

# ECONOMICINCLUSION.GOV

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



### Use of AFS by Banking Status

#### Alabama

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Fully Banked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,889	100.0	193	100.0	544	100.0	1,099	100.0	NA	NA	NA	NA
Any AFS												
Has Ever Used	1,116	59.1	162	83.9	544	100.0	407	37.0	NA	NA	NA	NA
Has Never Used	720	38.1	27	14.2	0	0	692	63.0	NA	NA	NA	NA
Unknown	53	2.8	4	1.9	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
Has Ever Used	855	45.3	111	57.5	447	82.2	294	26.7	NA	NA	NA	NA
Has Never Used	1,003	53.1	78	40.6	93	17.1	805	73.3	NA	NA	NA	NA
Unknown	31	1.6	4	1.9	4	0.7	0	0	NA	NA	NA	NA
Non-Bank Check Cashing												
Has Ever Used	366	19.4	100	51.9	148	27.3	117	10.7	NA	NA	NA	NA
Has Never Used	1,494	79.1	89	46.2	392	72.1	982	89.3	NA	NA	NA	NA
Unknown	29	1.5	4	1.9	4	0.7	0	0	NA	NA	NA	NA
Non-Bank Remittances												
Has Ever Used	81	4.3	22	11.6	38	7.0	21	1.9	NA	NA	NA	NA
Has Never Used	1,771	93.8	167	86.5	506	93.0	1,078	98.1	NA	NA	NA	NA
Unknown	36	1.9	4	1.9	-	-	0	0	NA	NA	NA	NA
Payday Lending												
Has Ever Used	150	7.9	13	6.7	101	18.6	36	3.2	NA	NA	NA	NA
Has Never Used	1,709	90.5	176	91.4	443	81.4	1,064	96.8	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0	NA	NA	NA	NA
Pawn Shops												
Has Ever Used	215	11.4	72	37.6	104	19.0	39	3.5	NA	NA	NA	NA
Has Never Used	1,644	87.1	117	60.6	441	81.0	1,060	96.5	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0	NA	NA	NA	NA
Rent-to-Own												
Has Ever Used	121	6.4	39	20.3	74	13.7	8	0.7	NA	NA	NA	NA
Has Never Used	1,731	91.6	150	77.8	466	85.7	1,091	99.3	NA	NA	NA	NA
Unknown	37	1.9	4	1.9	4	0.7	0	0	NA	NA	NA	NA
Refund Anticipation Loans												
Has Ever Used	119	6.3	25	12.7	69	12.7	25	2.3	NA	NA	NA	NA
Has Never Used	1,740	92.1	164	85.4	475	87.3	1,074	97.7	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	0	0	NA	NA	NA	NA

#### Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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

[2011 Technical Notes](#)

### Timing of AFS Use by Banking Status

#### Alabama

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked	Underbanked	Fully Banked	Fully Banked	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown		
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,889	100.0	193	100.0	544	100.0	1,099	100.0	NA	NA	NA	NA
Any AFS												
In Last 30 Days	236	12.5	96	49.7	141	25.9	0	0	NA	NA	NA	NA
In Last 2-12 Months	433	22.9	30	15.5	404	74.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	446	23.6	36	18.8	0	0	407	37.0	NA	NA	NA	NA
Never Used	720	38.1	27	14.2	0	0	692	63.0	NA	NA	NA	NA
Unknown	53	2.8	4	1.9	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
In Last 30 Days	186	9.9	73	37.8	114	20.9	0	0	NA	NA	NA	NA
In Last 2-12 Months	324	17.2	27	14.1	297	54.6	0	0	NA	NA	NA	NA
Not in the Last 12 Months	344	18.2	11	5.6	37	6.7	294	26.7	NA	NA	NA	NA
Never Used	1,003	53.1	78	40.6	93	17.1	805	73.3	NA	NA	NA	NA
Unknown	31	1.6	4	1.9	4	0.7	-	-	NA	NA	NA	NA
Non-Bank Check Cashing												
In Last 30 Days	51	2.7	42	21.7	9	1.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	108	5.7	34	17.6	74	13.6	0	0	NA	NA	NA	NA
Not in the Last 12 Months	207	10.9	24	12.6	65	12.0	117	10.7	NA	NA	NA	NA
Never Used	1,494	79.1	89	46.2	392	72.1	982	89.3	NA	NA	NA	NA
Unknown	29	1.5	4	1.9	4	0.7	-	-	NA	NA	NA	NA
Non-Bank Remittances												
In Last 30 Days	8	0.4	4	1.9	4	0.8	0	0	NA	NA	NA	NA
In Last 2-12 Months	29	1.5	15	7.6	14	2.6	0	0	NA	NA	NA	NA
Not in the Last 12 Months	44	2.4	4	2.2	20	3.6	21	1.9	NA	NA	NA	NA
Never Used	1,771	93.8	167	86.5	506	93.0	1,078	98.1	NA	NA	NA	NA
Unknown	36	1.9	4	1.9	-	-	-	-	NA	NA	NA	NA
Payday Lending												
In Last 30 Days	14	0.8	-	-	14	2.7	0	0	NA	NA	NA	NA
In Last 2-12 Months	54	2.8	9	4.5	45	8.2	0	0	NA	NA	NA	NA
Not in the Last 12 Months	82	4.3	4	2.2	42	7.7	36	3.2	NA	NA	NA	NA
Never Used	1,709	90.5	176	91.4	443	81.4	1,064	96.8	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA	NA	NA
Pawn Shops												
In Last 30 Days	10	0.5	3	1.7	7	1.2	0	0	NA	NA	NA	NA
In Last 2-12 Months	87	4.6	42	22.0	45	8.2	0	0	NA	NA	NA	NA
Not in the Last 12 Months	117	6.2	27	13.8	52	9.6	39	3.5	NA	NA	NA	NA
Never Used	1,644	87.1	117	60.6	441	81.0	1,060	96.5	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA	NA	NA
Rent-to-Own (a)												
Used in last 12 months	51	2.7	11	5.5	41	7.5	0	0	NA	NA	NA	NA
Used but not in last 12 months	70	3.7	29	14.8	34	6.2	8	0.7	NA	NA	NA	NA
Never Used	1,731	91.6	150	77.8	466	85.7	1,091	99.3	NA	NA	NA	NA
Unknown	37	1.9	4	1.9	4	0.7	-	-	NA	NA	NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	48	2.6	8	4.0	41	7.5	0	0	NA	NA	NA	NA
Used but not in last 12 months	70	3.7	17	8.8	28	5.2	25	2.3	NA	NA	NA	NA
Never Used	1,740	92.1	164	85.4	475	87.3	1,074	97.7	NA	NA	NA	NA
Unknown	30	1.6	4	1.9	-	-	-	-	NA	NA	NA	NA

#### Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

Figures do not always reconcile to totals because of rounding.

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Differences between groups may or may not be statistically significant.

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



### Timing of AFS Use by Household Characteristic

Alabama

Household Characteristic	All Households		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)	In Last 30 Days (b)	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	Used AFS in the Last Year	Used AFS in the Last Year		
			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	236	12.5	433	22.9	446	23.6	720	38.1	53	2.8	670	35.5		
<b>Banking Status</b>																
Unbanked	193	10.2	96	49.7	30	15.5	36	18.8	27	14.2	4	1.9	125	65.1		
Underbanked	544	28.8	141	25.9	404	74.1	0	0	0	0	0	0	544	100.0		
Fully Banked	1,099	58.2	0	0	0	0	407	37.0	692	63.0	0	0	0	0		
Unknown	53	2.8	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
<b>Household Type</b>																
Family household	1,268	67.1	169	13.4	296	23.3	295	23.3	481	37.9	27	2.1	465	36.7		
present	281	14.9	85	30.3	78	27.7	39	13.8	72	25.8	7	2.4	163	58.0		
present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	919	48.6	79	8.6	191	20.8	228	24.8	405	44.1	16	1.7	270	29.4		
Nonfamily household	616	32.6	67	10.9	138	22.3	146	23.8	238	38.7	27	4.3	204	33.2		
Female householder	360	19.0	45	12.4	68	18.8	89	24.9	131	36.5	27	7.4	112	31.2		
Male householder	256	13.6	22	8.7	70	27.3	57	22.2	107	41.8	-	-	92	36.0		
Other	5	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>																
Black	473	25.0	126	26.6	154	32.6	105	22.2	83	17.7	4	0.9	280	59.2		
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,375	72.8	93	6.8	267	19.4	342	24.8	625	45.5	49	3.5	360	26.2		
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>																
15 to 34 years	368	19.5	67	18.2	111	30.3	64	17.4	118	32.1	8	2.0	178	48.5		
35 to 44 years	352	18.6	67	19.0	111	31.5	47	13.4	123	34.9	4	1.1	178	50.5		
45 to 54 years	370	19.6	36	9.6	90	24.2	60	16.1	164	44.4	21	5.5	125	33.9		
55 to 64 years	400	21.2	31	7.8	76	19.0	127	31.8	159	39.7	7	1.8	107	26.8		
65 years or more	399	21.1	36	8.9	46	11.4	149	37.2	155	38.9	14	3.5	81	20.4		
<b>Education</b>																
No high school degree	251	13.3	66	26.1	48	19.3	54	21.5	80	31.8	3	1.3	114	45.4		
High school degree	600	31.8	92	15.3	136	22.7	138	22.9	221	36.8	14	2.3	228	38.0		
Some college	544	28.8	45	8.2	150	27.5	132	24.4	197	36.2	20	3.7	194	35.7		
College degree	493	26.1	34	6.9	99	20.1	122	24.8	222	45.0	16	3.3	133	27.0		
<b>Household Income</b>																
Less than \$15,000	411	21.8	109	26.5	86	20.9	100	24.3	113	27.5	3	0.8	195	47.4		
Between \$15,000 and \$30,000	376	19.9	56	14.8	88	23.3	84	22.2	127	33.9	22	5.8	143	38.1		
Between \$30,000 and \$50,000	385	20.4	14	3.5	132	34.2	118	30.6	107	27.7	15	4.0	145	37.7		
Between \$50,000 and \$75,000	298	15.8	42	14.2	54	18.2	39	13.2	162	54.4	-	-	97	32.4		
At Least \$75,000	418	22.1	16	3.8	74	17.7	106	25.3	210	50.3	12	3.0	90	21.5		
<b>Homeownership</b>																
Homeowner	1,344	71.2	106	7.9	285	21.2	346	25.7	573	42.6	35	2.6	391	29.1		
Non-homeowner	545	28.8	130	23.9	149	27.3	101	18.5	146	26.9	19	3.4	279	51.2		

**Notes:**

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

-- 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.

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



### Use of AFS by Household Characteristic Alabama

Household Characteristic	All Households		Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
			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	1,116	59.1	720	38.1	53	2.8	1,012	53.6	365	19.3		
<b>Banking Status</b>														
Unbanked	193	10.2	162	83.9	27	14.2	4	1.9	142	74.0	91	47.2		
Underbanked	544	28.8	544	100.0	0	0	0	0	495	90.9	194	35.7		
Fully Banked	1,099	58.2	407	37.0	692	63.0	0	0	372	33.8	80	7.3		
Banked but Underbanked Status Unknown	53	2.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	1,268	67.1	760	60.0	481	37.9	27	2.1	688	54.3	239	18.9		
present	281	14.9	202	71.8	72	25.8	7	2.4	182	64.7	95	34.0		
Male householder, no wife present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	919	48.6	498	54.2	405	44.1	16	1.7	456	49.6	118	12.9		
Nonfamily household	616	32.6	351	57.0	238	38.7	27	4.3	318	51.7	126	20.5		
Female householder	360	19.0	202	56.1	131	36.5	27	7.4	190	52.7	59	16.4		
Male householder	256	13.6	149	58.2	107	41.8	-	-	129	50.3	67	26.2		
Other	5	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>														
Black	473	25.0	385	81.4	83	17.7	4	0.9	342	72.4	170	36.1		
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,375	72.8	701	51.0	625	45.5	49	3.5	639	46.5	195	14.2		
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	368	19.5	242	65.8	118	32.1	8	2.0	225	61.2	109	29.6		
35 to 44 years	352	18.6	225	63.9	123	34.9	4	1.1	203	57.8	94	26.6		
45 to 54 years	370	19.6	185	50.0	164	44.4	21	5.5	162	43.9	72	19.6		
55 to 64 years	400	21.2	234	58.6	159	39.7	7	1.8	207	51.8	62	15.4		
65 years or more	399	21.1	230	57.6	155	38.9	14	3.5	214	53.6	29	7.1		
<b>Education</b>														
No high school degree	251	13.3	168	66.9	80	31.8	3	1.3	150	59.5	53	21.0		
High school degree	600	31.8	366	61.0	221	36.8	14	2.3	340	56.6	140	23.3		
Some college	544	28.8	327	60.1	197	36.2	20	3.7	277	50.9	134	24.7		
College degree	493	26.1	255	51.7	222	45.0	16	3.3	245	49.8	38	7.8		
<b>Household Income</b>														
Less than \$15,000	411	21.8	295	71.7	113	27.5	3	0.8	248	60.2	128	31.1		
Between \$15,000 and \$30,000	376	19.9	227	60.3	127	33.9	22	5.8	203	54.1	112	29.7		
Between \$30,000 and \$50,000	385	20.4	263	68.3	107	27.7	15	4.0	240	62.2	70	18.2		
Between \$50,000 and \$75,000	298	15.8	136	45.6	162	54.4	-	-	132	44.5	37	12.4		
At Least \$75,000	418	22.1	195	46.7	210	50.3	12	3.0	189	45.1	19	4.5		
<b>Homeownership</b>														
Homeowner	1,344	71.2	737	54.8	573	42.6	35	2.6	669	49.7	185	13.8		
Non-homeowner	545	28.8	379	69.7	146	26.9	19	3.4	343	63.0	180	33.1		

**Notes:**  
AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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