

2011 Household Banking Status by Demographic Characteristics Albuquerque, NM

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
All Households	419	100.0	30	7.2	95	22.6	283	67.6	11	2.6		
Household Type												
Family Household	255	60.8	19	7.3	66	25.8	164	64.2	7	2.7		
Female householder, no husband present	54	12.8	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	27	6.4	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	174	41.6	8	4.4	38	21.8	124	71.3	4	2.5		
Nonfamily household and other	164	39.2	11	7.0	29	17.7	120	72.8	4	2.5		
Race/Ethnicity												
Black	19	4.6	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	119	28.5	13	10.9	38	31.9	66	55.6	2	1.6		
White non-Black non-Hispanic	250	59.6	7	3.0	44	17.6	189	75.7	9	3.7		
Other non-Black non-Hispanic	31	7.3	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	94	22.4	10	10.3	29	31.2	50	53.7	5	4.9		
35 to 44 years	80	19.1	8	9.7	17	20.7	53	66.4	3	3.2		
45 to 54 years	71	16.9	2	3.1	20	28.1	49	68.8	-	-		
55 to 64 years	91	21.8	7	7.3	21	22.5	62	67.6	2	2.6		
65 years or more	83	19.8	4	4.6	8	10.2	69	83.4	1	1.8		
Education												
No high school degree	40	9.6	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	92	21.9	10	11.4	12	12.9	68	73.7	2	2.1		
Some college	124	29.5	4	3.1	50	40.5	67	54.2	3	2.2		
College degree	163	38.9	-	-	24	14.9	132	81.1	6	4.0		
Household Income												
Less than \$15,000	77	18.4	19	24.3	12	16.0	37	47.8	9	11.9		
Between \$15,000 and \$30,000	100	23.9	4	3.9	28	28.4	68	67.8	-	-		
Between \$30,000 and \$50,000	62	14.8	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$50,000 and \$75,000	71	16.9	2	3.1	13	18.2	54	76.0	2	2.7		
At Least \$75,000	109	26.0	-	-	22	19.8	87	80.2	-	-		
Homeownership												
Homeowner	291	69.5	11	3.7	53	18.2	216	74.3	11	3.8		
Non-homeowner	128	30.5	19	15.1	42	32.6	67	52.4	-	-		

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.

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](#)