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

2011 Household Bank Account Type by Demographic Characteristics

Nashville-Davidson-Murfreesboro, TN

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	Number (1000s)	Pct of Row
All Households	603	100	57	9.5	400	66.4	4	0.7	137	22.7	4	0.7	537	89.1	404	67.1
Household Type																
Family Household	410	68.0	33	8.1	270	65.9	4	1.1	98	23.9	4	1.0	368	89.8	274	66.9
Female householder, no husband present	74	12.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	38	6.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	297	49.3	19	6.5	223	75.0	4	1.5	47	15.7	4	1.4	269	90.6	227	76.4
Nonfamily household and other	193	32.0	24	12.3	130	67.4	-	-	39	20.3	-	-	169	87.7	130	67.4
Race/Ethnicity																
Black	87	14.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	25	4.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	482	80.0	43	8.9	337	70.0	-	-	97	20.2	4	0.9	435	90.2	337	70.0
Other non-Black non-Hispanic	9	1.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	119	19.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	153	25.4	7	4.5	102	66.9	4	2.9	35	23.0	4	2.8	137	89.9	107	69.8
45 to 54 years	111	18.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	87	14.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	133	22.0	-	-	106	79.9	-	-	27	20.1	-	-	133	100.0	106	79.9
Education																
No high school degree	66	11.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	145	24.1	24	16.2	73	50.4	-	-	48	33.4	-	-	122	83.8	73	50.4
Some college	176	29.2	12	7.0	109	61.7	-	-	55	31.3	-	-	164	93.0	109	61.7
College degree	215	35.7	-	-	198	91.9	-	-	13	6.1	4	2.0	211	98.0	198	91.9
Household Income																
Less than \$15,000	74	12.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	136	22.6	16	11.7	65	47.8	-	-	55	40.5	-	-	120	88.3	65	47.8
Between \$30,000 and \$50,000	143	23.7	8	5.3	89	62.5	4	3.1	42	29.1	-	-	131	91.6	94	65.6
Between \$50,000 and \$75,000	69	11.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	181	30.1	-	-	169	93.2	-	-	8	4.5	4	2.3	177	97.7	169	93.2
Homeownership																
Homeowner	429	71.2	4	0.9	323	75.2	4	1.0	94	21.9	4	1.0	417	97.1	327	76.3
Non-homeowner	174	28.8	53	30.8	77	44.4	-	-	43	24.9	-	-	120	69.2	77	44.4

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](#)