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## Geography of Debt in Nevada Counties

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## GEOGRAPHY OF DEBT IN NEVADA COUNTIES

Demography Fact Sheet No. 13 | August 2020

Prepared by: Eshaan Vakil, Peter Grema, Caitlin J. Saladino, and William E. Brown, Jr.

### **PURPOSE:**

This Fact Sheet summarizes and expands on the Urban Institute’s *Debt in America: An Interactive Map*<sup>1</sup> online interactive dataset. The original data source offers statistics on the share of individuals in both white communities and communities of color with debt in collections, as well as the median value of this debt. The dataset further itemizes this information by medical, student loan, and automobile debt organized within counties and states. Data are presented for white communities and communities of color in Nevada’s most populous counties: Clark and Washoe.

### **ABOUT THE DATA:**

White communities are defined as “zip codes where [...] at least 60 percent of the population is white” and communities of color are defined as zip codes where “at least 60 percent of the population is of color.”<sup>2</sup> The original data source defines people of color as “African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race other than white, or multiracial.”<sup>3</sup>

“Debt in collections” is simply all debt that any party – whether the creditor or a third party – is trying to collect. The Urban Institute collected this information by randomly surveying accounts at an unnamed major credit bureau. The forms of debt measured were total debt, medical debt, student loan debt, auto/retail loan delinquency, and credit card delinquency.

Two measures were recorded: (1) the share with any debt in collections, or the rate of people with a credit bureau record who are delinquent on that form of debt; and (2) median debt in collections, or the value of the debt in collections of the median person with delinquent debt.

### **KEY FINDINGS:**

1. People in communities of color are, on average, twice as likely to be delinquent on any given form of debt measured than people in white communities.
2. The rates of delinquent debt for people in white communities are nearly identical between Clark County and Washoe County.
3. White households in both Clark County and Washoe County have an average income of approximately \$20,000 greater than households of color in Nevada.
4. Among Nevada’s two most populous counties, white communities in Clark County have the greatest burden of delinquent debt (measured by dollar value), followed by communities of color in Clark, and finally, white communities in Washoe County.

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<sup>1</sup> See Urban Institute, “Debt in America: an Interactive Map,” 2019 ([apps.urban.org/features/debt-interactive-map/?type=overall&variable=pct\\_debt\\_collections&state=32&county=32031](https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=pct_debt_collections&state=32&county=32031)).

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

Table 1 shows the share with any debt in collections and median debt in collections for white communities in Clark County and Washoe County, and communities of color in Clark County. There are insufficient data to calculate debt distribution for communities of color in Washoe County. The data are aggregated to include medical, student loan, and automobile debt.

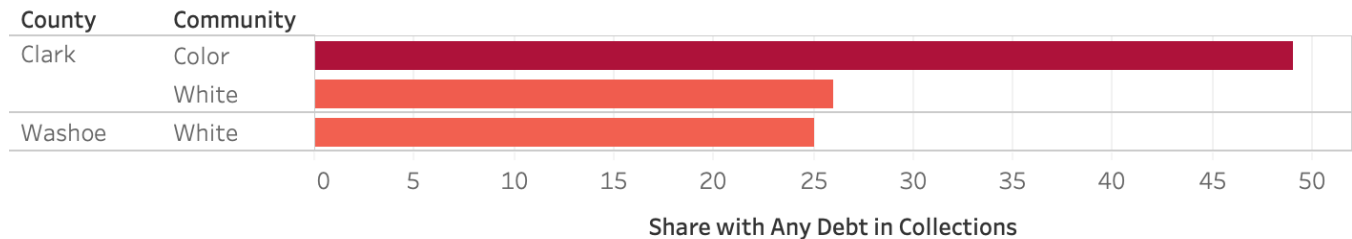
**Table 1: The Distribution of Debt, Clark County and Washoe County, Nevada**

Community		Clark County	Washoe County
Share with any debt in collections	Total	39%	33%
	White Communities	26%	25%
	Communities of Color	49%	n/a *
Median debt in collections	Total	\$1,958	\$1,546
	White Communities	\$2,032	\$1,600
	Communities of Color	\$1,817	n/a *

\* Adapted from *Debt in America: An Interactive Map*

Figure 1 presents the share of the sampled population with delinquent debt of any type. White communities in Clark County and Washoe County have a very similar delinquent debt rate (26% and 25%, respectively), while communities of color in Clark County have a delinquent debt rate almost double that of white communities (49%). The trend of communities of color having a debt rate nearly twice that of white communities in both counties is also found in each subtype of debt (medical, student loan, and automobile debt).

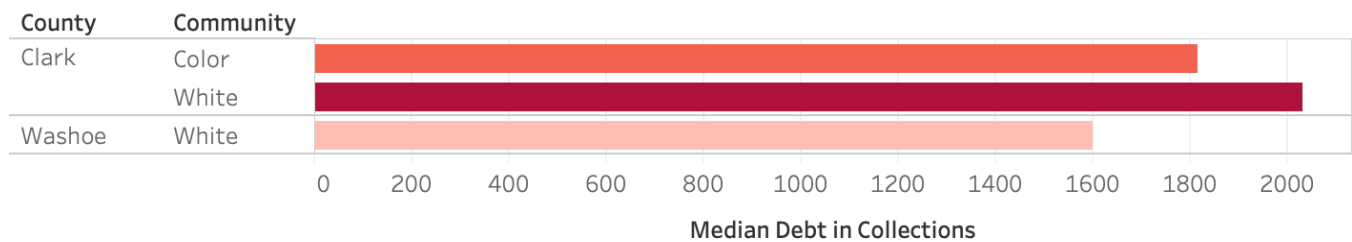
**Figure 1: Share with Any Debt in Collections, Clark County and Washoe County, Nevada**



\* Adapted from *Debt in America: An Interactive Map*

Figure 2 shows the median debt in collections (burden of debt) in dollars. White communities in Clark County had the highest debt burden (\$2,032), followed by communities of color in Clark County (\$1,958). White communities in Washoe experience a lower debt burden (\$1,600) than white communities and communities of color in Clark.

**Figure 2: Median Debt in Collections, Clark County and Washoe County, Nevada**



\* Adapted from *Debt in America: An Interactive Map*