

## Unbanked and Underbanked for Phoenix-Mesa-Scottsdale, AZ, 2013 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>	1652	100	16.3	14.8	63.7	5.2
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	77	100	NA	NA	NA	NA
<b>Hispanic</b>	404	100	36.5	15.5	44.8	3.3
<b>Asian</b>	67	100	NA	NA	NA	NA
<b>American Indian/Alaskan</b>	20	100	NA	-	NA	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	1085	100	5.0	14.8	74.4	5.7
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	83	100	NA	NA	NA	-
<b>25 to 34 years</b>	253	100	18.4	23.7	52.6	5.3
<b>35 to 44 years</b>	370	100	24.8	10.5	56.9	7.8
<b>45 to 54 years</b>	314	100	13.1	19.9	59.4	7.6
<b>55 to 64 years</b>	301	100	11.4	16.3	69.2	3.2
<b>65 years or more</b>	331	100	8.3	6.4	82.3	3.0
<b>Education (PCT)</b>						
<b>No high school degree</b>	227	100	54.2	4.1	37.3	4.4
<b>High school degree</b>	356	100	19.4	17.2	55.9	7.4
<b>Some college</b>	606	100	12.6	19.2	65.6	2.6
<b>College degree</b>	463	100	-	12.4	80.2	7.3
<b>Employment Status (PCT)</b>						
<b>Employed</b>	988	100	11.5	17.6	67.4	3.5
<b>Unemployed</b>	57	100	NA	NA	NA	NA
<b>Not in labor force</b>	607	100	24.7	7.9	59.7	7.7
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	311	100	46.9	9.4	40.1	3.7
<b>Between \$15,000 and \$30,000</b>	234	100	35.1	11.4	47.2	6.2
<b>Between \$30,000 and \$50,000</b>	253	100	6.0	24.3	67.6	2.1
<b>Between \$50,000 and \$75,000</b>	270	100	1.8	26.3	68.0	3.9

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	584	100	3.5	9.7	79.3	7.5
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	126	100	NA	NA	NA	NA
<b>Not Disabled</b>	1112	100	14.8	17.3	62.5	5.4
<b>Not Applicable</b>	414	100	13.3	8.3	76.0	2.4
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	1009	100	21.2	12.8	60.1	5.9
<b>Metropolitan area - Balance</b>	644	100	8.5	17.9	69.5	4.1
<b>Not in Metropolitan area</b>	-	100	-	-	-	-
<b>Not Identified</b>	-	100	-	-	-	-

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- 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, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.