

Unbanked and Underbanked for Tennessee, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	2627	100	9.7	18.7	67.8	3.8
Race/Ethnicity (PCT)						
Black	416	100	26.2	32.7	32.6	8.5
Hispanic	92	100	NA	NA	NA	NA
Asian	45	100	-	-	NA	NA
American Indian/Alaskan	26	100	NA	NA	NA	-
Hawaiian/Pacific Islander	6	100	-	-	NA	-
White non-Black non-Hispanic	2043	100	5.3	15.2	76.8	2.6
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	164	100	15.0	41.2	40.8	2.9
25 to 34 years	436	100	18.2	15.6	63.5	2.8
35 to 44 years	439	100	9.7	26.7	59.3	4.3
45 to 54 years	470	100	4.9	23.3	69.9	1.9
55 to 64 years	473	100	10.3	14.1	72.6	3.1
65 years or more	645	100	5.8	9.6	78.5	6.1
Education (PCT)						
No high school degree	383	100	23.6	19.8	48.8	7.8
High school degree	777	100	15.4	20.3	59.8	4.4
Some college	818	100	5.0	23.8	68.7	2.5
College degree	650	100	0.8	9.6	87.5	2.1
Employment Status (PCT)						
Employed	1505	100	5.4	20.3	71.2	3.0
Unemployed	120	100	NA	NA	NA	-
Not in labor force	1002	100	12.2	14.6	67.9	5.3
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	570	100	29.5	21.8	43.0	5.7
Between \$15,000 and \$30,000	495	100	9.7	24.6	60.3	5.4
Between \$30,000 and \$50,000	619	100	4.1	21.2	72.2	2.5
Between \$50,000 and \$75,000	402	100	2.3	12.7	82.2	2.7

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	541	100	1.0	11.4	85.2	2.4
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	335	100	17.5	23.6	56.2	2.7
Not Disabled	1482	100	9.1	19.0	68.8	3.1
Not Applicable	809	100	7.7	16.0	70.9	5.4
Metropolitan Status (PCT)						
Metropolitan area - principal City	733	100	15.5	22.4	58.7	3.4
Metropolitan area - Balance	754	100	8.7	16.4	68.3	6.5
Not in Metropolitan area	611	100	7.7	18.5	71.2	2.5
Not Identified	528	100	5.5	17.0	75.8	1.7

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.