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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Alabama

Household Characteristic	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Memo Items		Memo Items		Memo Items		
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	
All Households	1,889	100.0	193	10.2	1,111	58.8	71	3.8	491	26.0	23	1.2	1,602	84.8	1,182	62.6			
Household Type																			
Family Household	1,268	67.1	110	8.7	803	63.3	33	2.6	314	24.8	8	0.6	1,117	88.1	836	65.9			
Female householder, no husband present	281	14.9	78	27.6	123	43.8	8	2.7	72	25.8	-	-	195	69.6	131	46.6			
Male Householder, no wife present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Married couple	919	48.6	26	2.8	647	70.4	20	2.2	218	23.8	8	0.9	865	94.2	667	72.6			
Nonfamily household and other	621	32.9	83	13.3	308	49.7	38	6.1	176	28.4	15	2.5	485	78.1	346	55.8			
Race/Ethnicity																			
Black	473	25.0	119	25.2	214	45.2	30	6.4	110	23.2	-	-	323	68.4	244	51.6			
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
White non-Black non-Hispanic	1,375	72.8	67	4.9	880	64.0	41	3.0	364	26.5	23	1.7	1,244	90.5	920	66.9			
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			
Age																			
15 to 34 years	368	19.5	64	17.3	196	53.2	9	2.5	99	27.0	-	-	295	80.2	205	55.7			
35 to 44 years	352	18.6	58	16.5	188	53.5	9	2.7	96	27.4	-	-	284	80.8	197	56.1			
45 to 54 years	370	19.6	39	10.4	232	62.8	8	2.2	79	21.3	12	3.3	311	84.1	240	65.0			
55 to 64 years	400	21.2	15	3.7	274	68.4	15	3.8	89	22.2	8	1.9	362	90.6	289	72.2			
65 years or more	399	21.1	17	4.4	222	55.5	29	7.2	128	31.9	4	0.9	349	87.5	251	62.8			
Education																			
No high school degree	251	13.3	66	26.1	54	21.6	32	12.8	99	39.5	-	-	154	61.1	87	34.4			
High school degree	600	31.8	76	12.6	343	57.1	14	2.4	164	27.3	4	0.6	507	84.4	357	59.5			
Some college	544	28.8	47	8.6	325	59.8	16	2.9	136	25.0	20	3.6	461	84.9	341	62.7			
College degree	493	26.1	4	0.9	389	78.8	9	1.8	91	18.5	-	-	480	97.4	397	80.6			
Household Income																			
Less than \$15,000	411	21.8	137	33.2	120	29.3	31	7.4	120	29.2	4	0.9	240	58.4	151	36.7			
Between \$15,000 and \$30,000	376	19.9	39	10.5	170	45.3	28	7.5	135	35.8	4	1.0	305	81.1	198	52.7			
Between \$30,000 and \$50,000	385	20.4	4	1.0	261	67.8	7	1.8	98	25.4	16	4.1	359	93.2	268	69.5			
Between \$50,000 and \$75,000	298	15.8	9	3.1	221	74.1	-	-	68	22.8	-	-	288	96.9	221	74.1			
At Least \$75,000	418	22.1	4	0.9	339	81.0	5	1.3	70	16.8	-	-	409	97.8	344	82.3			
Homeownership																			
Homeowner	1,344	71.2	72	5.4	897	66.7	30	2.2	330	24.5	15	1.1	1,227	91.3	927	68.9			
Non-homeowner	545	28.8	120	22.1	214	39.4	41	7.6	161	29.5	8	1.5	375	68.9	256	46.9			

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)