

2011 Household Banking Status by Demographic Characteristics

Nashville-Davidson-Murfreesboro, TN

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					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	603	100.0	57	9.5	86	14.2	452	75.0	8	1.3
Household Type										
Family Household	410	68.0	33	8.1	60	14.8	308	75.2	8	1.9
Female householder, no husband present	74	12.3	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	38	6.3	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	297	49.3	19	6.5	36	12.2	234	78.7	8	2.7
Nonfamily household and other	193	32.0	24	12.3	25	13.0	144	74.7	-	-
Race/Ethnicity										
Black	87	14.5	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	25	4.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	482	80.0	43	8.9	60	12.5	371	76.9	8	1.6
Other non-Black non-Hispanic	9	1.5	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	119	19.8	NA	NA	NA	NA	NA	NA	NA	NA
35 to 44 years	153	25.4	7	4.5	32	21.1	114	74.4	-	-
45 to 54 years	111	18.4	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	87	14.5	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	133	22.0	-	-	3	2.4	129	97.6	-	-
Education										
No high school degree	66	11.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	145	24.1	24	16.2	32	21.9	90	61.8	-	-
Some college	176	29.2	12	7.0	35	19.7	124	70.6	5	2.7
College degree	215	35.7	-	-	15	6.8	198	91.7	3	1.5
Household Income										
Less than \$15,000	74	12.2	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	136	22.6	16	11.7	35	25.5	86	62.8	-	-
Between \$30,000 and \$50,000	143	23.7	8	5.3	24	16.6	112	78.1	-	-
Between \$50,000 and \$75,000	69	11.4	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	181	30.1	-	-	14	7.6	163	89.7	5	2.6
Homeownership										
Homeowner	429	71.2	4	0.9	54	12.6	363	84.7	8	1.8
Non-homeowner	174	28.8	53	30.8	31	18.1	89	51.1	-	-

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)