

2009 Household Banking Status by Demographic Characteristics

Las Vegas-Paradise, NM

Household Characteristic	All Households		Unbanked		Has a Bank Account							
					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	752	100.0	51	6.8	150	20.0	536	71.3	14	1.9		
Household Type												
Family Household	466	62.0	30	6.4	82	17.6	349	74.7	6	1.3		
Female householder, no husband present	88	11.8	11	12.9	20	22.2	56	63.3	1	1.6		
Male Householder, no wife present	34	4.5	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	344	45.7	14	4.2	58	16.8	268	78.1	3	1.0		
Nonfamily household and other	286	38.0	22	7.5	68	23.8	188	65.8	8	2.8		
Race/Ethnicity												
Black	82	11.0	21	25.4	25	30.4	36	44.1	-	-		
Hispanic non-Black	142	18.9	16	11.2	45	31.7	77	54.2	4	3.0		
White non-Black non-Hispanic	456	60.6	13	2.9	70	15.3	363	79.6	10	2.1		
Other non-Black non-Hispanic	71	9.5	1	1.8	10	14.0	60	84.2	-	-		
Age												
15 to 34 years	190	25.3	20	10.5	34	17.7	131	69.1	5	2.6		
35 to 44 years	144	19.1	14	10.1	41	28.4	87	60.4	2	1.2		
45 to 54 years	162	21.5	11	7.1	32	19.5	117	72.4	2	1.0		
55 to 64 years	133	17.6	5	4.1	25	18.8	100	75.1	3	2.0		
65 years or more	124	16.5	-	-	19	15.4	102	82.1	3	2.5		
Education												
No high school degree	97	12.9	13	13.5	25	25.9	57	58.9	2	1.7		
High school degree	239	31.8	21	8.7	42	17.7	173	72.5	3	1.2		
Some college	248	33.0	15	6.2	56	22.4	169	68.2	8	3.2		
College degree	168	22.3	2	1.3	27	16.1	137	81.6	2	1.0		
Household Income												
Less than \$15,000	49	6.5	10	20.6	10	21.3	28	58.0	-	-		
Between \$15,000 and \$30,000	113	15.0	19	17.1	29	25.4	64	56.3	1	1.1		
Between \$30,000 and \$50,000	167	22.2	17	10.1	44	26.6	101	60.6	4	2.7		
Between \$50,000 and \$75,000	155	20.6	4	2.3	31	19.9	116	74.6	5	3.2		
At Least \$75,000	194	25.8	-	-	28	14.5	163	83.8	3	1.7		
Unknown	74	9.9	1	2.0	8	10.4	65	87.6	-	-		
Homeownership												
Homeowner	435	57.9	3	0.8	75	17.2	349	80.2	8	1.8		
Non-homeowner	317	42.1	48	15.2	75	23.7	187	59.1	6	2.0		

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](#)