

## Unbanked and Underbanked for Kentucky, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>All Households</b>	1844	100	9.7	23.5	64.2	2.5
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	169	100	23.2	29.1	45.2	2.6
<b>Hispanic</b>	32	100	NA	NA	NA	NA
<b>Asian</b>	25	100	-	NA	NA	-
<b>American Indian/Alaskan</b>	5	100	NA	-	-	-
<b>Hawaiian/Pacific Islander</b>	-	100	-	-	-	-
<b>White non-Black non-Hispanic</b>	1613	100	7.6	22.2	67.8	2.4
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	105	100	24.5	35.8	39.8	-
<b>25 to 34 years</b>	312	100	10.0	32.4	55.0	2.6
<b>35 to 44 years</b>	303	100	10.8	25.8	61.8	1.6
<b>45 to 54 years</b>	362	100	17.0	17.9	63.1	2.0
<b>55 to 64 years</b>	309	100	4.6	28.1	64.2	3.1
<b>65 years or more</b>	454	100	3.2	14.5	78.7	3.6
<b>Education (PCT)</b>						
<b>No high school degree</b>	282	100	28.2	23.6	44.7	3.5
<b>High school degree</b>	565	100	10.8	23.5	63.7	2.1
<b>Some college</b>	561	100	5.3	30.4	62.0	2.3
<b>College degree</b>	436	100	2.2	14.7	80.4	2.7
<b>Employment Status (PCT)</b>						
<b>Employed</b>	1034	100	5.5	25.0	67.0	2.5
<b>Unemployed</b>	89	100	NA	NA	NA	NA
<b>Not in labor force</b>	721	100	14.1	21.0	62.4	2.5
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	360	100	31.7	21.9	43.8	2.5
<b>Between \$15,000 and \$30,000</b>	380	100	11.2	34.4	51.9	2.5
<b>Between \$30,000 and \$50,000</b>	460	100	4.5	27.6	65.6	2.3
<b>Between \$50,000 and \$75,000</b>	330	100	0.6	13.7	82.7	3.0

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	314	100	-	16.6	81.0	2.4
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	269	100	24.6	30.9	43.0	1.6
<b>Not Disabled</b>	1016	100	7.2	24.4	65.9	2.5
<b>Not Applicable</b>	559	100	7.2	18.5	71.4	2.9
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	110	100	14.7	29.1	53.9	2.3
<b>Metropolitan area - Balance</b>	805	100	7.4	23.6	65.8	3.3
<b>Not in Metropolitan area</b>	784	100	12.3	24.5	61.6	1.6
<b>Not Identified</b>	144	100	5.2	13.8	77.7	3.3

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to 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, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.