

ECONOMICINCLUSION.GOV



Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic

Arkansas

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	1,142	100.0	141	12.3	495	43.3	28	2.5	463	40.5	16	1.4	959	84.0	523	45.8
Household Type																
Family Household	727	63.7	64	8.8	347	47.7	15	2.1	289	39.8	11	1.6	636	87.5	362	49.8
Female householder, no husband present	142	12.4	29	20.2	53	37.3	5	3.4	49	34.8	6	4.3	102	72.0	58	40.7
Male Householder, no wife present	54	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	531	46.5	29	5.5	273	51.3	11	2.0	215	40.6	3	0.7	488	91.9	283	53.3
Nonfamily household and other	415	36.3	77	18.5	148	35.7	13	3.0	173	41.8	4	1.0	323	77.9	161	38.7
Race/Ethnicity																
Black	198	17.3	57	28.6	56	28.3	16	8.2	67	33.9	2	0.9	123	62.2	72	36.5
Hispanic non-Black	35	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	882	77.2	77	8.7	422	47.9	9	1.0	360	40.8	14	1.6	784	88.9	431	48.9
Other non-Black non-Hispanic	27	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	306	26.8	58	19.1	119	38.9	8	2.7	117	38.2	4	1.2	236	77.1	127	41.5
35 to 44 years	166	14.5	16	9.5	69	41.4	5	3.3	72	43.3	4	2.5	140	84.8	74	44.7
45 to 54 years	188	16.5	32	17.1	77	41.0	6	3.0	71	37.8	2	1.0	148	78.9	83	44.0
55 to 64 years	184	16.1	16	8.8	92	50.3	-	-	73	39.8	2	1.0	167	91.2	92	50.3
65 years or more	298	26.1	18	6.2	137	46.1	9	3.0	129	43.4	4	1.4	267	89.5	146	49.1
Education																
No high school degree	200	17.5	47	23.8	49	24.4	19	9.6	83	41.4	2	0.9	131	65.7	68	33.9
High school degree	396	34.7	56	14.2	128	32.4	-	-	206	51.9	6	1.5	334	84.3	128	32.4
Some college	321	28.1	37	11.6	173	53.8	5	1.7	101	31.5	5	1.4	274	85.3	178	55.5
College degree	226	19.8	-	-	146	64.5	4	1.6	73	32.4	3	1.5	221	97.7	149	66.0
Household Income																
Less than \$15,000	259	22.7	89	34.3	46	17.7	12	4.6	109	42.0	4	1.4	155	59.8	58	22.3
Between \$15,000 and \$30,000	264	23.1	24	9.0	83	31.5	10	3.8	147	55.7	-	-	230	87.2	93	35.3
Between \$30,000 and \$50,000	280	24.5	19	6.9	143	50.9	5	1.6	108	38.4	6	2.2	252	90.0	147	52.6
Between \$50,000 and \$75,000	167	14.7	6	3.3	90	53.5	-	-	68	40.4	5	2.7	157	93.9	90	53.5
At Least \$75,000	171	15.0	3	1.9	133	77.9	2	0.9	31	18.3	2	0.9	165	96.2	135	78.8
Homeownership																
Homeowner	728	63.7	42	5.8	375	51.5	17	2.3	285	39.2	8	1.1	660	90.7	392	53.9
Non-homeowner	414	36.3	99	23.9	120	28.9	11	2.7	177	42.8	7	1.8	299	72.1	131	31.6

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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](#)