

2009 Household Banking Status by Demographic Characteristics

Kentucky

Household Characteristic	All Households		Unbanked		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	1,756	100.0	211	12.0	418	23.8	1,108	63.1	19	1.1
Household Type										
Family Household	1,162	66.2	131	11.3	272	23.4	746	64.2	13	1.1
Female householder, no husband present	192	10.9	55	28.7	72	37.6	62	32.3	3	1.4
Male Householder, no wife present	67	3.8	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	903	51.4	59	6.6	180	20.0	656	72.6	7	0.8
Nonfamily household and other	594	33.8	79	13.4	146	24.6	363	61.1	6	1.0
Race/Ethnicity										
Black	115	6.5	26	22.9	49	42.7	39	34.4	-	-
Hispanic non-Black	21	1.2	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,589	90.5	177	11.1	361	22.7	1,033	65.0	19	1.2
Other non-Black non-Hispanic	31	1.8	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	367	20.9	66	17.9	120	32.9	181	49.3	-	-
35 to 44 years	308	17.6	41	13.4	72	23.4	195	63.2	-	-
45 to 54 years	405	23.1	47	11.6	110	27.1	243	60.0	5	1.3
55 to 64 years	305	17.4	35	11.5	64	21.0	203	66.4	3	1.1
65 years or more	371	21.1	22	5.8	51	13.9	287	77.5	10	2.8
Education										
No high school degree	292	16.6	87	29.7	65	22.3	131	44.8	9	3.1
High school degree	618	35.2	76	12.2	150	24.2	386	62.5	7	1.1
Some college	506	28.8	40	8.0	149	29.4	317	62.6	-	-
College degree	341	19.4	8	2.4	55	16.0	275	80.6	3	1.0
Household Income										
Less than \$15,000	350	19.9	116	33.1	107	30.7	124	35.6	2	0.6
Between \$15,000 and \$30,000	305	17.4	45	14.7	71	23.2	185	60.5	5	1.6
Between \$30,000 and \$50,000	303	17.2	14	4.7	105	34.8	183	60.5	-	-
Between \$50,000 and \$75,000	283	16.1	5	1.6	65	22.9	211	74.6	2	0.9
At Least \$75,000	304	17.3	-	-	41	13.5	260	85.4	3	1.1
Unknown	212	12.1	31	14.6	29	13.7	146	68.8	6	3.0
Homeownership										
Homeowner	1,281	72.9	81	6.3	244	19.0	937	73.2	19	1.5
Non-homeowner	475	27.1	130	27.3	174	36.7	171	36.0	-	-

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.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

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.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)