

2009 Household Banking Status by Demographic Characteristics

Nashville-Davidson-Murfreesboro, TN

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	645	100.0	40	6.2	109	16.9	483	74.9	13	2.0
Household Type										
Family Household	375	58.1	10	2.6	74	19.7	291	77.6	-	-
Female householder, no husband present	42	6.6	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	12	1.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	320	49.6	7	2.1	57	17.9	256	80.0	-	-
Nonfamily household and other	270	41.9	30	11.1	35	13.0	192	71.2	13	4.8
Race/Ethnicity										
Black	86	13.3	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	12	1.9	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	540	83.7	15	2.8	85	15.7	431	79.9	9	1.6
Other non-Black non-Hispanic	7	1.1	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	148	22.9	-	-	26	17.4	117	79.0	5	3.6
35 to 44 years	134	20.8	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	131	20.3	6	4.5	22	16.6	103	78.8	-	-
55 to 64 years	82	12.7	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	150	23.2	8	5.1	14	9.6	128	85.3	-	-
Education										
No high school degree	82	12.7	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	192	29.8	16	8.5	41	21.2	135	70.2	-	-
Some college	156	24.2	9	5.8	29	18.6	108	69.3	10	6.2
College degree	215	33.4	-	-	13	6.2	199	92.3	3	1.5
Household Income										
Less than \$15,000	52	8.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	76	11.7	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	129	20.0	4	2.8	28	22.0	97	75.2	-	-
Between \$50,000 and \$75,000	126	19.5	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	139	21.6	-	-	14	9.8	126	90.2	-	-
Unknown	123	19.1	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	493	76.5	11	2.3	73	14.8	402	81.4	8	1.5
Non-homeowner	151	23.5	NA	NA	NA	NA	NA	NA	NA	NA

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](#)