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

2011 Household Bank Account Type by Demographic Characteristics

Las Vegas-Paradise, NM

Household Characteristic	All Households		Bank Account Type										Memo Items			
			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	727	100	45	6.2	470	64.6	12	1.7	187	25.7	13	1.8	660	90.8	482	66.3
Household Type																
Family Household	438	60.2	23	5.3	306	69.8	8	1.7	95	21.7	6	1.4	402	91.9	313	71.5
Female householder, no husband present	75	10.3	6	7.6	47	63.2	2	2.1	19	24.9	2	2.2	67	90.3	49	65.3
Male Householder, no wife present	50	6.9	6	12.6	27	54.9	1	2.3	15	30.2	-	-	43	85.1	29	57.3
Married couple	313	43.1	11	3.7	231	73.8	5	1.5	61	19.6	5	1.4	292	93.3	236	75.3
Nonfamily household and other	289	39.8	21	7.4	164	56.8	5	1.6	92	31.8	7	2.4	258	89.0	169	58.4
Race/Ethnicity																
Black	105	14.5	16	15.0	66	62.9	2	2.0	21	20.0	-	-	87	83.0	68	64.9
Hispanic non-Black	122	16.7	13	10.6	76	62.8	3	2.8	29	23.8	-	-	105	86.6	80	65.6
White non-Black non-Hispanic	420	57.8	13	3.1	281	66.9	5	1.3	108	25.6	13	3.1	392	93.2	286	68.2
Other non-Black non-Hispanic	80	11.0	3	3.8	46	57.7	2	2.0	29	36.6	-	-	75	94.3	48	59.6
Age																
15 to 34 years	181	24.9	13	7.0	124	68.6	2	0.9	38	21.2	4	2.3	164	90.5	126	69.5
35 to 44 years	161	22.1	6	3.7	101	62.9	3	1.9	48	29.8	3	1.8	151	93.7	104	64.7
45 to 54 years	127	17.4	14	11.1	89	70.7	-	-	23	18.2	-	-	113	88.9	89	70.7
55 to 64 years	112	15.4	6	5.7	67	60.0	3	2.7	31	27.8	4	3.9	98	87.7	70	62.7
65 years or more	146	20.1	6	3.9	88	60.0	5	3.2	46	31.8	2	1.1	134	91.8	92	63.2
Education																
No high school degree	76	10.4	13	16.7	34	44.5	7	9.1	23	29.7	-	-	56	74.2	41	53.6
High school degree	228	31.4	22	9.6	126	55.2	3	1.2	72	31.4	6	2.6	201	87.9	129	56.4
Some college	224	30.8	7	3.2	156	69.5	1	0.5	56	24.9	4	1.9	212	94.4	157	70.0
College degree	199	27.3	3	1.5	154	77.6	1	0.7	37	18.7	3	1.4	191	96.3	156	78.4
Household Income																
Less than \$15,000	99	13.6	16	15.8	36	36.1	4	4.5	39	39.1	4	4.5	76	76.9	40	40.6
Between \$15,000 and \$30,000	157	21.6	14	9.1	79	50.2	3	2.2	60	38.5	-	-	139	88.8	82	52.4
Between \$30,000 and \$50,000	162	22.3	8	5.1	117	71.9	3	1.9	33	20.4	1	0.8	151	93.0	120	73.7
Between \$50,000 and \$75,000	130	17.9	5	3.8	85	64.9	-	-	35	26.6	6	4.6	119	91.5	85	64.9
At Least \$75,000	179	24.6	2	0.9	154	86.3	1	0.8	20	11.2	1	0.7	174	97.6	156	87.2
Homeownership																
Homeowner	387	53.2	7	1.8	278	71.8	6	1.5	89	23.1	7	1.8	367	94.9	283	73.3
Non-homeowner	340	46.8	38	11.1	192	56.5	7	2.0	98	28.7	6	1.8	293	86.0	199	58.5

Notes:

- = 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](#)