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Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Phoenix-Mesa-Scottsdale, AZ

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,710	100	181	10.6	1,255	73.4	21	1.2	240	14.0	13	0.8	1,495	87.4	1,276	74.6
Household Type																
Family Household	1,062	62.1	64	6.0	869	81.9	9	0.8	111	10.4	9	0.8	980	92.3	878	82.7
Female householder, no husband present	172	10.0	18	10.7	122	70.8	-	-	32	18.5	-	-	153	89.3	122	70.8
Male Householder, no wife present	65	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	825	48.3	40	4.9	696	84.4	9	1.1	70	8.5	9	1.1	767	93.0	705	85.5
Nonfamily household and other	648	37.9	117	18.0	385	59.5	12	1.9	129	20.0	4	0.6	515	79.5	398	61.4
Race/Ethnicity																
Black	90	5.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	407	23.8	100	24.5	229	56.3	10	2.4	68	16.8	-	-	297	73.1	239	58.7
White non-Black non-Hispanic	1,138	66.5	52	4.5	923	81.1	11	1.0	139	12.2	13	1.1	1,062	93.3	934	82.1
Other non-Black non-Hispanic	76	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	441	25.8	84	19.1	313	70.9	5	1.2	39	8.9	-	-	352	79.7	318	72.0
35 to 44 years	316	18.5	37	11.8	247	78.2	4	1.1	24	7.5	4	1.3	271	85.7	251	79.3
45 to 54 years	354	20.7	36	10.1	249	70.3	8	2.4	61	17.2	-	-	310	87.5	257	72.7
55 to 64 years	352	20.6	13	3.6	260	73.7	4	1.2	67	19.1	9	2.5	327	92.8	264	74.8
65 years or more	246	14.4	11	4.4	186	75.6	-	-	49	20.0	-	-	235	95.6	186	75.6
Education																
No high school degree	210	12.3	99	47.2	67	31.9	-	-	44	20.9	-	-	111	52.8	67	31.9
High school degree	385	22.5	56	14.5	245	63.8	16	4.3	67	17.5	-	-	313	81.3	262	68.0
Some college	562	32.9	13	2.2	449	80.0	-	-	100	17.8	-	-	549	97.8	449	80.0
College degree	553	32.4	14	2.5	493	89.1	5	0.9	29	5.2	13	2.3	522	94.4	498	90.0
Household Income																
Less than \$15,000	276	16.2	95	34.4	76	27.4	4	1.3	102	36.9	-	-	178	64.3	79	28.6
Between \$15,000 and \$30,000	344	20.1	60	17.4	197	57.3	13	3.7	70	20.4	4	1.2	267	77.7	210	61.0
Between \$30,000 and \$50,000	311	18.2	22	7.1	244	78.4	5	1.5	40	13.0	-	-	284	91.4	249	79.9
Between \$50,000 and \$75,000	291	17.0	4	1.3	264	90.7	-	-	19	6.4	5	1.6	282	97.1	264	90.7
At Least \$75,000	488	28.5	-	-	475	97.3	-	-	9	1.8	4	0.9	483	99.1	475	97.3
Homeownership																
Homeowner	1,061	62.1	26	2.5	887	83.5	8	0.7	128	12.1	13	1.2	1,015	95.6	894	84.2
Non-homeowner	648	37.9	155	23.8	368	56.8	13	2.1	112	17.3	-	-	480	74.1	382	58.9

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.

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)