

Unbanked and underbanked for Tennessee, 2017 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	2693	100	7.5	21.2	64.9	6.4
Race/Ethnicity (PCT)						
Black	467	100	13.4	39.2	39.6	7.8
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2046	100	5.7	15.3	72.5	6.5
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	435	100	9.4	25.5	54.4	10.7
35 to 44 years	412	100	11.3	30.0	53.7	5.0
45 to 54 years	558	100	10.4	18.9	66.2	4.6
55 to 64 years	519	100	6.9	17.0	70.1	6.0
65 years or more	612	100	2.6	15.2	74.3	7.9
Education (PCT)						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	797	100	10.5	22.1	62.6	4.8
Some college	768	100	4.2	22.2	65.8	7.8
College degree	834	100	1.5	16.4	75.7	6.4
Employment status (PCT)						
Employed	1611	100	4.9	22.0	67.1	6.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	991	100	10.3	19.2	63.5	7.0
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
\$15,000 to \$30,000	491	100	13.5	25.7	55.0	5.7
\$30,000 to \$50,000	587	100	2.1	26.4	64.8	6.7
\$50,000 to \$75,000	499	100	0.8	22.1	71.1	6.0
At least \$75,000	757	100	1.0	13.9	77.8	7.3
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	1646	100	6.9	21.5	64.8	6.8
Not applicable (not age 25 to 64)	768	100	2.6	18.7	72.4	6.3
Metropolitan status (PCT)						
Metropolitan area - principal city	836	100	10.1	26.0	58.2	5.8

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Metropolitan area - balance	835	100	7.1	19.8	65.7	7.3
Not in metropolitan area	548	100	7.6	18.4	71.2	2.8
Not identified	474	100	3.4	18.6	67.9	10.1

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.