

### Use of AFS by Banking Status

#### Kentucky

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,819	100.0	179	100.0	391	100.0	1,225	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	851	46.8	140	78.2	391	100.0	312	25.5	NA	NA	NA	NA
Has Never Used	944	51.9	31	17.3	0	0	913	74.5	NA	NA	NA	NA
Unknown	25	1.4	8	4.5	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	675	37.1	116	64.5	312	79.8	242	19.8	NA	NA	NA	NA
Has Never Used	1,127	61.9	56	31.0	79	20.2	983	80.2	NA	NA	NA	NA
Unknown	18	1.0	8	4.5	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	245	13.5	68	37.8	125	32.0	53	4.3	NA	NA	NA	NA
Has Never Used	1,552	85.3	103	57.7	263	67.4	1,173	95.7	NA	NA	NA	NA
Unknown	22	1.2	8	4.5	2	0.6	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	48	2.7	15	8.6	21	5.3	10	0.8	NA	NA	NA	NA
Has Never Used	1,756	96.5	156	86.9	370	94.7	1,216	99.2	NA	NA	NA	NA
Unknown	15	0.8	8	4.5	-	-	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	101	5.5	19	10.3	67	17.1	15	1.2	NA	NA	NA	NA
Has Never Used	1,696	93.2	153	85.1	321	82.2	1,210	98.8	NA	NA	NA	NA
Unknown	23	1.3	8	4.5	3	0.7	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	161	8.9	45	25.0	76	19.5	40	3.3	NA	NA	NA	NA
Has Never Used	1,630	89.6	126	70.5	312	79.8	1,185	96.7	NA	NA	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	123	6.7	34	19.0	56	14.4	32	2.6	NA	NA	NA	NA
Has Never Used	1,671	91.8	137	76.5	332	84.9	1,193	97.4	NA	NA	NA	NA
Unknown	26	1.4	8	4.5	3	0.7	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	97	5.3	21	11.6	57	14.5	20	1.6	NA	NA	NA	NA
Has Never Used	1,694	93.1	150	83.9	331	84.8	1,205	98.4	NA	NA	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	0	0	NA	NA	NA	NA

**Notes:**

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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

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### Timing of AFS Use by Banking Status

#### Kentucky

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	1,819	100.0	179	100.0	391	100.0	1,225	100.0	NA	NA	NA	NA
Any AFS												
In Last 30 Days	238	13.1	82	45.6	156	40.0	0	0	NA	NA	NA	NA
In Last 2-12 Months	274	15.1	40	22.1	234	60.0	0	0	NA	NA	NA	NA
Not in the Last 12 Months	339	18.6	19	10.5	0	0	312	25.5	NA	NA	NA	NA
Never Used	944	51.9	31	17.3	0	0	913	74.5	NA	NA	NA	NA
Unknown	25	1.4	8	4.5	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order												
In Last 30 Days	177	9.7	67	37.5	109	28.0	0	0	NA	NA	NA	NA
In Last 2-12 Months	201	11.0	31	17.4	170	43.4	0	0	NA	NA	NA	NA
Not in the Last 12 Months	297	16.3	17	9.5	33	8.4	242	19.8	NA	NA	NA	NA
Never Used	1,127	61.9	56	31.0	79	20.2	983	80.2	NA	NA	NA	NA
Unknown	18	1.0	8	4.5	-	-	-	-	NA	NA	NA	NA
Non-Bank Check Cashing												
In Last 30 Days	71	3.9	32	17.9	39	9.9	0	0	NA	NA	NA	NA
In Last 2-12 Months	68	3.7	24	13.4	44	11.3	0	0	NA	NA	NA	NA
Not in the Last 12 Months	106	5.8	12	6.5	42	10.8	53	4.3	NA	NA	NA	NA
Never Used	1,552	85.3	103	57.7	263	67.4	1,173	95.7	NA	NA	NA	NA
Unknown	22	1.2	8	4.5	2	0.6	-	-	NA	NA	NA	NA
Non-Bank Remittances												
In Last 30 Days	5	0.3	5	2.6	-	-	0	0	NA	NA	NA	NA
In Last 2-12 Months	24	1.3	8	4.4	16	4.1	0	0	NA	NA	NA	NA
Not in the Last 12 Months	20	1.1	3	1.5	5	1.2	10	0.8	NA	NA	NA	NA
Never Used	1,756	96.5	156	86.9	370	94.7	1,216	99.2	NA	NA	NA	NA
Unknown	15	0.8	8	4.5	-	-	-	-	NA	NA	NA	NA
Payday Lending												
In Last 30 Days	29	1.6	5	2.6	24	6.2	0	0	NA	NA	NA	NA
In Last 2-12 Months	21	1.2	2	1.1	19	4.9	0	0	NA	NA	NA	NA
Not in the Last 12 Months	50	2.8	12	6.6	23	5.9	15	1.2	NA	NA	NA	NA
Never Used	1,696	93.2	153	85.1	321	82.2	1,210	98.8	NA	NA	NA	NA
Unknown	23	1.3	8	4.5	3	0.7	-	-	NA	NA	NA	NA
Pawn Shops												
In Last 30 Days	20	1.1	11	6.0	10	2.5	0	0	NA	NA	NA	NA
In Last 2-12 Months	43	2.4	11	5.9	32	8.3	0	0	NA	NA	NA	NA
Not in the Last 12 Months	98	5.4	23	13.1	34	8.7	40	3.3	NA	NA	NA	NA
Never Used	1,630	89.6	126	70.5	312	79.8	1,185	96.7	NA	NA	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	-	-	NA	NA	NA	NA
Rent-to-Own (a)												
Used in last 12 months	37	2.0	10	5.5	27	7.0	0	0	NA	NA	NA	NA
Used but not in last 12 months	86	4.7	24	13.5	29	7.5	32	2.6	NA	NA	NA	NA
Never Used	1,671	91.8	137	76.5	332	84.9	1,193	97.4	NA	NA	NA	NA
Unknown	26	1.4	8	4.5	3	0.7	-	-	NA	NA	NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	12	0.7	3	1.4	9	2.4	0	0	NA	NA	NA	NA
Used but not in last 12 months	85	4.7	18	10.2	47	12.1	20	1.6	NA	NA	NA	NA
Never Used	1,694	93.1	150	83.9	331	84.8	1,205	98.4	NA	NA	NA	NA
Unknown	28	1.5	8	4.5	3	0.7	-	-	NA	NA	NA	NA

#### Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

### Use of AFS by Household Characteristic

Kentucky

Household Characteristic	All Households		Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
			Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row		
All Households	1,819	100.0	851	46.8	944	51.9	25	1.4	765	42.0	328	18.0		
<b>Banking Status</b>														
Unbanked	179	9.9	140	78.2	31	17.3	8	4.5	138	77.1	72	40.1		
Underbanked	391	21.5	391	100.0	0	0	0	0	353	90.4	173	44.3		
Fully Banked	1,225	67.3	312	25.5	913	74.5	0	0	266	21.7	83	6.8		
Banked but Underbanked Status Unknown	24	1.3	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	1,186	65.2	594	50.1	579	48.8	12	1.0	538	45.4	233	19.6		
Female householder, no husband present	262	14.4	148	56.4	112	42.8	2	0.8	135	51.4	82	31.4		
Male householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	844	46.4	402	47.7	431	51.1	10	1.2	367	43.5	135	16.0		
Nonfamily household	634	34.8	257	40.5	365	57.5	13	2.0	227	35.7	95	14.9		
Female householder	336	18.4	127	37.9	198	59.1	10	3.0	112	33.5	53	15.7		
Male householder	298	16.4	129	43.4	166	55.8	2	0.8	114	38.3	42	14.1		
<b>Race/Ethnicity</b>														
Black	135	7.4	83	61.4	50	37.0	2	1.6	81	59.9	34	24.9		
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	1,603	88.1	725	45.2	858	53.5	20	1.3	646	40.3	286	17.9		
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	423	23.2	237	56.0	181	42.8	5	1.2	214	50.6	120	28.4		
35 to 44 years	302	16.6	162	53.6	140	46.4	-	-	139	45.8	87	28.8		
45 to 54 years	376	20.7	154	40.8	215	57.2	7	2.0	126	33.6	69	18.3		
55 to 64 years	329	18.1	167	50.8	157	47.7	5	1.5	159	48.3	36	11.0		
65 years or more	389	21.4	132	33.8	251	64.4	7	1.8	127	32.7	15	4.0		
<b>Education</b>														
No high school degree	278	15.3	158	56.8	113	40.5	7	2.7	144	51.8	52	18.6		
High school degree	578	31.8	287	49.6	279	48.2	13	2.2	266	45.9	128	22.1		
Some college	543	29.8	253	46.7	285	52.5	4	0.8	216	39.7	109	20.2		
College degree	420	23.1	153	36.3	268	63.7	-	-	139	33.2	39	9.2		
<b>Household Income</b>														
Less than \$15,000	409	22.5	219	53.6	187	45.7	3	0.7	196	48.0	109	26.6		
Between \$15,000 and \$30,000	435	23.9	222	51.1	200	46.0	13	2.9	205	47.2	74	17.0		
Between \$30,000 and \$50,000	379	20.8	181	47.8	193	51.0	5	1.3	151	39.8	89	23.4		
Between \$50,000 and \$75,000	269	14.8	111	41.3	156	58.0	2	0.8	98	36.4	33	12.3		
At Least \$75,000	327	18.0	117	35.8	208	63.5	2	0.7	114	35.0	23	7.0		
<b>Homeownership</b>														
Homeowner	1,241	68.2	503	40.5	721	58.1	17	1.4	454	36.6	140	11.2		
Non-homeowner	579	31.8	348	60.1	223	38.5	8	1.3	311	53.7	188	32.5		

**Notes:**

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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NA = Not available because the sample size was too small to make an accurate estimate.

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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households



### Timing of AFS Use by Household Characteristic

#### Kentucky

Household Characteristic	All Households		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year	
			Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,819	100.0	238	13.1	274	15.1	339	18.6	944	51.9	25	1.4	512	28.2
<b>Banking Status</b>														
Unbanked	179	9.9	82	45.6	40	22.1	19	10.5	31	17.3	8	4.5	121	67.7
Underbanked	391	21.5	156	40.0	234	60.0	0	0	0	0	0	0	391	100.0
Fully Banked	1,225	67.3	0	0	0	0	312	25.5	913	74.5	0	0	0	0
Banked but Underbanked Status Unknown	24	1.3	0	0	0	0	NA	NA	0	0	NA	NA	0	0
<b>Household Type</b>														
Family household	1,268	65.2	170	14.3	205	17.3	219	18.5	579	48.8	12	1.0	375	31.6
Female householder, no husband present	281	14.4	64	24.4	45	17.0	39	15.0	112	42.8	2	0.8	109	41.4
Male householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	844	46.4	95	11.3	144	17.1	163	19.3	431	51.1	10	1.2	240	28.4
Nonfamily household	634	34.8	68	10.8	69	10.9	119	18.8	365	57.5	13	2.0	137	21.7
Female householder	336	18.4	37	11.1	26	7.8	64	18.9	198	59.1	10	3.0	64	19.0
Male householder	298	16.4	31	10.4	43	14.3	56	18.7	166	55.8	2	0.8	74	24.7
<b>Race/Ethnicity</b>														
Black	135	7.4	38	28.1	35	26.1	10	7.2	50	37.0	2	1.6	73	54.3
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,603	88.1	196	12.2	210	13.1	319	19.9	858	53.5	20	1.3	405	25.3
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>														
15 to 34 years	423	23.2	68	16.0	122	29.0	47	11.0	181	42.8	5	1.2	190	45.0
35 to 44 years	302	16.6	50	16.5	52	17.2	60	19.8	140	46.4	-	-	102	33.7
45 to 54 years	376	20.7	55	14.7	42	11.1	57	15.1	215	57.2	7	2.0	97	25.7
55 to 64 years	329	18.1	41	12.6	42	12.9	83	25.3	157	47.7	5	1.5	84	25.5
65 years or more	389	21.4	24	6.2	16	4.0	92	23.7	251	64.4	7	1.8	40	10.2
<b>Education</b>														
No high school degree	278	15.3	45	16.1	55	19.8	58	20.9	113	40.5	7	2.7	100	35.9
High school degree	578	31.8	98	16.9	81	14.1	108	18.6	279	48.2	13	2.2	179	31.0
Some college	543	29.8	80	14.7	84	15.5	89	16.5	285	52.5	4	0.8	164	30.2
College degree	420	23.1	16	3.8	54	12.7	83	19.8	268	63.7	-	-	69	16.5
<b>Household Income</b>														
Less than \$15,000	409	22.5	103	25.1	40	9.7	77	18.8	187	45.7	3	0.7	142	34.8
Between \$15,000 and \$30,000	435	23.9	62	14.4	91	20.8	69	15.9	200	46.0	13	2.9	153	35.2
Between \$30,000 and \$50,000	379	20.8	45	11.7	74	19.5	63	16.5	193	51.0	5	1.3	118	31.2
Between \$50,000 and \$75,000	269	14.8	17	6.4	35	13.1	59	21.8	156	58.0	2	0.8	52	19.4
At Least \$75,000	327	18.0	11	3.5	35	10.6	71	21.7	208	63.5	2	0.7	46	14.1
<b>Homeownership</b>														
Homeowner	1,241	68.2	100	8.1	118	9.5	285	23.0	721	58.1	17	1.4	218	17.6
Non-homeowner	579	31.8	138	23.8	156	27.0	54	9.3	223	38.5	8	1.3	294	50.9

**Notes:**

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

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