

2009 Household Banking Status by Demographic Characteristics

Albuquerque, NM

Household Characteristic	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	369	100.0	37	10.2	80	21.6	237	64.4	14	3.9
Household Type										
Family Household	232	62.8	21	8.9	60	26.1	144	62.3	7	2.8
Female householder, no husband present	33	8.9	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	24	6.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	175	47.5	7	4.0	38	21.8	125	71.2	5	2.9
Nonfamily household and other	137	37.2	17	12.3	19	14.2	93	67.9	8	5.6
Race/Ethnicity										
Black	21	5.7	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	140	38.0	12	8.5	39	27.7	84	60.0	5	3.8
White non-Black non-Hispanic	174	47.2	7	3.8	33	19.1	128	73.5	6	3.7
Other non-Black non-Hispanic	33	9.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	100	27.0	17	17.0	28	28.5	54	54.5	-	-
35 to 44 years	55	14.8	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	85	23.0	4	4.6	17	20.0	61	71.6	3	3.8
55 to 64 years	52	14.1	4	8.2	6	12.0	35	68.3	6	11.6
65 years or more	78	21.1	11	13.6	11	14.0	53	68.7	3	3.7
Education										
No high school degree	63	17.2	15	23.4	16	24.9	33	51.7	-	-
High school degree	75	20.3	10	13.7	20	26.2	41	54.5	4	5.7
Some college	82	22.2	10	12.0	20	24.7	46	56.0	6	7.3
College degree	149	40.4	3	1.7	24	16.3	118	79.3	4	2.7
Household Income										
Less than \$15,000	43	11.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	63	17.1	8	12.0	16	25.4	37	58.6	3	4.1
Between \$30,000 and \$50,000	72	19.6	4	5.4	18	25.2	49	67.5	1	1.8
Between \$50,000 and \$75,000	48	13.1	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	90	24.3	-	-	19	20.8	71	79.2	-	-
Unknown	53	14.3	12	23.5	6	11.8	27	51.7	7	13.0
Homeownership										
Homeowner	258	69.9	27	10.3	47	18.2	174	67.4	11	4.2
Non-homeowner	111	30.1	11	9.8	33	29.7	64	57.4	3	3.1

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](#)