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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Philadelphia-Camden-Wilmington, PA-NJ-DE

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	2,359	100	183	7.8	1,628	69.0	39	1.6	489	20.7	20	0.8	2,127	90.2	1,666	70.7
Household Type																
Family Household	1,489	63.1	85	5.7	1,136	76.3	27	1.8	227	15.2	15	1.0	1,372	92.1	1,163	78.1
Female householder, no husband present	355	15.1	51	14.4	193	54.4	15	4.2	86	24.1	11	3.0	285	80.1	208	58.6
Male Householder, no wife present	68	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,066	45.2	26	2.5	905	84.9	12	1.1	122	11.4	1	0.1	1,027	96.4	917	86.1
Nonfamily household and other	869	36.9	99	11.3	492	56.6	12	1.3	263	30.2	5	0.5	755	86.8	504	57.9
Race/Ethnicity																
Black	563	23.9	96	17.0	313	55.5	14	2.5	131	23.2	10	1.8	444	78.8	327	58.0
Hispanic non-Black	120	5.1	42	35.0	40	33.6	6	4.7	32	26.7	-	-	73	60.3	46	38.3
White non-Black non-Hispanic	1,593	67.5	41	2.6	1,233	77.4	13	0.8	297	18.7	10	0.6	1,539	96.6	1,245	78.2
Other non-Black non-Hispanic	82	3.5	4	5.4	42	50.9	6	7.9	29	35.9	-	-	71	86.7	48	58.8
Age																
15 to 34 years	504	21.4	62	12.4	325	64.4	6	1.1	111	21.9	1	0.1	436	86.5	330	65.5
35 to 44 years	389	16.5	34	8.6	273	70.2	-	-	82	21.0	-	-	355	91.2	273	70.3
45 to 54 years	503	21.3	30	6.1	375	74.5	5	1.1	92	18.3	1	0.1	467	92.9	380	75.5
55 to 64 years	428	18.1	26	6.0	282	65.9	11	2.5	96	22.4	14	3.2	383	89.6	293	68.4
65 years or more	535	22.7	31	5.8	374	69.8	17	3.1	109	20.4	5	0.8	486	90.9	390	73.0
Education																
No high school degree	233	9.9	52	22.1	83	35.8	9	4.0	88	37.9	1	0.2	172	73.7	93	39.7
High school degree	755	32.0	101	13.4	415	55.0	20	2.6	205	27.2	13	1.8	629	83.3	435	57.7
Some college	521	22.1	31	5.9	388	74.4	4	0.8	94	18.1	5	0.9	482	92.5	392	75.2
College degree	850	36.0	-	-	741	87.3	5	0.6	102	12.0	1	0.1	844	99.4	747	87.9
Household Income																
Less than \$15,000	400	16.9	105	26.4	136	34.1	14	3.5	144	36.1	-	-	280	70.2	150	37.5
Between \$15,000 and \$30,000	312	13.2	49	15.9	154	49.3	8	2.6	93	29.7	8	2.5	250	80.1	162	51.9
Between \$30,000 and \$50,000	436	18.5	24	5.5	274	63.0	4	0.9	128	29.4	5	1.2	403	92.5	278	63.9
Between \$50,000 and \$75,000	445	18.9	-	-	370	83.1	-	-	70	15.6	5	1.2	444	99.9	370	83.1
At Least \$75,000	767	32.5	4	0.6	693	90.4	13	1.7	55	7.2	1	0.2	749	97.7	706	92.1
Homeownership																
Homeowner	1,605	68.1	38	2.4	1,295	80.7	30	1.9	227	14.1	15	1.0	1,531	95.4	1,325	82.6
Non-homeowner	753	31.9	145	19.3	333	44.2	9	1.1	263	34.9	4	0.6	596	79.1	341	45.3

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)