

2009 Household Banking Status by Demographic Characteristics

Nevada

Household Characteristic	All Households		Unbanked		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	991	100.0	66	6.6	208	21.0	696	70.3	21	2.1
Household Type										
Family Household	614	62.0	36	5.9	119	19.3	450	73.3	9	1.4
Female householder, no husband present	106	10.7	14	12.9	31	29.1	60	56.7	1	1.3
Male Householder, no wife present	42	4.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	466	47.0	17	3.6	83	17.9	362	77.6	4	1.0
Nonfamily household and other	377	38.0	29	7.8	89	23.7	246	65.3	12	3.2
Race/Ethnicity										
Black	86	8.7	21	24.5	27	31.4	38	44.1	-	-
Hispanic non-Black	174	17.5	18	10.2	56	32.5	94	54.2	5	3.1
White non-Black non-Hispanic	643	64.9	25	3.8	112	17.5	492	76.5	14	2.2
Other non-Black non-Hispanic	89	8.9	2	2.6	12	13.7	73	82.0	1	1.7
Age										
15 to 34 years	250	25.2	26	10.4	49	19.4	169	67.6	6	2.6
35 to 44 years	183	18.5	17	9.5	51	28.0	111	60.7	3	1.7
45 to 54 years	197	19.9	12	6.3	44	22.1	137	69.5	4	2.0
55 to 64 years	171	17.2	8	5.0	32	18.5	128	74.9	3	1.6
65 years or more	190	19.2	1	0.7	33	17.3	151	79.5	5	2.5
Education										
No high school degree	115	11.6	15	12.9	32	27.7	65	56.6	3	2.8
High school degree	306	30.8	29	9.4	64	20.8	209	68.4	4	1.3
Some college	343	34.6	20	5.8	80	23.3	233	67.9	11	3.1
College degree	227	22.9	2	0.9	33	14.3	189	83.3	3	1.4
Household Income										
Less than \$15,000	81	8.2	13	16.3	25	30.5	42	51.4	1	1.8
Between \$15,000 and \$30,000	145	14.7	26	18.2	33	23.0	83	57.0	3	1.8
Between \$30,000 and \$50,000	216	21.8	18	8.4	59	27.5	133	61.4	6	2.8
Between \$50,000 and \$75,000	197	19.9	4	1.8	43	22.0	144	73.1	6	3.1
At Least \$75,000	257	25.9	-	-	39	15.3	214	83.4	3	1.3
Unknown	94	9.5	4	4.5	8	8.2	81	85.7	2	1.7
Homeownership										
Homeowner	605	61.1	6	1.0	110	18.1	479	79.2	10	1.7
Non-homeowner	386	38.9	59	15.4	98	25.5	217	56.3	11	2.8

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)