

2011 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	423	100.0	51	12.1	140	33.0	221	52.3	11	2.6
Household Type										
Family Household	297	70.1	32	10.9	104	35.0	153	51.6	7	2.5
Female householder, no husband present	69	16.4	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	28	6.6	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	200	47.1	12	6.2	58	29.1	126	63.0	3	1.7
Nonfamily household and other	126	29.9	19	15.1	36	28.4	68	53.7	4	2.8
Race/Ethnicity										
Black	89	21.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	7	1.7	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	324	76.5	35	10.8	87	26.8	191	59.1	11	3.4
Other non-Black non-Hispanic	4	0.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	63	15.0	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	79	18.5	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	73	17.2	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	102	24.0	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	107	25.2	NA	NA	NA	NA	NA	NA	NA	NA
Education										
No high school degree	53	12.4	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	160	37.9	26	16.5	39	24.0	95	59.5	-	-
Some college	124	29.2	11	9.1	41	33.2	64	51.6	8	6.1
College degree	86	20.4	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
Between \$15,000 and \$30,000	102	24.2	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
Between \$50,000 and \$75,000	47	11.1	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	77	18.2	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	327	77.3	33	10.1	105	32.0	182	55.6	7	2.3
Non-homeowner	96	22.7	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.

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](#)