

### 2009 Household Banking Status by Demographic Characteristics

#### Alabama

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	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
All Households	1,916	100.0	228	11.9	392	20.5	1,210	63.2	86	4.5
Household Type										
Family Household	1,247	65.1	122	9.8	236	19.0	819	65.7	69	5.5
Female householder, no husband present	232	12.1	66	28.7	67	29.0	81	35.1	17	7.2
Male Householder, no wife present	60	3.1	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	955	49.9	30	3.1	162	16.9	712	74.5	52	5.5
Nonfamily household and other	670	34.9	105	15.8	156	23.3	391	58.4	17	2.5
Race/Ethnicity										
Black	492	25.7	129	26.2	198	40.2	147	29.9	18	3.7
Hispanic non-Black	43	2.3	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,344	70.2	70	5.2	176	13.1	1,031	76.7	67	5.0
Other non-Black non-Hispanic	37	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	397	20.7	68	17.1	118	29.7	190	47.9	21	5.3
35 to 44 years	361	18.9	63	17.4	56	15.6	224	62.0	18	5.1
45 to 54 years	357	18.6	43	12.0	71	19.8	227	63.5	17	4.7
55 to 64 years	311	16.2	7	2.1	69	22.3	232	74.6	3	1.0
65 years or more	490	25.6	48	9.8	78	15.9	337	68.9	27	5.4
Education										
No high school degree	304	15.8	115	37.8	67	22.2	114	37.4	8	2.6
High school degree	576	30.0	66	11.4	137	23.9	357	61.9	16	2.8
Some college	576	30.1	41	7.0	121	21.1	380	66.0	34	5.9
College degree	461	24.0	7	1.4	66	14.4	360	78.2	28	6.0
Household Income										
Less than \$15,000	331	17.3	127	38.3	88	26.5	112	33.8	5	1.5
Between \$15,000 and \$30,000	342	17.9	37	10.7	98	28.7	194	56.7	13	3.8
Between \$30,000 and \$50,000	288	15.0	23	7.9	68	23.6	186	64.7	11	3.8
Between \$50,000 and \$75,000	299	15.6	6	2.1	55	18.3	227	75.8	11	3.7
At Least \$75,000	345	18.0	-	-	50	14.6	284	82.3	11	3.1
Unknown	311	16.2	35	11.4	33	10.7	208	66.7	35	11.2
Homeownership										
Homeowner	1,396	72.9	64	4.6	249	17.8	1,021	73.1	62	4.4
Non-homeowner	520	27.1	164	31.5	143	27.5	189	36.4	24	4.6

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.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

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