

Unbanked and Underbanked for Allentown-Bethlehem-Easton, PA-NJ, 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	424	100	4.5	18.4	69.9	7.2
Race/Ethnicity (PCT)						
Black	32	100	NA	NA	NA	-
Hispanic	33	100	-	NA	NA	-
Asian	11	100	-	-	NA	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	349	100	3.4	15.2	72.5	8.8
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	10	100	-	NA	NA	-
25 to 34 years	91	100	NA	NA	NA	-
35 to 44 years	55	100	-	NA	NA	-
45 to 54 years	100	100	NA	NA	NA	NA
55 to 64 years	57	100	NA	NA	NA	-
65 years or more	112	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	35	100	NA	-	NA	NA
High school degree	146	100	5.4	20.9	65.0	8.7
Some college	125	100	NA	NA	NA	NA
College degree	118	100	-	NA	NA	NA
Employment Status (PCT)						
Employed	237	100	-	24.1	71.8	4.1
Unemployed	26	100	-	NA	NA	-
Not in labor force	161	100	11.7	10.0	65.2	13.0
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	59	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	73	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	109	100	-	NA	NA	NA
Between \$50,000 and \$75,000	119	100	-	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	64	100	-	NA	NA	NA
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	42	100	NA	NA	NA	-
Not Disabled	260	100	-	18.4	76.8	4.9
Not Applicable	122	100	NA	NA	NA	NA
Metropolitan Status (PCT)						
Metropolitan area - principal City	89	100	-	NA	NA	NA
Metropolitan area - Balance	335	100	5.6	14.1	73.4	6.9
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to 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, 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.