

Unbanked and Underbanked for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD, 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	2415	100	4.1	19.0	73.0	3.9
Race/Ethnicity (PCT)						
Black	453	100	10.1	25.7	59.3	4.9
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1713	100	1.7	14.1	80.4	3.8
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	344	100	5.7	29.9	62.2	2.1
35 to 44 years	386	100	4.7	28.2	64.9	2.2
45 to 54 years	486	100	0.8	23.9	72.0	3.3
55 to 64 years	450	100	5.5	12.0	77.1	5.4
65 years or more	686	100	2.6	8.5	84.2	4.6
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	704	100	10.3	16.3	68.5	4.9
Some college	541	100	1.1	26.8	70.4	1.7
College degree	985	100	0.5	15.3	79.7	4.5
Employment status (PCT)						
Employed	1505	100	2.5	20.4	73.1	4.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	848	100	7.0	16.0	73.2	3.8
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	376	100	0.8	27.2	70.5	1.5
Between \$50,000 and \$75,000	503	100	1.9	18.4	74.6	5.1
At least \$75,000	975	100	0.1	13.6	81.1	5.2
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	1492	100	3.3	21.1	71.9	3.7
Not applicable (not age 25 to 64)	750	100	4.5	10.3	80.2	5.0
Metropolitan status (PCT)						
Metropolitan area - principal city	651	100	6.9	27.7	61.5	3.9
Metropolitan area - balance	1341	100	1.8	14.7	80.0	3.5
Not in metropolitan area	NA	100	NA	NA	NA	NA
Not identified	423	100	7.3	19.2	68.3	5.2

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is 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, and auto title loan.