

# ECONOMICINCLUSION.GOV



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

2011 Household Bank Account Type by Demographic Characteristics

Reno-Sparks, NV

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
All Households	175	100	19	10.9	136	77.6	-	-	17	9.9	3	1.6	153	87.5	136	77.6
Household Type																
Family Household	114	65.0	14	12.4	89	78.1	-	-	10	8.4	1	1.0	99	86.6	89	78.1
Female householder, no husband present	23	13.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	15	8.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	77	43.6	6	8.2	64	83.4	-	-	5	6.8	1	1.6	69	90.2	64	83.4
Nonfamily household and other	61	35.0	5	8.3	47	76.7	-	-	8	12.5	2	2.5	55	89.2	47	76.7
Race/Ethnicity																
Black	3	1.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	28	16.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	138	78.5	12	8.9	111	80.7	-	-	12	8.5	3	2.0	123	89.1	111	80.7
Other non-Black non-Hispanic	7	3.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	46	26.5	4	8.1	33	71.6	-	-	9	20.3	-	-	43	91.9	33	71.6
35 to 44 years	26	14.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	39	22.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	30	17.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	34	19.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Education																
No high school degree	20	11.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	47	26.5	8	16.1	31	66.4	-	-	8	17.4	-	-	39	83.9	31	66.4
Some college	57	32.2	5	8.2	46	80.8	-	-	5	8.3	2	2.8	50	89.1	46	80.8
College degree	52	29.9	2	3.2	48	91.3	-	-	2	3.3	1	2.3	50	94.6	48	91.3
Household Income																
Less than \$15,000	29	16.6	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	25	14.0	NA	NA	NA	NA	NA	NA	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	NA	NA	NA	NA	NA	NA
At Least \$75,000	57	32.4	2	2.9	51	89.3	-	-	3	5.7	1	2.1	54	95.0	51	89.3
Homeownership																
Homeowner	116	65.9	4	3.8	103	88.9	-	-	6	5.0	3	2.4	108	93.9	103	88.9
Non-homeowner	60	34.1	15	24.8	33	56.0	-	-	11	19.2	-	-	45	75.2	33	56.0

**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.

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](#)