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



2011 Household Bank Account Type by Demographic

New Mexico

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				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
All Households	816	100.0	94	11.5	510	62.5	41	5.0	154	18.9	17	2.1	665	81.6	553	67.8
Household Type																
Family Household	515	63.1	53	10.2	342	66.4	28	5.5	81	15.7	11	2.2	424	82.4	372	72.3
Female householder, no husband present	121	14.8	21	17.3	57	47.2	11	8.9	26	21.8	6	4.8	83	68.9	68	56.1
Male Householder, no wife present	57	7.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	337	41.3	15	4.5	250	74.3	18	5.2	51	15.0	3	0.9	302	89.7	268	79.5
Nonfamily household and other	301	36.9	41	13.7	168	55.9	13	4.2	73	24.3	6	2.0	241	80.2	181	60.0
Race/Ethnicity																
Black	31	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	269	33.0	34	12.8	157	58.4	14	5.1	64	23.6	-	-	221	82.1	171	63.6
White non-Black non-Hispanic	425	52.1	12	2.8	315	74.2	19	4.6	67	15.8	11	2.7	384	90.3	337	79.3
Other non-Black non-Hispanic	91	11.1	31	33.7	35	38.7	2	1.8	23	25.7	-	-	58	64.5	37	40.5
Age																
15 to 34 years	190	23.3	44	22.9	84	44.4	17	8.8	37	19.5	9	4.5	122	63.9	101	53.2
35 to 44 years	144	17.7	9	6.6	100	69.3	3	2.0	30	20.8	2	1.2	130	90.2	103	71.4
45 to 54 years	127	15.6	11	8.7	82	64.7	6	4.3	26	20.5	2	1.8	108	85.2	90	70.8
55 to 64 years	169	20.7	20	11.8	118	70.1	6	3.6	24	14.5	-	-	143	84.6	124	73.7
65 years or more	186	22.8	10	5.3	125	67.3	10	5.3	36	19.7	5	2.5	163	87.8	135	72.6
Education																
No high school degree	95	11.6	38	39.6	31	32.9	8	8.5	18	19.1	-	-	49	52.0	39	41.4
High school degree	202	24.8	27	13.3	107	52.7	15	7.4	50	24.6	4	1.9	156	77.4	124	61.3
Some college	270	33.1	29	10.9	151	56.1	15	5.7	68	25.2	6	2.2	219	81.3	167	61.8
College degree	249	30.5	-	-	221	88.7	3	1.0	18	7.3	7	3.0	240	96.6	223	89.7
Household Income																
Less than \$15,000	181	22.2	60	33.2	60	33.0	16	9.0	42	23.1	3	1.8	102	56.1	76	42.0
Between \$15,000 and \$30,000	180	22.1	21	11.9	100	55.5	14	8.0	36	20.1	8	4.5	136	75.6	117	64.8
Between \$30,000 and \$50,000	156	19.1	7	4.6	100	64.4	4	2.6	40	25.6	4	2.8	140	90.0	104	67.0
Between \$50,000 and \$75,000	124	15.2	5	4.0	92	74.4	2	1.4	25	20.3	-	-	117	94.7	94	75.8
At Least \$75,000	174	21.4	-	-	157	90.2	5	2.6	11	6.3	1	0.8	170	97.4	162	92.8
Homeownership																
Homeowner	550	67.4	27	5.0	391	71.1	19	3.5	103	18.7	10	1.7	495	90.1	412	75.0
Non-homeowner	266	32.6	66	24.9	119	44.7	22	8.3	51	19.3	8	2.8	170	64.0	141	53.0

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.

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](#)