

Unbanked and Underbanked for Philadelphia-Camden-Wilmington, PA-NJ-DE, 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	2428	100	7.0	21.7	64.3	7.0
Race/Ethnicity (PCT)						
Black	523	100	20.3	32.8	39.7	7.2
Hispanic	155	100	25.6	34.1	31.5	8.8
Asian	117	100	0.6	25.3	74.1	-
American Indian/Alaskan	13	100	-	-	NA	-
Hawaiian/Pacific Islander	4	100	-	-	NA	-
White non-Black non-Hispanic	1617	100	1.4	16.9	74.3	7.3
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	75	100	NA	NA	NA	NA
25 to 34 years	378	100	9.6	22.8	56.5	11.2
35 to 44 years	424	100	9.8	29.5	58.9	1.8
45 to 54 years	518	100	4.5	24.7	63.7	7.0
55 to 64 years	463	100	3.4	20.2	71.8	4.6
65 years or more	571	100	5.8	14.2	70.0	9.9
Education (PCT)						
No high school degree	130	100	9.5	42.5	41.6	6.4
High school degree	877	100	10.3	21.5	59.9	8.3
Some college	571	100	7.9	22.2	63.5	6.4
College degree	851	100	2.6	18.4	72.9	6.1
Employment Status (PCT)						
Employed	1428	100	4.9	22.1	66.7	6.3
Unemployed	106	100	16.2	35.0	48.1	0.7
Not in labor force	894	100	9.3	19.6	62.3	8.8
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	362	100	25.1	33.7	33.9	7.4
Between \$15,000 and \$30,000	356	100	8.9	26.3	54.4	10.4
Between \$30,000 and \$50,000	445	100	6.4	22.6	64.6	6.3
Between \$50,000 and \$75,000	440	100	4.2	21.7	66.7	7.4

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	826	100	-	14.1	80.4	5.5
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	231	100	12.0	38.5	42.3	7.2
Not Disabled	1552	100	5.7	22.2	66.2	5.9
Not Applicable	645	100	8.2	14.7	67.5	9.6
Metropolitan Status (PCT)						
Metropolitan area - principal City	612	100	17.1	33.5	38.2	11.2
Metropolitan area - Balance	1362	100	1.8	16.8	75.1	6.3
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	455	100	9.0	20.5	67.1	3.4

- 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.