

# ECONOMICINCLUSION.GOV

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



2011 Household Bank Account Type by Demographic

Kentucky

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,819	100.0	179	9.9	1,057	58.1	13	0.7	543	29.8	28	1.5	1,604	88.2	1,069	58.8
Household Type																
Family Household	1,186	65.2	116	9.8	752	63.4	4	0.3	295	24.9	19	1.6	1,051	88.7	756	63.8
Female householder, no husband present	262	14.4	73	27.9	106	40.4	-	-	81	30.7	2	0.9	187	71.1	106	40.4
Male Householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	844	46.4	33	4.0	605	71.7	4	0.5	185	21.9	16	1.9	795	94.2	609	72.2
Nonfamily household and other	634	34.8	63	10.0	305	48.1	9	1.4	248	39.1	9	1.5	553	87.2	313	49.4
Race/Ethnicity																
Black	135	7.4	29	21.1	57	42.4	-	-	45	33.0	5	3.5	102	75.4	57	42.4
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,603	88.1	132	8.3	973	60.7	13	0.8	461	28.8	23	1.4	1,439	89.8	986	61.5
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	423	23.2	81	19.1	237	56.0	2	0.5	103	24.4	-	-	340	80.5	239	56.5
35 to 44 years	302	16.6	29	9.6	163	53.9	3	0.9	105	34.8	2	0.7	271	89.4	166	54.9
45 to 54 years	376	20.7	35	9.4	210	55.9	2	0.6	114	30.4	14	3.8	324	86.3	212	56.5
55 to 64 years	329	18.1	23	7.1	205	62.4	4	1.2	94	28.5	3	0.8	299	90.9	209	63.6
65 years or more	389	21.4	11	2.8	241	62.0	2	0.5	126	32.4	9	2.3	370	95.0	243	62.4
Education																
No high school degree	278	15.3	64	23.0	82	29.6	10	3.6	114	41.1	8	2.7	196	70.7	92	33.1
High school degree	578	31.8	76	13.1	280	48.5	-	-	206	35.6	16	2.8	489	84.5	280	48.5
Some college	543	29.8	33	6.0	349	64.4	3	0.5	156	28.7	2	0.4	505	93.1	352	64.9
College degree	420	23.1	7	1.6	345	82.0	-	-	67	15.9	2	0.5	413	98.4	345	82.0
Household Income																
Less than \$15,000	409	22.5	116	28.4	115	28.2	9	2.2	158	38.5	11	2.7	275	67.2	124	30.3
Between \$15,000 and \$30,000	435	23.9	41	9.4	221	50.8	2	0.5	166	38.2	5	1.2	387	88.9	223	51.2
Between \$30,000 and \$50,000	379	20.8	18	4.7	224	59.0	2	0.5	131	34.6	5	1.2	355	93.6	226	59.5
Between \$50,000 and \$75,000	269	14.8	2	0.9	209	77.5	-	-	51	19.0	7	2.6	262	97.4	209	77.5
At Least \$75,000	327	18.0	2	0.6	288	88.1	-	-	37	11.3	-	-	325	99.4	288	88.1
Homeownership																
Homeowner	1,241	68.2	67	5.4	836	67.4	6	0.5	311	25.1	20	1.6	1,152	92.9	842	67.9
Non-homeowner	579	31.8	112	19.4	220	38.1	7	1.2	231	40.0	8	1.3	452	78.1	227	39.3

**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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)