

Unbanked and Underbanked for Birmingham-Hoover, AL, 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	575	100	5.7	25.1	64.0	5.2
Race/Ethnicity (PCT)						
Black	114	100	NA	NA	NA	NA
Hispanic	5	100	-	NA	-	-
Asian	-	100	-	-	-	-
American Indian/Alaskan	-	100	-	-	-	-
Hawaiian/Pacific Islander	-	100	-	-	-	-
White non-Black non-Hispanic	456	100	3.1	22.4	69.6	4.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	51	100	NA	NA	NA	-
25 to 34 years	96	100	NA	NA	NA	NA
35 to 44 years	103	100	NA	NA	NA	-
45 to 54 years	108	100	-	NA	NA	NA
55 to 64 years	85	100	NA	NA	NA	NA
65 years or more	132	100	NA	NA	NA	NA
Education (PCT)						
No high school degree	73	100	NA	NA	NA	-
High school degree	162	100	7.8	11.6	75.0	5.6
Some college	154	100	NA	NA	NA	NA
College degree	186	100	2.5	15.8	79.5	2.2
Employment Status (PCT)						
Employed	336	100	3.1	27.4	63.3	6.1
Unemployed	32	100	NA	NA	NA	-
Not in labor force	208	100	8.1	17.5	70.1	4.4
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	91	100	NA	NA	NA	-
Between \$15,000 and \$30,000	124	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	90	100	NA	NA	NA	-
Between \$50,000 and \$75,000	97	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	173	100	3.6	16.9	68.2	11.3
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	65	100	NA	NA	NA	NA
Not Disabled	328	100	3.1	27.2	64.7	5.0
Not Applicable	183	100	6.1	16.1	72.7	5.1
Metropolitan Status (PCT)						
Metropolitan area - principal City	85	100	NA	NA	NA	-
Metropolitan area - Balance	490	100	5.4	23.5	65.1	6.1
Not in Metropolitan area	-	100	-	-	-	-
Not Identified	-	100	-	-	-	-

- 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.