

Unbanked and underbanked for Pennsylvania, 2017 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 | 5159 | 100 | 4.7 | 19.3 | 72.0 | 3.9 |
| 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 | 3993 | 100 | 1.8 | 13.7 | 81.1 | 3.4 |
| Other | NA | 100 | NA | NA | NA | NA |
| Age group (PCT) | | | | | | |
| 15 to 24 years | NA | 100 | NA | NA | NA | NA |
| 25 to 34 years | 720 | 100 | 12.4 | 22.5 | 62.7 | 2.4 |
| 35 to 44 years | 836 | 100 | 2.5 | 28.2 | 67.4 | 1.9 |
| 45 to 54 years | 1001 | 100 | 3.1 | 20.0 | 72.7 | 4.1 |
| 55 to 64 years | 1063 | 100 | 2.1 | 19.5 | 73.9 | 4.5 |
| 65 years or more | 1350 | 100 | 3.6 | 9.7 | 80.8 | 6.0 |
| Education (PCT) | | | | | | |
| No high school diploma | NA | 100 | NA | NA | NA | NA |
| High school diploma | 1724 | 100 | 6.6 | 18.7 | 70.7 | 3.9 |
| Some college | 1193 | 100 | 3.2 | 26.6 | 64.4 | 5.8 |
| College degree | 1776 | 100 | 0.6 | 13.6 | 83.1 | 2.6 |
| Employment status (PCT) | | | | | | |
| Employed | 3109 | 100 | 2.3 | 21.8 | 73.3 | 2.6 |
| Unemployed | NA | 100 | NA | NA | NA | NA |
| Not in labor force | 1910 | 100 | 8.2 | 15.0 | 70.9 | 6.0 |
| Family income (PCT) | | | | | | |
| Less than \$15,000 | 701 | 100 | 23.8 | 23.9 | 45.1 | 7.2 |
| \$15,000 to \$30,000 | 685 | 100 | 6.3 | 26.8 | 63.7 | 3.3 |
| \$30,000 to \$50,000 | 949 | 100 | 2.5 | 18.1 | 75.1 | 4.3 |
| \$50,000 to \$75,000 | 953 | 100 | 0.5 | 14.9 | 80.4 | 4.2 |
| At least \$75,000 | 1871 | 100 | 0.3 | 17.7 | 79.4 | 2.6 |
| Disability status (PCT) | | | | | | |
| Disabled, age 25 to 64 | NA | 100 | NA | NA | NA | NA |
| Not disabled, age 25 to 64 | 3083 | 100 | 2.7 | 21.2 | 73.1 | 3.0 |
| Not applicable (not age 25 to 64) | 1539 | 100 | 5.2 | 12.4 | 77.2 | 5.2 |
| Metropolitan status (PCT) | | | | | | |
| Metropolitan area - principal city | 1087 | 100 | 15.4 | 33.1 | 47.2 | 4.4 |

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| Metropolitan area - balance | 2237 | 100 | 2.1 | 15.5 | 79.4 | 3.0 |
| Not in metropolitan area | 479 | 100 | 2.2 | 17.0 | 70.5 | 10.2 |
| Not identified | 1356 | 100 | 1.4 | 15.3 | 80.4 | 2.9 |

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.