

2011 Household Banking Status by Demographic Characteristics  
Reno-Sparks, NV

Household Characteristic	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		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	Number (1000s)	Pct of Row
	All Households	175	100.0	19	10.9	44	24.9	103	59.0	9	5.1	
Household Type												
Family Household	114	65.0	14	12.4	31	27.3	66	57.9	3	2.4		
Female householder, no husband present	23	13.0	NA	NA	NA	NA	NA	NA	NA	NA		
Male Householder, no wife present	15	8.4	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	77	43.6	6	8.2	19	24.9	50	65.4	1	1.6		
Nonfamily household and other	61	35.0	5	8.3	13	20.5	37	61.0	6	10.2		
Race/Ethnicity												
Black	3	1.4	NA	NA	NA	NA	NA	NA	NA	NA		
Hispanic non-Black	28	16.2	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	138	78.5	12	8.9	27	19.7	89	64.8	9	6.6		
Other non-Black non-Hispanic	7	3.8	NA	NA	NA	NA	NA	NA	NA	NA		
Age												
15 to 34 years	46	26.5	4	8.1	17	37.6	22	48.0	3	6.3		
35 to 44 years	26	14.9	NA	NA	NA	NA	NA	NA	NA	NA		
45 to 54 years	39	22.3	NA	NA	NA	NA	NA	NA	NA	NA		
55 to 64 years	30	17.1	NA	NA	NA	NA	NA	NA	NA	NA		
65 years or more	34	19.2	NA	NA	NA	NA	NA	NA	NA	NA		
Education												
No high school degree	20	11.3	NA	NA	NA	NA	NA	NA	NA	NA		
High school degree	47	26.5	8	16.1	13	28.4	24	52.1	2	3.4		
Some college	57	32.2	5	8.2	9	16.5	36	64.2	6	11.1		
College degree	52	29.9	2	3.2	10	18.5	40	76.1	1	2.3		
Household Income												
Less than \$15,000	29	16.6	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$15,000 and \$30,000	34	19.6	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$30,000 and \$50,000	25	14.0	NA	NA	NA	NA	NA	NA	NA	NA		
Between \$50,000 and \$75,000	30	17.3	NA	NA	NA	NA	NA	NA	NA	NA		
At Least \$75,000	57	32.4	2	2.9	8	14.8	42	74.5	4	7.8		
Homeownership												
Homeowner	116	65.9	4	3.8	18	15.5	86	74.4	7	6.4		
Non-homeowner	60	34.1	15	24.8	26	43.1	18	29.3	2	2.8		

Notes:  
NA = Not available because the sample size was too small to make an accurate estimate.

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](#)