

2011 Household Banking Status by Demographic Characteristics

Alabama

Household Characteristics	All Households		Unbanked		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	1,889	100.0	193	10.2	544	28.8	1,099	58.2	53
Household Type										
Family Household	1,268	67.1	110	8.7	384	30.3	747	58.9	26	2.1
Female householder, no husband present	281	14.9	78	27.6	100	35.6	93	33.2	10	3.5
Male Householder, no wife present	69	3.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	919	48.6	26	2.8	252	27.4	629	68.4	12	1.3
Nonfamily household and other	621	32.9	83	13.3	160	25.7	352	56.7	27	4.3
Race/Ethnicity										
Black	473	25.0	119	25.2	210	44.4	139	29.5	4	0.9
Hispanic non-Black	31	1.6	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,375	72.8	67	4.9	311	22.6	949	69.0	48	3.5
Other non-Black non-Hispanic	10	0.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	368	19.5	64	17.3	131	35.7	165	44.9	8	2.0
35 to 44 years	352	18.6	58	16.5	130	37.0	160	45.4	4	1.1
45 to 54 years	370	19.6	39	10.4	108	29.1	206	55.8	17	4.6
55 to 64 years	400	21.2	15	3.7	100	25.0	278	69.6	7	1.8
65 years or more	399	21.1	17	4.4	75	18.8	289	72.5	17	4.3
Education										
No high school degree	251	13.3	66	26.1	81	32.2	102	40.5	3	1.3
High school degree	600	31.8	76	12.6	171	28.4	344	57.3	10	1.7
Some college	544	28.8	47	8.6	160	29.4	314	57.7	23	4.3
College degree	493	26.1	4	0.9	133	27.0	340	68.9	16	3.3
Household Income										
Less than \$15,000	411	21.8	137	33.2	109	26.6	162	39.4	3	0.8
Between \$15,000 and \$30,000	376	19.9	39	10.5	120	31.9	198	52.7	18	4.9
Between \$30,000 and \$50,000	385	20.4	4	1.0	141	36.7	222	57.5	19	4.8
Between \$50,000 and \$75,000	298	15.8	9	3.1	87	29.3	201	67.6	-	-
At Least \$75,000	418	22.1	4	0.9	86	20.6	316	75.6	12	3.0
Homeownership										
Homeowner	1,344	71.2	72	5.4	338	25.1	900	67.0	34	2.5
Non-homeowner	545	28.8	120	22.1	207	38.0	199	36.5	19	3.4

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)