

# ECONOMICINCLUSION.GOV



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

2011 Household Bank Account Type by Demographic Characteristics

Birmingham-Hoover, AL

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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
All Households	423	100	51	12.1	242	57.2	9	2.0	114	26.9	7	1.7	356	84.1	251	59.2
Household Type																
Family Household	297	70.1	32	10.9	179	60.4	-	-	82	27.5	4	1.2	261	87.9	179	60.4
Female householder, no husband present	69	16.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	28	6.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	200	47.1	12	6.2	140	69.9	-	-	44	22.0	4	1.8	183	91.9	140	69.9
Nonfamily household and other	126	29.9	19	15.1	63	49.7	9	6.9	32	25.6	4	2.8	95	75.3	71	56.5
Race/Ethnicity																
Black	89	21.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	7	1.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	324	76.5	35	10.8	202	62.5	9	2.7	71	21.8	7	2.2	273	84.3	211	65.2
Other non-Black non-Hispanic	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	63	15.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	79	18.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	73	17.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	102	24.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	107	25.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	53	12.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	160	37.9	26	16.5	87	54.5	-	-	46	29.0	-	-	134	83.5	87	54.5
Some college	124	29.2	11	9.1	59	48.0	-	-	46	37.0	7	5.9	105	85.1	59	48.0
College degree	86	20.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Income																
Less than \$15,000	90	21.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	102	24.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	106	25.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	47	11.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	77	18.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership																
Homeowner	327	77.3	33	10.1	201	61.5	9	2.6	81	24.6	4	1.1	282	86.1	210	64.2
Non-homeowner	96	22.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

**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.

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.

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](#)