

## Unbanked and underbanked for Kentucky, 2017 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	1851	100	7.2	19.6	70.0	3.2
<b>Race/Ethnicity (PCT)</b>						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	1613	100	7.0	18.1	71.4	3.5
Other	NA	100	NA	NA	NA	NA
<b>Age group (PCT)</b>						
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	NA	100	NA	NA	NA	NA
55 to 64 years	380	100	7.6	20.9	70.6	0.9
65 years or more	482	100	4.3	12.3	80.3	3.1
<b>Education (PCT)</b>						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	575	100	7.3	17.9	71.1	3.7
Some college	567	100	6.4	25.6	64.2	3.8
College degree	472	100	-	11.7	86.1	2.2
<b>Employment status (PCT)</b>						
Employed	992	100	5.3	19.8	71.5	3.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	788	100	9.4	17.2	70.2	3.2
<b>Family income (PCT)</b>						
Less than \$15,000	NA	100	NA	NA	NA	NA
\$15,000 to \$30,000	349	100	12.1	22.0	60.3	5.6
\$30,000 to \$50,000	371	100	3.7	29.1	66.1	1.1
\$50,000 to \$75,000	345	100	1.1	20.3	76.3	2.3
At least \$75,000	468	100	-	12.6	83.7	3.6
<b>Disability status (PCT)</b>						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	1007	100	5.4	21.2	70.6	2.8
Not applicable (not age 25 to 64)	588	100	4.8	13.9	76.7	4.6
<b>Metropolitan status (PCT)</b>						
Metropolitan area - principal city	408	100	6.5	26.9	65.8	0.8

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<b>Metropolitan area - balance</b>	410	100	2.7	19.6	72.4	5.3
<b>Not in metropolitan area</b>	812	100	11.1	18.6	68.4	1.9
<b>Not identified</b>	NA	100	NA	NA	NA	NA

- Source: 2017 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 definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.