

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

### Use of AFS by Banking Status

Arizona

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	2,622	100.0	304	100.0	537	100.0	1,734	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	1,189	45.4	200	65.9	537	100.0	440	25.4	NA	NA
Has Never Used	1,392	53.1	97	32.1	0	0	1,294	74.6	NA	NA
Unknown	41	1.6	6	2.0	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	943	36.0	157	51.6	430	80.0	345	19.9	NA	NA
Has Never Used	1,638	62.5	137	45.2	107	20.0	1,389	80.1	NA	NA
Unknown	41	1.6	10	3.2	-	-	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	348	13.3	138	45.6	149	27.7	60	3.5	NA	NA
Has Never Used	2,234	85.2	155	51.0	388	72.3	1,674	96.5	NA	NA
Unknown	39	1.5	10	3.4	-	-	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	188	7.2	45	14.7	112	20.9	26	1.5	NA	NA
Has Never Used	2,402	91.6	249	81.8	425	79.1	1,708	98.5	NA	NA
Unknown	31	1.2	11	3.5	-	-	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	154	5.9	40	13.1	67	12.4	47	2.7	NA	NA
Has Never Used	2,435	92.9	253	83.4	471	87.6	1,687	97.3	NA	NA
Unknown	33	1.3	11	3.5	-	-	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	260	9.9	85	27.8	142	26.4	34	2.0	NA	NA
Has Never Used	2,321	88.5	205	67.4	396	73.6	1,700	98.0	NA	NA
Unknown	41	1.6	14	4.7	-	-	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	135	5.1	25	8.2	79	14.7	25	1.5	NA	NA
Has Never Used	2,438	93.0	264	87.0	458	85.3	1,709	98.5	NA	NA
Unknown	49	1.9	14	4.7	-	-	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	36	1.4	16	5.3	4	0.8	16	0.9	NA	NA
Has Never Used	2,541	96.9	273	90.0	530	98.5	1,718	99.1	NA	NA
Unknown	45	1.7	14	4.7	4	0.7	0	0	NA	NA

**Notes:**

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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.

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### Timing of AFS Use by Banking Status

#### Arizona

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	2,622	100.0	304	100.0	537	100.0	1,734	100.0	NA	NA
Any AFS										
In Last 30 Days	326	12.4	122	40.3	204	37.9	0	0	NA	NA
In Last 2-12 Months	408	15.5	74	24.3	334	62.1	0	0	NA	NA
Not in the Last 12 Months	456	17.4	4	1.4	0	0	440	25.4	NA	NA
Never Used	1,392	53.1	97	32.1	0	0	1,294	74.6	NA	NA
Unknown	41	1.6	6	2.0	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	244	9.3	102	33.6	142	26.5	0	0	NA	NA
In Last 2-12 Months	292	11.1	42	13.7	250	46.5	0	0	NA	NA
Not in the Last 12 Months	407	15.5	13	4.3	38	7.1	345	19.9	NA	NA
Never Used	1,638	62.5	137	45.2	107	20.0	1,389	80.1	NA	NA
Unknown	41	1.6	10	3.2	-	-	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	102	3.9	72	23.7	31	5.7	0	0	NA	NA
In Last 2-12 Months	131	5.0	58	19.0	73	13.6	0	0	NA	NA
Not in the Last 12 Months	115	4.4	9	2.9	46	8.5	60	3.5	NA	NA
Never Used	2,234	85.2	155	51.0	388	72.3	1,674	96.5	NA	NA
Unknown	39	1.5	10	3.4	-	-	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	54	2.1	5	1.7	49	9.1	0	0	NA	NA
In Last 2-12 Months	86	3.3	26	8.5	60	11.2	0	0	NA	NA
Not in the Last 12 Months	48	1.8	14	4.5	3	0.6	26	1.5	NA	NA
Never Used	2,402	91.6	249	81.8	425	79.1	1,708	98.5	NA	NA
Unknown	31	1.2	11	3.5	-	-	-	-	NA	NA
Payday Lending										
In Last 30 Days	4	0.1	-	-	4	0.7	0	0	NA	NA
In Last 2-12 Months	26	1.0	4	1.4	21	4.0	0	0	NA	NA
Not in the Last 12 Months	124	4.7	36	11.7	42	7.7	47	2.7	NA	NA
Never Used	2,435	92.9	253	83.4	471	87.6	1,687	97.3	NA	NA
Unknown	33	1.3	11	3.5	-	-	-	-	NA	NA
Pawn Shops										
In Last 30 Days	30	1.1	16	5.2	14	2.6	0	0	NA	NA
In Last 2-12 Months	105	4.0	51	16.8	53	10.0	0	0	NA	NA
Not in the Last 12 Months	126	4.8	18	5.9	74	13.8	34	2.0	NA	NA
Never Used	2,321	88.5	205	67.4	396	73.6	1,700	98.0	NA	NA
Unknown	41	1.6	14	4.7	-	-	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	39	1.5	15	4.9	24	4.4	0	0	NA	NA
Used but not in last 12 months	96	3.7	10	3.4	55	10.3	25	1.5	NA	NA
Never Used	2,438	93.0	264	87.0	458	85.3	1,709	98.5	NA	NA
Unknown	49	1.9	14	4.7	-	-	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	4	0.2	4	1.5	-	-	0	0	NA	NA
Used but not in last 12 months	32	1.2	12	3.8	4	0.8	16	0.9	NA	NA
Never Used	2,541	96.9	273	90.0	530	98.5	1,718	99.1	NA	NA
Unknown	45	1.7	14	4.7	4	0.7	-	-	NA	NA

**Notes:**

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

### Use of AFS by Household Characteristic

Arizona

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	2,622	100.0	1,189	45.4	1,392	53.1	41	1.6	1,097	41.8	408	15.6
<b>Banking Status</b>												
Unbanked	304	11.6	200	65.9	97	32.1	6	2.0	196	64.5	92	30.4
Underbanked	537	20.5	537	100.0	0	0	0	0	501	93.3	209	38.8
Fully Banked	1,734	66.1	440	25.4	1,294	74.6	0	0	388	22.4	102	5.9
Banked but Underbanked Status Unknown	46	1.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Household Type</b>												
Family household	1,700	64.8	763	44.9	910	53.5	27	1.6	692	40.7	269	15.8
Female householder, no husband present	286	10.9	159	55.5	119	41.6	8	2.9	137	47.8	69	24.3
Male householder, no wife present	122	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,292	49.3	536	41.5	738	57.1	19	1.4	498	38.5	164	12.7
Nonfamily household	922	35.2	426	46.3	481	52.2	14	1.5	405	43.9	139	15.0
Female householder	408	15.5	202	49.7	201	49.4	4	0.9	202	49.7	51	12.6
Male householder	514	19.6	224	43.6	280	54.4	10	2.0	202	39.4	87	17.0
<b>Race/Ethnicity</b>												
Black	116	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	666	25.4	343	51.5	319	47.9	4	0.7	338	50.7	115	17.3
White non-Black non-Hispanic	1,703	65.0	709	41.7	968	56.8	26	1.5	651	38.2	210	12.3
Other non-Black non-Hispanic	136	5.2	78	56.9	59	43.1	-	-	59	43.1	41	29.9
<b>Age</b>												
15 to 34 years	630	24.0	338	53.7	281	44.7	10	1.6	311	49.4	146	23.2
35 to 44 years	464	17.7	247	53.2	209	45.1	8	1.7	226	48.6	84	18.0
45 to 54 years	500	19.1	206	41.2	289	57.9	4	0.9	193	38.6	68	13.6
55 to 64 years	584	22.3	252	43.1	326	55.8	6	1.1	234	40.0	80	13.6
65 years or more	444	17.0	146	32.9	286	64.3	12	2.8	134	30.1	30	6.8
<b>Education</b>												
No high school degree	359	13.7	179	49.9	176	49.0	4	1.0	170	47.4	94	26.2
High school degree	568	21.7	249	43.9	300	52.9	18	3.2	218	38.3	115	20.3
Some college	845	32.3	373	44.1	464	54.9	8	1.0	334	39.4	153	18.1
College degree	849	32.4	388	45.7	451	53.1	10	1.2	375	44.2	45	5.3
<b>Household Income</b>												
Less than \$15,000	499	19.0	233	46.6	259	51.8	8	1.6	207	41.4	102	20.4
Between \$15,000 and \$30,000	489	18.7	234	47.7	245	50.1	10	2.1	208	42.5	116	23.8
Between \$30,000 and \$50,000	492	18.8	251	51.0	236	48.1	4	0.9	227	46.1	91	18.5
Between \$50,000 and \$75,000	435	16.6	210	48.2	215	49.5	10	2.3	197	45.3	53	12.1
At Least \$75,000	706	26.9	262	37.2	436	61.7	8	1.1	258	36.6	46	6.5
<b>Homeownership</b>												
Homeowner	1,713	65.3	716	41.8	975	56.9	22	1.3	661	38.6	197	11.5
Non-homeowner	909	34.7	348	52.1	417	45.8	19	2.0	436	48.0	211	23.2

**Notes:**

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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



### Timing of AFS Use by Household Characteristic

Arizona

Household Characteristic	All Households		Timing of AFS Use (a)										Memo Item Used AFS in the Last Year		
			In Last 30 Days (b)				In Last 2-12 Months				Not in the Last 12 Months				Never Used
	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)
All Households	2,622	100.0	326	12.4	408	15.5	456	17.4	1,392	53.1	41	1.6	734	28.0	
Banking Status															
Unbanked	304	11.6	122	40.3	74	24.3	4	1.4	97	32.1	6	2.0	196	64.5	
Underbanked	537	20.5	204	37.9	334	62.1	0	0	0	0	0	0	537	100.0	
Fully Banked	1,734	66.1	0	0	0	0	440	25.4	1,294	74.6	0	0	0	0	
Banked but Underbanked Status Unknown	46	1.8	0	0	0	0	NA	NA	0	0	NA	NA	0	0	
Household Type															
Family household	1,268	64.8	245	14.4	257	15.1	261	15.4	910	53.5	27	1.6	502	29.5	
Female householder, no husband present	281	10.9	70	24.4	56	19.7	32	11.4	119	41.6	8	2.9	126	44.1	
Male householder, no wife present	122	4.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Married couple	1,292	49.3	151	11.7	186	14.4	199	15.4	738	57.1	19	1.4	337	26.1	
Nonfamily household	922	35.2	81	8.8	150	16.3	195	21.1	481	52.2	14	1.5	232	25.1	
Female householder	408	15.5	21	5.2	88	21.5	93	22.9	201	49.4	4	0.9	109	26.7	
Male householder	514	19.6	60	11.7	63	12.2	101	19.7	280	54.4	10	2.0	123	23.9	
Race/Ethnicity															
Black	116	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Hispanic non-Black	666	25.4	164	24.6	126	18.9	53	7.9	319	47.9	4	0.7	290	43.6	
White non-Black non-Hispanic	1,703	65.0	104	6.1	231	13.6	374	22.0	968	56.8	26	1.5	335	19.7	
Other non-Black non-Hispanic	136	5.2	26	19.1	29	21.1	23	16.7	59	43.1	-	-	55	40.2	
Age															
15 to 34 years	630	24.0	119	18.9	126	20.0	94	14.9	281	44.7	10	1.6	245	38.9	
35 to 44 years	464	17.7	52	11.2	113	24.3	82	17.7	209	45.1	8	1.7	165	35.5	
45 to 54 years	500	19.1	88	17.7	68	13.7	49	9.8	289	57.9	4	0.9	157	31.4	
55 to 64 years	584	22.3	60	10.2	75	12.8	117	20.1	326	55.8	6	1.1	134	23.0	
65 years or more	444	17.0	7	1.6	26	5.8	113	25.5	286	64.3	12	2.8	33	7.4	
Education															
No high school degree	359	13.7	104	28.9	52	14.6	23	6.4	176	49.0	4	1.0	156	43.6	
High school degree	568	21.7	100	17.6	100	17.6	49	8.7	300	52.9	18	3.2	200	35.2	
Some college	845	32.3	62	7.3	129	15.2	182	21.6	464	54.9	8	1.0	190	22.5	
College degree	849	32.4	60	7.1	127	14.9	201	23.7	451	53.1	10	1.2	187	22.0	
Household Income															
Less than \$15,000	499	19.0	79	15.8	105	21.0	49	9.8	259	51.8	8	1.6	184	36.8	
Between \$15,000 and \$30,000	489	18.7	92	18.8	67	13.6	75	15.4	245	50.1	10	2.1	158	32.4	
Between \$30,000 and \$50,000	492	18.8	67	13.5	97	19.8	87	17.7	236	48.1	4	0.9	164	33.3	
Between \$50,000 and \$75,000	435	16.6	55	12.7	43	10.0	111	25.6	215	49.5	10	2.3	98	22.6	
At Least \$75,000	706	26.9	34	4.8	95	13.5	133	18.8	436	61.7	8	1.1	129	18.3	
Homeownership															
Homeowner	1,713	65.3	163	9.5	224	13.1	328	19.2	975	56.9	22	1.3	387	22.6	
Non-homeowner	909	34.7	163	17.9	184	20.2	127	14.0	417	45.8	19	2.0	346	38.1	

**Notes:**

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

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