Financial Service Usage/Access Gaps in Marginalized Groups Gender Male 0.4 -Percentage (%) 0.3 0.2 Mean: 0.19 Mean: 0.13 Mean: 0.12 0.1 Mean: 0.09 0.0 Onit a dept of credit (olo ade 15x) Credit and rade 15x botomed to no soe is a long to the long to formal finance of age 15x