

Unbanked and Underbanked for Kentucky, 2015 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	1815	100	9.0	18.2	69.1	3.7
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1573	100	7.1	15.8	73.6	3.4
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	357	100	7.7	26.6	63.5	2.2
55 to 64 years	NA	100	NA	NA	NA	NA
65 years or more	447	100	1.2	9.2	83.9	5.6
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	554	100	12.3	23.3	59.2	5.2
Some college	542	100	5.7	21.4	68.2	4.6
College degree	471	100	1.3	8.8	87.8	2.1
Employment status (PCT)						
Employed	998	100	7.1	17.5	72.1	3.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	769	100	10.1	19.2	66.7	3.9
Family income (PCT)						
Less than \$15,000	387	100	23.6	19.5	54.6	2.3
Between \$15,000 and \$30,000	NA	100	NA	NA	NA	NA
Between \$30,000 and \$50,000	382	100	3.6	22.0	67.4	7.0
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	385	100	-	9.8	87.8	2.3
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Not disabled, age 25 to 64	986	100	6.3	18.5	71.4	3.8
Not applicable (not age 25 to 64)	557	100	7.0	10.4	77.3	5.3
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	509	100	10.5	14.2	72.7	2.5
Not in metropolitan area	763	100	7.6	20.0	68.5	3.8
Not identified	NA	100	NA	NA	NA	NA

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: check cashing, money order, remittance, payday loan, rent-to-own, pawn, refund anticipation loan, and auto title loan.