

### 2011 Household Bank Account Type by Demographic Characteristics

Albuquerque, NM

Household Characteristic	Bank Account Type														Memo Items			
	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account			
	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)	Pct of Row		
All Households	419	100	30	7.2	308	73.6	24	5.8	47	11.3	9	2.1	357	85.2	333	79.4		
Household Type																		
Family Household	255	60.8	19	7.3	193	75.8	15	6.0	20	8.0	7	2.9	215	84.4	208	81.9		
Female householder, no husband present	54	12.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	27	6.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	174	41.6	8	4.4	149	85.6	5	2.6	11	6.5	1	0.8	162	93.0	154	88.2		
Nonfamily household and other	164	39.2	11	7.0	115	70.1	9	5.5	27	16.5	1	0.9	142	86.6	124	75.7		
Race/Ethnicity																		
Black	19	4.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	119	28.5	13	10.9	92	76.9	3	2.3	12	9.9	-	-	103	86.8	94	79.2		
White non-Black non-Hispanic	250	59.6	7	3.0	198	79.3	14	5.6	27	11.0	3	1.2	227	90.9	212	84.9		
Other non-Black non-Hispanic	31	7.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Age																		
15 to 34 years	94	22.4	10	10.3	58	61.6	14	14.7	7	7.2	6	6.2	65	68.8	72	76.3		
35 to 44 years	80	19.1	8	9.7	60	74.6	3	3.7	10	12.0	-	-	69	86.6	63	78.3		
45 to 54 years	71	16.9	2	3.1	54	76.2	2	2.5	13	18.2	-	-	67	94.4	56	78.7		
55 to 64 years	91	21.8	7	7.3	74	81.3	3	2.8	8	8.7	-	-	82	89.9	77	84.0		
65 years or more	83	19.8	4	4.6	63	75.6	3	4.0	10	12.2	3	3.5	74	89.6	66	79.6		
Education																		
No high school degree	40	9.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	92	21.9	10	11.4	61	66.2	9	10.2	11	12.2	-	-	72	78.4	70	76.4		
Some college	124	29.5	4	3.1	78	63.1	12	10.1	24	19.0	6	4.7	102	82.1	91	73.2		
College degree	163	38.9	-	-	153	93.5	-	-	8	4.7	3	1.8	162	99.1	153	93.5		
Household Income																		
Less than \$15,000	77	18.4	19	24.3	36	46.6	10	13.6	10	13.6	1	1.9	46	60.2	46	60.2		
Between \$15,000 and \$30,000	100	23.9	4	3.9	64	64.3	11	10.6	15	15.3	6	5.8	80	79.7	75	75.0		
Between \$30,000 and \$50,000	62	14.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$50,000 and \$75,000	71	16.9	2	3.1	58	81.4	2	2.4	9	13.2	-	-	67	94.5	59	83.7		
At Least \$75,000	109	26.0	-	-	106	97.2	2	1.5	-	-	1	1.4	107	98.5	107	98.6		
Homeownership																		
Homeowner	291	69.5	11	3.7	241	82.6	5	1.7	32	10.9	3	1.0	274	94.0	246	84.4		
Non-homeowner	128	30.5	19	15.1	68	53.0	19	15.1	16	12.2	6	4.6	83	65.2	87	68.2		

**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.

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](#)