

2011 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	727	100.0	45	6.2	241	33.2	417	57.3	24	3.4
Household Type										
Family Household	438	60.2	23	5.3	144	32.9	253	57.9	17	3.9
Female householder, no husband present	75	10.3	6	7.6	30	40.1	39	52.3	-	-
Male Householder, no wife present	50	6.9	6	12.6	18	35.2	21	43.0	5	9.3
Married couple	313	43.1	11	3.7	97	30.8	193	61.5	13	4.0
Nonfamily household and other	289	39.8	21	7.4	97	33.6	163	56.5	7	2.5
Race/Ethnicity										
Black	105	14.5	16	15.0	46	43.5	39	36.8	5	4.7
Hispanic non-Black	122	16.7	13	10.6	44	36.1	58	47.6	7	5.8
White non-Black non-Hispanic	420	57.8	13	3.1	116	27.6	280	66.6	11	2.7
Other non-Black non-Hispanic	80	11.0	3	3.8	36	44.4	40	50.3	1	1.5
Age										
15 to 34 years	181	24.9	13	7.0	67	37.2	91	50.2	10	5.6
35 to 44 years	161	22.1	6	3.7	70	43.5	82	51.2	3	1.6
45 to 54 years	127	17.4	14	11.1	43	34.0	67	52.8	3	2.1
55 to 64 years	112	15.4	6	5.7	27	23.9	74	66.0	5	4.4
65 years or more	146	20.1	6	3.9	34	23.2	102	70.0	4	2.8
Education										
No high school degree	76	10.4	13	16.7	30	39.4	29	38.7	4	5.2
High school degree	228	31.4	22	9.6	73	31.8	122	53.4	12	5.2
Some college	224	30.8	7	3.2	77	34.6	134	59.6	6	2.6
College degree	199	27.3	3	1.5	61	30.9	132	66.3	3	1.3
Household Income										
Less than \$15,000	99	13.6	16	15.8	34	34.5	39	39.5	10	10.3
Between \$15,000 and \$30,000	157	21.6	14	9.1	58	36.8	84	53.3	1	0.8
Between \$30,000 and \$50,000	162	22.3	8	5.1	65	40.3	82	50.6	6	3.9
Between \$50,000 and \$75,000	130	17.9	5	3.8	32	24.2	89	67.9	5	4.0
At Least \$75,000	179	24.6	2	0.9	52	29.4	123	69.0	1	0.8
Homeownership										
Homeowner	387	53.2	7	1.8	105	27.3	264	68.3	10	2.6
Non-homeowner	340	46.8	38	11.1	136	39.9	152	44.7	15	4.3

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.

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](#)