

2009 Household Banking Status by Demographic Characteristics

Phoenix-Mesa-Scottsdale, AZ

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	1,741	100.0	94	5.4	267	15.3	1,361	78.2	19	1.1
Household Type										
Family Household	1,069	61.4	62	5.8	191	17.9	802	75.0	15	1.4
Female householder, no husband present	159	9.1	28	17.8	27	17.0	98	61.8	5	3.4
Male Householder, no wife present	90	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	820	47.1	23	2.8	125	15.2	663	80.8	10	1.2
Nonfamily household and other	672	38.6	33	4.9	76	11.3	559	83.3	4	0.6
Race/Ethnicity										
Black	90	5.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	368	21.1	69	18.7	78	21.3	217	58.9	4	1.1
White non-Black non-Hispanic	1,181	67.8	17	1.5	162	13.7	991	84.0	10	0.8
Other non-Black non-Hispanic	103	5.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	424	24.3	26	6.2	83	19.6	310	73.2	4	0.9
35 to 44 years	333	19.1	28	8.4	79	23.6	226	68.0	-	-
45 to 54 years	346	19.9	20	5.7	44	12.7	273	78.9	10	2.8
55 to 64 years	325	18.7	14	4.3	48	14.8	258	79.3	5	1.7
65 years or more	314	18.0	7	2.1	13	4.2	294	93.7	-	-
Education										
No high school degree	193	11.1	34	17.5	32	16.6	127	65.9	-	-
High school degree	406	23.3	29	7.3	105	25.9	262	64.6	9	2.3
Some college	574	33.0	31	5.5	98	17.0	440	76.8	5	0.8
College degree	568	32.6	-	-	32	5.7	531	93.4	5	0.9
Household Income										
Less than \$15,000	150	8.6	31	20.6	14	9.3	105	70.1	-	-
Between \$15,000 and \$30,000	191	11.0	27	13.9	31	16.4	125	65.3	9	4.4
Between \$30,000 and \$50,000	308	17.7	8	2.7	66	21.4	234	75.8	-	-
Between \$50,000 and \$75,000	341	19.6	5	1.5	68	19.9	262	77.0	5	1.6
At Least \$75,000	444	25.5	5	1.2	74	16.6	364	82.1	-	-
Unknown	307	17.6	18	5.9	14	4.5	270	88.0	5	1.7
Homeownership										
Homeowner	1,241	71.3	34	2.7	152	12.3	1,045	84.3	10	0.8
Non-homeowner	500	28.7	61	12.2	115	22.9	315	63.0	9	1.9

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](#)