

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

Use of AFS by Banking Status

Nevada

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,035	100.0	77	100.0	323	100.0	600	100.0	NA	NA
Any AFS									NA	NA
Has Ever Used	533	51.5	58	75.2	323	100.0	143	23.8	NA	NA
Has Never Used	468	45.2	10	13.4	0	0	457	76.2	NA	NA
Unknown	35	3.4	9	11.5	0	0	0	0	NA	NA
Non-Bank Money Order									NA	NA
Has Ever Used	402	38.8	47	60.5	245	75.9	105	17.5	NA	NA
Has Never Used	604	58.3	22	28.0	76	23.6	495	82.5	NA	NA
Unknown	30	2.9	9	11.5	1	0.5	0	0	NA	NA
Non-Bank Check Cashing									NA	NA
Has Ever Used	184	17.8	50	65.4	96	29.8	35	5.8	NA	NA
Has Never Used	826	79.8	18	23.1	225	69.7	565	94.2	NA	NA
Unknown	24	2.4	9	11.5	1	0.5	0	0	NA	NA
Non-Bank Remittances									NA	NA
Has Ever Used	90	8.7	7	9.0	77	23.9	4	0.7	NA	NA
Has Never Used	914	88.3	59	76.8	245	75.7	596	99.3	NA	NA
Unknown	31	3.0	11	14.2	1	0.4	0	0	NA	NA
Payday Lending									NA	NA
Has Ever Used	123	11.8	17	22.6	91	28.1	14	2.4	NA	NA
Has Never Used	875	84.6	50	65.0	228	70.6	586	97.6	NA	NA
Unknown	37	3.6	10	12.4	4	1.3	0	0	NA	NA
Pawn Shops									NA	NA
Has Ever Used	111	10.7	26	33.2	66	20.6	19	3.1	NA	NA
Has Never Used	882	85.3	41	52.5	249	77.2	581	96.9	NA	NA
Unknown	42	4.0	11	14.2	7	2.3	0	0	NA	NA
Rent-to-Own									NA	NA
Has Ever Used	42	4.0	4	4.6	27	8.4	11	1.8	NA	NA
Has Never Used	958	92.6	63	81.1	290	89.8	589	98.2	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	0	0	NA	NA
Refund Anticipation Loans									NA	NA
Has Ever Used	60	5.8	8	9.8	42	13.1	10	1.7	NA	NA
Has Never Used	940	90.8	59	76.0	275	85.2	590	98.3	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	0	0	NA	NA

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

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](#)

Timing of AFS Use by Banking Status

Nevada

AFS Product	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,035	100.0	77	100.0	323	100.0	600	100.0	NA	NA
Any AFS										
In Last 30 Days	185	17.9	42	54.6	143	44.2	0	0	NA	NA
In Last 2-12 Months	190	18.4	10	12.7	180	55.8	0	0	NA	NA
Not in the Last 12 Months	158	15.2	6	7.9	0	0	143	23.8	NA	NA
Never Used	468	45.2	10	13.4	0	0	457	76.2	NA	NA
Unknown	35	3.4	9	11.5	0	0	0	0	NA	NA
Non-Bank Money Order										
In Last 30 Days	127	12.3	28	36.1	99	30.7	0	0	NA	NA
In Last 2-12 Months	131	12.7	9	12.1	122	37.8	0	0	NA	NA
Not in the Last 12 Months	143	13.8	9	12.2	24	7.4	105	17.5	NA	NA
Never Used	604	58.3	22	28.0	76	23.6	495	82.5	NA	NA
Unknown	30	2.9	9	11.5	1	0.5	-	-	NA	NA
Non-Bank Check Cashing										
In Last 30 Days	55	5.3	27	35.1	28	8.6	0	0	NA	NA
In Last 2-12 Months	59	5.7	17	21.9	42	13.0	0	0	NA	NA
Not in the Last 12 Months	70	6.8	6	8.4	26	8.2	35	5.8	NA	NA
Never Used	826	79.8	18	23.1	225	69.7	565	94.2	NA	NA
Unknown	24	2.4	9	11.5	1	0.5	-	-	NA	NA
Non-Bank Remittances										
In Last 30 Days	25	2.4	2	2.2	23	7.2	0	0	NA	NA
In Last 2-12 Months	40	3.9	3	4.5	37	11.4	0	0	NA	NA
Not in the Last 12 Months	25	2.4	2	2.4	17	5.3	4	0.7	NA	NA
Never Used	914	88.3	59	76.8	245	75.7	596	99.3	NA	NA
Unknown	31	3.0	11	14.2	1	0.4	-	-	NA	NA
Payday Lending										
In Last 30 Days	23	2.2	1	1.6	21	6.6	0	0	NA	NA
In Last 2-12 Months	58	5.6	7	9.2	51	15.7	0	0	NA	NA
Not in the Last 12 Months	42	4.1	9	11.7	18	5.7	14	2.4	NA	NA
Never Used	875	84.6	50	65.0	228	70.6	586	97.6	NA	NA
Unknown	37	3.6	10	12.4	4	1.3	-	-	NA	NA
Pawn Shops										
In Last 30 Days	14	1.4	6	8.4	8	2.3	0	0	NA	NA
In Last 2-12 Months	39	3.7	10	13.4	28	8.8	0	0	NA	NA
Not in the Last 12 Months	58	5.6	9	11.4	31	9.5	19	3.1	NA	NA
Never Used	882	85.3	41	52.5	249	77.2	581	96.9	NA	NA
Unknown	42	4.0	11	14.2	7	2.3	-	-	NA	NA
Rent-to-Own (a)										
Used in last 12 months	3	0.2	-	-	3	0.8	0	0	NA	NA
Used but not in last 12 months	39	3.8	4	4.6	25	7.6	11	1.8	NA	NA
Never Used	958	92.6	63	81.1	290	89.8	589	98.2	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	-	-	NA	NA
Refund Anticipation Loans (a)										
Used in last 12 months	10	1.0	-	-	10	3.1	0	0	NA	NA
Used but not in last 12 months	50	4.8	8	9.8	32	10.0	10	1.7	NA	NA
Never Used	940	90.8	59	76.0	275	85.2	590	98.3	NA	NA
Unknown	35	3.4	11	14.2	6	1.8	-	-	NA	NA

Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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

Use of AFS by Household Characteristic

Nevada

Household Characteristic	All Households		Use of AFS						Memo Items			
			Has Ever Used		Has Never Used		Unknown		Ever Used a Transaction AFS		Ever Used a Credit AFS	
	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	1,035	100.0	533	51.5	468	45.2	35	3.4	494	47.7	218	21.1
Banking Status												
Unbanked	77	7.5	58	75.2	10	13.4	9	11.5	57	73.3	33	43.0
Underbanked	323	31.2	323	100.0	0	0	0	0	301	93.1	144	44.5
Fully Banked	600	58.0	143	23.8	457	76.2	0	0	128	21.3	41	6.9
Banked but Underbanked Status Unknown	35	3.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Household Type												
Family household	622	60.1	326	52.4	276	44.4	20	3.2	301	48.4	141	22.6
Female householder, no husband present	107	10.3	61	57.2	43	40.4	3	2.4	54	50.6	39	36.6
Male householder, no wife present	67	6.4	42	63.5	20	29.7	4	6.7	41	61.4	23	34.4
Married couple	449	43.3	222	49.6	213	47.6	13	2.9	206	45.9	79	17.6
Nonfamily household	409	39.6	204	49.9	191	46.7	14	3.4	191	46.6	77	18.9
Female householder	183	17.7	93	50.7	84	45.8	6	3.5	89	48.6	33	18.3
Male householder	226	21.9	112	49.3	107	47.4	8	3.3	102	45.0	44	19.4
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity												
Black	108	10.4	64	59.8	34	31.7	9	8.5	62	57.5	30	27.7
Hispanic non-Black	165	15.9	98	59.5	61	37.0	6	3.6	86	52.3	42	25.3
White non-Black non-Hispanic	666	64.3	317	47.6	331	49.8	17	2.6	294	44.2	128	19.2
Other non-Black non-Hispanic	97	9.3	53	54.8	41	42.3	3	2.9	52	53.4	19	19.2
Age												
15 to 34 years	240	23.2	138	57.6	92	38.2	10	4.2	128	53.2	72	29.8
35 to 44 years	216	20.9	132	61.0	76	35.0	8	3.9	122	56.6	59	27.4
45 to 54 years	183	17.6	100	54.6	80	44.0	3	1.4	92	50.2	44	24.0
55 to 64 years	173	16.7	80	46.3	85	49.2	8	4.5	73	42.4	29	16.7
65 years or more	223	21.6	83	37.0	135	60.3	6	2.7	79	35.4	15	6.6
Education												
No high school degree	114	11.0	74	64.5	38	33.0	3	2.5	69	60.7	34	29.9
High school degree	310	29.9	173	55.7	118	38.0	19	6.3	156	50.4	81	26.1
Some college	325	31.4	162	49.8	154	47.4	9	2.8	151	46.6	68	21.0
College degree	286	27.6	124	43.5	158	55.3	4	1.2	117	41.0	35	12.3
Household Income												
Less than \$15,000	160	15.5	98	61.4	51	32.0	11	6.6	94	58.5	48	30.3
Between \$15,000 and \$30,000	213	20.5	119	56.2	90	42.4	3	1.4	102	48.2	55	25.8
Between \$30,000 and \$50,000	224	21.7	132	58.7	88	39.2	5	2.1	124	55.3	56	25.1
Between \$50,000 and \$75,000	173	16.7	66	38.3	95	54.7	12	7.0	61	35.2	29	16.8
At Least \$75,000	265	25.6	117	44.2	144	54.2	4	1.7	113	42.7	30	11.1
Homeownership												
Homeowner	597	57.7	254	42.5	332	55.6	11	1.9	241	40.4	74	12.5
Non-homeowner	438	42.3	279	63.6	136	30.9	24	5.4	253	57.7	144	32.8

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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Timing of AFS Use by Household Characteristic

Nevada

Household Characteristic	Timing of AFS Use (a)												Memo Item	
	All Households		In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
	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	1,035	100.0	185	17.9	190	18.4	158	15.2	468	45.2	35	3.4	375	36.2
Banking Status														
Unbanked	77	7.5	42	54.6	10	12.7	6	7.9	10	13.4	9	11.5	52	67.3
Underbanked	323	31.2	143	44.2	180	55.8	0	0	0	0	0	0	323	100.0
Fully Banked	600	58.0	0	0	0	0	143	23.8	457	76.2	0	0	0	0
Banked but Underbanked Status Unknown	35	3.3	0	0	0	0	NA	NA	0	0	NA	NA	0	0
Household Type														
Family household	1,268	60.1	116	18.6	113	18.2	97	15.6	276	44.4	20	3.2	229	36.8
Female householder, no husband present	281	10.3	23	21.1	22	20.6	16	15.4	43	40.4	3	2.4	45	41.8
Male householder, no wife present	67	6.4	15	22.4	20	30.2	7	11.0	20	29.7	4	6.7	35	52.6
Married couple	449	43.3	78	17.4	71	15.8	73	16.3	213	47.6	13	2.9	149	33.2
Nonfamily household	409	39.6	67	16.4	77	18.8	61	14.8	191	46.7	14	3.4	144	35.2
Female householder	183	17.7	36	19.4	25	13.5	33	17.8	84	45.8	6	3.5	60	32.9
Male householder	226	21.9	32	13.9	52	23.1	28	12.3	107	47.4	8	3.3	84	37.0
Other	3	0.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Race/Ethnicity														
Black	108	10.4	32	29.5	24	22.4	8	7.9	34	31.7	9	8.5	56	51.9
Hispanic non-Black	165	15.9	41	24.6	33	20.2	24	14.7	61	37.0	6	3.6	74	44.8
White non-Black non-Hispanic	666	64.3	89	13.4	112	16.9	116	17.4	331	49.8	17	2.6	201	30.2
Other non-Black non-Hispanic	97	9.3	24	24.5	20	21.1	9	9.2	41	42.3	3	2.9	44	45.6
Age														
15 to 34 years	240	23.2	57	23.8	45	18.9	36	14.9	92	38.2	10	4.2	103	42.7
35 to 44 years	216	20.9	51	23.8	43	20.0	37	17.3	76	35.0	8	3.9	95	43.7
45 to 54 years	183	17.6	36	19.5	41	22.3	23	12.7	80	44.0	3	1.4	76	41.8
55 to 64 years	173	16.7	21	12.3	32	18.7	26	15.3	85	49.2	8	4.5	53	31.0
65 years or more	223	21.6	20	8.8	28	12.7	35	15.5	135	60.3	6	2.7	48	21.5
Education														
No high school degree	114	11.0	35	31.0	24	21.1	14	12.5	38	33.0	3	2.5	59	52.1
High school degree	310	29.9	62	20.1	58	18.6	53	17.0	118	38.0	19	6.3	120	38.7
Some college	325	31.4	66	20.3	45	13.8	51	15.7	154	47.4	9	2.8	111	34.2
College degree	286	27.6	21	7.5	63	22.1	40	13.8	158	55.3	4	1.2	85	29.6
Household Income														
Less than \$15,000	160	15.5	38	23.8	35	22.1	25	15.5	51	32.0	11	6.6	73	45.9
Between \$15,000 and \$30,000	213	20.5	41	19.3	48	22.4	31	14.5	90	42.4	3	1.4	89	41.7
Between \$30,000 and \$50,000	224	21.7	65	29.1	33	14.6	34	15.0	88	39.2	5	2.1	98	43.7
Between \$50,000 and \$75,000	173	16.7	13	7.6	28	16.4	25	14.3	95	54.7	12	7.0	42	24.0
At Least \$75,000	265	25.6	28	10.4	46	17.3	44	16.4	144	54.2	4	1.7	73	27.7
Homeownership														
Homeowner	597	57.7	70	11.7	88	14.7	96	16.1	332	55.6	11	1.9	158	26.4
Non-homeowner	438	42.3	115	26.2	102	23.4	61	14.0	136	30.9	24	5.4	217	49.6

Notes:

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

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