

Unbanked and Underbanked for Alabama, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	2057	100	9.2	26.4	59.1	5.2
Race/Ethnicity (PCT)						
Black	528	100	17.8	35.2	42.2	4.8
Hispanic	42	100	NA	NA	NA	NA
Asian	23	100	NA	NA	NA	-
American Indian/Alaskan	20	100	NA	-	NA	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	1445	100	5.1	23.0	66.6	5.3
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	133	100	NA	NA	NA	-
25 to 34 years	302	100	22.4	34.5	36.5	6.6
35 to 44 years	340	100	7.5	30.0	58.2	4.3
45 to 54 years	409	100	7.1	33.9	53.7	5.3
55 to 64 years	407	100	2.4	15.3	77.1	5.2
65 years or more	467	100	4.8	19.4	69.5	6.3
Education (PCT)						
No high school degree	297	100	20.6	33.3	40.2	5.9
High school degree	667	100	10.4	24.3	60.4	5.0
Some college	584	100	9.4	30.3	55.1	5.2
College degree	510	100	0.9	20.9	73.3	5.0
Employment Status (PCT)						
Employed	1109	100	5.8	28.1	59.9	6.2
Unemployed	86	100	NA	NA	NA	-
Not in labor force	862	100	10.4	23.3	61.9	4.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	435	100	26.1	35.1	37.8	1.1
Between \$15,000 and \$30,000	414	100	10.5	27.4	57.7	4.5
Between \$30,000 and \$50,000	410	100	5.1	29.0	58.4	7.5
Between \$50,000 and \$75,000	354	100	1.6	20.8	73.7	3.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	446	100	1.4	19.2	70.5	8.9
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	302	100	13.1	31.4	47.1	8.4
Not Disabled	1156	100	8.0	27.0	60.5	4.5
Not Applicable	600	100	9.6	22.9	62.6	4.9
Metropolitan Status (PCT)						
Metropolitan area - principal City	395	100	9.5	32.0	53.5	5.0
Metropolitan area - Balance	743	100	6.9	21.3	66.8	5.1
Not in Metropolitan area	570	100	13.3	28.3	54.7	3.7
Not Identified	349	100	7.2	28.2	56.5	8.1

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.