

### Use of AFS by Banking Status

#### Arkansas

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
											Underbanked	Underbanked
All Households	1,142	100.0	141	100.0	321	100.0	658	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	664	58.1	111	78.6	321	100.0	227	34.6	NA	NA	NA	NA
Has Never Used	448	39.2	18	12.7	0	0	430	65.4	NA	NA	NA	NA
Unknown	30	2.6	12	8.8	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	480	42.1	87	61.4	255	79.2	135	20.5	NA	NA	NA	NA
Has Never Used	637	55.8	45	32.2	67	20.8	523	79.5	NA	NA	NA	NA
Unknown	25	2.2	9	6.4	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	248	21.7	53	37.3	116	36.2	79	12.0	NA	NA	NA	NA
Has Never Used	872	76.4	79	56.3	205	63.8	578	88.0	NA	NA	NA	NA
Unknown	22	1.9	9	6.4	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	48	4.2	9	6.2	37	11.6	2	0.3	NA	NA	NA	NA
Has Never Used	1,068	93.6	121	86.1	284	88.4	656	99.7	NA	NA	NA	NA
Unknown	26	2.3	11	7.7	-	-	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	50	4.4	6	4.1	37	11.5	7	1.1	NA	NA	NA	NA
Has Never Used	1,072	93.9	126	89.5	284	88.5	650	98.9	NA	NA	NA	NA
Unknown	20	1.7	9	6.4	-	-	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	142	12.4	25	17.6	78	24.1	39	6.0	NA	NA	NA	NA
Has Never Used	981	85.9	107	76.0	244	75.9	618	94.0	NA	NA	NA	NA
Unknown	20	1.7	9	6.4	-	-	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	112	9.8	24	17.2	62	19.4	25	3.8	NA	NA	NA	NA
Has Never Used	1,002	87.7	104	74.1	256	79.5	633	96.2	NA	NA	NA	NA
Unknown	28	2.5	12	8.8	4	1.1	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	68	6.0	12	8.6	44	13.7	12	1.8	NA	NA	NA	NA
Has Never Used	1,049	91.9	116	82.7	277	86.3	646	98.2	NA	NA	NA	NA
Unknown	25	2.2	12	8.8	-	-	0	0	NA	NA	NA	NA

**Notes:**

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

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

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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

### Timing of AFS Use by Banking Status

#### Arkansas

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
All Households	1,142	100.0	141	100.0	321	100.0	658	100.0			NA	NA
Any AFS												
In Last 30 Days	187	16.4	57	40.2	131	40.7	0	0			NA	NA
In Last 2-12 Months	220	19.3	29	20.8	191	59.3	0	0			NA	NA
Not in the Last 12 Months	257	22.5	25	17.5	0	0	227	34.6			NA	NA
Never Used	448	39.2	18	12.7	0	0	430	65.4			NA	NA
Unknown	30	2.6	12	8.8	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	144	12.6	39	27.7	105	32.8	0	0			NA	NA
In Last 2-12 Months	154	13.5	30	21.1	125	38.8	0	0			NA	NA
Not in the Last 12 Months	182	15.9	18	12.6	25	7.7	135	20.5			NA	NA
Never Used	637	55.8	45	32.2	67	20.8	523	79.5			NA	NA
Unknown	25	2.2	9	6.4	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	54	4.7	30	21.3	24	7.3	0	0			NA	NA
In Last 2-12 Months	70	6.1	11	7.8	59	18.4	0	0			NA	NA
Not in the Last 12 Months	124	10.9	12	8.2	34	10.5	79	12.0			NA	NA
Never Used	872	76.4	79	56.3	205	63.8	578	88.0			NA	NA
Unknown	22	1.9	9	6.4	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	10	0.9	-	-	10	3.1	0	0			NA	NA
In Last 2-12 Months	14	1.3	5	3.9	9	2.8	0	0			NA	NA
Not in the Last 12 Months	23	2.0	3	2.3	18	5.6	2	0.3			NA	NA
Never Used	1,068	93.6	121	86.1	284	88.4	656	99.7			NA	NA
Unknown	26	2.3	11	7.7	-	-	-	-			NA	NA
Payday Lending												
In Last 30 Days	3	0.3	-	-	3	1.1	0	0			NA	NA
In Last 2-12 Months	4	0.3	-	-	4	1.2	0	0			NA	NA
Not in the Last 12 Months	43	3.7	6	4.1	30	9.2	7	1.1			NA	NA
Never Used	1,072	93.9	126	89.5	284	88.5	650	98.9			NA	NA
Unknown	20	1.7	9	6.4	-	-	-	-			NA	NA
Pawn Shops												
In Last 30 Days	21	1.8	8	5.7	13	4.0	0	0			NA	NA
In Last 2-12 Months	35	3.0	6	4.5	28	8.8	0	0			NA	NA
Not in the Last 12 Months	86	7.5	10	7.4	36	11.3	39	6.0			NA	NA
Never Used	981	85.9	107	76.0	244	75.9	618	94.0			NA	NA
Unknown	20	1.7	9	6.4	-	-	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	46	4.0	11	8.0	35	10.7	0	0			NA	NA
Used but not in last 12 months	66	5.8	13	9.2	28	8.7	25	3.8			NA	NA
Never Used	1,002	87.7	104	74.1	256	79.5	633	96.2			NA	NA
Unknown	28	2.5	12	8.8	4	1.1	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	30	2.6	7	5.2	22	6.9	0	0			NA	NA
Used but not in last 12 months	38	3.4	5	3.3	22	6.8	12	1.8			NA	NA
Never Used	1,049	91.9	116	82.7	277	86.3	646	98.2			NA	NA
Unknown	25	2.2	12	f	-	-	-	-			NA	NA

**Notes:**

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

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

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Use of AFS by Household Characteristic

Arkansas

Household Characteristic	All Households	All Households	Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items	Memo Items	Memo Items	Memo Items
			Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
	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
All Households	1,142	100.0	664	58.1	448	39.2	30	2.6	593	51.9	246	21.5		
<b>Banking Status</b>														
Unbanked	141	12.3	111	78.6	18	12.7	12	8.8	102	72.5	38	27.3		
Underbanked	321	28.1	321	100.0	0	0	0	0	305	94.9	136	42.2		
Fully Banked	658	57.6	227	34.6	430	65.4	0	0	182	27.6	72	11.0		
Banked but Underbanked Status Unknown	22	1.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	727	63.7	419	57.7	291	40.0	17	2.4	374	51.4	162	22.3		
Female householder, no husband present	142	12.4	92	64.8	43	30.1	7	5.2	84	59.6	44	31.0		
Male householder, no wife present	54	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Married couple	531	46.5	285	53.6	239	45.0	7	1.4	249	46.9	102	19.2		
Nonfamily household	415	36.3	245	59.0	157	37.9	13	3.1	220	52.9	84	20.2		
Female householder	230	20.1	118	51.2	105	45.8	7	2.9	109	47.5	36	15.8		
Male householder	185	16.2	127	68.6	52	28.1	6	3.3	110	59.6	48	25.7		
<b>Race/Ethnicity</b>														
Black	198	17.3	153	77.5	40	20.2	5	2.4	141	71.2	59	29.9		
Hispanic non-Black	35	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
White non-Black non-Hispanic	882	77.2	474	53.8	386	43.7	22	2.5	416	47.2	183	20.8		
Other non-Black non-Hispanic	27	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Age</b>														
15 to 34 years	306	26.8	226	73.8	74	24.3	6	1.9	206	67.2	87	28.5		
35 to 44 years	166	14.5	104	62.5	59	35.7	3	1.8	92	55.8	42	25.5		
45 to 54 years	188	16.5	109	58.1	74	39.5	5	2.4	92	49.1	56	30.0		
55 to 64 years	184	16.1	91	49.7	80	43.7	12	6.6	80	43.7	31	16.7		
65 years or more	298	26.1	134	44.9	160	53.6	4	1.4	122	41.0	29	9.8		
<b>Education</b>														
No high school degree	200	17.5	124	61.9	73	36.4	3	1.7	110	54.9	34	17.2		
High school degree	396	34.7	261	65.9	131	33.0	5	1.2	233	58.9	103	25.9		
Some college	321	28.1	174	54.4	130	40.7	16	4.9	159	49.5	75	23.3		
College degree	226	19.8	105	46.5	115	50.7	6	2.8	92	40.6	34	15.1		
<b>Household Income</b>														
Less than \$15,000	259	22.7	164	63.4	86	33.1	9	3.5	145	56.1	52	19.9		
Between \$15,000 and \$30,000	264	23.1	172	65.2	89	33.9	2	0.9	163	61.7	73	27.8		
Between \$30,000 and \$50,000	280	24.5	158	56.3	118	42.3	4	1.5	139	49.4	67	23.8		
Between \$50,000 and \$75,000	167	14.7	105	62.9	54	32.5	8	4.6	96	57.1	31	18.7		
At Least \$75,000	171	15.0	65	37.7	100	58.4	7	4.0	51	29.8	23	13.5		
<b>Homeownership</b>														
Homeowner	728	63.7	355	48.7	354	48.6	20	2.7	311	42.7	105	14.5		
Non-homeowner	414	36.3	348	74.7	95	22.8	10	2.5	282	68.1	141	34.0		

**Notes:**  
 AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.  
 - = 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.  
 NA = Not available because the sample size was too small to make an accurate estimate.

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



### Timing of AFS Use by Household Characteristic

#### Arkansas

Household Characteristic	All Households		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)	In Last 30 Days (b)	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	Used AFS in the Last Year	Used AFS in the Last Year
			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	187	16.4	220	19.3	257	22.5	448	39.2	30	2.6	407	35.7
<b>Banking Status</b>														
Unbanked	141	12.3	57	40.2	29	20.8	25	17.5	18	12.7	12	8.8	86	61.0
Underbanked	321	28.1	131	40.7	191	59.3	0	0	0	0	0	0	321	100.0
Fully Banked	658	57.6	0	0	0	0	227	34.6	430	65.4	0	0	0	0
Banked but Underbanked Status Unknown	22	1.9	0	0	0	0	NA	NA	0	0	NA	NA	0	0
<b>Household Type</b>														
Family household	1,268	63.7	119	16.4	146	20.1	154	21.2	291	40.0	17	2.4	265	36.4
Female householder, no husband present	281	12.4	34	23.7	34	24.1	24	17.0	43	30.1	7	5.2	68	47.7
Male householder, no wife present	54	4.8	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	531	46.5	77	14.6	95	17.9	112	21.2	239	45.0	7	1.4	172	32.4
Nonfamily household	415	36.3	68	16.5	74	17.9	102	24.6	157	37.9	13	3.1	143	34.4
Female householder	230	20.1	37	16.0	32	13.8	49	21.5	105	45.8	7	2.9	69	29.8
Male householder	185	16.2	32	17.2	42	22.9	53	28.5	52	28.1	6	3.3	74	40.1
<b>Race/Ethnicity</b>														
Black	198	17.3	56	28.3	65	32.7	32	16.4	40	20.2	5	2.4	121	61.1
Hispanic non-Black	35	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	882	77.2	117	13.2	142	16.2	215	24.4	386	43.7	22	2.5	259	29.4
Other non-Black non-Hispanic	27	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Age</b>														
15 to 34 years	306	26.8	77	25.2	87	28.5	62	20.1	74	24.3	6	1.9	164	53.6
35 to 44 years	166	14.5	31	18.9	31	18.6	41	25.0	59	35.7	3	1.8	62	37.5
45 to 54 years	188	16.5	32	17.2	23	12.5	53	28.4	74	39.5	5	2.4	56	29.6
55 to 64 years	184	16.1	23	12.4	29	15.8	40	21.5	80	43.7	12	6.6	52	28.1
65 years or more	298	26.1	24	8.0	50	16.6	60	20.3	160	53.6	4	1.4	74	24.7
<b>Education</b>														
No high school degree	200	17.5	52	26.2	31	15.4	41	20.3	73	36.4	3	1.7	83	41.6
High school degree	396	34.7	71	17.9	83	20.9	107	27.0	131	33.0	5	1.2	154	38.9
Some college	321	28.1	52	16.1	57	17.7	66	20.6	130	40.7	16	4.9	108	33.8
College degree	226	19.8	13	5.5	49	21.9	43	19.1	115	50.7	6	2.8	62	27.4
<b>Household Income</b>														
Less than \$15,000	259	22.7	49	19.0	62	23.9	53	20.5	86	33.1	9	3.5	111	42.9
Between \$15,000 and \$30,000	264	23.1	64	24.2	59	22.2	50	18.8	89	33.9	2	0.9	123	46.4
Between \$30,000 and \$50,000	280	24.5	53	19.0	41	14.7	63	22.6	118	42.3	4	1.5	94	33.7
Between \$50,000 and \$75,000	167	14.7	12	7.1	29	17.1	65	38.7	54	32.5	8	4.6	40	24.2
At Least \$75,000	171	15.0	9	5.3	30	17.4	26	15.0	100	58.4	7	4.0	39	22.6
<b>Homeownership</b>														
Homeowner	728	63.7	71	9.8	109	14.9	175	24.0	354	48.6	20	2.7	180	24.7
Non-homeowner	414	36.3	116	28.1	111	26.9	82	19.7	95	22.8	10	2.5	228	54.9

**Notes:**

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

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