

FDIC National Survey of Unbanked and Underbanked Households

Federal Deposit Insurance Corporation

<https://www.economicinclusion.gov/>

About the Data

The Federal Deposit Insurance Corporation (FDIC) National Survey of Unbanked and Underbanked Households produces estimates of the population that is disconnected from the banking system (unbanked) or, despite a relationship with a bank, continues to rely on alternative financial services (underbanked). These estimates are available for a variety of geographic levels for the years 2009, 2011, and 2013.

Geographic Availability	Most Recent Data	Update Frequency	Download Formats
MSA, State, Region, Nation	2013	Biennially	CSV, PDF

Methodology and Data Sources

In conjunction with the U.S. Census Bureau's Current Population Survey, the FDIC conducts a biennial nationwide survey to examine the inclusiveness of the banking system by providing estimates of unbanked and underbanked populations. The latest survey from 2013 includes responses from roughly 41,000 households.

Select Variables

Some of the following variables are available by age, disability, education, income, and race/ethnicity:

- Alternative Financial Services Used
- Banking Status by Household
- Checking and Savings Account Ownership
- Methods Used to Access Bank Accounts
- Prepaid Card Usage

Additional Resources

For more information, please refer to the following online resources:

- Executive Summary
https://www.economicinclusion.gov/surveys/2013household/documents/2013_FDIC_Unbanked_Underbanked_HH_Survey_ExecSumm.pdf
- FDIC Research & Publications and Other Government Resources
<https://www.economicinclusion.gov/resources/>
- Frequently Asked Questions
<https://www.economicinclusion.gov/custom-data/faqs.html>
- Surveys and Data
<https://www.economicinclusion.gov/surveys/>



Accessing This Data Set

Left: Users can select a single geography or multiple geographies for review and download. Below: Tables can be downloaded in PDF and CSV format.

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	26.8	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)						
18 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	0.8	20.5	68.9	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	0.3	19.6	62.3	8.8
Unknown	-	100	-	-	-	-
Family Income (PCT)						

Left: Unbanked and underbanked statistics are available by age, education, race/ethnicity, and other variables.

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Source	Federal Deposit Insurance Corporation

