

2011 Household Banking Status by Demographic Characteristics

Arizona

Household Characteristics	All Households		Unbanked		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	2,622	100.0	304	11.6	537	20.5	1,734	66.1	46	1.8
Household Type										
Family Household	1,700	64.8	153	9.0	388	22.8	1,121	65.9	38	2.2
Female householder, no husband present	286	10.9	65	22.7	76	26.6	137	47.9	8	2.9
Male Householder, no wife present	122	4.7	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,292	49.3	71	5.5	291	22.5	901	69.7	30	2.3
Nonfamily household and other	922	35.2	150	16.3	150	16.3	613	66.6	8	0.9
Race/Ethnicity										
Black	116	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	666	25.4	146	21.9	193	29.0	318	47.7	9	1.4
White non-Black non-Hispanic	1,703	65.0	93	5.5	279	16.4	1,298	76.2	32	1.9
Other non-Black non-Hispanic	136	5.2	34	25.3	27	20.2	74	54.6	-	-
Age										
15 to 34 years	630	24.0	150	23.9	134	21.2	337	53.5	9	1.4
35 to 44 years	464	17.7	47	10.0	137	29.4	273	58.8	8	1.7
45 to 54 years	500	19.1	44	8.9	129	25.7	322	64.5	4	0.9
55 to 64 years	584	22.3	31	5.3	112	19.3	434	74.4	6	1.1
65 years or more	444	17.0	32	7.2	26	5.9	368	82.8	19	4.2
Education										
No high school degree	359	13.7	156	43.4	66	18.3	134	37.2	4	1.0
High school degree	568	21.7	104	18.3	122	21.5	330	58.1	12	2.2
Some college	845	32.3	23	2.7	176	20.9	633	74.8	13	1.6
College degree	849	32.4	21	2.5	173	20.4	638	75.1	17	2.0
Household Income										
Less than \$15,000	499	19.0	171	34.2	84	16.9	237	47.4	8	1.6
Between \$15,000 and \$30,000	489	18.7	93	19.0	92	18.8	300	61.3	4	0.9
Between \$30,000 and \$50,000	492	18.8	32	6.6	141	28.7	309	62.8	10	1.9
Between \$50,000 and \$75,000	435	16.6	8	1.8	91	20.8	327	75.1	10	2.3
At Least \$75,000	706	26.9	-	-	129	18.3	563	79.7	14	2.0
Homeownership										
Homeowner	1,713	65.3	81	4.7	318	18.6	1,285	75.0	29	1.7
Non-homeowner	909	34.7	223	24.5	220	24.2	449	49.4	18	1.9

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)