

Unbanked and Underbanked for Tennessee, 2015 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	2863	100	10.8	19.2	66.1	4.0
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2174	100	7.0	16.5	72.7	3.8
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	514	100	14.7	20.9	59.5	4.9
45 to 54 years	444	100	6.9	15.7	70.8	6.6
55 to 64 years	508	100	7.5	20.5	69.2	2.7
65 years or more	752	100	3.2	10.6	81.1	5.1
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	829	100	15.5	22.3	59.3	2.8
Some college	839	100	7.7	20.2	67.6	4.5
College degree	813	100	1.0	15.2	79.1	4.7
Employment status (PCT)						
Employed	1556	100	7.3	23.2	65.5	4.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1187	100	11.5	14.6	69.9	3.9
Family income (PCT)						
Less than \$15,000	607	100	33.0	21.4	41.2	4.5
Between \$15,000 and \$30,000	516	100	10.3	24.4	62.5	2.8
Between \$30,000 and \$50,000	645	100	6.9	21.3	65.8	6.0
Between \$50,000 and \$75,000	506	100	-	14.5	84.6	0.9
At least \$75,000	589	100	1.9	13.9	79.3	5.0
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	1548	100	9.9	19.5	66.2	4.4
Not applicable (not age 25 to 64)	985	100	8.3	15.2	72.3	4.3
Metropolitan status (PCT)						
Metropolitan area - principal city	921	100	15.5	18.8	60.9	4.8
Metropolitan area - balance	893	100	7.0	15.2	74.0	3.8
Not in metropolitan area	500	100	15.9	26.0	53.2	4.9
Not identified	549	100	4.3	19.9	73.6	2.2

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.