

## Unbanked and Underbanked for Alabama, 2015 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
<b>All Households</b>	2130	100	12.5	23.9	60.5	3.2
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	582	100	21.7	40.5	35.1	2.7
<b>Hispanic</b>	NA	100	NA	NA	NA	NA
<b>Asian</b>	NA	100	NA	NA	NA	NA
<b>White</b>	1458	100	6.5	17.6	72.4	3.4
<b>Other</b>	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
<b>15 to 24 years</b>	NA	100	NA	NA	NA	NA
<b>25 to 34 years</b>	355	100	17.4	25.0	54.7	2.8
<b>35 to 44 years</b>	346	100	14.9	21.7	60.0	3.3
<b>45 to 54 years</b>	360	100	9.6	23.0	64.0	3.4
<b>55 to 64 years</b>	406	100	16.0	25.2	54.9	3.9
<b>65 years or more</b>	533	100	5.3	22.0	69.9	2.7
<b>Education (PCT)</b>						
<b>No high school degree</b>	330	100	30.2	24.8	43.6	1.4
<b>High school degree</b>	634	100	16.6	31.3	47.8	4.3
<b>Some college</b>	636	100	9.0	27.4	60.6	3.0
<b>College degree</b>	530	100	0.7	10.1	86.0	3.2
<b>Employment status (PCT)</b>						
<b>Employed</b>	1158	100	8.9	25.9	62.2	3.0
<b>Unemployed</b>	NA	100	NA	NA	NA	NA
<b>Not in labor force</b>	903	100	13.4	22.7	60.1	3.8
<b>Family income (PCT)</b>						
<b>Less than \$15,000</b>	456	100	30.6	30.7	34.3	4.4
<b>Between \$15,000 and \$30,000</b>	470	100	17.8	27.2	53.4	1.7
<b>Between \$30,000 and \$50,000</b>	429	100	6.3	25.8	63.9	3.9
<b>Between \$50,000 and \$75,000</b>	348	100	2.3	23.4	72.3	2.1
<b>At least \$75,000</b>	427	100	1.8	11.3	83.1	3.9
<b>Disability status (PCT)</b>						
<b>Disabled, age 25 to 64</b>	282	100	19.2	34.6	43.1	3.1

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<b>Not disabled, age 25 to 64</b>	1185	100	13.4	21.2	61.9	3.4
<b>Not applicable (not age 25 to 64)</b>	663	100	7.9	24.0	65.2	2.9
<b>Metropolitan status (PCT)</b>						
<b>Metropolitan area - principal city</b>	364	100	21.1	24.3	51.4	3.3
<b>Metropolitan area - balance</b>	664	100	7.7	17.4	69.6	5.3
<b>Not in metropolitan area</b>	798	100	13.7	29.2	55.0	2.1
<b>Not identified</b>	305	100	9.2	23.3	65.8	1.6

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- 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, and auto title loan.