

### 2009 Household Banking Status by Demographic Characteristics

#### Arizona

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	2,634	100.0	201	7.6	448	17.0	1,952	74.1	32	1.2	
Household Type												
Family Household	1,604	60.9	118	7.3	318	19.8	1,144	71.4	24	1.5		
Female householder, no husband present	288	10.9	56	19.6	69	23.9	158	54.7	5	1.9		
Male Householder, no wife present	98	3.7	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	1,217	46.2	47	3.8	205	16.9	946	77.8	18	1.5		
Nonfamily household and other	1,030	39.1	83	8.1	131	12.7	808	78.4	9	0.8		
Race/Ethnicity												
Black	112	4.2	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	639	24.3	114	17.9	148	23.1	369	57.7	8	1.3		
White non-Black non-Hispanic	1,716	65.1	37	2.2	237	13.8	1,422	82.9	19	1.1		
Other non-Black non-Hispanic	168	6.4	45	26.8	35	20.7	83	49.5	5	3.0		
Age												
15 to 34 years	600	22.8	53	8.8	128	21.4	411	68.5	8	1.4		
35 to 44 years	505	19.2	60	11.8	119	23.6	321	63.6	5	0.9		
45 to 54 years	501	19.0	44	8.8	88	17.5	355	70.9	14	2.8		
55 to 64 years	493	18.7	27	5.4	74	15.0	387	78.5	5	1.1		
65 years or more	535	20.3	18	3.3	40	7.4	478	89.3	-	-		
Education												
No high school degree	353	13.4	85	24.0	78	22.0	191	54.0	-	-		
High school degree	660	25.1	76	11.6	164	24.9	406	61.5	14	2.1		
Some college	855	32.4	40	4.7	154	18.0	648	75.8	13	1.6		
College degree	766	29.1	-	-	53	6.9	708	92.5	5	0.7		
Household Income												
Less than \$15,000	284	10.8	90	31.8	41	14.4	149	52.3	4	1.4		
Between \$15,000 and \$30,000	381	14.5	60	15.7	78	20.3	231	60.5	13	3.4		
Between \$30,000 and \$50,000	490	18.6	17	3.6	112	22.8	360	73.6	-	-		
Between \$50,000 and \$75,000	475	18.0	5	1.1	95	20.1	369	77.7	5	1.1		
At Least \$75,000	579	22.0	5	0.9	94	16.2	480	82.9	-	-		
Unknown	425	16.1	23	5.3	29	6.9	363	85.4	10	2.3		
Homeownership												
Homeowner	1,840	69.9	79	4.3	238	13.0	1,503	81.7	19	1.0		
Non-homeowner	794	30.1	121	15.3	210	26.5	449	56.5	14	1.7		

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)