

### 2011 Household Banking Status by Demographic Characteristics

#### Kentucky

Household Characteristics	All Households		Unbanked		Has a Bank Account					
					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	1,819	100.0	179	9.9	391	21.5	1,225	67.3	24	1.3
Household Type										
Family Household	1,186	65.2	116	9.8	283	23.8	773	65.2	14	1.2
Female householder, no husband present	262	14.4	73	27.9	45	17.2	137	52.3	7	2.6
Male Householder, no wife present	80	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	844	46.4	33	4.0	218	25.8	585	69.4	7	0.9
Nonfamily household and other	634	34.8	63	10.0	108	17.1	452	71.4	10	1.6
Race/Ethnicity										
Black	135	7.4	29	21.1	50	37.1	52	38.4	5	3.4
Hispanic non-Black	45	2.5	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	1,603	88.1	132	8.3	323	20.2	1,128	70.4	19	1.2
Other non-Black non-Hispanic	36	2.0	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	423	23.2	81	19.1	125	29.6	217	51.4	-	-
35 to 44 years	302	16.6	29	9.6	82	27.2	191	63.2	-	-
45 to 54 years	376	20.7	35	9.4	79	21.1	254	67.6	7	2.0
55 to 64 years	329	18.1	23	7.1	67	20.4	233	71.0	5	1.4
65 years or more	389	21.4	11	2.8	37	9.6	329	84.6	12	3.0
Education										
No high school degree	278	15.3	64	23.0	57	20.5	152	54.8	5	1.6
High school degree	578	31.8	76	13.1	126	21.9	364	62.9	12	2.1
Some college	543	29.8	33	6.0	138	25.4	365	67.3	7	1.3
College degree	420	23.1	7	1.6	69	16.5	344	81.8	-	-
Household Income										
Less than \$15,000	409	22.5	116	28.4	59	14.4	231	56.6	2	0.6
Between \$15,000 and \$30,000	435	23.9	41	9.4	125	28.8	256	58.9	13	2.9
Between \$30,000 and \$50,000	379	20.8	18	4.7	110	29.1	249	65.6	2	0.6
Between \$50,000 and \$75,000	269	14.8	2	0.9	52	19.4	212	78.9	2	0.8
At Least \$75,000	327	18.0	2	0.6	44	13.5	277	84.5	5	1.4
Homeownership										
Homeowner	1,241	68.2	67	5.4	183	14.8	972	78.3	19	1.5
Non-homeowner	579	31.8	112	19.4	208	35.9	253	43.8	5	0.9

**Notes:**

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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.

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](#)