

### 2009 Household Banking Status by Demographic Characteristics

Birmingham-Hoover, AL

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	521	100.0	54	10.4	95	18.3	336	64.5	35	6.7
Household Type										
Family Household	350	67.2	36	10.4	68	19.3	225	64.2	21	6.1
Female householder, no husband present	62	11.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	9	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	279	53.6	10	3.6	39	13.9	209	74.9	21	7.6
Nonfamily household and other	171	32.8	18	10.5	28	16.3	111	65.3	14	7.9
Race/Ethnicity										
Black	121	23.3	30	24.8	39	32.4	48	39.4	4	3.4
Hispanic non-Black	8	1.6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	385	73.9	13	3.3	53	13.8	288	74.9	31	8.0
Other non-Black non-Hispanic	6	1.2	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	100	19.2	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	75	14.4	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	110	21.0	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	127	24.3	-	-	30	23.7	97	76.3	-	-
65 years or more	109	21.0	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	72	13.9	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	98	18.9	NA	NA	NA	NA	NA	NA	NA	NA
Some college	200	38.4	16	8.0	40	20.2	123	61.7	20	10.1
College degree	150	28.9	4	2.5	12	8.2	125	82.8	10	6.5
Household Income										
Less than \$15,000	69	13.3	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	58	11.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	89	17.1	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	104	19.9	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	116	22.3	-	-	15	13.0	96	83.0	5	4.0
Unknown	84	16.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	392	75.2	14	3.7	52	13.2	301	76.8	25	6.4
Non-homeowner	129	24.8	40	31.0	44	33.8	35	27.5	10	7.7

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](#)