1
Not applicable (not age 25 to 64)	1511	100	2.6	14.4	77.5	5.5
Metropolitan status (PCT)						
Metropolitan area - principal city	1016	100	12.7	23.2	61.6	2.5
Metropolitan area - balance	2380	100	1.1	17.6	77.6	3.6
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	1285	100	4.4	15.4	73.4	6.8

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- 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, and auto title loan.